

# Cost of the School Day

## Guidance for Moray schools



**“Of course, you are not going to feel great at school, if you are constantly worrying about money and being found out.” (Moray pupil)**

### Introduction from Moray Council Education

“The Cost of the School Day project has been delivered over the past three years across ASGs in Moray, to support schools and ELCs in identifying ways in which the impact of poverty upon children and young people can be reduced to allow greater equity of opportunity, support raising attainment, increase in school and wider achievement, support improved attendance and enhance the life chances of children and young people beyond their formative educational years.

The Cost of the School Day guidance has been developed to specifically to support those who work and volunteer in schools and ELCs across Moray, to enable them to reflect on how poverty impacts on the children and young people in their care and what effective measures can be undertaken to reduce this and implement changes into school and ELC policy, practice and guidance, with the anticipation of opening up new and better life opportunities for all. It is also anticipated that the Cost of the School Day guidance, when more fully understood in the context of each individual child or family situation will also maximise the potential of mitigating the worst effects of child, family and community poverty.

This guidance is linked to the **Supporting All Learners** strategy and closely fits with the wider **Moray Council Poverty policy**, Priority 3 of the **Children’s Service Plan** and the **National Improvement Framework** as well as the fundamental purpose of the **Pupil Equity Funding** and **Scottish Attainment Challenge** monies.”

A handwritten signature in black ink, appearing to read 'Kathleen Robertson'.

**Kathleen Robertson**  
**Leader of Moray Council**  
**Chair of Education, Communities and**  
**Organisational Developments**

A handwritten signature in black ink, appearing to read 'Vivienne Cross'.

**Vivienne Cross**  
**Head of Education (Chief Education**  
**Officer**

## Purpose of guidance

Removing cost barriers at school and ensuring that all children and young people can participate and learn is key to achieving greater equity in our schools. This guidance is intended to give all Moray schools a clear understanding of what to consider when delivering Cost of the School Day approaches and interventions in their settings.

Drawing on research with 2000 children and young people and 200 parents in Moray schools,<sup>1</sup> this guidance sets out:

1. Taking a Cost of the School Day approach
2. Problem costs throughout the school day, good practice to reduce them and key questions to consider in your establishment
3. Funding sources
4. Ongoing support from Moray Education
5. Further information and resources.

You can hear about the main Cost of the School Day Moray findings and from schools reducing costs and supporting learners in this [online learning event for practitioners](#).

## 1. Taking a Cost of the School Day approach

### 1.1 Poverty awareness and understanding

**“Cost of the School Day is something I consider when planning anything with potential cost implications.” (Moray teacher)**

1 in 5 children in Moray are living in poverty.<sup>2</sup> **All staff working in schools should be aware of the impact which low income and financial pressures at home can have on children’s wellbeing, attendance, attainment, inclusion, participation and engagement in education.**

At a time of increasing financial hardship, making sure children have what they need to take part at school can be another worry for families. **All staff should be mindful of the impact of school costs on family budgets when planning and delivering the curriculum.**

Knowing your families and being aware of changes in circumstances is important. Any family can fall into poverty, but some are at greater risk. Single parent households, larger families, families with a disabled member, minority ethnic families and families with younger mums or children aged under 1 are all at greater risk of experiencing poverty.

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<sup>1</sup> Cost of the School Day at Child Poverty Action Group (CPAG) in Scotland is a national Scottish Attainment Challenge programme which supports school communities to explore and address the practical cost barriers faced by low-income pupils. This guidance is based on Cost of the School Day research with children, young people and parents in Moray schools as part of a partnership between Moray Council and CPAG in Scotland between 2019-22.

<sup>2</sup> End Child Poverty [child poverty estimates across the UK by local authority area](#)

Young Carers and Care Experienced pupils are also at higher risk of poverty. Addressing costs at school and removing barriers to participation supports [The Moray Promise](#) and Getting it Right for Every Child.

Professional learning can be supported by the [Cost of the School Day eLearning course](#), the [Cost of the School Day Toolkit](#) and a range of other resources on the [CPAG website](#).

## 1.2 Leadership and planning

The following approaches are recommended to help develop and sustain Cost of the School Day in your setting:

- Designating a Cost of the School Day lead to take this work forward
  - Setting up a Cost of the School Day [working group](#) or including this work in other school improvement groups focusing on equity, wellbeing or raising attainment
  - Including Cost of the School Day commitments in your School Improvement Plans
  - Organising practice sharing opportunities through ASG and Head Teacher meetings.
- Examples of cost reducing approaches in other school across Scotland can be found in the [Cost of the School Day Ideas Bank](#)

## 1.3 Using Pupil Equity Funding to reduce the cost of the school day

Removing financial barriers to learning helps to create the right foundations and conditions for attainment. This is central to the refreshed Scottish Attainment Challenge mission to use education to improve outcomes for children and young people affected by poverty.

**Pupil Equity Funding (PEF) should be used where appropriate to reduce or remove costs and make sure that children on low incomes can take part, learn and feel included at school.**

Cost of the School Day is highlighted in [PEF operational guidance](#) as a way of mitigating the impact of poverty and developing poverty aware policies and practices. Involving your school community in discussions about cost pressures and barriers can help inform effective spending of PEF allocations. You may wish to consider [Participatory Budgeting](#) approaches when exploring PEF spend and cost reducing measures in your school.

