

Talking about Costs and Money at School

A Cost of the School Day resource



**THE COST OF
THE SCHOOL DAY**



Talking about Costs and Money at School

[About this resource](#)

[Talking about Costs and Money at School Animation](#)

[Why this matters](#)

[Parent and carer survey](#)

[To start with](#)

[What did parents tell us about general communication in their schools?](#)

Step 1: [Be poverty aware](#)

Step 2: [Leadership and visibility](#)

Step 3: [Make no assumptions and let everybody know](#)

Step 4: [Tackling the Cost of the School Day](#)

Step 5: [Making space for conversations](#)

[Putting it all together](#)

[School case studies](#)

[Resources](#)

Talking about Costs and Money at School

*Talking about money can be difficult.
If you've just gone without something so your kids don't,
it might be the last thing you want to think about.*

TALKING ABOUT COSTS AND MONEY AT SCHOOL



Talking about Costs and Money at School

ABOUT THIS RESOURCE

There's no doubt that talking about money and costs can be hard. Whether you are a member of school staff, a parent, carer or young person, there might be lots of reasons that you would rather not talk about money. But this can mean that families miss out on financial help, or feel unable to talk to anyone if they are struggling with school costs.

We know that financial worries can cause stress for parents and carers and affect how children and young people feel about school, making them unhappy, discouraged and unable to get fully involved with learning.

However, there are things we can all do to change this situation. This resource is about making sure that everyone finds a way to talk about costs and money. This will help to ensure that families on low incomes can access support and feel part of their school community, and children are able to really engage with everything the school day offers. It's packed full of good ideas, advice, and practice examples for schools from the people who really understand how to talk to parents and carers about costs and money – parents and carers themselves.

We would like to thank all the parents and carers who took time to tell us about their experiences. This Talking about Costs and Money at School resource and animation is entirely built around their ideas, thoughts and insights.

To see the Talking about Costs and Money at School animation go to:

www.cpag.org.uk/talking-costs

Talking about Costs and Money at School



[See the TALKING ABOUT COSTS AND MONEY AT SCHOOL animation here](#)



If everyone knew the difference that talking about costs and money makes, it would change lives.

Talking about Costs and Money at School

WHY THIS MATTERS

Many families on low incomes are struggling to keep afloat and afford the basics. Covid-19 has deepened the financial difficulties faced by many families and pushed others over into poverty. Even pre-pandemic, poverty levels in Scotland were rising. Whether we are aware of this affecting families in our school communities or not, it's almost certainly there. And we know the impact this can have, with children from lower income households not always able to engage with education in the same way as their more affluent peers.

This might look like a huge hill to climb, and one which not everyone will feel fully equipped to tackle. What parents and carers told us however is that the ways that schools can help aren't complicated, time consuming, or difficult to implement. Small and simple changes can make big differences. This resource lays out the steps school communities can take to get going, or ideas that can be added to an already existing plan.

I feel less embarrassed about financial worries. I am so grateful for this simple but powerful thing: I feel we are not alone.

(Parent, East Dunbartonshire)

Talking about Costs and Money at School

PARENT AND CARER SURVEY

Many schools already communicate well with families about costs and money, but we know there are lots of barriers to good communication on what can feel like a difficult topic.

The Cost of the School Day team at Child Poverty Action Group (CPAG) in Scotland along with the National Parent Forum of Scotland (NPFS) asked parents and carers to tell us about how their schools talk to them about costs and money.

1854 parents and carers across Scotland responded to our request, telling us how good communication has made a difference to them and what changes they suggest schools make if things aren't working so well.

All of the quotes in this resource are from the **1854** parents and carers who responded to our survey across **31** Scottish local authorities.

Most parents and carers responding were female (90%)

Almost a quarter of respondents were single parents (23%)

Half of respondents had Primary school children. Just under a third had children in Secondary school (20% S1-3 and 11% Senior phase) and 19% had children in both Primary and Secondary schools

38% of parents reported a change in finances due to Covid-19. 70% of these parents said they are moderately to extremely concerned about money. Over half of parents claiming Free School Meals say they are concerned about money.

SCHOOL CASE STUDIES

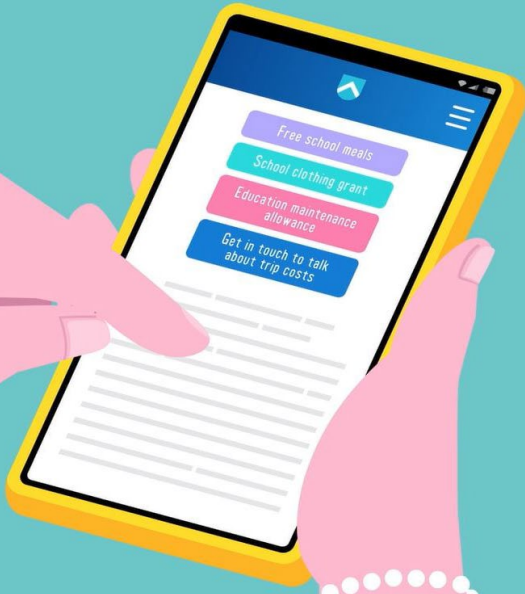
We wanted to highlight what some schools are doing when it comes to talking about costs and money. At the end of this resource you can find useful case studies from Rigside Primary School, Biggar High School and St. John Ogilvie High School in South Lanarkshire, Balwearie High School in Fife, Bellahouston Academy in Glasgow, Auchendarvie Academy in North Ayrshire, Braes High School in Falkirk and St Catherine's Primary in Edinburgh.

Throughout this resource, the term 'parent' is used to include grandparents, carers or anyone else who has parental responsibility for children.

Talking about Costs and Money at School

GENERAL COMMUNICATION FROM SCHOOL

Parents find out what's happening in a **variety of ways**. Communication through emails, apps and social media is most common. A smaller number said that they were informed via contact with teachers, texts or phone calls. Many rely on informal 'word of mouth' from other parents and their children, friends or family.



Three quarters of schools are in contact with parents more than once **a week**. Parents are broadly satisfied with frequency of communication with 80% saying it was “just enough” in their schools.

Regular contact is important.

Satisfaction with frequency of contact was higher (85%) amongst parents whose schools got in touch more than once a week compared with schools communicating less than once a week (62%).

Just under half of parents say they have heard from their Parent Councils over the last year. 23% weren't sure whether they had. Parent Council communication is most commonly through social media, email and letters. Messages usually focus on updates, calls to attend and get involved in meetings, minutes from previous meetings, consultations, fundraising and, recently, Covid-19 arrangements.

37% of parents said Covid-19 restrictions had changed school communication, often positively.

Because face to face contact has been restricted, some said their schools have improved communication in other ways with more frequent and detailed messages. More communication through email and apps means it is easier to check what is happening and talk back to school. Parents say they are less likely to miss vital information contained in crumpled letters at the bottom of schoolbags. Less face-to-face contact means that communication by other means has become even more important.

Head teacher, class teacher, science teacher and support teachers all made videos explaining what pupils were doing in their classes. This was very much appreciated as we can't meet to discuss pupil's progress.

(Parent, East Dunbartonshire)

Talking about Costs and Money at School

A FEW KEY MESSAGES

There are no 100% 'right answers' when it comes to frequency and means of communication – every school community is different and every parent will have different preferences. However, a few key messages emerge from what parents told us:

Communication about events, special days and deadlines is helpful, especially when families are given lots of notice.

Parents like communication that is relevant to their children's progress or their children's class and that feels personal and not "cut and paste". Photos and video clips are especially popular.

Messages that ask for input, opinions, thoughts and feedback are popular. Some parents were disappointed that this wasn't happening more. In fact, a minority of parents said that their schools didn't communicate much at all but that they would like them to.

Regular and consistent updates, through weekly or fortnightly communication round ups are appreciated.

Avoid using too many platforms and methods of communication as this can become overwhelming...

... **but do use more than one!** Sticking with just one way of communicating when parents have lots of different habits and preferences means that some information might get lost.

In particular, consider online communication carefully. Apps and social media are frequently used and are valued by many. However, when asked about online and digital communication, some parents spoke about issues with devices, data and connectivity at home.

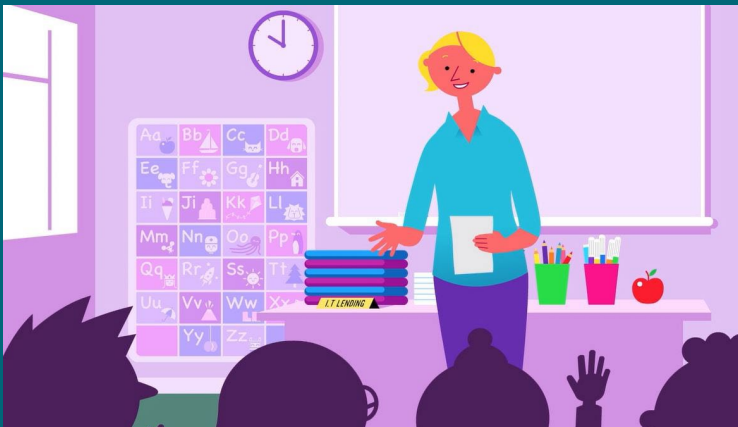
Talking about Costs and Money at School

TO START WITH...

This resource is all about sharing the good practice that parents and carers told us about, and highlighting where things could improve - so let's get started.

Whether your school community already has a whole school approach to communication about costs, or hasn't done a lot of work in this area already, there are important steps you can take.

Parents and carers say that there are five key steps to better communication about costs and money at school.



Step 1: Be poverty aware

Every penny and pound matters to some families.

Promote awareness and understanding of the challenges facing families on low incomes.

Step 2: Leadership and visibility

If everyone knew the difference that talking about costs and money makes, it would change lives.

Show clear leadership on why action in this area is the right thing to do, and communicate its importance to everyone in the school community.

Step 3: Make no assumptions and let everybody know

Don't assume families are ok financially.

Avoid assumptions about family circumstances, and share information universally so that nobody misses out on help.

Step 4: Tackle the Cost of the School Day

We really notice when schools do things to take the pressure off.

'Show and tell' Cost of the School Day – demonstrate commitment to supporting families by taking action on financial barriers and letting everyone know what you've done.

