



# Parent Handbook



We are looking forward to getting to know you and your child. This handbook covers some basic information about our center and our policies.

Young Peoples Learning Center is a non-discriminating, state licensed, early childhood education center for children

6 weeks to 15 years of age. Infant/Toddler care for children 6 weeks to 18 months is offered through our Alliance Program - Toddler care, for children 1 to 3 years, is offered at our Mathews Street location and Preschool care, for children 2 ½ to 5 years, is offered at our Plum Street location. For school age children, we offer transportation from selected nearby schools to our school age program. Our school agers also enjoy special weekly programs for Holiday and Spring Breaks; the most active summer programs around for children ages 5 to 10 years (KinderCamp and FunCamp)

UPDATED DECEMBER 2025

Most people select Young Peoples because we have a small, homelike environment - a good stepping-stone between home and elementary school. We believe in learning through play, color, messes and noise. We invite you to walk around, observe, and talk with the staff and children and see Young Peoples for yourself.

Young Peoples Learning Center welcomes and celebrates the diversity of our students. We accept students with disabilities whenever feasible. We will work with outside agencies in order to provide additional programming as needed. We have specific relationships with local speech and language centers, child and family therapy services and occupational therapists to serve families and train staff. We work closely with these service providers to get children and families as much support as possible. These services can be provided on or off site. Please speak with a director about any special accommodations your child might need and we will do our best or help families work with the Larimer County Early Childhood Council to refer them to more appropriate care options. Our classrooms are not equipped or trained to restrain children and we may also not be the right care setting for children who have issues with harming other children. We want children to be in the best fit possible for their needs and will work with parents to give referrals if we are not the right location. Please note our downtown facilities have stairs and narrow doorways which may prevent certain families from having the access they need.

Children or families whose first language is not English are always invited to request paperwork or other information be translated for them. In addition, we will work with local higher education institutes (CSU and FRCC) and school districts (PSD) to provide teaching assistants or resources who speak a child or parent's native language whenever possible. Parents should request this through a director two weeks before the material is needed or a week before a meeting in which an interpreter is needed. Young Peoples Learning Center will cover the cost of any translation/interpreter services utilized.

### Our History

The original owners were Janice and Dennis Griffith and operated YPLC since 1978. Now their son and his wife are carrying the torch to continue the community focused child care. Both AJ and Jordie come from education backgrounds and taught in the public school system for many years, both worked at a middle school. AJ taught Social Studies and Jordie taught Special Education. They come to YPLC with a passion for taking care of their staff, the children, and the families as a whole. In the following pages we will share with you our philosophy toward children, as well as our school policies. As you read them, it is our hope you will sense our commitment to providing a positive high-quality learning environment for your child.

### Philosophy

Young Peoples Learning Center was named after its philosophy was developed. "Young Peoples" was chosen to accentuate equality between children and adults. The rights and desires of adults are comparable to those of children; the right to be respected, the right to express feelings and opinions, the right to be heard and responded to, the right to independence, the right to choose, and the right to be seen as an individual.



“Learning Center” was chosen because your child will learn and grow socially, emotionally, physically, and intellectually through the many activities and situations presented to him/her – dramatic play, books, manipulative toys, block play, cognitive learning games, large muscle exercise, creative art, craft projects, puppets, science experiments, field trips, group time discussions, baking projects, social interactions, eating experiences, etc. These various experiences will enable your child to become an independent and positive person ready to succeed in the lifelong learning process.

### **Our Programs**

The Alliance Program is open from 7:00am to 5:30pm, the Toddler Learning Center is open from 7:30 am to 5:30 pm and the Preschool Learning Center on Plum Street is open from 7:30 am to 5:30 pm. All YPLC locations will be closed for 8 major holidays (New Year’s Day, President’s Day, Memorial Day, July 4<sup>th</sup>, Labor Day, Columbus Day, Thanksgiving, and Christmas), as well as the day after Thanksgiving, the week between Christmas and New Years (dates will vary year to year), and the first week of PSD summer vacation. You are charged for these days if your child is scheduled for those days.

We provide special camp days for school agers for any school-out days when PSD is not in session. Please note that not all charter and private school schedules can be accommodated. The schedules for these days will be posted on our school-age monthly calendars. We also provide care on most un-scheduled days off public school, such as snow days. Give us a call on these days to see what is available.

### **Admission and Registration**

Before registering, we like parents to speak with a director and walk through the school. Please set up a tour with the director. We encourage all parents to set up a day for your child to visit his or her classroom with you for a short introduction time once you have decided to register.

During this process, you will be requested to fill out several forms which give us information about your child and your family. In addition to our in-house forms, we need a well child form and a record of your child’s current immunizations. Children may not be admitted to the school without these forms. We will also require updates to these forms for your child to continue attending. We have attempted to capture information we think may be helpful in caring for your child, but we always welcome additional information you think might be helpful. These forms must be completed and submitted at least 24 hours **before** your child’s first day. **Children who have not been immunized due to medical reasons will be accepted into our programs if parents provide the appropriate documentation from their child’s Doctor. We do not accept personal or religious exemptions.**

If your child has a medical condition that requires a Health Care Plan, this plan must also be complete and in place before your child may be received into the center. These include plans for seizures, asthma, diabetes, severe allergies and heart or respiratory disabilities.

### **Summer Policy**

If you want to pull for summer (between 6-12 weeks), you have 3 options for having a spot in the fall:

1. You can pull your child(ren), however your spot in the fall is **not guaranteed** and when you come back in the fall, and you will be charged a re-registration fee of \$400.

To have a guaranteed spot in the fall you can either:

2. Pay 25% of the spot you want (ie. if you want a full time spot in the fall, you must pay 25% of the full time rate while you're gone over the summer).
3. Change your schedule to a 2 or 3 day/week schedule over the summer. We will hold your regular scheduled spot for the fall if you let us know about this in advance.

If your child is enrolled in UPK for the following school year, then your spot is already reserved; however you will be charged the re-registration fee (\$400) if you pull for the summer.

### **Family Connections and Participation**

Research shows that when families interact with their child's school, children benefit in a multitude of ways. Their rates of academic success increase, and they are better able to handle stresses throughout their school career. These outcomes are often attributed to children being able to feel and experience their family's commitment to education when families are participating in classrooms and activities, engaged in out-of-school time events and when they talk about school at home. The connection between families and school needs to begin early, and we want to make sure there are opportunities for families here.