## 1.4 Involving your school community

### 1.4.1 Learner voice and children's rights

**“We know about the right to food, the right to play, to have free school and to tell people what we think.” (Moray pupil)**

Poverty violates a wide range of children's rights, including rights to a decent standard of living, to leisure and play, to social security and to the best health possible. When children on low incomes are unable to take part and learn at school in the same way as everyone else, their right to education is being denied.

Work to tackle cost barriers in our schools helps all pupils to realise their right to education. It is also part of creating a learning environment that promotes equality, dignity, respect, non-discrimination and participation and can be incorporated into existing Rights Respecting Schools work.

**“If we aren't heard, how can we make a difference?” (Moray Pupil)**

**Children and young people’s voices, experiences and opinions are crucial to Cost of the School Day and they should be supported to play a key role.** Consultation and action on costs in our schools supports UNCRC Article 12, children’s right to express their views and have them heard and taken seriously. Understanding pupils’ perspectives on cost challenges and working alongside them to implement change feeds into our wider commitment to meaningful pupil participation. Existing pupil voice or pupil equity groups can be a good place to start this work with the ultimate aim of hearing from the widest range of children and young people possible. Examples of learner involvement in Cost of the School Day activities can be found [here](#).

Watch two great film clips of Moray pupils talking about why [listening to children and young people](#) and [considering the cost of the school day](#) is important to them.

#### 1.4.2 Parental engagement

**Parents’ and carers’ voices, experiences and opinions are crucial to the Cost of the School Day and the widest range possible should be consulted and involved.**

**Parent Councils should be involved in Cost of the School Day as key partners.** Parent Councils should be supported to understand school context and the financial challenges families are facing so that fundraising and events do not add unnecessary pressure.

- Consider making Cost of the School Day a standing item on Parent Council meeting agendas
- Involve the Parent Council in consulting with parents on costs, developing Cost of the School Day action plans and communicating positively with the wider parent forum about activities
- Parent Councils can support schools with external funding applications to generate additional funds for school activities that is not always reliant on families giving money.

There are a wide range of resources to support awareness raising and consultation with your community in the [Cost of the School Day Toolkit](#). Examples of children, young people and parents leading this work and of inclusive fundraising can be found in the [Cost of the School Day Ideas Bank](#). [Cost of the School Day eLearning](#) is suitable for parents and carers as well as practitioners.

#### 1.5 Avoiding assumptions and communicating to all

**“I try really hard for it not to show to the other kids that my son is from a low-income family by making sure he takes part and contributes to everything, however there is times that I think the school could be more sensitive to people’s situation.” (Moray parent)**

**School staff should avoid assumptions about family incomes and be mindful of families’ changing financial situations.** The financial impact of Covid and the cost-of-living crisis and high levels of in-work poverty means that difficult financial circumstances may be hidden. Many families sit above eligibility thresholds for Free School Meals (FSM) and do not show up in this data but are still struggling.

**Universal approaches to support and communication about costs and money, wherever appropriate, ensure that no child misses out.** When support and communication are targeted, consideration needs to be given to doing this in a non-stigmatising way that doesn’t embarrass or single anyone out.

## 1.6 Partnership working

Schools can't tackle the poverty related attainment gap on their own. Equal partnerships between schools, youth work and other third sector partners are crucial to reducing the impact poverty has on young people's learning and life chances.

[Talking about Costs and Money at School](#) and the [Cost of the School Day Ideas Bank](#) provide examples of non-stigmatising communication and support with families.

## 2. Problem costs, good practice and key questions to consider

### 2.1 School uniform

**“Changing the uniform so it can be bought without the school badge is great. Much cheaper.” (Moray parent)**

School uniform can be a considerable cost for families and a source of worry for children and young people.

- How affordable is your school uniform policy? Across a school year, how much do parents pay and could this be reduced?
- Is every eligible family receiving the School Clothing Grant and other support that would help with uniform costs?
- How well do you currently support children and young people to access uniform when required?
- How income aware are your responses to children and young people presenting without correct uniform?

#### Have you considered?

- Consulting with pupils and families around uniform affordability and provision
- Reviewing current uniform policies to ensure affordability, bearing in mind local school [clothing grant allowances](#)
- Ensuring a range of suppliers, including supermarkets, to ensure choice and lower cost options for families
- Reviewing and removing badged items and promoting plain school colours
- Allocating PEF to purchase a stock of uniform.
- Ensuring that affordable school uniform policies are widely known and promoted with families and pupils.

#### What to avoid:

- Expensive items of uniform and unnecessary branding
- Multiple items – for example, requiring different shoes for indoor, outdoor and gym
- Promoting pre-loved uniform provision as an alternative for only low-income families. Engaging the whole school community in reducing waste and making uniform more sustainable can help reduce stigma.

