

Guide to Required Policy for Unpaid Meal Charges in the School Nutrition Programs



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Bureau of Child Nutrition Programs
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Guide to Required Policy for Unpaid Meal Charges in the School Nutrition Programs

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Contact Information for CSDE School Nutrition Programs Staff

For questions regarding the content of this guide, please contact the school food authority's (SFA) assigned CSDE school nutrition team member for the school nutrition programs.

| County | CSDE staff |
|---|---|
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| Fairfield County (includes Region 9) Litchfield County (includes Regions 1, 6, 7, 12, 14 and 20) School wellness policies | Fionnuala Brown 860-807-2129 fionnuala.brown@ct.gov |
| Hartford County (includes Region 10) | Teri Dandeneau 860-807-2079 teri.dandeneau@ct.gov |
| New Haven County (includes Regions 5, 15, and 16) | Greg King 860-713-6804 greg.king@ct.gov |
| New London County Windham County (includes Region 11) Claims processing | Susan Alston 860-807-2081 susan.alston@ct.gov |

For a list of all CSDE Child Nutrition Programs staff, refer to the CSDE's [Child Nutrition Staff and Responsibilities](#). For information on the school nutrition programs, visit the CSDE's [School Nutrition Programs](#) webpage.

1 — Introduction

This guide addresses the federal and state requirements for local educational agencies (LEAs) that participate in the U.S. Department of Agriculture’s [National School Lunch Program \(NSLP\)](#) and [School Breakfast Program \(SBP\)](#) to institute and clearly communicate a policy for unpaid meal charges.

- The federal requirements apply to all public, private schools, and residential child care institutions (RCCIs) that serve children participating at the reduced price or paid rate. Refer to “[USDA Requirements](#)” in section 2 of this guide.
- The state requirements apply to all public schools, regardless of whether they participate in the NSLP and SBP. Refer to “[Connecticut Requirements](#)” in section 2 of this guide.

The contents of this guide are based on the USDA regulations and [Connecticut General Statutes \(C.G.S.\) Section 10-215 \(b\) and \(c\)](#).

The contents of this guide are subject to change. The Connecticut State Department of Education (CSDE) will update this guide as needed. Please check the CSDE’s [Financial Management for School Nutrition Programs](#) webpage for the most current version. For questions, contact the school food authority’s (SFA) assigned [CSDE school nutrition team member](#).

Requirement for Unpaid Meal Charges Policy

C.G.S. [Section 10-215 \(b\) and \(c\)](#) require that every local or regional board of education (including LEAs that do not participate in the NSLP or SBP) must have a policy in place for students who do not have money in their account or in hand to cover the cost of the breakfast and/or lunch meal at the time of service. A clearly communicated and consistently implemented policy for unpaid meal charges ensures that school food service professionals, school administrators, families, and students have a shared understanding of how the LEA handles unpaid meal charges. For guidance on the required elements and what LEAs cannot include in the LEA’s unpaid meal charge policy, refer to “[Checklist for Reviewing the LEA’s Unpaid Meal Charge Policy and Procedures](#)” in section 3.

Developing Different Policies within a District

The requirement to develop a policy for unpaid meal charges applies to the LEA, not the individual schools within the LEA. A districtwide policy is recommended, but the LEA may need to address schools within the district differently based on the type of school and meal services available. The examples below provide common scenarios where different unpaid meal charge policies may differ within the district.

Example 1: Community Eligibility Provision

Some schools in the district may be participating in the [Community Eligibility Provision \(CEP\)](#), providing each student with one SBP meal and one NSLP meal each school day at no cost, without collecting applications for free or reduced-price school meals. Other schools in the same district may be collecting and processing free or reduced-price school meals applications and charging students for meals based on their household's income. In this situation, the LEA will have different policies for schools participating in the CEP and schools that do not participate in the CEP.

Although CEP districts and schools do not charge students for their meals, they are still required to have an unpaid meal charge policy. This ensures that the LEA has a policy addressing the charging of second student meals and a la carte items like milk.

Example 2: Interschool Agreement

Separate policies for each LEA may be required when multiple LEAs operate under one SFA through a [Full-service Interschool Agreement](#). This agreement must be completed by any school district or school that provides another district or school with reimbursable meals or snacks through the USDA school nutrition programs.

