

Insight Kidz Care LLC
HANDBOOK POLICY



JESSICA CABELL
OWNER & OPERATOR

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Effective: 5/1/2018

ABOUT ME

Welcome to my family child care home! I am Jessica Cabell, founder and owner of Insight Kidz Care LLC. I am a mother of 4 wonderful girls Ariana (14), Priya (8), Laini (5) and Jayla (Infant). I am a Family Child Care Provider in Baltimore Maryland; and I opened my childcare business in 2017.

MY MISSION

Here at Insight Kidz Care LLC my mission is to provide quality child care in a structured and nurturing environment; where children can learn, grow, and have fun!

Insight Kidz Care LLC is a safe and peaceful place where we contribute to your child's social, emotional, physical, and intellectual growth. This is achieved through positive interaction, building self-esteem and confidence, teaching responsibility, encouraging good manners, and promoting healthy eating habits. Furthermore, their academic development will be stimulated through our hands-on, play-based learning curriculum; where every day is packed with exciting things to learn and do!

CHILD CARE FORMS

The following child care forms must be completed and submitted before child care service can begin:

- Enrollment Application/Intake Form
- Emergency Contact Form
- Signed Handbook Policy
- Health Inventory/Immunization Certification (submitted eventually not immediately).

Note: These forms must be updated, as the parent/guardian/child situation requires (e.g. changes in employment, telephone numbers, addresses, immunization updates, etc.)

HOURS OF OPERATION

Insight Kidz Care LLC is open Monday through Friday, **from 6:30A.M. through 7 P.M.**

PAYMENT

Payment is expected in cash, credit card, or check, by close of business each Monday. **Cash App: #InsightKidzCare**

Additionally, payment can be sent to via Paypal to contact@insightkidzcare.com. Please make sure to click “other” or charges of 2.9% + \$ 0.30 will be added to your child care balance.

A late payment fee of \$10.00 will be charged to your account if full payment is not made by 5:30 PM on Monday. The late fee, plus the weekly tuition, must be paid by Tuesday/next morning, or the child will not be admitted to child care. \$10 will be charged for each additional day that payment is not made as scheduled. Repeated delinquent payments will be cause for termination of this contract.

Child Care Rates: (Subject to Change)

Full-Time: (5 days a week)

12 months - 23 months: **\$220 per week**

(2 Years Old) **\$190 per week**

School Age (3 years - 12 years) **\$160**

Part-Time: (2-3 days a week < than 15 hours) (No Part-Time Infants)

(2 Year Old) **\$125 per week**

School Age (3 years - 12 years) **\$125 per week**

Before Care Only w/Transportation

\$70 per week

After Care Only w/Transportation until 6PM

\$90 per week

Full Day Drop-In Service (Subject to Availability)

\$40 per day

A \$35.00 fee will be charged for a returned check. Thereafter, only cash payments will be accepted. Check payments may be made to: **InsightKidzCare LLC**

REGISTRATION FEE

There is a onetime, non-refundable registration fee for child care enrollment with Insight Kidz Care LLC. The cost of registration is \$30.00 per child and is required at agreement signing. The Registration fee may be paid with cash or check.

RESERVATION FEE

A non-refundable holding fee, equivalent to one week of child care service is required at agreement signing. This fee will reserve an opening in my child care for a specified date; and will be applied to the last week of childcare service.

FULL-TIME CHILD CARE

Full-time care is defined as five days of service (Monday through Friday), per week. Full-time service guarantees an opening for your child all week.

Note: Deductions will not be made for any day(s) your child is absent

PART-TIME CHILD CARE

Part-time care is defined as two or more days of service, per week. Weekly tuition is expected each Monday for the days agreed upon in this contract. Deductions will not be made for any day(s) your child is absent.

The days of the week agreed upon for part-time care must remain consistent each week in order to allow for other part-time openings to remain available. If extra days are requested and incurred during the week, these additional days must be paid for at the end of that week.

Note: Part-time availability depends on the number of children enrolled in child care. There may not be more than 8 children present at one time, with no more than two, under age 2; therefore, switching or adding days may not be possible at times.

ARRIVAL TIME

Upon arrival please ring the doorbell. Children must be in child care prior to **11AM** unless prior notification is given. Please close the front door behind you when you enter.

During arrival time, please remove all outerwear and place them on the hooks and cubbies provided. Your child's name will be displayed on his/her assigned cubby. You may also place your child's bags and lunch on the hooks.