#### Good practice in Moray schools:

- Free ties to welcome P1 or S1 pupils

- Pre-loved uniform provision available to all pupils
- Regular promotion of [School Clothing Grant](#) and support for families to complete forms and maximise incomes
- Removing requirement for pupils in senior years to purchase different items of uniform
- Offering support with expensive items such as blazers for prefects
- Using funds raised by Parent Councils to purchase supplies of school clothing

Good practice case studies from Moray schools addressing the cost of uniform can be found [here](#)

## 2.2 Trips and Clubs

**“School trips would be out of my league but for funding, the school highlighting these sources is a great help.” (Moray parent)**

Trips, educational outings and extra-curricular clubs and experiences play an important part in children and young people’s learning. Costs involved in trips and clubs can mean that some children and young people miss out.

- Which children and young people take part in trips and clubs in your establishment? Are any pupils missing out for financial reasons?
- What financial support is available for trips? How do you tell parents and carers about this? How would they raise this with you and do your processes encourage this?
- Are there any additional costs for clothing and equipment involved in attending trips or participating in clubs? Have these been considered in advance and can the costs be covered?

### Do you?

- Carefully consider the purpose of any trip, particularly those which are costly and likely to exclude pupils on low incomes
- Consider using a portion of PEF allocation to support pupils from low-income households to access trips and residential opportunities.
- Offer no cost clubs and experiences, taking into account any additional transport costs for staying after school
- Provide lengthy timescales and notice about trips, subsidising or covering costs wherever possible
- Set payment schedules that are flexible and considerate of pay days
- Explore local trip options that can reduce or remove costs for families
- Consider the hidden costs of trips, such as sleeping bags, outdoor clothing or the cost of a meal out. Consider including the costs for meals in the total and providing pupils with their allowance when required.
- Promote the option to order a packed lunch on trip days to help pupils eligible for Free School Meals access their entitlement and deliver this in a way that doesn’t make these children stick out
- Provide a variety of affordable trip experiences, ensuring young people and families are consulted about the experiences they feel is important for them and their children.

### What to avoid

- Short notice requests for money and requests at expensive times like Christmas and the start of the school year
- Phrases on correspondence home that might embarrass the parents you want to support, like *'suffering hardship' or 'disadvantaged pupils.'* Instead tell all families about *'confidential support available with costs'* and tell them who to get in touch with and how.
- Making assumptions about who might need support to access trips and clubs and, instead, communicating about support available to all families

#### **Good practice in Moray schools:**

- Providing a range of free lunch time clubs with equipment included
- Allocating PEF to cover costs of activity days for some pupils or partially subsidised whole class trips
- Supporting pupils with community-based fundraising events like bag-packing and carol singing to subsidise trip costs for everyone
- Using PEF to purchase outdoor clothing to be borrowed during the school day and lent on residential trips
- Making clear that spending money is not required on day trips and setting limits on amounts taken on longer trips
- Removing Duke of Edinburgh costs for children and young people on lower incomes.

## **2.3 Resources**

### **“They ask everybody if they have everything they need.” (Moray pupil)**

Children and young people should have access to all the resources they need to access the curriculum and learn. School staff should be mindful of individual circumstances if children do not have any classroom resources required.

- How do your pupils access the resources they need to learn? If you ask for any to be provided, are there pupils who frequently don't have what's needed?
- Are there costs for resources or taking part in subjects that are passed on to families? Are pupils asked to purchase resources or provide suggested donations? What impact might this have on family budgets?
- How income aware are your responses to children and young people presenting without required resources? Is this consistent throughout your establishment?

#### **Do you?**

- Provide all necessary equipment and resources in the classroom for pupils to use
- Allow pupils to borrow resources from school for home learning and coursework (for example devices, art supplies or the use of a calculator)

#### **What to avoid**

- Sanctioning or singling out children and young people who do not have resources. Some children have reported feeling embarrassed and upset when they have been asked in class why they do not have items

- Asking young people for a monetary contribution or swapping a personal item in exchange for borrowing equipment such as a pencil. Pupils have reported feeling embarrassed and worried about this practice as it highlights income differences
- Not asking pupils to use their personal phones and data allowance to carry out research in class

#### **Good practice in Moray schools:**

- Resource stations located in central areas of the school or classroom that all pupils can borrow from
- Providing starter packs of school resources
- Ensuring practical costs such as ingredients for Home Economics are not passed onto families
- Offering lending and borrowing schemes: for example, the lending of calculators for the year.

## **2.4 Home learning**

**“Printing at home costs a lot of money and is a huge waste of resources.” (Moray Parent)**

Some children and young people do not have access to the resources they need for home learning. All staff should be mindful of cost barriers when planning homework. Some pupils still report not having a digital device or poor internet connectivity which hinders their progression.

- Do you know which pupils in your school do not have access to a suitable device or connectivity at home?
- Is there a consistent policy across the school regarding late submission of homework and support available for pupils who may not have the resources to complete it at home?

#### **Do you?**

- Have a clear picture of digital access at home, consulting regularly with parents to establish this
- Provide devices for home learning
- Ensure pupils can access and submit their homework in a variety of formats, avoiding the need to use a printer at home
- If setting an arts or craft exercise, ensure pupils have access to the correct materials in order to complete this.

#### **Things to avoid**

- Immediately sanctioning a pupil for not submitting homework before finding out about access to necessary resources
- Assumptions about the basic materials children might have at home like coloured pens or ‘junk’ materials for crafting

#### **Good practice in Moray schools**

- Allowing pupils to print using school or library printers



- Providing opportunities at lunchtime and after school to access school computers, supported study and music departments
- Being mindful about activities such as show and tell which can place pressure on pupils and can highlight income differences. Some pupils said that they are worried about discussing Christmas gifts and holiday activities in front of their peers.

