WHITE PAPER

CUSTOMER CASE STUDY · NEGATIVE BALANCE MANAGEMENT

Paying shouldn't be the hard part.

How a Tennessee school nutrition department reduced negative balances by removing the friction in family payments — accepting payment instantly from any phone, in any form, with no portal login — and rallying its community through an integrated Angel Fund that paid off entire schools.

State
Tennessee

Operation
~20 schools · ~11,000 students

Relationship
Migrated from a legacy POS

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STATE	SCHOOLS	ENROLLMENT	STATUS
Tennessee	**~20**	**~11,000**	**Migrated**
K-12 school district	Multi-site operation	Students served daily	From a legacy POS

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EXECUTIVE SUMMARY

Unpaid meal charges — "negative balances" — are usually treated as a collections problem. They are really a **friction problem**. Most families are willing to pay; the conventional process simply makes paying difficult, slow, and — for the families most affected — often impossible.

This case study examines how a Tennessee district with roughly 20 schools and 11,000 students attacked negative balances at their true source by deploying **FIG Finance**. Instead of pushing parents to a point-of-sale parent portal, FIG lets families pay **instantly from any phone** — with no POS account or login, and in the payment forms they already use, including Venmo and Apple Pay. FIG also turns the community into part of the solution through an integrated **Angel Fund** page that invites local residents and businesses to donate; in one case a single community donation paid off an entire school. By removing friction and opening the door to community generosity, the district converted a persistent balance problem into immediate, frictionless payment.

BACKGROUND · 01

Why negative balances really persist

It is tempting to assume negative balances accumulate because families won't pay. In practice, the far bigger driver is that the standard way to pay is full of friction. A parent typically learns about a balance through a paper notice sent home, a robocall, or an email — each of which directs them to the district's point-of-sale parent portal to settle up.

From there, the obstacles stack up. The parent has to locate the right site, recall (or reset) a password they may have set up years ago, navigate to the correct student, and complete a payment — almost never in the moment they received the notice. Each step is a place where a willing parent quietly drops off, and the balance simply rolls forward to the next notice cycle.

The cruelest part is who the friction hits hardest. Students who carry negative balances are roughly **50% more likely to have no account in the POS system at all** — which means the portal-based payment path is not merely inconvenient for them, it is impossible. The families most likely to owe are the least able to use the one channel the district offers. A process built around the portal therefore systematically excludes exactly the population it most needs to reach.

THE CHALLENGE · 02

A payment path that lost willing parents

The Tennessee district profiled here, like most, routed all collections through its POS parent portal. The result was a payment experience that leaked willing payers at every step:

- **Deferred, never immediate.** Notices arrived by paper, robocall, or email, but payment required a separate trip to a computer or portal — so it rarely happened on the spot.
- **Login friction.** Families had to find the site, remember or reset a password, and locate the right student before they could pay a dollar.
- **An impossible path for many.** With students carrying balances roughly 50% more likely to have no POS account, the portal route was simply unavailable to a large share of the families who owed.
- **Narrow payment forms.** The portal accepted a limited set of methods, not the everyday tools families actually use to move money.

> **THE CORE PROBLEM**
>
> Negative balances weren't mostly a matter of willingness — they were a matter of friction. The district's only payment channel was slow, login-gated, and unavailable to many of the very families it needed to reach.

THE FIG FINANCE SOLUTION · 03

Payment that meets families where they are

FIG Finance removes the friction entirely. Rather than directing parents into a portal, it lets them pay in the moment, from the device already in their hand, using the payment methods they already trust — and it brings the community in to help.

Pay from any phone

Families pay directly from their phone — no POS account, no portal, no password to remember.

Immediate payment

Payment is completed the moment a parent gets the notice, not "later, at a computer."

Any payment form

Accepts non-standard methods families already use — Venmo, Apple Pay, and more — not just a portal card form.

Integrated Angel Fund

A community donation page invites local residents and businesses to give — turning the community into part of the solution.

A. No login, no account, no delay

The single most important change is that paying no longer depends on a POS account or a remembered password. A parent receives the notice and pays from their phone immediately. By collapsing the path from "notice" to "paid" into a single tap, FIG captures the willing payers that the multi-step portal process used to lose.

