



School Meals, Club Provisions and Debt Management Policy

Policy in effect from: February 2026
Review Date: February 2027



Statement of intent

Mighty Oaks Academy Trust is committed to ensuring equal opportunities for all pupils, regardless of financial circumstances, and has established the following policy and procedures to ensure that no child is discriminated against by our offering of school meals, trips, activities and educational extras.

The Trustees are responsible for ensuring that school meal provisions and clubs are accessible to all pupils and that procedures are in place for the recovery of any outstanding debt.

This policy has been adopted to ensure that there is a consistent and fair approach to debt incurred by parents. The responsibility falls on the school to pursue instances of non-payment.

The school budget will be directly affected by any outstanding debts that cannot be recovered, thereby directly affecting all pupils in school. We are confident that every parent will agree that this is unacceptable, and we encourage that all parents give this policy their full support. The school will take all reasonable measures to vigorously collect debts as part of its management of public funds. A debt will be written off only after all reasonable measures, commensurate with the size and nature of the debt, have been taken to recover it.

Each case is to be treated individually and the circumstances that have led to the outstanding debt will be taken into account to determine the best course of action and whether it is fair and reasonable to pursue the debt in its entirety if at all. The school is committed to adhering to legal requirements regarding charging for school food, activities and materials, and meeting all statutory guidance provided by the DfE.

1. Legal framework

This policy has due regard to all relevant legislation and statutory guidance including, but not limited to, the following:

- The Education Act 1996
- The Requirements for School Food Regulations 2014
- DfE (2018) 'Charging for school activities'
- DfE (2020) 'Governance handbook'
- DfE (2023) 'Schemes for financing schools'
- The trust's funding agreement

This policy operates in conjunction with the following school policies:

- Complaints Procedures Policy
- Charging and Remissions Policy
- Data Protection Policy
- Conflicts of Interest Policy
- Records Management Policy

2. Roles and responsibilities

The Trust Board is responsible for:

- Reviewing this policy on an annual basis.
- Regularly reviewing details of its debts and what recovery action is needed.
- Consultations if legal services are required for debt recovery.
- Adhering to the privacy rights of pupils and their guardians in all cases.
- Deciding to leave a case of debt recovery to the decision of the Headteacher.

The Headteacher is responsible for:

- The overall implementation of this policy and ensuring that all staff, parents and pupils are aware of their responsibilities.
- Recording debt reminders, and ensuring those records are maintained for a period of seven years – this includes dates and times of letters, phone calls, emails, conversations or any other correspondence.
- Ensuring instances of debt are judged on an individual basis, with consideration of the nature of the debt and the circumstances of the family involved.
- Ensuring the privacy of the pupil and their family will be protected by all staff.
- Ensuring the level of outstanding debt owed to the school can be determined at short notice.

3. Charging for school meals

School meals are available to pupils at a cost of £2.90 or at no cost to those in receipt of FSM entitlement or in Key Stage 1 (Year Reception, Year 1 and Year 2).

Meals must be booked by 9.30am on each day. Meals can be booked two weeks in advance. Again, these must be paid for at the time of booking.

If parents do not book, and children have not brought food with them, they will be given their emergency packed lunch (ham or cheese sandwich) based on the preference provided by parents. Parents MCAS accounts will then be charged for this meal with a **£1.50 administrative fee included.**

If parents repeatedly do not book school meals, they will be contacted by the School Office in the first instance. Continued non bookings will be referred to the Head of School and the debt recovery process detailed in this policy will commence.

Payments will be expected from parents for school meals in advance of the meals being required. Payments can be made at the time of booking or when the account nears zero. Payment are made through MCAS.

Where a pupil's meal has been paid for in advance and they are absent on the day of the meal, the amount paid will be automatically credited towards into their dinner account pot on MCAS.

4. Free school meals (FSM)

There is a statutory right to FSM for families who meet certain criteria. It is important that all parents who qualify take up their entitlement so that their child can receive a school meal each day. **(The forms to apply is available at the end of this policy).**

Parents can still apply for Free School Meals even if their child is in Key Stage 1.

Parents who receive one or more of the following support payments will be entitled to receive FSM (assuming the parent does not receive working tax credit):

- Universal Credit
- 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 they are not also entitled to working tax credit and have an annual gross income of no more than the current threshold)
- Working tax credit run-on – paid for four weeks after they stop qualifying for working tax credit

A pupil will only be eligible to receive FSM when a claim for FSM has been made on their behalf and their eligibility has been verified by the school. Parents will take responsibility for ensuring that they have claimed FSM for their child and will be aware that the entitlement to FSM cannot be backdated.