Step 5: Make space for conversations

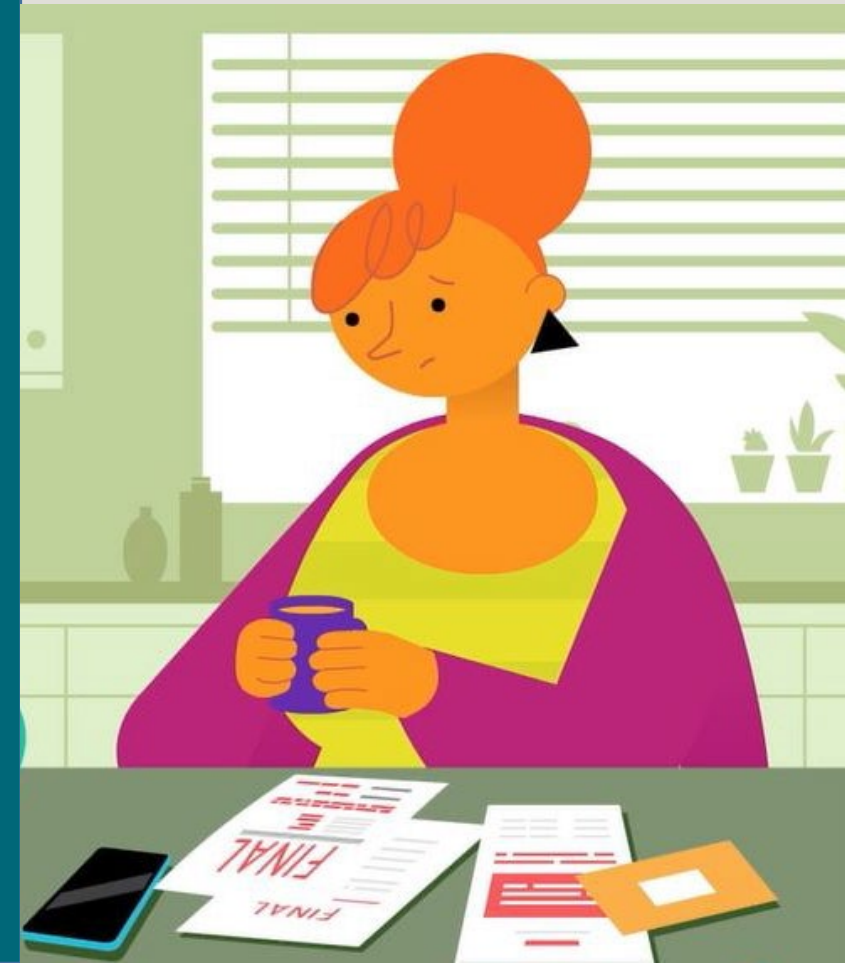
When staff are approachable and understanding it makes us feel relaxed and able to talk.

Let everyone know there's space to talk so that, if there's a problem, families know that staff are open and understanding and they can approach the school for help in confidence.

Step 1: Be poverty aware

Every penny and pound matters to some families. We could all start by being more aware of real life problems, and let families know that everyone needs help at times.

TALKING ABOUT COSTS AND MONEY AT SCHOOL



Step 1: Be poverty aware

Even small costs can be really significant for families getting by on low incomes, which is why poverty **awareness and understanding** are so important.

Awareness that every penny and pound counts to some families ensures that staff are mindful of costs across the school day, and take affordability into account when planning learning and events.

Understanding the challenges facing families on low incomes supports greater empathy and engagement and ultimately, a better response.

There is little awareness of what it's like to live on a very tight income. The school management have been very judgmental and patronising in the past. (Parent)

Guilt, shame, embarrassment, fear of judgement... truly understanding how parents can feel when talking about costs and money is essential to developing an appropriate approach:

Parents say that:

I was uncomfortable asking for help.

It's not easy talking about money problems.

Guilt, embarrassment, shame.

It was embarrassing to admit that I was struggling!

It's just degrading.

I felt ashamed that I couldn't provide for my kids.

Felt judged.

Patronised and made me feel awful and that we were abnormal.

I sometimes feel like I am looked down upon for receiving school meals.

Embarrassed as an affluent school and area.

I was worried my child would find out and that people would make fun of them.

It is hard to talk about not being able to afford things.

Parents' negative feelings were sometimes related to real responses from their schools – they haven't always encountered awareness and understanding from their schools, and want staff to understand more about the realities of living life on a low income.

I broke down in tears in the office of the head teacher as my child was bullied as couldn't afford the trip to New York and Head teacher claimed she never came across this issue before. (Parent)

It felt like they weren't interested and that we were on our own. If it's small-ish amounts of money I don't raise it as they don't seem to understand. (Parent)

However, for parents, sometimes fear and anxiety comes from *'just the fact of having to ask in the first place'* (Parent)

Step 1: Be poverty aware

AWARENESS OF SCHOOL COSTS AND THEIR IMPACT

More than one in four (260,000) of Scotland's children are officially recognised as living in poverty. 68% of children in poverty live in working households.

Some families find school costs difficult or impossible to manage. There is a range of costs throughout the school day which can put pressure on families. Parents say that schools need to understand the impact that requests for money have on them and their children.

Costs 'piling on' in one go, 'demands' for lunch payment without considering circumstances, recurring events like Christmas Jumper Day, Red Nose Days, dress down days and book fairs, unaffordable trips, last minute uniform policy changes, assumptions about resources for remote learning... parents say that these all have an impact. Particularly when there is more than one child in the family, it can feel like requests are constant. Many parents expressed frustration that their schools weren't mindful of costs and difficult financial circumstances.

Was asked for nearly £200 for camp and ski lessons. This is just for one of my children. Older child at high school - they asked for £550 for his trip for his French class. It's heartbreaking when you get these emails from school. It just makes me cry. (Parent)

Parents pointed out that it's not only non-working families who struggle, or those living in particular postcodes - families in work can be struggling to make ends meet, but may be above the threshold for financial support.

I don't qualify for any benefits or anything free I work enough hours and earn enough apparently to pay full for everything, but times are hard when paying for the family home, food, childcare and general child costs. Parents just need to do without to ensure the kids don't. (Parent)

Meeting costs can mean cutting corners elsewhere in the family budget. And when costs can't be met, children and young people can miss out on opportunities and feel different if they are unable to have and do the same things as their friends.

Step 1: Be poverty aware

THE IMPACT OF COVID-19 ON FAMILIES

The financial fallout of Covid-19 has deepened the hardship already faced by many families and has pushed others into poverty. Poverty awareness and action to mitigate its impact in schools is now even more important.

Parents say that while Covid-19 temporarily removed costs for school trips and activities, it led to others, such as devices and connectivity for remote learning and extra clothing for cold classrooms and outdoor learning.

A significant number of families told us about having limited access to the devices they needed during lockdowns for remote learning. In some households, children had to share devices or families had to find money to buy new ones, pay for new routers or go into more expensive contracts with providers, just to make learning possible.

I think they need to not make assumptions that a family who were managing fine financially before covid are still managing financially. There has been no checking in to see if circumstances in the family have changed. Its shocking!

(Parent)

[The Cost of Learning in Lockdown](#)

looks in more detail at the challenges facing children and parents on low incomes during school closures and lessons learned about the support most valued by families.

CASE STUDY: [Talking about financial support](#)

Step 1: Be poverty aware

PARENT COUNCIL AWARENESS

It's important that the whole school community understands the impact of cost pressures. Parents say that requests for money often come from Parent Councils and parent groups holding fundraising events to help their schools.

If things are [being subsidised] it is through the fundraising efforts of the Parents Association, who regularly ask for donations and money. So effectively it is still the parents that are paying. There is a lot of pressure to contribute. (Parent)

They need to understand that just asking for a pound here, a fiver here, two quid for a charity, a Christmas jumper day... these things have put me in financial hardship as they usually do lots of things in a row at Christmas. I understand that they are trying to raise money for good causes or school funds, or have fun with the children, but with multiple children this adds up quickly especially at Christmas. A bit of sensitivity and forward planning will help. Just saying you can opt out and have your kid not join in is rubbish. (Parent)

Not everyone doesn't mind how much things cost just cos it's for kid's school. (Parent)

Some parents suggest that attracting a more representative range of parents from the school community to Parent Councils would help to make sure cost pressures are considered more carefully. If this isn't straightforward to do, it's important that existing members find out about, and take into account, the needs of families in their schools.

More parents on the parent council would certainly help to give a broader range of family experiences. (Parent)

They need to think about the diverse nature of the different families in the school and the Parent Council needs to do more to engage all parents, not just those in their group. (Parent)

You can find a Parent Council resource in the [Cost of the School Day Toolkit](#).

Step 1: Be poverty aware

PROMOTING AWARENESS AND UNDERSTANDING

Many school staff already have an understanding of poverty and its impact on children and families, whether through professional learning or simply encountering this in their own classrooms. However, even for staff who have some understanding it's still a good idea to continue to build on this work and update knowledge. It really helps all staff to understand more about:

- What causes and drives poverty in Scotland
- How poverty impacts children and families' health, wellbeing, quality of life, attainment and outcomes
- Who is affected by poverty
- Poverty rates in the local area
- Common financial barriers to learning and participation experienced by children and young people
- Ways in which the school is working towards greater equity
- How they can reduce financial barriers for pupils through their own practice

Sometimes Parent Councils and parent groups can inadvertently create cost pressures. And sometimes children and young people can create stigma around income differences. It's good to consider promoting awareness and understanding throughout the school community – making sure that everyone gets involved in the conversation.

Further resources to improve poverty awareness and understanding can be [found here](#).



CASE STUDY: [Involving the school community in developing awareness and understanding](#)

Step 1: Be poverty aware

STEP 1 CHALLENGE QUESTIONS

- To what extent are all staff in our school poverty aware?
- Are there ongoing opportunities for all staff to develop understanding of the challenges and financial barriers facing children and families?
- How well do all staff understand the financial impact of Covid-19 on families?
- Is our Parent Council poverty aware? Is it representative of or informed by the voices of parents on lower incomes?
- Do we have an accurate understanding of how much money families are asked for at school over a year?
- How well do we understand the impact of costs on children and their families? How effective are our ways of engaging with them to find out?



Step 2: Leadership and visibility

If everyone knew the difference that talking about costs and money makes, it would change lives...

TALKING ABOUT COSTS AND MONEY AT SCHOOL



Step 2: Leadership and visibility

Strong and visible leadership on equity and tackling the cost of the school day is crucial. Parents say that it makes a real difference when they know everyone at school is on the same page about why this is important for lower income families and for the school community as a whole.

You can talk to the staff about anything and not feel uncomfortable about it at all we are all one big family.

(Parent, Dundee)

There is no shame in needing help so it must be offered in a non-condescending way that allows the child not to feel singled out or embarrassed in any way.

(Parent, Shetland Islands)

[CASE STUDY: Non-stigmatising help with trips](#)

Parents appreciate:

An open and proactive approach

Families won't be queuing up to disclose their financial circumstances to their schools, but a proactive approach will signal that these conversations are possible and welcomed.

A simple and matter of fact style in communication to parents and carers, which acknowledges that any family could fall into financial hardship at any time.

Discretion, confidentiality, kindness and non-judgement when having conversations with families. It's important to understand how difficult families might find discussions like these.

Find out more in step 5.

[CASE STUDY: Building relationships, building confidence](#)

Not made to be a huge deal. Just working towards making sure children don't miss out for financial reasons.

(Parent, Midlothian)

When schools visibly demonstrate that they are tackling costs and are talking openly about them, it can help to overcome feelings of shame and encourage families to raise cost concerns.

The head teacher always says they can't do things unless everyone can do it. They never ask us individually for money (Parent, Moray)

I think our head teacher has made a big difference when it comes to this. She is very understanding and helpful. (Parent, Dundee)

Haven't needed to yet as school very aware of hardship in community and does all it can to make easier for those less fortunate without it being obvious to others. As teachers/head teacher themselves very approachable, If I get to dire straits (and hope not), I wouldn't have problems going to them for help for my child.