Parents and guardians are required to sign their child IN and OUT each day to verify attendance. When exiting, please be sure that the front door is closed.

If you will arrive late for drop off, please notify me as soon as possible. When you arrive, please be mindful of the child care schedule as the other children may be taking part in mealtime, naptime, or an activity. I must still tend to the other children; therefore, it will be difficult to conduct conferences during this time. Also keep in mind that if your child is late, he/she may miss scheduled mealtimes or activities.

Note: Repeated late drop-off/arrival without prior notice will be cause for termination of this contract.

DEPARTURE TIME

During departure/pick-up time, you are responsible for your child once you enter the house. Your child's belongings and projects will most likely be packed up and ready for pick-up when you arrive in the afternoon. For early pick-up, I will assist you in finding your child's belongings, but keep in mind that I must still tend to the other children while you are present; therefore, you are ultimately responsible for making sure that you have everything. Please make sure to check your child's cubby for items that may need to be replaced or refilled. Again, if you will be early/late during pick-up, please be sure to notify me as soon as possible. Repeated early pick-up/departure without prior notice will be cause for termination of this contract.

PROVIDER PAID HOLIDAYS

The following are paid holiday closings:

New Year's Eve & New Year's Day
President's Day
Memorial Day
Labor Day
Veteran's Day

Christmas Eve & Christmas Day
Good Friday
Independence Day (4th of July)
Columbus Day
Thanksgiving (Thursday & Friday)

Note: If a paid holiday occurs on a Saturday, child care will be closed on Friday. If a paid holiday occurs on a Sunday, child care will be closed on Monday.

VACATIONS

Parents and guardians are asked to give at least two weeks advance notice of any planned vacations. Full payment is required during your child's absence and is due before your vacation is taken. (Provider will attempt to make backup arrangement when not available).

PROVIDER VACATION

I will have two non-consecutive weeks of paid vacation time annually (during the summer and winter time). During this time, my child care center will be closed, and parents or guardians are responsible for finding alternative care for their child(ren). Dates for provider vacation will be given in advance.

ABSENCE OF PROVIDER

If I am unable to provide care for any reason, Maryland State Office of Child Care requires that I have a designated substitute that will be available on short notice to care for the children. My substitute has been authorized by the MD State Office of Child Care and is familiar with my home and the terms of this agreement. Parents or guardians will be notified in advance of any scheduled absences.

PERSONAL & SICK LEAVE OF PROVIDER

In the event that my child care is closed due to illness and/or personal circumstances, and no substitute is available; the parent or guardian is responsible for paying for 4 personal days and 4 sick days, per year, at the regular rate. Parents or guardians will be notified in advance.

BEREAVEMENT

Death of a family member is a very sensitive time in anyone's life. In the event that a substitute is not available, and I must close my child care due to the loss of a close family member, or that of my spouse, the parent or guardian is responsible for paying for 3 bereavement days per year, at the regular rate.

PROFESSIONAL DEVELOPMENT

Professional development is a class, conference, or event put in place to further child care education for the provider. Professional development may occur during regular child care hours/days. In the event that a substitute is not available, and the provider must close in order to attend professional development, the parent or guardian is responsible for paying for 2 professional development days, per year, at the regular rate. Parents or guardians will be notified in advance of any scheduled professional development classes.

ABSENCE OF CHILD

In the event that a child is absent from child care due to illness or for any other reason, the parent or guardian is responsible for paying for those days at the regular rate. Please be sure to notify me if your child will be absent.

Extended absence of a child (no less than two weeks and no greater than eight weeks) must be requested and discussed with the provider. Full payment is expected prior to your child's leave of absence (unless other agreements have been made with the provider, prior to your leave) in order to reserve your child's space in my child care.

Note: Deductions will not be made for any day(s) your child is absent, this includes sick days, vacation, holidays, and snow days. Payments must be made prior your child's leave.

ILLNESS OF CHILD

Children who come to childcare are expected to participate fully in child care activities. I am not authorized to care for sick children under Maryland Office of Child Care Regulations. Children who exhibit the following symptoms should remain home, or will be sent home:

- o Fever of 100 or higher
- o Diarrhea
- o Sever Pain
- o Lethargy
- o Severe cough and runny nose
- o Vomiting or severe nausea
- o Rashes
- o Conjunctivitis (Pink Eye)
- o Lice/Nits/Ring Worms
- o Discharge from eyes or ears

If your child becomes ill while in my care, the parent or guardian will be notified immediately, and will be expected to pick up the child as soon as possible. The parent or guardian is responsible for obtaining alternate child care in the event of child illness.