The school will check the eligibility of all applicants for FSM, working with the LA wherever necessary, and will record the date on which they receive the initial application for FSM from a parent and the date on which eligibility is verified. Eligibility checks are carried out promptly to ensure that the most accurate and up-to-date information is being used.

5. Clubs and Wrap Around

Wrap Around (Breakfast and After School Club) can be booked and cancelled on the day of requirement. This must be paid for at the time of booking. Parents can also book two weeks in advance. Again, this must be paid for at the time of booking.

Activity After School Clubs bookings are released at the end of the half term, for the upcoming following half term. The whole course of these clubs must be paid for in advance.

The School Office cannot, and will not, make bookings on behalf of parents.

If children are not booked on to a club and are not collected, they will be placed in After School Club and contact will be attempted with parent/guardians. The child's MCAS account will be charged for this session. This charge must be cleared by parents by the end of that week. **This will include a 1.50p administrative fee.**

If a child is not collected before the last session (5.15pm), a **£5 charge will be incurred for every 15 minutes.**

We are very proud of our flexible wrap around provision, which allows parents to amend bookings on the day to support our busy school community. After School must be booked/cancelled by 2pm on the day required. Breakfast Club must be booked/cancelled by 6.30am on the date required.

6. Acceptable credit period

In the case of a debt, the Trust board should agree upon a 'credit period' within which the debtor can pay the outstanding sum before debt recovery procedures are exercised. This period of time may vary,

at the discretion of the Trust board, dependent on the nature and size of the debt.

7. Management of school debts

Where there is an outstanding payment yet to be received and the acceptable credit period has been surpassed, the Administrator will create an invoice outlining the value and reason for the debt, as well as the identity of the parent who owes payment.

Parents also receive weekly reminders of their balance.

Upon creating the invoice and stipulating a date on which it must be paid by, the Administrator will record in the school's records that the debt has been set up.

The following procedure will begin after a total of £10 debt has been accumulated.

The steps of debt management are as follows:

- **Initial verbal reminder** – the school will initiate an informal correspondence, e.g. via telephone (preferred) or text (if unable to contact by phone), notifying the parent of debt with the date and time of this correspondence recorded on Bromcom and the debt spreadsheet.
- **Weekly email reminder** – of MCAS balances
- **First formal written reminder** – the school will send an official, dated letter addressed to the parent two weeks after the first informal reminder, acknowledging that the informal reminder took place. A copy of the letter will be saved and Bromcom and the spreadsheet updated accordingly. **APPENDIX 1**
- **Second formal written reminder** – the school will send a second formal reminder two weeks after the first formal reminder, citing the details of both previous reminders and stating that concerted efforts have been made to make the parent aware that an outstanding debt is overdue. **APPENDIX 2.**

The school will work with the parent to establish, and agree on, a timeframe for a repayment or, if necessary, a payment plan for separate instalments.

The school will inform parents that debts should be repaid as soon as possible, particularly after repeated reminders; however, delayed payments can be negotiated in exceptional circumstances at the discretion of the Trust Board.

The school will ensure that a written record is kept of the date and time all reminders are sent and any responses to those reminders, including informal reminders.

8. Failure to respond

If overdue payment reminders are not responded to, and a debt threshold has been met another letter will be sent to the debtor advising them that the debt must be paid within 5 working days, or the case will be passed to the Chief Finance Officer and Trust Board to start the debt recover procedure **APPENDIX 3.**

It is then for these parties to agree on a timeframe for a repayment or, if necessary, a payment plan for separate instalments.

The school expects that the debt should be repaid as soon as possible, particularly after repeated reminders; however, this can be negotiated at the discretion of the Trust Board.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving their legal services, and eventually debt collections to resolve the issue and recuperate owed funds.

9. Declaring outstanding debt levels

The CFO and The Trust Board will review the level of outstanding debts every term to determine whether current debt levels are acceptable and whether current methods and procedures to recover debts are effective.

10. Exceptional circumstances and remissions

The school will ensure that parents of pupils are aware of the help the school can extend to those in financial difficulty. Parents who may be eligible for remissions will be considered to be those in receipt of any of the benefits outlined earlier in this policy.

Where the school expects that a parent with an overdue debt may qualify for remissions, the Headteacher will contact them with details of the different types of bursaries available.

The Trust Board will consider, on a case-by-case basis, whether to waive or reduce the outstanding debt in these circumstances.

