

# HERE FOR YOU



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## PARENT GUIDE YMCA Before and After School Program Cumberland YMCA



### INSIDE

- Our Commitment to Quality Care
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### IMPORTANT INFORMATION FOR 2020-2021

*Please read the Addendum to  
this guide.*

[cumberlandymca.org/SACC](http://cumberlandymca.org/SACC)

## 2020-2021 Addendum to the Parent Guide in response to the COVID-19 Pandemic

***PLEASE READ***

The Y is here for you!! As our community moves to a new model of education, the Youth Development Professionals at your YMCA have developed new and creative programming to meet the needs of kids and families.

We are committed to supporting children with required distance learning in all programs offered this fall. ***Send them with their laptop/chromebook, hotspot, and headphones with a microphone and we'll make sure they join their classes and complete school work as assigned.*** Students will also get much needed social interaction with peers and caring adults in small group settings where safety is our top priority.

The tuition charge for full day care is \$125/week for YMCA members and \$195/week for non-members.

### **New Required Policies and Procedures**

#### **SCREENING**

Children: Upon arrival each child will have his/her temperature taken by their parent/guardian while being directly observed by staff.

***Anyone with a temperature 100.4 or higher will not be allowed to stay in the program.*** Parents will be asked a checklist of questions, in regards to specific symptoms, which could result in non-admission to care.

Outside Visitors: No outside visitors, including parents/guardians during program day.

### **CHECK IN/OUT PROCEDURES**

Check-In Procedures: The following protocols will be in place at all times during check in:

- Parent/Guardian and child must wear a mask before entering facility.
- Parent/Guardian are required to sanitize their hands before receiving the clipboard.
- PARENT/GUARDIAN MUST SIGN ATTENDANCE SHEET.
- Each child must wash hands as soon as they arrive.

Check-Out Procedures: The following protocols will be in place at all times during check out:

- The Parent/Guardian will stop at the doorway and sign out the child.
- ID will be checked.
- Parents/Guardians will be asked to use hand sanitizer on their hands before receiving the clipboard.

### **MEALS**

- Breakfast and lunch will be served through a community partnership.
- All surfaces will be disinfected at the beginning of each shift and before meal preparation and feedings.
- All children will wash hands before and after meal and snack. All staff will wash hands before and after meal preparation and feeding.

### **SOCIAL DISTANCING**

- There will be no more than 15 people in a group including staff.
- Social distancing within groups will be followed to the degree possible, aiming for at least six feet between children and minimizing the amount of time children are in close contact with each other.
- Large group activities will not be permitted.

- Children will be assigned to a table/desk.
- Sharing of items will be limited.
- Frequent hand washing and use of sanitizer will be practiced.

### **ATTENDANCE**

- If your child is absent or plans to be absent please notify staff of the absence. The phone number to the Child Care building is 301-777-9646 or 301-777-9622 ext 621.

### **ISOLATION**

If a child develops symptoms of a COVID-like illness while in the program, the following will take place:

- Child will be isolated immediately away from other children and staff.
- Parent will be called and the child must be picked up within 20 minutes.
- Cleaning guidelines will be followed for the exposed area.

Please take a moment to review the enclosed information in the **MSDE Covid-19** guidance booklet. This information will let you know the expected response in regards to a COVID-19 exposure at our child care facility.

\*Some of the previous policies and health standards listed in this Parent Guide have been adjusted to meet CDC, State, Local and Government Guidance in response to the ongoing pandemic.

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## OUR COMMITMENT TO QUALITY CARE

YMCA Before and After School program foster each child's cognitive, social-emotional, and physical development through opportunities and experiences which focus on achievement, relationships, and belonging. Each activity is offered in a physically and emotionally safe environment consistent with evidence-based principles of youth development. Each child is encouraged to develop at his or her own rate by encouraging skill development and frequent leadership opportunities.

Families are seen as partners in their child's development. We look forward to building positive relationships in order to best support each child and family unit.

Finally, the YMCA collaborates with other organizations that are committed to serving the needs of all children and families. It's through these collaborations and a strong youth development focus and assessment that the Y delivers consistent quality programs.

