



**The Cultivating Family
Learning Center
(Where We Grow Together)**

(414) 231-3090
3328 N 3rd Street
Milwaukee, Wisconsin 53212

Parent Handbook

I. GENERAL INFORMATION:

The Cultivating Family Learning Center is licensed by the State of Wisconsin, Department of Children and Families (www.dcf.wisconsin.gov). I am licensed to care for no more than 8 children at any one time. I am inspected regularly to ensure that I meet licensing standards.

Child care services are available without discrimination on the basis of sex, race, color, creed, disability, sexual orientation, national origin, religion, or ancestry.

The Cultivating Family Learning Center will provide care for children ages two years through three years.

Child care services will be provided between the hours of 6 a.m and 6 p.m., Monday through Friday, January through December. No services will be provided on:

- New Year's Day
- Martin Luther King's Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Eve (Early Dismissal, 12 p.m.)
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve (Early Dismissal, 12 p.m.)
- Christmas Day
- New Year's Eve (Early Dismissal, 12 p.m.)

All regular fees will be charged for these holidays. If a holiday falls on a Saturday, I will be closed the previous Friday. If a holiday falls on a Sunday, I will be closed the Monday following.

I will post the following items for your review:

- License certificate.
- The current Compliance Statement or Noncompliance Statement and Correction Plan.
- Any notice from the department related to rule violations, such as warning letter or enforcement action. These items will remain posted until the violations have been verified as corrected and the action is closed.
- Any stipulations, conditions, temporary closures, exceptions, or exemptions that effect the license.
- Center policies.
- Menus

The Cultivating Family Learning Center's procedure to ensure that the number, names, and whereabouts of children in care are known to the provider at all times. I will use a child tracking system, using index cards with children names and emergency contact information. The index cards will be located in an index card box when they are not present. As the children arrive, their card will be

placed on a miniature clipboard, which will indicate that the child is present. Name-to-face shall be conducted with each transition between activities, before moving from one location to another and after arriving to such location. Name-to-face is calling the child's name and waiting for eye to eye contact from that child. Upon departure, the children's tracking cards will be placed back into the index card box.

Parents will receive a pamphlet titled *Your Guide to Regulated Child Care*, which is a summary of child care licensing regulations, as part of an enrollment packet.

Parents are welcome to visit my child care program at any time during the hours of operation, while their child is in care during that time, unless parental access is prohibited or restricted by a court order. If so, I will need a copy of the order. Please understand that I cannot legally limit access to a parent if there is not a copy of a court order on file at the center.

I am required to maintain a current, accurate, written record of daily attendance for all children. Please assist me in meeting this requirement by signing your child(ren) in and out of the center on the required *Daily Attendance Record-Licensed Child Care Centers*.

Children will only be released to persons listed on the enrollment form. Persons will need to show a driver's license or other picture ID upon first time picking up. A phone call will be placed to confirm pick up before releasing child(ren) in their care. If anyone other than the child's parent or someone who is listed on the enrollment form is to pick up a child, I need to be notified in writing or by phone call in advance. The person picking up the child will need to show a driver's license or a picture ID.

I will not walk children who attend any schools to and from the center in the morning and after school. Parents who desire to enroll their child(ren) who attend school, must make arrangements for their child(ren) to be picked up from the center and/or dropped off at the center. Parents will be required to use the form *Alternate Arrival/Release Agreement-Child Care Centers* to provide this information to the center.

If the parent or authorized person arrives to pick up a child and that person appears to be intoxicated or under the influence of drugs, all reasonable steps will be taken to prevent the person from leaving with the child, including offering to call a cab or another contact person. While I cannot legally withhold a child from the legal guardian, I will not hesitate to call the local authorities if I feel the child is in danger.

It is important that we communicate daily concerning the needs and interests of your child. If there are issues or concerns that need to be discussed, please work with me to arrange a convenient time to talk on the phone at naptime or in the evening so we can give the issue the attention it deserves. To foster communication, The Cultivating Family Learning Center provides scheduled conferences/ monthly progress reports/ written newsletters/ parent bulletin board/ daily sheets on a regular basis.

