

Epsom Primary School

DEBT MANAGEMENT POLICY

(LUNCHES, EXTENDED CARE, FULL TIME NURSERY)

Date of issue: Autumn 2018

Owner: Senior Leadership Team

Date of review: Autumn 2019

Governor Committee: Resources

Signed..... Date.....

Debt Management Policy

Rationale

To reduce the risk of parents incurring unmanageable large debts that they will increasingly struggle to pay off.

To ensure that the entire school budget is used only for the purpose intended - to provide the best quality education for all pupils attending Epsom Primary and Nursery School.

To provide guidance to families who may be experiencing genuine financial hardship.

To be shared with all staff who will be expected to adhere to it in the same manner as parents/carers and pay in advance for school meals.

The policy should be read in conjunction with the school's Charging Policy.

Responsibilities under the policy

Governing body

The governing body is accountable for the way in which the school's resources are allocated to meet the objectives set out in the school development plan and Governors need to secure the best possible outcomes for pupils, in the most efficient and effective way, at a reasonable cost. This will lead to continuous improvement in the school's achievements and services. If bad debts are incurred, the school budget has to pay for them. This means that money which should be spent on the children's education is used to pay for bad debts incurred by parents/carers and inevitably this will affect the quality of service the school can provide.

Senior Leadership team

The Senior Leadership Team will ensure the policy is implemented in a supportive and sensitive manner in line with the school's values and will provide assistance from school to help parents to avoid getting into debt by:

- The implementation of a Debt Management Policy which is accessible to all parents.
- Ensuring the debt management policy is publically available on the school website
- Explaining how the payment system (Tucasi) works and the availability of Free School Meals.
- Contacting parents about the availability of Free School Meals to families on low incomes (should they become eligible).
- Contacting parents whenever there is a need to speak with them about an account in debt.

The school will also provide support to parents who fall into debt by inviting any parent/carer who owes money the opportunity to attend a private meeting where an appropriate debt repayment plan will be agreed and practical help offered to avoid future debts. Parents/carers should not expect the debts to be written off or for there to be any reduction to the level of debt already incurred, when discussing a debt repayment plan.

Parents/guardians

Parents and guardians must pay in advance for school meals, school trips, uniform, photographs, our extended provision, Nursery sessions and clubs, as appropriate, using the methods of payment outlined below:

- Online using the payment system Tucasi
- [Childcare Vouchers](#)
- [Tax free credit](#)

Debt Management Policy Implementation

- All parents and carers have access to the policy on the school website. All school meals, school trips, uniform, photographs, extended provision and clubs, as appropriate, **must be paid for in advance**

- All extended provision bookings must be paid 1 week in advance of the date of the booking or that booking will lapse. However, if child care vouchers are used, payment is due 1 month in advance.
- No child should be sent to school without money in their lunch account and expect to be given a meal
- No child should expect to stay in nursery beyond their statutory 15 hours without booking and paying in advance for a session.
- No parents should expect to use our extended provision without booking and paying for their child in advance for a session.
- Parents/guardians should not expect the school to subsidise their child in any way. If they are experiencing difficulties they should contact the school office immediately.

Procedures in Place

Non Payment of School meals

- Should a child arrive at school without payment or a packed lunch and a debt has been identified, the school will telephone home in the first instance to establish if alternative arrangements have been made.
- If a child has taken a school meal which has not been paid for, a reminder will be sent detailing how much is owed. (Appendix 1). Payment must be made as soon as possible. If payment is not received within a week, a further letter will be sent detailing the consequences of non-payment and a final date by which payment must be made. (Appendix 2)
- If the matter remains unresolved, a third and final letter will be sent requesting payment and detailing the school's next course of action. (Appendix 3a/b). If a parent repeatedly fails to provide a packed lunch, or sufficient monies to cover the cost of school meals, there may be a referral to Children's Services as this has an effect on a pupil's welfare.
- The school might, in exceptional circumstances, postpone the refusal to provide meals where parents have advised the school of their financial situation and school is satisfied that the payments will be forthcoming; this is at the discretion of the Executive Headteacher.

Non-Payment of Extended Provision sessions

- Once debt has been identified a letter will be sent home detailing how much is owed (Appendix 4). If payment is not received within 3 working days then parents/carers will not be able to use extended provision and alternative childcare arrangements will need to be made.