## BEFORE AND AFTER SCHOOL CARE

YMCA Before and After School program focus on safety, health, social growth, and academic enrichment for children ages kindergarten - 12 years of age. In our care, your child will receive:

- 60 minutes of physical activity
- Healthy snacks
- Academic support
- Leadership and youth development
- Care from certified staff
- STEM (Science, Technology, Engineering, and Math) and enrichment activities

## EVERYONE IS WELCOME

The YMCA of Cumberland, MD is an organization that embraces nondiscrimination, diversity, and inclusion. We welcome all people regardless of ability, age, background, income, ethnicity, race, faith, gender, gender identity, gender expression, or sexual orientation.

## AMERICAN DISABILITY ACT NOTICE

To the extent it is reasonably able to do so, the Y will provide services to children with disabilities in the same manner as services provided for the other children of comparable age. Parents or guardians are obligated to disclose medical, physical, or behavioral issues at the time of the child's enrollment and on an ongoing basis. Guardians will further need to fill out an individual plan of care and/or plan of success. Due to the large group format of the program, the Y is unable to provide one-on-one care for any child, with the exception of injuries, immediate disciplinary issues, and certain personal care needs.

## LICENSING AND STAFF PROFESSIONAL DEVELOPMENT

Our program hires quality and experienced staff to work with all children. As a licensed program by the Maryland State Department of Education, all employees are subject to criminal background checks, drug screening, and extensive reference verifications. Employees are required to be CPR and First Aid certified with the expectation that each employee completes a minimum of 12 state training hours every year. All staff complete an extensive Child Abuse Prevention Training Program. All YMCA site directors and site leaders are qualified and verified through a state licenser.

## ABOUT OUR BEFORE AND AFTER SCHOOL PROGRAM

Our program provides a balanced combination of academic assistance, enrichment programming, physical activity and leadership development. Media use will be limited in daily programs. Computers are limited to 20 minutes per day.

**Academic Assistance:** During this time, the expectation is that children sit and engage in a quiet academic activity. We offer homework assistance 4 days a week.

**Enrichment:** We also work with community partners to provide STEM (Science, Technology, Engineering, and Math) enrichment activities. Arts, crafts, songs, and music encourage children to explore and be creative. We strive to be responsive to the diversity of program participants, their families and community by incorporating cultural awareness activities.

**Physical activity:** Sports and organized games help develop participants' sense of fair play, teamwork, and large motor skills. We provide physical activity for one hour per day.

**Leadership development:** Activities like dances, talent shows, and community service projects are designed to promote leadership skills, volunteerism, organization skills, problem solving, and sense of cooperation.

## HOURS OF OPERATION

General hours of operation range from 6:30am - 6:00pm

## ACTIVITIES SCHEDULE

Program schedules are flexible and can vary throughout our programs. Components for a typical daily schedule include:

### MORNING SCHEDULE

Breakfast (until 7:30am)  
Activity Choices  
Clean Up

### AFTERNOON SCHEDULE

Afternoon Snack  
3 different activities each day - reading club, swim, sports, crafts, dance, gym or arena physical activity, art, and STEM

## TRANSITIONS

Children will be given a five minute notice prior to moving to the next activity. Staff are encouraged to use attention getters when addressing the group as a whole and plan for transition when moving from one activity to the next. During transitions time staff will position themselves accordingly for the protection of all children in the program.

## PICK-UP AND DROP-OFF

Parent/guardians must sign in/out daily. If a child is dropped off or left unattended prior to start of the program, the staff is required to file a report with Child Protective Services. If staff cannot reach parent/guardian and the child is not picked up 45 minutes after the close of program, authorities will be called for assistance.

**Late Pick-Ups:** Guardians will be charged for late pick-ups at a rate of \$1.00 for every minute per child past the site closure time. Late fees will be added to your weekly fees. If late fees are not paid, child care will be suspended. Accounts set up for automatic draft will have the late fee added to the next draft date. Repeated late pick ups may result in a review of program participation.

## SIGNING CHILDREN IN AND OUT

Parents are responsible for checking children into care by signing in and out on the roster during drop-off and pick-up at a child care site daily. Rosters will not be brought out to you in your car. The Maryland State Department of Education requires children to be signed in and out every day.

- Once children are checked into a YMCA program they are not permitted to leave the site without written authorization.
- Children are not permitted to remain at the program site once they are signed out.
- **Photo ID Required:** Staff will conduct identification checks as needed, please carry photo identification at all times. Anyone picking up a child other than a parent or legal guardian must be on the authorized list, provide photo identification, and be at least 14 years of age. Under no circumstances will a child be allowed to leave the site with an unauthorized person. Authorized contacts including emergency contacts and parents may add or remove contacts from authorized pick-up list by communication with the Site Staff.
- The YMCA is not responsible for the child's safety and supervision once they have been signed out and have left the program.
- Employees are not allowed to transport participants in their personal vehicles or be an emergency contact unless there is a prior relationship.



