



Debt Policy

July 2026

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Debt Policy

St. Luke's C of E Primary School Debt Policy

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Debt Policy

1 INTRODUCTION

This policy relates to payments for School Dinner, Wraparound Care and any other non-voluntary payments the school collects. This policy has been written to help our school adopt a consistent approach to such debts incurred by parents and it provides clarity and consistency in managing the debt and will also help parents clearly understand what is expected of them.

Within this policy, the use of the term “parent” shall relate equally to parents, guardians and/or carer.

St Luke's C of E Primary School's debt policy will observe the relevant financial regulations and guidance set out in the school's Financial Regulations and any other legal requirements.

2 SCHOOL MEALS

The responsibility of ensuring school meal payments are made by parents lies with the School. Therefore, a policy is required to ensure school meal debts are kept to a minimum. In writing this policy, the Governors of St Luke's C of E Primary School wish to implement one that ensures meals are paid for, whilst aiding parents during financial difficulties and ensuring children still receive a meal at lunchtime.

School meals must be paid for in advance of meals being taken via Arbor system. School meals are charged at £3.16 and will increase to £3.40 from September 2026. Parents will be informed of any price increase to school meals, as soon as possible. Meals may be paid for on a daily, weekly, monthly or half termly basis.

Should the account fall into arrears by 5 meals, then a reminder text/e-mail will be sent from School. If the payment is still outstanding after 7 days, a further reminder text / e-mail will be sent from School. Should the debt still be outstanding at this point, contact will be made with the parent stating that if the account is not brought up to date within 7 days then their child may no longer be entitled to a school lunch and they may be asked to send their child to school with a packed lunch or collect them to give them a lunch at home until the debt is cleared. Should the debt still remain outstanding after a further 14 days at this point, a meeting will be arranged between the Head teacher and parent to discuss the issue.

When a child is leaving it is imperative for the school office to check the balance of the child's account and refund any credit balance and obtain any debt outstanding.



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The child may be eligible to receive free school meals, if the parent is in receipt of the following:

- Income-based Jobseeker's Allowance
- Income support
- 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)

Please contact the school office, who can provide you with information of how to apply for free school meals. The school will encourage parents to make an application for free school meals, whether the child takes school meals or not, as the school will receive additional funding known as Pupil Premium.

Since schools will be invoiced for meals taken it is essential that sufficient funds are credited for these meals, as if there are insufficient funds then the school will have to cover the shortfall from their budget.

3 Wraparound Care and Other Payments

This policy has been written to help our school adopt a consistent approach to debt incurred by parents whose children attend the school wraparound care sessions or attend any clubs, school trips or school-organised activities, and/or purchase items from the School Shop. Payment is required for all wraparound session / club / school trip / school-organised activity bookings even if the child does not attend; the exception being when school is closed or if the child is absent due to unforeseen illness. Should the child no longer require the place that has been booked, the parent must cancel the booking via the school office by the close of business the day before otherwise they are still liable for charges. All items ordered from the School Shop must be paid for in full at the time of order; items will not be issued without full payment.

All places must be booked via Arbor / the school office and the account must be brought up to date by the end of each term. A reminder will be generated by School by the end of each term to ensure all accounts are brought up to date. If payment is not made by the start of the next term then a further reminder text/e-mail will be sent requesting payment is made. If the payment is still outstanding by the beginning of the following week contact will be made with the parents

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stating that further wraparound sessions cannot be booked until the account has been brought up to date. Should the debt remain outstanding after a further 14 days, a meeting will be arranged between the Head Teacher and parent to discuss the issue.

When a child is leaving it is imperative for the school office to check the balance of the child's account and refund any credit balance and obtain any debt outstanding.

4 REPORTING OF OUTSTANDING DEBT LEVEL

The Head teacher / Office Manager will ensure that the level of outstanding debt is regularly monitored. Suitable records will be maintained to detail individual debts and the total value of debt to the school.

5 DEBT RECOVERY PROCEDURES

Where payment from the parent has not been received within the above acceptable credit period, a meeting will be arranged with the Headteacher and parent/carer to come to an agreement about how the debt will be cleared and any repayment terms.

A sensitive approach to debt recovery will be carried out and in exceptional circumstances, which may include the following factors, the school may reduce or agree to write off a debt.

- Hardship – where paying the debt would cause severe financial hardship.
- Ill health – where recovery action might cause further ill health.
- Time – where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off.

The Governing Body acknowledges that, on occasion, 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.