



Debt Management Policy

Person Responsible:	Chair of Governors
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Approved By:	Mrs. S Lawson
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Debt Management Policy

Howletch Lane Primary School has adopted a clear NO DEBT policy relating to school meal services and Extended Services (Breakfast Club/After School Childcare).

The school meals, breakfast club and after school childcare services are no different to any other business and meals/sessions have to be paid for. Parents/carers should be able to relate to the situation that they cannot take their child to a restaurant e.g. McDonald's and expect a meal without paying; the same applies at school.

If debts are incurred, then the school budget has to pay for them. This means that money which should be spent on the children's education is used to pay for debts incurred. Every parent will agree that this is unacceptable and we request that all parents/carers and staff give this policy their full support.

The Free School Meal (FSM) system is available for parents who are in receipt of certain state benefits. If a parent thinks they may qualify for FSM entitlement, they should contact the school office for further details. This allowance is a statutory right and it is important that parents use it if they qualify. Their child will then have a right to a free school meal each day.

In addition, all children in Reception, Year 1 and Year 2 are eligible to receive Universal Infant Free School Meals and therefore have a right to receive a free school meal each day.

It is very time consuming for the office staff to continually chase for dinner money – by letter, phone call, text or in person. It is also highly embarrassing for all concerned and occasionally it can have a negative effect on our relationships with staff and families.

The Governing Body of Howletch Lane Primary School believe that a 'zero-tolerance' approach is the fairest system. We understand that it may seem a very hard stance. However, going forward, we are sure that all parents/carers and staff will support the school and ensure all of the school budget is spent for the benefit of all our pupils.

We will ensure that parents are aware of this policy by:

- A letter to parents (appendix 1)
- Reminders in our newsletter
- Regular text/email messages
- The school website
- A copy of the policy in our induction pack when staff/children join the school

Payment for School Meals

Parents/carers and staff must pay for school lunch via credit or debit card on their ParentPay.

No-one will be provided with a school meal unless it is paid for, except pupils who are entitled to free school meals. If a parent genuinely forgets to pay in advance, the school may grant a debt allowance of one meal. However, this debt must be paid by the following morning and future meals must be paid in advance before any further meal is provided.

If a debt is not cleared, parents/carers must provide a packed lunch or take the child home for lunch. In a case when a debt payment is not received nor a packed lunch provided, the School Office will phone the parent/carer to ask them to pay online immediately. Otherwise, they must provide a packed lunch before lunchtime or arrange to take their child home for lunch.

If payment of the debt is not received by the next day, the Head Teacher reserves the right to begin legal proceedings against parents to recover the debt. Social Services may also be informed that these parents/carers are not carrying out their responsibility of care by not providing food for their child at lunchtimes. It is **not** the responsibility of the school to provide lunch for pupils. It is the responsibility of the parent/carer to provide a meal, either a school lunch or a packed lunch or a meal at home.

We will always take a supportive approach but do not feel that it benefits anyone by promoting a culture of acceptance of debt. We ask that parents come and talk to us if they are in financial difficulties and we can support with devising appropriate payment plans.

Payment for Breakfast Club/After School Childcare

Parents/carers must pay **in advance** for breakfast club and after school childcare sessions via credit or debit card on their ParentPay account.

If Payment Has Not Been Made -If a child attends breakfast club or after school childcare sessions which have not been paid for, the parent/carer will be contacted to remind them that they have not paid for the sessions and that their child will be unable to continue to attend until the sessions that week are paid for. If no payment is received, a letter or text/email message will be sent (Appendix 2).

If payment is still not received a further letter will be sent detailing the consequences of non-payment and a final date by which payment must be made (Appendix 3).

If a child has a medical appointment/is sent home before lunch

If a child has a medical appointment which means that they will not require a school meal, it is the parent's responsibility to ensure that the school office has been informed.

If a child goes home **after** 10.00am and the office have not been informed, the meal will be charged for.

If a child is unwell and is sent home before lunch, the parent will not be charged for the lunch ordered.

If payment is received for non-statutory/extra-curricular items when there is an existing debt

Payments received for non-statutory/extra-curricular items i.e. disco tickets, face painting, swimming lessons will be used to pay off any existing debts which impact the school budget i.e. school meals, breakfast club and after school childcare, and the child will be unable to participate in the non-statutory event.

The school will offer to work closely with parents/carers and staff in working out a form of payment plan to help resolve the situation.

