

Viera Children's Academy
3395 Viera Boulevard
Viera, Florida 32940
321- 433-2330 321-433-2331fax
www.vierachildrensacademy.com

Parent Handbook

Viera Children's Academy [VCA] provides quality child care to all families without regard to race, color, sex, religion, age, national origin, disability, marital status, Vietnam Veteran status, or sexual orientation and promotes the full realization of this policy. In this section we will define our policies as well as our parent responsibilities. We feel open communication among staff, parents and children is crucial in providing quality child care. These policies exist for the safety and well being of our children, families and staff. Please feel free to discuss any concerns or questions with us.

Philosophy

It is our belief that children learn best through active experiences, with materials, people, events, ideas and hands on activities as they plan their day and make choices with teacher guidance.

At VCA we put a great deal of energy into creating the best kind of learning environment. We nurture the whole child by providing an excellent academic and socialization program. We teach good character qualities, by using appropriate challenges and praises to foster self esteem. We believe this environment is the foundation for developing high-achieving students.

Curriculum

The Curriculum used at VCA has been researched and is in keeping with new developments and practices in early childhood education. The curricula used for the Academy is *High Scope and Creative Curriculum*. The curricula has been proven to ignite a spark in children helping them to embrace learning and enabling development to their full potential. The combined programs introduce learning experiences in cognitive skills, social, emotional, gross and fine motor development as well as number and math concepts, colors, shapes, and letters. The programs are structured and designed to provide the basic foundation of skills essential for the children to excel in today's society.

Social Curriculum

The **social curriculum** focuses on establishing productive social and working relationships with others. Emphasis is placed on the development of children's personal growth, their sense of respect for oneself and others, and their recognition of responsibility to the community. Our social curriculum is modeled by the way our teachers interact with the children. It is further implemented as you see children problem-solve with their peers. Expectations and consequences are age appropriate. The Social Curriculum encourages growth in responsibility, choices and independence. Our children are introduced to the concept of "good choices" and "bad choices" and mistakes are treated as opportunities for learning.

Enrollment

1. Children must be at least 1 year old and independently walking
2. Prior to their first day of enrollment, children must have on file the following:
 - a. Completed medical form, dated within 90 days of the child's start date (and annually thereafter), and indicating:
 - 1) up to date immunization record with the expiration date signed by the pediatrician
 - 2) evidence of a negative tuberculin test
 - 3) free of any communicable disease
 - b. Completed Application
 - c. Registration fee
 - d. Security deposit (equal to one week's tuition)

Any given child-care slot will be considered open and available until the following criteria have been met: An agreement signed by both parents (as applicable) indicating a starting date (approximate or specific), and payment to include registration fee, and two week's tuition payment as a deposit. The two week prepaid tuition will be applied towards your child's first and last weeks of attendance. Once these have been received, the slot is guaranteed to be held for the child. If the parent(s) cancels the agreement before care commences, the deposit and registration fee will not be refunded. In the event that a slot cannot in fact be held due to unanticipated enrollments, the parent(s) will be notified as soon as the closed slot is identified, and the registration fee and all deposits will be refunded.

Attendance

In order to provide quality child care services to our families, we ask that children attend the program daily, or as per the contracted days and hours. Children arriving to the Academy after 9:30am will not be admitted unless prior arrangements have been made with the Administration or a medical reason. Children that have extended absences due to illness, vacation, or other reasons must inform the program in writing prior to the absence.

While it is never the intention of Viera Children's Academy to terminate a child's enrollment, we, after speaking with the Board of Directors, teachers, and working on a case by case basis, may decide it is in the best interest of both parties to terminate the child's enrollment.

VPK Attendance

The VPK attendance as mandated by the Early Learning Coalition is noted in the paperwork that parents receive upon enrollment of their child into the Voluntary Pre Kindergarten Program. As per the Early Learning Coalition and VPK children that are absent 3 or more consecutive days must provide a physician's note for proof of absence. Families are given 5 vacation days in the school year; if a child goes on vacation Viera Children's Academy must be notified in writing **prior** to the scheduled absence. If a child will be out of the program for an extended period (more than 3 days) due to medical reasons a note must be provided to the Academy **prior** to scheduled occurrence. Physician's notes and parent notes are submitted to the VPK program for billing and processing.

