



Dinner Money Debt Policy

Author: School Business Manager

Approval: Full Governing Body

Date: May 2026

Next Review: May 2027

Introduction

The purpose of this policy is to adopt a consistent approach to debt incurred by parents/carers whose children take school meals. It provides clarity and consistency in managing the debt and will also help parents/carers clearly understand what is expected of them.

It is the responsibility of parents/carers to ensure that their child is provided each day with either a packed lunch or a school meal. While parents/carers are responsible for paying for school meals, the school has a duty to manage and monitor these payments. For this reason, a policy is required to ensure that school meal debts are kept to a minimum.

In developing this policy, the school aims to ensure that meals are paid, while also supporting parents/carers who may be experiencing financial difficulties and ensuring that all children continue to receive a meal at lunchtime.

Castle Primary School operates a 'no debt' policy in relation to the school meal service. It is not appropriate to use school funds to subsidise school dinner debts. We therefore ask for the full support of all parents/carers in adhering to this policy.

Procedure

School meals must be paid for in advance of meals being taken. All payments are made online through Arbor. Parents/carers can pay a lump sum in advance to cover anticipated meals for the next week, month or term if they wish. The minimum payment accepted for meals is £2.75. Children will not be provided with a school meal unless it is paid for, except those who are entitled to free school meals.

If a parent/carer genuinely forgets to pay in advance, the school may grant a debt allowance of up to £5.50 per child. However, this debt must be paid immediately on request, before any further meals are provided.

When the school is notified that a child is leaving the school, a member of the office staff will run a check on the balance of the child's account. Any debt outstanding must be paid in full, and any credit balance will be refunded.

Free School Meals

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 / Pupil Premium Service' at:

<https://www.hants.gov.uk/educationandlearning/freeschoolmeals>

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)

Financial Difficulties

We acknowledge 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.

The school is committed to ensuring that all pupils can access a nutritious meal at lunch time. Parents and carers who are experiencing financial difficulties are encouraged to contact the school office in confidence so that appropriate support can be discussed. This may include assistance with applying for Free School Meals. The school will sensitively signpost families to external sources of advice and support, such as

- Hampshire County Council www.hants.gov.uk/community/costofliving
- Free School Meals www.hants.gov.uk/educationandlearning/freeschoolmeals
- Citizens Advice www.citizensadvice.org.uk/debt-and-money/cost-of-living/get-help-with-the-cost-of-living/
- Welfare and Benefits Services www.gov.uk/browse/benefits
- Food Support Organisations
www.fareham.gov.uk/cost_of_living/community_pantries.aspx
- Cost-of-living support schemes. www.gov.uk/cost-of-living

All discussions will be handled discreetly, with dignity and respect, to minimise stigma and ensure families receive timely help.

Debt procedures

In collecting any outstanding debts, a step-by-step process will be followed. Dinner money debt will be reviewed weekly, if an individual child's account in debt the following procedure will apply:

1. If the debt is less than £5.50 the parent will be sent an email reminder to top up the account. (Appendix A)
2. If the debt is more than £5.50 an email will be sent to the parents. (Appendix B) This message requests that the child is provided with a packed lunch until the debt is cleared. The school office will ensure this is adhered to. If the child arrives at school without a packed lunch the parent/carer will be telephoned asking them to bring this into school before lunch time.
3. If a debt of more than £5.50 has not been cleared the following day, a phone call will be made by one of the office team to find out when the debt will be cleared. The parent/carer will also be reminded that a packed lunch must be provided from home until the debt is cleared.