(Parent, Moray)

Step 2: Leadership and visibility

MAKING IT CLEAR

How do schools make sure everyone knows that staff will be open and understanding? There are two straightforward ways to do this – through regular mentions in written communications like newsletters, letters and emails, and through staff attitudes.

Parents say that they feel at ease talking about costs and money when staff are friendly and approachable and when they reassure about discretion and confidentiality. Families appreciate efforts to let them know that they are welcome to contact the school for help and advice.

When schools regularly remind families about the help and advice available at their school, on a range of platforms, parents are more likely to take note.

Newsletters re trips invites anybody with questions re cost/requirements to contact school individually to discuss.

(Parent, Aberdeenshire)

The school sends out letters etc stating that any discussions are confidential, I would be comfortable speaking to my child's school if I was in financial difficulty (Parent, Dundee)

We'll be looking at how these messages might be structured and phrased in Step 3.



CASE STUDY: Reminding everyone in all communication

Step 2: Leadership and visibility

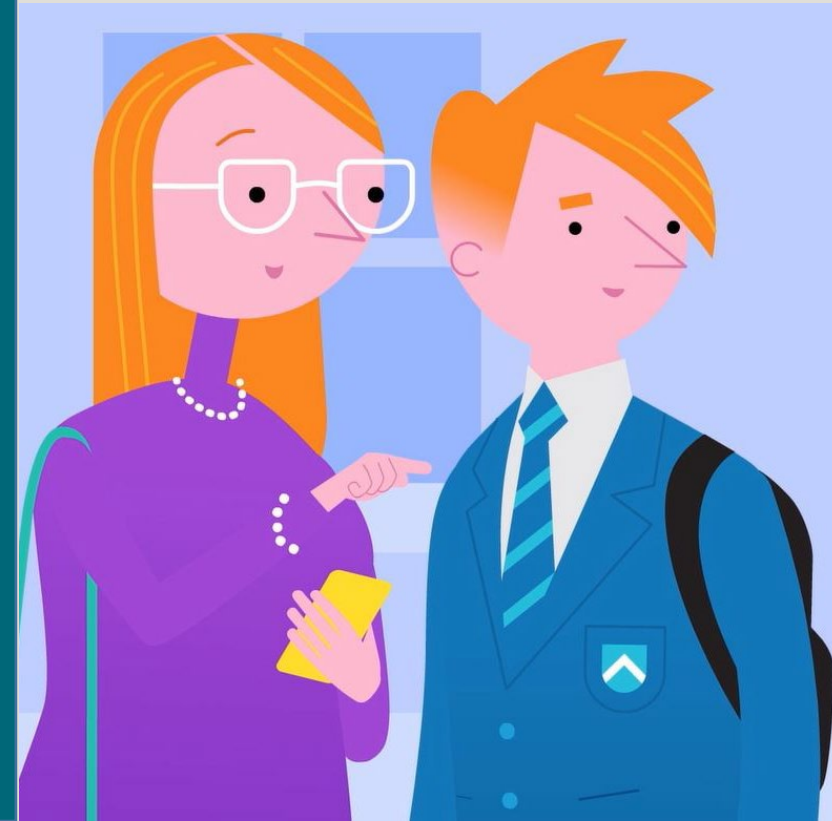


STEP 2 CHALLENGE QUESTIONS

- How effectively do we create a poverty aware culture within our school?
- To what extent do all staff share a commitment to reducing costs and poverty aware practice?
- How well do we show this commitment to families who might be struggling financially, through written communication and staff attitudes?

Step 3: Make no assumptions and let everyone know

Don't assume families are ok financially. Instead, show everyone that you are aware of hidden poverty and explain the support that's out there, so nobody gets missed.



Step 3: Make no assumptions and let everybody know

It's easy to make assumptions about family incomes. Maybe your school is in a well-off area and most families have postcodes in higher SIMD deciles. Perhaps there aren't many children and young people entitled to free school meals. Maybe there have been no complaints about costs and people generally seem to manage them.

Parents say that it doesn't matter where their schools are or how affluent their community appears. It doesn't mean families aren't struggling financially in their schools.

Assumptions can mean asking families for money they can't easily afford.

Not all families have disposable income for endless trips and fundraising events. The assumption from the school appears that poverty and not having enough money is not something that affects parents, therefore parents are asked for donations for foodbanks, fundraisers, dress down days etc without consideration that it might be unaffordable. (Parent)

Assumptions can mean that information about financial support reaches only some of the families who need it.

Never heard anything about financial support for parents. My guess is that they assume we don't need it. Which is the wrong assumption. (Parent)

I think they offer more help to some families that seem poorer, but they sometimes assume some families are ok financially when they're not (Parent)

Many families go to great lengths to hide that they are short of money. Assumptions can make it even harder for parents to approach their schools with cost and money concerns.

It's humiliating trying to not sound poor in a well to do area. (Parent)

Many parents struggle financially but are above thresholds for financial support - pre-pandemic, at least 45,000 children in Scotland were living in poverty but [not entitled to free school meals](#). And financial circumstances can change in the blink of an eye - post Covid-19, families may be facing financial difficulties for the first time and not know what help is available.

These are all families who might miss out on the right support and information.

I wish I knew what help was available. I struggle to afford to eat myself if I feed my son properly. (Parent)

Step 3: Make no assumptions and let everyone know

UNIVERSAL COMMUNICATIONS

I know that my HT thinks she knows which families need support and targets them but this is a terrible strategy as many families will be struggling but not appear so - all information about support should be given to all families. (Parent)

They should forward the entitlement stuff to everyone, especially this year because so many people have been negatively affected, and it's not something you really want to specifically discuss at the school gates. (Parent)

Further information on financial help for families can be [found here](#).

Parents say that:

Schools should **share financial information with all families**, not just those who they think might need it. Universal promotion means parents don't have to ask for help.

Communicating universally helps to ensure **information reaches the right people** - even if you don't always know who that is.

Visible and open communication **opens the door to conversations** and encourages any parents to come forward if they need to.

Ask your school community how they want to receive information. Parents say they like information by email, apps and text. Letters, newsletters, social media and websites are also popular. As well as offering information in more than one way, parents might also appreciate the chance to tell their school directly about the best ways to communicate. Opening the discussion with a survey or a vote can help you choose the right platforms for your school community.

And, alongside universal promotion there is, of course, still a place for **targeted information sharing with families more at risk of financial difficulties**. This includes single parent families, black and minority ethnic families, families with disabled members, kinship carers, larger families and those with new babies.

Step 3: Make no assumptions and let everyone know

Parents say that:

- **Regular communication** about financial support means messages are more likely to be heard
- **Simple, clear and matter of fact** communication is important as a lot of financial information is full of jargon and difficult to understand
- **How long is your message?** Are there things in the message which don't need to be there? Concise messages are more likely to grab attention, especially when you're aiming messages towards busy parents.
- **Dedicated space on the school website** for up to date financial information keeps it visible and accessible
- **Timing is important.** Parents find it helpful to receive the information at inductions, during transitions, at the start of each term and school year and in advance of key application deadlines to make sure that families have time to take in the information and apply.

Gave information very late on so almost too late to apply.

Stressful. (Parent)

Entitlements were spoken about generally during the induction meeting when my child started Primary. They are reiterated via email/ text... I am comforted to know they are there. (Parent)

Widespread communication can make a difference – many parents say they checked out whether they might be eligible for benefits because of information schools had sent out. And for those struggling but above thresholds for support, other information about support in the community and about support in school to help with costs will be crucial.

Step 3: Make no assumptions and let everyone know

WHOLE SCHOOL MESSAGES ON COSTS AND MONEY

Communicating well when it comes to costs and financial support means more families get the help they need. Here are a few points parents made about shaping those messages:

1. Make clear when help with costs is available

Parents say it's important for schools to say clearly when help is available with school costs. They don't know if you don't tell them. Having to ask for help while being uncertain what's in place is likely to leave some parents struggling in silence.

I think help is available but it isn't obvious what help is available. (Parent)

Include standard statements on any communication about costs making clear what support is available and how to access it – several parents spoke about the difference a letter home would make *“saying that schools are there to help and not to struggle”* (Parent)

Make it clear who to contact with concerns or for support with named members of staff who are easy to get in touch with.

2. Talk about financial support

Parents say that simple information about the financial help that's out there is useful. That includes information on entitlements like Free School Meals, School Clothing Grants, Education Maintenance Allowance, Best Start Grants and Scottish Child Payment as well as basic information on other benefits and signposting or referrals to local welfare rights and other services.

CASE STUDY: [Making it clear when help is available](#)

CASE STUDY: [Guide to financial help for families](#)

They made me aware that there was help out there for me and my children. (Parent, Dumfries and Galloway)

Me and some members of my family at school have managed to get EMA and other entitlements such as travel costs through Young Scot, free school meals etc. (Parent, Dundee)

I have applied for the new Scottish Child Payment recently due to information I received through school emails. (Parent, Shetland Islands)

Step 3: Make no assumptions and let everyone know

WHOLE SCHOOL MESSAGES ON COSTS AND MONEY

3. Involve Parent Councils

Parent Councils can play a key role in sharing information about support with costs and wider entitlements.

Members are often more aware than most about what's happening in the school. Some parents told us they were aware of support or initiatives to help in the school specifically because they were part of the Parent Council or a parent group.

I know this as a member of the PTA. I'm not sure everyone would know this. (Parent)

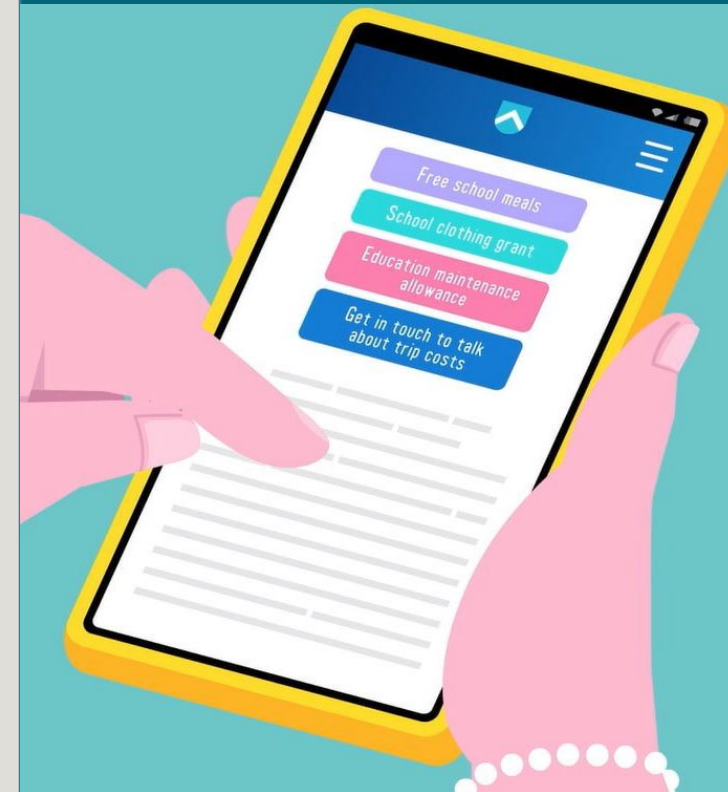
Appointed a staff member as PEF co-ordinator to help financially disadvantaged students to participate in events/trips (though again, I'm aware of this through my Parent Council involvement - I don't think this was announced to the whole school community). (Parent)

When Parent Councils are regularly sharing information in a way that connects with the wider parent forum, they can be a helpful and trusted source of information.

