



## MUXTON PRIMARY SCHOOL DEBT POLICY

This policy aims to help our school to adopt a consistent approach to debt with a view to eliminating it completely. It provides clarity and consistency in managing debt and will also help parents and carers clearly understand what is expected.

The services provided by school are no different to those provided by any other business and the meals and other services must be paid for. If parents believe that their children may be entitled to Free School Meals they should access

[http://www.telford.gov.uk/info/20028/school\\_meals/9/free\\_school\\_meals/3](http://www.telford.gov.uk/info/20028/school_meals/9/free_school_meals/3)

This allowance is a statutory right and it is important that you apply for it if you think you may qualify. Children entitled to Free School Meals are also entitled to further help in school so it is really important that you claim if you fulfil the criteria.

To be eligible for Free School Meals you must be in receipt of one of the following benefits:  
Income Support

Income Related Jobseekers Allowance or Income Related Employment Support Allowance  
The guaranteed element of Pension Credit

Support under Part VI of the Immigration and Asylum Act 1999

Child Tax Credit – Without Working Tax Credit

**Please note that unfortunately those who are in receipt of Working Tax Credit are NOT entitled to Free School Meals.**

If debts are incurred, then the school budget has to pay for them. This means that funds which should be spent on the education of all of our children would be used to pay for debts incurred by a few parents. The time and resources used by office staff to send letters and make phone calls about debts which remain unpaid after their due date are also a large drain on the school budget. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support

Most parents understand that they cannot take their child to a restaurant or cafe and expect them to be given food without paying. However, a small minority of parents do not pay on time for meals offered by the school. This puts the school in the position of subsidising a few families with funding that is intended by law for all children, as well as causing considerable extra work for office staff and therefore cost to the school budget.

Research has shown that the system that works best is a 'zero tolerance' approach i.e. the school does not accept debt. Schools can only offer free meals to children whose parents qualify for Free School Meal entitlement. Every other meal and service for which there is a charge must be paid for.

The Worldpay system is now in use for most services offered by the school to make payment easier, secure and traceable. It also enables you to view transactions, dates of meals taken and up and coming trips, even if you do not use the payment facility. If you have mislaid your logon details for Worldpay, please email [tracey.oconnor2@taw.org.uk](mailto:tracey.oconnor2@taw.org.uk) who will issue them again.

The school operates a Pay As You Dine (PAYD) system, not a credit facility, as it has to pay for staff to run our kitchen, their training and, of course the ingredients so it is essential that sufficient funds are available. If there were insufficient funds from those who use these

services then the school would have to cover the shortfall from the budget it is given for all children. That would be unfair, illegal and unsustainable.

Parents who are experiencing difficulty in paying for a chargeable service offered by the school should inform the school office immediately. In most circumstances, a payment plan can be agreed to help parents clear their debt to the school as soon as possible. Large debts left unpaid may be passed to a professional debt collection firm to legally recover.

## **Debt policy implementation**

### **Key Information**

1. A copy of the debt policy is available on the school web site.
2. All services provided including school meals, and after school clubs must be paid for **in advance**.
3. No child should be sent to school with no money in their account and expect to be given a meal.
4. We have worked hard to achieve the Soil Association Gold Award for our school and are proud of the food freshly prepared every day. However, parents who do not want their child to have a school lunch should provide a healthy packed lunch.  
<http://www.nhs.uk/Livewell/childhealth615/Pages/Lighterlunchboxes.aspx>
5. Parents will be contacted by telephone or email if there is insufficient credit on their account and will be asked to either bring sufficient money or pay online or bring a packed lunch to school before 12:00.

**Action 1:** send a 'debt reminder' letter via the pupil Appendix 1

**Action 2:** A child comes to school again without the debt being paid or a packed lunch. Parents will be contacted by telephone and asked to provide a lunch or make a payment. A payment plan can be negotiated in cases of financial difficulty.

**Action 3:** If the parent does not comply with any of these options, the lunch account will be suspended until it is brought into credit. Whilst school is sympathetic to families experiencing genuine difficulties, if on any occasion a child does not have sufficient funds or a packed lunch and parents refuse to engage with us, as a last resort an emergency meal of fruit and crackers will be provided and the child's lunch account debited with 50p.

Appendix 1

# SAMPLE LETTER

Parent/Carer of  
XXXXXXXXXXXX  
Muxton  
Telford  
TF2 8SA

Dear Parent/Carer

Re:

According to our records, it appears that there is dinner money outstanding for your child. The amount due for payment is £00.00. We would be grateful if you would kindly clear this balance as soon as possible.

It is school policy that we do not accept debt. We offer the facility to pay on-line via WorldPay. If you have mislaid your log-in details please e-mail [tracey.oconnor2@taw.org.uk](mailto:tracey.oconnor2@taw.org.uk) who will re-issue them again.

If you have any query or difficulty with payment of this amount, please let us know and we will endeavour to help.

For your information, the last payment shown on our system was made on XXXX

Thank you for your co-operation in this matter.

Yours sincerely

School Office