**Parental Custody:** If both parents are listed on the registration form, both parents are able to pick-up. The YMCA is not in the position to regulate parenting plans or custody agreements. We do honor restraining, anti-harassment, or other court orders related to the protection of the child. Please provide a copy to the Director. Any disagreements may be addressed by the parents away from the site.

## PERSONAL BELONGINGS

Please allow children to bring only what is necessary to the YMCA programs. Toys, electronic games, personal sports equipment, or other personal articles are not permitted. Children are not allowed to use cell phones during program hours. Children must wear appropriate shoes at all times to allow full participation in program activities. The YMCA is not responsible for any lost, broken, or stolen items.

## TRANSPORTATION

Transportation is offered to and from school. All vehicles used for transporting children are registered and maintained for optimum safety. No child is permitted to be unattended in the transport vehicle. Children will remain seated while the vehicle is in motion. Keys are always removed from the vehicle when the driver is not in the driver's seat. Smoking and vaping are prohibited in the vehicle. Each vehicle used will:

- Be driven by an adult with a current state driver's license that authorizes the driver to operate the type of vehicle driven;
- Contain a first aid and bodily fluid clean-up kit;
- Be able to maintain temperatures between 60-90 degrees Fahrenheit;
- Be equipped with individual, size-appropriate safety restraints appropriate for the vehicle, installed and used correctly per state law;
- Be enclosed;
- Be locked during transport.

If your child refuses to board the YMCA vehicle, a parent/guardian will be responsible for transportation.

## FIELD TRIPS

No off-site field trips are offered during before and after school care, unless on a school-out day possibly to a playground or library.

## NUTRITIOUS SNACKS

All children are offered a daily nutritional, morning and afternoon snack. All snacks provided meet the USDA and Healthy Eating Physical Activity (HEPA) guidelines. Should a family choose to provide supplementary snacks, healthy options are encouraged. Candy or soda products are not permitted.

Lunch is not provided on half days or school out days, so please be sure to include a healthy lunch that does not require refrigeration or microwave preparation on these days. If your child has a condition or disability that requires special dietary accommodation, please contact your program director to create a plan for snack substitution.

**Child and Adult Care Food Program (CACFP):** In order to meet the requirements of our food program, families will be asked to fill out an income verification form.

## HAND WASHING

Staff will wash hands and children will be directed or assisted in washing their hands: upon entering the program, after toileting, after contact with bodily fluids (feces, urine, blood, mucus, drool etc.), before and after food preparation or cooking activities, before eating, and after playing outside.

## PARENT/GUARDIAN ENGAGEMENT

Parents/guardian(s) are encouraged to visit the program, observe activities, and communicate with your YMCA staff.

## PARENT/GUARDIAN RESPONSIBILITIES

In order to ensure the safety and protection of all children, parent/guardian(s) are required to:

- Complete all registration, health, medication, authorization, and immunization forms;
- Ensure all information on record is updated and accurate throughout the year;
- Ensure children are signed in/out by the person who is dropping off and picking up each day;
- Make an effort to get to know the faces and the names of the staff that care for children daily;
- Refrain from disciplining children in the presence of staff or other children;
- Encourage child participation and reinforce program expectations with your child.

## COMMUNICATION

**Weekly and on-going communication:** YMCA staff will communicate with parents daily upon arrival about their child's progress or make a phone call to the parent, if necessary. The center has a display board where programs/dates and notices can be found. E-newsletters may be sent throughout the school year to communicate important dates and reminders. There is a closed Facebook Group where information is posted for parents/guardians.

**We want to hear from you:** Your ongoing feedback helps us serve your family better. At any time, we welcome families to provide feedback about your experience to your program director or site staff. Families will be invited to share feedback through a survey regarding your experience and program quality. We strive to partner with our families and community. We would be honored if you would share with us what holidays your family observes or celebrates so that we may acknowledge them with our participants and encourage inclusion within our programs.

**Photo and Release:** Use of pictures, video, or other media with children will be subject to a written release form included in the registration packet. No media will be used for any purpose without written consent from a parent/guardian. In some cases, media may be used for marketing and promotion purposes.

