

DINNER DEBTS POLICY



WHERE LEARNING IS UNSTOPPABLE AND ASPIRATIONS HAVE NO LIMITS

Updated by: Ellena Skoulding

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Date Ratified by Board: 18th March 2026

Review Date: Biannual

Signed:

A handwritten signature in blue ink that reads "Ruth Slater".

Chair of Trustees: Ruth Slater

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1. Overview and Purpose

This policy sets out a clear, consistent approach for all OMAT schools to the management of school meal payments and the recovery of any unpaid dinner money. It aims to:

- ensure parents and carers understand their responsibilities in relation to school meal payments;
- minimise the accrual of meal-related debt;
- support families appropriately, including signposting to Free School Meals (FSM) eligibility;
- ensure compliance with the Trust Finance Policy and Record of Financial Responsibility.

2. Scope

This policy applies to all OMAT schools and to all pupils who are not entitled to Free School Meals (FSM) or Universal Infant Free School Meals (UIFSM).

3. Key Principles

- School meals must be paid for in advance.
- OMAT operates a cashless system for meals, with payments made via **Arbor**.
- The Trust seeks to prevent the build-up of debt and reduce the need for repeated chasing of parents.
- No child will be stigmatised because of their parents' inability to pay; however, the Trust cannot routinely provide meals that have not been paid for.
- Families experiencing financial difficulty will be treated sensitively and supported where possible.

3a. Roles and Responsibilities

- **Parents/Carers** are responsible for ensuring their child's school meal account is kept in credit.
- **Schools** are responsible for monitoring meal account balances, issuing reminders and signposting families to appropriate support, including Free School Meals.
- **The Trust Finance Team** is responsible for escalation, recovery action and decisions relating to bad debt write-off in line with the Trust Finance Policy.

4. Payment Arrangements

Parents and carers are responsible for ensuring their child's Arbor meal account is sufficiently topped up before meals are taken.

Arbor provides parents with real-time account balances and alerts; parents are expected to monitor their account regularly.

Where a parent believes they may be eligible for Free School Meals, the school will provide information and support with applications.

5. Prevention of Debt

Schools will:

- remind parents regularly that meals must be paid for in advance;
- issue an annual reminder at the start of each academic year outlining this policy;
- encourage parents to set up Arbor alerts and/or regular top-ups.

In exceptional circumstances (e.g. a genuine one-off oversight), a short-term negative balance may be permitted at the school's discretion. This must be cleared promptly.

6. Debt Monitoring

Meal accounts will be monitored regularly by school staff.

Any debt identified will be followed up promptly in line with the stages below.

7. Debt Recovery Procedure

The following staged approach applies and aligns with the Trust Finance Policy:

Stage 1 – Low-level debt (£1–£20)

- Reminder via Arbor message/text/email asking parents to top up the account.

Stage 2 – Ongoing debt (over £20)

- Formal reminder letter issued (Appendix B).
- Parents will be asked to clear the balance within 14 days.
- Parents may be asked to provide a packed lunch until the account is back in credit.

Stage 3 – Final reminder

- If the debt remains outstanding after the Stage 2 period, a final reminder letter will be issued (Appendix C).
- The letter will advise that failure to pay may result in the debt being escalated in line with the Trust Finance Policy.

Stage 4 – Escalation

- Where debts remain unpaid after reasonable follow-up, the matter will be referred to the Trust CFO.
- Recovery action and any write-off decisions will be managed strictly in accordance with the Trust Finance Policy and the Record of Financial Responsibility.

8. Provision of Meals

Where a child arrives at school with no credit and no packed lunch, the school will make reasonable efforts to contact parents.

If parents cannot be contacted, the school may provide a meal on a temporary basis to safeguard the child's welfare. This does not remove the parent's responsibility to pay.

9. Equality and Safeguarding

- This policy will be applied fairly and consistently.
- FSM entitlement will be actively promoted.
- Any concerns about a child's welfare will be managed in line with safeguarding procedures.

10. Bad Debts, Payment Plans and Write-Offs

- Meal debts are subject to the Trust's Bad Debts, Write-Offs and Asset Disposal procedures.
- Schools do not have authority to write off debts independently.
- Debts must be written off in accordance with the Record of Financial Responsibility.
- In exceptional circumstances, and at the Trust's discretion, a short-term payment plan may be agreed.
- The existence of a payment plan does not permit further debt to accrue and meal accounts must remain under close monitoring.

11. Review and Monitoring

This policy will be reviewed bi-annually or earlier if required, in line with the Trust Finance Policy review cycle.

Appendix A – Start of Year Letter to Parents

Subject: School Meals – Important Information About Payments

Dear Parents and Carers,

We are writing to remind you of our arrangements for school meal payments.

All school meals must be paid for **in advance** via our online system, **Arbor**. Parents and carers are responsible for ensuring their child's meal account remains in credit.

To help avoid unnecessary debt and ensure fairness for all families, the Trust operates a Dinner Money and Meal Debt Policy. This sets out how we monitor meal accounts and how unpaid balances are followed up.

If you think your child may be eligible for Free School Meals, please contact the school office. FSM is a statutory entitlement and applying can provide valuable support.

If you experience short-term financial difficulty, please contact us as early as possible so we can discuss this sensitively and confidentially.

Thank you for your cooperation.

Yours sincerely,

Headteacher

Appendix B – Reminder Letter (Stage 2)

This letter must be sent on school headed paper

Dear Parent/Carer,

Re: School Meal Account – Outstanding Balance

Our records show that your child's school meal account currently has an outstanding balance of £[amount].

School meals must be paid for in advance via Arbor. We kindly ask that you clear this balance within the next **14 days**.

Until the account is back in credit, you may be asked to provide your child with a packed lunch.

If you believe you may be eligible for Free School Meals, or if you are experiencing financial difficulty, please contact the school office so we can support you.

Yours sincerely,

School Office

Appendix C – Final Reminder Letter

This letter must be sent on school headed paper

Dear Parent/Carer,

Re: School Meal Account – Final Reminder

Despite previous reminders, your child's school meal account remains in arrears with an outstanding balance of £[amount].

Please arrange payment via Arbor within **14 days** of the date of this letter.

If payment is not received within this timeframe, **recovery action may be taken** in line with the Trust Finance Policy.

If you believe you may qualify for Free School Meals, or if you are experiencing financial difficulty and wish to discuss your circumstances, please contact the school as soon as possible so that support can be considered.

Yours sincerely,

Headteacher