We understand and sympathise that circumstances change, which can be outside a parent's control. We encourage all parents to keep an open, confidential, dialogue with their Headteachers, if circumstances are changing which may impact financial stability. We are here to help and support.

A list of available local financial supports is included at the end of this policy.

11. Debt recovery costs

In addition to the remission allowances outlined in the exceptional circumstances and remissions section of this policy, it may be advisable to waive or partially waive debts where it is deemed that it does not make financial sense to continue allocating time and resources to pursuing.

The Trust board will review any case a debt may be waived and come to a final decision based on the value of costs versus value of the debt.

12. Monitoring and review

This policy will be reviewed on an annual basis by the COO and Trust board.
The next scheduled review date for this policy is February 2026.

Local support:

- Telford and Wrekin Council: <https://www.telford.gov.uk/costofliving>
- Shropshire Council: <https://www.shropshire.gov.uk/cost-of-living-help/>
- Telford Crisis Support: https://telfordcrisissupport.org.uk/?page_id=20
- Shropshire Food banks: <https://www.shropshirelarder.org.uk/emergencyfood>
- [The Trussell Trust](#) – this charity operates a network of foodbanks and provides confidential crisis support. The school can provide food vouchers for eligible parents to be exchanged for a minimum of three days' emergency food. Available at local centres, by telephone (0808 208 2138) and online at trusselltrust.org/get-help.
- [Food Aid Network](#) – in addition to Trussell Trust foodbanks, independent foodbanks may also be available near you. You can check a map for local support at <https://www.foodaidnetwork.org.uk/our-members>.
- [Citizens Advice](#) – an independent organisation specialising in confidential information and advice on legal, debt, benefit and housing problems. Available at local advice centres, by telephone (0808 223 1133) and online at citizensadvice.org.uk.
- Early Help - [Help & Support - Health & Wellbeing - Priorslee Academy - Telford \(priorsleeprimaryacademy.com\)](#)

Financial support:

- [Turn2Us](#) – a charity helping people living in poverty in the UK, specialising in information on welfare benefits and charitable grants. Available by telephone (0800 802 2000) and online at turn2us.org.uk.
- [StepChange](#) – the UK's leading debt charity offering expert debt advice and free debt management. Available by telephone (0800 138 1111) and online at stepchange.org.
- [Money and Pensions Service](#) – a government service providing impartial and free guidance on money and pensions. Available by telephone (0800 138 7777) and online at moneyandpensionsservice.org.uk.
- [MoneySavingExpert](#) – a consumer finance and discussion website focussed on providing advice and tips on how to save money, including a dedicated cost of living crisis section. Available online only at moneysavingexpert.com.
- [Migrant Families](#) – online tool available that will help you find out what support you may be eligible for as a migrant family. Available at migrantfamilies.nrpfnetwork.org.uk/. This forms part of the NRPF Network, available online at <https://www.nrpfnetwork.org.uk/> and through regional networks.

Household bills and goods:

- [British Gas Energy Trust](#) – a charitable trust providing advice on energy bills and grants paid directly to energy suppliers to help clear debts. Available online only at britishgas.co.uk/energy/British-gas-energy-trust.html.
- [Ofcom](#) – Ofcom has a list of available social tariffs; these are cheaper broadband and phone packages for people who claim Universal Credit, Pension Credit and some other benefits. Available online at ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs.
- [CCWater](#) – the Consumer Council for Water is a statutory consumer body for the water industry in England. They have an advice hub with information and tools to help reduce water bills and access financial schemes. Available online at ccwater.org.uk/households/help-with-

[my-bills/](#). (**Please note:** Every water company should have a social tariff scheme to help low-income families – check with your provider for more information.)

- [Freecycle](#) – a grassroots and non-profit organisation that allows people to claim household items for free. Available online at [freecycle.org](#).
- [Family Fund](#) (**parents of disabled or seriously ill children only**) – this charity provides families raising a disabled, or seriously ill, child on low incomes with wide-ranging grants for essential items, such as kitchen appliances, clothing, bedding and play equipment or technology. Available online at [familyfund.org.uk/grants](#).
- Fuel voucher – if you use a prepayment meter and cannot afford to top it up, you may be able to obtain a fuel voucher. Contact your local council for help getting one.
- Energy debt grants – a number of energy suppliers offer grants to customers in need. Check with your supplier's website or contact them directly for more information.