I heard about help during Covid from the Parent Council. (Parent)

Hearing about costs and financial support from the Parent Council as well as from school staff can help reinforce messages for parents. Parents say that 'word of mouth' is one of the main ways they hear about what's happening in their schools – as parents themselves, Parent Council members can help to make sure that important information about support for families gets to where it needs to go.

You can find a Parent Council resource in the [Cost of the School Day Toolkit](#).



Step 3: Make no assumptions and let everyone know

WHOLE SCHOOL MESSAGES ON COSTS AND MONEY

4. Finding the right words: mind your language!

When you are describing help available at school or talking about entitlements, finding the right way to say something can require a bit of thought, but getting it right will reassure rather than discourage families from seeking help.

Something as simple as the wording of an email that acknowledges how many families will be struggling, written in a way that is respectful, has been reassuring and supportive: I feel less alone and less embarrassed about financial worries. (Parent)

When you are considering how to word communications, try working through this checklist:

- Are there words or phrases like ‘hardship’, ‘poverty’ or ‘those families in need’ included in your communication? If so, do they need to be there to say what you need to say? Using words like this could be off putting and stigmatising
- Does your message **make clear that information or support is relevant and available to all families**? This avoids singling some families out and helps everyone feel more comfortable seeking help
- Does your message **contain language which might be used by other educators but not by parents**? Words and phrases like SIMD or PEF or even financial entitlements might be part of the day to day language of schools, but unfamiliar to families
- Does your message seem to **empathise with families**? You don’t need to say much to put over a sense that you understand what people are going through, one quick line might be all you need.

Step 3: Make no assumptions and let everyone know

5. Standard statements

On letters/emails there is always a paragraph that says if you are struggling financially to let the school know and they will do their best to help. (Parent, Moray)

Some schools include a standard statement in messages about events or items which incur a cost, or in all communications which goes out to parents. This can be as simple as a few lines added to the end of a message, which acknowledges that this can present a problem to families and briefly outlines how the school can help.

Here is a sample statement, inspired by several already used by schools, which you can adapt for use in your school:

At *[name of school]* we recognise the need to reduce the cost of the school day for all our pupils, particularly those who are already living on low incomes. Our school is committed to reducing or removing costs to promote equity, making sure that all of our children have the same opportunities to learn, achieve and be happy.

We invite anyone who is experiencing difficulties related to school costs or money to get in touch for help and advice, which will always be given in confidence. You can speak to *[named person/s]* at *[email address or other method of contact attached]*.

Step 3: Make no assumptions and let everyone know



STEP 3 CHALLENGE QUESTIONS

- How effectively do we avoid assumptions about family incomes and what families can afford?
- How clearly does our communication with parents explain what help is available with costs?
- How well do we share information about financial entitlements like free meals, school clothing grants and EMA with all families? Would every family in our school know how to access financial entitlements if required?
- Do we have an up-to-date financial support section on our website?
- How effectively do we routinely provide clear information about wider financial entitlements for families?
- How well do we share information about, signpost or refer families to welfare rights and community organisations?
- How well are we using our Parent Council as a way of sharing vital information with families?

Step 4: Tackling the Cost of the School Day

We really notice when schools do things to take the pressure off.

TALKING ABOUT COSTS AND MONEY AT SCHOOL



Step 4: Tackling the Cost of the School Day

I'm so thankful for the school staff that are there and all the help I've had from them. (Parent, Dundee)

We heard about the impact of unaffordable school costs on families in [Step 1](#). When schools aren't mindful of financial pressures, parents on lower incomes can feel frustrated and unseen. They may have to cut corners on other essentials to meet costs. As one mum says, *'Parents just need to do without to ensure the kids don't.'* But it doesn't have to be like this.

Cost of the School Day is all about understanding financial barriers, reducing costs and boosting incomes. Taking action on the cost of your school day means children and young people are included and able to take part in everything the school day offers. It also means fewer financial worries for their parents.

No surprises: plan and notice

When costs are involved, parents want schools to know the importance of planning ahead and giving as much notice as possible. Whether it's an expensive trip or a couple of pounds for a charity day, costs have an impact on stretched family budgets. Parents suggest careful forward planning, lengthy notice and, wherever possible, ensuring that parents hear about trips and activities before their excited children do. 'Financial planners' or 'cost calendars' on websites and shared at the start of the year can help to avoid surprises.

Think affordability

Parents urged schools and Parent Councils to think about affordability in everything planned and delivered for their children and families, checking where costs for families can be reconsidered or reduced.

Last year my children came home telling me about a trip they were excited to go on where I had to find £180 (2 x £90) in early December. I feel that parents should be contacted before children are told so they can try to budget through the year, and are invited to contact the school if help is going to be needed. (Parent)

A 2 night trip was organised for P6, substantial cost for only 2 nights and had to be paid within 4 weeks immediately after Christmas. There had been no prior notice of this trip. Parents were pressured into paying for it and the head teacher called every parent individually telling them it was a great opportunity for the child without taking into account the cost or short notice. (Parent)

For bigger events giving enough lead time to save up for it or offer payment plans that are affordable. These would help to make sure your child doesn't have to miss out. (Parent)

Step 4: Tackling the Cost of the School Day

Schools across Scotland are working hard to reduce the cost of the school day.

Parents told us just some of the ways their schools are helping.

11:00 Trips and activities
Affordable options, lengthy notice, instalments, reduced costs and subsidies

14:00 Fun events
Free school discos, donation only fundraising, reduced or no dress down days, careful planning and spacing out of themed days

9.15 Learning at school
Basic stationery, art materials, removing or subsidising curriculum costs

07:00 Uniform
Flexible and affordable uniform policies, help with school clothing grants, preloved, reuse and recycle schemes, promotion of local clothing banks



19:00 Home Learning
Homework clubs, providing devices needed for homework and remote learning, providing craft materials

20:00 Wider support for families
Signposting to local welfare rights team, communication about grants and entitlements

Definitely positive. The school had money in place to pay for my son's school trip that I could pay back in affordable instalments.
(Parent, Moray)

I have never been asked to donate money or provide ingredients for cooking.
(Parent, Dumfries and Galloway)

Supplying iPads for children doing homework and by doing this they don't need jotters or stationery
(Parent, Glasgow)

Help to get the uniform grant was brilliant, we were really struggling to find the money.
(Parent, East Lothian)

Not asking for special dress up costumes. Either removing these and doing something else or using things we already have.
(Parent, Angus)

Providing information of local organisation that support those in need.
(Parent, Glasgow)

Step 4: Tackling the Cost of the School Day

DON'T SINGLE US OUT

Some parents spoke about the need for care in how costs are dealt with at school. Bad experiences included young people being 'harassed' for home economics and technical money when they simply don't have it to give, making it obvious who doesn't have internet access at home and being openly critical of children not contributing to school funds.

When costs are involved, think: will my actions draw attention to income differences?

The school finds fault with children who do not contribute to school funds. The school is unhelpful and points out children who do not have Internet access to other children who do. (Parent)

The more you do, the more confident parents feel

Families notice when their schools take action on the cost of the school day.

Parents say they feel more confident talking about costs and money:

- When schools are making an effort to reduce costs and remove cost barriers
- When schools are communicating about financial entitlements and wider support

The school is really trying to reduce the gap between wealthy families and poor families. (Parent, Shetland Islands)

CASE STUDY: Involving families and letting everyone know what's happening

The parents on low incomes in our survey were particularly aware of what their schools were doing to tackle the cost of the school day.

They say that efforts to reduce costs like help yourself food and uniforms at reception, promotion of financial entitlements, help with uniforms, free breakfast clubs and support with the costs of trips and residential all tell them that their schools understand, care and want to support families struggling financially.

Parents say that all of this makes it more likely that they will get in touch with any concerns.

Step 4: Tackling the Cost of the School Day

IS THIS COST OPTIONAL?

Photos, fun days with donations, trips, clubs - some costs at school are described as optional. However, parents say these costs never feel optional to them. When there's a risk that their children will miss out or feel left out, parents cut corners to meet these costs.

Despite raising awareness of the cost of the school day we are constantly being asked for money for photos, Christmas cards and gifts, charities etc and many parents then feel compelled to give to ensure their child is not singled out.

(Parent)

They put up a message on Facebook page suggesting kids wear Christmas clothes for the play and although they stated we shouldn't go out and buy how can I tell my children I can't afford it? (Parent)

INVOLVE US AND TELL US WHAT YOU'RE DOING

Because talking about money and financial difficulties can feel difficult and because discretion is important, it can feel easier to quietly make cost of the school day changes to policy or practice.

However, parents say that they want to know what's happening. Communication and getting your school community on board from the start is key when it comes to successfully implementing cost of the school day measures. Getting the whole school 'on board' with the changes you plan makes all the difference. For more guidance on how to do this and go about putting Cost of the School Day changes in place, go to our [Cost of the School Day How to Guide](#).

STEP ONE

DO THE GROUNDWORK

STEP TWO

INVOLVE YOUR SCHOOL COMMUNITY

STEP THREE

WHAT DID YOU FIND OUT? IDENTIFY ACTIONS

STEP FOUR

PUT COST OF THE SCHOOL DAY ACTIONS IN PLACE

STEP FIVE

REGULARLY REVISIT YOUR ACTION PLAN

Step 4: Tackling the Cost of the School Day

CELEBRATE YOUR ACHIEVEMENTS

Communication leads to awareness, understanding and support for cost of the school day measures. Parents told us that regular promotion in newsletters, on the website, on apps and through Parent Councils meant they were more likely to think that these efforts are worthwhile, understand why they are happening and believe that their child's school works hard to support families.

Celebrating what you're doing and being clear about why you're doing it also helps to avoid misunderstandings. Perhaps you're trying to reduce pressure for parents by changing how fundraising days happen or by seeking alternatives to costly trips that not every child can attend. Involving parents from the start and communicating clearly and regularly about these changes and why they are being made avoids assumptions from parents that these things are being 'banned' or that their children are being disadvantaged.

