

Cashless Revolution at St. John Payne Catholic School



ParentPay®

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Monica Morley,
School Business Manager.

An income collection revolution is under way.

UK schools are now taking significant steps towards becoming ‘fully cashless’ - removing the need for parents to send cash / cheques to school to pay for school dinners, clubs, trips, fees and more.

Going cashless by taking payments online

Monica Morley (School Business Manager) and Sara Smithdale (Senior Finance Officer) at St. John Payne Catholic School in Essex explain why the school went fully cashless and the lessons learned in the process.

Monica stated: ‘Back in 2008, the time required for collecting, reconciling and banking cash and cheques was almost becoming unmanageable; we had to do something to tackle this issue.’

‘Parents were already shopping and banking online so I couldn’t see why they wouldn’t also want to pay for school items online. Having spoken to other schools using ParentPay, I persuaded the School Leadership Team (SLT) that we should start to take online payments from parents.’

In 2008/09 the school started to use ParentPay to enable parents to pay online for trips and other items.

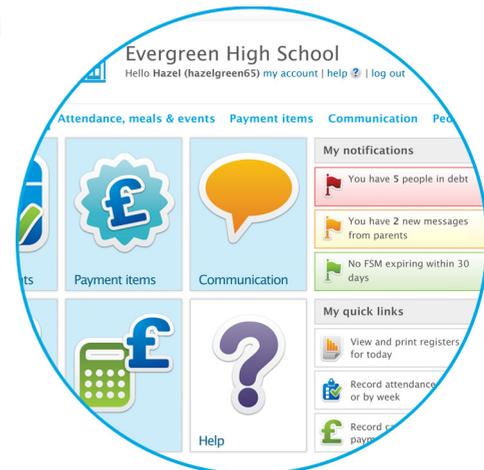
Monica commented: ‘Within a year we were starting to see benefits - with over £75,000 collected on trips and other items - we saved numerous administration hours, which were put to good use elsewhere.’

‘The ParentPay system was already giving us a good return on investment but as far as I was concerned, that was just the start, we really needed to exploit all the possibilities ParentPay offered.’

Half term report: Good so far but could do even better

Despite an impressive start, around 60% of the schools total income was still being paid in cash for school meals.

To tackle this issue, the school invested in a cashless catering system which integrated with ParentPay. This enabled parents to not only pay online for school dinners on ParentPay, but also see what their children were eating and receive low balance alerts via email / SMS text, helping to reduce the time needed to chase debt.



“The system was giving us a good ROI but that was just the start.”

Monica Morley,
School Business Manager.

Continued overleaf



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ParentPay[®]
“With any big change
communication is key.”
Monica Morley, School Business Manager

At the time (2009) the SLT felt it was not fair to insist parents 'had' to pay online, so a cash loading facility was provided for students to top-up their dinner money accounts.

Monica commented: 'It was a step in the right direction, but as far as I could see, our finance team and school caterers were still spending too much administration time; time which could be better utilised on more productive tasks.'

'Around 40% of our parents were paying online for school dinners and the rest still sending children to school with cash.'

By 2010, Monica and her team felt the case to go fully cashless was now a strong one. Parents enjoyed total transparency, ease of payment and peace of mind, while the school could continue to drive forward time saving efficiencies.

For those parents without a bank account or access to the internet, the ParentPay system also allowed them to pay cash in one of the numerous local stores offering PayPoint. The whole solution was socially inclusive whilst enabling a cash free environment in school.

Sara commented: 'We (the finance team) set about communicating a very convincing argument internally that we should go fully cashless and what's more we already had ParentPay in place to achieve this. Most of our parents had used their ParentPay accounts for school trips and other items at some point - so why not for all school meals too?'

Issues become opportunities

When the cash loader stopped working one day, queues of students were again at the finance office – a headache schools staff thought they had long seen the back of.

Monica saw the opportunity they had been waiting for: 'Instead of rushing into a quick and expensive fix, we asked ourselves should we really be spending money on upgrading the cash loading system, when we already had a proven, ready-made solution that would eradicate the need for cash to be in school at all?'

Based on the success of online payments to date, SLT made the decision not to replace the cash loader and instead direct parents to use ParentPay to pay for school meals.

Sticking to a recipe for success

Sara said: 'We followed a 6 month plan provided by ParentPay and it worked brilliantly! When we told parents we only take payments online or through PayPoint, there were very few objections – in fact many welcomed the move.'

The plan emphasized the need to regularly communicate the benefits of paying online to parents. As a result of sticking to the plan, within 12 months the school collected over £130,000 through ParentPay for dinner money payments. Long queues in the canteen are now a thing of the past, encouraging more children to take school meals.

Monica wanted other schools who are considering going cashless to take one major lesson she learned away with them: 'With any big change, communicating what the change will look like and the benefits it will have for everyone is key. Now, not a penny of cash is now handled in school, benefitting the school, our parents and most of all...our students.'

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