## PLAN OF SUCCESS

A "Plan of Success" is a communication tool establishing mutual understanding between the child's parent/guardian, and staff to identify the best way to support your child. The goal is to clarify how we may best meet the child's needs to ensure your child's success in our program. If your child has behavioral, emotional, psychological, or physical needs or considerations (as noted in your child's registration paperwork), staff will follow-up with parents to create a plan of success within the first week of starting care. Staff may request that a plan of success be created if determined necessary and parent/guardian involvement is required. The "Plan of Success" is also utilized in misconduct situations to ensure the child's parent/guardian and staff understand appropriate next steps to address the misconduct and best support the child to be successful in our program.

## SERVING YOUR CHILD

### ABSENCES

It is the parent/guardian's responsibility to notify the staff if a child will be absent from child care due to illness, vacation, or for personal reasons. The school is not required to notify the YMCA if a child is absent.

### MEDICATIONS

- If a child requires any self-administered prescription medication, parents are required to bring the medication directly to the YMCA staff in the original prescription container labeled with the child's name, date, directions, and physician's name. Staff will dispense meds as they will be locked up.
- A Medical Authorization form must be completed to identify specific instructions for medication use (talk to YMCA staff about filling out this form).
- Emergency medication such as Epi-Pens or inhalers must be accompanied by an individual health care plan form, which can be found at the YMCA program center.
- If a child needs to take medication home at the end of the day or the week, it is the parent's responsibility to pick it up from YMCA staff.
- Sharing of medications between the YMCA and schools is not permitted.

## SUPERVISION AND ONE-ON-ONE CARE

The YMCA of Cumberland, MD welcomes all individuals to participate in its programs. While the YMCA strives to provide adequate care for every child, it is not able to provide specialized one-on-one attention for any participant. Parents/guardians of children who need substantial one-on-one attention due to behavioral or other circumstances are encouraged to work with the YMCA in finding an alternative program that fits their specific needs.

## BEHAVIOR/ POSITIVE BEHAVIOR PRACTICES

The philosophy of the program is based largely on the concept of positive behavior guidance. Children are taught to consider the effect their actions may have on others, which promotes cooperation and responsibility. Staff reinforce values of caring, honesty, respect, and responsibility. They engage youth through the following strategies:

**ROLE MODELING:** Effectively exemplifying the good qualities needed for group acceptance. Maintaining authority calmly and consistently.

**POSITIVE REINFORCEMENTS:** Encouraging repetition of good behavior. Praise whenever possible; build confidence. Give each child an opportunity to have success.

**FOCUSING ON POSITIVE BEHAVIOR:** Acknowledging good behavior with positive rewards. Try not to award negative behavior with a lot of attention. Redirect the challenging child in a positive direction. We provide multiple choices throughout the programs.

**REINFORCING PROBLEM-SOLVING SKILLS:** Settling disagreements without aggressiveness, predicting consequences, thinking about feelings of others, and utilizing different methods of communication with the children. We help each child with making positive choices.

**REFLECTION TIME:** For repeated negative behavior, our "reflection area" is just that - an area for a cool down period of reflection. The child will be in the range of vision or staff during reflection times.

**REASON AND LOGIC:** Helping children to think through a problem and find the solution that works best for everyone concerned.

## MISCONDUCT

As a partner in your child's success, we encourage you to share information with us that may affect your child's behavior. The primary goal of staff is to provide supervision and positive support for every child.

Our goal is to see staff, children, the school and parents work together to create a safe and nurturing environment. The YMCA DOES NOT engage in any practices that are physically or psychologically damaging such as:

- Corporal Punishment
- Withholding nutrition or hydration
- Inflicting physical or psychological pain
- Demeaning, shaming, or degrading language or activities
- Forced physical exercise to correct behaviors
- Punitive work assignments
- Punishment by peers
- Group punishment or discipline for individual behavior

When misconduct occurs, each situation is approached with the goal of setting the child up for success. When warranted, a child's plan of success (a parent/staff meeting to create written goals for the child) will be established to reduce or redirect misconduct. Each behavior incident will be documented and if the behavior continues, it may result in suspension.