There are lots of different ways to communicate what you're doing. Parents say that good ways to hear about how school was helping with costs include:

- Word of mouth from other parents, school staff, family and their children
- Meetings and events like Parents' Evenings
- Parent Council meetings and communications
- Emails, newsletters and social media



Clyde Primary @Clyde... · 26/02/2020
Time to forget about the stress of World Book Day Costumes and focus on **READING**. We have an action packed week of events. please check your child's bag for more info. @WorldBookDayUK #costoftheschoolday #reading @litforalllb

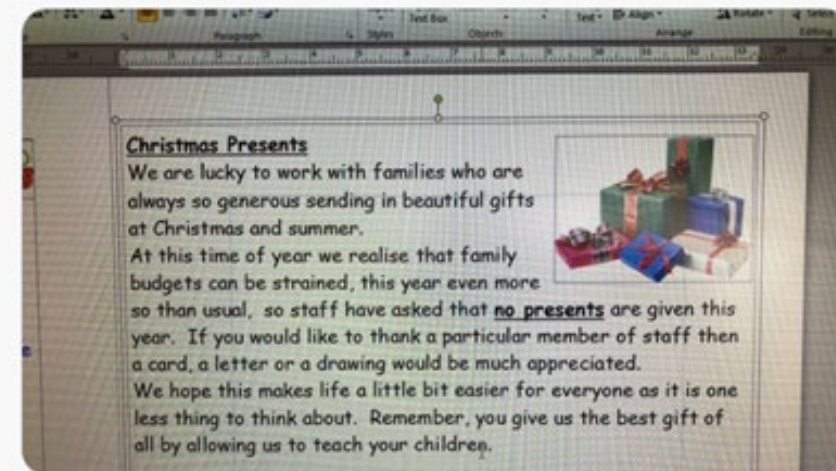


Forbes Academy, Moray
27 May ·

If you're about to start your Highers but need to refresh your memory about N5 topics, our STEM N5 revision guides are currently **FREE** to download from the Kindle store



Dalmarnock Primary @DalmarnockPS · 9 Nov
Newsletter coming our later this week and this forms part of it. We are very conscious of the Cost of the School Day and we want to support our families during these hard times. Instead of gifts we would love to receive a card, a letter or a drawing.



Step 4: Tackling the Cost of the School Day

HELP FROM PARENT COUNCILS

Parent Councils have a key role to play in highlighting how costs affect families and in working with their schools to ensure that costs do not act as a barrier to children's learning or participation.

Poverty aware Parent Councils can:

- Regularly consult with the parent forum to understand their views on costs and where barriers exist
- Help to make sure that affordability and tackling the cost of the school day are considered in school policy and planning

- Make sure that fundraising is appropriate for the school community, carefully considering the frequency, whether requests are likely to put pressure on family budgets and giving lots of notice
- Share crucial information on free meals, clothing grants and EMA, on wider financial help and on support in the community
- Support practical efforts to reduce costs and support families. Parents offered countless examples of this, including non-stigmatising uniform recycling schemes, parent led school photographs, providing 'ready to start' packs and ties for S1s, running book swaps in place of expensive book fayres and using funds to help subsidise trips and activities.



Parent council runs a very cheap second-hand uniform shop and will give them away for free to those who need it, in total confidence.
(Parent)

Parent Council providing funding for school trips and blazers for S6 (Parent)

Step 4: Tackling the Cost of the School Day

FAMILIES STILL MISSING OUT

The parents on low incomes in our survey were most likely to say they thought their schools could be doing more to tackle the cost of the school day.

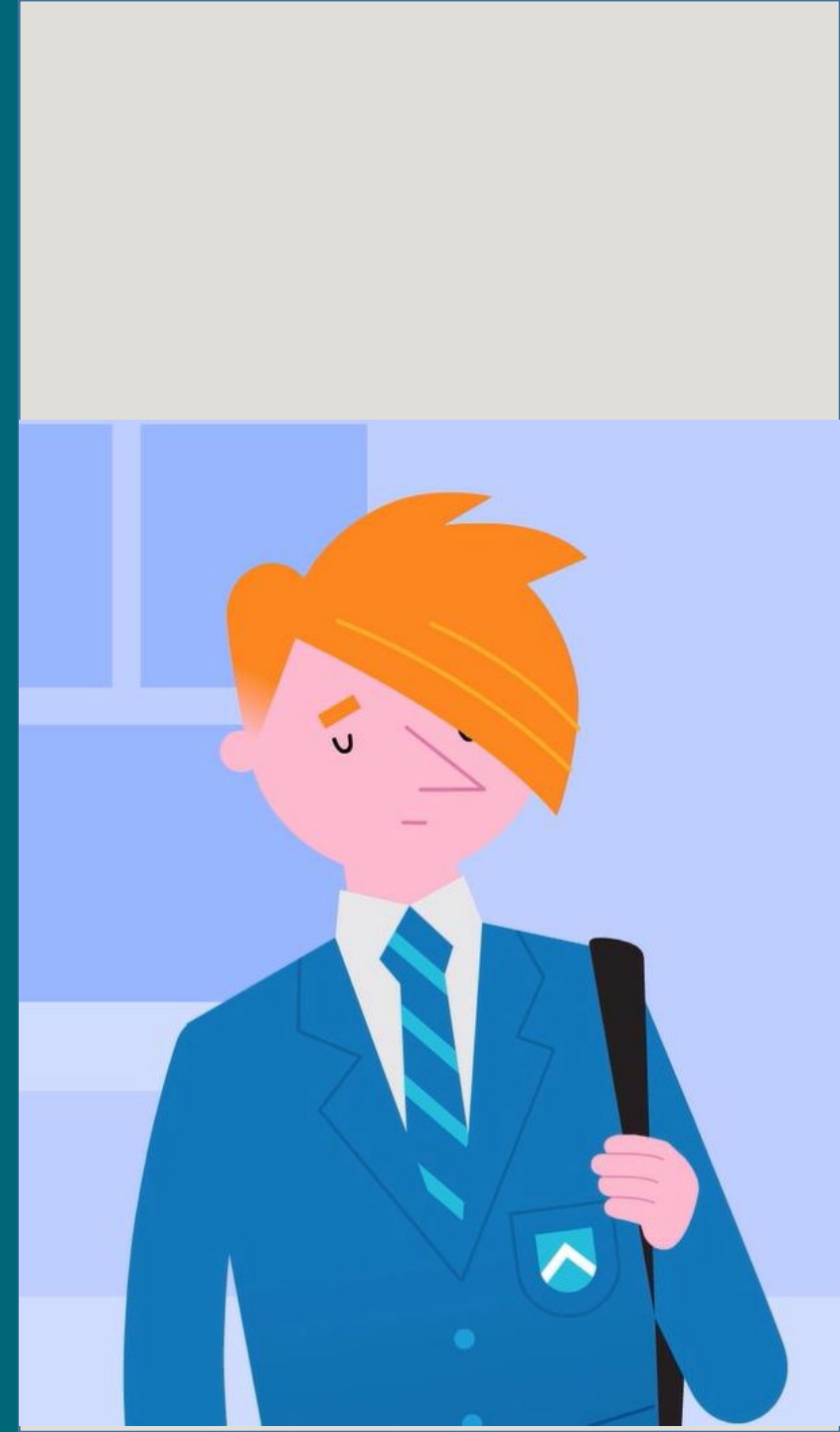
We've heard about a lot of good practice so far but many parents told us that they haven't heard about any cost reducing measures or support from their schools. This was sometimes because their schools don't effectively communicate about Cost of the School Day actions they've put in place, and sometimes because they didn't take any action to reduce costs at all. Either way, there is work still to be done.

Seemingly there is a grant for pupils that stay on [Education Maintenance Allowance]. No one informed me regarding this. (Parent)

They don't help, if they did I would accept as I struggle quite often. (Parent)

Our school doesn't help financially and has never done so. (Parent)

I have no knowledge of what they are doing in this respect. (Parent)



Step 4: Tackling the Cost of the School Day

STEP 4 CHALLENGE QUESTIONS

- How well are we reducing costs and financial pressures for all families? Are we consistently thinking about affordability and inclusion? Can we do more?
- How well do we understand financial barriers from the perspectives of children and their families? How effective are our ways of engaging with them to find out?
- Are we consistently providing lots of notice about things which involve costs?
- How effectively are we communicating and celebrating our efforts to reduce costs and support families?



Step 5: Making space for conversations

When staff are approachable and understanding, it makes us feel relaxed and able to talk.

TALKING ABOUT COSTS AND MONEY AT SCHOOL



Step 5: Making space for conversations

Poverty aware approaches which reduce costs and maximise incomes make it less likely that parents will have to raise concerns. But, when parents do need to get in touch, knowing what support is available, knowing who to contact and feeling confident of an understanding response are all things that help.

When conversations about costs and money happen, parents say that the following points are important to bear in mind:

Remember how difficult this can be for families

In [Step 1](#), we shared what some parents told us about the guilt, shame, embarrassment, judgement and fear that stops them talking to their schools about costs and money. But we also heard about more positive experiences where helpful approaches from schools had removed these feelings:

ATTITUDES AND APPROACHES MATTER

It's the way they talk to you, you don't feel embarrassed or small.

(Parent, Shetland Islands)

The head teacher is really approachable and makes it seem normal and ok. (Parent, Moray)

Staff are kind caring and compassionate and it shows (Parent, Dundee)

Made me feel at ease for asking and sorted out my problem for me.

(Parent, South Ayrshire)

They are discreet, make you feel at ease and do not pressure you but at same time they let you know what's available. Always someone to chat to about worries. (Parent, East Dunbartonshire)

They made me feel extremely comfortable and not worried to contact the school if I have further difficulties. (Parent, Dundee)

Understanding, approachability and 'making it easy' helps to remove embarrassment and makes parents feel able to talk:

I felt embarrassed but school helped me to realise everyone needs a bit of help at times. (Parent, East Dunbartonshire)

They made it really easy to talk to them. You don't feel embarrassed when talking about financial matters. They were really supportive. (Parent, Shetland Islands)

It's important to make clear to parents that they will be met with an understanding response - no matter how good you know your response will be, parents don't know until you tell them and may still fear judgement or negative impact on their children

Staff are easy to access and always finish communication by inviting parents/carers to get in touch with questions or support requests. (Parent, Moray)

Step 5: Making space for conversations

HOW CONVERSATIONS HAPPEN MATTERS

When it comes to general information about financial support, universal, open and visible approaches are key to ensuring that nobody misses out.

However, when it comes to having conversations about costs and money, parents tell us they like to know that conversations will be discreet and in confidence. Parents appreciate having conversations on a one to one basis and in private. It's helpful to offer different ways to have these conversations – for example, face to face, phone, online or by email.

Schools can help parents feel more confident that this is what will happen.

The school sends out letters etc stating that any discussions are confidential, I would be comfortable speaking to my child's school if I was in financial difficulty.

(Parent, Dundee)

Private email, sealed letter in child's schoolbag. (Parent, Aberdeenshire)

Talked over email, so not as uncomfortable as it could have been. (Parent, Moray)

Discreet and private telephone conversations. I fully trust the staff and feel that they would do anything to support me and my family. (Parent, South Ayrshire)

CASE STUDY: [Providing financial information and help - Financial Inclusion Support Officers \(FISO\) in schools](#)

WHO THE CONVERSATION IS WITH MATTERS

Parents told us that it is useful to know who they will be speaking with. The named person to contact with cost concerns or questions about financial support may vary from school to school – Family Link Workers, Head Teachers, Guidance staff, Cost of the School Day leads - but what is important is that families are aware of their name, how they can help, how to contact them and the response they are likely to get. All of this increases parents' confidence in talking about costs and money.

They have a specific member of staff available and provide confidentiality.
(Parent, Edinburgh)

The family support worker will figure out what ways will be best to help us.
(Parent, Dundee)

Step 5: Making space for conversations

PROVIDING HELP SENSITIVELY

Following conversations, parents say they want their schools to take care in how support is provided. They say that their children can feel embarrassed when support is obviously targeted towards them because they can't pay. Universal approaches alongside discretion are key here.