To protect each family's confidentiality, The Cultivating Family Learning Center will not disclose personal information regarding a child or facts learned about a child or a child's family to anyone who is not authorized to receive this information. Parents, upon request, have access to all records and reports maintained on his or her child, unless restricted by court order.

Liability Insurance on Premises:

The Cultivating Family Learning Center is not covered by liability insurance for the premises.

Liability Insurance on Business Operations

The Cultivating Family Learning Center is not covered by liability insurance for the business operations.

All child care providers are mandated reporters of suspected child abuse or neglect. If a child care provider suspects a child has been abused or neglected, that provider is required to report the suspected abuse or neglect to Milwaukee Child Protective Services, 414-220-SAFE (7233). Each child care provider and substitute will receive training at least every 2 years in child abuse and neglect laws, how to identify children who have been abused or neglected, and the procedure for ensuring that all known or suspected cases of child abuse or neglect are immediately reported to the proper authorities.

No person may carry weapons on the premises of the child care center during licensed hours. Signs providing notice of refusal to allow weapons are posted near all probable access points where any individual entering the building or grounds can be reasonably expected to see the sign.

See the attached ITEMS TO BE PROVIDED list for information regarding items that will be provided by the center and those that shall be provided by the parent.

II. ENROLLMENT AND DISCHARGED OF ENROLLED CHILDREN:

All children will be enrolled for a trial period of 30 days. During the trial period, either the provider or parent may terminate child care without advance notice.

Parents must meet with me to discuss their child's specific needs and to review program policies. I will make reasonable accommodation for a child with disabilities as specified under the Americans with Disabilities Act.

The following items must be completed and returned to the center by the first day of attendance.

- Child Care Enrollment
- Health History and Emergency Care Plan
- Alternate Arrival/Release Agreement-Child Care Centers (if applicable)
- Registration Fee
- First Week's Regular Fee
- Parent/Provider Agreement

I will inform you of any updates that I need and give you 2 weeks to submit the updated forms.

The following items must be completed and returned to me within 30 days:

- Child Health Report-Child Care Centers
- Child Care Immunization Record or an electronic printout of your child's immunization history

Children may be enrolled on a full-time basis 30 hours per week or more, or a part-time basis less than 30 hours per week. No child may be enrolled for less than 3 days per week or 20 hours per week.

Drop-in Care:

I do accept children for drop-in care if prior enrollment arrangements have been made and space is available.

A child may be discharged from the center for reasons, including, but not limited to:

- Failure to pay fees on time (grounds for immediate termination, without advance notice).
- Lack of parental cooperation.
- Inability of child care program to meet the needs of the child. I will consult with the parent concerning how any problems might be solved before ending the care arrangement. The parent will be referred to other community resources.
- Failure to complete and return required forms.
- Failure to comply with the terms of the child care agreement.
- Repeated behavioral issues that causes harm to self or others.

I will give a 2 weeks notice of my intent to discharge a child and try to inform parents of local resources that may be of help to them, except when discharge is due to parent's failure to keep current with fees owed. Should the parent remove the child during the notice period I initiate, fees will not be charged for the remaining unused days.

Parents must give a 2 weeks notice written notice of their intent to withdraw the child(ren) and will be required to pay for those 2 weeks whether or not child(ren) continue to attend. All outstanding fees must be paid.

III. PAYMENTS AND REFUNDS:

Fees are to be paid in advance on Monday for the following week's services. If there will be a third-party payment, as from an employer or the county, a special payment schedule will be arranged and detailed in the contract. Parents will be responsible for any specified co-payments or unpaid amounts.

I will establish a regular rate based on your child's hours of enrollment. Additional fees will be assessed for additional hours if care is part-time or hours exceed 40 hours per week.

A full-time rate is offered for children who will be in care for 30 hours or more, 3 days per week.

