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How to Prepare a School Fees Arrears Report That Actually Gets Results

School Fees · 14 Nov 2026

An arrears report that holds up: reconcile first, age the balances, segment by stream, and turn 'many parents owe fees' into an ordered follow-up list your board can act on.

A good fees arrears report answers three questions at a glance: who owes money, how much, and how long they have owed it — and it is built from reconciled balances, not from a list the bursar typed up from memory. Done properly, it is the document that turns "many parents have not paid" into a short, ordered follow-up list the school can actually act on. This guide shows how to produce one that holds up when a parent or a board member challenges a figure.

Who this guide is for

Bursars, school accountants and administrators who report fee collections to a headteacher, director or board — and headteachers who need a defaulters list that is accurate enough to act on. The examples use Kenyan practice: termly billing, M-Pesa payments, balances followed up by class teachers.

What an arrears report is (and is not)

An arrears report is a snapshot of unpaid balances at a point in time, grouped so the school can decide what to do next. It is not the same as a fees statement — a statement is sent to one parent showing that family's account; the arrears report is an internal management document covering every learner with an outstanding balance. And it is only as good as the ledgers underneath it: if payments are recorded late or twice, the report will confidently display wrong numbers.

Step 1: Reconcile before you report

Never generate an arrears report the same morning you are still posting receipts. First confirm:

- All received payments — M-Pesa till/paybill, bank deposits, cash — are posted to the right learners' ledgers with references;
- Deposits in transit are marked unverified rather than counted;
- Waivers, bursaries and scholarships are posted as credits, not ignored (an unposted waiver looks exactly like an unpaid balance);
- Sibling and staff discounts have been applied.

Skipping this step is the single biggest cause of parents arriving at the office angry: the report says KSh 32,000 owing, the parent has an M-Pesa message showing they paid on Friday — and the payment was sitting in an unposted pile.

Step 2: Choose the columns that drive action

A useful arrears report is a working document, not a data dump. Per learner, include:

Column

Why it matters

Admission number and learner name

Admission number removes same-name confusion

Class and stream

Follow-up is usually delegated to class teachers

Total billed (term and year)

Shows how much of the balance is current vs carried forward

Total paid to date

A parent who has paid 90% is handled differently from one who has paid 10%

Outstanding balance (KSh)

The headline figure

Balance carried forward from last term

Separates chronic arrears from this term's slippage

Date of last payment

A parent who paid last week is different from one whose last payment was in March

Guardian contact

Saves the follow-up caller digging through admission files

Follow-up status / notes

"Promised to clear by 30th" beats a blank cell

Step 3: Age the balances

A single "balance" column hides the most important information: how old the debt is. Group each learner's outstanding amount into bands so you can see fresh arrears versus long-standing ones:

Band

Meaning

Typical response

Current term

Billed this term, due date just passed or near

Gentle reminder via SMS/circular or at pick-up

1 term overdue

Carried from last term

Direct call or letter; agree a payment plan

2+ terms overdue

Chronic arrears

Formal letter, meeting with the parent, board-level decision

If your school wants finer control, age by days instead (1–30, 31–60, 61–90, over 90) — the same idea at a sharper resolution.

Step 4: Sort and segment for follow-up

Order the report so the biggest risks sit at the top — largest balance first, or oldest debt first, depending on your policy. Then segment it the way the school will actually work it:

- **By stream** — each class teacher gets their own list for calls and follow-ups at pick-up time;
- **By band** — the headteacher concentrates on the 2+ terms group;
- **Special cases flagged** — learners on agreed payment plans, bursary cases awaiting a sponsor, families where a death or job loss is known. Chasing these the same way as everyone else damages relationships and is often unnecessary.

Step 5: Report totals the board can use

Below the learner rows, add the summary a director or board actually asks for: total billed this year, total collected, total outstanding, collection percentage, and how the arrears split across the aging bands. One worked example: a school that billed KSh 9,600,000 and has collected KSh 8,150,000 reports a collection rate of 85% — and if KSh 900,000 of the gap is 2+ terms old, the board can see that the real problem is chronic arrears, not this term's collections.

Step 6: Act on it, then re-run it

An arrears report is a loop, not a document. Send reminders or letters, record each parent contact and any payment-plan promise in the notes column, and re-run the report every week or two. The trend matters more than any single snapshot: if the over-90-days column keeps growing while "current term" stays small, the school needs stronger follow-up early in the term, not harsher letters at the end.

Common mistakes to avoid

- **Reporting before reconciliation** — unposted payments turn into wrongful demands and angry parents;
- **Mixing verified and unverified money** — a deposit slip is not a payment until it clears;
- **Sending the whole school's balances to every class teacher** — share each stream's list with its own teacher; children's fee status is private data;
- **Chasing cleared parents** — always re-check the ledger before a reminder goes out, and keep one shared version of the report so two people are not working off different weeks;

- **Writing off silently** — any balance the school decides to forgive should be posted as an approved waiver, so the report and the audit trail agree.

Where Mwalimu Ease fits in

In Mwalimu Ease every learner's fees sit in a running ledger — charges, payments, waivers and refunds all post to one balance — so the arrears figures come straight from the same records the receipts were issued from. The finance dashboard shows collections, and the stream finance view lists balances per stream and downloads to Excel, which is the arrears report already segmented for class-teacher follow-up. Fee reminders can be sent to parents from the system, and parents see their own balance on the parent portal — which removes a share of "how much do we owe?" calls entirely. Because everything posts once, re-running the report next week is a refresh, not a reconciliation project.

Frequently asked questions

How often should we produce an arrears report?

Weekly or fortnightly during the term, and always at billing date, mid-term and before exams — the three moments when follow-up decisions are made. If balances are live in a system, "producing" it is just running the report.

Should the arrears report include learners with credit balances?

List them separately or mark them clearly. A credit (overpayment) offsets future charges; putting it in the arrears column distorts the total and can trigger a wrongful reminder.

Who should see the full report?

The bursar, headteacher and director/board. Class teachers get only their own stream's rows. Fees data is sensitive — treat it with the same care as learner records under the Data Protection Act.

What is a reasonable collection rate to report?

That is a school policy question, not a regulation. Track your own trend term over term; most boards care more about whether the figure is improving and whether chronic arrears are shrinking than about hitting a magic number.

What should we do with balances that will never be paid?

Escalate them to the board with a recommendation — payment plan, discount, approved write-off — and post whatever is decided as a waiver so the ledger and the arrears report stay honest.

Last reviewed: 14 November 2026. This is practical financial-administration guidance for Kenyan schools, not accounting or legal advice; agree write-off and fee-recovery policies with your board and auditor. For how to keep the underlying ledgers clean, see How to Manage School Fees Records in Kenya and How to Calculate Outstanding School Fees Balances.

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