Had to tell them prior to lockdown that we didn't have any suitable devices for the kids to do school work on. I was told not to worry they'd print off some stuff for them to do. One of my kids was the only one in the class to be given a folder with work in on the last day which majorly singled him out. (Parent)

Parents appreciate when support is put in place sensitively and without singling children and young people out.

The head teacher is really approachable and makes it seem normal and ok. She never says to my daughter that she gets things because she can't afford it. She always says we have spares, I thought you might like it. Or offers stuff to everyone. (Parent, Moray)

They are very good at giving the kids a meal if there's money on their card has run out. They don't make a big deal or refuse food they just say quietly to the child that they need to ask for their card to be topped up. (Parent, Moray)

Consultation with parents and with children and young people can provide insights into how support can be provided without stigma. Understanding more from their perspectives can lead to immediate and straightforward improvements.

In one primary school, free toast was available before school for children who might not have had breakfast. Children arriving after 9am bell had to leave the class and talk to Pupil Support workers to access this. The school found out from these children that this made them feel singled out and they weren't doing it even when hungry. This led to toast being available in every classroom for all children to pick up when they arrived.

[The Cost of the School Day Toolkit and resources](#) can help you consult with your school community.

Step 5: Making space for conversations



STEP 5 CHALLENGE QUESTIONS

- How straightforward is it for parents to discuss money and cost concerns? Do we have a named person to contact, and a simple and clear method of doing so?
- How well do we demonstrate discretion and a commitment to confidentiality in our dealings with parents?
- To what extent are parents in our school confident of an understanding and helpful response when they contact us?
- Is the support we provide for children and families non-stigmatising and unlikely to single them out?

Putting it all together

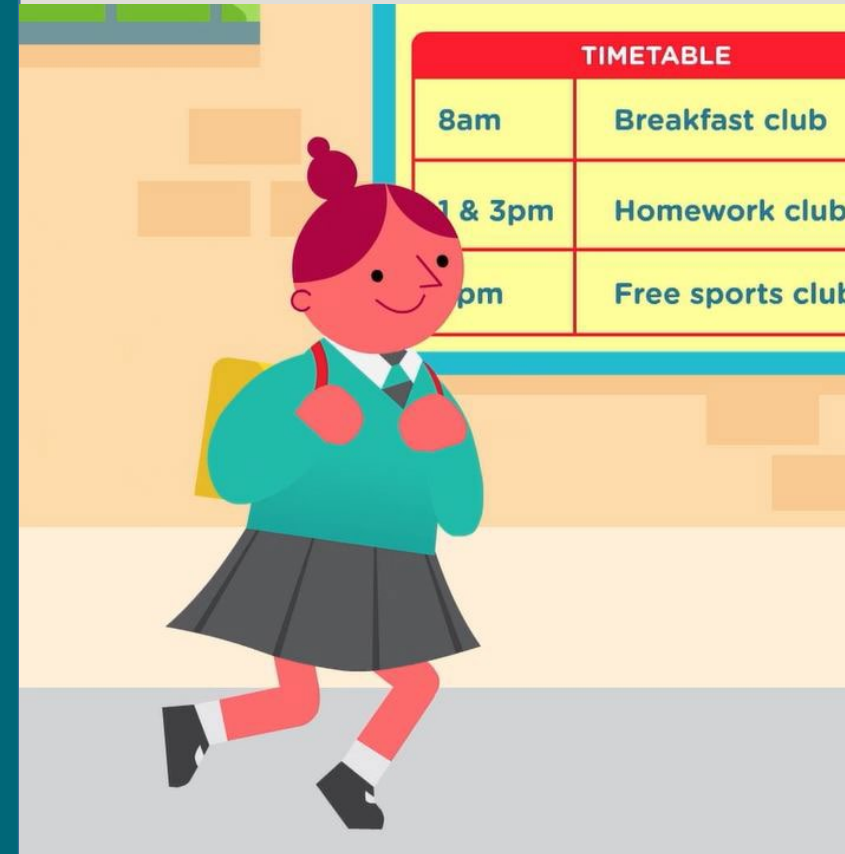
Step 1: Be poverty aware

Step 2: Leadership and visibility

Step 3: Make no assumptions and let everyone know

Step 4: Tackling the Cost of the School Day

Step 5: Making space for conversations



Putting it all together

There are lots of suggestions from parents in this resource on good communication about costs and money.

We've heard about the importance of poverty aware approaches which are bold and visible, about the need for regular and repeated universal communication on costs and financial support, about action on reducing costs and the need for approaches which are understanding and discreet.

Taking action on one or two points might help but what will really make the difference is putting these steps together to create a whole school approach to talking about costs and money which takes into account how difficult this can be for parents.

When they ask for money there is always a line that says something like "if you have any concerns or difficulties meeting this cost then contact the headteacher" Who is going to feel comfortable picking up the phone and saying "Hi Mrs X, busy headteacher, I am calling to let you know we cannot afford to £5 for the whole class outing"? (Parent)

In the following three pages we've listed all the challenge questions from this resource to support reflection and help guide your consultations and planning.

These are the things which help parents feel more confident and comfortable raising concerns about costs. These are the things that mean the right information and support will reach families when they need it. And ultimately, these are things which will make life easier for families, and make sure that all children and young people are able to take part and feel included at school.

TALKING ABOUT COSTS AND MONEY AT SCHOOL: CHALLENGE QUESTIONS

When looking through these questions, it may be useful to ask:

- How are we doing?
- How do we know?
- What are we going to do now?

CHALLENGE QUESTIONS

Step 1: Be poverty aware

- To what extent are all staff in our school poverty aware?
- Are there ongoing opportunities for all staff to develop understanding of the challenges and financial barriers facing children and families?
- How well do all staff understand the financial impact of Covid-19 on families?
- Is our Parent Council poverty aware? Is it representative of or informed by the voices of parents on lower incomes?
- Do we have an accurate understanding of how much money families are asked for at school over a year?
- How well do we understand the impact of costs on children and their families? How effective are our ways of engaging with them to find out?

Step 2: Leadership and visibility

- How effectively do we create a poverty aware culture within our school?
- To what extent do all staff share a commitment to reducing costs and poverty aware practice?
- How well do we show this commitment to families who might be struggling financially, through written communication and staff attitudes?

TALKING ABOUT COSTS AND MONEY AT SCHOOL: CHALLENGE QUESTIONS

When looking through these questions, it may be useful to ask:

- How are we doing?
- How do we know?
- What are we going to do now?

Step 3: Make no assumptions and let everyone know

- How effectively do we avoid assumptions about family incomes and what families can afford?
- How clearly does our communication with parents explain what help is available with costs?
- How well do we share information about financial entitlements like free meals, school clothing grants and EMA with all families? Would every family in our school know how to access financial entitlements if required?
- Do we have an up-to-date financial support section on our website?
- How effectively do we routinely provide clear information about wider financial entitlements for families?
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Step 4: Tackling the Cost of the School Day

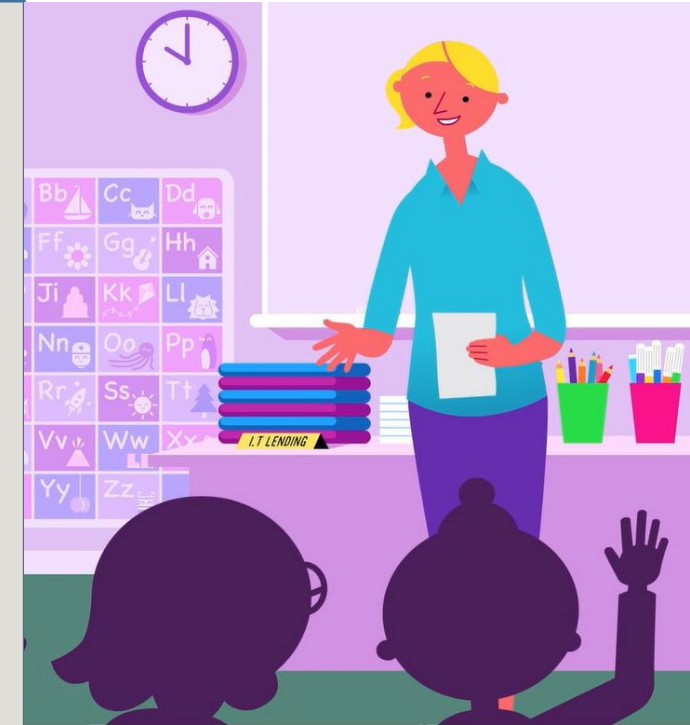
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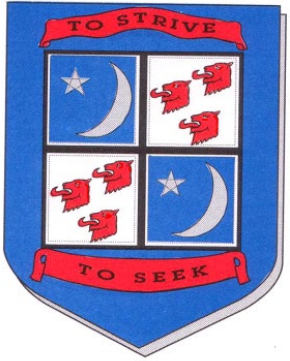
Case studies

Schools around the country have been thinking about how best to communicate with parents about costs and money, and have come up with lots of different solutions and strategies. Some of these might work for your school community, or could help start a conversation about what would work in your context.



CASE STUDY: Talking about financial support

Balwearie High School



Balwearie High School is a comprehensive Secondary School situated in the south-west of Kirkcaldy, Fife. School roll: 1750

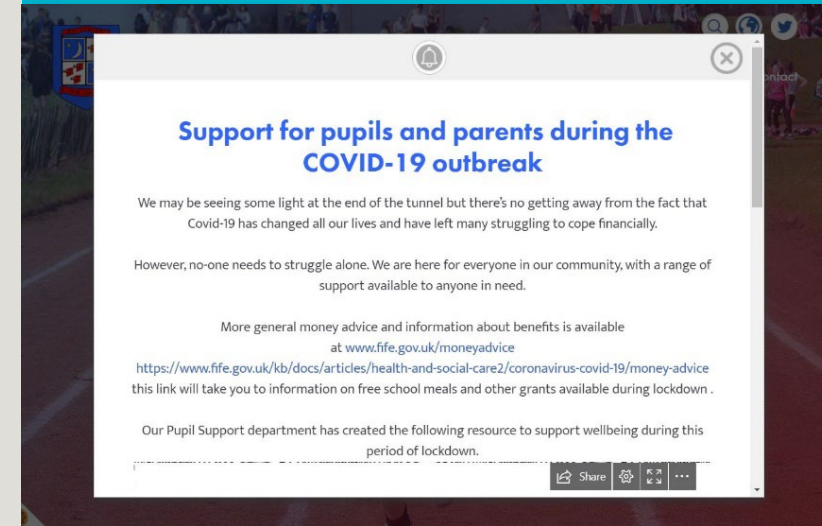
Parents say that they like simple and clear information about the financial help that's available, and who they can contact at school if there's a problem or a question that needs answered. Balwearie High School have come up with a multi-route approach to getting their messages about help and entitlements out to families.

