

# St Matthew's CE Primary School

## Debt Management Policy



ST MATTHEW'S  
CE PRIMARY SCHOOL

**Created by:** P Langridge

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## Rationale

St Matthew's CE Primary School has adopted a clear **no debt** policy relating to chargeable goods and services, such as school meals and school trips or clubs that require payment etc.

If debts are incurred, then money from the school budget, money that should be spent on the children's education, is used to pay for them. We therefore request that all parents/carers and staff give this policy their full support.

It is time consuming for office staff to chase for outstanding payments via phone calls, letters, or in person. Occasionally, it can also have a negative effect on our relationships with staff and families. The aim of this policy is to help parents/carers and staff manage their school debts effectively, reduce administration time and ensure school budgets are used appropriately for the benefit of the children.

The Governing Board of St Matthew's CE Primary School believe that a 'zero-tolerance' approach to debt is the fairest system. Going forward, we are certain that all parents/carers and staff will support the school, allowing the full school budget to be spent for the benefit of all our pupils.

We will work to ensure that all parents/carers are aware of this policy by:

- Sending an initial letter to parents (Appendix 1) or amended version for new families
- Putting reminders on parent communication apps / the school website / newsletters
- Including a copy of the policy in our induction pack

## Payment for School Meals

Parents/carers and staff must pay in advance for school lunch by Evolve. Please speak to office staff if there are any issues with on-line payment. A school meal will only be provided if it is paid for, except to children that are entitled to free school meals. If a parent fails to pay in advance, and the child is left with no other option for lunch, the school may grant a temporary 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 from this point forward, or until the debt is repaid. This must be communicated to parents as soon as possible to prevent recurrence the next day. The School Receptionists will be responsible for monitoring these temporary debt allowances and subsequent action based on repayment or non-payment.

Should the case arise where 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 or come to school with a packed lunch before lunchtime.

## Free School Meals

The Free School Meal (FSM) system is available for parents who are in receipt of certain benefits. If a parent/carer thinks their child(ren) 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 meal each day.

## Payment for Nursery Top-Up

Parents/carers and staff must pay in advance for Nursery top-up via ParentPay. Payment should be made for the following week by each Friday at 2pm at the latest. Please speak to office staff if there are any issues with on-line payment. Additional chargeable Nursery sessions will only be provided if it they are paid for. If a parent fails to pay in advance, the school may grant a temporary debt allowance of one session. However this debt must be paid by the following morning and future sessions must be paid in advance before any further sessions are provided. If a debt is not cleared, parents/carers will not be able to send their children to any chargeable sessions. The School Receptionists will be responsible for monitoring these temporary debt allowances and subsequent action based on repayment or non-payment.

## Unpaid Accounts Procedure

At each level of escalation, the following checks must be made to reduce the likelihood of errors occurring:

- ✓ Check 1: If the debt is related to a child, is the child FSM and are the dates correct?
  - ✓ Check 2: Is there a possibility that payments have not been credited to their account?
  - ✓ Check 3: Has the person/parent made contact?
  - ✓ Check 4: Has there been any ParentPay activity since the last communication?
1. Where there is an unpaid account, the parent/carer will receive a phone call from the office to remind them, detailing how much is owed (Appendix 2). The Headteacher's initial letter regarding the Debt Management Policy will also be resent via email or parent app (Appendix 1).
  2. If no payment is received in the following 5 working days, the first debt reminder letter will be sent (Appendix 3).
    - a. Any further paid services (that have not already) will cease where there remains an outstanding debt. Therefore, should an additional lunch be requested during this process, a member of office staff would phone the parent/carer asking them to either pay online or send a packed lunch to school before lunchtime. Parents/carers of Nursery children will be asked to collect their child before any chargeable session.
  3. If payment is still not received in the following 5 working days, a final reminder letter will be sent detailing the consequences of non-payment and a final date by which payment must be made (Appendix 4).
  4. If necessary, the school will work closely with parents/carers and staff, especially in cases of financial hardship, to develop a payment plan to help resolve the situation.
  5. Should the final date pass, a meeting will be arrange between the Headteacher, School Business Manager and the parent/carer to discuss a payment plan.
  6. Three months following the original phone call, the school will follow the procedure outlined below.

## Consequences of Non Payment for Services

- If payment of debts over £25 is not received, the Headteacher and Governing Body reserve the right to begin legal proceedings.
- Children's Social Care may also be informed should the school believe parents/carers are not carrying out the 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 via payment for a school lunch or sending in a packed lunch.
- If a debt exists and payment is received in school for any other reason e.g. extra-curricular activity – the initial debt will be repaid before any credit can be made for any other payment.

