



## Policy & Procedure

# Debt Policy 2022-2023

## Non Statutory Policy

### Debt Policy

This policy and procedure is carried out within the context and spirit of the school's mission statement. It supports and reinforces the aims of Croft Church of England Primary School.

These aims are achieved through all school policies and schemes of work. It is realised through effective working partnerships between staff, pupils, parents, governors, other schools, the Local Authority and the wider community.

Due to a change in Local Authority Policy, as from October 2011, Croft Church of England Primary School has adopted a strict NO DEBT policy relating to the school meal service.

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

**No parent would take their child to a café or restaurant and expect them to be given food without paying;** the same applies at school. If parents believe their child might be entitled to Free School Meals, please contact the school office for more details.



This allowance is a statutory right and it is important that parents use it if they qualify. We will help parents with their application if necessary.

### **Dinner Debts**

**Parent/s must pay in advance for the school meal** by sending in cash or a cheque in a marked envelope.

Children will not be provided with a school meal unless it is paid for, except those that are entitled to Free School Meals. If a parent genuinely forgets to pay in advance, the school may grant a debt allowance of 1 meal. However, this debt must be paid the next day and future meals must be paid for in advance before any meal is provided.

If the debt is not cleared, parents must either provide a packed lunch or take the child home for lunch. In a case where a debt payment is not received nor a packed lunch provided, the school office will telephone the parents and ask them to come to the school with the money. Otherwise, they must provide sandwiches 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 the parents to recover the debt. Children's Social Care (Social Services) may also be informed that these parents are not carrying out their responsibility of care by not providing food for their children at lunchtime.

We hope that by implementing this School Debt Policy we are able to **help parents manage their money better and, at the same time, ensure that all money that is for children's learning is available for the school to spend on the children.**

### **Pre-School debt**

To stay in line with EMBRACE and the main school, Pre-School is operating a no debt policy. Fees are due a month in advance. This will ensure no debts arise.

Invoices will be raised the week before the final week of each month. Fees are to be paid by the end of the month for the following month. For example, invoices raised for September 22<sup>nd</sup> August and fees to be paid by 31<sup>st</sup> August.



## Debt Policy Implementation Flowchart

### Key information:

1. All parents are provided with a copy of the debt policy when their child joins the school (Appendix 1).
2. All Pre-School debts are to be paid a month in advance.
3. All school lunches must be paid in advance.
4. No child should be sent to school with no money in their account and expect to be given a meal.
5. Parents who do not want their child to have a school lunch should provide a healthy packed lunch or arrange to take them home for lunch.

### Level 1

Indicator: A child's record shows a debt

Check 1: is this a FSM child? Are dates correct?

Check 2: is there a possibility that payments have not been recorded correctly?

Check 3: does the parent normally pay on time? Is this just a one off?

### Action 1 - Send Letter 1 (Appendix 2)

### Level 2

Indicator: A child comes to school, again, without the debt paid or a packed lunch

Check 1: is this a FSM child? Are dates correct?

Check 2: is there a possibility that payments have not been recorded correctly?

Check 3: has this parent made contact?

### Action 2 - Personal Contact

Office Secretary will telephone the parent to ask them to bring in the money owed or bring sandwiches to school before lunchtime or arrange to take their child home at lunchtime.

### Level 3

Indicator: The parent does not comply with any of these options

Check 1: is this a FSM child? Are dates correct?

Check 2: is there a possibility that payments have not been recorded correctly?

Check 3: has this parent made contact?

### Action 3 - Send Final Reminder Letter 2 (Appendix 3)



#### **Level 4**

Indicator: The parent consistently does not comply with any of these options

Check 1: is this a FSM child? Are dates correct?

Check 2: is there a possibility that payments have not been recorded correctly?

Check 3: has this parent made contact?

#### **Action 4 - Notify School Food Support Service**

Complete and send, immediately, 'Notification of School Meal Debt form (Appendix 4)

#### **Other Debts**

1. Wherever possible, income due will be collected before or at the time the relevant sale or service is provided. Where this is not possible, an invoice will be raised for immediate payment.
2. All debts will be recorded and non-payment will be followed up by issuing reminders as outlined below. Where a service is being provided, this will cease immediately and the debtor will be informed of this in writing. The service will not be reinstated until the debt is cleared and payment of future services is paid in advance.
  - \* 3 weeks from date of invoice - 1<sup>st</sup> reminder
  - \* 5 weeks from date of invoice - 2<sup>nd</sup> reminder
  - \* 6 weeks from date of invoice - final reminder

The final reminder will be sent by recorded delivery and threatens legal action if the account is not settled within 14 days.