Website pop up and multi route messaging about help and support

With a fragmented catchment area and a significant number of pupils coming from homes where English is a second language, Balwearie High School has adopted a multi-route approach to putting out messages about help and entitlements for families. So for instance, when a Guidance Teacher calls a family, they'll always end the call by asking whether there's anything else they can help with, or direct the parent to a pop up on the school website offering information about financial support. The pop up explains the school's reason for including this information:

'There's no getting away from the fact that Covid-19 has changed all our lives and have left many struggling to cope financially. However, no-one needs to struggle alone. We are here for everyone in our community with a range of support available to anyone in need.'

A parent notice board in the school reception area also offers details of how to claim entitlements like free school meals and other benefits, local charities and support agencies in three languages. The school also group calls, texts and emails parents about food parcels, supermarket vouchers and the uniform bank.



Back to [Step 1](#)

CASE STUDY: Involving the school community in developing awareness and understanding

St. John Ogilvie High School and St Catherine's Primary School



St. John Ogilvie High School is a 6 year denominational comprehensive in Hamilton, South Lanarkshire.
School roll: 1059



St Catherine's R.C. Primary School is a denominational school in the south east of Edinburgh
School roll: 217, plus 40 in nursery.

Parents and carers tell us they are keen for school staff to understand how poverty impacts upon their community and the families within it.

Opportunities for professional learning are an important part of this. However, many schools have gone further and have involved their learners and parents in the process as part of wider Cost of the School Day work.



S1 Cost of the School Day discussion group

A group of S1 pupils has formed at St. John Ogilvie High School, specifically to support Cost of the School Day action in their school.

Leigh Galloway, Principal Teacher of Equity, who runs this group, says *“it has been great to get their input into our policies and also into the S1 Cost of the School Day lessons we have incorporated as part of our S1 course. Many of the young people involved are keen to support everyone in their school community, and their input into how the school continues to develop its Cost of the School Day policies and strategies is likely to be invaluable.”*

CASE STUDY: Involving the school community in developing awareness and understanding

Cost of the School Day parent and carer group

St Catherine's Primary School had already begun its Cost of the School Day journey, and was taking action to mitigate the effects of school costs on families, but knew that there might be gaps. To understand more about what they might be missing, the school turned to the Cost of the School Day Toolkit and worked through it with staff groups and then parent groups.

A parent focus group was formed from a diverse mix of the school community, including parents with a mix of income levels and parents with English as an Additional Language, as well as the Parent Council. Using the Toolkit, the parent group identified things that supported families to deal with the costs associated with the school day and further steps that could be taken.



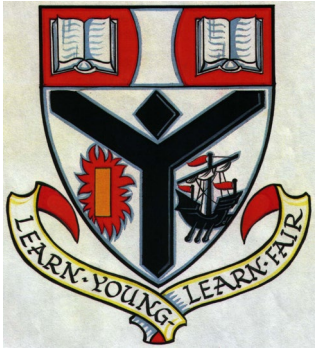
Head Teacher Paul Hunter reflected on the experience:

“Looking back, we felt this was a really valuable exercise to showcase what we already do to poverty proof the school as well as recognising that it is not good to be complacent and there are always other ideas that can make this better. The best way to do this is to ask the very people you are doing it for.”

Back to [Step 1](#)

CASE STUDY: Non-stigmatising help with trips

Auchenharvie Academy



Auchenharvie Academy in Stevenston, North Ayrshire is a 6 year non-denominational comprehensive

School roll: 648

A really important part of tackling costs at school is ensuring that nobody feels ashamed or stigmatised by the way help is offered. Approaches to this might look different in different school communities and it might require some consultation and creativity to work out the best approach in your setting.

Staff at Auchenharvie Academy were aware that some young people would automatically self-exclude from trips and activities that cost their families money.

Their solution is to promote trips and activities in the first instance without mentioning costs. Once pupils have highlighted that they are keen to participate, the faculty involved identifies pupils who might need additional support.

The school gets in touch again and includes this statement:

‘Due to additional funding becoming available within the school, we no longer require payment for your child to participate in this upcoming trip.’

Staff will also call parents and carers to get this message over. And, if the family would prefer to pay they are always given the opportunity to opt out of this process.

Allison Hopton, Principal Teacher Family Learning at Auchenharvie, tells us that this approach has been built on the school’s experience of their community and what might work best:

“We often have to change our approach on how we deal with different situations so we don’t upset any of our families. The last thing we want to do is cause damage to any relationships we have spent years building.”

Where trips are more expensive, payment plans, fundraising and PEF are all used to subsidise the costs to support all the young people attending, to ensure all have the opportunity to take part.

This approach is used consistently across the school to ensure no pupil misses out and every parent and carer receives the same correspondence from the school.

Go back to [Step 2](#)

CASE STUDY: Building relationships, building confidence

Seafield Primary School and Ardler Primary School



Seafield Primary School
is in Elgin, Moray
School roll: 353, plus 80
in nursery.



Ardler Primary
School is in Dundee.
School roll: 125, plus
104 in nursery.

Parents say that staff attitudes make a difference. Schools which demonstrate that they take the issues faced by low-income families seriously, through discretion, kindness, and offering support and advice in confidence, are seen by parents as more approachable.

When staff are able to show through words and actions that they care, parents and carers notice. Some schools have home link workers who can help with this.

Jane Allen is the School and Family Development Worker at Ardler Primary School in Dundee, and Tracey Picksley is the Home School Link Worker at Seafield Primary and Eastend Primary School in Elgin. Both Jane and Tracey are experienced in providing support for families within their school community, and building stronger links between families and schools.



Jane at Ardler Primary says:

“The relationship is really, really important. I think in order for families to accept support you have to be approachable. In the school I’m known by Jane, not known as Miss Allen, and I think that kind of breaks down a barrier in itself, they see me as somebody they can approach and that they can ask for help.”

CASE STUDY: Building relationships, building confidence

The advantages of a good relationship with families are clear to Tracey at Seafield Primary:

“Having a good relationship with families allows me to at times ask difficult questions, even if am unaware of all their circumstances. Parents and carers know that I am discreet and so are school staff, so they will happily talk to me on another parent’s recommendation. It’s also being aware you have to approach each parent or carer as an individual.”

Not all schools have similar workers in place, but the kinds of strategies that Jane and Tracey employ within their work are useful for us all to understand when thinking about building relationships and trust with families. Jane describes just some of the ways she does this:

- Being visible – being seen at events like Parents’ Evenings, sports days and school fairs
- Using social media to put out useful messages and build a profile, so that families get to know a little more about you and feel comfortable with you as a person
- Open up a little to parents and find opportunities to make general conversation with them, which helps families see you as person and not only a member of school staff
- Running groups and clubs helps members of staff to get to know parents in an informal setting.



Back to [Step 2](#)

CASE STUDY: Reminding everyone in all communication

Biggar High School



Biggar High School is a 6 year comprehensive in South Lanarkshire. School roll: 657

There are various ways that schools can show everyone that they take equity seriously, but perhaps one of the most effective and direct is to share a statement with parents and carers outlining this commitment. Biggar High School has taken this approach alongside other South Lanarkshire schools.

Biggar High School Cost of the School Day policy statement

At the start of each session, Biggar High School sends a policy statement to all parents and carers which describes why the school takes the issue of poverty seriously, and what they are doing to change things. The statement includes

- A clear message about the school's commitment to equity.
- Information about the Pupil Equity Fund and the school's own Equity Fund.
- An invitation to get in touch: "at any point in their child's school career".
- A named member of staff and method of contacting them, which is a confidential link on the school's website front page.
- A commitment that the school offers "the appropriate support or resource provision to allow their child to receive as full and as rounded a school experience as possible."

- A list of the people who can be contacted and details about the specific areas in which the school supports pupils.
- This information is also posted on the school website under their Living Well @ BHS tab, and an Equity link on the front page allows pupils or parents to contact the school.

Head Teacher Robert Stewart says that:

"The aim of our school is 'to enable every member of our school community to achieve their full potential' and to achieve this end we have a moral duty to ensure that, wherever we can, work as a school community to eliminate any barriers to pupil learning and progress. To this end we endeavour, in a variety of ways, to alleviate the cost of the school day for pupils and families who may require financial support."

Back to [Step 2](#)

CASE STUDY: Making it clear when help is available

Braes High School



Braes High School is a comprehensive 6 year school situated in the Reddingmuirhead area of Falkirk. School roll: 1000 (approx.)

Having to ask what help is available can be hard for families, and if people are uncertain what assistance might be available they are less likely to come forward and ask, continuing to struggle in silence.

So it's important for schools to say clearly when help is available, and Braes High School has been working hard to find ways to put that message over to families.

Staff at Braes High School have put a lot of thought into how parents and carers would want to engage with their school when there's an issue with costs or money, and how they can reduce the anxiety around asking for help.

Their solution has been to create a dedicated Cost of the School Day web page in a prominent position on the school website. Included on the page are details of cost reducing activities: help to pay for trips or items required for specific subjects, the school's uniform exchange and clothing pop up shops, access to a benefits advisor and links to application form for entitlements for young people.

All information is presented in an easy to access and straightforward way, alongside an invitation to email the school if a parent or carer would like to get in touch.

It's hoped that by offering parents the opportunity to email if they need to rather than phone, they'll feel more able to get in touch.

The screenshot shows the Braes High School website. The header includes the school logo and navigation links: Home, Our School, Curriculum, Pupils, and Family Support/Leavers. Below the header is a banner image of students in a classroom. The main content area is titled 'Cost of the School Day' and features a sub-section 'Braes Backpacks'. The backpacks section includes a graphic with the text 'Reduce the cost of the school day' and 'GET HELP TO APPLY BY CONTACTING @BRAESHIGH OR @DNANDUPBHS'. The text below the graphic states: 'Braes Backpacks are available to all new S1 pupils and will be provided before the start of the new school year. These backpacks have been put together by our Senior pupils and contain everything you need for a positive start at Braes, including some helpful advice from our S6 Leavers. If you would like to sign up for a Braes Backpack email [HERE](#)'.

www.braeshigh.com/family-support-learning/cost-of-the-school-day

Back to [Step 3](#)

CASE STUDY: Guide to financial help for families

St Catherine's R.C. Primary School



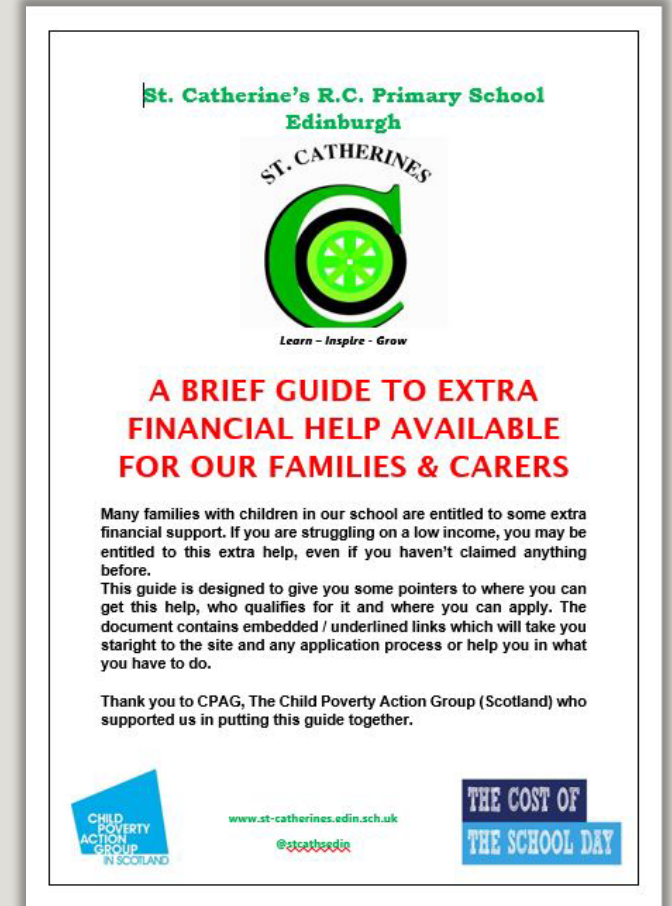
St Catherine's R.C. Primary School is a denominational school in the south east of Edinburgh
School roll: 217, plus 40 in nursery.

