



St Oswald's Catholic Primary School

School Meal Provisions and Debt Management Policy

Approved by:	Approval date	Renewal date
Full Governors	07/07/2022	July 2024

This School Meal Provisions and Debt Management Policy is set within the context of the whole school aims and mission statement:



*Together with Jesus,
We will Learn and Grow in Faith*

Statement of intent

St Oswald's Catholic Primary School is committed to ensuring equal opportunities for all pupils, regardless of financial circumstances, and has established the following policy and procedures to ensure that no child is discriminated against.

The governing board is responsible for ensuring that school meal provisions are accessible to all pupils and that procedures are in place for the recovery of any outstanding debt.

This policy has been adopted to ensure that there is a consistent and fair approach to debt incurred by parents whose children eat school meals. The responsibility falls on the school to pursue instances of non-payment.

The school budget will be directly affected by any outstanding debts that cannot be recovered, thereby directly affecting all pupils in school. We are confident that every parent will agree that this is unacceptable, and we encourage that all parents give this policy their full support.

1. Legal framework

This policy has due regard to all relevant legislation and statutory guidance including, but not limited to, the following:

- The Education Act 1996
- The Requirements for School Food Regulations 2014
- DfE (2018) 'Charging for school activities'
- DfE (2020) 'Governance handbook'

This policy operates in conjunction with the following school policies:

- Complaints Procedures Policy
- Charging and Remissions Policy
- Whole-School Food Policy
- Packed lunch policy

2. Request for meals

To assist in establishing a contractual relationship, parents/Carers should be asked to confirm that they wish their child to have school meals.

All children in EYFS or KS1 will all take school meals through UFSM. Junior children have a choice as their meal is a paid option.

Meal options in the Juniors should only change following a school holiday. Parents/carers are responsible for informing the school office if their child wishes to change option.

3. Charging for school meals

School meals are available to pupils at a cost of £1.80 (subject to annual review) or at no cost to those in receipt of FSM entitlement – see details of FSM entitlement below.

Payment for school meals are made at the beginning of the week that the meals are required and can be made weekly, fortnightly, monthly or when the account nears zero. Payment can be made using our online payment system, cheque or cash.

4. Free school meals (FSM)

There is a statutory right to FSM for families who meet certain criteria. It is important that all parents who qualify take up their entitlement so that their child can receive a school meal each day.

Parents who receive one or more of the following support payments are entitled to receive FSM (assuming the parent does not receive working tax credit):

- Universal Credit
- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance

- Support under part VI of the Immigration and Asylum Act 1999
- The guaranteed element of pension credit
- Child tax credit (provided they are not also entitled to working tax credit and have an annual gross income of no more than the current threshold)
- Working tax credit run-on – paid for four weeks after they stop qualifying for working tax credit

As of 1 April 2018, all existing FSM claimants will receive FSM whilst Universal Credit is rolled out. This will apply even if their earnings rise above the new threshold during that time. In addition, any pupil who is eligible for FSM after 1 April 2018 is protected against losing FSM during the Universal Credit rollout period.

Once Universal Credit is fully rolled out, any existing claimants that no longer meet the eligibility criteria at that point (because they are earning above the threshold or are no longer a recipient of Universal Credit) will continue to receive FSM until the end of their current phase of education.

A pupil is only eligible to receive FSM when a claim for FSM has been made on their behalf and their eligibility has been verified by the school.

The responsibility for checking the eligibility of applicants for FSM rests with the school; however, the school may choose to work with the LA to carry out these checks via their eligibility checking system.

The school and LA, where appropriate, should record the date on which they receive the initial application for FSM from a parent. Eligibility checks are carried out promptly to ensure that the most accurate and up-to-date information is being utilised.

5. Management of school meal debts

Where there is an outstanding payment yet to be received and the acceptable credit period has been surpassed, an invoice will be created outlining the value and reason for the debt, as well as the debtor's identity.

Upon creating the invoice and stipulating a date on which it must be paid by, the school acknowledges that the debt has been set up via letter or email.

Steps of management of debt

Stage 1 – once the debt exceeds the cost of a full week's lunch, a dated reminder letter, requesting the balance to be paid immediately will be issued.

Stage 2 – an official, dated letter, with a statement of account, addressed to the debtor is written up two weeks after the stage 1 letter. It asks for the balance to be paid or for the debtor to plan to repay the balance. They are informed that school meals will no longer be provided to the child until the balance is cleared.

Stage 3 – this is sent two weeks after the stage 2 letter, citing the details of both previous reminders, including a statement of account, and stating that concerted efforts have been made to make the person aware that an outstanding debt is overdue. It informs the debtor that

unless they make arrangements to pay the debt in the next **two weeks**, the school will refer the debt to the school's legal advisors and governing board.

Stage 4 - If these reminders are not responded to, another letter is sent to the debtor advising them that the case has been referred to the school's legal advisors and governing board. These parties agree on a timeframe for a repayment or, if necessary, a payment plan for separate instalments.

The school expects that the debt should be repaid as soon as possible, particularly after repeated reminders; however, this can be negotiated at the discretion of the governing board.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving the LA's legal services to resolve the issue and recuperate owed funds.

6. Exceptional circumstances and remissions

The school ensures that parents of pupils are aware of the help the school can extend to those in financial difficulty. Parents who may be eligible for remissions are those in receipt of any of the benefits outlined in section 3 of this policy.

