

Debt Policy

September 2024

To be reviewed annually or as required

Orchard, Southwold and Hoxton Garden Schools have a strict no debt policy relating to the provision of school meals, after school club, breakfast club, trips and the sale of items such as school uniforms or educational resources. This means all monies will need to be paid for in advance and accounts should be in credit at all times. Our schools have financial strict guidelines to follow. If debts are incurred the school has to pay for them from its delegated funds. This means that money, which should be spent on pupil education, is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support.

The schools accepts online payments through www.scopay.com. A letter is sent when the child starts school and each September thereafter detailing how to log in, access the app and make payments. If in doubt, please speak to the school office for further details.

Dinner Money Payments

- We expect that parents pay in advance for school meals weekly or half-termly through online payment.
- The school will not accept daily payment unless there are exceptional circumstances authorised by the Headteacher.
- The cost of the meals for each half term will be published in the school newsletter and school website at regular intervals.

School meal prices are currently £2.40 per day, £12 for one week.

Children will not be provided with a school meal if their account is in arrears of **two weeks or more** and unless the outstanding balance and one more additional week in advance is paid on the account by the given deadline.

If you are not able to maintain an 'in credit' status then please be prepared to send your child to school with a packed lunch.

Dinner Debt Collection Process

- If your account is in debt of **one week** you will receive a **first reminder letter** requesting payment.
- If payment is not received, a **second warning letter** will be issued and thereafter your child will be required to have a packed lunch provided.
- The outstanding debt must be cleared and a credit showing on your account before your child will be allowed to take a school meal again.
- Failure to make payment will result in a **final warning letter** sent to you by the School Business Manager and failure to pay will result in referral to debt recovery.

Your child may be entitled to **Free School Meals** if you get one of the following benefits or tax credits:

- Income Support
- Income-related Employment and Support Allowance
- Income based Jobseeker's Allowance
- Child Tax Credit and your yearly income is no more than £16,790 and you do not get Working Tax Credit
- Support under Part VI of the Immigration and Asylum Act 1999
- The guaranteed part of Pension Credit

All pupils in Years Reception, 1 and 2 are entitled to a Universal Free School Meal. However, the school receives additional payment of a Pupil Premium Grant for pupils who are also eligible (as detailed above) which it can spend on staff and resources. We expect all parents to support the school by providing these details if eligible. The school will support parents with the application process.

If you think your child is entitled to a Free School Meal please ask the school office to help you complete a short application form.

After School Club and Breakfast Club fees

Unless otherwise agreed in writing and authorised by the Headteacher, after school club and breakfast club fees must be paid in advance with cleared funds. **If you are not in credit, you will not be able to book a place.**

School Uniform & School Equipment Sales

Each school offers items of uniform for sale to support parents. We also, on occasion, offer the opportunity to purchase educational resources at cost price. Our schools do not seek to make a profit from these sales. These items must never be sold on credit and payment must be made on receipt.

Links to Other Policies:

- Charging & Remissions Policy
- Parent Partnership Policy
- Governor Allowances Policy
- Data Protection Policy
- Safeguarding Policy

Appendix 1 Dinner Money Debt Expectation Letter

Appendix 2 Online payment Guidelines

Appendix 3 Letter 1

Appendix 4 Letter 2

Appendix 5 Letter 3

Appendix 6 Office Expectation Guidelines

DINNER MONEY GUIDELINES

Dear Parent/Carer,

Viridis Schools adopts a strict **NO DEBT** policy relating to the provision of school meals. This means all money for school meals will need to be **paid for in advance** and your account should be in credit at all times. Our schools have financial strict guidelines to follow. If debts are incurred the school has to pay for them from its delegated funds. This means that money, which should be spent on pupil education, is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give the policy their full support.

The schools accepts online payments through www.scopay.com. A letter is sent annually detailing how to log in, access the app and make payments. If in doubt, please speak to the school office for further details.

Dinner Money Payments

- We expect that parents pay in advance for school meals weekly or half-termly through online payment.
- The school will not accept daily payment unless there are exceptional circumstances authorised by the Headteacher.
- The cost of the meals for each half term will be published in the school newsletter and school website at regular intervals.