## 2.6 Charity Days and Fun Events

**“It’s pretty anonymous. Nobody needs to know if you have, or you haven’t donated”  
(Moray Pupil)**

These days are important for children’s learning and fun. Schools should continue to offer opportunities while being mindful of cost implications for families and mitigating against the risk of excluding children and families on lower incomes.

- How many charity days and fun events do you organise across the year? How much would a family in your establishment pay in total? What about families with more than one child?
- What items from home are you asking pupils to wear or bring and potentially purchase? Can these costs be reviewed and reduced?
- How income aware is your response to children who are not able to donate or provide a suggested item?

### Do you?

- Consider how often events are planned and ensure they are evenly spread out throughout the year
- Allow pupils to discreetly provide a donation of their choosing - ‘Chuck it in a Bucket’ - making sure they are not singled out and can still take part if they do not contribute
- Consider making entry to social events like discos or Christmas Fayres free or donation only
- Consider alternative ways to celebrate days like World Book Day, Hallowe’en and Christmas Jumper Day rather than asking families to spend money on costumes or clothing in special colours
- Consult with pupils and families around which activities are most important to them and where possible ensure these are free or low cost
- Consider other ways to fundraise that is not always reliant on parents - for example, community-based coffee mornings, raffles in the community and sponsorship from local businesses.

### What to avoid:

- Multiple events with costs attached, especially at expensive times of the year like Christmas
- Short notice requests for money or sudden notifications about events that will put extra pressure on carefully worked out family budgets.

### Good practice in Moray schools:

- Free entry to school social and seasonal events and no cost activities included as part of these events
- Stopping non-uniform or dress up days or reducing the number in a school year

- Giving envelopes for pupils to provide donations or giving families the link to a charity website if they would like to donate, ensuring greater anonymity
- Making items in class to celebrate fun events or charity days which doesn't rely on parents purchasing additional items or official merchandise
- Including bus travel in the ticket price of some school social events.
- Providing costumes for drama productions or nativity plays
- Creating a yearly or termly Cost Calendar so families have plenty of advance notice of days and events that might incur costs.

## 2.7 Food

### “No child will go hungry in this school” (Catering staff)

Hungry children can't learn. For some children and young people, school lunch is their most important meal. It is crucial that children eligible for Free School Meals are supported to receive and take up this entitlement.

- Are your families aware that FSM entitlement is a saving of more than £400 per year per child? How often are you telling families about how to apply and is this reaching the right people?
- Are you aware of children in your school who do not have a snack at break time or are attending school hungry in the mornings? What provision is in place and is it sufficient?
- How income aware is your response to the lunch debt that some families accrue?

### Do you?

- Make sure that every child or young person is able to access lunch at school
- Regularly promote [Free School Meals](#) and support families to apply
- Ensure P1-5 families still apply for FSM if eligible, so that they can access FSM support during holidays and the School Clothing Grant
- Ensure pupils can order lunch both online and on paper and that provision is made for pupils arriving late who may not have ordered lunch
- Provide breakfast and snacks wherever possible and in whatever way works in your setting
- Support pupils with using their FSM allowance. Some pupils say that they don't know whether their FSM allowance will allow them to get a full meal in the canteen - ensure that prices and meal deals are well advertised
- Consult on preferred food options and feedback to central catering team to help increase uptake.

### What to avoid

- Systems which indicate to a child's peers that they are receiving FSM
- Highlighting lunch debt with children or young people directly or in a stigmatising way to parents and carers

### Good practice in Moray schools:

- Universal breakfast club provision and grab and go breakfast bags.
- Providing free break time snacks such as fruit bowls or trays of toast available in central locations, funded through local partnerships
- Ensuring that jugs of water and cups are available at break and lunch times

- Different collection points for pre-ordered lunch in secondary schools for different year groups to reduce queuing time and encourage more pupils to use their FSM allowance.
- Regular promotion of FSM provision on a variety of platforms to boost uptake.

## 2.7 Promoting financial entitlements

**“I very much appreciate that open communication that never assumes that parents know everything.” (Moray Parent)**

Parents in Moray say it is important that they all know about what support is available to them. School staff are not expected to have an exhaustive knowledge of financial support but regularly telling families about the following is important and helpful:

- School related financial entitlements such as [Free School Meals and School Clothing Grant](#) and the [Education Maintenance Allowance](#)
- Services that support families with claiming entitlements and maximising incomes such as Moray [Income Maximisation Service](#)
- Share with families the [Worried about Money](#) tool which supports local families with benefit advice and support.
- Letting families of children transitioning into P1 know about the [Best Start School Age Payment](#)
- Letting families know about [Scottish Child Payment](#)
- Letting families know and supporting young carers aged 16-18 to apply for the [Young Carers Grant](#) which can support qualifying individual young carers with accessing leisure and educational opportunities

Schools should use school websites, social media, newsletters and school apps to regularly promote and direct families to these entitlements. Sharing all of this information at enrolment, at the start of each term and at transition points is especially helpful for families.

One useful example of a Moray school website can be found [here](#).

