



# **POULTON ST CHAD'S**

## CHURCH OF ENGLAND PRIMARY SCHOOL

**LOVE LEARNING. LOVE GOD. LOVE ONE ANOTHER.**

| Issue Number | Date       | Author   | Approver             | Changes       |
|--------------|------------|----------|----------------------|---------------|
| 1            | 21.09.2026 | D. Duhig | Full Governing Board | Newly Written |
|              |            |          |                      |               |
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# Zero-Debt Policy

## Our Mission statement

At Poulton St Chad's, we believe every child is a gift from God, blessed with their own gifts and talents. It is our mission to ensure children are safe, happy and can thrive. We aim to give our children a love for learning through our engaging curriculum and enrichment opportunities; a love for God within our distinctly Christian setting and a love for one another through our nurturing environment and inclusive relationships. Every day we are guided by our biblical root: "Let all that you do be done in love." (1 Corinthians 16:14) and by our school motto: LOVE LEARNING. LOVE GOD. LOVE ONE ANOTHER

## Aim of the Policy

The aim of this policy is to:

- Ensure that all school meals are paid for in advance.
- Operate a zero debt approach to school meal provision.
- Protect the school's delegated budget from being used to subsidise unpaid school meal charges.
- Ensure consistency, fairness and transparency in the administration of school meal payments.
- Clearly set out the responsibilities of parents/carers regarding payment for school meals.
- Support parents/carers in accessing Free School Meals entitlement where eligible.

The Governing Body recognises its responsibility to manage school finances effectively and fairly. Funding allocated for the education and welfare of all pupils should not be used to subsidise unpaid meal charges incurred by individual families. Therefore, the school operates a Zero Debt Policy for school meals and does not permit arrears to accumulate.

Parents/carers may view this policy on the school's website and will be provided with a copy when their child joins the school.

## General Principles

- School meals must be paid for in advance.
- The current charge for a school meal is £3.20 per day.
- Payments should be made through SCOPAY, the school's approved payment system.
- Parents/carers are responsible for ensuring that sufficient funds are available in their child's meal account.
- The school will not allow debt to accumulate on meal accounts.
- Meals will continue to be provided free of charge to pupils entitled to Free School Meals or Universal Infant Free School Meals.

## Free School Meals Entitlement

Parents/carers who believe they may be entitled to claim Free School Meals should apply through Lancashire County Council as soon as possible.

The school can only provide free meals where eligibility has been formally confirmed by the Local Authority.

The school will provide information and assistance, where appropriate, to help families access their entitlement.

## Payment Arrangements

Parents/carers are encouraged to set up regular payments or top-up reminders through SCOPAY to maintain a positive account balance.

Parents/carers are expected to:

- Maintain their child's meal account in credit.
- Check account balances regularly.
- Respond promptly to reminders regarding low balances.
- Ensure payments are made before meals are taken.

Payments may be made weekly, monthly or termly, provided that the account remains in credit at all times.

## Zero Debt Procedures

The school operates a strict zero debt policy and will take the following steps to prevent arrears from occurring:

- **Low Balance Reminder** - When a meal account falls to a low balance, a reminder will be issued to parents/carers via the school's chosen communication system. The school may issue more than one reminder where balances remain low or unpaid.
- **Zero Balance** - Where an account reaches £0.00, parents/carers will be contacted and asked to make an immediate payment.
- **Insufficient Funds** - Where a pupil's meal account does not contain sufficient funds to cover the cost of a school meal, the school will contact parents/carers and request that a packed lunch is provided until the account is brought back into credit.
- **Exceptional Circumstances** - In exceptional circumstances only, the Headteacher may authorise a temporary arrangement where there is evidence of:
  - Sudden financial hardship;
  - Technical issues with the payment system;
  - An unforeseen family emergency; or
  - Other exceptional circumstances deemed appropriate by the Headteacher.

Any support offered under exceptional circumstances will be managed sensitively, confidentially and with due regard to the welfare and dignity of the child.

## Support for Families

In keeping with the school's Christian values of care, compassion and inclusion, the school recognises that some families may experience financial difficulties from time to time.

Where concerns are identified, the school may:

- Signpost families to Free School Meals eligibility checks.
- Provide information regarding local support services and welfare assistance.
- Offer confidential discussions with the Headteacher or Bursar to explore available support.

## Parent/Carer Responsibilities

Parents/carers choosing school meals for their child are responsible for:

- Ensuring meal accounts remain in credit.
- Making timely payments.
- Monitoring account balances regularly.
- Providing a packed lunch where funds are not available.
- Informing the school promptly of any change in circumstances that may affect payment arrangements.

Where sufficient funds are not available, the school will be unable to provide a chargeable school meal and parents/carers will be expected to provide a packed lunch until the account is brought into credit.

## Monitoring and Review

The Bursar will monitor meal accounts regularly and take appropriate action in accordance with this policy to ensure compliance. The Governing Body will review this policy every 3 years, or sooner if changes in legislation, guidance or school procedures require it.

## Equality and Dignity

The school will ensure that all pupils are treated fairly and with dignity in the administration of this policy. No child will be identified, singled out or treated differently as a result of their meal account status, Free School Meals eligibility or family financial circumstances.