



# **BRYN CELYNNOG**

Comprehensive School

## *Nurturing Success*



School Uniform Information Booklet

June 2021

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## **Code of Dress for Students in Years 7-11**

### **Boys**

- Sky-blue polo shirt with school logo
- Black V-necked jumper or sweatshirt with school logo
- Black, tailored school trousers (not skin-tight, not denim)
- Sensible plain black footwear (no trainers)
- Plain black coat (no hoodies)

### **Girls**

- Sky-blue polo shirt with school logo
- Black V-necked jumper or cardigan with school logo
- Black, tailored school trousers (not skin-tight, not leggings, not denim) or black school skirt of an appropriate length
- Sensible plain black footwear (no trainers)
- Plain black coat (no hoodies)

### **Jewellery, accessories, hairstyles and facial piercings**

- Hairstyles and hair colours should be natural (e.g. not 'Mohican', not dyed pink, etc). Students with extreme styles or colours will be isolated or sent home. The emphasis should be on learning, not making a fashion statement.
- Make-up should be discreet and appropriate for school.
- Jewellery should be restricted to stud earrings (not hoops, for reasons of health and safety), and a watch.
- Facial piercings are not permitted.

### **Mobile phones and accessories**

- Mobile phones must not be used inside school buildings. If a student contravenes this rule, the phone will be confiscated, locked in the school safe and must be collected by a parent.
- School bags should be large enough to carry an A4 ring-binder file.
- Valuable items should not be brought into school at all.

NOTE: We will take into account an individual's right to reasonably follow a recognised practice of their religion or belief so as to avoid being in any way discriminatory.

## **PE Kit**

At Bryn Celynnog, we want all pupils to feel comfortable about their PE clothing. The PE kit is practical, comfortable, appropriate to the activity involved, and affordable. We understand that pupils' participation in PE lessons can be adversely affected because of the clothing that they are required to wear. As such, the governing body has adopted a sensitive, flexible approach that has regard to the equality issues outlined in this guidance. We have considered the costs of PE clothing, particularly where specialised equipment is necessary.

## **PE Footwear**

PE footwear should be suitable for each sporting activity. For indoor activities, pupils can wear trainers of their style and choice. For activities on the 3G pitch, pupils must wear Astro turf trainers, in line with the Council's policy. Appropriate footwear must be worn when playing rugby or football on the grass pitches.

Students who do not wear the correct footwear will not be allowed to take part in the PE lesson if safety is at risk. However, these pupils can still participate in another capacity e.g. by officiating, keeping score etc. while providing a reminder that appropriate clothing for taking part in PE activities is worn in future.

## **Boys' PE Kit**

- White polo shirt with school logo
- School rugby top
- Black shorts
- Black socks
- Appropriate footwear for the activity

## **Girls' PE Kit**

- White polo shirt with school logo
- Navy skort or navy/black leggings
- Pale blue sweatshirt
- Pale blue socks
- Appropriate footwear for the activity

NOTE: We consider participation the most important element. If a pupil forgets an item of kit, he/she should still be able to take part in the lesson.

**NOTE: The final decision on queries regarding the dress code is at the discretion of the Headteacher.**

## School Uniform Shop Information

The school uniform shop will operate from 26<sup>th</sup> July this year on a Click & Collect basis.

All orders need to be placed by 13<sup>th</sup> August.

To obtain your garments, please fill in the order form attached and return it via email to [julie.grant@bryncelynnog.org.uk](mailto:julie.grant@bryncelynnog.org.uk). Alternatively, you can post it or bring it in to reception where there will be a drop-in box.

Once your order is ready we will contact you and arrange a mutually convenient appointment for you to collect your items.

There will be no facility to try on garments this year; however, any items that don't fit can be returned at an arranged time.

Only one person per household will be allowed in to reception to collect your items, and we request that you keep to social distancing rules. If someone is already in reception, please wait for them to exit and remain 2 metres from staff and other parents.

Payment will be accepted by Cash or Cheque on collection of your order. We are not able to accept payment by card.