An hourly rate is charged if children will attend fewer than 6 hours a day, or fewer than 30 hours per week.

There will be an extra fee assessed for late pick up of a child. Rates are not higher for children under 3 years of than for the older children.

There will be no reductions for additional children from one family. I am limited in the number of children that I may care for at one time.

No refunds will be given for days when children do not attend due to illness or other reasons.

After a child has been enrolled for 12 months, I will allow 5 days or 1 week off per year (prorated for part-time enrollments) with no fee required. These days may be used for sick or vacation time. After these days or week is used, I will require full payment for any absences for the rest of the year.

See the attached RATE SHEET for current fees.

IV. CHILD AND PROVIDER ABSENCES:

a. Child Absence

If your child will not attend on a regularly scheduled day, please let me know within 2 hours before your child's scheduled arrival time.

If a child is scheduled to arrive at the center does not arrive within 30 minutes after the specified time on the written agreement signed by the parent, and I have not been notified in advance of the child's absence, I will attempt to contact the parent or guardian to determine the child's whereabouts. All attempts, whether successful or unsuccessful, will be documented.

If a child is expected to arrive at the center from someplace other than home (e.g., school, Head Start, etc.) and does not arrive as scheduled, I will immediately attempt to contact that facility, and the parent if necessary, to determine the child's whereabouts.

b. Provider Absence

Vacation: I will take 2 weeks of vacation each year. For 2 weeks, I will require payment. I will notify you in writing of this time off at least 30 days in advance so you and your family can make alternate arrangements.

Illness: In the event that I or a household member become ill, I will notify the parents of all regularly scheduled children by PHONE CALL/EMAIL/TEXT no later than 5 a.m. that the center will be closed. Regular fees WILL NOT be charged when I am closed because of illness.

Unplanned Absence: In case of an emergency situation that requires my immediate attention, I will call HELEN PATTERSON or MISTY WASHINGTON. My emergency back-up persons has been trained in Shaken Baby Syndrome / Abusive Head Trauma prevention and will come to the center to stay with the children during my absence. Parents WILL be called to pick up their children as soon as possible and should do so within 30 minutes of receiving the call. Each time an emergency situation occurs, I will provide my emergency back-up person with a brief orientation immediately before being left alone with the children. The orientation will include all of the following:

- The names and ages of all the children in care.
- Arrival and departure information for each child, including the names of people authorized to pick up the child.
- The location of children's files, including emergency contact information and consent for emergency medical treatment.
- Information on any children with special health care needs.

Regular fees WILL be charged when I am closed because of an emergency.

Planned Absence: In the event that I am scheduled to be gone, the center will be closed. You will be given at least 1 week advanced notice of the scheduled closure.

V. HEALTH:

a. Child Illness/Injuries

Children who are ill are not to be brought to the center. The following are examples of children's who are ill:

- A temperature of 100.0 degrees F. or higher
- Vomiting or diarrhea has occurred more than once in the past 24 hours
- A contagious disease, such as chicken pox, strep throat, or pink eye
- An unidentified rash
- Has not been on a prescribed medication for at least 24 hours or continues to have symptoms of illness
- has a constant, thick, colored nasal discharge

If a child should become ill while at the center, parents will be contacted immediately. Sick children will be isolated within my sight or hearing and made as comfortable as possible. Children should be picked up within 30 minutes. If the child is not picked up within 30 minutes, the emergency contact person on the child's enrollment form will be called. Failure to pick up within 30 minutes may result in a 1 day suspension, after the 24 hours of being symptom free.

Children may return to the center when they are symptom free for 24 hours, have been appropriately treated, or have been given medical approval to return to child care. I will follow procedures on personal cleanliness and communicable diseases in accordance with licensing rules and the guidelines for exclusion of children from child care as adapted from the Department of Health Services, Division of Public Health.

I will report all communicable diseases, when required, to the regional licensing office of the Department OF Children and Families, to the local health department, and to the parents of all enrolled children. Parents of all enrolled children WILL be notified when their child has been exposed to an illness other than a communicable disease.