**If misconduct occurs, we will use the following sequential procedures:**

1. The child will be encouraged to use his/her words to try to solve the situation peacefully.
2. The child will be redirected to a new activity.
3. The child will be removed from the situation until he/she is able to rejoin the group.
4. Parent/Guardian is alerted and encouraged to share ideas.
5. Parent/Guardian will be called for immediate pick up and the child will remain in supervised suspension until the parent arrives. A conference between parent/guardian and YMCA staff is required to create a plan for the child's success.
6. One to three days suspension from child care. No refund will be granted for the days suspended from care.
7. All documents will be reviewed. In some cases and situations, child expulsion may be immediate without prior offenses depending on the nature of the incident. Program fees will not be refunded.

The removal of children from the program is enforced only to ensure overall safety for all involved. We are committed to working with you in the interest of your child and the rest of the children in our care.

**The following behaviors are considered serious in nature:**

- theft, attempts to steal, or property damage
- verbal abuse or bullying of any kind
- physical aggression, verbal threats of severe harm, or death threats
- disruptive, defiant or blatant disrespect of staff or participants
- inappropriate touching
- leaving the child care site without an authorized escort

## **ENSURING A SAFE ENVIRONMENT**

### **NO SMOKING POLICY**

The YMCA is committed to modeling healthy living. Smoking and vaping are prohibited at YMCA programs and on YMCA property.

### **REPORTING BEHAVIOR AND CHILD ABUSE**

Parent/guardian(s) should not hesitate to report actions of YMCA staff that may be perceived as inappropriate. All concerns are thoroughly investigated. Child Protective Services are contacted if warranted. The YMCA has a special concern about incidents of reported child abuse. YMCA staff are mandated by state law to report any suspected cases of child abuse or neglect to the appropriate authorities. Child Protective Services must be notified. Please do not implement any verbal and/or physical punishment towards a child that could be misinterpreted in front of YMCA staff and participants.

It is important for parents to discuss with children how important it is to communicate situations that make them feel uncomfortable or unsafe. To make sure your child remains safe outside of the YMCA's supervision and to protect our staff members, we request that you do not ask a YMCA staff member to babysit, host sleepovers, or spend one-on-one time with your child outside of YMCA programs.

### **RIGHT TO PRIVACY**

To provide a safe environment for all families, the YMCA will not share parent or child personal information without written consent, including information regarding enrollment, behavior, medical issues, or payment arrangements for every child. Records for all children will be stored in a confidential manner at the program site and at the YMCA Child Care Office. Parents and guardians are allowed to view YMCA registration forms at any time.

### **OUR COMMITMENT TO CHILD PROTECTION AND SAFETY**

We are proud and respectful of the trust parents place in our YMCA. A safe environment for children combined with quality programming is an important part of our focus on youth development. Our core values of caring, honesty, respect and responsibility are part of everything we do. We place great value in providing the most child-safe environment possible and creating an atmosphere where children can grow and thrive.

## WE TAKE THE FOLLOWING STEPS TO KEEP CHILDREN IN OUR PROGRAMS SAFE:

- Detailed employment application forms.
- Comprehensive reference checks that include standardized questions that assess risk for abuse.
- Criminal Offender Record Information (CORI) check & Sexual Offender Registry Information (SORI) check.
- All staff complete an extensive Child Abuse Prevention Training Program.
- We swim evaluate all new swimmers at the start of each session. We provide flotation devices to children who require them.
- All swimmers must pass a deep end test before they are allowed to move beyond shallow water.
- Our pools are always guarded by certified lifeguards.
- Staff perform face counts and take attendance numerous times throughout the day and at every transition.
- We are diligent with sunblock application numerous times throughout the day.
- Staff and volunteers are mandated to report any suspected child abuse.
- Staff are prohibited from working one-on-one with or contacting youth outside of the Y (including babysitting and social networking).
- Policies exist to ensure staff & volunteers are not alone with a child. All interaction between a staff and child must be observable and interruptible.
- Employees who are trained in abuse prevention are more likely to understand their role as protector, to recognize the signs that abuse is occurring, and to report suspicious or inappropriate behaviors. Trained staff members are also less likely to place themselves in situations where they could be falsely accused. A copy of our Staff Code of Conduct is available for review.

## EMERGENCY PROCEDURES

### ACCIDENTS

If an accident occurs in our care, staff will communicate to parent/guardian at the time of pick up. Staff caring for the child will complete a written report of any incident considered serious, detailing the first aid provided. If the accident involves a head injury, parent/guardian will be notified as soon as possible. If emergency treatment is warranted, the staff will immediately notify parents and the child will be transported by ambulance along with a staff member to the nearest medical facility specified by the parent in the child's file.