Should you have any query or require any additional information, please email Julie Grant at [julie.grant@bryncelynnog.org.uk](mailto:julie.grant@bryncelynnog.org.uk)

## Price Lists

Sweater	<b>Black Round Neck with School Badge</b>							
Size	9/10	XXS	XS	S	M	L	XL	XXL
Chest ins	25/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£11.00	£11.00	£12.00	£12.00	£13.00	£ 13.00	£15.00	£15.00

Jumper	<b>Black V Neck with School Badge</b>							
Size	9/10	11/12	13	S	M	L	XL	XXL
Chest ins	25/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£13.00	£13.00	£15.00	£15.00	£16.00	£16.00	£17.00	£17.00

Cardigan	<b>Black V Neck with School Badge</b>							
Size	9/10	11/12	13	S	M	L	XL	XXL
Chest ins	25/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£14.00	£14.00	£16.00	£16.00	£17.00	£17.00	£19.00	£19.00

Skirt	<b>Black Pencil Skirt</b>							
Size ins	20	22	24	26	28	30	32	34+
Length	18	18	18	18	20	20	20	20
Price	£14.00	£14.00	£14.00	£14.00	£16.00	£16.00	£16.00	£16.00

Trousers	<b>Girls Trousers Black Slimfit</b>							
Waist ins	22	24/25	26/27	28/29	30	32	34	36+
Length ins	28/30	28/30	28-32	28-32	28-32	28-32	28-32	30
Price	£16.00	£17.00	£17.00	£17.00	£17.00	£19.00	£19.00	£19.00

Please indicate short / regular or long length for Trousers on your order form

Trousers	<b>Boys Black Single Pleat Jet Pocket</b>							
Size	24,25	26,27	28,29	30,31	32,34	36	38	40
Length ins	24,26	27-28	27-31	30-34	30-34	32	32	32
Price	£15.00	£15.00	£16.00	£16.00	£17.00	£17.00	£19.00	£19.00

Please indicate short / regular or long length for Trousers on your order form

Polo shirt	<b>Sky Blue with School Badge</b>							
Size	9/10	11/12	13	S	M	L	XL	XXL
Chest ins	25/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£7.00	£9.00	£9.00	£10.00	£10.00	£11.00	£11.00	£12.00

Reversible Jacket	<b>Black Shower Proof School Badge on Fleece Side</b>	
Size	XL	XXL
Chest ins	42/44	46/48
Price	£16.00	£16.00

Fleece	<b>Black With School Badge</b>							
Size	9/10	11/12	13	S	M	L	XL	XXL
Chest ins	26	28	30	30/32	34/36	38/40	42/44	46/48
Price	£11.00	£11.00	£11.00	£11.00	£12.00	£12.00	£12.00	£12.00

## Uniform

### Girls PE

Sweater

**Sky Blue with School Badge**

Size	9/10	XXS	XS	S	M	L	XL	XXL
Chest ins	26/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£11.00	£11.00	£12.00	£12.00	£13.00	£13.00	£15.00	£15.00

Gym

Skort

**Navy**

Size	XXS	XS	S	M	L	XL	XXL	
Waist ins	22/24	26/28	28/30	30/32	32/34	36/38	40/42	
Price	£12.00	£12.00	£12.00	£14.00	£14.00	£14.00	£14.00	

Leggings

Size	9/10	XXS	XS	S	M	L	XL	XXL
Waist	22/24	24/26	26/28	28/30	30/32	32/34	36/38	40/42
Price	£12.00	£12.00	£12.00	£12.00	£13.00	£13.00	£13.00	£13.00

Polo Shirt

**White with School Badge**

Size	9/10	11/12	13	S	M	L	XL	XXL
Chest ins	26/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£7.00	£9.00	£9.00	£10.00	£10.00	£11.00	£11.00	£12.00

## Boys PE

### Rugby Shirt **Black with blue hoop and gold collar**

Size	XS	XS	S	S	M	M	L	L
Size ins	26	28	30	32	34	36	38	40
Price	£17.00	£17.00	£19.00	£19.00	£20.00	£20.00	£21.00	£21.00

XL	XL	XXL	XXL
42	44	46	48
£22.00	£22.00	£22.00	£22.00

### PE Shorts **Black**

Size	XXS	XS	S	M	L	XL		
Size ins	22-24	26	28	30-32	34/36	38/40		
Price	£8.00	£8.00	£9.00	£9.00	£10.00	£10.00		

### Polo Shirt **White with School Badge**

Size	9/10	11/12	13	S	M	L	XL	XXL
Chest ins	25/27	28/30	31/32	32/34	34/36	38/40	42/44	46/48
Price	£7.00	£ 9.00	£9.00	£ 10.00	£10.00	£11.00	£11.00	£ 12.00