Schools can make a really big difference to family finances by offering straightforward advice about entitlements and benefits. Parents from several different local authority areas told us that they had claimed entitlements because they had been sent information by their school.

St. Catherine's Primary School in Edinburgh understands the difference this can make for families in their school community, and created a guide to financial help for families .

Acknowledging that some families may not be getting all the help that they are entitled to, St. Catherine's Primary produced a guide for parents, which includes:

- Basic information about Scotland wide entitlements such as Free School Meals and Best Start Grants, as well as local or community initiatives such as the South Edinburgh Food Bank and the Edinburgh Police Fund for Children.
- Links to application forms and relevant web pages.
- A list of useful contacts and organisations, including links and contact numbers.



Back to [Step 3](#)

CASE STUDY: Involving families and letting everyone know what's happening

Rigside Primary School



Rigside Primary
School is in South
Lanarkshire.
School roll: 59

To make sure that everyone knows what Rigside Primary School does to reduce costs the school has produced a really simple, clear and informative Cost of the School Day leaflet for families. It explains what the school does and why in a really positive and upbeat way.

Learning

Children at Rigside Prim do not need to pay for an learning activity. All res are provided. We curren a procedure for young p borrow equipment if the for homework. We also p free homework club in n support any homework r All pupils in Rigside tak block of swimming lesso including transport, are school.

Eating at Schoo

We currently have 51% o who are in receipt of free meals. We are aware the stigma associated with a and we try to reduce this discussing who has a fre We estimate that 100% o are eligible for free schoo up their entitlement. We currently provide a f Club, available every day

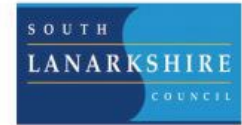


Cost of the School Day is a high priority in Rigside Primary and features in all of our plans; School Improvement Plan, Scottish Attainment Challenge Plan and Pupil Equity Fund Plan. We have gathered the views of all staff to audit our practice and continue to improve where we can. Discussions have been held with our Parent Council and the views will continue to be gathered from our wider parent forum to inform our future practice.

"To ensure equity of opportunity for all children and families in Rigside, we will continue to focus closely on Cost of the School Day. We aim at all times to have a "zero cost" policy for all activities we provide in school and beyond."
(SAC Plan 2020-21)



updating our practice by developing a "previously owned" stall for parents to select items of uniform which have been previously owned for reuse. This will allow families to pick up some items free of charge which may help with uniform.



Rigside Primary School Cost of the School Day



At Rigside Primary School we recognise the need to reduce the cost of the school day for all our pupils and particularly for our pupils who are already experiencing poverty.



Back to [Step 4](#)

CASE STUDY: Financial Inclusion Support Officers (FISO) project in schools

Bellahouston Academy



Bellahouston Academy is a 6 year comprehensive in southside Glasgow. School roll: 1009

Bellahouston Academy was already actively working to reduce school costs and promote equity in their school.

However, staff knew that many families were likely to be missing out on financial support and were keen to take part in a programme placing Financial Inclusion Support Officers (FISO) directly in Glasgow schools.

Bellahouston Academy's Financial Inclusion Support Officer (FISO) is Sharon Graham. She's one of nine FISO project workers in Glasgow schools who help parents and carers to claim social security benefits and school aged entitlements, offer debt and financial capability support and refer to energy, digital inclusion and employability services.

By February 2021, the FISO project in Bellahouston Academy led to £432,816.72 in financial gains for parents. A large proportion was from benefits and entitlements being missed by families.



FISO was developed by the Calton Child Poverty Network and Glasgow City Council Education and Financial Inclusion teams with the aim of reducing child poverty levels in the city. Piloted initially with GEMAP and four schools in the city, Covid grant funding has allowed it to expand on a phased basis to all secondary schools in Glasgow and extend partnership with the CAB Consortium and Money Matters.

CASE STUDY: Financial Inclusion Support Officers (FISO) project in schools

Bellahouston Academy

What makes FISO work for families?

Clear standard financial information:

FISO is underpinned by a Support for Families advice booklet with details of school aged entitlements and support available to access them, giving families the option to follow things up themselves or contact Sharon for help.

Confidentiality: Parents and carers value confidentiality in their communication with FISO.

Convenience and flexibility: Parents can find it difficult to attend drop in surgeries at money advice services when they have work commitments or small children. At FISO, families are given Sharon's mobile number and can get in touch at a time that suits them. Sharon says that contact via text message or Whatsapp has been the most successful way of initially communicating with parents.

"Parents really like it. It means they can get in touch when they're ready and when they're free."

Expertise and joined up working:

Access to welfare rights expertise means families can get full benefits checks and schools can easily get advice on topics they are unsure about. For some families, contact with FISO has meant uncovering issues the school may not have otherwise known about, offering an opportunity for better joined up working to support families.

Strong school partnerships with staff promoting it regularly to parents: Sharon attends Parents Evenings, information sessions and parent groups and the school promotes the service and advice booklet via bag drops, social media, texts, websites and in 121 sessions with parents - sending parents copies of the leaflet by post led to an upsurge in contact.

Sharon says that hearing about the service regularly makes it more likely that parents will approach her:

"Trust is a big thing and the more the school puts out about it the more it resonates. There might be a bit of scepticism about who you are, what you're doing but parents do trust schools so if the service is being promoted by the school then they trust you."

CASE STUDY: Financial Inclusion Support Officers (FISO) project in schools

Bellahouston Academy

In the past, parents and carers were sometimes reticent to approach Sharon at Parents' Evening and other school events as

"maybe they didn't want to be seen to have money problems in public."

However, COVID-19 and lockdown saw an increase in contact:

"so many people were affected by Covid-19, maybe it felt they weren't going to be seen as 'in need' and it felt okay to ask for advice."

As well as the significant financial gains made, feedback from parents shows the impact this approach can have on families lives:

"I was once afraid to even think of the debt I was in and the hardship my family was facing but with the help and support of my adviser I am now in a much more confident state. This has not only helped with my financial affairs it has also helped massively with my mental state. I was struggling to get by day to day with the worry of living on such a small income but with the support I now see that there is a way forward and help is only a text away. Just knowing the support is there is a massive weight off my shoulders."

Back to [Step 5](#)

"It was difficult to get a house when we first moved to the area. We have no choice than to pay 6 months of rent as a deposit. We were left with nothing. No food, no clothes for the kids for winter, and we couldn't pay our bills, so couldn't afford to put the heating on for months. My husband worked all the time, but he changed job and his start date was delayed because of Covid. We had no money for food and but Sharon helped us to claim Universal Credit, and helped us to complain when the payment was delayed for weeks. We didn't know what help we could get before the school told us about Sharon – she helped us to claim crisis grants and other grants to help us buy food and jackets for the children until we got the Universal Credit. Sharon is one person I will recommend to anyone anytime, any day."

Further information and resources - June 2021

Child poverty

[Child poverty in Scotland: the facts](#) from CPAG in Scotland

Scottish Government [child poverty and inequality statistics](#)

[Local child poverty estimates](#) and map from the End Child Poverty Coalition

More in depth information on the [drivers of child poverty in Scotland](#) from Public Health Scotland

Financial information

Information from 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

Information on [Scottish benefits](#) from CPAG in Scotland and [Payments for children in Scotland](#) eLearning course

[Citizens Advice Scotland](#) provides details of local advice services. Many local authorities and housing associations have their own welfare rights services with contact details on their websites.

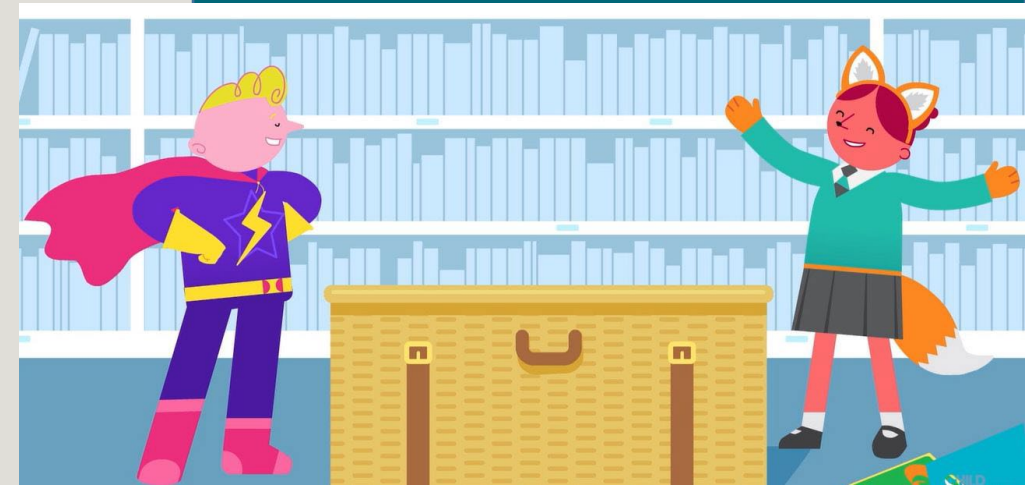
CPAG in Scotland's [Advice Line](#) offers advice on benefits and tax credits for practitioners working with families: [0141 552 0552](tel:01415520552) or advice@cpagscotland.org.uk

Cost of the School Day

All Cost of the School Day information is available on our [website](#), including the Cost of the School Day Toolkit, [films](#) showing practical action in schools and [other resources](#) to help on your Cost of the School Day journey. Get in touch with the team at costoftheschoolday@cpagscotland.org.uk

Other

Scottish Government [Equity Audit](#) and [Closing the poverty-related attainment gap: progress report 2016 to 2021](#)



Thank you...

We would like to express our gratitude to all the parents and carers who gave up their time to be part of this research, helping us learn more about how schools can talk to families about costs and money. All of the experiences, thoughts and ideas shared with us have formed this resource and the animation which accompanies it.

www.cpag.org.uk/talking-costs



About CPAG in Scotland

We work for the one in four children in Scotland growing up in poverty. We collect evidence from families living in poverty and campaign for solutions to bring about a society where children have a fair chance in life free from hardship. We provide training, advice and information on social security to frontline workers to make sure families get the financial support they need.

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