**Get involved in the classroom!** We encourage family members to take some time to share a talent or some time with their child's classroom. Do you have a cool job that you could come into the classroom and show off your tools? Does your child's grandmother have an hour or two they would like to come read stories in the classroom? Do you have a hobby or talent that you could teach or share with the children? Do you work somewhere that we could take a field trip to? We would love for you to be involved in any way you can!

We have many additional opportunities for families to get and stay connected with our school which include child and parent lending libraries, take-home worksheets, artwork for home, classroom parties, outside of class time social events, family education nights and notes and newsletters provided to families.

In addition, we invite parents to have input on our programs and policies. We send out surveys on our overall programs throughout the year and an additional survey when your child moves classrooms. Once a year we will produce an annual report for parents to review. This report will include policy information, general personnel information, general business practices, changes in programming for the year, our Quality Improvement Plan, our timelines for improvements and our outcomes from the last year. We ask for written feedback upon releasing the report and in addition, we will discuss decisions and changes to our programs each year at our Annual Parent Information Meeting.

Also referred to as Back-to-School Night, this event happens each year in September and introduces new families to our program and classrooms. Sometimes, if lots of children enter a classroom at a different time of year, we may hold a special additional night. Each classroom and year have slightly

different goals, policies and personalities and our program is always changing and improving, so please attend these nights each year!

Parent teacher conferences will be held each year in October/November and May for preschool classrooms and before a transition to a new classroom in the Toddler program. We will discuss your child's progress at these times, but would also like to talk about your goals for your child and any information about your home which may be helpful to your child at school.

**Get involved in our policies!** We always welcome parents to give feedback. We request surveys when you transition from one classroom to another, but we welcome feedback at any point – give us a call, drop us an email, or reach us in person. In addition, we host a meeting each December to discuss business practices, teacher recruitment and retention and to review a “State of the School” document as well as our current Quality Improvement Plan – a document that is constantly being worked on and is available in a recent form on our website for review at any time. Staff are also welcome to come to this meeting. Join us!

### **Volunteers and Visitors**

All visitors who are not parents must sign in with the Visitor Log at the front desk.

Occasionally, you may see a different face in the classroom. We do work with high schools, Front Range Community College, AIMS Community College, CSU and UNC in accommodating student teachers and volunteers who need experience with young children. We feel we make an impact on future children's lives by helping to educate future teachers from the community. Even when we have volunteers and visitors, children are always in the care of a Young Peoples staff member.

Occasionally, we have to have a substitute teacher due to illness or vacation time of a regular teacher. If we do have to call from our substitute list, we have one of our regular teachers also in the classroom.

### **Birthdays**

Birthdays are celebrated at the center. You may provide a special treat and celebrate your child's birthday at snack time. The “party time” will usually be during a scheduled snack time. Please check with teachers about the number of snacks to provide and the timing of party.

We request that parents try to bring healthy treats for these celebrations. Fruit and creative vegetable creations are great. Low-sugar fruit popsicles, sweet breads or a nonedible treat such as stickers or pencils are also a good choice. If you do bring cupcakes, please bring the miniature sized ones. We may not serve food that was not prepared in a commercial/licensed kitchen. Please bring store-bought/prepared treats.

### **Pajama Parties**

We are open on the first and third Friday evenings each month at our Preschool Learning Center in Fort Collins from 6 to 11 pm (pending teacher sign up). These nights are just fun for kids and a break for parents. We often watch a movie and have a snack! Please check for notes on the front door and parent sign-in/out boards for sign up information. This is offered through teachers dedicating extra

time and participation is priced separately. Please see the signup sheet for details. In addition, we are usually open all Friday nights in December for parents to shop for the holidays.

### **Screening, Referrals and Additional Services**

We find it important for children to be screened in the following areas: Overall Development, Hearing, Speech, Vision, and Dental.

We invite speech pathologists from the Children's Speech and Reading Center to do speech and hearing screenings periodically at our toddler and preschool sites. We request that your child be screened at least once per year and provide waiver forms for this purpose.

The Lyon's Club sends volunteers once a year to do a vision screening for children in all of our centers. We request that your child's vision be screened once per year and provide waiver forms for this purpose.

Dental screenings are provided by a local dentist office on an annual basis for children in our care. We request that your child have a dental screening once per year and provide waiver forms for this purpose. This screening occurs at both our toddler and preschool locations.

If your child is not present for the screening days on site or needs a screening in-between these times, our admin staff can provide you with contact information for providers who can complete the screenings. This information is also available anytime at the front desk.

We ask that parents provide information with their well-child check-up form from their doctor that a developmental screening has occurred. This screening should be part of the all well child checks and we hope this policy empowers parents to ensure their doctor visit is complete. If YPLC staff or parents have developmental concerns with any child, a meeting should be set up to discuss the concerns, and parents will be connected with the appropriate agency(ies) to support the child. For children 0-3 we refer families to Foothills Gateway for Early Intervention. For children 3-6 we refer families to Child Find through the Poudre School District. YPLC also has connections with a number of outside private agencies who provide behavioral, speech, feeding, occupational and physical therapies for children on Medicaid, with private insurance or no insurance. If you have any concerns with your child's development or behaviors, please check in with your child's teacher or director.

Referrals for children are always made as a team effort. Parents, teachers or administrators may initiate a request for a screening or evaluation by speaking with a director, teacher or parent. If parents agree and a referral is made, it is additionally up to the parent whether Young Peoples' staff will be invited to be a part of the evaluation or treatment process. Directors are always willing to facilitate on-site observations of children and we are always happy to send teachers or administrators as support to a family or team meeting or service visit. Please let a teacher or director know how we can help! Young Peoples staff will make themselves available to be part of plans made by outside providers whenever possible.

At YPLC we partner with families of children with special needs to meet their learning and developmental goals. We are an inclusive environment and welcome the opportunity to work with and learn from all children. Our policy is to provide equal access to opportunities and resources to all children and families. Conversations between parents and directors will start before enrollment to

make sure that we are able to meet their child's needs. If there are needs that we cannot meet, we will have a meeting with parents to discuss other options and supports available.