A child will not be re-admitted to my child care unless it has been a minimum of 24 hours since the child last exhibited any sign of illness without the aid of medications. Additionally, a child will not be re-admitted to my child care after a serious or contagious illness without first providing a written statement from the child's physician, certifying that the child is no longer contagious and can tolerate the child care environment. Please do not willfully send your child to care knowing that he/she is ill and/or contagious. This action will result in termination of this contract.

MEDICATION

I am not permitted to administer prescription or non-prescription medication to a child without written parental/guardian, and/or physician authorization. This includes the use of sunscreens and diaper creams. The prescription medication must be in the original pharmacy container, and be labeled with the child's name. Please provide a copy of the doctor's written instructions regarding the administration of medication to your child. No prescription medication will be administered to anyone other than the person named on the label. Please supply a medicine spoon if needed. Medication authorization forms may be obtained from my website.

It is important that you notify the provider if any medication has been administered to your child within the last 24 hours. Should there be a medical emergency it is crucial to report whether the child is on medication.

CLEANLINESS, SANITATION & HYGIENE

I do my best to maintain strict cleanliness, sanitation, and hygiene standards. Children and provider /substitutes regularly wash hands throughout the day to promote good health. Toys and other items, including bedding, are cleaned and sanitized often as needed. Children are asked to keep shoes off while indoors and try to cover coughs and sneezes using their arm or tissues.

Windows are opened when possible to generate fresh air circulation. Premises are non-smoking.

MEALS & SNACK

I will provide ALL nutritious meals and snacks. Occasionally, parents or guardians will be asked to bring in snacks, but only when our childcare is having a holiday party, field trip, or event. Parents or guardians are welcome to send in treats for their child's birthday.

Parents of infants are required to provide infant formula and baby food.

I do not allow gum, lollipops, or other sticky candy to be brought into my home. If a child brings it with them from home, I will store items out of reach until the child is picked up.

SUPPLIES & CLOTHING

The parent or guardian must supply at least two changes of clothing, preferably labeled with the child's name. I am not responsible for lost articles that are not labeled. Please replace spare socks, underwear, pants, and shirts as your child uses them. An adequate supply of diapers, pull-ups, and wipes, labeled with child's name, must be provided by parents, for those children who need them.

Children are encouraged to bring a small backpack, tote, or diaper bag to child care each day to help organize projects, information for parents/guardians, and personal items that need to go back and forth between home and child care.

Parents/Guardians are responsible for reading all materials and information that is sent home.

I am not responsible for soiled shoes. Please provide shoes that you are comfortable with your child playing in. Under Maryland law, no child will be allowed to wear thong type shoes while climbing or playing on large toys. Please dress children appropriately for the weather. Also, please dress children that are still in diapers in clothing that make diaper changes easier.

POTTY TRAINING

I will assist with potty-training, with the understanding that parents/guardians must also be consistent at home as well. I will not make or force any child to use the potty who is not physically and emotionally ready to do so. Please dress children who are potty-training in clothing that will be easy for them to manage. I do not use potty chairs for sanitary reasons. I use a fitted seat to be used with the regular toilet and a step stool.

If you feel as though child is ready for the next stage of potty training, please consult with me so that we may coordinate our efforts. Children transitioning out of pull-ups must wear disposable or plastic training pants on top of their underwear to avoid accidents around the house. Parents please provide additional disposable/plastic training pants, should an accident occur. Extra changes of clothing will be necessary, including socks.

Health regulations require that soiled garments be bagged and sent home to be washed. Children must be fully potty trained to be free from pull-ups or plastic coverings.

NAP/REST/QUIET TIME

All children ages 0 to 5 years old, are required to lie down for a reasonable amount of time each day, whether they sleep or just rest. Older children are encouraged to engage in a quiet activity during this time. As a courtesy to everyone, please try not to drop-off or pick-up your child during this time of day.

POSITIVE BEHAVIORAL POLICY

Family & Staff Behavioral Practices: Physical or emotional punishment that is humiliating, frightening, or harmful to a child, will never be used in my child care; even at a parent's or guardian's request. Discipline is exacted on an individual basis and is used as a teaching process to help children learn to develop and maintain self-control, responsibility, cooperation, and problem-solving skills. I encourage children to find ways to try and solve problems on their own, when possible.

