

Debt Policy



Costock CE Primary School

Where every child is a star! 

'As God's children, we shine like Stars' Philippians 2 v.15

Our Promise

Every day at Costock Church School we are experiencing and learning;

Service to God, each other and ourselves, Truth, Agape and Respect

As we leave each day we take these Christian Values with us

Approved by: Finance & Personnel Committee **Date:** 13th May 2024

Last reviewed on: Summer Term 2024

Next review due by: Summer Term 2027

Introduction

This policy relates to payments for School Dinner, Breakfast and After-School Club and any other non-voluntary payments the school collects. This policy has been written to help our school adopt a consistent approach to such debts incurred by parents and it provides clarity and consistency in managing the debt and will also help parents clearly understand what is expected of them.

Within this policy, the use of the term “parent” shall relate equally to parents, guardians and/or carer.

Costock C of E Primary school’s debt policy will observe the relevant financial regulations and guidance set out in the school’s Financial Regulations and any other legal requirements.

School Meals

The responsibility of ensuring school meal payments are made by parents lies with the School. Therefore, a policy is required to ensure school meal debts are kept to a minimum. In writing this policy, the Governors of Costock C of E Primary School wish to implement one that ensures meals are paid for, whilst aiding parents during financial difficulties and ensuring children still receive a meal at lunchtime.

School meals must be booked and paid for in advance of meals being taken via the online SchoolMoney system. School meals are charged at £2.95 per day (correct at April 2024). Parents will be informed of any price increase to school meals, as soon as possible. All meals must be paid in advance and meals may be paid for on a daily, weekly, monthly or half termly basis.

Should the account fall into arrears by 5 meals, then a reminder text/e-mail will be sent from SchoolMoney. If the payment is still outstanding after 7 days, a further reminder text / e-mail will be sent from SchoolMoney. Should the debt still be outstanding at this point, contact will be made with the parent stating that if the account is not brought up to date within 7 days then their child may no longer be entitled to a school lunch and they may be asked to send their child to school with a packed lunch or collect them to give them a lunch at home until the debt is cleared. Should the debt still remain outstanding after a further 14 days at this point, a meeting will be arranged between the Head Teacher and parent to discuss the issue.

When a child is leaving it is imperative for the school office to check the balance of the child’s account and refund any credit balance and obtain any debt outstanding.

Free school meals are available to pupils in receipt of, or whose parents are in receipt of, one or more of the qualifying benefits below:

- Universal Credit (provided you have an annual net earned income of no more than £7,400, as assessed by earning from up to three of your most recent assessment periods).
- Income Support

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Support under Part VI of the Immigration and Asylum Act 1999
- The guarantee element of Pension Credit
- Child Tax Credit (with no Working Tax Credit) with an annual gross income of no more than £16,190
- Working Tax Credit run-on (paid for the four weeks after the person stops qualifying for Working Tax Credit)

Please contact the school office, who can provide you with information of how to apply for free school meals. The school will encourage parents to make an application for free school meals, whether the child takes school meals or not, as the school will receive additional funding known as Pupil Premium.

Since schools will be invoiced for meals taken it is essential that sufficient funds are credited for these meals, as if there are insufficient funds then the school will have to cover the shortfall from their budget.

Breakfast and After-School Club

This policy has been written to help our school adopt a consistent approach to debt incurred by parents whose children attend the school Breakfast and After-School Club. Payment is required for all days booked even if the child does not attend; the exception being when school is closed or if the child is absent due to unforeseen illness. Should the child no longer require the place that has been booked, the parent must cancel the booking via the online SchoolMoney system by the close of business the day before otherwise they are still liable for charges.

All places must be booked via the online SchoolMoney system and the account must be brought up to date by the end of each half term. A reminder will be generated by SchoolMoney during the final week of each half term to ensure all accounts are brought up to date. If payment is not made by the start of the next half term then a further reminder text/e-mail will be sent from SchoolMoney requesting payment is made. If the payment is still outstanding by the beginning of the following week contact will be made with the parents stating that further breakfast or after-school sessions cannot be booked until the account has been brought up to date. Should the debt remain outstanding after a further 14 days, a meeting will be arranged between the Head Teacher and parent to discuss the issue.

When a child is leaving it is imperative for the school office to check the balance of the child's account and refund any credit balance and obtain any debt outstanding.

Reporting of outstanding debt levels

The Head Teacher/Office Manager will ensure that the level of outstanding debt is regularly monitored. Suitable records will be maintained to detail individual debts and the total value of debt to the school.

Debt Recovery Procedures

Where payment from the parent has not been received within the above acceptable credit period, a meeting will be arranged with the Head Teacher and parent/carer to come to an agreement about how the debt will be cleared and any repayment terms.

A sensitive approach to debt recovery will be carried out and in exceptional circumstances, which may include the following factors, the school may reduce or agree to write off a debt.

- Hardship – where paying the debt would cause severe financial hardship.
- Ill health – where recovery action might cause further ill health.
- Time – where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off.

The Governing Body acknowledges that, on occasion, families have financial difficulties and in these proven circumstances, the school will work hard with the family to agree a solution which is not to the detriment of the child.