If your child has a current IFSP or therapist, we would love to connect outside services with your child's teachers so they can work together to support your child. We have a lot of connections within the community to provide resources to parents of children with special needs. We work closely with Foothills Gateway to provide early intervention for children 0-3 and with Poudre School District's Child Find program for children 3-5. We will plan a meeting between parent(s) and teacher(s) to encourage parents to talk about the supports their child needs or would benefit from, and for the teacher to express support from the parents that would benefit the child and program. At this meeting, learning and developmental goals will be set and followed up on at future parent meetings and parent/teacher conferences. All the children in our program can benefit from learning from one another in an inclusive classroom.

At YPLC we support children and families experiencing trauma. Our teachers all complete training on Trauma informed practice in order to better be able to recognize and help kids work through what's going on. We work closely with the local Early Childhood Council Mental Health Consultants as well as other local and national organizations that provide support to families. Our goals in working with children experiencing trauma are to pay attention and be good listeners, allow children to ask questions, encourage activities that allow children to help others or recognize helping people, let children know they are not to blame when bad things happen, and to model self-care, take deep breaths, and set routines and practices that help us handle stress.

### **Adult: Child Ratios**

YPLC's goal is to improve adult to child ratios beyond what is required by child care licensing. We have our directors available throughout the entire day in order to help step into any classroom and lower the adult: child ratio and support the center as a whole. We also have daily floating subs to assist with improving the adult: child ratio. At our Plum Street preschool, we have decreased enrollment so our ratios can remain low. Our ratios at the Mathews Street Toddler center are at or below requirements from both licensing and NAEYC. We will continue to uphold that as it is best practice for our toddlers.

### **Our Toddler Program**

Our toddler center will provide your child with a safe and nurturing environment designed especially for 12 months to 3-years old.



Through developmentally appropriate activities, we will help your child in growing fine and gross motor skills, language skills, and social skills.

For many children this is their first experience in a childcare setting, and for many it will be the first time away from mom and dad. We want to make the transition as smooth as possible by developing a trusting, empathetic and nurturing relationship with your child. We also value an open relationship with parents. Working together, we can help your child have a successful transition. Daily notes home help to keep you updated on your child's progress. Parent conferences are conducted whenever a child transitions

from one classroom to the next and on an “as needed” basis, as requested by parents, teachers, or directors.

**Turtle Classroom** - The Turtle class is for children 12 to 18 months. The ratio is 1 teacher to 5 students (this classroom can have no more than 5 children at any time).

Our home like environment and nurturing teachers help your child to adjust and feel comfortable. We gently encourage positive social skills, independence through exploration and familiarity with routines. To accomplish these goals, children are provided with inviting surroundings, a variety of materials and furniture for their size, activities designed to allow growth and finer development of motor skills and nurturing and experienced teachers.

**Dolphin Classroom** - The Dolphin Class is for children 18 to 24 months. The ratio is 1 teacher to 4 students (this classroom can have no more than 8 children at any time).

Children in the Dolphin Class are rapidly changing. Their ability to use words to express their wants and desires is expanding from just one or two words to a whole sentence. They are becoming more aware of the concept of others – learning about boundaries of behavior and awareness of other people in their lives. A child’s excitement in learning new skills can be both exciting and frightening for them. The Dolphin Class offers them a nurturing, safe place to explore their world and learn new skills.

When children leave the Dolphin Class, they will be better able to develop friendships with their peers and express their feelings and needs in an understandable manner. Through hands-on learning they will have had exposure to math, science, art, language, music and literature. Our varied enrichments invite new people into their lives which not only has educational but social benefits. As your child leaves the Dolphin Class you will notice a big difference in their personality. They not only are ready for the next exciting step in the classroom, but they love the challenge and excitement of learning more skills.



**Whale Classroom** - The Whale Classroom is for children 24 to 36 months. The ratio is 1 teacher to 7 students (this classroom can have no more than 13 children at any time).

As teachers, we help these children in becoming independent and creative while preserving their unique personalities. Your children will learn to dress themselves and learn how to use the bathroom. We practice getting along with our friends and taking care of our own things. Math, science, literature and art are incorporated into each day. We specialize in providing a loving and safe environment in which your child will grow and flourish.

The Whale Classroom is designed to accommodate your child’s active and changing personality. Through large muscle, small muscle and art activities, we teach colors, shapes, numbers, letters, counting, patterns, songs, finger plays, etc. We have a varied and interesting curriculum which engages each child in learning

### Sample Daily Schedule at Our Toddler Learning Center

7:30 Center opens – Free play, rocking, cuddling, stories  
 8:00 Teacher Directed Activity & Free Choice Activity Time  
 9:30 Snack-Time  
 9:45 Group Time – Music, stories, discussions  
 10:00 Free Choice Activity Time – Art, center-time, games  
 10:30 Enrichments (such as music, language arts, science, movement, etc.)  
 11:00 Outside Play/Walks  
 12:00 Lunch  
 12:30 Naptime – Rocking, rubbing backs  
 2:30 Quiet Stories and Play  
 3:30 Snack-Time  
 4:00 Teacher Directed Activity & Free Choice Activity Time  
 4:30 Free Play – Outside  
 5:00 Story time, table toys (manipulatives)  
 5:30 Center Closes

(Diapers will be changed every two hours, or when needed)

### **Our Preschool Programs**

Our preschool program serves children from ages 2 and a half through their transition into kindergarten. Our building opens at 7:30 am, and we request children arrive by 9:00 am every weekday to take full advantage of the curriculum, **children may not be dropped off after 10 am.**

Themes are selected according to the children's interest and developmental needs. Group times, activity times, field trips, speakers, displays, songs, and games are planned around these themes. Group time is a time for discussions, stories, language arts, and learning games. Morning snack and lunch are included as a nutritional and social part of our program.

Activity time is a time for teacher-directed experiences (such as creative art, craft art, baking, science, math projects, group games, etc.) and child-directed activities (such as blocks, dramatic play, workbench, art easel, climber, cognitive learning games, etc.) This "freedom of choice" time allows children to choose friends and activities they enjoy and need; they learn to socialize, explore, and create in a child-oriented environment. Some groups also enjoy a fitness walk after lunch! In all of our classrooms we have



the opportunity for children to experience and practice family style eating where we serve food in bowls and the children learn the skills to serve themselves. The staff model the skills needed to do so and help the children grow in these skills.

A written evaluation of your child's progress in our program will be completed each October, January and April. Parent conferences will be conducted twice a year in October and May as well as on an "as needed basis," as requested by parents, teachers or directors.