My childcare will use the following positive discipline techniques to promote positive behavior:

- o Role Model: Demonstrating by example the behaviors that are expected.
- o Encouragement/Praise: Used to identify specific behaviors and strengths that help a child to develop and increase self-esteem.
- o Redirection: Used to substitute an acceptable behavior for an unacceptable one.
- o Distraction: Used to change a child's focus.
- o Positive Reinforcement: Used to communicate in positive terms to describe what you want, rather than what you don't want.
- o Setting clear limits: Establish simple, clear, and consistent rules for children to understand and follow.
- o Offering Choices: Giving children a few opportunities on decision making and input into their day.

- o Reflection: Looking back at how situation is handled and if anything could be different.
- o Time-Out: Used to remove a child from a situation when other methods fail.

If a child is hurting other children (biting, kicking, hitting, scratching, or verbally abusing, etc.) then the issue will be discussed in conference with that child's parent or guardian, and a mutual agreement on disciplinary action will be met. The persistence of extreme behavior problems may result in the termination of this contract.

FIELD TRIPS

Insight Kidz Care LLC will have a few field trips throughout the year. Parent/guardian chaperones are always welcomed and appreciated. Field trip notices and permission slips will be given at least two weeks in advance. Children are not required to participate; however, parents/guardians are responsible for alternate child care if a child does not attend. Regular child care fees apply for field trip days, whether or not your child attends.

TRANSPORTATION

In the event of an emergency, field trip, and/or any other situation that involves leaving the child care premises, parents or guardians give permission for their child(ren) to be transported (by vehicle) by provider or authorized substitute. In most cases prior notice will be given. If the situation is the result of an emergency and the parent/guardian could not be reached, then parents and/or guardians will be notified as soon as possible. Parents or guardians also give permission for their child(ren) to walk accompanying the provider or substitute within the local neighborhood.

In operating my child care business, my first responsibility is to protect the health and safety of all the children in my care. When parents/guardians drop off and pick

up their children, children should be transported safely. If parent/guardian transports children under the influence of alcohol or other drugs; or fails to use an appropriate car seat, it creates an unsafe transportation situation for their children. If a child cannot be safely transported from my home, I will ask the parent not to transport the child and will proceed to contact someone else listed on child's emergency card authorized to pick up the child. If the parent or guardian refuses to agree, and insists on transporting the child, I am required to immediately call the police and report the unsafe driving situation.

INCLEMENT WEATHER & EMERGENCIES

Insight Kidz Care LLC will follow WBAL 1090 weather conditions.

Hazardous weather forecasts, severe wintry conditions, and/or power outages may result in child care being closed, having delayed openings, or closings early. In these situations, parents will be notified promptly via **Group Text or CALL**. Regular child care fees will apply in inclement weather and emergency situations.

ALL DAY CHILD CARE CHILDREN:

- Depending on the conditions of the roads and whether staff can safely travel to work. Will determine if we are OPENED or NOT.

BEFORE & AFTER CARE (SCHOOL AGE ONLY!!!)

- Two Hour Delays – We will transport children to school.
- Early Dismissals – ANYTIME BEFORE **1:00PM**
 - Additional Charge of \$30-40 for All Day Drop-In Care.
Part Time – 20hrs **\$125**
Full Time – 40hrs **\$160**

***Parents MUST Notify Us in Advanced if Transportation & Child Care is NEEDED upon INCLEMENT WEATHER & early school dismissal!!!**

EMERGENCIES:

An emergency action plan and monthly practice drills are done in preparation of an emergency.

CONFERENCES

Communication between all parties is essential. We conduct monthly conferences via in-person or over the phone to let parents know how their children growth, transitions, and overall wellbeing. This will include a schedule time arranged specifically by parent's available schedules. Then a calendar will provide e-mail confirmation for the scheduled block of time.

SignUpGenius:

- Parents will obtain a personal link to register and sign up for individual conferences.
- Available date & time slots will be open for them to select.
- Parents are then given a confirmation email with time and notification alerts.
- Additionally, if they need to change their original date & time options all they have to do is log back in and easily make the update.
- Upon selecting the correct date & time, Parents have the option for Google Calendar or Outlook Calendar to impute the appointment automatically into their personal calendars as a reminder.
- Additionally, **SignUpGenius** gives out notifications when the date arrives and our contact directly in the e-mail.