Policy Elements and Focus

C.G.S. [Section 10-215 \(b\) and \(c\)](#) require that all public LEAs create a multi-tier plan to ensure that children with unpaid school meal charges are not shamed or treated differently than children who do not have unpaid school meal charges. This plan must consist of the following elements:

- a LEA policy that acknowledges the right for a child to have a breakfast and lunch meal of their choice each school day;
- a prohibition on publicly identifying or shaming a child for unpaid meal charges (refer to [section 2](#));
- a mandatory procedure to communicate the policy annually to all households of enrolled students and whenever a new student enters the district throughout the school year (refer to [section 3](#)); and,
- a procedure that guides policy implementation and training for school staff and administrators (refer to [section 3](#)).

This policy must be shared with students, parents and guardians, school staff and administrators, and posted on the LEA's website.

Debt collection efforts

LEAs must focus debt collection efforts on the parents or legal guardians responsible for providing funds for meal purchases or settling unpaid charges, rather than the child. LEAs should communicate respectfully, privately, and directly with parents and legal guardians using methods such as phone, text, school/class messaging app, or email.

LEAs must never direct any potentially stigmatizing communication toward a child. Examples include written notifications about a child's fund balance, hand stamps, and verbal reminders given to the child regarding their meal fund balance. SFAs may work with households to establish a long-term payment plan for borrowed funds.

Schools participating in the NSLP and SBP cannot use the nonprofit school food service account (NSFSA) to cover the costs of unpaid meal charges in the NSLP and SBP. School lunch debt impacts the SFA's ability to serve all children high-quality, nutritious meals. For guidance on accrued unpaid meal charges, refer to the CSDE's [Guide to Financial Management Requirements for the School Nutrition Programs](#).

Charging second meals or a la carte foods and beverages

Although the CSDE strongly discourages LEAs to allow students to charge second (or more) meals or a la carte foods and beverages, LEAs that do allow charging in these circumstances (including CEP schools) must implement and communicate a procedure for collecting unpaid food and beverage charges.

Each year, local or regional boards of education participating in the NSLP and SBP must reimburse the NSFSA in full for all unpaid student charges accumulated from July 1 of the previous year through June 30 of the current year.

For guidance on meal counting and claiming procedures, visit the CSDE's [Meal Counting and Claiming for School Nutrition Programs](#) webpage.



2 — Policy Requirements

The requirements for the LEA's policy for unpaid meal charges are defined by the USDA and are also specified in [C.G.S. Section 10-215b](#). These requirements are summarized below with applicable implementation guidance and resources.

During the [Administrative Review](#) of the school nutrition programs, the CSDE will review the LEA's policy for compliance with all federal and state requirements, including documentation of the methods used to communicate the unpaid meals charges policy to households and the LEA staff responsible for policy enforcement.

USDA Requirements

By July 1, 2017, the USDA required all SFAs operating the NSLP and SBP to develop a written and clearly communicated policy for unpaid meal charges that ensures a consistent and transparent approach to how the SFA addresses unpaid meal charges (refer to [USDA Memo SP 46-2016](#)). This policy must include how the LEA will reimburse the NSFSA for unpaid meal charges by June 30 of each year.

This policy is required for all public, private schools, and residential child care institutions (RCCIs) that have children participating at the reduced price or paid rate.

The USDA policy memos below provide information on the requirements and guidance for unpaid meal charges.

- [USDA Memo SP 46-2016](#): Unpaid Meal Charges: Local Meal Charge Policies
- [USDA Memo SP 47-2016](#): Unpaid Meal Charges: Clarification on Collection of Delinquent Meal Payment
- [USDA Memo SP 23-2017](#): Unpaid Meal Charges: Guidance and Q & A
- [USDA Memo SP 29-2017](#): 2017 Edition: Overcoming the Unpaid Meal Challenge: Proven Strategies from Our Nation's Schools

An overview of these USDA policy memos is available in [CSDE Operational Memorandum No. 4-17: Guidance on Unpaid Meal Charges and Collection of Delinquent Meal Payments](#).

Connecticut Requirements

Effective July 1, 2021, [C.G.S. Section 10-215b](#) requires that each local or regional board of education's policy and procedures for unpaid meal charges must include the four elements below.

1. **Shaming prohibition:** A prohibition on publicly identifying or shaming a child for any unpaid charges, including but not limited to delaying or refusing to serve a meal to the child, designating a specific meal option for the child, or taking any disciplinary action against the child.