4. If the debt has still not been cleared following the email and telephone call, "Debt Letter 1" (Appendix C) will be sent via email requesting the immediate payment of the outstanding debt.
5. If the debt has still not been cleared following the email, telephone call and Debt Letter 1, Debt Letter 2 will be sent via email and Royal Mail recorded delivery. (Appendix D)
6. If the debt has still not been cleared following the email, telephone call, Debt Letter 1 and 2, the school office will contact the parent by telephone to arrange a meeting with the School Business Manager to discuss a payment plan for debt recovery.
7. If this meeting is not attended or a satisfactory solution is not agreed or the agreed payment plan is not complied with, the debt will be referred to the Governing Body and Debt Letter 3 will be sent via Royal Mail recorded delivery. (Appendix E).
8. The Governing Body will make a decision on next steps to recover the debt. If parents do not contact the school regarding the debt and no payment is made, additional administration costs may be added to the debt. The Governing Body may seek to reclaim these costs and any outstanding debt through Hampshire County Council debt recovery process.

If parents fall into debt more than three times in a term, the school reserves the right to refuse to provide meals for the rest of the term. If any monies are outstanding at the end of the academic year, the school reserve the right to charge an administration fee for time taken to recoup this outstanding debt, as well as claiming the money owed through Hampshire County Council debt recovery process.

In the event of a child leaving the school with an outstanding debt, the Governing Body will need to consider what further steps to take. This may include contacting the child's new school and informing them of their concerns.

Appendix A: Email Reminder – debt less than £5.50

Subject: School Dinner Top-Up Required

Dear 'Recipient Salutation'

We've noticed that 'Customer Account' account has a balance of 'Customer Account Balance' and could do with a top-up. Please make a payment as soon as possible.

Please be aware that the school allows a maximum debt of £5.50 and if the debt exceeds this then school dinners will not be provided until the debt is cleared.

Many thanks,

Appendix B: Email Reminder – debt more than £5.50

Subject: Outstanding Debt - Suspension of School Dinners

Dear 'Recipient Salutation'

We've noticed that 'Customer Account' account has an outstanding balance of 'Customer Account Balance'. Please can this be settled today.

The school allows a maximum debt of £5.50 and if the debt exceeds this then school dinners will not be provided until the debt is cleared.

You will need to provide a packed lunch for 'Customer Account' until the debt is cleared.

Many thanks,

Appendix C – Debt Letter 1

Dear 'Recipient Salutation'

RE: Outstanding School Dinner Debt – Letter 1

According to our records 'Customer Account' account has an outstanding balance of 'Customer Account Balance'. It appears that we have not received sufficient money to cover this cost.

We sent you an email reminder on 'Date' and we phoned you on 'Date' but you have not cleared the balance or communicated with the school to discuss how and when the debt will be cleared.

I would be grateful if payment could be made today via Arbor.

Please ensure 'Customer Account' is provided with a packed lunch until this debt is cleared and school dinners can re-commence.

If you wish to discuss this further, then please do not hesitate to contact me.

Yours sincerely,

Appendix D – Debt Letter 2

Dear 'Recipient Salutation'

RE: Outstanding School Dinner Debt – Letter 2

You will recall that we wrote to you previously on 'Date' regarding the outstanding balance on 'Customer Account' 's school dinner money account. The balance is 'Customer Account Balance'. As you have failed to clear the outstanding debt as requested, via Arbor or cash payment, I will be phoning you in due course to arrange an appointment to discuss this further.

Please do not hesitate to contact me if you have any questions in the meantime.

Yours sincerely,

Appendix E – Debt Letter 3

Dear 'Recipient Salutation'

RE: Outstanding School Dinner Debt – Letter 3

I am disappointed you were unable to attend our appointment on 'Date' to discuss arrangements to recover the outstanding dinner money debt of 'Customer Account Balance'

Or

I am disappointed you have been unable to make payments as agreed at our meeting on 'Date' to reduce your outstanding dinner money debt of 'Customer Account Balance'

In line with the school's Dinner Money Debt Policy, which is available on the school website, I have no option but to refer this outstanding debt to the Governing Board who may decide to make a claim in the small claims court. The Governing Board will consider the situation, and you will be contacted in due course regarding the recovery of the outstanding debt.

Yours sincerely,

Headteacher