

# School Debt Policy & Procedure

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Approved:		Review Due:	January 2028

### 1. Introduction

This policy relates to contributions for School Meals, Breakfast Club, School Clubs and any other non-voluntary payments the school presently collects. Where appropriate, this debt collection model will be used for any other monies the school wishes to collect in the future.

Mosaic Jewish 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.

# 2. School Meals

This policy has been written to help our school adopt a consistent approach to debt incurred by parents/carers whose children take school meals. It provides clarity and consistency in managing the debt and will also help parents/carers clearly understand what is expected of them.

The responsibility of ensuring school meal payments is made by parents/carers 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 Mosaic Jewish Primary School wish to implement one that ensures meals are paid for, whilst aiding parents/carers during financial difficulties and ensuring children still receive a meal at lunchtime.

If parents/carers believe that their children may qualify for entitlement to Free School Meals, please contact the office for more details. This allowance is a statutory right. The school will encourage parents/carers 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.

Parents/Carers must pay in advance for the school meal, using Arbor. 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/carer genuinely forgets to pay in advance, the school may grant a debt allowance of 48 hours. However, this debt must be paid before the end of the week and future meals must be paid for in advance, before any meal is provided.

If the debt is still not cleared after 48 hours' pupils will receive a "light lunch". In a case where payment or arrangement has not been made the school will phone the parent to ask them to collect their child for lunch until debt is cleared.

If parents/carers have not contacted the school or made payment by this stage the Headteacher reserves the right to begin legal proceedings against parents/carers to recover the debt. Social services may also be informed that these parents/carers are not carrying out the responsibility of care by providing food for their children at lunchtime.

We hope that through implementing this debt policy we will help parents/carers manage school dinner money better and at the same time ensure that all money that is for children's learning is available.

When a child is leaving Mosaic Jewish Primary School 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.

# 3. Establishing a debt policy

Mosaic Jewish Primary School will ensure that parents/carers are aware of this policy in the following ways:

- A letter to parents/carers (via email)
- The school website

This will ensure that all parents/carers receive the same message in a consistent way. This should be communicated at least once each year, more often when it is first introduced. All parents should be provided with a copy of the policy when their child first joins the school.

# **Debt policy implementation Key**

## Information

- 1. All parents/carers are provided with a copy of the debt policy when their child joins the school.
- 2. All school lunches must be paid for in advance

### 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 this parent/carer normally pay on time, is this just a one off? **Action** 

1: send a 'Gentle debt reminder' Appendix A

### Level 2

Indicator: A child comes to school again without the debt being paid 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/carer made contact?

### **Action 2: Personal contact**

Someone will phone the parent/carer to ask them to make payment and inform them that their child will be given a light lunch.

### Level 3

Indicator: The parent/carer 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?

# 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?

Check 3 Has this parent made contact?

# School Clubs (Before-School, Lunch Time and After-School)

Club places are secured when payment, for the full period, is received in advance. School Clubs are paid on either a half termly or termly basis and parents/carers are advised by Arbor what clubs are available and the cost per session.

If the Club is cancelled for an unforeseen reason (e.g. staff absence or other matters outside school control) a refund for the lost session(s) will be made or an alternate session will be offered.

The Governing Body acknowledge 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. If a child does not attend a Club for whatever reason, no refunds will be given.