Examples of unacceptable language in the LEA's policy

- Will provide an *alternate* lunch for students with a zero or negative balance.
 - Will charge a *designated alternate* meal to the student's account.
 - A statement that limits the number of meals that a student can charge.
 - Requiring students with a zero or negative balance to pick up a "brown bag" or any alternate meal.
2. **Right to purchase a meal:** A declaration of the right for any child to purchase a meal that may exclude any a la carte items or be limited to one meal per meal service.

Examples of acceptable language to include in the LEA's policy

- Students will be informed of their right to purchase a meal, which excludes a la carte items, for any school breakfast, lunch or other meal offered by the district, even if the student's account has insufficient funds.
- No student will be prohibited from receiving a full meal.
- Schools cannot deny a meal to any student including those students who pay reduced-price or full price.
- Students have the right to obtain a meal in accordance with C.G.S. 10-215. Students are allowed to charge a single full meal for breakfast and lunch each day to their student account.
- Students have a right to obtain one breakfast and one lunch meal per student per school day.
- Any student whose account has insufficient funds (i.e., is at the charging limit) and does not bring a meal to school may charge meals and will be informed of their right to purchase a meal, which excludes a la carte items, for any school

breakfast, lunch, or other meal. No student shall be deprived of a meal due to forgotten or lost money or insufficient funds.

3. **Communicating with parents or guardians:** Each LEA is required to establish a procedure for communicating with parents or guardians how the LEA will collect unpaid charges. At a minimum, communication must include:
 - providing information about local food pantries;
 - how to apply for free or reduced-priced meals;
 - how to apply for the [Supplemental Nutrition Assistance Program \(SNAP\)](#) administered by the Department of Social Services;
 - and a link to the town's website listing any community services available to residents.

The policy must contain a procedure regarding the collection of delinquent meal charge debt.

4. **Internal LEA procedure for excessive unpaid meal charges:** Each LEA must develop an internal procedure for when a student's unpaid meal charges equal or exceed the cost of 30 meals. This procedure must include a process to refer the parent or guardian to the LEA's local homeless education liaison.

For additional guidance, refer to [CSDE Operational Memorandum No. 11-22: Connecticut Statutory Requirements for Unpaid Meal Charges in Public Schools](#).

Accepting gifts, donations, or grants for unpaid meal charges

[C.G.S. Section 10-215c](#) allows boards of education to accept gifts, donations, or grants from any public or private sources for the purpose of paying off any unpaid meal charges.

Board of education approval

Although there is no federal requirement for school board approval of the local meal charge policy, SFAs should consult with local administrators about any additional local requirements for the establishment of an SFA-level meal charge policy.

2 | Policy Requirements

Parent/guardian request not to charge

If a parent/guardian requests that their child not be allowed to charge meals, the SFA should contact their CSDE [school nutrition team member](#) for guidance.

Withholding Student Privileges

Depriving a student of the opportunity to participate in school activities or withholding a student's diploma due to unpaid meal charges violates the requirements of [C.G.S. 10-215\(b\)](#). LEAs cannot withhold or deny students access to any school activities as a result of unpaid meal charges. Examples include receiving a student's diploma, participating in school sports, participating in prom, and participating in school activities such as field trips and events conducted by parent-teacher groups.



3 — Implementation Strategies

This section summarizes the policy requirements and implementation strategies to manage unpaid meal charges through communication with households and the LEA's procedures for implementing the unpaid meal charges policy.

Communication with Households

The CSDE requires that LEAs must provide their unpaid meal charge policy in writing to all households annually and to new students entering the district throughout the school year. Only appropriate district staff trained in USDA confidentiality requirements can communicate with the household. Districts not participating in the NSLP or SBP should follow their LEA policies governing student confidentiality.

SFAs must communicate directly with adults in the household if a payment is overdue, rather than communicating with or through the child.

SFAs may use the methods below to communicate the policy to households.

- Include a letter to households explaining the unpaid meal charge policy when sending “back-to-school” packets with student registration materials.
- Share the policy with the household when it is applied to a specific child.
- Include the policy in the print versions of student handbooks, if provided annually, to parents and guardians.
- Include policy on district's website. **Note:** Website posting cannot be the sole method of communication to families regarding the SFA's unpaid meal charge policy.
- Include the written policy when using existing notification methods to inform households about applying for free or reduced-price meals, such as distributing household applications at the start of the school year.

Required information

The LEA's communication to households must include the information below.