Conclusion

We hope that by implementing this debt policy we are able to help parents/carers and staff manage their school debts effectively, reduce administration time and costs involved chasing debts and at the same time ensure that school budgets are used correctly for the education of its pupils.

Office Procedural Guide for Bad Debts Policy

At each level of escalation, the following checks must be made:

Check 1: If staff, were they on duty? If student, is the child FSM, are the dates correct?

Check 2: Is there a possibility that payments have not been credited?

Check 3: Has the person/parent made contact?

Level 1 Indicator: An account goes into debt. Checks

1 – 3.

Does this person/parent normally pay on time, is this just a one-off?

Action for Level 1: Text reminder sent & First letter from Headteacher Appendix 2

Level 2 Indicator: A lunch is requested again without the debt being paid or a packed lunch provided or non-payment of Breakfast Club/After School Childcare sessions.

Checks 1 – 3.

Action for Level 2: Personal contact

Office staff will phone the parent/carer to ask them to either bring money or sandwiches to school before lunchtime, or to pay immediately for their breakfast club/childcare sessions.

Staff will be contacted to provide money by 10am or school lunch will not be provided.

Level 3 Indicator: Non-compliance with any of these options. Checks

1 – 3.

Action for Level 3: Send a Second Letter, Appendix 3

The Head Teacher will send a final letter.

Level 4 Indicator: The parents/carers / staff member consistently do not comply with any of these options.

Checks 1 – 3.

Action for Level 4: Matter To Be Referred to County Treasurer for Debt Collection & Social Services where appropriate.

Appendix 1- Initial letter to parents on introduction of policy

Dear Parents/Carers

Re: Debt Management Policy

Unfortunately, due to an increase in the number of school meals, breakfast club and after school childcare sessions that are regularly not being paid for.

Howlatch Lane Primary School, has adopted a NO DEBT policy relating to school meals, breakfast club and after school childcare fees. This is to ensure that the school budget is used for the benefit of all our pupils and the efficient running of the school. Please read the attached policy for a fuller explanation of this. The school budget has to be used to clear debts incurred by parents ordering meals for their child or use of the breakfast club and after school childcare and not paying for these services. As a consequence, money, which should be spent on children's education, is being used to fund unpaid meals and provide childcare. I am certain that you would agree this is unfair and unacceptable.

School lunches **must be paid for in advance**. Please pay via credit or debit card on your ParentPay account or by PayPoint card for cash payments. If you require a PayPoint card, this can be ordered from the school office.

Children will not be provided with a school lunch unless it is paid for, except those that are entitled to Free School Meals or Universal Infant Free School Meals. If you think you are entitled to Free School Meals, please ask at the school office for a form to give your consent to check your eligibility. This allowance is a statutory right and it is important that you use it if you qualify.

If a parent/carer forgets to pay in advance for their child(ren)'s school meals, the school will contact you and grant a one-off debt allowance of one meal. However, this debt **must** be paid the next morning at the latest and further meals for the week paid in advance. If this debt is not cleared, then you must provide your child with a packed lunch until all outstanding debts have been paid. Parents who ignore this will be contacted in the morning and asked to bring in sandwiches or the outstanding payment or take their child home for lunch.

Similarly, payment for breakfast club and after school childcare will need to be received before sessions are taken. Again, 1 day's grace will be allowed, but should sessions remain unpaid, you will be informed that your child will no longer be able to attend the breakfast club or after school childcare until your account is up to date.

If payment of debt is not received, the Head Teacher may decide to bring legal proceedings to recover the debt. Social Services may be informed if parents/carers are not providing food for their child at lunchtime.

If your child has a medical appointment which means that they will not require a school meal, it is the parent's responsibility to ensure that the school office has been informed. Should your child go home **after** 10.00am and you have not informed the office, this meal will be charged for.

If your child is unwell and is sent home before lunch you will not be charged for the meal ordered.

If you send in a payment for non-statutory/extra-curricular items i.e. disco tickets, face painting, swimming lessons when there is an existing debt for school meals, breakfast club or after school childcare, the monies will be used to pay off the debt and your child will be unable to participate in the non-statutory event.

I am certain that by implementing this debt policy, we can help parents/carers manage school dinner money better and, at the same time, ensure that the school budget is used directly for our pupil's education.

If you are experiencing financial difficulty, please do not hesitate to contact the Head Teacher. The school will support parents to ensure any debts are kept to a minimum and formulate manageable payment plans.