B. Reaching the families a portal can't

Because FIG payment does not require a POS account, it reaches the large share of balance-carrying families — roughly 50% more likely to lack a POS account — for whom the portal path was never an option. The channel finally matches the population that actually needs it.

C. Familiar payment methods

Families pay with the tools they already use every day. Supporting non-standard forms such as Venmo and Apple Pay removes one more reason to put a payment off, meeting parents in the apps they trust rather than asking them to learn a new system.

Turning the community into the safety net

Beyond individual family payments, FIG Finance includes an integrated **Angel Fund community page** that opens student-meal debt to community generosity. Instead of relief depending solely on parents, the page invites local residents, churches, civic groups, and businesses to contribute — and because it is public and purpose-driven, the donations it attracts tend to be substantially larger than ad-hoc giving.

The impact can be dramatic. At this district, a single community donation through the Angel Fund page was large enough to **completely pay off the negative balances of an entire school**. That is a level of relief no notice-and-portal process could ever produce — and it is possible precisely because the page makes giving as easy and visible as FIG makes paying.

WHAT COMMUNITY GIVING MADE POSSIBLE

One donation through the integrated Angel Fund page paid off the negative balances of an entire school — relief at a scale individual collections could never reach.

RESULTS & OUTCOMES · 05

Frictionless payment, community-powered relief

By replacing a portal-gated process with instant phone payment and an integrated Angel Fund, the district changed both *how* balances get paid and *who* can pay them.

50%
More likely to lack a POS account — now reachable anyway

0
Logins or POS accounts required to pay

Instant
Payment from any phone, in the moment

1 school
Paid off by a single community donation

DIMENSION	BEFORE FIG FINANCE	WITH FIG FINANCE
Where parents pay	POS parent portal, on a computer	Directly from any phone

DIMENSION	BEFORE FIG FINANCE	WITH FIG FINANCE
Account & login	POS account and password required	No account or login needed
Timing	Deferred — rarely in the moment	Immediate, the moment a notice arrives
Payment methods	Limited portal card form	Venmo, Apple Pay, and more
Reach	Excludes families without a POS account	Open to every family, account or not
Community funding	Ad-hoc, informal	Integrated Angel Fund page — larger gifts

The combination matters: instant phone payment recovers the willing parents that friction used to lose, while the Angel Fund mobilizes community generosity for families who cannot pay at all — including, in one case, an entire school cleared by a single gift.