- Information on local food pantry and community outreach programs.
- Communication regarding how to apply for free and reduced-price meals using the [Application for Free and Reduced-price School Meals or Free Milk](#) and SNAP benefits (or using the LEA's own application, for LEAs not participating in NSLP or SBP). The CSDE encourages SFAs to include this information in communications to all households (refer to the CSDE's Addendum C: Information on the Supplemental Nutrition Assistance Program (SNAP) in the "Addenda" section of the CSDE's [Eligibility for Free and Reduced-price Meals and Free Milk in School Nutrition Programs](#) webpage).
- The procedure for when the LEA will contact their local homeless education liaison when meal charges are equal to or exceed the cost of 30 meals.

SFA's External Communication Procedures for Policy Implementation

The LEA's policy must include all required elements indicated in section 2 (refer to "[Connecticut Requirements](#)"). In addition, the CSDE recommends including the language and procedures below.

- Parents/guardians are responsible for providing funds for their children's meals. When a student charges a meal, prompt repayment is expected.
- The SFA cannot use a student's money to repay previously unpaid charges if the student intends to use the money to purchase that day's reimbursable meal or an a la carte item, like milk or a second meal.
- Include guidance on how to use the pre-payment system for reimbursable meals (if applicable). If the SFA uses a pre-payment system, children and households must continue to have a method to add funds to their account on the day of service. For example, families could make cash or check payments to the food service department on the day of service.
- Include guidance on the method that households may use to review their child's food service account to track purchases and the daily balance (if applicable).

SFA's Internal Communication Procedures for Policy Implementation

The CSDE requires that LEAs develop a written internal policy that includes the following elements.

- the implementation and training of the policy for unpaid meal charges;
- the LEA's communication with households and LEA personnel; and
- when and how to contact households when a student charges a meal or has a low or exhausted fund balance. Some examples of communication methods include sending home a written or printed note in a plain envelope, a phone call, or an email.

Required elements for the SFA's internal policy

- Indicate that students who have money will be allowed to purchase a reimbursable meal and/or a la food items. SFAs cannot use a student's money to repay previously unpaid charges if the student intends to use the money to purchase that day's reimbursable meal or a la carte items. This action is considered publicly identifying or shaming a student for unpaid meal charges.
- Include a statement on how and where the LEA reimburses the food service department for bad (uncollectable) debt at the end of the school year (June 30 of each year). The NSFS cannot be used to pay bad debt. Potential sources to cover the cost of bad debt include the district's general fund, community donations, gifts, grants, and end-of-year donations, e.g., graduating seniors donate the remaining balance in their food service meal account to an unpaid meal fund. The SFA must have a plan detailing how unrestricted donations are distributed equitably among schools in the district.
- Indicate who is not allowed to charge meals or a la carte items, such as teachers and school staff, school food service staff, and visitors.
- Indicate the individuals who will contact households to request payment for unpaid meal charges. The LEA must ensure that the request for payment is made only by appropriate officials who are trained in USDA's confidentiality requirements (or the LEA's own policies, for LEAs not participating in NSLP and SBP) and who have a need to access a child's account balance or eligibility information.
- The internal procedure must be available and communicated to all school and SFA staff responsible for policy enforcement. This includes food service staff, staff involved in notifying households, superintendents, principals, associate principals, and appropriate district staff such as social workers, school nurses, and homeless liaisons, and may include the board of education.

Recommended elements for the SFA's internal policy

- The SFA trains staff annually and throughout the year (as needed) on the procedures for managing unpaid meal charges. LEA staff included in the training may be food service staff, principal or associate principal, guidance personnel, school social worker or homeless liaison, school nurse, and other staff, as appropriate to the LEA.
- The internal procedure should indicate the specific date when the LEA's policy will be communicated to students and staff. **Note:** At a minimum, the LEA is required to communicate their policy annually to households.
- The internal procedure should include procedures to develop a plan with households to pay unpaid meal charges prior to June 30 of each year.
- The internal procedure should include how the LEA will determine if students with unpaid meal charges are eligible for free or reduced-price meal benefits.



Checklist for Reviewing the LEA's Unpaid Meal Charge Policy and Procedures

LEAs should use the checklist below to determine if their unpaid meal charge policy and associated procedures comply with the federal and state requirements indicated in this guide.