Government benefits and support:

- [Universal Credit](#) – a monthly government payment to help with living costs for those on a low income. Available to apply online at [www.gov.uk/universal-credit](#) or by telephone (0800 328 5644).
- [Short Term Benefit Advance](#) – those in urgent financial need may be able to get an advance on benefit payments, which is paid back later through benefits without interest. Find out more at [gov.uk/short-term-benefit-advance](#).
- [Cost of living payments](#) – a government support package to help mitigate the cost of living crisis. Factsheet available online at [www.gov.uk/government/publications/government-support-for-the-cost-of-living-factsheet/government-support-for-the-cost-of-living-factsheet](#). Payments are made automatically to those who are eligible so there is no need to apply – if you think you are eligible but did not receive a payment, make a report online at [secure.dwp.gov.uk/report-a-missing-cost-of-living-payment/welcome](#).

Housing and rent:

- [ACORN](#) – a community union that can provide support and advice for those who rent on housing issues and tenants' rights. Get in touch online [www.acorntheunion.org.uk/contact](#).
- Council Tax reduction – low-income households might be able to get a council tax reduction. See if you might be eligible online at [www.gov.uk/council-tax/who-has-to-pay](#) and contact your local council for more information.
- [Shelter](#) – Housing charity that runs local services. You can access their emergency helpline (0808 800 4444) and find advice online at [england.shelter.org.uk/housing_advice](#).

Telford and Wrekin Free School Meals Application



Submit by email

Print form

Please fill in all sections so that your child's eligibility for Free School Meals (or your eligibility if you are applying for yourself) can be verified. You must indicate the benefit you are receiving. If you have any questions, please call the Free School Meals Helpline on 01952 383983.

1 Your name and address

Title Initial(s) Surname

Address

Postcode email

Tel: Mob: Relationship to child(ren)

2 You and your partner (living at the address above)

Title	Forename and surname	Date of birth	National Insurance Number or NASS Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3 Your children attending a school or sixth form in Telford and Wrekin, for whom you are applying

Forename	Surname	Gender	Date of birth	School attended	Start date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4 Your benefits - please select the benefit you receive which entitles you to Free School Meals

<input type="checkbox"/> Income Support	<input type="checkbox"/> Income-based Jobseeker's Allowance
<input type="checkbox"/> Employment and Support Allowance (income related)	<input type="checkbox"/> Child Tax Credit, provided you are not entitled to Working Tax Credit and have an annual household income (as assessed by HM Revenue & Customs) that does not exceed £16,190
<input type="checkbox"/> Guaranteed element of Pension Credit	<input type="checkbox"/> Support under Part VI, Immigration and Asylum Act 1999

5 Your declaration

I confirm that as far as I know, the information I have given above is correct. I will tell you immediately if my details or circumstances change. I wish for Telford & Wrekin Council to be able to assess my claim in future by a secure computer link with the Department for Education. I authorise Telford & Wrekin Council to use my information to process my claim for Free School Meals and to contact other sources as allowed by law to verify my initial and continuing entitlement.

Your signature Date



Important Helpline 01952 383983

You no longer need to reapply for Free School Meals. Once we have your details on record we will do regular checks to see whether you are still entitled. If however you have other children just starting school and wish to claim for them you must complete a new claim form with their details.

In order to perform these checks we need up to date details. It is therefore essential for you to let us know of any changes in benefits or names and addresses of the person in your household, receiving the qualifying benefit. Incorrect details may lead us to believe that you are no longer entitled to Free School Meals.

How do I qualify ?

If you receive any of these benefits then you will be entitled to Free School Meals:

- Income support
- Employment and Support Allowance (income related)
- Child Tax Credit without Working Tax Credit with an annual taxable income (as assessed by HMR&C) of less than £16,190
- Income based Jobseekers Allowance (IBJSA)
- Guaranteed Element of State Pension Credit
- Support under Part V1 of the Immigration and Asylum Act 1999

If you have recently become unemployed but are still receiving Working Tax credits, you may be entitled to Free School Meals, please call 01952 383983 for advice.

How do I apply ?

1. Fill out the form overleaf, including the declaration at the bottom.
2. Take the completed form to your child's school. If you have children who go to different schools, the form needs to go to just one of the schools.
3. We will enter your details onto the online system and this will tell us if you are entitled.
4. We will send you a letter with our decision, usually within 5-10 working days.
5. If it states **Entitled** we will inform the school and your child will be able to receive Free School meals
6. If it states **Not Entitled** if you still believe you are entitled please call 01952 383983 for advice. We may need you to send us evidence that you are in receipt of a qualifying benefit.

You do not need to send evidence with this application, if we need evidence at a later date we will contact you.