3. After 14 days, where a debt is still outstanding, legal action will be considered and the debtor will be informed of this in writing. The debt may be referred to the County Legal Services, where appropriate.
4. If every effort has been made to recover the debt and the legal action is considered impractical or has been unsuccessful, individual bad (irrecoverable) debts may be written off in accordance with the following procedures:
  - Those up to the value of £100 to be approved by the Headteacher and reported to the next meeting of the finance committee.
  - Those exceeding £100 to be referred to the Governing Body of approval, either directly or after consideration by the finance committee.
5. The VAT element of any debt must not be written off as this contravenes HM Customs and Excise statutory requirements.



Agreed & adopted by The Governing Body of Croft Church of England Primary School

Signed.....

Date: July 2022

Chair of Governors

This policy will be reviewed in 2023 or as required by legislation

**Appendix 1 - Version of the Policy in letter form for the parents**

**Appendix 2 - Letter 1 to Debtors - Reminder**

**Appendix 3 - Letter 2 to Debtors - Final Reminder**

**Appendix 4 - Notification of School Meal Debt Form**



## Appendix 1 - Version of the Policy in letter form for the parents

Date

Dear Parents/Carers

As from October 2011, Croft Church of England Primary School adopted a strict NO DEBT policy relating to the school meal service.

If debts are incurred, then the school budget has to pay for them. This means **that money which should be spent on children's education** is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support. **In the past, some dinner debts at the school have risen up above £70 on a regular basis. The school cannot sustain this.**

**No parent would take their child to a café or restaurant and expect them to be given food without paying;** the same applies at school. If you believe your child might be entitled to Free School Meals and you have not yet claimed, please contact the school office for more details. This allowance is a statutory right and it is important that you use it if you qualify. We will help you with your application if necessary.

If your child is not entitled to a Free School Meal and they are to have a school dinner, you must pay **in advance** for the meal by sending in cash or a cheque in a marked envelope.

Children will not be provided with a school meal unless it is paid for, except those that are entitled to Free School Meals. If a parent genuinely forgets to pay in advance, the school may grant a debt allowance of 1 meal. However, this debt must be paid the next day and future meals must be paid for in advance before any meal is provided.

If the debt is not cleared, you must either provide a packed lunch or take your child home for lunch. In a case where a debt payment is not received nor a packed lunch provided, the school office will telephone you and ask you to come to the school with the money. Otherwise, you must provide sandwiches before lunchtime or arrange to take your child home for lunch and return him/her by 12.50pm.

If payment of the debt is not received by the next day, the Head teacher reserves the right to begin legal proceedings against the parents to recover the debt. Childrens' Social Care (Social Services) may also be informed that these parents are not carrying out their responsibility of care by not providing food for their children at lunchtime.

We hope that by implementing this School Meals Debt Policy we are able to **help parents manage their school dinner money better and, at the same time, ensure that all money that is for children's learning is available for the school to spend on the children.**

Although this letter may seem abrupt, we apologise for this, but we must adhere to a change in Local Authority policy. We appreciate that the content of this letter does not apply to 99% of our parents who pay regularly in advance.

Yours sincerely

**Rachel Roberts**  
Headteacher



**Appendix 2 - Example Letter 1 to Debtors (Reminder)**

Date

Dear Parents/Carers

Our records show that you have not paid dinner money for your child .....

As at            our records show a debt of £

Please arrange for this money to be paid immediately by sending cash or a cheque in a named envelope into the office.

NOTE: All meals must be paid for in advance in accordance with our debt policy (copy enclosed). If you don't wish for your child(ren) to have a school meal, please provide him/her with a packed lunch or arrange to take him/her home for lunch.

The cost of a school meal is .....

If you have any queries regarding these arrears, please contact the school office immediately.

Yours sincerely

Mrs Rachel Roberts  
Head teacher



## Appendix 2 - Example Letter 1 to Debtors (Final Reminder)

Date

Dear Parents/Carers

Our records show that you have not paid dinner money for your child.....in  
..... class despite a previous written reminder and a telephone call.

As at            our records show a debt of £

Please arrange for this money to be paid immediately by sending cash or a cheque in a clearly marked, named envelope into the office.

The cost of a school meal is.....

Since non-payment for school meals affects the quality of service we offer to all of the children in the school, we need to ensure that all payments are up-to-date and I am afraid that if the debt is not cleared by xxxxxxxx it will not be possible to provide your child with a school meal. You will need to make arrangements for a packed lunch for your child.

The school reserves the right to begin legal proceedings to recover the debt and to inform Children's Social Care (Social Services) of our concerns that you are not providing a meal for your child at lunchtimes.

If you have any queries regarding these arrears, please contact the school office immediately.

Yours sincerely

Mrs Rachel Roberts  
Head teacher



#### Appendix 4 - Notification of School Meal Debt Form

<b>To: School Food Support Service</b> Unit 14, The Courtyard, Whitwick Business Park, Stenson Road, Coalville, Leicestershire, LE67 4JP	
<b>School Name - Croft Church of England Primary School</b>	
<b>Child's Name</b> _____	
Value of Debt £ _____	Number of Meals
Comments	
Signed (Head teacher)	Date