

School Debt Policy

Updated January 2024

Approved by Governors:	27 th September 2023
Signed:	 Fiona Boulton, Chair of Governors
Review Date:	September 2026

Signed: [Policy approved during a meeting of governors – Wednesday 24th January 2024](#)

Mrs L Lowndes
Headteacher

Mrs F Boulton
Chair of Governors

This school is committed to safeguarding and promoting the welfare of children and expects all staff and volunteers to share this commitment.

BALDWIN'S GATE CE (VC) PRIMARY SCHOOL

School Debt Policy

Statement of Intent

This policy has been written to help our school to adopt a consistent approach to debt with a view to complete elimination. It provides clarity and consistency in managing debt and will also help parents and carers clearly understand what is expected of them.

Services provided by Baldwins Gate Primary School are no different to those provided by any other business in that meals and other services must be paid for in advance and on demand. Most parents and carers understand that they cannot take their child to McDonald's and expect the provision of food or services without paying, or expect a football coach or music teacher to teach their child(ren) free of charge.

However a minority of parents or carers do not pay on time for services provided by the school, putting the school in the position of subsidising these few families with funding that is intended by law for all children, as well as causing considerable extra work for office staff and embarrassment for all concerned by chasing outstanding money owed to the school.

The Governors at Baldwins Gate Primary School take the stance that the best system of approach is a 'NO DEBT' policy. We understand that it may seem a very hard stand as there has been a culture of debt tolerance, and that this will be tough to implement. However, it should become easy to maintain once parents and carers realise our school only offer free school meals to children whose parents or carers qualify for Free School Meal (FSM) entitlement and/or Universal Free School Meals (UFSMs), applicable to children in Reception to Year 2 Parents.

School Lunches

The charge for a school lunch is £2.83 per day per child (£2.00 for Nursery children); if your child(ren) have a school lunch every day, £14.15 should be paid on Monday morning by using the school's on-line payment system, ParentPay; details of which are provided by the school office at the point of a child's admission to our school.

If a parent or carer genuinely forgets to pay or has left their child's packed lunch at home and is unable to return, the school may grant a debt allowance of one meal per child. However this debt must be paid by the end of the day of receipt or at the latest the next day and future meals must be paid for in advance. Governors have agreed that a meal will be served to a pupil irrespective of whether the parent/carer has paid.

Parents and carers of children who arrive without their packed lunch will be contacted and asked to pop back with the lunch or make an on-line payment for a school meal.

Board and Lodging on Residential Visits

The board and lodging element of a residential visit can be charged to parents/carers and they are notified of the cost in advance and are given the opportunity to pay in instalments should they wish.

Payment must be made in full before the departure date or the child will not be allowed to attend.

Remissions

In line with the School's Charging and Remissions Policy, if parents are experiencing financial difficulty they are invited to discuss the matter in confidence with the Headteacher. Parents of children who receive free school meals are offered the option to make a reduced payment.

BUZZ Breakfast and After School Club

The school purchases supplies and resources in advance for the above clubs and has to pay staff to run our breakfast and after school clubs, so it is essential that sufficient funds are available. If there are insufficient funds from those parents and carers who use these services, the school has to cover the shortfall from the school's main budget allocated for the children. That would be unfair, illegal and unsustainable.

In line with the terms and conditions for BUZZ. Payment for sessions must be made in advance. Payment must be completed in advance each week, before 9.00 am on a Monday morning. Your ParentPay account will be charged on a weekly basis.

You must ensure that there is credit on your ParentPay account before you use BUZZ Breakfast and/or After School Club.

If your child is absent from school, charges are still applicable. This includes absence due to authorised/unauthorised term time holidays. The only exception is absence due to a school residential visit.

If, at any stage, you intend to give up any sessions or your child's place at BUZZ, we require two weeks' notice and confirmation of the date of the change in writing. Please note that the two weeks' notice will take effect from receipt of the letter and not the date of the letter. If you would like to increase sessions we will arrange this as soon as we have received your written notice, although requested changes will depend on availability at the time.

Nursery Wraparound

The school has to pay staff to provide our Nursery Wraparound provision so it is essential that sufficient funds are available.

In line with the terms and conditions of the Nursery Wraparound provision:

- **Payment for Nursery Wraparound sessions must be made in advance.** Please ensure that your payment is completed in advance each week, before 9.00 am on a Monday morning.
- Your ParentPay account will be charged on a weekly basis.
- Parents have three methods of paying for their usage, either by Voucher Payments set up through their employer, the Tax Free Childcare scheme or by using the school's online payment system ParentPay.
- Fees are payable for **all** sessions booked, this includes absence due to sickness or holiday taken during term time.

- School lunches must be paid for in advance on a Monday morning by ParentPay.
- A reduction of sessions must be put in writing and sent to Mrs S Riley (School Bursar) giving one month's notice.
- Should you wish to increase sessions, please notify Mrs S Riley (School Bursar) who will attempt to facilitate your request as soon as possible depending on availability.
- One month's notice must be provided in writing if you wish to withdraw your child from Nursery Wraparound altogether. Fees are payable during this notice period.
- One-off bookings can be made depending on availability within Nursery Wraparound. Please contact Mrs S Riley (School Bursar).
- We are unable to give reductions or refunds for holidays or sickness and sessions are not interchangeable.
- Parents/Carers collecting children late from afternoon Wraparound sessions will incur a surcharge as their children will be placed in After School Club which runs from 3.30 to 5.30 pm.

Key Information

- A copy of this debt policy is available to view by visiting the school website and available as a hard copy from the school office.
- Services provided by the school including lunches, nursery wraparound or BUZZ breakfast and after school club must be paid for in advance.
- Parents and carers should not send their child(ren) to school without funding and expect the school to provide them with school lunches or attend Nursery Wraparound/BUZZ breakfast and after school club.
- Parents and Carers who do not want their child to have a school lunch should provide a healthy packed lunch.
- Parents and carers who experience difficulty paying for a chargeable service officered 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.
- Parents and carers will be reminded of this policy annually at the beginning of the academic year.

Monitoring and Review

The Governing Body's Finance and HR Committee will review and monitor outstanding debts from information contained in a termly debt reported provided by the Bursar.

This policy is monitored and reviewed by the governing body every 3 years or earlier if deemed necessary.

Debt Policy Implementation

Week	Indicator	Action
1	A child's ParentPay account goes into debt	Office staff generate a reminder email on ParentPay each week sent to parents and carers with an outstanding balance. This requests payment of the outstanding balance and a reminder that payment is due in advance.
2	A child's ParentPay account remains in debt for a second week	Office staff generate a further reminder email on ParentPay to parents and carers with an outstanding balance. This requests payment of the outstanding balance and a reminder that payment is due in advance.
3	A child's ParentPay account remains in debt for a third week	<p>Office staff generate reminder email on ParentPay to parents and carers with an outstanding balance. This requests payment of the outstanding balance and a reminder that payment is due in advance.</p> <p>School Bursar telephones parent or carer who have had an outstanding balance for three weeks to ask them to make an on-line payment as soon as possible.</p> <p>If debt associated with school lunches, School Bursar to phone parent or carer inviting them into school to help set up a repayment plan if hardship is being experienced or to check FSM eligibility at Free School Meals Link</p>
4	A child's ParentPay account remains in debt for fourth week	A debt email sent with an additional note that if remains in debt that attendance in BUZZ/Nursery Wraparound is at risk of suspension.
5	A child's ParentPay account remains in debt for fourth week and is over £100	A final debt email sent advising that if payment not made immediately that an official invoice will be raised through Staffordshire County Council in line with SCC debt recovery procedures.