I have received training in first aid. I will follow standard emergency medical procedures for treating injuries. Parents will be notified immediately of head injury. I have a current certification in infant and child cardiopulmonary resuscitation (CPR), including training in the use of an automated external defibrillator (AED).

Superficial injuries will be washed with soap and water and covered with a bandage or treated with ice. Parents will be told about the minor injury when the child is picked up at the center or delivered to the parent or other authorized person.

If there is a need for emergency medical treatment, 911 will be called and the child will be taken to St. Mary's Hospital. Should an ambulance be needed, parents will be responsible for the costs. Parents will be contacted as soon as possible after contacting 911. If possible, I will ask that your child be taken to the emergency medical facility that you designated on the child enrollment form.

All medication administered, accidents, or injuries occurring during the time the child is in my care, marked changes in behavior or appearance, and any observation of injuries to a child's body received outside of my care will be entered into the center's medical log book. As a licensed child care provider, I am required to report suspected child abuse or neglect to the local authorities.

b. Medications

I will administer medications under the following conditions. Prescriptive and non-prescriptive medication will only be given to children if the parents have completed the authorization form provided. All medicine must be in its original container bearing the label with child's name, dosage, and administration directions. I will not exceed the age-related dosage on the label of any medication without a written doctor's authorization. Blanket authorizations, such as dispensing pain relievers at my discretion, are not allowed.

Prior to applying sunscreen or insect repellent to a child, I will obtain a written authorization from the child's parent. The authorization shall include the ingredient strength and be reviewed and updated periodically.

c. Smoking

Smoking is not permitted on the premises of the center or in a vehicle used to transport children when children are in care.

VI. NUTRITION:

I will follow USDA Child and Adult Food Program (CACFP) guidelines when planning meal and snack menus. Parents providing their own children's meals and snacks will be informed in writing of the CACFP nutritional requirements.

No child will go without nourishment for longer than 3 hours. I will offer the following meals and snacks to all the children in attendance at the times identified in the daily schedule.

- Breakfast
- Lunch
- Afternoon Snack

If your child has special dietary needs (whether due to medical condition or personal choice) or has food allergies, parents must notify the center in writing. If your child has a special dietary needs, parents will be responsible to provide meals, including snacks following the USDA guidelines. Parents will be provided meal patterns.

Any special diet based on a medical condition, excluding food allergies, but including nutrient concentrates and supplements, may be served only upon written authorization of a child's physician and upon the written request of the parent.

Weekly records of meals and snacks are available for your review upon request and will be posted near the entrance of the classroom.

The Cultivating Family Learning Center participates in the USDA Child and Adult Care Food Program. In accordance with Federal Law and the USDA policy, this institution is prohibited from discriminating on the basis of race, color, religious creed, national origin, sex, age, political beliefs, disability, or

limited English proficiency. To file a complaint of discrimination, write USDA, Director, Center for Civil Rights Enforcement, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call toll free (866) 632-9992 (Voice). Individuals who are hearing impaired or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (Spanish). USDA is an equal opportunity provider and employer.

VII. DAILY ACTIVITIES:

Religious Instructions/Education:

I do include religious instruction or practices in my daily activities. We offer prayers before meals and snacks. We offer religious education program and curriculum.

We celebrate the following occasions: Christmas and Easter.

I plan activities according to the age and developmental level of each child in care and provide children with a variety of experiences. The daily activities include a flexible balance of indoor and outdoor activities, active and quiet play, and individual and group activities. The activities provided will expose the children to a variety of cultures and will encourage the children to use and develop language and literacy skills, use large and small muscles, think creatively, learn new ideas and skills, and participate in imaginative play. The activities are designed to provide protection from excess fatigue and over stimulation and to ensure that each child can be successful and feel good about himself or herself.