Language to include in district policy

- A prohibition on publicly identifying or shaming a child.
- A statement to indicate that charging adult meals and a la carte foods and beverages is not allowed.
- A declaration of the right for any child to obtain a meal, which may exclude a la carte items.
- A procedure for communicating with the parent or legal guardian for the purpose of collecting unpaid meal charges.
- A procedure to refer the parent or guardian to the LEA's [McKinney-Vento Act Homeless Education Liaison](#) when unpaid meal charges reach 30 meals.
- A statement that by June 30 of each year, the unpaid meal debt must be reimbursed by board of education funds and not the NSFSA.

Items to include in household communication

- A free or reduced-price meal application including information regarding SNAP, such as the Connecticut State Department of Education's Addendum C: Information on the Supplemental Nutrition Assistance Program (SNAP). Refer to the "Addenda" section of the CSDE's [Eligibility for Free and Reduced-price Meals and Free Milk in School Nutrition Programs](#) webpage.
- The contact information for local food pantries.
- A link to the town's website listing community services available to residents of the town.

Items to include in internal procedures

- An internal procedure to communicate and train district staff on the policy.
- An internal procedure that SFAs must ensure the policy is provided in writing to all households at the start of each school year and to households of students transferring to the school during the school year.

Prohibited language

The LEA's policy cannot include any of the language below.

- Language that refers to an alternate or emergency meal.
- Language that references the household's financial hardship.
- Language that limits the total number of meals students can charge. **Note:** The policy may include a limit of one breakfast meal and one lunch meal per day but cannot cap the total number of meals charged.
- Language that indicates meals cannot be charged.
- Language that indicates student meal debt rolls over into the next school year.
- Language that indicates the district accepts free and reduced-priced meal applications when all schools in the district participate in CEP.
- Language that states, "although not required by law." This language is inaccurate since this policy is based on Connecticut General Statute Section 10-215(b) and (c), which is a law enacted by a legislative body.
- Language that indicates meal debt will be communicated to the parent/guardian through the student.

LEAs must review their policy to ensure that it does not include this language or similar language.



4 — Resources

2 CFR Part 200: Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards:
<https://www.ecfr.gov/current/title-2/part-200>

Application Forms for Free and Reduced Meals and Milk (“Application Forms” section of CSDE’s Eligibility for Free and Reduced-price Meals and Free Milk in School Nutrition Programs webpage):
<https://portal.ct.gov/sde/nutrition/eligibility-for-free-and-reduced-price-meals-and-free-milk-in-school-nutrition-programs/application-forms>

Connecticut General Statutes (C.G.S.) Section 10-215 (b) and (c):
https://www.cga.ct.gov/current/pub/chap_169.htm#sec_10-215

CSDE Memorandum No. 11-22: Connecticut Statutory Requirements for Unpaid Meal Charges in Public Schools:
<https://portal.ct.gov/-/media/sde/nutrition/nslp/memos/om2022/om11-22.pdf>

CSDE Operational Memorandum No. 4-17: Guidance on Unpaid Meal Charges and Collection of Delinquent Meal Payment:
<https://portal.ct.gov/-/media/sde/nutrition/nslp/memos/om2017/om04-17.pdf>

Financial Management for School Nutrition Programs (CSDE webpage):
<https://portal.ct.gov/sde/nutrition/financial-management-for-school-nutrition-programs/documents>

Overcoming the Unpaid Meal Challenge: Proven Strategies from Our Nation’s Schools (USDA):
<https://fns-prod.azureedge.us/sites/default/files/cn/SP29-2017a2.pdf>

Supplemental Nutrition Assistance Program (SNAP) Benefits (“Application Forms” section of the CSDE’s Eligibility for Free and Reduced-price Meals and Free Milk in School Nutrition Programs webpage):
<https://portal.ct.gov/sde/nutrition/eligibility-for-free-and-reduced-price-meals-and-free-milk-in-school-nutrition-programs/application-forms#Addenda>

Unpaid Meal Charges (USDA webpage):
<https://www.fns.usda.gov/cn/unpaid-meal-charges>

USDA Memo SP 23-2017: Unpaid Meal Charges: Guidance and Q&A:

<https://www.fns.usda.gov/cn/unpaid-meal-charges-guidance-qas>

USDA Memo SP 29-2017: 2017 Edition of Overcoming the Unpaid Meal Challenge: Proven Strategies from Our Nation's Schools:

<https://www.fns.usda.gov/school-meals/2017-edition-overcoming-unpaid-meal-challenge-proven-strategies-our-nations-schools>