### Games Socks **Black**

Size	1 to 5	6 to 11
Price	£4.00	£4.00



**Sixth Form**

**Jumper Black V Neck with 6th form badge**

Size	13	S	M	L	XL	XXL
Chest ins	31/32	32/34	34/36	38/40	42/44	46/48
Price	£15.00	£15.00	£16.00	£16.00	£17.00	£17.00

**Cardigan Black V Neck with 6th form badge**

Size	13	S	M	L	XL	XXL
Chest ins	31/32	32/34	34/36	38/40	42/44	46/48
Price	£16.00	£16.00	£17.00	£17.00	£19.00	£19.00

**Blouse White 3/4 sleeve fitted in packs of two**

Chest ins	30	32	34	36	38	40	42	44
Price	£16.00	£16.00	£16.00	£17.00	£17.00	£17.00	£18.00	£18.00

**White in pack of two short or long sleeved**

**Shirt**

Collar ins	14	14.5	15	15.5	16	16.5	17	18
Price	£12.00	£13.00	£13.00	£13.00	£14.00	£14.00	£14.00	£14.00

**Trousers Boys Black single pleat jet pocket**

Waist ins	24,25	26,27	28,29	30,31	32,34	36	38	40
Length ins	24,26	27-28	27-31	30-34	30-34	32	32	32
Price	£15.00	£15.00	£16.00	£16.00	£17.00	£17.00	£19.00	£19.00

**Trousers Girls Trousers - Black Slimfit**

Waist ins	22	24	26	28	30	32	34	36
Length ins	26-30	26-30	28-34	28-34	28-34	28-34	28-34	28-34
Price	£16.00	£17.00	£17.00	£17.00	£17.00	£19.00	£19.00	£19.00

**Tie**

6th Form Tie	£7.00
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## Order Form

### School Uniform Orders for Click & Collect

Student: ..... Year: .....

Parent/Guardian: .....

#### Contact Details:

Mobile ..... Email .....

Basic Uniform	Size	Qty	
Blue Polo Shirt - BOYS / GIRLS (Please delete as required)			
Black Sweat Shirt			
Black Jumper - BOYS / GIRLS (Please delete as required)			
Cardigan			
Skirt			
Trousers – Boys			
Trousers – Girls			
Black Fleece Jacket			
<b>PE:</b>			
Sky Blue Sweatshirt			
Gym Skort			
Navy Leggings			
White Polo Shirt			
Games Socks - BOYS / GIRLS (Please delete as required)			
Rugby Shirt			
Black Shorts			

Please send your order via the instructions given on page 5.



**BRYN CELYNNOG**

Comprehensive School

*Nurturing Success*

**SCHOOL  
UNIFORM &  
APPEARANCE  
POLICY**

# **BRYN CELYNNOG COMPREHENSIVE SCHOOL**

## **SCHOOL UNIFORM AND APPEARANCE POLICY**

*This policy has been revised in response to the Welsh Government's document 'Statutory Guidance for school governing bodies on school uniform and appearance policies', Education, Wales (2019, No. 21).*

*This guidance replaces the previous 'Guidance for governing bodies on school uniform and appearance policies', published in July 2011 (Circular 006/2008).*

### **PHILOSOPHY**

The governors of Bryn Celynnog Comprehensive School believe that, properly developed and appropriately implemented, a school uniform can:

- provide a sense of identity, community and cohesion within the school;
- support positive behaviour and school discipline;
- ensure pupils dress appropriately for learning activity;
- remove peer pressure to dress in particular fashions;
- enable pupils of all backgrounds to share in a common identity which embraces their particular requirements;
- help reduce inequalities between pupils and help reduce some triggers for bullying;
- benefit safeguarding and attendance policies through helping to identify truants;
- assist identification of strangers on school premises; and
- support and promote the ethos of the school.

### **PRINCIPLES**

In formulating this School Uniform and Appearance Policy, the school's governing body has:

- considered its obligations not to discriminate unlawfully on the grounds of sex; gender reassignment; sexual orientation; pregnancy and maternity; race; religion or belief and; disability;
- given high priority to cost and affordability considerations. No school uniform should be so expensive as to leave pupils or their families feeling unable to apply for admission or to attend a particular school;
- aimed to act fairly and reasonably, ensuring that they meet their duties under the Human Rights Act 1998 and other anti-discrimination legislation.