WHY IT MATTERS · 06

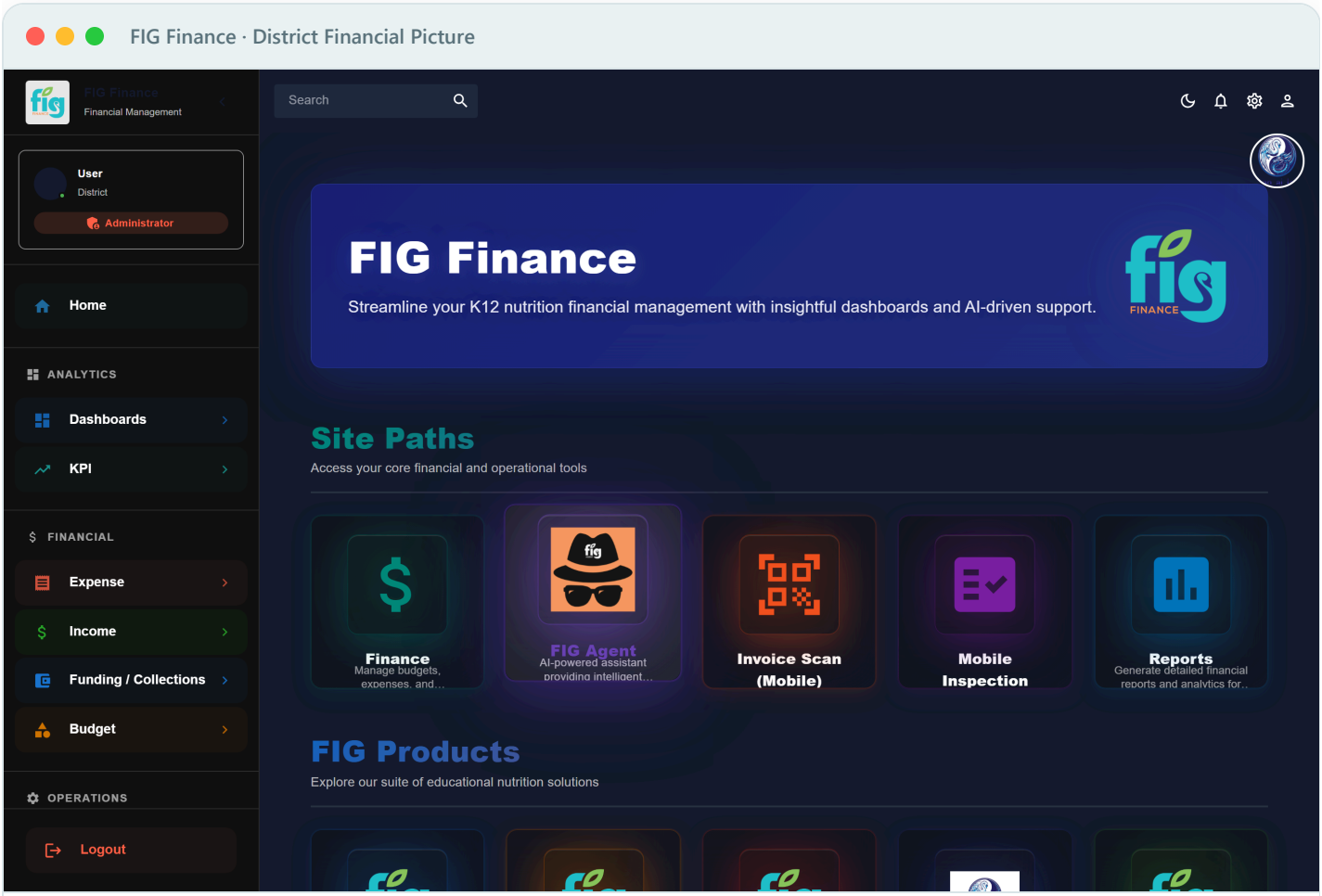
Friction is regressive; removing it is equity

Payment friction does not fall evenly. It weighs most on the families with the least time, the least familiarity with district portals, and the highest likelihood of having no POS account at all — the very families most likely to carry a balance. A process built around the portal therefore quietly penalizes those who can least absorb it. Making payment instant, account-free, and available in everyday apps is not only more effective collections; it is a more equitable way to treat families.

The Angel Fund extends that principle to its logical end. Some families genuinely cannot pay, and for them the answer is not a more insistent notice but a community willing to help. By making generosity easy and visible, FIG lets a district convert local goodwill into real relief — at a scale, as this case shows, that can erase an entire school's debt in a single gift.

INSIDE THE PLATFORM

From friction to a single tap



District financial picture — balances and payments reconciled in one real-time view, fed by instant phone payments and Angel Fund donations.

CONCLUSION

Make paying easy, and balances fall

This Tennessee district shows that the negative-balance problem is, at heart, a friction problem. When families can pay instantly from their phone — no account, no login, in the apps they already use — willing parents stop slipping through the cracks. And when the community is invited in through an integrated Angel Fund, generosity scales to a level individual collections never could, even paying off an entire school at once. Remove the friction, open the door to the community, and the balances take care of themselves.

KEY TAKEAWAYS

- **It's friction, not willingness.** Portal logins and deferred payment lose parents who would gladly pay.
- **Reach everyone.** Phone payment with no POS account reaches the ~50% of balance-carrying families a portal can't.
- **Meet families in their apps.** Venmo, Apple Pay, and instant payment remove every reason to wait.
- **Mobilize the community.** The integrated Angel Fund drew a donation that paid off an entire school.

ABOUT FIG FINANCE

The Middle of the House for K-12 nutrition.

FIG Finance lets families pay meal balances instantly from any phone — no portal, no login, any payment form — and rallies the community through an integrated Angel Fund.

Anonymized customer story. District kept anonymous (state shown only); figures rounded and illustrative; no identifying details or real contacts. Payment brands (Venmo, Apple Pay) are third-party products. © 2026 FIG Finance.