Refunds

Refunds due to parent(s) will be issued in four to six weeks

Termination of Enrollment

In certain circumstances, it may be necessary for the Director to decide to discontinue a child's enrollment. Such a decision would be based on whether it is in the best interest of the child, or other children in the class, and/or the overall operation of the Academy to terminate enrollment. Every effort would be made to correct the problematic situation before a final decision is made. Termination of enrollment may be the result of the following:

Non-payment of tuition (immediate termination)

A pattern of late tuition payments

Verbal or physical abuse of other children, staff or property

Verbal or physical abuse of other children, staff, or property by a parent

Continued violation of the Academy's policies

Disruptive or dangerous behavior

The Academy's inability to meet the child's needs

A pattern of late pick-up

In the event of termination of enrollment, whenever possible, one week's written notification will be provided to the parent. There will be no refund of tuition or registration fees if enrollment is terminated for any of the above reasons.

Termination by Parent

Parents are required to give at least two weeks' notice if they plan to remove their child from the Academy. There will be no refund of tuition or registration fees if a parent terminates enrollment.

Parental Behaviour

Our staff always tries to resolve issues that may arise in our office to the best satisfaction of all concerned. We strive for great customer service. If an issue should arise, we will be happy to speak to you about it privately, respectfully, and politely. It is for this reason that improper behavior will not be tolerated. If there is any screaming, yelling, cursing, or harassment of any kind from the parents, he/she will be dismissed from the program immediately.

Tuition and Vacation

As child care professionals, it is important for us to maintain a secure and stable environment for your child/ren. In order to accomplish this, we must offer our staff the security of knowing that their employment with Viera Children's Academy is stable. Your tuition is what supports staff salaries and therefore it must be paid as per your contract. Tuition is paid on a weekly basis. **Upon registration, the registration fee, one week's tuition, and one week security deposit must be paid.** At least two weeks' notice of intent to terminate must be given. Failure to do so will result in forfeiture of the security deposit. Fees are in effect from August to May. The weekly fees are due every **Friday** of the week prior to care. Any tuition, not paid by **Tuesday**, will incur a **late fee of \$20.00**.

Tuition and Vacation, Continued

Unpaid tuition cannot be carried from week to week. Unpaid balances will result in the child not being able to attend the program.

Viera Children's Academy requires all parents to obligate themselves to their entire tuition on a weekly basis. Should you decide to keep your child home, for any reason, **you are required to pay your tuition in full for that period of absence as part of your contractual agreement with us. There are no refunds, deductions, reductions or negotiations.** Should Administration make any arrangements to accept your child after this temporary absence, you will still be obligated for the tuition balance due.

Tuition Rates and Other Fees

Viera Children's Academy reserves the right to change rates and fees without notice or warning.

Late Pick-Up Fees

Any child, picked up after the contracted hours, is subject to a late fee of \$20.00 per every fifteen minutes. Special arrangements may be made on a case-by-case basis prior to the day of late pick-up. Please note that the late fee applies to VPK children as well. If your child is VPK only and is picked up after VPK dismissal, you will be charged the late fee.

Returned Check Fees

There will be a **\$35.00 Non-Sufficient Funds (NSF) fee assessed** for all returned checks. Viera Children's Academy does not re-deposit checks. The check writer may lose check writing privileges and be required to pay by alternate means if the check is returned a second time.

Academy Schedule

VCA hours of operation are Monday through Friday 7:00 am – 6:30 pm. **Please note we may close during a Hurricane or any other declared "State of Emergency"**. Parents are required to ensure that their child follows the Academy schedule and adhere to the contracted hours. In the event that a child will be later or absent, you must contact the Academy. **The cut off time for arrival is 9:30 am.** Late admissions will be granted for medical appointment with proper documentation. Children will not be admitted after 9:30 am without pre-approval by the Administration.

Absence Days

If your child is unable to attend the program due to illness, vacation, holidays, inclement weather, you are still responsible for the tuition. Parents may opt to remove their child from the program if going on an extended vacation (3 or more weeks) or extended illness (3 or more weeks) and can re-register their child. However, should a family from our wait list choose to enroll in your child's absence, the spot will be issued to the child.

Please be sure to notify the Academy via telephone, email, fax, or written documentation if your child has been out more than two days due to illness. It is incumbent on parents to notify VCA of all absences. Early Learning Coalition of Brevard and Child Care Association will be notified of a child's absence and subsequent disenrollment.

