School Debt Policy

September 2025

Approved by Governing Body:

Next Review due: September 2026

Objective

To significantly reduce the level of school debt regarding school meals, breakfast club, after school club, music lessons and any other charging activity.

Key Principles

- To take prompt action to ensure that school debts do not build up.
- To have a clear threshold beyond which debts will not be allowed to increase.
- To ensure that parents are made aware of the policy.
- To ensure a fair and consistent approach to dealing with late payments. (In the event of having a debt for school meals and/or breakfast and after school clubs or any other debt, two warning letters will be sent followed by a third letter stipulating that their child(ren) will not be given a school lunch or be allowed to attend breakfast/after school clubs until the debt is cleared).

The school has no facility to carry debts. If debts are incurred, then the school has to use its budget 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 and carers not paying.

The Procedure

School Meals/Extended Clubs/Trips

Bruce Grove Primary School is cashless; therefore, in order to make payments, Parents must request an access code from the main office and register for **School Money online** which can be accessed here: https://eduspot.co.uk/product/schoolmoney/. Alternatively, parents can download and use the **School Money app**. Parents will use this facility to pay for breakfast club, after school clubs, trips and school meals via online banking or with a credit/debit card. If access to online banking is not available, payments and top-ups can be made using any PayPoint location. The school office can provide parents with log in details to the site or a PayPoint slip on request. If passwords need resetting, this can also be arranged through the office.

The charge for school meals is £2.65 per day or £13.25 per week. All school meals taken must be paid for in advance. Parents who apply and receive a place for their child to attend any of the school run clubs must commit to their booking by paying forthese in advance whether the child attends or not.

Club Prices: Breakfast Club: £2.50 per day; 1-hour Club: £3.00 per day.

Parents who do not want their child to have a school lunch should provide a healthy packed lunch or arrange to take their child home for lunch. The weekly meal preference must not be changed ad-hoc. Parents must provide the school with 2 weeks' notice if they wish to change their meal preference. See Appendix 1.

Parents will not be able to apply for a club if they are in arrears.

Parents will need to provide a packed lunch if the debt reaches £2.50.
In the instance of a debt payment not being received and a packed lunch not being provided, a member of the Administration team will phone the parent to ask them to pay for the lunch via School Money or come to the school with a packed lunch. If payment of the debt is still not received after what the school deem to be a reasonable amount of time, then the Headteacher reserves the right to inform Social Services that parents or carers are not providing food for their children at lunchtime.

Presently, children in reception to Year 2 receive universal free school meals; and meals for children in Years 3, 4, 5 and 6 are funded by the London Mayor's office.

This policy intends to provide clear guidelines to assist parents and carers by providing greater clarity regarding the payment of school dinner money and school dinner money debt. It is hoped this will help the school maximise the amount of money available to spend on children's learning.

Free School Meals

If a parent or carer believes that their child(ren) may be entitled to free school meals, they must contact the office for an application form. You will also be entitled to half term vouchers. All parents should complete the FSM eligibility form. To be eligible for free school meals, evidence of receiving one of the following must be provided by the parent or carer:

- ☐ Income support or income-based job seekers allowance
- ☐ Income related Employment and Support Allowance (ESA (IR))
- ☐ Child Tax Credit
- ☐ Universal Credit
- ☐ If you are supported by NASS

This allowance is a statutory right (subject to entitlement) and it is important that it is used if eligibility is confirmed. If a parent or carer is notified by the school that their child is no longer eligible for Free School Meals, then they are required to pay for school meals or provide their child with a packed lunch.

Establishing a Debt Policy

Bruce Grove Primary School will notify parents of this policy through the following ways:

- A letter sent home
- The School's Newsletter
- The School Website

Notification will occur at least once each year. All parents will be provided with information in the New Entrants Handbook about the school's 'no debt' policy when their child first joins the school.

Debt policy implementation:

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? Be aware that payments made Online may take up to 48 hours to appear on the school's account.
- Check 3: does this parent normally pay on time; is this just a one off?
- Check 4: is the register correct? Check with the teacher.

Action 1: send a 'Gentle debt reminder' via the School Money email service.

Level 2

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

- Check 1: Has this parent made contact?

Action 2: Personal contact

A member of the Administration Team will phone the parent again to ask them to pay online or over the phone.

Level 3

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

- Check 3: has this parent made contact?

Action 3: send Strong debt letter via post and ask parent to provide a packed lunch

Level 4

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

- Check 3: has this parent made contact?

Action 4: start proceeding to recover the debt with Redwood Collections Ltd