Fee vouchers, not dashboards: what schools pay for

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ABSTRACT

What Pakistani private schools asked for when I pitched school software: fee vouchers that follow their rules, a defaulter list they trust and Urdu SMS.

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> **TL;DR**
>
> Private schools in Pakistan pay for software that brings the fee money in: vouchers that follow their own fee rules, a defaulter list they can trust, and messages to parents in Urdu. The analytics dashboard I put at the front of my demos was the part nobody asked about.

I first wrote these notes in May 2026, a few months into building Oxygen LMS, after a stretch of calling and visiting private schools. In November I added the sources and the fee rules I'd read since, and published them.

Where I started

My early demo had a dashboard full of charts. I had built a reporting dashboard before, for a point-of-sale product, and almost nobody opened it. I led with one again anyway.

The schools corrected me. In one office I showed the dashboard to an admin clerk. She nodded politely and asked one question: *"Where do I click to print the fee voucher?"*

Everyone was already "digitized" in some way. Nobody was actually helped.

What do schools in Pakistan pay for first?

Across the calls and visits, the same requests kept coming back. Fees and messages to parents came up most:

What they asked for	Who asked	What it really means
Print this month's fee vouchers	Clerk, owner	One run for the whole school, in their own layout
Who hasn't paid?	Owner	A defaulter list that matches what the bank received
Tell parents	Principal, owner	Absence and fee reminders in Urdu, on the phone parents already use
Result cards	Principal	Their own format and grading, printed
Attendance	Teachers	Fast on a cheap phone, or it goes back to the register
Charts and analytics	Nobody, unprompted	

I expected smart timetables near the top. They hardly came up. Fee collection and talking to parents came up on almost every call.

There's a plain reason. Most private schools run on low fees. Low-fee private schools charge a few hundred to a few thousand rupees a month [2], and they teach close to half of the 58.3 million children enrolled in Pakistan [1]. On margins like that, one month of unpaid vouchers is the difference between paying teachers on time or not. The owner doesn't need a chart to know that. They need the money.

What goes on a fee voucher?

A voucher looks simple until you try to generate one. Here is the shape of a family voucher, with made-up names and figures:

Line	Amount (Rs)
Ali, Class 5: tuition	4,500
Sara, Class 2: tuition	4,500
Sibling discount (10% on second child)	−450
Transport, Route 3	3,000
Exam fee (term 1)	800
Arrears from last month	1,200
Total due by the 10th	**13,550**
Late fine after the due date	5%, capped by the rules

It prints as one sheet with three parts: a copy for the bank, one for the school and one for the parent. Every school has its own fee heads, its own discount rules for siblings and staff

children, and its own bank. Some put a 1Bill consumer number or a Raast QR on the voucher so parents can pay from Easypaisa, JazzCash or any banking app.

That last part matters more each year. In October to December 2025, 92% of retail payments in Pakistan's formal banking system went through digital channels, and Raast merchant payments rose to 33.6 million [6]. Parents who pay from a phone still need the school to know they paid. That is the reconciliation job, and it's why "who hasn't paid?" is the question owners care about most.

Why can't a spreadsheet do it?

Because fees in Pakistan come with rules, and the rules differ by city.

Rule	Where	Source
Yearly increase up to 5%; 6–8% only with approval	Islamabad (PEIRA)	[3]
No fee increase during the academic session	Islamabad (PEIRA)	[3]
Fees charged monthly; late fine at most 5% within 30 days, 10% within 60	Islamabad (PEIRA)	[3]
Annual increase capped (5% in Sindh, upheld by the Supreme Court in 2019)	Sindh, Punjab	[4]
June and July fees may be collected early, but each month on its own voucher	Sindh, 2026–27 session	[5]

Put that together with sibling discounts, arrears and transport routes, and a voucher is a small rules engine. A spreadsheet can hold the numbers. It can't stop a clerk from adding a mid-session increase or a late fine above the limit. The software can, and owners will pay for that.

Who in the school decides?

Three people, and they want different things:

- **The owner pays.** They care about fee recovery and not getting into trouble with the regulator.
- **The teachers use it** for attendance and marks, a few minutes a day.
- **The clerk runs the office.** She prints the vouchers, takes the cash and answers parents. If the software makes her month-end harder, she can quietly kill it, and the school goes back to the old system.

"My staff can't use complicated software" was one of the most common objections I heard.

Why don't schools use dashboards?

Partly it's timing. A dashboard answers questions like "how did attendance change this term?". Nobody in the office asks those on a normal day. On the 1st of the month, the question is how fast the vouchers can be printed.

It isn't only a Pakistan thing. A systematic review of education data dashboards found that educators use them less than their designers hope, and that use improves when the dashboard fits a routine people already have [7]. For a school office, that routine is the fee cycle.

What I built first because of this

It changed the order I build Oxygen LMS in. Fee vouchers and the defaulter list come first, because that's the job the office does every month. Messages to parents come next, from the same records. Reports still exist for the owner who wants them. They just stopped being the first thing anyone sees.

When I pitch a school now, I open with one question: how do you handle fees today?

> **Key takeaways**
>
> - In a school office, the fee voucher is the product. Build it around the school's own heads, discounts and bank.
> - "Who hasn't paid?" is the owner's real question. Answer it with reconciled data, not a chart.
> - Fee rules (caps, no mid-session increases, late fine limits) are where spreadsheets fail.
> - Design for the clerk. She decides whether the software survives the first month-end.

Update · 24 Nov 2026

Since writing these notes I've written about how I found the schools in the first place, and about designing for the least technical person in the office:

*[Figure: image]***Distribution beats features: notes from cold-calling schools**: What cold-calling school principals taught me about selling software to schools: the script, the numbers, and why a rejected call beats a landing page.*[Figure: image]***Simple wins: designing for the least technical user in the room**: People pick software they enjoy over the longest feature list. A practical guide to designing SaaS for users who would rather not use software at all.

The fee tables behind a voucher like the one above, with the same family and figures, are in the database post:

> *[Figure: image]***Designing the database for a school ERP:** A tested MySQL schema for a school ERP: dated enrolments for promotions, composite tenant keys and an append-only fee ledger in paisa. With Laravel migration.

Questions readers ask

What features should school management software have in Pakistan?

Start with fee vouchers that follow the school's own fee heads, discounts and arrears, a defaulter list that matches what the bank received, and absence and fee messages to parents in Urdu. Attendance and result cards come next. Analytics dashboards matter least to most private schools.

What should a school fee voucher include?

The family's children, each fee head on its own line (tuition, transport, exam, annual charges), any concession or sibling discount, arrears, the due date and late fine, and copies for the bank, the school and the parent. A 1Bill consumer number or Raast QR lets parents pay from a phone.

Why do schools ignore dashboards in school software?

Dashboards answer questions the office isn't asking on a normal day. The clerk needs to print vouchers and find who hasn't paid; the owner needs the money in. Research on education dashboards also finds that use is lower than designers expect unless the dashboard fits an existing routine.

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