Financial Help for Families provides a quick overview of entitlements for school aged children which can be shared with parents and carers in Appendix 1

## 2.8 Tackling stigma and income related bullying

**“It shouldn’t really matter if you are poor or rich... but that doesn’t always help.” (Moray Pupil)**

Children and young people say that greater awareness, understanding and empathy around poverty and low incomes across the school helps to reduce feelings of difference and stigma. Schools can support this by delivering

- Assemblies or PSHE lessons addressing poverty and stigma. Activities to support classroom-based discussions and consultation on school costs can be found in the [Cost of the School Day Toolkit](#)
- Ensure that young people know income related bullying is unacceptable and will be taken seriously

- Support young people led campaigns to address poverty stigma and unhelpful stereotypes. [Challenge Poverty Week](#) or Anti Bullying Week can be good hooks for this.
- Ensure that children and young people understand the causes and impact of poverty in their own communities and that poverty and social inequality is covered wherever possible across the curriculum.

## 2.9 Other useful things to remember

- Free period products are now available in schools and community settings. Ensure that these are visible and easily accessible to pupils. Ensure pupils can access these in a manner that is private and does not rely on asking a member of staff
- Provision has been made for free music tuition for all Moray school pupils. Charges for a number of practical subjects have been removed. Regularly promote this with all pupils and families who may not know that this is the case
- Children and young people in Scotland under the age of 22 are now eligible for [free bus travel](#). For those with access to suitable routes, the cost of travel to school and in their communities has been removed. Schools are well placed to support and encourage pupils to access this entitlement.

Watch a great film clip of one Moray school with a 'no child left behind' policy [here](#).

## 3. Funding sources

Alongside PEF, there are a range of other funding sources which can help to support Cost of the School Day activities in your school.

Type	Fund	Description	Purpose
Local	<a href="#">Banffshire Educational Trust</a>	For residents, schools and organisations in the former county of Banffshire. This area includes Buckie and Keith.	educational excursions for school pupils or the purchasing of educational equipment
	<a href="#">Moray and Nairn Education Trust</a>	For residents, schools and organisations in the former combined county of Moray and Nairnshire	educational excursions for school pupils or the purchasing of educational equipment
	<a href="#">MFR Cash for Kids</a>	Grant giving charity to improve the lives of disadvantaged children and young people in our communities	Grants given for specialist equipment, clothing, Christmas gifts and household items such as beds.
	<a href="#">Budge Foundation</a>	Support organisations whose focus relates to the health, education and well-being of children and young people. Interest in Moray and the North East	Previously provided funds for Moray school playground equipment.
	<a href="#">Moray School Bank</a>	A local charity supporting families with uniform provision.	Referrals can be made by school staff to

			support families with uniform provision.
National	<a href="#">Asda Foundation Grants</a>	A range of grant options.	Previously supported Moray schools with resources, equipment, uniform provision and breakfast club provision
	<a href="#">Scotmid Coop Community Grants</a>	Community grant to the value of £500	Fund various projects and initiatives in schools and communities that support children.
	<a href="#">Tesco Community Grants</a>	A range of grant options.	Activities funded include breakfast clubs, holiday clubs, play equipment and resources.
	<a href="#">Aldi Scottish Sports Fund</a>	Open to schools and community groups.	Sporting activities and clubs.
	<a href="#">Nature Scot</a>	Grants are available to cover up to 75% (£200 maximum) of transport costs for educational visits to the National Parks	Support with school trip and travel costs.
	<a href="#">National Trust Scotland</a>	Free and discounted entry to various NTS sites for school groups and support with travel costs.	Support with school trip and travel costs.
	<a href="#">Historic Environment Scotland</a>	Free learning visits for schools and support to partially subsidise travel costs.	Support with school trip and travel costs
	<a href="#">Greggs Foundation</a> and <a href="#">Magic Breakfast</a>	Please note criteria applies regarding levels of FSM eligibility or number of pupils in SIMD Deciles 1-4.	Costs of setting up and running breakfast club provision.
	<a href="#">Ernest Cook Trust</a>	£500 to fund outdoor clothing or for projects that provide nature on the doorstep.	Support for outdoor learning clothing and experiences
	<a href="#">Royal Highland Education Trust</a>	Supporting school groups to visit local farms and engage in rural learning.	Support for Day trips.
Grant databases	<a href="#">Youth Link Funding Directory</a> <a href="#">SCVO Funding Scotland</a> <a href="#">Creative Star</a>	Databases featuring wide range of grants and funding.	-

#### 4. Ongoing support from Moray Education

Contact Susanne Campbell, QIO Supporting All Learners, for support with Cost of the School Day in your establishments: [Susanne.Campbell1@moray.gov.uk](mailto:Susanne.Campbell1@moray.gov.uk)

