

St. Michael's CE (VA) Junior School Policy



Outstanding Debt Policy

At St Michael's, by God's love and through our Christian values of Love, Faith, Respect and Courage, we celebrate uniqueness and nurture curiosity, enabling each child to flourish on their own rich learning journey; whilst contributing to the wider community.

By God's love, we all flourish together.

Reviewed & ratified by Business, Management and Resources committee	18 th March 2026
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Purpose of the Policy

This policy has been written to assist St Michael's in adopting a consistent and fair approach to debt, incurred by parents/carers, whose children have an outstanding amount of debt.

If debts are incurred, **these cannot be financed out of the school budget** as this would mean that money, which should be spent on the children's education, would be used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and unfair and we request that all parents give this policy their full support.

The Governors ask that parents ensure there is **no debt incurred**. Chasing payments could contribute to difficult relationships with families and could cause embarrassment for the children in question.

All parents can find a copy of the policy, published on the school website:

st-michaels-jun.essex.sch.uk

Dinner Money Debt (school meals)

This section applies **only to pupils whose parents pay for school meals**.

All school dinners must be paid for in advance via **ParentPay**. No child should be sent to school expecting to receive a meal unless payment has been made, except where a pupil is entitled to Free School Meals.

Parents who do not wish their child to have a school meal must provide a **Healthy Packed lunch**.

Cost of school meals

- Cost per meal: **£2.70 per day**
- FSM pupils: **no charge**
- Meals must be **paid for in advance**
- Price changes will be communicated at least **one-half term in advance**

Procedures for Dinner Money

- Payments must be made via **ParentPay**
- Minimum payment accepted: £0.01
- A temporary debt allowance of up to £5.40 (£2.70 over two days) per child may be permitted in exceptional circumstances on ParentPay.
- This must be paid immediately.

Payment Agreements

The school recognises that families may experience short-term financial difficulty.

- Parents/carers must contact the school **as early as possible**
- In exceptional circumstances, a **payment agreement** may be offered at the school's discretion
- Any agreement must:
 - Be agreed in advance
 - Be time-limited
 - Include clear payment amounts and dates
 - Be adhered to in full

Failure to maintain an agreement will result in:

- Withdrawal of the agreement
- The full balance becoming immediately payable

When a child leaves the school:

- Outstanding debt must be paid in full
- Credit balances over £5 will be refunded automatically
- Credit balances under £5 will be refunded on request
- Balances may be transferred to a sibling unless a refund is requested
- If a sibling remains at the school, any balance will be transferred to the sibling, unless a refund is requested.

Provision of school meals

The School's Catering service is no different to any other business in that meals have to be paid for.

Free School Meals are a statutory right and it is important that all parents/carers, who qualify, take up their child's entitlement so that they can receive a school meal each day.

Information on the entitlement to free school meals and an application form can be found on the Essex County Council's website. We use the services of London Grid for Learning to check a child's Free school Meal entitlement.

Please contact the school office who will be happy to support you in your application, if required:

If you think your child may be eligible to receive free school meals, there is now a fast and easy new way to check and prove eligibility. Simply visit the 'Free School Meals Checker at the London Grid for Learning website at <https://pps.lgfl.org.uk/> and click 'Check Eligibility' and 'Create a New Account'.

The Local Authority is Essex and you will also need to select your child's school. (St Michael's CofE (VA) Junior School, CM2 8RR).

You will then need to supply your Name, NI number and Date of Birth. If eligible, you simply print a copy to bring to the office or save the 'Certificate of Eligibility' and send it to the office email address – admin@st-michaels-jun.essex.sch.uk.

Your child may be able to get free school meals if you get any of the following:

- 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 you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Working Tax Credit run-on-paid for 4 weeks after you stop qualifying for Working Tax Credit
- Universal Credit - if you apply on or after 1 April 2018 your household income must be less than £7,400 a year (after tax and not including any benefits you get).

