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K-12 FOODSERVICE

Managing the Problem of **MEAL DEBT**

Practical steps
to take early in the
new school year.

BY DYLAN ROCHE

DEBTOR

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“I don’t have lunch money today.”

Those are words that school nutrition teams hear much more often than they would like—words that can present a whole slate of thorny problems, not the least of which is a hungry child who will be at risk for the humiliation of receiving an alternate meal in front of their classmates. But how can your school nutrition operation absorb the meal debt students inevitably accrue if they’re consistently coming to your cafeteria without any money for lunch or breakfast—or, as is increasingly more prevalent, they are unaware that their online student accounts show a deficit balance? School nutrition operations need to get ahead of this issue *now*, as SY2023-24 gets underway.

For most veteran school nutrition professionals, this is hardly a new concern. Indeed, it’s one they’ve dreaded since learning the federal waivers that provided all meals free to all students during the height of the pandemic would expire for SY2022-23. These seasoned operators remember that the problem of unpaid school meal debt had reached a crisis point *before* COVID-19. But now, with many families having become accustomed to free meals for their children, plus the financial hardships brought on by the double punch of the pandemic and historic inflation, school nutrition directors are bracing themselves for another year contending with the convoluted consequences of meal charges.

Operators in the eight states that have enacted universal school meals legislation (California, Colorado, Maine, Massachusetts, Michigan, Minnesota, New Mexico and Vermont) can now turn their attention to other operational and administrative

challenges. Advocates hope this surge in state-level action will carry more weight to influence a national policy, but for the time being, across most of the country, the question remains: What’s a school system to do about unpaid meal debt?

A Common Problem

Few, if any, issues in K-12 school foodservice have one-size-fits-all solutions, so a strategy that works for one school district won’t necessarily work for another. Nonetheless, sharing best practices and innovative approaches has proven one of the best tactics in confronting common problems, which is what prompted Kokeeta Wilder, School Nutrition Director for **Fayette County (Ga.) Public Schools (FCPS)**, to share her expertise on this topic at SNA’s 2023 Annual National Conference in Denver, as a panel presenter for “Unpaid Meals: Proactive Strategies to Prevent School Lunch Debt.” Wilder believes there

are strategies most school nutrition programs can take to help assess the best way forward, leaning on her firsthand experience in confronting the problem in her own community.

As Wilder explains, FCPS sits in an affluent part of Georgia. The district doesn't meet the requirements for the Community Eligibility Program (CEP), and its free/reduced-price meal eligibility is 27% of a 20,000 student enrollment. To those less familiar with school meal programs, it might seem like her operation wouldn't have a problem with school meal debt—but that's simply not the case. On the contrary, the problem might actually be worse: Some families don't qualify for free school meals, but they aren't necessarily having an easy time paying for them.

"I hear from a lot of families, especially single parents, who will email me and say, 'Hey, my income is right at the limit, and I was denied. Can you make an exception for me?'" Wilder says. With the general cost of living on the rise, by the time these

families pay their other bills, there may not be enough left over for their children's school meals.

Finding the Right Policy Fit

USDA requires all schools participating in the federal school meals programs to have a charge policy in place—and communicated in writing. Policies should be designed to maintain the financial integrity of the programs, provide children with adequate nutrition to succeed in school and avoid stigmatizing students with meal charges. This can be a tall order, however, as some policies designed to limit charges and provide an alternate meal have been tagged by families and the public as "lunch shaming." But without limits on meal charges, many districts struggle to collect the debts and find they must tap into the general fund to comply with federal rules regarding debt in the school meals program.

Wilder reports that her district once experimented with a charge policy for all grade levels—but the debt piled up very



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quickly. "Before we even got to September or October, it was already \$20,000," she recounts. Today, the policy allows limited charging by elementary students. "I'm most lenient with that K-5 group," she says, noting that this is the age group less able to self-advocate with parents for lunch money. "Once they get to middle and high school, though, we don't have the flexibility for them to charge meals."

FCPS has set a \$10 charge limit, roughly the cost of three school lunches. "We don't allow it to go beyond that, so there's not this enormous bill at the end of the school year," Wilder says. "If you don't have a cap, it will get out of control." In addition, only lunches can be charged, since students that qualify for paid or reduced-price meals are deemed able to have breakfast at home.