## 5. Further information and resources

- [Cost of the School Day eLearning course](#)
- [Cost of the School Day Toolkit](#) to support involvement of whole school communities in developing poverty aware policies and practices (updated 2023)
- [Cost of the School Day Ideas Bank](#)
- [Talking about Costs and Money at School](#), a resource and animation based on what parents and carers say they want when it comes to communication about costs, money and financial entitlements/support
- [Cost of the School Day Calendar 2022/23](#), highlighting common costs throughout the school year and good practice in tackling them from schools in Scotland, Wales and England
- Cost of the School Day [films and practice papers](#) featuring schools across Scotland reducing costs for families and supporting children and young people
- [Financial help in the early years](#) and [Financial help in the school years](#) factsheets from CPAG in Scotland
- Information from [mygov.scot](http://mygov.scot) on [Best Start Grants](#) and [Scottish Child Payment](#), and on [Free School Meals](#), [School Clothing Grants](#) and [Education Maintenance Allowance](#) with links to all local authority websites
- CPAG in Scotland's [Advice Line](#) offers advice on benefits and tax credits for practitioners working with families: 0141 552 0552 or [advice@cpagscotland.org.uk](mailto:advice@cpagscotland.org.uk)

**March 2023**



## THE COST OF THE SCHOOL DAY



## Support for Families in Moray

### A helpful guide on financial support for families with children in Moray schools.

Some families with children at school are entitled to financial support. If you are on a low income you may be able to get some help, even if you haven't claimed before. Knowing what you are entitled to, how to apply and who can help is important. This guide explains [Free School Meals](#), [School Clothing Grants](#), [Education Maintenance Allowance](#), [Best Start Grants](#), [Scottish Child Payment](#), [Scottish Welfare Fund](#) and other help you could get.

## Free School Meals

**What:** Pupils in primary schools are offered two-course meals. The current cost of a primary school meal is £2.30 per day. If you qualify for free school meals you can save **£437** per child per year.

[Secondary schools](#) operate self-service cafeterias so cost varies according to what your child chooses from the menu. If you qualify for free school meals your child will be given an allowance of £2.40 a day credited to their NEC card, saving you **£456** per year.

**When:** All school children in Primary 1 to 5 are automatically entitled to a free school meal so you don't need to apply in order for your child to get a meal. **Important:** If your child is P1-5 and you are eligible for free school meals due to low income then **you should apply** to make sure you don't miss out on any free school meal payments during the holidays.

**Who:** Free school meals are available to pupils from Primary 6 onwards if you receive:

- Income Support
- Income-based Job Seekers' Allowance
- Any income related element of Employment and Support Allowance
- Child Tax Credit but not Working Tax Credit, with an income of less than £17,005
- Both Child Tax Credit and Working Tax Credit with an income of up to £7,920
- Support under Part VI - Immigration and Asylum Act 1999
- Universal Credit with a monthly earned income of not more than £660

If you applied last year and received free school meals for 2022/23 you do not need to reapply for 2023/24.

**How:** Moray Council has made things easier for families to apply for school related entitlements. They have created one form that assesses you for all the following benefits and entitlements;

Housing Benefit, Council Tax Reduction, Free School Meals, School Clothing Grant and Education Maintenance Allowance.

You can apply via Moray Council website, the application form can be found [here](#) or you can contact the Revenues Section at Moray Council at [revenues@moray.gov.uk](mailto:revenues@moray.gov.uk) or telephone **01343 563456** to request an application form by post.

If you don't have internet access at home you can go to your local library or you can visit any of the following access points to request a form:

BUCKIE - 13 Cluny Square, Buckie, AB56 1AJ

ELGIN - Council Office, High Street, Elgin, IV30 1BX

FORRES - Forres Library, Forres House, High Street, Forres, IV36 1BU

KEITH - The Resource Centre, 26 Mid Street, AB55 5AH

## School Clothing Grant

**What:** The School Clothing Grant is a once yearly payment of **£120** for a primary school child and **£150** for secondary school child towards the costs of essential school clothing.

**When:** From when your child starts school, up to the age of 16.

**Who:** You may be entitled to a School Clothing Grant if you receive:

- Income Support
- Income-based Job Seekers' Allowance
- Any income related element of Employment and Support Allowance
- Child Tax Credit but not Working Tax Credit, with an income of less than £17,005
- Both Child Tax Credit and Working Tax Credit with an income of up to £7,920
- Support under Part VI - Immigration and Asylum Act 1999
- Universal Credit with a monthly earned income of not more than £660

**How:** Moray Council has made things easier for families to apply for school related entitlements. They have created one form that assesses you for all the following benefits and entitlements; Housing Benefit, Council Tax Reduction, Free School Meals, School Clothing Grant and Education Maintenance Allowance.

You get an automatic award if you received a clothing grant in 2022/23. However, you'll need to apply if your child is entering P1 or if you haven't made an application before.

The School Clothing Grant is paid directly into the bank account of the parent/guardian who has signed the application form

You can apply via Moray Council website, the application form can be found at <http://www.moray.gov.uk/downloads/file112723.pdf> or you can contact the Revenues Section at Moray Council at [revenues@moray.gov.uk](mailto:revenues@moray.gov.uk) or telephone **01343 563456** to request an application form by post.



If you don't have internet access at home you can go to your local library for support or you can visit any of the following access points to request a form:

BUCKIE - 13 Cluny Square, Buckie, AB56 1AJ

ELGIN - Council Office, High Street, Elgin, IV30 1BX

FORRES - Forres Library, Forres House, High Street, Forres, IV36 1BU

KEITH - The Resource Centre, 26 Mid Street, AB55 5AH

## Education Maintenance Allowance

**What:** An Education Maintenance Allowance (EMA) is a **weekly payment of £30** paid to the young person during term time, but not during breaks.