Some of the activities include:

- Language Development: such as, books, music, story time, finger-plays, and flannel board stories
- Large Muscle Skills: such as, balls, hula hoops, bean bags, climbing, exercise, and outdoor play
- Small Muscle Skills: such as, Arts and Crafts, stringing beads, pegboards, and blocks
- Creative Expression: such as, Dramatic Play, puppets, musical instruments, and flannel board
- Self-help Skills: such as, Assist with mealtime preparation, dress self for outdoors
- Literacy Skills: such as, Books, story board, alphabet, and writing games

Play is the major component of our program. Enough time, materials, and space will be provided for children to actively explore the world around them. Children will have an opportunity of art materials and manipulative and dramatic play materials. Learning stations will be set up and areas defined for children to explore. Materials will be added to help children develop new skills, as well as materials that will allow children to practice and master skills.

Children will go outdoors daily when weather permits, so dress your child appropriately for the weather. The children may be kept indoors during inclement weather such as any of the following:

- Heavy rain
- Temperatures above 90 degrees F.
- Wind chills of 0 degrees F. or below for children age 2 and above
- Wind chills of 20 degrees F. or below for children under age 2

Outdoor Play Space:

There is an outdoor play space on the premises of the center. Trampolines and inflatable bounce

surfaces on the premises may not be accessible to or used by children in care.

Swimming Pools:

I have a wading pool for the children. I will be outside providing sight and sound supervision when the wading pool contains water and is present in the outdoor play space. The water will be changed daily, and the pool will be disinfected daily.

Rest or Nap-time will be provided for all children younger than five years of age in care for more than four consecutive hours. Children who do not sleep may get up after 30 minutes, and children who awaken early will be allowed to get up when they wake. I will help awake children find appropriate activities.

Children over the age of one year will sleep on a cot. The provider will launder the bedding at least after every five uses or as soon as possible if wet or soiled.

I will allow children to watch G-rated television or videos. Children may not bring VHS, DVDs, Blu-rays, or mobile devices from home. The children will be allowed to watch television or have screen time under the following situations: 15 minutes for Spanish time and the last 30 minutes of the day. Children are not required to watch television and other activities will be available during that time for children to use.

Field-trips: We occasionally take field trips and other off-premises activities, including walks around the neighborhood. Emergency information for each child will be taken whenever the children leave the premises. I will notify you in writing 14 days prior to the field-trip or off-premises activity.

See attached SCHEDULE OF DAILY ACTIVITIES.

VIII. CHILD GUIDANCE:

Children's behavior will be guided by setting clear limits or rules for children. I will talk with children about expected behaviors and model those behaviors consistently for them. I will state positively what children can do, using specific terms (such as "we use our walking feet" rather than "don't run"). Undesirable behavior will be redirected to another activity. Children will be given a wide variety of age-appropriate activities to choose from and will be given the attention they need before they demand it. Behavior management will be for the purpose of helping children develop self-control, self-esteem, and respect for the rights of others.

I understand that there will be times when a child will become distraught, fussy, or have periods of crying. My first action in these situations will be an attempt to determine the cause of the distress. It may be related to a basic need such as hunger or comfort, or it may be that the child just needs some extra time and attention. I understand that crying is normal, and that all babies experience normal increased occurrences of crying during their development. At these times, I will stay calm and will do whatever I can to soothe your child. Sometimes this may mean just allowing the child to cry for a few minutes and then trying again. However, there also may be times when I need your advice or assistance, and I won't hesitate to call you if I feel that it is necessary.

Time Outs:

I use “time-outs” to deal with unacceptable behavior. A “time-out” or “take a break” may be used when other techniques have not been successful. A time-out will be used to remove a child from a situation that has gotten out of control before a child can hurt him/herself or others. Time-outs will never exceed three minutes and will not be used with children under three years of age. When used, the time-out will immediately follow the behavior. I will stay with the child and talk about what behavior was unacceptable, and what else s/he might have done or said instead. Rather than use a specific time-out chair or corner, I will have the child “take a break” near the others so the emphasis is on relax/cool down rather than isolation and punishment. The child will be transitioned back to an activity.