In a case where there is, or it is suspected that there is, an overdue debt from a family who may qualify for remissions, details of the different types of bursaries available should be sent to the debtor in question.

The governing board is not guaranteed, but may decide, to waive or reduce the outstanding debt in these circumstances.

7. Monitoring and review

This policy is reviewed **every two years** by the governing board and headteacher. The next scheduled review date for this policy is July 2024

Appendix A: Reminder letter

Address line one

Address line two

City/town

Postcode

Date

Re: Reminder letter of payment for school meals

Dear name of parent,

According to our records, it appears that there is an outstanding payment for school meals for your child as from today. The amount due for payment is amount. We would be grateful if you would kindly clear this outstanding balance straight away. The last payment shown on our system was made on date.

If the debt is not paid, the issue will be escalated to the governing board. Please pay by cash or using the School Gateway App.

If you have any queries or difficulties with the payment of this amount, please let us know immediately and we will endeavour to help. Feel free to contact the school office via 0151 228 8436.

Thank you for your cooperation in this matter.

Yours sincerely,

Mr Strom

Business Manager

Appendix B: Final warning letter

Address line one

Address line two

City/town

Postcode

Date

Re: Final warning letter for payment of school meals debt

Dear name of parent,

We have written to you previously regarding your child's outstanding school meal fees and, according to our records, we still have not received any payment. The last payment shown on our system was made on date.

The amount due for payment is amount and, as per our School Meals Provisions and Debt Management Policy, unless we receive payment by date, your child will need to bring a packed lunch until the debt has been paid, via cheque or on the School Gateway App.

If the debt is not paid within this time, the issue will be escalated to the governing board.

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

Thank you for your cooperation in this matter.

Yours sincerely,

Mrs M Walsh

Headteacher

Appendix C: Outstanding debt payment plan letter

Address line one

Address line two

City/town

Postcode

Date

RE: Outstanding debt payment plan

Dear name of parent,

I am writing to you following our discussion with the governing board regarding your outstanding debts to the school. **[Outline here the details of the meeting you had with the parent and governing board to discuss the payment schedule. Note the date and time of the meeting, outline the conclusions that came from the meeting, and reflect the agreed payment schedule using the table – an example of phrasing can be seen below.]**

As discussed on date and time, you currently owe the school £50 – a full breakdown of which can be found in the invoice issued to you on date, which is attached.

We appreciate that money pressures can be stressful and, as agreed in our previous communication with the governing board, we have outlined the agreed payment plan below.

Payment plan

Outstanding debt	
Schedule of payments	
Total number of payments agreed	
Instalment amount	
First payment date	
Second payment date	
Third payment date	
Fourth payment date	
Final payment date	
Payment method	

Please note, any missed or late payments within this payment schedule will result in a final notice of payment. Once you have received the final notice, you will have **seven** days to pay the outstanding fee. If, after this time, no payment has been received, we will initiate formal legal proceedings.

If your financial situation changes and you are able to pay the remaining debts sooner than the schedule, you can contact the headteacher to discuss whether payments will be accepted.

We understand that financial difficulties can place great strain on people. If you are currently experiencing financial difficulties and would like to speak to somebody for advice, you may find the following organisations helpful:

- Money Advice Service, available on 0800 138 7777 or at:
<https://www.moneyadviceservice.org.uk/en>
- Citizens Advice, available on 0800 144 8848 or at:
<https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/>
- National Debtline, available on 0808 808 4000 or at:
<https://www.nationaldebtline.org/contact-us/>

If you have any additional questions regarding your debt or payment plan with the school, you can contact Mr Strom to discuss your options to avoid any issues with repayment.

Thank you in advance for your cooperation with the payment plan.

Yours sincerely,

Mrs M Walsh

Headteacher

Appendix D:

Dear Parents/Carers,

School meal contract

Parents of junior children must pay for school meals in advance unless their child(ren) have a free school meal entitlement.

Application forms for free school meals are available from the school office who will be happy to assist parents with completion of the form.

If you're your circumstances do change and you become eligible for free school meals then please tell the school office as soon as possible to avoid being charged for meals that you do not have to pay for.

- School meal money should be paid by Monday to pay for school meals for that current week.

- School has a policy of debt collection that will be strictly adhered to.

If your child is absent from school and meals have been paid for, such payment will be carried forward as a credit and the following weeks payments will be adjusted accordingly. In the event credits continue to the end of term, the school will make a refund to parents in the form of cash.

It is necessary for the school to follow their procedure for the payment and collection of school meal money at all times. Whilst school meal money outstanding will be relatively small in respect of individual families, when all outstanding amounts are calculated together unfortunately such non-payment is affecting the ability of the school to fund children's education.

Kind Regards

Head teacher

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School meal contract – Reply Slip

I hereby agree to the terms and conditions regarding school meals provided by St Oswald's Catholic Primary School

I agree to pay for my child(s) meals on time and understand that if payments do fall behind then the school have the right not to provide my child(ren) with a school dinner and that I, the parent must provide a packed lunch as an alternative. If this is not possible, I agree to collect my child(ren) and take them home for their lunch.

I agree I must give half terms notice in writing if I wish my child to change from school meals to packed lunches. If notice is not received, I am liable to pay in full.

Name of child _____ Year _____

Signature of parent/carer _____ Date _____