Please feel free to share any questions or concerns that you may have in relation to our app for your children. Parents and guardians may contact me by phone or e-mail me.

TERMINATION

Two weeks advance written notice must be given by either party to terminate the contract. Immediate termination by provider may be necessary and does not require two weeks' notice in the following instances (1) delinquent payments, (2) severe behavior problems, (3) willfully sending an ill or contagious child to care, (4) failure to abide by child care policies. Payment during the two-week termination period is due at the full rate, whether or not the child is brought in for care.

POLICY REVISIONS & ADDENDUMS

Revisions and addendums to the policies and procedures may be done with a minimum of two weeks written notice. Any regulations enforced by the Maryland State Office of Child Care will be put into effect immediately according to the agency, and parents/guardians will be notified as soon as possible.

DAMAGES OR LOSS

Willful destruction of toys, child care equipment, furniture, and personal belongings by a child will result in the parent or guardian of that child paying the full replacement cost of that item. (This does not apply to normal wear and tear).

I discourage children from bringing valuable items to my child care and will not be responsible for breakage or damage to any toy or belonging. If a child would like to cuddle with a favorite toy or blanket at naptime, then they may bring it to be used only during naptime. Dangerously small items such as coins or small toys that are brought to child care will be placed out of reach until the child is picked up.

CHILD ABUSE & NEGLECT

It is the law that I must report any case of suspected or known child abuse including physical, sexual, emotional, and verbal abuse or neglect to local law enforcement and Child Protective Services.

VERIFICATION OF LEGAL CUSTODY

I must have a copy of the court order recognizing the parent or guardian who has legal custody of the child(ren), as well as visitation schedules. Without this, I must release child(ren) to either parent or guardian.

CHILD CARE & THE AMERICAN DISABILITIES ACT

The Federal American with Disabilities Act (ADA) requires all child care programs to make reasonable efforts to accommodate children with disabilities or special needs.

For more information about the ADA, please contact the following organization:
Maryland Family Network, Inc.

608 Water Street

Baltimore, MD 21202

Phone: 410-752-7588

www.mdchildcare.org

Insight Kidz Care LLC

Daily Schedule & Lesson Plans

6:30 AM	CHILD CARE OPENS
7:30 AM	BREAKFAST
8:00 AM	Group Lesson: Days of Week/Weather/Story Time
9:00 AM	MUSIC/DANCE/ART
9:15AM	SNACK
10:15AM	INDOOR/OUTDOOR PLAY
11:00 AM	INDIVIDUAL PLAY*(See Below)
12 PM	LUNCH
1:00 PM	QUIET/NAP TIME
1:30 PM	SNACK
2:00 PM	INDOOR/OUTSIDE PLAY

Lesson Plans: Daily Plans are development and appropriate. (Please See Addendum 1/30/2019)

Infants: Gross Motor Skills, Hand Eye Coordination: Picking up snacks, Tummy Time, Music

1-5 Years: Gross Motor Skills, Hand & Eye Coordination: Art, Dance, Song, Play, Explore

***Individual Play:** Dress Up/Cooking Station/House/Industrial

Insight Kidz Care LLC

AFTERNOON & EVENING OPERATIONAL SCHEDULE

3:00 PM	SNACKS
3:30 PM	HOMEWORK
4:00 PM	GROUP: STORY TIME
4:30 PM	INDOOR/OUTDOOR
5:30 PM	PLAY DINNER
7:00 PM	CHILD CARE CLOSED

SCHEDULE SUBJECT TO CHANGE



Max Hour of Care

Insight Kidz Care LLC

Beginning 5/20/2019: The max hours of child care will be 10 hours.

After 10 hours their, will be an additional charge of \$10.00.

After 15 minutes a charge of \$1 per minute will be applied.

This fine is charged regardless of the reason for lateness or prior notification from the parent that they will be delayed.

Insight Kidz Care LLC

Handbook Policy Receipt

I acknowledge that I have received or read a copy of Insight Kidz Care LLC handbook policy.

By signing this receipt: or submitting the enrollment form, application fee, and the non-refundable holding fee you are accepting and adhering to this binding contract.

I agree to the policies and procedures set forth as stated and outlined in the handbook policy. I understand that it is my responsibility to read this handbook and its entirety. To ask any specific questions about current policies or procedures.

Parent / Guardian Signature

Date

Parent / Guardian Signature

Date

**Please sign and return to the owner: Jessica Cabell (Insight Kidz Care LLC)*