Non-Payment of Nursery Full-Time care

- Once debt has been identified a letter will be sent home detailing how much is owed (Appendix 5). If payment is not received within 3 working days then parents/carers will not be able to use the Nursery full-time care and alternative childcare arrangements will need to be made.

Appendix 1

DATE

Dear Parent/Carer,

School Meal Debt Letter One

Our records show that there is outstanding money owing for your child's school meals.

As you know at Epsom we operate a zero debt policy for School lunches. As of XXXXX 2016 your account is showing a debt of £XXXX. Please settle this debt immediately and ensure that your balance is in credit. **Until payment is made please provide your child with a packed lunch. To avoid upset to your child you must explain to them that they are not having a school lunch.**

There are two ways to pay:

- On the secure online payment system Tucasi
- [Childcare Vouchers](#)

As a reminder the cost of a school meal is £x.xx.

It may be that your child qualifies for Free School Meals; however, a successful application is not backdated and does not, therefore, automatically write the debt off. If you would like more information regarding this please speak to the school office.

If you have any queries regarding these arrears or financial difficulties please do not hesitate to contact me.

Yours sincerely

xxxxx

Finance Officer

Email address

Appendix 2

DATE

Dear Parent/Carer,

School Meal Debt Letter Two

Further to our previous letter our records show there is still £xxxx outstanding on your child's school meal account. This should be paid within 3 working days.

Until payment is made please provide your child with a packed lunch. To avoid upset to your child you must explain to them that they are not having a school lunch.

It may be that your child qualifies for Free School Meals; however, a successful application is not backdated and does not, therefore, automatically write the debt off. If you would like more information regarding this please speak to the school office.

Epsom Primary and Nursery School has a duty of care to your child and if your debt is not settled Surrey County Council reserves the right to begin legal proceedings to recover the debt. We reserve the right to inform Children's Services of any concerns we have with regard to the welfare of your child if your debt is not settled.

If you are experiencing difficulties in making payment or have any queries regarding these arrears, please do not hesitate to contact one of us.

Yours sincerely

XXXXXXXXX

Safeguarding and Attendance Leader

Email address

Appendix 3a

DATE

Dear Parent/Carer,

School Meal Debt Letter Three

Our records show that you have not paid your outstanding dinner money debt for your child xxxxx despite two previous letters.

As at xxxx your school meals account is showing a debt of £xxxxx.

Due to the fact that you have failed to contact us despite two letters requesting payments for lunches and you are still failing to provide your child with a packed lunch we are now concerned for the wellbeing of yourself and your child. Under our duty of care we are left with no alternative but to refer your case to Children's

Services if we do not hear from you within 5 working days.

Yours Sincerely

Xxxxxx

School Business Manager

Email address

Appendix 3b

DATE

Dear Parent/Carer,

School Meal Debt Letter Three

Our records show that you have not paid your outstanding dinner money debt for your child xxxxx despite two previous letters.

As of xxxx your school meals account is showing a debt of £xxxxx.

Despite the fact you are providing a packed lunch for your child there has been no attempt to clear your lunch debt. Unless payment is received within 5 working days you leave us with no alternative but to refer the case to our legal team.

Yours Sincerely

School Business Manager

Email address

Appendix 4

DATE

Dear Parent/Carer,

Extended Care Debt Letter

As you know at Epsom Primary and Nursery School we operate a zero debt policy. This means that all extended care sessions must be prepaid.

Our records show that there is outstanding money owing on your child's extended provision.

As of xxxx your account is showing a debt of £xxxxx. Unless payment is received within three working days we will be unable to offer you the service of Sunset or Explorers sessions and it will be necessary for you to make alternative arrangements for your childcare.

If you have any queries regarding these arrears, please do not hesitate to contact me.

Yours sincerely

XXXX

Finance Officer

Email address

Appendix 5

DATE

Dear Parent/Carer,

Nursery Full-Time Care Debt Letter

As you know at Epsom Primary and Nursery School we operate a zero debt policy. This means that all Nursery sessions must be prepaid.

Our records show that there is outstanding money owing on your child's Nursery sessions.

As of xxxx your account is showing a debt of £xxxxx. Unless payment is received within three working days we will be unable to offer you the service of Nursery full-time care and it will be necessary for you to make alternative arrangements for your childcare.

If you have any queries regarding these arrears, please do not hesitate to contact me.

Yours sincerely

Finance Officer

Email Address