If a child's entitlement to free school meals expires or the parents/ carers personal circumstances change the parent/carer must provide a packed meal or send payment in advance for a school dinner.

Other school debts

Other school debts may arise from:

- Educational visits and activities
- Future extra-curricular activities
- School trips
- Lost or damaged school property

All payments must be made **by the stated deadline**, which is communicated in the relevant letters. The school, unfortunately, cannot subsidise unpaid debts.

Outstanding balances will result in:

- Contact with parents/carers

After-School Club debt

After-school clubs are optional and must be **paid for in advance**.

- Places are confirmed only once payment is received
- Attendance, without payment, will be recorded as a debt

If after-school club debts remain unpaid:

- Parents/carers will be contacted, by the school, for immediate payment
- Future bookings will be denied, until payment is received
- A child's place may be withdrawn where payment is persistently late or not received

School trip debt

School trips form an important part of the curriculum but involve financial commitments to external providers.

- Payments must follow the **schedule issued**
- Deadlines must be met to secure a place
- While these are voluntary contributions, the workshop/ trip may not be able to go ahead if we do not receive sufficient contributions.

Where a school trip debt arises:

- Parents/carers will be contacted promptly
- The full balance must be cleared before the trip takes place
- Refunds may not be possible once costs have been committed

Parents experiencing financial difficulties should contact Mrs Prigg or Mrs Cullen, in confidence, as early as possible. Any support offered will be at the **discretion of the Headteacher and Governors**.

Payment Timelines

- All payments must be made **in advance** and by the stated deadline
- Deadlines will be clearly communicated via ParentPay, letters, or information packs

Monitoring and management of School Meal Debts

The school will follow the process outlined below when school dinner money debt occurs:

Step 1: The school checks the dinner debt system daily and will send out system generated emails to all parents owing Dinner Money regardless of the amount of debt. (Email 1 – see appendix)

Please contact the Headteacher or Mrs Cullen if you would like to discuss, in confidence, concerns with regards to repaying this debt.

Step 2: For those debts which have received two or three email messages previously and the debt has not been cleared the following day, a further email will be sent, by one of the office team to find out when the debt will be cleared. The office may also call you. (Email 2 – Appendix).

Step 3: For those debts where steps 1-2 have not resulted in the debt being cleared, Letter one – (Appendix) will be handed to the parent at collection, by the class teacher/office staff and sent via email to the parent/carer.

Step 4: If the debt is not cleared, Letter two (Appendix) will be sent via email and the office staff will hand you a letter. The School Business Manager will contact the parent by telephone to arrange an appointment with the Headteacher/ Chair of Governors to discuss the outstanding dinner debt with the parent. The School Business Manager will communicate to the parent that they need to provide a packed lunch for their child the next day.

If a parent or carer cannot be contacted, or fails to provide a meal for their child, the school will provide a sandwich for that day while the outstanding debt is being cleared. Once the debt has been paid, the child may resume receiving school meals, provided they are paid for in advance.

Parents or carers will be expected to provide a packed lunch for their child on subsequent days while the debt remains outstanding.

It is acknowledged that on occasions, families have financial difficulties and in these proven circumstances, the school will work hard with the family to agree a solution, which is not to the detriment of the child.

Monitoring debt

Outstanding balances are monitored through ParentPay. Parents/carers will be contacted where debt is identified to firstly, make them aware and secondly, offer support around the circumstances.

Persistent or serious debt may result in further action which will be at the discretion of the Governing Body.

Monitoring and the Recovery of any debts

At each meeting of the Governing Body/Finance Committee, the School Business Manager will provide Governors with details of any outstanding debt and the current position with regard to such debt. The aim of the school's 'Outstanding Debt' policy is to minimise the possibility for debt balances to build up. The Governors reserve the right to begin legal proceedings to recover outstanding school debt

APPENDIX
Dinner money debt

Email 1

Dear

Pupil: Class:

I am writing to remind you that according to our records, you have arrears on your child's dinner money account. Please can you ensure that this outstanding amount is cleared.