**Penguin Classroom** - The Penguin Classroom is for children approximately ages two and a half to three and a half.

Many children this age are moving to this school from our toddler learning center, or are attending school for the first time. Children in this classroom should be potty-trained or ready to move forward with that process. As with all skills, we help them every step of the way. In this classroom, children are exposed to learning in small groups and larger groups. They are taught many self-help skills such as dressing themselves. Through talking, reading, games and hands-on activities, children are taught concepts of letter recognition, basic science and math principles, art and music enjoyment and social skills. We take time each day to focus on nutrition and movement as well as social emotional skills. The emphasis in this classroom is placed on helping each child to become independent by building life skills. We work to unite the classroom as a community using cooperation and loving kindness.

**Parrot Classroom** - The Parrot Classroom is for children approximately ages three and a half to four and a half.

This classroom nurtures children's growing need for social interaction and their need to organize their social and academic world. By the end of their time in this classroom, children have a good grasp of beginning letter sounds and can recognize most letters and numbers. They have a good concept of 1-to-1 correspondence and have begun to learn addition and subtraction. They can ask questions about things they are curious about. They can explore their world both physically and intellectually as they gain control of their muscles and their own creativity. They have a vocabulary that enables them to express their feelings and speak to what they see in the world around them, create with their own hands and think with their active imaginations.

**Eagle Classroom** - The Eagle Classroom is our Pre-Kindergarten Classroom.

Children leave this classroom prepared with the academic and social skills necessary to enter kindergarten the following fall. The classroom prepares children in pre-reading and writing skills, early math and number correspondence skills, and the confidence needed to ask questions and find answers to all their questions. They work with letters and numbers daily and infuse skills into each of their learning centers and projects. They use computers in their classrooms to explore technology, field trips to explore their community and their minds to explore themselves. Children leaving this classroom have a good sense of their world and how they fit into it as well as a developed sense of the importance and joys of learning.



## Sample Schedule Preschooler Learning Center

7:30	Center Opens – Free choice activities
8:00	Teacher directed activity offered
8:30	Outside Play
9:00	Group-Time
9:30	Morning Snack
9:45	Activity Time – Teacher directed activities and small centers open
10:40	Enrichment Time
11:00	Nature and Fitness Walk
11:30	Lunch
12:00	Outside Play
1:00	Naptime Begins
3:00	Naptime Ends
3:15	Afternoon Snack
3:30	Afternoon Activities
4:30	Outside Play
5:00	Story-Time and Group Games
5:30	Center Closes

## Educational Goals and Curriculums Beliefs

*To provide a happy and safe learning environment by:*

**Providing** laughter, socialization, and fun activities

**Providing** constant quality supervision and the ability to foresee and prevent problems and accidents

**Providing** quality experiences, such as projects, field trips, and routines that encourage learning in a kind and gentle manner

*To gain respect from children by:*

**Showing** genuine interest in children

**Talking** with children

**Playing** with Children

*To teach self-discipline and self-control by:*

**Providing CHOICES** with consequences, not punishments  
**Teaching** children self-regulation skills in order to make good choices early in life to help them make good choices later in life  
**Speaking** to children as we would want to be spoken to – kindly, gently, and most importantly with respect

**What we want for the children in our programs:**

We want children to learn to enjoy school and learning. We want them to experience being able to make choices and to learn to be confident, so they know how to make right choices for themselves. We want them to feel safe, loved and cared for. We want them to experience success in academic, kinetic, physical, and social tasks.

By the time they leave our programs, we want children to be ready to succeed in kindergarten. We want them to have the social and emotional skills to be ready to learn in a group setting. We want them to be in control enough to choose their own behaviors and have the skills to communicate their feelings and needs to others.

We want them to have the basic language skills to be able to write their name, recognize and identify letters and beginning word sounds and to begin to decode words. We want them to be excited about words, reading and new vocabulary.

We want them to have counting skills and an understanding of basic addition and subtraction concepts. We want them to have a full understanding of words such as over, under, more, less, bigger, smaller, little and big.

We want them to be able to appreciate art and music both through having experienced others' art as well as through making their own.

We want them to have a developed physical ability to dress themselves, feed themselves, run and play with outdoor materials, and to hold and manipulate small objects.

We want them to have a curiosity for their world that leads them to explore and ask questions, as well as the ability to seek answers to those questions

**To Achieve These Goals:**

We have developed an extensive and unique curriculum.

Children learn best by experiencing a concept through a *hands-on approach*. Reading and talking about water is not as beneficial as actually feeling and working with water. Our goal is to help children learn and grow through hands- on experiences in their world. Every day we want children to **experience** science, math, art, music, literature, small and large motor activities. Block centers, housekeeping centers, computers, writing, art, and library visits are additional ways we supplement the classroom material.



Children also need both child-directed activities, such as center playtime, and teacher-directed activities, such as creative art projects, so they can grow socially, emotionally, intellectually, and physically. Before kindergarten we want children to be able to have social control over their world by being able to find a friend, enter into a group, listen to different adults as well as having the necessary skills such as how to use scissors, how to write their name and how to follow directions. Our balanced curriculum supports children in meeting these learning goals.

In continuing with the hands- on approach to teaching and learning, we also enjoy field trips into the community. It is important that children get to experience for themselves, firsthand, how things work. The pumpkin patch, the farm, nursing homes, music stores, grocery stores and many more provide many more hands-on opportunities. Preschool programs take two field trips per month and our Toddler program takes walking field trips occasionally.

Visitors are also invited to share with us their time, talent or information. We have enjoyed having "Bat Man" – a researcher from CSU come and talk to us about bats! We have had a parent who plays country music come and play for us with his band! We have had many parents set up a time to spend an hour or so in the classroom each week with their child. Parents are always welcome to share their time or talents with our school!

We make families our partners in helping their children learn and grow. Families are a child's first and foremost teacher and we cannot accomplish our goals with children unless we work together. We communicate through daily notes, emails from teachers, assessment reports and conferences, but it will always be our friendly teacher daily check-ins at drop off and pick up that will be our best means of keeping in touch with you!

### **Transitions**

#### **(home to center, classroom to classroom, center to center, and center to another school)**

When children enter our programs and as they age, grow, and develop, they will move through different classrooms and locations at Young Peoples. At each transition point, parents are invited to request a tour and a visit time for the new classroom. Parents will be notified of transitions 3 months in advance (unless coming from home to center) verbally and in writing. Parents may request a conference at any point but may be particularly interested in one at this time. During transitions, teachers work together to pass on individualized plans and notes on each child. These occur through the transition of assessment data as well as in conferences between teachers. Parents are invited to be a part of this conference as your input is very important in the success of your child during these transitions. If at any point you as the parent are not comfortable with an upcoming transition or have questions, you are always encouraged to talk to your child's teacher or director.