USDA Memo SP 46-2016: Unpaid Meal Charges: Local Meal Charge Policies:

<https://www.fns.usda.gov/unpaid-meal-charges-local-meal-charge-policies>

USDA Memo SP 47-2016: Unpaid Meal Charges: Clarification on Collection of Delinquent Meal Payments:

<https://www.fns.usda.gov/unpaid-meal-charges-clarification-collection-delinquent-meal-payments>

USDA Regulations for the National School Lunch Program (7 CFR 210):

<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-II/subchapter-A/part-210>

USDA Regulations for the School Breakfast Program (7 CFR 220):

<https://www.ecfr.gov/current/title-7/subtitle-B/chapter-II/subchapter-A/part-220>

Glossary

a la carte: Foods and beverages that are priced and sold separately from reimbursable meals.

Administrative Review (AR): The state agency's comprehensive offsite and onsite evaluation of all SFAs participating in the NSLP and SBP. The review cycle is every three years for each SFA and includes a review of critical and general areas. For more information, visit the CSDE's [Administrative Review for School Nutrition Programs](#) webpage.

local educational agency (LEA): A public board of education or other public or private nonprofit authority legally constituted within a state for either administrative control or direction of, or to perform a service function for, public or private nonprofit elementary schools or secondary schools in a city, county, township, school district, or other political subdivision of a state, or for a combination of school districts or counties that is recognized in a state as an administrative agency for its public or private nonprofit elementary schools or secondary schools. The term also includes any other public or private nonprofit institution or agency having administrative control and direction of a public or private nonprofit elementary school or secondary school, including residential child care institutions, Bureau of Indian Affairs schools, and educational service agencies and consortia of those agencies, as well as the state educational agency in a state or territory in which the state educational agency is the sole educational agency for all public or private nonprofit schools.

National School Lunch Program (NSLP): The USDA's federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. The NSLP provides nutritionally balanced, low-cost, or free lunches to children each school day. The NSLP was established under the National School Lunch Act, signed by President Harry Truman in 1946. For more information, visit the CSDE's [National School Lunch Program](#) webpage.

nonprofit school food service account (NSFSA): The restricted account in which all the revenue from all food service operations conducted by the SFA, principally for the benefit of school children, is retained and used only for the operation or improvement of the nonprofit school food service.

nonprofit school food service: All food service operations conducted by the school food authority principally for the benefit of schoolchildren, all the revenue from which is used solely for the operation or improvement of such food services.

paid meals: Meals served to students who are not eligible for free or reduced-price meals.

reduced-price meals: Meals served to reduced-eligible children in the NSLP or SBP that are less than the full-price meal. The maximum charge for a reduced-price meal is 40 cents for lunch, 30 cents for breakfast, and 15 cents for ASP snack.

school food authority (SFA): The governing body that is responsible for the administration of one or more schools and has the legal authority to operate the USDA's school nutrition programs.

School Breakfast Program (SBP): The USDA's federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. The SBP provides nutritionally balanced, low-cost, or free breakfasts to children each school day. The SBP was established under the Child Nutrition Act of 1966 to ensure that all children have access to a healthy breakfast at school to promote learning readiness and healthy eating behaviors. For more information, visit the CSDE's [School Breakfast Program](#) webpage.

Seamless Summer Option (SSO) of the NSLP: The USDA's federally assisted summer meals program that combines features of the NSLP, SBP, and the Summer Food Service Program (SFSP), and serves meals free of charge to children ages 18 and younger from low-income areas. School districts participating in the NSLP or SBP are eligible to apply to the CSDE to participate in the SSO. SSO meals follow the NSLP and SBP meal patterns. For more information, visit the [Seamless Summer Option of the NSLP](#) webpage.

delinquent debt: Debt that is considered collectable, and efforts are being made to collect it. Unpaid meal charges, like any other money owed to the NSFSA, are considered "delinquent debt" when payment is overdue, as defined by state or local policies. A debt owed to the NSFSA (i.e., an account receivable) is an asset. As such, the debt remains on the accounting documents until it is either collected or is determined to be uncollectable and written off.

bad debt: Debt determined to be uncollectable ([2 CFR 200.426](#)). Once a delinquent debt is reclassified as a bad debt it is no longer considered an asset because it is, by definition, uncollectable. Therefore, bad debts must be written off as operating losses. While bad debt must be written off as an operating loss, this operating loss cannot be absorbed by the NSFSA but must be restored using non-federal funds.



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