Our records show that for your child, class: and your debt is

We politely request that payment is made immediately to clear your outstanding debt, using ParentPay, our secure online payment system.

The current cost of a school meal is £2.70 per day or £13.50 per week. Ideally, school meals should be paid for in advance of them being taken as non-payment for school meals affects the quality of service, we are able to offer to the children.

If you have any queries regarding these arrears or if you have difficulty making payment, please contact the school office via email to discuss this further.

Yours sincerely

Rowen Prigg
Headteacher

Email 2

Dear

Pupil: Class:

I am writing to remind you that according to our records, you still have arrears on your child's dinner money account despite previous reminders. Please can you ensure that this outstanding amount is cleared.

Our records show that for your child, class, and your debt is.....

In order that the school's budget is not used to clear your child's debt, which will affect the funds available for the curriculum, **please arrange for this to be paid immediately** by using ParentPay, our secure online payment system, or by bringing cash or a cheque into the school office.

The current cost of a school meal is £2.70 per day or £13.50 per week.

Until the debt is cleared, please provide your child(ren) with a healthy packed lunch or arrange to take them home for a meal.

Non-payment for school meals affects the quality of service we are able to offer to the children therefore we need to ensure that all accounts are up to date at all times.

Yours sincerely

Rowen Prigg
Headteacher

Letter 1

Address

Date

Dear

School Meals provided to (child's name)

I am writing regarding the current level of outstanding school meal debt that is showing on your account. According to the School's financial records, as of..... your account is in debt.

The current cost of a school meal is £2.70 a day.

The school's budget cannot be used to clear your child's debt so please can you make arrangements for the outstanding dinner money to be paid immediately via ParentPay.

Unfortunately, as the debt has not been reduced, as stated in previous emails, a school meal will no longer be provided to your child and you must make your own arrangements for your child's meal.

If you would like to discuss arrangements or any difficulties, you may be experiencing please feel free to make an appointment with myself or Mrs Cullen so we can assist you.

If you think you may qualify for Free School Meals, you can visit the 'Free School Meals and Pupil Premium Checker at the London Grid for Learning website at www.fsm.lgfl.net and click 'Check Eligibility' and 'Create a New Account'.

The Local Authority is Essex, and you will also need to select your child's school. (St Michael's CofE (VA) Junior School, CM2 8RR).

You will then need to supply your Name, NI number and Date of Birth. If eligible, you simply print a copy to bring to the office or save the 'Certificate of Eligibility' and send it to the office email address – admin@st-michaels-jun.essex.sch.uk.

Remember that Free School Meals are a statutory right and it is important that you use it if you qualify, your child will then receive a school meal each day.

If you have any queries regarding these arrears or wish to discuss that matter further, please do not hesitate to contact the school office immediately so that this matter can be resolved.

I look forward to your acknowledgement.

Yours faithfully

Mrs Rowen Prigg
Headteacher

Letter 2

Address

Date

Dear

School Meals provided to (child's name)

Further to my letter of.....I am writing regarding the current level of outstanding school meal debt that is shown on your account. Despite previous correspondence and messages, the debt for your child in Class is still outstanding. The school's records show that as at your account is in debt.

The current cost of a school meal is £2.70 per day.

I would now like to invite you for a meeting to discuss a payment plan to clear this balance. Please could you contact the school office to suggest some days and times that would suit you. Until we meet, please continue to provide your child with a packed meal.

Since the school has to fund all school meal debts from its budget it is essential that all payments are up to date so that the quality of the service provided to all pupils is maintained.

If you have any queries regarding these arrears, please contact the school office immediately so that this matter can be resolved.

I look forward to your acknowledgement.

Yours sincerely,

Mrs Jane Cregan-Bird
Chair of Governors