Some children may need additional considerations for transitions from one classroom to another. These needs will be discussed with parents on an individual basis. We expect parents to have a voice in when and how transitions occur, please feel free to discuss any suggestions or concerns with a teacher or director.

In addition, as children transition to kindergarten, we will work hard to be sure they are ready for a new "big" school. We will provide information packets from Poudre School District to parents as they are released. When available, we will host an employee of Poudre School District or a Kindergarten Navigator from The Mathews House for a question-and-answer session for parents. Also, during

graduation week, we take prekindergarten students on a field trip to a “big school” (typically Putnam Elementary) for a tour.

### Discipline

Our philosophy behind disciplining a child is to teach self-regulation. We want them to choose correct behavior because it will make them feel good. If a child behaves because it will please their parent or their teacher, the child may misbehave when these external controls are removed (if you leave the room or turn your back.) Our goal is to instill in your child a good internal feeling toward positive behavior and the skills to control their upset and make good choices.

Teachers model for children how to keep themselves in control in order to make good choices. They model positive and assertive ways of communication and empathetic and helpful responses to other’s upset. Teachers demonstrate and teach children how to calm themselves, through breathing and brain regulation; how to communicate their feelings and needs; how to make choices for positive outcomes; and how to creatively problem solve.

#### For Toddlers:

Our first response is always distraction. At this age, most children’s behaviors are not planned, but impulsive and situations can be resolved with re-directing the focus of a child. For very young children, distraction may include physical removal from that specific play area to another play area. After this step, or with older toddlers, we have created a comfortable area within the classroom where they can relax, breathe, and take a break while remaining in the room. This space is often referred to as the Cozy Corner and is a small area with pillows and comfortable items. For very young toddlers, the use of this space may result in a small nap if they child falls asleep. Children may leave this area whenever they wish with join the class again.

If children are struggling for a prolonged period of time, the director may choose to assist the teachers so the teachers can move then child out of the classroom to help calm them down. The director may take the place of a teacher in the classroom, or the director may take the child from the classroom.

Some children need just a few minutes without so many peers around to breathe and reset their brains for learning. The child may return to the classroom whenever they feel calm and ready. For older toddlers, this also includes a skill building discussion and verbal plan for reconnecting with peers.



#### For Preschoolers:

Children experiencing behavioral difficulties will first be invited to go to a center or space in the classroom where they can be alone, and teachers will help them calm themselves through breathing techniques. If this space is inadequate for calming a child, the child may spend time outside of the classroom with a director or teacher until they are more in control. After a child is calm, the teacher will help them talk through their emotions and then though the problem and using assertive voices to get what they need. At this point the child will be offered choices for returning to the group. Sometimes a teacher may limit the choices of a child at this time or ask other friends to help them transition back to the group.

If a child is consistently exhibiting troubling behaviors, we will begin a log of the behaviors to attempt to track causes and solutions that might be helpful in teaching skills the child needs. Parents are always welcome to look at these logs.

Parent support in helping us deal with the problem is imperative. In addition to personally speaking to parents, we use the Procare parent app to keep communication going between home and school. In addition, we occasionally host parent trainings on the techniques we use in the classrooms.

Sometimes, we have children for whom these in-class and home supports are not enough. We consult with local mental health specialists as well as Early Childhood Council classroom coaches for ways in which we might be able to change our techniques to help a child. We will often also request parents meet with these providers to come up with additional home-supports. At a point where our classrooms are not the best fit for a child, we will help families locate a better care option. Some of these may include: A small home-provider setting, Respite Care or a nanny situation.

Children who are victims or perpetrators of angry, violent acts or sexualized behavior will be tracked separately from daily notes or logbooks. Special Behavior Reports will be filled out and a copy will be provided to parents as well as be logged in a child's file. The Behavior Report has specific talking points for parents to use at home with their children around these types of behaviors. Our staff is highly trained in these areas and additional resources will be provided quickly when these are the issues being faced.

## Policies and Procedures

### Dropping-Off and Hand Washing

Please sign your child in each morning on the ProCare computers. These are in the front hallway at the Mathews Street center and at the front desk at the Plum Street location. These computers communicate with the tablets in the classroom, so teachers know when kids arrive and leave. Please make sure to do this daily.

Please assist your child in getting their things into their cubbies and transitioning into the classroom. Check in with your child's teacher, let them know any important messages for the day and get reminders from them. Notes to parents are in parent boxes, on bulletin boards, in classroom emails to parents through the Procare app, on monthly calendars and on newsletters. Please be aware of these notices and address any questions to teachers and directors.

Each morning as the children arrive, they need to wash their hands. In addition, any parent or adult who enters a classroom must also wash THEIR hands. This is a great time to model correct procedures! The hand-washing procedure at Young Peoples is as follows: Turn on the warm water and wet hands. After hands are wet, add soap and scrub for 20 seconds. After the soap has turned to bubbles, rinse under the water for 20 seconds. After rinsing, use a paper towel to turn off the water or have a teacher turn off the water. Thank you for helping to keep our school environment as germ-free as possible.

### Dressing for School



We prefer children to dress comfortably and casually. At school, your child will be encouraged to dress himself/herself and be responsible for his/her own clothes. We want him/her to feel free to work with finger-paint, glue, water, sand, clay, etc. We strongly advise against patent leather shoes, fancy clothes of any kind, clothes with difficult fasteners, crocs and sandals without back straps. As well as any other potentially problematic clothes. Please consider simple, washable play clothes.

### **What to Bring for Your Child**

Please provide a crib-size sheet, a small blanket, and any other bedding your child would like for naptime. Please mark all items with your child's name and ensure that the items are small enough to fit into our storage bags (Usually Target brand re-usable grocery bags) or bins (depending on the classroom). Please keep one set of extra clothes with us at school in case of accidents. In the winter, do not forget to bring mittens, hats, and rubber boots as appropriate for weather conditions.

Please bring a water bottle each day for your child – it is a health department requirement that these go home each day to get washed. Please do not bring in toys from home. We prefer children to bring items from home only on show and tell days. Toys from home distract from classroom activities and can be lost or broken.

