



Debt Policy

September 2023

This Policy was reviewed Sept 2023

Folville Junior 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.

Most parents understand that they cannot take their child to a cafe and expect them to be given food without paying or to a music teacher who will teach their child free of charge.

However a minority of parents do not pay on time for services 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 the school does not accept debt. Schools can only offer free meals to children whose parents qualify for FSM entitlement. Every other meal and service for which there is a charge must be paid for. The online payment system Tucasi is in use for all services offered by the school to make payment easier.

The school is invoiced for meals and music lessons and has to pay for staff to run our Breakfast Club & After School Clubs (external providers) 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

A copy of the debt policy is available on the school website.

All services provided including school lunches, music tuition and instrument hire and breakfast and after school club places must be paid for in advance. No child should be sent to school with no money in their account and expect to be given a meal, music lessons or access to Breakfast or After School Club care.

Parents who don't want their child to have a school lunch, should provide a healthy packed lunch. There are two payment methods available Using (1) Tucasi online payments is the preferred method, (2) Cash payments taken in the school office in exceptional circumstances and agreed in advance by the Business/Office Manager.

Parents are contacted text messages Appendix 5 if there is insufficient credit on their account for that week.

Level 1

Indicator: A child's account goes into debt

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made online may take up to 48 hours to appear on the school's account.
- Check 3 does this parent normally pay on time, is this just a one off?
- Check 4 is the register correct? Check with the teacher/support staff

Action 1: send a 'Gentle debt reminder' via the T2P Text messaging system Appendix 5 Dinner 1 text

Level 2

Indicator: A child's account goes into debt

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made online may take up to 48 hours to appear on the school's account.
- Check 3 does this parent normally pay on time, is this just a one off? Check 4 is the register correct? Check with the teacher/support staff

Action 2: send a 'Gentle debt reminder' via the T2P Text messaging system Appednix 5

Dinner 2 text and via the pupil (Letter home) Appendix 2
This letter is already set up to use in Tucasi.

Level 3

Indicator: A child comes to school again without the debt being paid or a packed lunch.

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made online may take up to 48 hours to appear on the school's account
- Check 3 has this parent made contact?
- Check 4 is the register correct? Check with the teacher/support staff

Action 3: Personal contact someone will phone the parent again to ask them to either bring money or pay online or bring sandwiches to school before lunchtime.

Level 4

Indicator: The parent does not comply with any of these options, Check 1 is this a FSM child, are dates correct?

- Check 2 is there a possibility that payments have not been credited? Be aware that payments made online may take up to 48 hours to appear on the school's account.
- Check 3 has this parent made contact?
- Check 4 is the register correct? Check with the teacher/support staff

Action 4: send via the T2P Text messaging system Appednix 5 Dinner 3 text and Strong debt letter via post Appendix 3

Send a letter from the head teacher.

Level 5

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made online may take up to 48 hours to appear on the school's account.
- Check 3 does this parent normally pay on time, is this just a one off?
- Check 4 is the register correct? Check with the teacher/support staff

Action 5: send via the T2P Text messaging system Appednix 5 Dinner 4 text and Strong debt letter via "signed for" post Appendix 4 Send a final letter from the head teacher Template in Tucasi

Level 6

Indicator: The parent consistently does not comply with any of these options,

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made online may take up to 48 hours to appear on the school's account.
- Check 3 has this parent made contact?
- Check 4 is the register correct? Check with the teacher/support staff

Action 6: involve outside agencies

School will advise, small claims court/legal advice through the legal service from the local authority.

APPENDIX 1

Folville Junior School Debt Policy

In June 2017 Folville Junior School adopted a strict NO DEBT policy relating to the breakfast and after school clubs, music tuition and instrument hire and school lunch services.

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, make phone calls and send out text messages 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.

If parents believe that their children may qualify for entitlement to Free School Meals please contact the office for more details. This allowance is a statutory right and it is important that you apply for it if you qualify – Governors have agreed that those in receipt of Free School Meals and exceptional circumstances, can apply for financial assistance to help with costs. See Appendix 6

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 parents decide to use any of the chargeable services offered by the school and they are not exempt from those charges parent/s must pay in advance for their child/ren's school lunch, music lessons, Breakfast & After School Club place or other service using any of the methods of payment outlined below:

Online using Tucasi – this is our preferred method

In exceptional circumstances we may accept payment by cash, however this must be agreed in advance by either the Business/Office Manager.

Children will not be provided with a school lunch unless it is paid for, except those that are entitled to free school meals. If a parent genuinely forgets to pay in advance, the school may grant a debt allowance of 1 meal. However this debt must be paid next day and future meals must be paid in advanced before any meal is provided.

If the debt is not cleared, parents must provide a packed lunch. In a case when a debt payment is not received nor a packed lunch provided, a member of staff will phone the parent to ask them to come to school with the money or ask them to pay online immediately; otherwise they must provide sandwiches before lunch time.

If payment of the debt is not received by the next day, the school reserves the right to begin formal proceedings against parents to recover the debt.

Please remember to let the school office know in good time if you wish to make any changes to your child's lunch arrangements.

The same principles apply to the other services provided by the school and the school reserves the right to stop music lessons or refuse access to Breakfast and After School care or other services where fees remain unpaid.