## Appendix 1- Letter for new families

Dear Parents/Carers

### School Debt Policy

St Matthew's has a 'no debt policy' relating to non-voluntary school payments for services such as school meals or Nursery top-up.

This policy is to ensure that the school budget is used for the benefit of all our pupils and efficient running of the school. Otherwise, if debt was to accumulate, the school budget would have to be used to clear debt incurred by parents/carers not paying for other school meals and other services. As a consequence, money that should be spent on children's education would be used to fund unpaid debts. I am sure you will agree that this is unacceptable and unfair.

What the policy means in practice, is that all school payments should be made in advance (at the latest by 2.00pm on Fridays for services relating to the following week) so that no account goes into debt. If there is an outstanding debt on the account, all paid services, such as school meals and chargeable Nursery sessions, will cease until the debt is cleared. A process will be in place for school to make contact with parents/carers to resolve any instances of debt quickly so services can resume. A more detailed explanation of this can be found in the Debt Management Policy, located on the school website.

St Matthew's recognises its responsibility to safeguard pupils and provide support to families where appropriate. School works with a number of agencies, such as Stretford Foodbank, in order to provide such support. Please contact a member of school staff should you wish to discuss this further.

As we are a cashless school, please ensure that school payments are paid via ParentPay (trips, Nursery top-up) or Evolve (lunches), depending on the service required. If you have any issues or concerns, please do not hesitate to contact the office and someone will be more than happy to support you.

#### **Current fees (as of February 2023):**

School lunch: £2.34

Nursery top-up session: £10.00

By implementing this debt policy, we can help parents/carers manage school dinner payments better and, at the same time, ensure that the school budget is used directly for our children's education. I'm sure you can understand our reasons for implementing this policy; however, please do not hesitate to contact school if you have any concerns.

Yours sincerely,

Mr P Langridge  
Headteacher

## Appendix 2- Phone call script

Hello, is that the parent or carer of (Pupil Name)?

This is XXX from St Matthew's CE Primary School. I am ringing in relation to the payment due for £XX on your child's ParentPay account.

Please can you make arrangements to clear this debt within the next 5 working days.

Unfortunately, whilst this debt remains, XXX won't be able to receive school meals (or Nursery top-up if applicable).

Is this something you are able to pay today?

*If necessary:* If you feel you are in a period of financial difficulties, we do have a Child and Family Development Officer you could talk to if you would like to know what support we can signpost you to?

Thank you for your time.



### Appendix 3- First Letter

Parent or carer of (Pupil Name)

Date: XX/XX/XX

Dear xxx

School Meals / Nursery Top-Up provided to (Pupil Name)

According to our records there is an outstanding debt 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 this debt, please make arrangements for the outstanding debt to be paid immediately. Once you have cleared the current debt, I would ask that you keep your account in credit. The current cost of a school meal is £XX per day or £XX per week.

Please arrange for this to be paid as soon as possible via ParentPay/ Evolve, [our secure online payment systems]. You can use the login details previously provided. If you cannot remember your login details, please do contact the office for support.

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

Whilst there is an outstanding debt on the account, all paid services, such as school meals and chargeable Nursery top-up sessions, will cease until the debt is cleared. If your child usually receives school meals, please send in a packed lunch. If your child attends chargeable Nursery top-up sessions, please make alternative arrangements for them during this time.

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

Yours sincerely

Mr P Langridge  
Headteacher





#### Appendix 4- Second Letter

Second Letter Parent or carer of Xxxxx Xxxxxxx

Dear xxx

School Meals provided to (Pupil Name) / Nursery Top Up Sessions

I am very concerned that the current debt remains outstanding on your account.

Despite previous correspondence and messages, the debt for xx in Year xx is still outstanding.

The School's records show that as at xx/xx/xx your account is £x in debt.

School has to fund all school meal debts/nursery top up fee debts from its budget. Therefore, it is essential that all payments maintained so that the quality of the service provided to all pupils is maintained.

I'm sure you will appreciate that the school operates on a limited budget and therefore, to enable us to provide for the welfare of the children, 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, while the debt remains, chargeable services continue to be withdrawn. So that these can continue, please make arrangements to clear the debt by XX/XX/XX. We are happy to discuss arrangements for a payment plan if this would be helpful.

*IF OVER £25: I very much regret that if you do not take steps to resolve the position without delay, then Governors will consider legal action to recover the outstanding debt together with all costs involved.*

If you have any queries regarding this debt, 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

Mr P Langridge  
Headteacher