You can submit your form online at www.telford.gov.uk/fsm
by email to freeschoolmeals@telford.gov.uk or you can post it to:
Revenues & Benefits Service, PO Box 249, Addenbrooke House, Telford TF3 4NT



For office use only

For school use

Name of school

Date free meals are given

Proof of Benefit attached

Date other schools (if any) informed

Signature of Head or Administrator

Name of Head or Administrator

Date

Shropshire Council Free School Meals Form



Free school meals application

Please complete all sections of this form and return it to fsm@shropshire.gov.uk.

Is your child/children moving to a Shropshire school from a school in a different local authority area within England?

Yes No

If yes, were they receiving benefit related free school meals at their previous school?

Yes No

Parent/carer details

Title

Forename

Surname

Date of birth

National Insurance Number

National Asylum Support
Service (NASS) Number
if applicable

Telephone number

Email address

Address

Postcode

About your child/children

Child's forename	Child's surname	M/F	Date of birth	Name of school
		M		
		M		
		M		
		M		

Declaration

You are confirming that the details you are providing are yours and that the information is true and correct. Providing false information may lead to legal proceedings. You agree to notify the local authority of any change in your family's circumstances, including change of home address.

Applications for Free School Meals can be made by a child's 'parent' as defined by section 576 of the Education Act 1996.

How the information in this form will be used

The information you are providing on this form will be used by Shropshire Council to assess entitlement to free school meals. Shropshire Council will share information with other agencies and schools to verify entitlement. The information collected on this form will be held on file for 6 years.

For further details as to how the Council uses your information please see our full privacy notice, which can be found on our website:

<https://www.shropshire.gov.uk/privacy/privacy-notices/>

Name/signature
of parent/carer:

Date:

Please email the completed application to fsm@shropshire.gov.uk.
Telephone 0345 678 9008

APPENDIX 1

Date:

Gentle reminder letter

Dear Parent/ Carer,

Re: XXXXXXXX (Child's name)

Further to our telephone call on **XXXXX**, according to our records it appears that there is still **(what money is owed for)** money outstanding for your child as of today. The amount due for payment is £**XX.XX**. Please find enclosed an invoice for this amount.

We would be grateful if you would kindly clear this balance straightaway or unfortunately, as per our Debt Management Policy (which can be found on the School website) we will not be able to allow access to **(name of club)** from **(date access will be denied)**.

For your information, the last payment shown on our system was made on XXXXX.

Please pay by MCAS or by bringing cash into the school office. If you have any queries, please do not hesitate to contact the school office.

If you have any difficulties with payment of this amount, please let us know immediately and we will endeavour to help.

Thank you for your co-operation in this matter.

Yours sincerely,

Jodie Cooper

Executive Headteacher

APPENDIX 2

Date:

Accumulated XXXXXXXXXX Arrears

Dear Parent/ Carer,

Child's name:

We have previously contacted you by telephone on XXXXX and written to you on XXXXX regarding (child's name) outstanding XXXXX money totalling £XXX and according to our records, we still have not received any payment. If you have any query or difficulty with payment of this amount, please let us know and we will endeavour to help. For your information, the last payment shown on our system was made on XXXXXXXX. Please find attached a copy of the invoice that was included in the last letter.

In a case when a debt payment is not received access to the club that the debt relates to will be denied as per the Debt Recovery Policy (which can be found on the school website) until the account is cleared in full, and credit is in place to cover costs for future bookings. These payments can be made on MCAS or by bringing cash into the school office.

If you have any queries and/ or wish to discuss this matter, please contact the school office.

Thank you for your co-operation in this matter.

Yours sincerely,

Jodie Cooper

Executive Headteacher

APPENDIX 3

Date:

Non-payment of XXXXX money arrears.

Child's name:

Dear Parent/ Carer,

Our records show that you have not cleared the XXXXXX money arrears for your child(children) despite a previous telephone call on _____ and letters sent home on _____ and _____. Arrears to date total £_____. Please find enclosed a copy of the invoice that was sent with our recent written correspondences.

In following the Debt Management Policy on money arrears, a copy of which you were informed is available on the school's website, I must inform you that if payment is not received within 5 working days of the date of this letter, the debt will be referred to the Chief Finance Officer and the Trust Board to start the debt recovery procedure. I am obliged to warn you that the debt recovery procedure can result in a summons to Court until the debt is cleared. Please pay via MCAS or by bringing cash into the school office.

Should you wish to discuss any issue regarding this debt, please contact myself at the school.

Thank you for your co-operation in this matter.

Yours sincerely

Jodie Cooper

Executive Headteacher