Please do not hesitate to contact me if you have any concerns.

Yours sincerely,

Appendix 2- First Letter (School Meals)

Parent or carer of (Pupil Name)

Date: XX/XX/XX

Dear xxx

School Meals provided to (Pupil Name)

According to our records you have not paid dinner money for your child (pupil name) in Class: xx. As at xx/xx/xx your account is showing a debt of £xx.

In order that the school's budget is not used to clear your child's debt please make arrangements for the outstanding dinner money debt to be paid immediately. Once you have cleared the current debt I should be grateful if you could ensure that you keep your account in credit. The current cost of a school meal is £2.50 per day or £12.50 per week. (need to alter charges since September)

If you think you may qualify for Free School Meals, please contact the school office for further information.

If you have any queries regarding these arrears or wish to discuss the matter further please do not hesitate to contact the school office.

Yours sincerely

Appendix 2- First Letter (Breakfast Club/After School Childcare)

Parent or carer of (Pupil Name)

Date: XX/XX/XX

Dear xxx

Breakfast Club/After School Childcare Fees for (Pupil Name)

According to our records you have not paid for your child's attendance fees at Breakfast Club/After School Childcare. As of today's date, your account is showing a debt of **£xx**.

In order that the school's budget is not used to clear your child's debt please make arrangements for the outstanding fees to be paid immediately. If you have any queries regarding these arrears or wish to discuss the matter further please do not hesitate to contact the school office.

Yours sincerely

Appendix 3- Second Letter (School Meals)

Second Letter

Parent or carer of Xxxxx XxxxxxxDear

xxx

School Meals provided to (Pupil Name)

I am very concerned at the current level of debt outstanding on your "School Meal" account.

Despite previous correspondence and numerous messages, the debt for xx in Class xx is still outstanding. The School's records show that as at xx/xx/xx your account is £x in debt. The current cost of a school meal is £2.50 per day or £12.50 per week.

School has to fund all school meal debts from its budget it is essential that all payments are up to date so that the quality of the service provided to all pupils is maintained. As I feel sure that you will appreciate the school operates on a limited budget therefore, to enable us to provide for the welfare of the children, excellent facilities at the highest level possible, then strict financial control is essential.

This situation cannot be allowed to continue and I would ask you to please make arrangements to clear this debt immediately and take steps to ensure your account is kept in credit in the future.

Unfortunately, if the debt is not cleared by xxxxx a school meal will no longer be provided for your child and you must make your own arrangements for your child's lunch. We are happy to discuss arrangements for a payment plan if this would be helpful.

I very much regret that if you do not take steps to resolve the position without delay then the school will have no alternative but to begin legal proceedings to recover the outstanding debt together with all costs involved and to inform Social Services that your child is not being provided with a suitable meal at lunch time.

If you think you may qualify for Free School Meals, please contact the school office for further information.

If you have any queries regarding these arrears, the method of payment or require information regarding the procedure for the payment of school meals then please contact the school office immediately so that this matter can be resolved.

Yours sincerely

Appendix 3- Second Letter (Breakfast Club/After School Childcare)

Second Letter

Parent or carer of Xxxxx XxxxxxxDear xxx

Breakfast Club/After School Childcare Attendance Fees for (Pupil Name)

I am very concerned at the current level of debt outstanding on your "Breakfast Club"/"After School Childcare" account. Despite previous correspondence and numerous messages, the debt for xx in Class xx is still outstanding. The School's records show that as at xx/xx/xx your account is £x in debt.

As the School has to fund all debts from its budget, it is essential that all payments are up to date so that the quality of the service provided to all pupils is maintained. As I feel sure that you will appreciate the school operates on a limited budget therefore, to enable us to provide for the welfare of the children, excellent facilities at the highest level possible, then strict financial control is essential.

This situation cannot be allowed to continue and I would ask you to please make arrangements to clear this debt immediately and take steps to ensure your account is kept in credit in the future.

Unfortunately, if the debt is not cleared by xxxxx, we will no longer be able to offer the services of the Breakfast Club to your child. We are happy to discuss arrangements for a payment plan if this would be helpful.

I very much regret that if you do not take steps to resolve the position without delay then the school will have no alternative but to begin legal proceedings to recover the outstanding debt together with all costs involved.

If you have any queries regarding these arrears, the method of payment or require information regarding the procedure for the payment of school meals then please contact the school office immediately so that this matter can be resolved.

Yours sincerely