I recognize that no single technique will work with children every time. If a child exhibits unacceptable behavior. I will request a conference with parents to consider how to deal with the behavior. If the behavior continues, the next steps may include referrals to appropriate community resource and/or discharge of the child from care.

In accordance with DCF 250 Licensing Rules for Family Child Care Centers, actions that may be psychologically, emotionally, or physically painful, discomfoting, dangerous, or potentially injurious are prohibited. Prohibited actions include spanking, hitting, pinching, shaking, slapping, twisting, throwing, or inflicting any other form of corporal punishment on the child; verbal abuse, threats, or derogatory remarks about the child or the child’s family; physical restraint, binding, or tying the child to restrict the child’s movement; enclosing the child in a confined space such as closet. Locked room, box or similar cubicle; withholding or forcing meals, snacks or naps; actions that are cruel, aversive. Humiliating or frightening to the child; or punishing a child for lapses in toilet training. These forms of punishment will never be used, even at a parent’s request.

IX. TRANSPORTATION:

I do not provide transportation in vehicles owned by the center, the licensee, or the employees; however, public transportation is used for field-trips requiring transportation.

You will be notified in advance of the date, time, and destination of any field-trip requiring transportation

X. PETS:

The Cultivating Family Learning Center has a fish tank on the premises. The fish tank is in the area accessible to children during the hours of operation. The children will be closely supervised when the children are in the area to ensure that both the children and the fish are protected from harm, and The Cultivating Family Learning Center does not have liability insurance coverage for the fish. Prior to adding new pets to the center, I will notify parents in writing.

If your child has pet allergies, please inform me verbally and also be sure to write them down on the Health History and Emergency Care Plan under non-food allergies section.

XI. EMERGENCY PROCEDURES:

Fire evacuation plan shall be practiced with the children monthly and tornado drills shall be practiced monthly from April through October. Completion of all practice drills will be documented.

In the event of a tornado warning, the children will be taken to the interior hallway. Blankets, a portable radio, a flashlight, extra batteries, and a first aid kit are kept in the tornado shelter area at all times. The attendance form and emergency contact information will be brought along.

In case of an emergency that would require an evacuation, children will be evacuated through the nearest exit. The attendance form and list of phone numbers for parents and emergency contacts will be taken along to ensure that children are accounted for and all parents notified. Children will be assembled at 3rd and Concordia.

If we are unable to re-enter the building after necessary evacuation, I will take the children to Big Load Laundry, located at 312 W, Keefe Ave, Milwaukee, WI. 53212, and parents will be contacted to pick their children up within 1 hour.

In the event of a lost child, I will check all areas of the center. If the child cannot be found, the child's parents and/or emergency contact and the police will be notified immediately. I will notify the Department within 24 hours after the occurrence.

If the center should lose the use of heat, water, electricity, or other building services before the center opens, I will notify the parents by 5 a.m..

If the center should lose the use of heat, water, electricity, or other building services while children are in attendance, parents and/or emergency contacts will be contacted to pick their children up within 1 hour.

In the event of a flood before the center opens, I will notify the parents by 5 a.m..

In the event of a flood while children are in attendance, parents and/or emergency contacts will be contacted to pick their children up within 1 hour.

If local schools are closed due to severe weather, the center will close. Parents will be contacted to pick up their children within 1 hour.

If the center receives a threat to the building or its occupants (e.g., bomb threat, bodily injury threat, etc.), I will immediately contact law enforcement and the parents to advise them of the threat. Depending on the nature of the threat, evacuation and /or closure or lockdown may be required.

In the event of a medical emergency, I will contact emergency medical services (911) and the parents to alert them of the situation.

To prevent allergic reactions due to food or other causes, avoid offering certain food to any children with food allergies, and keep children away from anything that could cause an allergic reaction. Each child with an allergy should have a written care plan that includes instructions regarding the allergen,

steps to be taken to avoid that allergen, and a detailed treatment plan in the event of an allergic reaction, including the names, doses, and methods of prompt administration of any medications (such as an epinephrine auto-injector). The care plan should include specific symptoms that would indicate the need to administer medication.