School meal prices are currently £2.40 per day, £12 for one week.

Children will not be provided with a school meal if their account is in arrears of two weeks or more and unless the outstanding balance and one more additional week in advance is paid on the account by the given deadline.

Dinner Debt Collection Process

- If your account is in debt of **one week** you will receive a **first warning letter** requesting payment.
- If payment is not received, a **second warning letter** will be issued and thereafter your child will be required to have a packed lunch provided.
- The outstanding debt must be cleared and a credit showing on your account before your child will be re-allowed to take a school meal.
- Failure to make payment will result in a **final warning letter** sent to you by the School Business Manager and failure to pay will result in referral to debt recovery.

Your child may be entitled to **Free School Meals** if you get one of the following benefits or tax credits:

- Income Support
- Income-related Employment and Support Allowance
- Income based Jobseeker's Allowance
- Child Tax Credit and your yearly income is no more than £16,790 and you do not get Working Tax Credit
- Support under Part VI of the Immigration and Asylum Act 1999
- The guaranteed part of Pension Credit

If you think your child is entitled to a Free School Meal please ask the school office to help you to complete a simple application form,

We hope that by implementing this debt policy we are able to help parents manage school dinner money better and at the same time ensure that all money that is for children's learning is available.

Thank you for your co-operation in the matter.

Appendix 2

ONLINE PAYMENTS LETTER



Dear Parent/Carer,

Viridis Schools are cashless and we are delighted to welcome you to ScoPay, our online payment system. This system allows you to make payments to our school using the internet. This means that parents will be able to pay for all school meals, trips, After School Clubs and events online. Payments are made through WorldPay so they are secure and reliable.

Once you log-on you will be able to see a list of educational trips and events that are applicable to your child, and an option to pay for your child's school meals. Simply choose the ones you wish to pay and enter your card details. ScoPay also allows you to view your payment history online.

We have found that this is a much more secure, convenient and efficient way for parents to manage payments, and eliminates the queuing in school office.

You will be able to use this account for any children you may have at this school (as well as for children at other schools where the same online payment system is used).

There is no minimum transaction amount for trips and activities, although there is a minimum transaction amount of £10 per child for dinner money. There are no transaction charges. All parents have access to ScoPay, if you have not yet registered to make online payments, please follow the instructions below:

Please note that payments for school meals, after school clubs and breakfast club must be made in advance on a weekly, monthly or half termly basis.

If you already have a ScoPay account for another child:

Log on to your account using your existing username and password. Select the Link Accounts option from the **Your Info** menu heading and enter the **unique online link code** to add your child's account. You will have received in a separate letter. Note: Online link code is for one time use only. It is not needed once the account has been activated.

I am a new user:

Visit www.scopay.com and Register as a New User. Follow the instructions on the screen to enter your details and **add the unique online link code** for your child when prompted. You will have received the unique code in a separate letter. Please note, to use the system you will need a valid email address. Please use the details from your youngest child to register. Other children will show in a drop-down list when you are registered, and logged in to your account. Note: Online link code is for one time use only. It is not needed once the account has been activated.

How do I download the app?

The **SCOPAY** website will still be **available**, but if you prefer the convenience of an **App** then iOS and **Android** versions are now **available** for download. These can be accessed either via Apple's **App** Store or Google Play - search "**ScoPay**".



If you have queries about ScoPay or do not have access to an online facility, please visit the school office where the team will be very pleased to assist you further.

Yours sincerely,

Appendix 3

ADDRESS



FIRST REMINDER LETTER

Dear XXXX,

Viridis Schools adopts a strict NO DEBT policy relating to the provision of school meals. This means all money for school meals will need to be paid for in advance and your account should be in credit at all times. Our schools have financial strict guidelines to follow. If debts are incurred the school has to pay for them from its delegated funds. This means that money, which should be spent on pupil education, is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give the policy their full support.