## PROCEDURES

The school uniform is simple, smart and comfortable to wear. In Years 7-11, students are expected to conform to the following dress code:

### YEARS 7-11

#### Boys

- Sky-blue polo shirt with school logo
- Black V-necked jumper or sweatshirt with school logo
- Black, tailored school trousers (not skin-tight, not denim)
- Sensible plain black footwear (no trainers)
- Plain black coat (no hoodies)

#### Girls

- Sky-blue polo shirt with school logo
- Black V-necked jumper or cardigan with school logo
- Black, tailored school trousers (not skin-tight, not leggings, not denim) or black school skirt of an appropriate length
- Sensible plain black footwear (no trainers)
- Plain black coat (no hoodies)

### The Sixth Form

The Sixth Form dress code reflects the status of senior students, who are expected to act as ambassadors for the school:

#### Boys

- White shirt with school tie
- Black V-necked jumper with 'Bryn Celynnog VI Form' and school badge
- Plain black tailored trousers (not skin-tight, not denim)
- Sensible plain black footwear (no trainers)
- Plain black coat (no hoodies)

#### Girls

- White shirt or blouse, with optional tie
- Black V-necked jumper with 'Bryn Celynnog VI Form' and school badge
- Plain black tailored trousers (not skin-tight, not denim) or black school skirt of an appropriate length
- Sensible plain black footwear (no trainers)
- Plain black coat (no hoodies)

## Physical education

At Bryn Celynnog, we want all pupils to feel comfortable about their PE clothing. The PE kit is practical, comfortable, appropriate to the activity involved, and affordable. We understand that pupils' participation in PE lessons can be adversely affected because of the clothing that they are required to wear. As such, the governing body has adopted a sensitive, flexible approach that has regard to the equality issues outlined in this guidance. We have considered the costs of PE clothing, particularly where specialised equipment is necessary.

### PE Footwear

PE footwear should be suitable for each sporting activity. For indoor activities, pupils can wear trainers of their style and choice. For activities on the 3G pitch, pupils must wear Astro turf trainers, in line with the Council's policy. Appropriate footwear must be worn when playing rugby or football on the grass pitches.

Students who do not wear the correct footwear will not be allowed to take part in the PE lesson if safety is at risk. However, these pupils can still participate in another capacity e.g. by officiating, keeping score etc. while providing a reminder that appropriate clothing for taking part in PE activities is worn in future.

### Boys' PE Kit

- White polo shirt with school logo
- School rugby top
- Black shorts
- Black socks
- Appropriate footwear for the activity

### Girls' PE Kit

- White polo shirt with school logo
- Navy skort or navy/black leggings
- Pale blue sweatshirt
- Pale blue socks
- Appropriate footwear for the activity

NOTE: We consider participation the most important element. If a pupil forgets an item of kit, he/she should still be able to take part in the lesson.

NOTE: The final decision on queries regarding the dress code is at the discretion of the Headteacher.

## **Health and safety**

Health and safety issues are extremely important to us and need to be given constant consideration, especially when pupils are taking part in practical lessons such as PE, science and technology. Therefore, we may have to balance the desires and rights of individual pupils against health and safety or security requirements. For instance, we reserve the right to expect pupils with long hair or headscarves to tie them back safely for PE and work in science labs or technology workshops, where it would otherwise form a risk to the pupil or other pupils and surroundings.

We expect all students to wear safety goggles in Science labs and D&T workshops, and protective clothing in Art rooms and Food areas, as instructed by the member of staff.

## **Jewellery, hairstyles, facial piercings and makeup**

- Hairstyles and hair colours should be natural (e.g. not 'Mohican', not dyed pink, etc). Students with extreme styles or colours will be isolated or sent home. The emphasis should be on learning, not making a fashion statement.
- Make-up should be discreet and appropriate for school.
- Jewellery should be restricted to stud earrings (not hoops, for reasons of health and safety), and a watch.
- Facial piercings are not permitted.

NOTE: We will take into account an individual's right to reasonably follow a recognised practice of their religion or belief so as to avoid being in any way discriminatory.

## **Religious dress and symbols**

In accordance with its equal opportunities policy, the governing body may permit the wearing of religious dress or symbols as the need arises.