Full-Time/Part-Time Care

Parents will be charged, as a minimum, the rate for the program and time classification in which the child is enrolled. The contracted-for rate will be charged as long as the child is enrolled as a student, even if the child actually attends less hours. The basis of the care provided by VCA is staffing. The Academy will be appropriately staffed for the children enrolled. Parents pay for a slot and not for the time the child spends in our care. If a Parent feels that their contracted-for rate no longer best fits their work schedule, their agreement may be amended at any time, becoming effective two weeks after the amendment. The Parent should contact the Academy's Manager for details.

Sign In/Out

Care will not be provided before or after normal operating hours unless pre-arranged and approved by the appropriate VCA Director in writing. **Parents are required to sign their child/ren in and out every day.** Children must be escorted by a parent (or designated adult) to/from the classroom each day. Children may only leave the Academy with the persons designated on the child's Intake Form. Faxes will not be accepted. Photo Identification will be required for all recurring pick-ups. At registration, photo identification will be required to establish identity. These measures are taken for the safety of your child. **No one under the age of sixteen (16) may pick up a child from the Academy.**

DO NOT BLOCK THE DRIVEWAY. For the safety of your child/ren DO NOT leave your car running unattended in the parking area or in the covered area at the front of the school.

Parent Notification

There is a Bulletin Board located in the hallway lobby of Viera Children's Academy. This bulletin board has posted relevant information for parents including our Discipline Policy.

Security Procedures

Visitors to the Academy will be required to sign in to the Visitor's log. All visitors, upon signing in, must be under constant authorized escort while in the Academy. This visitor policy also applies to guests of enrolled children's parents. Parents must check-in and check-out all visitors at the front desk. Security is a number one priority of VCA and cooperation from all will be greatly appreciated.

It is the express desire of VCA not to come between Parents/Guardians with regard to child custody. Therefore, the policy above notwithstanding, parents who are in litigation regarding the legal and physical custody of their children shall keep VCA apprised of any and all court rulings with regard to custody, including providing copies of written court findings and orders. Any person who is specifically denied in writing by any court order visitation or physical custody will not be granted access to the Academy. Conversely, any person specifically given visitation or physical custody in writing by court order will not be denied access. If at any time there is a conflict over which parent shall be given access to the Academy and thereby access a child, resolution will only be accomplished by the presentation of a court order.

Emergency Guidelines

Fire Drills are performed on a monthly basis. Teachers will train the children to evacuate the building in a quick and calm manner. In addition, VCA has evacuation/shelter procedures in the event a serious storm affects the building. Parents will be notified of any serious danger.

Emergency Closing Policy

VCA will remain open unless Viera is in a State of Emergency. The Academy Directors will monitor the development and movement of any formed Hurricane and will post an update should a hurricane watch/warning be declared. VCA contact numbers are:

Academy: (321) 433-2330

Closing the Academy occurs when, but is not limited to:

- Public Schools Close
- Notice is received that Viera is in the path of severe winds and weather (hurricane, tropical storm, or tornado force)
- There is reported sighting of tornadoes in Viera
- There is report of toxic fumes or fire in the area
- Building is damaged due to flooding or fire.

Parents and guardians must have on record all phone numbers by which they may be contacted during an emergency. Home and business phones, cell phones, and pagers are required to be on record, as well as the phone numbers of alternate drivers.

No refunds will be issued if closure is necessary due to a natural disaster.

Clothing

All clothing should be labeled with indelible ink. All children require complete sets of clothing (including socks and underwear) to be kept at school at all times. Toddlers and Intermediate students require three (3) complete changes of clothing. We are not responsible for lost clothing or possessions. We are not responsible for damage that may occur to belongings during routine curriculum activities. Please refrain from having your child wear expensive or sentimental jewelry.

VCA is a **uniform mandated school**. Uniforms are to be worn from August to May, Monday thru Thursday with Friday being an optional out of uniform day. The uniform for boys is elastic waist khaki pants (no cargo pockets), light blue shirt, navy blue cardigan or vest, navy blue socks, and black or navy shoes. Boys' shirts must be tucked in at all times. The uniform for girls is royal blue tunic, light blue shirt (Peter Pan collar), navy blue cardigan, navy blue socks or stockings, and navy or black shoes. For safety reasons, sandals, flip-flops, Crocs, and boots are not acceptable footwear for school. Sneakers and closed toe sandals maybe worn during the summer.