**When:** An Education Maintenance Allowance provides financial support for 16-19 year olds who stay on at school or undertaken another course of eligible learning. You should apply as soon as you become eligible as payments may not be back dated.

If you were born between 1 March 2004 and 30 September 2007 you may be eligible for an EMA from August 2022.

If you were born between 1 October 2007 and 28 February 2008 you may be eligible for an EMA from January 2023.

The closing date for 2023/2024 EMA applications is 31 March 2024.

**Who:** A young person aged 16-19 who attends a Moray school or lives in the Moray area and is undertaking a programme of learning in community or voluntary setting or college course.

The young person qualifies if your household income is £24,421 or less (£26,884 if you have another child under 16 or under 25 in education).

The young person must also have a learning agreement, signed by the parent, young person and school/college.

**How:** if a parent or carer does not currently receive Free School Meals, School Clothing Grant, Housing Benefit or Council Tax Reduction then they will need to complete the following Moray Council Benefits Form found [here](#). The young person must also complete an EMA application form which can be completed online [here](#) or you can print a copy and complete [here](#). Your EMA application form should be posted to **The Revenues Section, Moray Council, High Street, Elgin, IV30 1BX**.

If you have any queries, please email [revenues@moray.gov.uk](mailto:revenues@moray.gov.uk) or telephone **01343 563456**.

You can also hand deliver your application to any of the following offices:

BUCKIE - 13 Cluny Square, Buckie, AB56 1AJ

ELGIN - Council Office, High Street, Elgin, IV30 1BX

FORRES - Forres Library, Forres House, High Street, Forres, IV36 1BU

KEITH - The Resource Centre, 26 Mid Street, AB55 5AH

EMA is paid on a fortnightly basis into your bank account.

If the young person is a student attending college full time they should contact the college directly for further information or to get an application form.

## Best Start Grant

**What:** The **Best Start Grant School Age Payment** is £267.65 to help with the costs of starting school. It is up to you what you spend it on, and you don't need to show receipts.

**When:** If you are responsible for a child born between 1 March 2018 and 28 February 2019 you can claim from 1 June 2023 to 28 February 2024. You can apply before your child starts school.

**Who:** You can claim this payment if you are responsible for a school age child and you or your partner are entitled to:

- Universal credit. You must have been getting UC in the monthly assessment period in which you apply, or the one before that. You are still entitled if your UC has been reduced to nil because of a sanction.
- Child Tax Credit or Working Tax Credit (any amount payable).
- Income Support.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Housing Benefit.
- Pension Credit.

OR

If you are either under 18 (regardless of income) or you are 18 or 19, and a dependant in someone else's benefit claim because you are still in school or college.

**How:** Apply online or download a claim form <https://www.mygov.scot/benefits/> or apply by calling 0800 182 2222 to request a claim form or make a claim over the phone.

You can claim at any time within the 9 month application window (1 June 2023 to 28 February 2024.). If you are waiting for a universal credit decision, you should still claim the payment within this time and then contact Social Security Scotland when awarded.

If you have become responsible for a child, for instance as a kinship carer, you might qualify for a payment. This may be the case even if a payment has already been made to someone else – as long as you were not that person's partner when they received the grant, and the child is not living with that person.

The School Age Payment has not replaced the School Clothing Grant. The School Age Payment does not affect payments of the School Clothing Grant in any way. If you want to apply for both, you can.

### Other Best Start Grants

If you have a child aged between 2 and 3½, you may also qualify for a **Best Start Grant Early Learning Payment**. If you are at least 24 weeks pregnant or within six months of giving birth, you may also qualify for a **Best Start Grant Pregnancy and Baby Payment**. Please see <https://www.mygov.scot/best-start-grant-best-start-foods> for further details.

If you're paid **Scottish Child Payment**, when your child is old enough Social Security Scotland will check if you can get a **Best Start Grant Early Learning Payment** and **School Age Payment**. They'll do this unless you opt out of automatic checks.

## Scottish Child Payment

**What:** Scottish Child Payment is a weekly payment of £25 that helps towards the costs of supporting your family. Scottish Child Payment does not affect any other UK or Scottish Government benefits that you, or any person in your household currently get. It's up to you how you use this money to support your family.

**When:** It's a weekly payment of £25 that you can get for every child you look after who's under 16 years of age. You'll get the payment every 4 weeks if your application is successful. That's equivalent to £1,300 per year for each child.

**Who:** You can get Scottish Child Payment if you live in Scotland, are responsible for a child under 6 years of age and you get one of the qualifying benefits listed below.

You can apply whether you're in work or not, as long as you're getting one or more of the following benefits:

- Universal Credit
- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)

**How:** You can apply online or download a claim form [here](#). Or apply by phone on 0800 182 2222, or request a claim form.

## Scottish Welfare Fund

**What:** The Scottish Welfare Fund provides **crisis grants** for living expenses in the event of an emergency or disaster, and **community care grants** to enable and support independent living.

**Crisis Grants** can be awarded to meet expenses to avoid an immediate threat to the health or safety of you or your family:

- In the case of an emergency, applications can be made for short-term living expenses
- In the case of a disaster, applications can be made for living expenses or household items

Living expenses are essential items such as food, heating costs, nappies, toiletries, and travel costs in case of an emergency.