## **Mobile phones and accessories**

- Mobile phones must not be used inside school buildings. If a student contravenes this rule, the phone will be confiscated, locked in the school safe and must be collected by a parent.
- School bags should be large enough to carry an A4 ring-binder file.
- Valuable items should not be brought into school at all.

## Medical issues

We will consider carefully all requests made to vary this policy in order to meet the needs of pupils with a temporary or permanent medical condition or impairment. For example, pupils with some skin conditions may be unable to wear specific fabrics, and pupils with foot or leg injuries may be unable to wear school shoes. A pupil with a specific impairment may find that a certain school uniform item poses restrictions for them. In such cases, we will always aim to adopt a flexible approach.

## Extreme weather conditions

Both in respect of affordability and practicality, we aim to take a sensible, flexible approach to basic uniform requirements during very hot or cold weather, such as temporarily relaxing policies to ensure that pupils are comfortable in their learning environment. For example, in very hot weather, we will sometimes allow pupils to wear their PE kit. During periods of ice and snow we will relax the footwear regulations and allow pupils to wear trainers, walking boots or wellingtons.

*NOTE: In extreme weather conditions, changes in uniform policy will be communicated to parents by the Headteacher. Students who arrive at school having decided to wear relaxed uniform without the Headteacher's permission will be sent home to change or isolated until correct uniform can be accessed from home.*

## PROCEDURES

### Information

School uniform and appearance requirements are included in the school prospectus. The school prospectus is updated annually and made available to all parents of prospective pupils at the annual Year 5 Open Evening. The prospectus is also made available to parents of existing pupils on request. School uniform and appearance policies also feature on the school's website. This will help ensure that all parents and students are made aware of the school's policies on school uniform and appearance before electing to send their child to the school. A summary of the school uniform policy is included in the student planners.



## **Access and affordability**

The school's suppliers of uniform are reviewed annually so that the governing body can demonstrate that it has attempted to obtain the best value for money.

The school uniform is available from the school uniform shop. However, parents are able to purchase items from retailers of their choice in order to ensure affordability.

The current position in Wales regarding financial assistance for parents towards the cost of purchasing school uniforms is outlined below:

- The all-Wales School Uniform Grant is no longer available as a grant from April 2018.
- PDG-Access, a new element of the Pupil Development Grant to replace the school uniform grant, came into effect from September 2018.
- Claimants currently claiming Universal Credit can apply for a Budgeting Advance

In order to improve access and affordability, the school operates a uniform recycling scheme, whereby unclaimed or donated items of uniform are washed, ironed and made available to parents free of charge (or for a small donation, as preferred.)

## **Responsibilities**

It is the Headteacher's responsibility to ensure that the governors' policy is implemented and maintained. The Headteacher will also determine any questions of compliance with the code.

The Headteacher may delegate particular responsibilities concerning school uniform to Heads of Learning; these members of staff may impose sanctions for non-compliance with school uniform on a day-to-day basis.

It is the duty of all staff to uphold the uniform standard and to report any non-compliance to the Headteacher.

## **Non-compliance with the uniform and appearance policy**

The Head teacher will decide what action to take when pupils infringe the school's uniform or appearance rules, but will first try to establish why a pupil is not complying with the policy.

- In cases where families are in financial difficulties, the school will allow an appropriate amount of time for the required items to be purchased and offer information about any assistance the Local Authority or the school is able to offer. The school will also publicise on its website relevant Welsh Government grant funding such as school uniform support through PDG-Access, along with the eligibility criteria. Every effort will be made to support the parent if genuine difficulties are preventing the parent from purchasing correct uniform (see Access and Affordability, above.)
- If a student arrives at school wearing removable items (e.g. earrings) of incorrect uniform will be asked to remove them immediately; the student will be able to collect the item from their Head of Learning at the end of the school day.
- If a student arrives at school wearing incorrect uniform, they may be asked to go home and

change, if parents are able to be contacted, and if the child can do so quickly and easily.

- There may be other reasons, apart from financial difficulties or defiance, why a pupil is not complying with the uniform or appearance policy. For example, their uniform may have been lost, stolen, damaged, or accidentally soiled beyond the point where it can be worn and it may not be possible to wash and dry some articles of clothing overnight. In these instances, the student will be given a note from their Head of Learning explaining to other staff why the child is temporarily wearing incorrect uniform.
- Where breaches of the school's uniform or appearance policy are persistent and in open defiance and where all other avenues for resolving the uniform dispute have been exhausted, the school may consider exclusion as a last resort.