During Summer Camp, June and July, children are required to wear the VCA summer camp T-shirt. The T-shirt must be worn from Monday through Friday. Children that do not wear the camp t-shirt will be considered out of uniform.

Grooming

All students' uniforms should be clean and pressed. Hair should be well groomed at all times. Children's fingernails should be clipped and present an overall well maintained appearance.

Diapers

Parents (of children who are in diapers) are required to send in a full package of diapers, one unopened package of diaper wipes to accommodate your child's needs. These items must be replaced on an ongoing basis, as necessary.

Diapers, Continued

Any ointments, creams, powders, etc. must be labeled with the child's name, placed in a zip-lock bag and accompanied with written instructions by the parent. **Diaper bags are not allowed in the classroom.**

Parent Involvement

Parent involvement is both a gift to your child and to the school. It is strongly encouraged and highly valued.

Open Door Policy

Viera Children's Academy has an "open door policy". Parents are welcome to visit the Academy, participate in classroom activities, or view their child's classroom without disruption to the classroom or teacher.

Parent/Teacher Conferences

Parent Teacher conferences are held twice a year at VCA. Parents are notified prior to the conference dates and have an opportunity to schedule a meeting with their child's teacher. During the conference the teachers will give the parents a report card of the child's progression. Parents have the option to receive a copy of the report card if a conference is deemed unnecessary. Conferences are held in fifteen minute intervals and we ask that parents are on time. If you are unable to attend the conference please reschedule with the teacher **prior** to the date and time of the conference. To facilitate a smooth parent teacher conference we ask that you make alternate child care arrangements.

DATES TO BE ANNOUNCED

NO PRE-K CLASSES will be in session during the conference days. This provides parents with the opportunity to discuss their child's academic progress, social growth and work characteristics with their teacher. Informal conferences may be scheduled anytime. Teachers are readily available to schedule other parent-teacher conferences in order to discuss specific needs of the child.

During the school year, winter and spring, the students will be evaluated while performing age-related activities and tested on material covered in the curriculum. Written progress reports will be sent home for your review.

Your involvement is crucial in order to enhance the partnership in education. Parents will be notified of any significant outbreak of communicable disease and other problems that may affect their child. The notification may be done by posting, direct communication, letters, telephone call, etc. depending on the circumstance. Parents are encouraged to visit and participate in the Academy's activities whenever possible. Talents and skills are always welcome!! We do require that all classroom participants (including staff, parents and volunteers) have, on file, medical documentation which indicates evidence of a negative tuberculin test, freedom from communicable diseases, and clearance to work in a child care setting. You may obtain the proper form from the office.

Birthdays

Birthdays are a special time at VCA. Parents are encouraged to join the celebration by providing nutritious treats. We ask that all foods be provided by a licensed food provider rather than "home-baked" goodies. VPK classes have "birthday moms" that assist the teachers with the celebration. Please be sure to check with your child's teacher as to the "Birthday" protocol.

Things from Home

Items such as toys, candy, gum, money, balloons and toy guns are prohibited at the Academy. Parents are asked to help their child understand why it is not wise to bring any objects from home.

Meals

Children should bring their lunch from home. Lunch boxes should be insulated and contain an ice-pack to insure freshness. Refrigerator space is not available for lunch boxes. We ask that all hot food items be sent to school in a thermos. Prepare a meal which is nutritious and to the liking of your child. You will receive guidelines for nutritious lunches and snacks from your child's teacher. The state of Florida H.R.S. holds the Academy responsible for overseeing that the lunches served meet set quality standards. Please advise us if your child is restricted or allergic to any foods or drinks.

Health Policy

Ill children expose other children, as well as the providers, to their illness. They require additional care and attention that the providers are unable to give. Moreover, sick children want care from their parent in the comfort of their own home. If other children become ill due to exposure to any sick child, either because he/she was returned to child care before recovery or because he/she was not picked up promptly upon notice of being ill, those children's health will be compromised and other families will be unnecessarily inconvenienced. Cooperation is extremely important on this issue. Obviously, it will not be possible to completely avoid the spread of all infectious diseases. However, minimizing exposure and providing good hygienic procedures in the child care Academy are helpful means to limit and control the problem. For the benefit of all involved, the illness policy will be strictly enforced.