### **Pick-Up**

It is very important that only authorized persons are picking up your child. The registration forms you complete tell us who may and who may not pick up your child. If anyone is picking up other than those listed, a special form must be submitted. These forms are available at the front desk of each center or from the directors. If there is a last-minute change in plans, you may call and give us verbal permission for someone else to pick up. Please tell anyone else picking up your child that they will be required to present a photo ID.

Pick up time is a great time to take a few extra minutes to visit with your child's teacher when possible. We ask that parents are not on their cell phones during drop off or pick up time so that teachers can relay important messages from the day.

Please know where the lost and found is located and check it daily. We will periodically gather all lost and found items, place them out on a table for parents to go through, and then donate any remaining items to a local clothing bank. Please check the lost and found often so your things don't get taken away!

*Check your parent cubby and your child's cubby everyday your child is here.*

### **Late Pick-up**

YPLC Plum Street Learning Center closes promptly at 5:30 pm, Mathews Street at 5:30pm. Please call us if you know you are going to be running late. For those parents who arrive after closing time, there will be a charge of \$1 per minute after 5:35pm. When you are late, please pay the teacher directly.

If no authorized person has come to pick up your child by closing time, teachers will attempt to contact you. If parents cannot be reached, we will attempt to contact your "emergency contacts." If a

staff member is unable to locate a parent or emergency contact by one hour after closing, we will contact Larimer County Department of Human Services.

### **Children's Cubbies**

Each child is assigned their own cubby in their classroom to store personal belongings, extra clothes, etc. Please make sure all items are labeled with your child's name. Please do not leave medications in the cubby area (give medications directly to director.) Check the cubby every day for projects and artwork, toys from home, lunch boxes, etc.

### **Parent Mailboxes and Communication**

Each parent has a mailbox. Special notes and announcements will go in here, as well as children's artwork. These items might also be in your child's cubby. Please check both, daily.

Daily communication happens through Pro-Care, an online application that sends a notice to parents daily. This program helps to track eating, sleeping, diapering (when appropriate), behavioral and academic activities daily. Please let us know if you are not receiving these messages so we can trouble shoot the technology. Significant incidents will always be documented through additional notes or with a personal phone call to you.

### **Meals and Snacks**

A morning snack, lunch, and an afternoon snack are also served at both locations. Our main consideration in planning our menu is nutrition. Fresh fruits and vegetables, beans, eggs, cheese, whole wheat bread, and milk are examples of foods chosen for your child. When feasible, we make our snacks and meals from scratch. Please let us know about all food allergies or special food needs. We will work with our staff and with you to accommodate vegetarian or other special food needs.

**Please no nuts, all of our centers are 100% nut free facilities.(It may not say "May contain either")**



At all of our centers we plant a garden that includes fresh vegetables, fruits, and herbs. By doing this we are encouraging the children to help with the garden as well as getting them to try these fresh things we have planted. The children in all classrooms participate in watering and weeding the garden. When the fruits, vegetables and herbs are ready to pick, the children then get to help pick and wash them and sample them in the classroom.

We consider our eating experiences as a time to relax, to socialize, and to learn about good eating habits. We serve old favorites as well as new foods and encourage the children to try everything at least once. However, children are never forced to eat when they don't want to. The choice of taking more food is up to each child. After eating, the children are responsible for cleaning up their place at the table. During mealtimes, small motor skills for pouring, passing, and eating with utensils are stressed as developmentally appropriate.

Please provide a lunch box with an ice pack for your child on Fridays. This gives the children a break from our menus and allows them to share unique food and a little about each of their own “home cultures”. The children really enjoy sharing and interacting with their peers about their lunches!

We prefer that parents do not send Lunchables. We feel Lunchables do not completely meet the daily nutritional needs of the children, so if you do send them, please add fruits and vegetables. Good additions to consider are: pretzels, cereal, fruits and veggies. Choose nutritious and energizing foods that help keep kids going all day! Also, please monitor the volume of food brought home to adjust how much more or less to send the next time.

### **Naptime**

Naptime at YPLC begin between 12:30 and 1:30 and goes until 2:30 or 3:00 each day. The children are encouraged to participate in making their own beds and putting their bedding away when naptime is over. Naptime usually begins with a story or two, followed by a teacher rubbing the children’s backs to help them relax. Naptime is an enjoyable experience.

Parents can help their children at naptime by being sure they have a clean crib-size sheet and a small blanket. These items must be taken home weekly to be washed. We will put them under your child’s cubby on Friday to help you remember.

Children are not required to sleep but are encouraged to “rest their bodies and their minds”. They are often prompted that we want to hear “no teacher voices and no kid voices” during this time. However, children who do not fall asleep within 20 - 30 minutes or who wake up and do not return to sleep within 10 minutes will be given additional activity choices such as quiet book reading on their mats or sometimes small puzzles and games.

### **Outside Time**

We take the time to enjoy our beautiful playgrounds by playing and learning outside. We also enjoy the beautiful neighborhoods our centers are located in by taking nature/fitness walks. We do not go outside in excessive heat (typically 90 degrees or above) or cold (typically 20 degrees for preschoolers or 35 degrees for toddler or below) or situations or unsafe wind or unhealthy air quality. These situations are rare in Colorado and we will utilize outside play spaces when possible. Please provide appropriate clothing for your child, as well as any extra necessities, such as hats, mittens, and boots. Please let us know if there are any special circumstances about your child and outside. Permission slips will be provided for you to sign for sunscreen to be applied in the summer.



No matter what, we do 60 minutes of indoor or outdoor daily physical exercise. Typically, we have an additional outdoor time for each class as well as an additional two structured indoor physical activities each day – exercise for the body is the best exercise for the brain!

## **TV, Videos and Screen Time**

YPLC is proud to offer children a high-quality education. For this reason, television and videotapes/DVDs are rarely used. Use is restricted to educational uses and is less than 10 minutes. Toddler programs never watch TV or videos.

## **Weapons at School**

Weapons are not permitted at YPLC. This includes guns, knives, swords, bows and arrows, etc. Children are not permitted to bring toys to school if they include pretend weapons. Children are not permitted to play “fighting games,” and may not use or create play weapons. There are no exceptions to this policy, all weapons must remain at home, even during show-and-tell and dress up events.

## **Money at School**

There are never situations where children need money for any involvement in our programming. Please do not allow your children to bring money to school. Any money that is brought to school should be given to the site Director upon drop-off.