## **Complaints**

Complaints or concerns about school uniform and appearance policies, including the availability of the uniform or the cost of purchasing the uniform from a particular supplier, should be raised with the school governing body and dealt with in accordance with the governing body's complaints procedure.

## **PERFORMANCE**

The Headteacher will report to the governing body at least once per year on the working of the policy.

## **Appendix 1: Financial Assistance**

### **PDG–Access**

The Welsh Government recognises that some parents face financial hardship from the costs of purchasing school uniforms for their children. The Welsh Government also believes that the financial support parents receive towards the cost of school uniform should not be a barrier to learning.

In 2018, the Welsh Government replaced the former School Uniform Grant with a new fund: PDG-Access which is a component of the Pupil Development Grant: <https://beta.gov.wales/pupil-development-grant-access>

The new grant focuses on the entry point into education and the transition into secondary school. The Funding is available to pupils who are eligible for free school meals entering:

- Reception class of maintained primary schools;
- Year 3 of maintained secondary schools;
- Year 7 of maintained secondary schools;
- Year 10 of maintained secondary schools; or
- pupils in special schools, special needs resource bases and pupil referral units who are aged 4 or aged 11 on entry.

## **The Funding is also available to all looked after children of compulsory school age.**

Funding of up to £125 is available for each eligible learner with the exception of those in Year 7. Eligible learners in Year 7 will be entitled to a maximum of £200.

Asylum Seeker pupils entering reception; Year 3; Year 7; and Year 10 are entitled to assistance under this Funding if they fulfil the eligibility criteria.

In addition to school uniform, PDG-Access covers school PE kit; uniform for wider activities outside the school day (such as sports, scouts and guides); school equipment where new curriculum activities begin (such as design and technology); and equipment for out of school hours trips (such as waterproofs for outdoor learning).

The grant scheme is being administered by Local Authorities on behalf of the Welsh Government. Schools should make information available on PDG Access and advise parents that applications for this grant should be made to the Local Authority.

## **Local Authority grant assistance**

Section 518 of the Education Act 1996, and the Local Education Authority (Payment of School Expenses) Regulations 1999 made under that section provide discretionary powers for Local Authorities to make payments to relief financial hardship to enable a pupil take advantage of any educational or to take part in any school activity. That would include financial assistance to cover the cost of school clothing where they are satisfied that payment should be made to prevent or relieve financial hardship but such financial assistance must be related to the means of the parents.

Some Local Authorities across Wales offer financial assistance towards the cost of school uniforms.

## **Responsibility of Local Authorities as corporate parents**

In fulfilling their role as corporate parents, Local Authorities are expected to prioritise the education of looked after children and act as advocates for them as parents do for their own children. Local Authorities must therefore make arrangements to ensure the child or young person is able to comply with the school's school uniform and appearance policies and is not disadvantaged.

## **Other assistance for low-income households**

There are other limited potential sources of financial help:

- Parents receiving Income Support, Income Based Jobseeker's Allowance, Income-related Employment and Support Allowance, Pension Credit or payment on account of one of these benefits or entitlements for at least 26 weeks may be able to apply for a social fund budgeting loan under the category of clothing and footwear from Jobcentre Plus. Claimants currently claiming Universal Credit can apply for a Budgeting Advance.
- Help may be available from governing bodies or parents' associations of schools. This may be financial support from a hardship fund, a savings scheme or through the provision of second-hand clothing.

## **Credit Unions**

Credit Unions are financial co-operative that are community focussed, run by local people for the benefit of local people offering ethical savings and loans.

Everyone who lives or works within the Credit Union area, and any member of their family who lives with them, can join. Credit Unions also welcome junior members to save with them. The Welsh Government actively encourages people of all ages to join Credit Unions and for schools to set up school collection points for young savers and their families.

Credit Unions offer a range of services including affordable loans, savings accounts, and can also help with budgeting advice and debt management. Importantly, they offer smaller value loans at affordable rates. Being a member of a Credit Union allows parents to save a little on a regular basis towards meeting the cost of buying school uniforms, or to apply for a small loan that will allow the cost of buying a uniform to be spread out into more manageable payments throughout the year.