**Community Care Grants** can be awarded to help you in the following circumstances:

- Following a period in care and you aren't able to return home without some help.

- To prevent the need for you to go into care if you can't continue to live at home without some help.
- To help you set up or maintain a settled home, alongside other support to help to sustain your tenancy, after being homeless or living an unsettled way of life.
- To ease exceptional pressures, over and above that of living on a low income, that you and your family may experience.
- To help you care for a person released from prison or young offenders' unit on temporary release.

Applications can be made for essential items such as furniture, household equipment, travel costs, removal expenses, storage charges, connection charges for gas and electricity

**When:** The Scottish Welfare Fund is open all year round. While there is no limit on the number of Community Care Grants an individual can receive in any one year, Crisis Grants are normally limited to three in a rolling 12-month period.

**Who:** You may be eligible to receive a grant if you are aged 16 or over and on a low income.

**How:** You can access this fund through Moray Council, applications and guidance can be found on their website [here](#) or you can call **01343 563456** between 8.45am and 5pm, Monday to Friday. In the event of an emergency outwith office hours you can contact the council on **03457 565656**.

## Young Person Free Bus Travel

**What:** If you are under 22 years of age and living in Scotland, you are eligible for free bus travel throughout Scotland. Young people aged 5-21 will either be issued with a National Entitlement Card (NEC) or an updated Young Scot Card with the free bus travel element included.

**When:** Applications are open all year round. Please see the [Young Person's Free Bus Travel](#) website for further information.

**Who:** Parents or guardians must apply on behalf of 5–15-year-olds, young people who are 16-21 years old can apply themselves. Children under 5 years old already travel for free on buses and don't need a card.

**How:** There are different ways to apply depending on the age or school stage of your child. Look on the [Young Person's Free Bus Travel](#) website to find out the best way to apply.

If you're not able to apply online, get in touch with your local council at [accessmoray@moray.gov.uk](mailto:accessmoray@moray.gov.uk) or [0300 123 4565](tel:03001234565)

Pupils can use their Young Scot Card to get other discounts and rewards, including 10% off at Co-op, discounts on revision guides, reduced entry to attractions and more. See [Young Scot](#) for more information and deals. Young Carers can also access specific rewards and discounts through their card. See [here](#) for more about the Young Carers Package.

## Young Carers Grant

**What:** A yearly payment of £326.65 for young carers in Scotland. This can be used for leisure activities, help with education or anything else that supports a young carer with their health, well-

being or education. The Young Carers Grant does not affect any other UK or Scottish Government benefits that you, or any person in your household currently get.

**When:** Applications are open all year round. You need to apply every year twelve months in order to get the yearly payment.

**Who:** Young people aged 16, 17 and 18 who have a caring role for one or more people for around 16 hours a week. You could be caring for an adult or a child. The young person applying can be in education, training, employment or seeking work. The person you are caring for must be getting one of the following benefits:

- the daily living component of Personal Independence Payment (PIP),
- the middle or highest care rate of Disability Living Allowance (DLA), including Child Disability Living Allowance.
- the middle or highest care rate of Child Disability Payment,
- Attendance Allowance,
- Armed Forces Independence Payment,
- Constant Attendance Allowance.

**How:** You can apply online [here](#) or you can call Social Security Scotland 8am to 6pm, Monday to Friday on **0800 182 2222** to discuss an application or find out if you qualify.

## Other support

There are a number of a local Moray trusts and bursaries that can support families on low incomes with some costs associated with school, in particular support with the costs of school trips. Information about the Banffshire Trust, Moray and Nairn Education Trust, Donald Manson Bequest and John Pringle Bequest [can be found here](#), or by contacting [education@moray.gov.uk](mailto:education@moray.gov.uk) or telephoning **01343 563374**.

## Who can help?

Many families don't get all the benefits they are entitled to. This may be because the rules are complex or because they have been wrongly refused. If you are on a low income you may be able to get some help even if you haven't claimed before or if you think you won't qualify.

If a member of your family has a disability or long term health condition, or is an unpaid carer for someone, you may be able to get some extra help – for example, parents of disabled children can get disability benefits without taking into account their income.

If you have a low income, or are affected by disability or ill health, it may be worth getting a benefit check from one of the organisations listed below. If you have been refused a benefit that you think you should get, the organisations below may be able to help to challenge a decision.

### **Moray Council Income Maximisation Team**

Can help with claiming benefits, budgeting, and managing debt and benefit appeals:

Call: **0300 123 4563** Email: [benefitadvice@moray.gov.uk](mailto:benefitadvice@moray.gov.uk) Website: [www.moray.gov.uk/incomemaximisation](http://www.moray.gov.uk/incomemaximisation)

Helpful advice and support about money in Moray can also be found at <https://www.worryingaboutmoney.co.uk/moray>

**Moray Citizens Advice Bureau**

Moray CAB can give impartial and independent advice and assistance on a wide range of issues, including benefits, debt, housing, work related problems, consumer issues and more.

Call: **01343 550088** email: [bureau@moraycab.casonline.org.uk](mailto:bureau@moraycab.casonline.org.uk) website: [www.moraycab.org.uk](http://www.moraycab.org.uk)



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