## **Field Trips**

Each child must have the permission sheet signed by a parent in order to attend field trips.

We take attendance several times during field trips - before we leave for the field trip, when we arrive at the field trip site, before we leave the field trip site, and when we return to the center. We continually count your kids while we are on the field trip, particularly anytime we enter or exit a van or building.

If your child arrives late and their class has already left on a field trip, they may visit another class. We strictly enforce state ratios and try to provide extra staff for field trips. Adding children during a field trip can make it difficult to keep these ratios and to keep correct counts of children. For this reason, it is important that you arrive at the center before the departure time listed on the permission slip.

If your child does not attend on the day their class is going on a field trip, we encourage you to meet the class at the field trip or to call ahead and see if you and your child can meet the class at the center to attend. In these scenarios, parents stay with their children.

If there are concerns about a child’s behavior that would cause safety issues on a field trip, a parent may be required to attend with the child, as we cannot provide one-on-one care during field trips.

Children will always be restrained in vans according to Colorado and Larimer County laws. We follow all regulations and will provide the needed car and booster seats. All staff who are transporting children have taken 4 hours of transportation safety courses.

For all field trips, teachers will carry a cell phone as well as the emergency phone numbers for all parents and children’s physician information. If any emergencies or problems should occur, teachers will stop the vans in a safe location and use the cell phones to call the center or emergency services. Usually, parents will be contacted by the center at this point and any medical personnel will be

contacted by the teachers. In addition, all vans are equipped with first aid kits, fire extinguishers and there are staff trained on medication administration, first aid and CPR on all trips and in all vehicles. Any medications necessary will be taken on the field trips with all corresponding paperwork.

Parents are welcome and encouraged to chaperone on field trips. YPLC pays for the activity costs for the first 3 parent volunteers, but all parents are welcome to attend!

Our toddler program only takes walking field trips. All emergency materials are carried with them in a backpack.

### **Illness, Injury, and Medication**

To follow State Regulations, if your child has a fever, diarrhea, or is vomiting, you will be contacted via Procare/Phone to come and pick him/her up within 30 minutes of us contacting you. Your child must be fever free, with no vomiting and no diarrhea for 24 hours before they may return. If your doctor prescribes an antibiotic, your child needs to be on the antibiotic for 24 hours before they may return. There may be times that will require a doctor's notice stating that your child is not contagious and can be in childcare. Link below for the How Sick is Too Sick policy we follow.

 [DEHS\\_ChildCare\\_How\\_Sick\\_Is\\_Too\\_Sick\\_vs2022.pdf](#)

Children often get bumps, scrapes, and other minor injuries while they are playing. Parents should receive an injury report through Kid Reports. These reports state how and when these minor accidents occur. If any serious injuries occur, appropriate medical personnel and parents will be notified immediately, an "incident report" will be filed and the state will be notified.

Strict rules are in place for administering any medication or treatment within childcare facilities. It is recommended that every possible means be taken to give children medication at home or for a parent to administer a child's medication. If it becomes apparent and necessary for a child to take any form of medication at the childcare facility, you must follow these steps:

1. Written authorization from a person with prescriptive authority (from your doctor's office) stating the child's name, medication route, dosage, time to be given, for how many days, and any possible side effects.
2. Medication must be brought in its original pharmacy labeled container or original over-the-counter container.
3. Written permission by the parents giving the childcare facility authorization to administer the medication must be provided.

(There is a medication form included in your registration materials. Keep this form with you for later use. More copies are always available from your center's director.)

If these three legal requirements aren't met, medication cannot be legally administered at the childcare facility. Medication must be delivered directly to your center's director and will be stored in locked medication boxes at the appropriate temperature. Medication can only be legally given by the childcare facility nursing consultant or by personnel who are trained and to whom the childcare facility nursing consultant has delegated the task of giving medication.

It is Young Peoples' policy that if your child has a seizure, we will call 9-1-1 immediately. We also require that your child has a Seizure Health Plan on file at the center if they experience seizures regularly or after they have experienced one while in our care. Other medical issues that require a medical health plan are asthma, eczema, and severe allergies. We reserve the right to request a medical health plan for any other medical reasons as needed.

We have a nurse consultant who visits Young's Peoples on a monthly basis. She is also on-call for us if we have questions regarding medical issues. We have created medical policies based on state rules along with advice given to us by our nurse advisor.

### **Emergencies**

In the event of emergency evacuation at YPLC we will rely on Procare as well as classroom attendance sheets to know which children are in attendance - please check your child in/out every day! Children and teachers will practice evacuation procedures regularly (about once per month) so everyone is comfortable with the process. Parents will be notified as soon as possible after an evacuation. Staff will remain with the children and emergency personnel will be notified. If we must evacuate to a secondary location, we will always evacuate to the nearest library. If we need to move from the school, we will notify local police and authorities and contact parents as soon as it is safe to do so.

In addition, we will practice procedures for "sheltering in place" for situations such as tornadoes or earthquakes as well as procedures for intruders in the building. If we are "sheltering in place" we will gather in a group in a safe location (typically away from glass windows and on the lowest level of the building) and sit calmly. If an intruder is in the building, teachers will move children first to the classroom farthest from the intruder, then out of the building and toward our secondary location. In this situation, children will WALK toward the location and not be loaded into vehicles.

Teachers will remain with children and directors and administrators will be responsible for notifying parents and authorities in emergency situations.

### **Lost Child Policy**

Teachers perform head counts of their children throughout the day, approximately every 15 minutes. If a child is missing from the class, the director will be notified. Teachers will combine their children into one room and all available staff will begin to search for the child until the child is found or the police are notified. Parents will be contacted. If the class is on a field trip, staff will notify the on-site manager and utilize the facility's PA system and security personnel.

### **Child Abuse Reporting**

All our teachers and staff are trained and instructed on abuse and assault. It is state policy that any staff member of a childcare facility must report ANY suspicions of child abuse or assault immediately. Parents should report any concerns they have as well. The state-wide hotline to speak with someone about a concern or to report suspicions is 1-844-CO 4 KIDS.

## **Voicing a Grievance**

To report a grievance or file an official complaint pertaining to the license of a childcare facility, please contact

***The Division of Child Care, Colorado Department of Human Services 1573 Sherman Street, Denver, CO 80203-1714, (303) 866-5958***

## **Tuition, Rates and Payment Policies**

Any family that qualifies for Colorado CCAP assistance will be welcome to utilize it at The Alliance Program. All rates are posted on our website for families to review. Rates increase every August with recognition of cost of living.

