



Debt Management Policy

Agreed by the Governing Body - June 2026

As of 1st June 2026, Cotsford Primary School has adopted a clear NO DEBT policy relating to school meal services and Extended Services (Breakfast Club/Tea Time Childcare/After School Clubs). This policy also extends to staff.

The school meals, breakfast club and after school childcare services are no different to any other business and meals/sessions that have to be paid for. Parents/carers should be able to relate to the situation that they cannot take their child to a restaurant e.g. McDonalds and expect a meal without paying; the same applies at school.

If debts are incurred, then 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 debts incurred. Every parent will agree that this is unacceptable and we request that all parents/carers and staff give this policy their full support.

The Free School Meal (FSM) system is available for parents/carers who are in receipt of certain state benefits. If a parent/carer thinks that they may qualify for FSM entitlement, they should contact the school office for further details. This allowance is a statutory right and it is important that parents use it if they qualify. Their child will then have a right to a free school meal each day.

In addition, all children in Reception, Year 1 and Year 2 are eligible to receive Universal Infant Free School Meals and therefore have a right to receive a free school meal each day.

It is very time consuming for the office staff to continually chase for dinner money – by letter, phone call, Class Dojo message or in person. It is also highly embarrassing for all concerned and occasionally it can have a negative effect on our relationships with staff and families.

The Governing Body of Cotsford Primary School believe that a 'zero-tolerance' approach is the fairest system. We understand that it may seem a very hard stance. However, going forward, we are sure that all parents/carers and staff will support the school and ensure that all of the school budget is spent for the benefit of all our pupils.

We will ensure that parents are aware of this policy by providing:

- A letter to parents (Appendix 1)
- Reminders via our Class Dojo communications
- The school website
- A copy of the policy in our induction pack when staff/children join the school.

Payment for School Meals

Parents/carers and staff must **pay in advance** for school lunch via credit or debit card on their ParentPay account.

No-one will be provided with a school meal unless it is paid for, except pupils who are entitled to free school meals. If a parent genuinely forgets to pay in advance, the school may grant a debt allowance of one meal. However, this debt must be paid by the following morning and future meals must be paid in advance before any further meal is provided.

If a debt is not cleared, parents/carers must provide a packed lunch or take their child home for lunch. In a case when a debt payment is not received, nor a packed lunch provided, the School Office will phone the parent/carer to ask them to pay online immediately. Otherwise, they must provide a packed lunch before lunchtime or arrange to take their child home for lunch.

If payment of the debt is not received by the next day, the Head Teacher reserves the right to begin legal proceedings against parents to recover the debt. Social Care may also be informed that these parents/carers are not carrying out their responsibility of care by not providing food for their child at lunchtimes. It is not the responsibility of the school to provide lunch for pupils. It is the responsibility of the parent/carer to provide a meal, either by paying for a school lunch, providing a packed lunch or a meal at home.

We will always take a supportive approach but do not feel that it benefits anyone by promoting a culture of acceptance of debt. We ask that parents come and talk to us if they are in financial difficulties and we can then support with devising appropriate payment plans.

Payment for Breakfast Club/After School Tea Time Club Childcare

Parents/carers must **pay in advance** for breakfast club and after school childcare sessions via credit or debit card on their ParentPay account.

If payment has not been made

If a child attends breakfast club or after school childcare sessions which have not been paid for, the parent/carer will be contacted to remind them that they have not paid for the sessions and that their child will be unable to continue to attend until the sessions are paid for.

If no payment is received, a letter will be sent (Appendix 2). If payment is still not received a further letter will be sent detailing the consequences of non-payment and a final date by which payment must be made (Appendix 3).

If a child has a medical appointment/is sent home before lunch

If a child has a medical appointment which means that they will not require a school meal, it is the parent's responsibility to ensure that the school office has been informed. If a child goes home **after** 10.00am and the office have not been informed, the meal will be charged for.

If a child is unwell and is sent home before lunch, the parent will not be charged for the lunch ordered.

If payment is received for non-statutory/extra-curricular items when there is an existing debt

Payments received for non-statutory/extra-curricular items e.g., disco tickets, movie nights, extra curricula clubs, the payment will be used to pay off any existing debts which impact the school budget i.e. school meals, breakfast club and after school childcare, and your child will be unable to participate in the non-statutory event.

The school will offer to work closely with parents/carers and staff in working out a form of payment plan to help resolve the situation.

Conclusion

We hope that by implementing this debt policy we are able to help parents/carers and staff manage their school debts effectively, reduce administration time and costs involved chasing debts and at the same time ensure that school budgets are used correctly for the education of its pupils.

Office Procedural Guide for Debt Recovery

At each level of escalation, the following checks must be made:

Check 1: If staff, were they on duty? If student, is the child FSM, are the dates correct?

Check 2: Is there a possibility that payments have not been credited?

Check 3: Has the person/parent made contact?

Level 1 Indicator: An account goes into debt.

Checks 1 – 3. Does this person/parent normally pay on time, is this just a one-off?

Action for Level 1: Class Dojo reminder sent and first letter from Headteacher (Appendix 2)

Level 2 Indicator: A lunch is requested again without the debt being paid or a packed lunch provided, or non-payment of Breakfast Club/After School Childcare sessions.

Checks 1 – 3.

Action for Level 2: Personal Contact

Office staff will phone the parent/carer to ask them to either bring a packed lunch to school before lunchtime, or to pay immediately for their child's lunch, breakfast club/childcare sessions.

Staff will be contacted to pay via ParentPay by 10am or school lunch will not be provided.

Level 3 Indicator: Non-compliance with any of these options.

Checks 1 – 3.

Action for Level 3: Send a Second Letter, Appendix 3.

The Head Teacher will send a final letter.

Level 4 Indicator: The parents/carers / staff member consistently do not comply with any of these options.

Checks 1 – 3.

Action for Level 4: Matter to be referred to County Treasurer for Debt Collection & Social Care where appropriate.