The schools accepts online payments through www.scopay.com. If you have queries about Scopay or do not have access to an online facility, please visit the school office where the team will be very pleased to assist you further.

According to our records, there is an overdue balance outstanding for XXXX.

The deadline for payment to be received is: XXXX

If payment is not received by the deadline, a second warning letter will be issued to you.

Children will not be provided with a school meal if their account is in arrears of two weeks or more and unless the outstanding balance and one more additional week in advance is paid on the account by the given deadline.

If you are not able to maintain an 'in credit' status then please be prepared to send your child to school with a packed lunch.

If you have queries about the debt or ScoPay or do not have access to an online facility, please visit the school office where the team will be very pleased to assist you further.

Yours sincerely,

Appendix 4

ADDRESS

Dear XXXX,

Viridis Schools adopts a strict NO DEBT policy relating to the provision of school meals. This means all money for school meals will need to be paid for in advance and your account should be in credit at all times. Our schools have financial strict guidelines to follow. If debts are incurred the school has to pay for them from its delegated funds. This means that money, which should be spent on pupil education, is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give the policy their full support.



The schools accepts online payments through www.scopay.com. If you have queries about Scopay or do not have access to an online facility, please visit the school office where the team will be very pleased to assist you further.

According to our records, there is an overdue balance outstanding for XXXX.

The date of the last payment received to your account was: XXXX.

The deadline for payment to be received is: XXXX.

This is a second warning letter. **Your child will not be provided with a school meal from the date of the letter as your account is in arrears of two weeks. This will be in place until the outstanding balance and one additional week in advance is paid on the account. If payment is not received by the deadline, your debt will be referred to the Federation Business Manager.**

If you have queries about the debt or ScoPay or do not have access to an online facility, please visit the school office where the team will be very pleased to assist you further.

Yours sincerely,

Appendix 5

ADDRESS

FINAL REMINDER LETTER

Dear XXXX,

Despite previous reminders, our records show that the dinner money debt has not been paid.



As of today the outstanding balance is £XXXX.

We have a NO DEBT policy. We ask therefore there is sufficient credit on your account if you are expecting your child to have a school dinner.

On receipt of this letter, please ensure payment is made to date to clear the debt and that sufficient funds are credited to your account before the school re-opens on Monday of next week. You must pay the balance owing and one week in advance.



The school accepts online payments through www.scopay.com. If you have queries about Scopay or do not have access to an online facility, please visit the school office where the team will be very pleased to assist you further.

According to our records, there is an overdue balance outstanding for XXXX.

The date of the last payment received to your account was: XXXX.

The deadline for payment to be received is: XXXX.

Your child will not be provided with a school meal from the date of the letter as your account is in arrears of two weeks. This will be in place until the outstanding balance and one additional week in advance is paid on the account.

If payment is not made, the school reserves the right to begin legal proceedings to recover the debt.

Yours sincerely,

Giuseppa Colella Mare
Federation Business Manager and Legal Planning

Appendix 6

Office Expectation Guidelines

Key Information

- All parents are provided with a copy of the debt policy when their child joins the school and thereafter each September.



- All school lunches, After School Clubs, Breakfast Club, and any other events 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
- Parents who don't want their child to have a school lunch, should provide a healthy packed lunch
- Debt reports are run each **Thursday** and letters sent no later than **Friday**.
- A debt record log is held by the school office, tracking progress where debt has been accrued.

Week 1 Indicator:

- Is this a FSM child, are dates correct?
- Is there a possibility that payments have not been credited?
- Letter 1 Reminder to be issued

Week 2 Indicator:

- Has this parent made contact?
- Personal contact: Someone will phone the parent to explain that because the debt has not been paid a second letter is being issued and from Monday the child will need a packed lunch. Check access to ScoPay and offer support.
- Letter 2 Warning to be issued

Week 3 Indicator:

- Personal contact: Someone will phone the parent to explain that the debt has been referred to the Federation Business Manager. Check access to ScoPay and offer support.
- Letter 3 Final Warning to be issued

Spreadsheet to be used:



Microsoft Excel
97-2003 Worksheet