### **Financial Policies for families utilizing CCAP**

**Young Peoples Learning Center** strives to provide the best quality of care for all children in our centers. We will do our best to keep you updated on all information incoming to our office concerning your account, but please be aware of what is and is not covered by your CCAP certificate. If you have questions at any time, please feel free to ask a director here at the learning center, or to contact your technician.

#### ***Your obligation to Young Peoples Learning Center***

Your Parent Fee, if you have one, is due by the 5<sup>th</sup> of each month. If not paid by then, it is subject to a \$30.00 per week Late Fee. You agree to pay this late fee should your Parent Fee tuition not be in by the 5<sup>th</sup> of the month.

***A two-weeks written notice is required for withdrawal.*** This means that if you remove your child from the learning center without giving two weeks' notice, you will be charged for the two weeks, not CCAP, whether or not your child is attending during that time. You are also required to give us a one week's written notice before changing your schedule.

***You are obligated to keep up on your paperwork with CCAP.*** If you do not, and they terminate or discontinue your coverage, you will be obligated for any time, including the two weeks' notice not covered by CCAP. CCAP has 10 days to process any paperwork you turn in. This means that if your paperwork is not submitted 2 weeks before the due date and the CCAP program does not process the paperwork, you will be responsible for paying for the lapse in coverage. In addition, if it is determined that you are no longer eligible for services, you will be required to pay for all scheduled days that were not covered, plus a two weeks' notice.

If your CCAP coverage runs out and you continue to come, you will be charged at our regular private pay rate.

You are required to sign in and out on procure and CCAP. If we do not have this record, you may be charged for days as we will not have adequate "proof of attendance" for the CCAP program to pay.

***You are required to complete successful check in and outs*** for your child each day and to confirm any check ins that are missed and entered by YPLC. You are responsible for checking the computer each day to be sure those were successful. If your log in is not working and you have been approved for care, you need to call the CCAP office. If your check in is denied or you forget to check in, you will be required to pay for those days because CCAP will not pay for those days unless the correct times are approved. Any days not paid by CCAP are billed to you, the parent/guardian. Parents are allowed 9 calendar days after an attended day, including weekend days (we are not open on the weekends), to approve the correct check in.

If you leave YPLC with a balance, we are required to report payment delinquency to the CCAP office and this will often affect your ability to enroll in other programs. We do not like to proceed down this path. Please stay current on charges and communicate with us consistently about payment plans.

We understand that the CCAP program can be difficult to navigate and will do our best to assist and work with parents. However, any exception or special arrangements made regarding these policies must be made in writing and signed by both parties.

**CCAP Charges:** If you are charged for care for your child due to missed confirmations, going over the allowed number of absent days or attending care with no CCAP authorization, your charges will be at the CCAP rate.

### **Financial Policies for Private Pay Clients**

#### **Fee Schedule**

- Our Fee Schedule is based on a yearly prorated system and automatically takes into account the major holidays and up to two weeks vacation that your child will not attend Young People's Learning Center. Therefore, full payment is expected during the first two weeks of any continuous vacation. We will be closed any day that the District Offices are closed. Unless otherwise specified by the by the District's Director of Facilities or the Director's Designee.
- All YPLC locations will be closed for 8 major holidays (New Year's Day, President's Day, Memorial Day, July 4<sup>th</sup>, Labor Day, Columbus Day, Thanksgiving, and Christmas), as well as the day after Thanksgiving, and the week between Christmas and New Years (dates will vary year to year). You are charged for these days if your child is scheduled for those days.

#### **Registration Fee**

- There is a \$100.00 Registration Fee per child due at the time of registration. There is no additional registration fee for Preschool or toddler Programs as long as your child's enrollment is continuous. If a child stops attending (for example, during summer vacation) and then re-registers in the fall, a new Registration Fee will be assessed. There is an additional Registration Fee for school-age children who attend one of our summer day camp programs.
- *Re-Enrollment Fee: If you choose to leave our center and then re-enroll within a 3-month period, an additional \$400 fee will be assessed as a re-enrollment fee. We are also unable to "hold" a child's space in the classroom until 2 weeks before the re-enrollment date.*

#### **Summer Policy**

If you want to pull for summer (between 6-12 weeks), you have 3 options for having a spot in the fall:

1. You can pull your child(ren), however your spot in the fall is not guaranteed and when you come back in the fall, and you will be charged a re-registration fee of \$400.

To have a guaranteed spot in the fall you can either:

2. Pay 25% of the spot you want (ie. if you want a full time spot in the fall, you must pay 25% of the full time rate while you're gone over the summer).
3. Change your schedule to a 2 day/week schedule over the summer. We will hold your regular scheduled spot for the fall if you let us know about this in advance.

#### **Activity Fee**

There is a per semester activity fee (3 times per year) to cover our Enrichment Activities such as Spanish, Music, Literature, Yoga, and Stretch n Grow. A "semester" is defined as September through December, January through May, and June through August.

#### **Tuition Payments**

- Weekly payments are due on Fridays. If your account is not current by the end of the week, a \$30.00 late fee will be assessed.
- If you are paying by the month, payment is due by the 5<sup>th</sup> of the month. If you are not current by the 5<sup>th</sup>, a \$30 late fee will be added each week you are late.

- Using a credit card will come with a 2-3% charge from TUITION EXPRESS paid by you. If you choose to pay by ACH bank transfer the fees will be incurred by YPLC.

### **Illnesses**

Except for long-term illnesses, you will be charged for absences due to illness or unexpected days off. Even though your child is absent, our costs remain the same. In the event of a long-term illness, and provided a one week's written notice is given, you will not be charged beyond the first week and your child's spot will be saved for up to 2 more weeks. Link below for the How Sick is Too Sick policy we follow.

 [ChildCare\\_How\\_Sick\\_Is\\_Too\\_Sick\\_English \(r2505\) \(1\).pdf](#)

### **Schedule Changes and Withdrawal Notice**

A one-week's **written** notice is required prior to any permanent schedule change other than withdrawal (see withdrawal notice above.) Schedule changes will be approved based on classroom availability. A minimum two-week **written** notice is necessary before withdrawing your child from Young People's Learning Center. You will be charged for two weeks after the written notice is given.

### **Return Check Charge**

There will be a \$20.00 charge for all returned checks or declined credit card payment