We hope that by implementing this debt policy we are able to help parents manage payments better and at the same time ensure that funds allocated for children's learning is available for every child.

If you have any concerns please don't hesitate to contact me. Yours sincerely

Mr Bruce Wells
Head teacher
Folville Junior School

APPENDIX 2

Reminder 1 - Sent home with child

Ref: BW/Bm

Date

Parent/Carer of Leicester

Dear Parent/Carer Re:

According to our records, it appears that there is balance for dinner / breakfast / aftercare / music **delete as appropriate* money outstanding for your child. The amount due for payment is £0000. We would be grateful if you would kindly clear this balance as soon as possible.

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

Please note no further meals can be provided until the outstanding debt is paid. **delete if appropriate*

No credit can be given.

Thank you for your co-operation in this matter. Yours sincerely

Bruce Wells Head Teacher

APPENDIX 3

Reminder 2 - Send in post

Ref: BW/Bm

Parent/Carer of Address Line 1
Address Line 2 Post Code

Dear Parent/Carer Re:

According to our records, it appears that there is balance for dinner / breakfast / aftercare / music **delete as appropriate* money outstanding for your child. The amount due for payment is £0000. We would be grateful if you would kindly clear this balance as soon as possible.

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

Please note no further meals can be provided until the outstanding debt is paid. **delete if appropriate*

No credit can be given.

Please arrange for this money to be paid immediately. You have 2 ways to pay:

In the secure online payment system Tucasi, using the login previously provided NB THIS IS OUR PREFERRED PAYMENT METHOD

Contact the school office between 1:30 – 2:30 pm Monday to Wednesday to make a payment over the telephone.

Thank you for your co-operation in this matter. Yours sincerely

Bruce Wells Head Teacher

APPENDIX 4

Reminder 3 – Sent “signed for” post

Parent or carer of A Parent/Carer of Address Line 1
Address Line 2 Post Code

Date

FINAL REMINDER

Our records show that you have not paid the outstanding balance for your child despite 2 previous written reminders text messages and a telephone call.

As at 01/01/2000 your account is showing a debt of £-38.00

Sending reminders and calling parents to chase payments takes up valuable time and resources. Parents who are experiencing difficulty with payment or who are eligible for Free School Meals for this academic year and have not already applied should contact the school office immediately.

Please arrange for this money to be paid immediately or, if you are unable to pay immediately, please contact the school office to arrange a payment plan otherwise the school will begin formal proceeding to recover the debt.

If you have any queries regarding these arrears, please contact the school office immediately.

Yours sincerely Headteacher

Appendix 5

Text messages procedure.

Dinner 1 – Reminder – Weekly usually Mondays whole school.

Reminder – All pupils dinners need to be paid in advance £8.75 per week

Dinner 2 – Monies O/S – Reminder follows Dinner 1 Text usually follow up on Thursday of the same week.

You have a balance outstanding on dinners £0.00 please make payment immediately online or over the phone 1:30-2:30pm Thank you.

Dinner 3 – Packed Lunch Required – For balances over 1 weeks dinner money (£8.75) – Texts sent Monday/Thursday.

You have a balance outstanding of £0.00 on dinners. Please provide a pack lunch until your account has been settled. Thank you

Dinner 4 – Account on Hold – Text message sent one week following Dinner 3 text. (Pupils Name) dinner account is now on hold. No further dinners will be provided until your balance is settled. You will need to provide a packed lunch tomorrow.

Dinner 5 – Agreed Debt Installments – Sent where agreements are in place and when required.

Agreed debt installments required towards your o/s balance of £0.00. Please make a payment ASAP. Alternatively contact the office to arrange a meeting. Thank you

APPENDIX 6

Financial Assistance Request Form

This form is to request financial assistance towards the costs of school activity/trip/ uniform.

This is a confidential agreement between the school and the parent/carer.

Child's Name

Telephone Number.....

Class.....

Address.....

.....

.....

.....

Criteria for Financial Assistance

Parents/Carers in receipt of the following benefits:

Confirmation of receipt of Income Support

Receipt of Employment and Support Allowance (Income Based)

Receipt of Child Tax Credit provided the annual taxable income, as assessed by the Inland Revenue. Families who also receive an award for Working Tax Credit do not qualify, however exceptional circumstances will be considered. Receipt of the Guarantee element of State Pension Credit

Receipt of Support for part VI of the Immigration and Asylum Act 1999 Involvement with external agencies can apply for assistance towards residential trips. Consideration will also be given to parents/carers with exceptional circumstances.

Parents/ Carers with the involvement of external agencies. i.e. Social Services If your personal/financial circumstances fall outside of the above criteria, the head teacher can consider a request for financial assistance and will take into account any exceptional circumstances.

Full Name..... would like to
request £.....financial
assistance/towards.....activity/trip/uniform, for my
Child/Children.....

My reason for the request of financial assistance is*(please provide a detailed explanation
to support your request)

.....

.....

.....

I have provided the following documents to support my request

.....

I confirm that all the above information is correct. Name Telephone
 Number

.....
 Signature.....

Date.....

SCHOOL USE ONLY

Meeting with Parent/Carer Date	
Documentary Evidence Provided	
Total amount of financial assistance requested	
Request Approved	
Total amount of financial assistance approved	
Request Declined* Reason	

Signed

Date.....