If a child has an allergic reaction that doesn't appear to be life-threatening, I will contact the parents. I will immediately contact parents if I suspect an allergic reaction or contact contact with/ingestion of an allergen.

In the event of a vehicle accident while transporting children, I will call law enforcement, and contact the parents and/or emergency contacts. I will report the incident to the Department within 24 hours and submit a written statement within 5 business days by fax, e-mail, or letter.

ITEMS TO BE PROVIDED

<u>Parent Provided</u>	<u>Center Provided</u>	<u>Items</u>
X		Kleenex
X		Lotion (Medication form required)
	X	Sheets and Blankets
	X	Cots
X		Full change of clothes, including underwear and socks
X		Sunscreen (Medication form required)
X		Insect repellent (Medication form required)
X		Clothing suitable for outdoor play for each season
X		Backpack
X		Toothbrush and toothpaste
X		Pull-ups (Refastenable, easy-open sides) and wipes

Rates at The Cultivating Family Learning Center, effective September 27, 2021, are as follows:

Children 2-3 years of age

Full-time care (30 or more hours per week) \$290.00 per week

Part-time care (less than 30 hours per week) \$8.00 per hour

Fee for late pick up of child \$15.00 per 15-minute interval, and \$5 for each additional 10 minutes per child.

Fees are to be paid in advance on Mondays for the following week's services. If there will be a third-party payment, as from an employer or the county, a special payment schedule will be arranged and detailed in the contract. Parents will be responsible for any specified co-payments or unpaid amounts.

Fee for late payments: If a payment is more than 3 days late, not including weekend days, a mandatory daily fee of \$25.00 will be charged for each day payment is not made. This fee will be charged for each day payment is not made (including the 3 days already past due).

Fee for non-sufficient funds (NSF) or overdrafts: You will be charged an additional of \$35.00 if your check does not clear the bank.

The financial terms will be finalized upon signing of the parent-provider contract.

If the parent or legal guardian is under age 18, a cosigner must sign the contract to act as guarantor to the contract and agree to be bound by all financial terms.

Families will receive a minimum of 60 days notice when a rate increases is planned.

SCHEDULE OF DAILY ACTIVITIES

Begin Time	End Time	Activity
6:00a to 7:00a		Quite Activities (table toys, library, writing)
7:00a to 7:15a		Bathroom and Hand-washing
7:15a to 8:00a		Learning Centers Exploration (Free Play)
8:00a to 8:15a		Bathroom and Hand-washing
8:15a to 8:45a		Breakfast (Quite Activities)
8:45a to 9:00a		Bathroom and Hand-washing
9:00a to 9:15a		Morning Group (Calendar/Weather, Daily Topic)
9:15 to 10:00a		Small Group Assessment (STEM, Language and Literacy, Block, Dramatic, Sensory, Creative Arts)
10:00a to 10:15a		Bathroom and Hand-washing
10:15a to 10:25a		Story-time
10:25a to 11:00a		Outdoor Activities
11:00a to 11:15a		Bathroom and Hand-washing
11:00a to 12:00p		Lunch
12:00p to 12:15p		Bathroom and Hand-washing
12:15p to 2:30p		Nap-time (Quite Activities)
2:30p to 2:45p		Bathroom and Hand-washing
2:45p to 3:15p		Snack
3:15p to 3:25p		Hand-washing
3:25p to 3:40p		Spanish
3:40p to 3:55p		Bathroom and Hand-washing
3:55p to 4:30p		Outdoor Activities
4:30p to 4:45p		Bathroom and Hand-washing
4:45p to 5:00p		Music and Movement
5:00p to 5:15p		Evening Group (Reflections)
5:15p to 5:45pp		Learning Centers (Free Play)
5:45p to 6:00p		Bathroom and Hand-washing/Quite Activities

Schedule is flexible according to the interest of the children