### EMERGENCY PLAN

All YMCA staff are prepared and trained to activate emergency procedures in the event of severe weather, fire, or other conditions that require a building evacuation or other immediate safety measures. Each program location has a disaster emergency plan, please ask your YMCA staff if you would like to obtain a copy.

### ILLNESSES

For the health and safety of all participants, please keep children at home when ill. In the event that children are exposed to a communicable disease, staff will promptly post a notice to communicate to all participant families. Staff will also communicate to parents of participants who have been exposed, for immediate pick-up for the following scenarios:

- Child is feeling ill during program hours for 20 minutes or longer
- Child has a fever of 101 degrees or higher
- Child is vomiting, has diarrhea, a consistent cough, watery or inflamed eyes, acute skin rash, or sore throat
- Child has head lice

Please see the site health care plan for more information in the licensing binder. Any conditions of public health safety will be reported to the Department of Human Resources- Code of Maryland Regulations.

### SCHOOL CLOSURES AND DELAYS

YMCA programs run in conjunction with the school district calendar year for the most up-to-date information on school closures or delays, check local news, district websites, or the YMCA website:

[www.cumberlandymca.org](http://www.cumberlandymca.org)

# ACCOUNTS AND PAYMENTS

## WEEKLY FEES

Weekly rates for the before OR after school program are \$60.00 with membership and \$95.00 without. Weekly rates for the before AND after school program are \$80.00 with membership and \$130.00 without. YMCA programs are closed on Memorial Day, Independence Day, Labor Day, Thanksgiving, the day after Thanksgiving, a week during Christmas holidays, New Year's Eve, New Year's Day, and two days during the first week of May (Child Care Conference).

## PAYMENT INFORMATION

Tuition payment is paid automatically by credit card or checking/saving account draft on a weekly basis. The weekly fee is paid regardless of the number of days attended and/or holiday closing. Payments are automatically drafted on Thursday of each week prior to care.

The weekly tuition fee for participation in the program is due prior to attendance to guarantee a child's reservation. Any change in the child's attendance that requires a change in an automatic payment must be received no later than one week in advance of the draft date.

If the account holder chooses not to auto draft, payment must be received by the 1st of every month for the entire month. A \$40.00 return fee applies for returned payments (check and automatic drafts).

## FINANCIAL ASSISTANCE

Financial Assistance is made possible by the YMCA Annual Campaign. Financial Assistance is provided to individuals, children, and families on a need basis and allows access to all programs, activities, and facilities, at the YMCA. Anyone is eligible to apply for Financial Assistance and awards are based on a sliding scale that considers household size and income. If we can serve you or your family in this way, please fill out the Financial Assistance Application. Two months proof of income for all adults in the household and a recent bank statement is required with the application. This would apply to membership or 2 week summer care if eligible.

## THIRD PARTY ASSISTANCE

Assistance from DSS or another third party provider must provide an authorized notice before registering a child for care. If authorization confirmation is not provided to the YMCA Child Care Office before care begins, parent/guardian will be responsible for the full fee.

## WITHDRAWAL FROM CARE OR SCHEDULE MODIFICATION

In the event a parent/guardian needs to withdraw or change child care, a two weeks advanced written notice from the last day of care is required to be turned in to the YMCA Child Care Office. Refunds are not granted for requests made without a two weeks advanced written notice. **Involuntary Disenrollment:** YMCA reserves the right to remove any child from care if they do not follow policies, procedures, and guidelines. Refunds are not available for cases of involuntary disenrollment.

## TAX EXPENSE REPORTING

YMCA Child Care is a licensed provider, and expenses for the year can be claimed as a valid tax expense. The tax ID number for the Cumberland YMCA is 52-0591700. Year-end statements of expenses will be mailed to the primary parent/guardian on the account each year by January 31st.

## VACATION CREDIT

One week of vacation credit is available with a required two weeks advanced written notice during the school year (late August through early June). If the two week notice is not received then payment is required with no substitution of another week.

Cumberland YMCA  
601 Kelly Road  
Cumberland, MD 21502  
Phone 301-777-9646  
Fax 301-777-2538

Charity Bird: Director  
cbird@cumberlandymca.org