If your district hasn't established a meal charge policy—or is looking to revise its current rules—start with some research. "See what your neighboring school districts

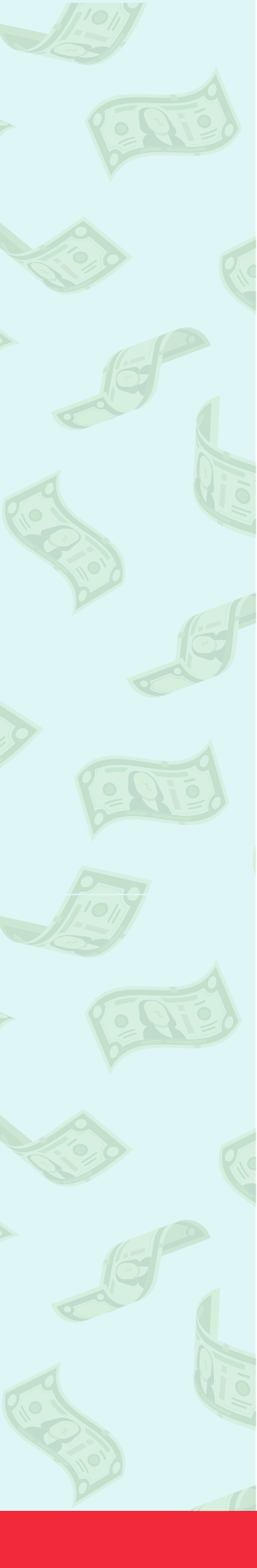


are doing," Wilder says. "When I didn't have a policy, I reached out to the districts surrounding me and found out what their meal policies were." Reviewing practices within your district for handling other debt, such as unpaid fees or fines, is also helpful.

But even when comparing approaches at nearby districts with similar demographics, your meal charge policy may look very different. "You may say, 'You know what, these other school districts are too strict in their policy,'" Wilder cautions. "Maybe you'll say, 'We want to be a little more lenient,' or 'This is too lenient, and we want to be a little bit more restrictive.' It's about finding that balance between your students' needs and what you can do."

Balancing Act

This is the tricky part! If districts literally can't afford to be too flexible, what happens to those kids—and those cashiers—when the limit is reached? "This is something that's not



widely talked about: So many school nutrition workers are providing money to kids who come to school without money,” Wilder says. “School nutrition workers—whose salaries are not as high as most—are providing a quarter here or a dollar there to help a child eat. Our employees at the school level do a lot to help the kids.” If a meal charge policy is leading to this situation on a regular basis, a review and revisions are overdue.

Wilder urges the development of policies that emphasize a collaborative approach within the school community. For example, Wilder says, a school district’s policy might allow secondary students to charge one meal, but repeated requests require them to see a school counselor or administrator to get at the root of the problem and determine a long-term solution for the student.

Many districts or individual schools have funds available through the principal or the parent-teacher organization and can use these to underwrite meals for individual students who are racking up charges for a variety of reasons or to pay off all balances at the end of the year. An effective meal charge policy should take into account what supports are available and establish protocols for their use. For example, families that have a positive fund balance in student lunch accounts at the end of a semester or the end of the year can be invited to transfer these dollars to a fund to pay down meal charge debt. This is an

option for families with graduating seniors, as well.



Districts may also be able to turn to nonprofits that offer grants in this area. For example, All for Lunch (www.allforlunch.org) is a national nonprofit that raises money to eliminate school lunch debt. In 2022, Wilder’s department received more than \$7,300 from the organization to clear lunch charges.

Communication Is Key

Meal charge policies are more effective when supported by an abundance of communication. Wilder points out that not all meal debt is connected to a family’s financial situation—sometimes, it’s just an oversight. In these cases, it’s important to have efficient outreach methods to notify students, parents and guardians when lunch account balances are low or meal charges have been recorded. Some POS systems include modules to support this effort, providing alerts to cashiers to inform students, with follow-up emails or robo-calls to families at home.

But don’t wait until debt has been incurred! Publicize the meal charge policy through multiple means, including back-to-school communications, the student handbook, the district’s website, the school nutrition department’s web pages, meal application packets, meal eligibility notification letters and social media.

Finally, never assume that all families that qualify for financial assistance are


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actually getting it. “We have families that may qualify for meal benefits, but they’re embarrassed to apply,” Wilder says. “There’s still a stigma around free lunch, so they don’t want to fill out the application and turn it in.” Wilder and her team have addressed this issue by promoting online applications, which can provide a little more anonymity than delivering a paper application in person.

Indeed, persuading families to complete meal benefit applications can make a huge difference in keeping meal charges to a minimum. Take advantage of every opportunity to make the process easier for families. For example, Wilder suggests working with technology providers for mobile-friendly applications that can be completed on a smartphone or tablet. Make sure back-to-school events promote the value of free/reduced-price meals to families. Display posters with a QR code for more information and direct access to the application. Set up stations with Chromebooks or iPads to allow parents to complete applications during the event. Have school nutrition staff members on hand to promote meals and answer questions. Wilder also makes applications available in Spanish, to ensure that language isn’t a barrier to this important benefit.



Eyes on the Prize

There’s probably no such thing as a “perfect” meal charge policy. There are so many factors that change from year to year, from local demographics and economic shifts to the perspectives of new school administrators and members of boards of education. Don’t rely on a policy that was in place before the pandemic or even last year to be the right fit today. Make it a priority to start the year with a baseline review, and schedule follow-ups in later months to see how it’s working in the current environment. Keep in touch with both stakeholders and supporters—and continue to network with other district directors to identify new strategies worth trying.

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Dylan Roche is an SN Contributing Editor based in Arnold, Md.

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