Parent Notification

Parent will be notified immediately if their child (ren) becomes ill while attending the program. He/She will be required to pick up the child in a timely manner. If we are unable to contact the parent then the emergency contact will be notified and they will be required to pick up the child. If reasonable efforts are not made to pick up a sick child, then this agreement is subject to immediate termination. VCA must institute this policy for the health and safety of all concerned. If the child's illness becomes severe enough, or **three** hours after parent notification the child is not picked up, the child may be sent to the hospital. Parent will be required to pay all resulting emergency costs. All health regulations must be complied with according to the state of Florida.

Illness Policy

In general, children who have exhibited any symptoms of infectious illness in a 24-hour period are likely to be contagious and should remain at home. Examples of associated symptoms include, but are not limited to:

Fever of 101.0 degrees Fahrenheit or higher when measured orally or by tympanic method or higher when in conjunction with any other signs of illness;

- Nausea or vomiting
- Diarrhea (more than one abnormally loose stool within a 24-hour period)
- Bloody stool
- Unusually dark urine and/or gray or white stool
- Sore throat with fever
- Loss of voice
- Hacking or continuous severe coughing which causes child to become red or blue in the face or make a whooping sound
- Difficult or rapid breathing
- Stiff neck
- Swollen glands
- Runny nose (other than clear)
- Eye or ear discharge
- Body rash with fever
- Yellow skin or eyes
- Exposed, open skin lesions
- Lice
- Any other unusual sign or symptom of illness

Children with a mild cold may attend care. However, when the child reaches the point where he/she will not play, cries, whines, wishes to be held constantly, has a continuous cough, or the nose secretions are not clear, then the child needs to be at home and the parent will be required to pick up the child.

Any child found by a Medical Provider to have conjunctivitis (pinkeye) will not be allowed into the Academy until the child has been on antibiotics for at least 24 hours.

VCA reserves the right to determine whether a child should go home or remain in child care, when illness is a consideration.

Medication

Staff **MAY NOT** administer medication without the following:

1. A written statement from the physician stating the name of the medication, time, dose to be given, duration, and, the words, "Child Care Staff Can Administer".
2. A completed "Authorization for Medication" form signed by the parent. We will **NOT** administer over the counter medication without the MD's permission.
3. Medication must be in the original container
4. Instruction must be clear, easily read and recommended for the age of the child.

MEDICATION POLICIES ARE STRICTLY ENFORCED. WE WILL NOT ADMINISTER ANY MEDICATION IF THE AFOREMENTIONED POLICIES HAVE NOT BEEN MET.

Bumps and Bruises

All staff members of VCA are trained in First Aid, CPR, and there are staff members who are trained to administer medication. Verbal as well as written incident reports will inform you of all incidents. In the event of an emergency, you will be contacted per the instructions provided on the "Intake Form". Part of the agreement on the Intake Form is authorization to take whatever emergency measures deemed necessary for the care and protection of your child.

Child Welfare Policy

The state of Florida requires that all staff members of child care institutions report to the State any suspected cases of abuse or neglect.

Field Trips

As part of the curriculum, VCA will take the children on age-appropriate field trips. These trips are an intricate part of our educational program and your permission to participate is part of this agreement. Parent volunteers are always welcome. Children will go for scheduled walks and daily visits to the playground, weather permitting. As part of the ongoing learning process, children are taken outside, at times, during inclement weather. At such times children wear protective garments. Prior to any field trip, parents will be asked to fill out a Field Trip Permission Slip and pay any trip or fee expenses. No child will be allowed to participate in any activity involving transportation away from the Academy without a signed Field Trip Permission Slip for that outing.

Discipline

The staff models positive behavior and uses positive methods of discipline which encourage self-control, self-direction, self-esteem and cooperation among children. By setting reasonable limits, we help children understand what is expected of them. Under no circumstance is physical punishment, deprivation, or ridicule used as a form of discipline. Furthermore, Florida State Law prohibits any physical punishment of children in child care settings. Our minimum standards at VCA for child discipline practices shall ensure that age-appropriate, constructive disciplinary practices are used for children in care. Such standards shall include at least the following requirements:

- Children shall not be subjected to discipline which is severe, humiliating, or frightening.
- Children are never spanked, even if requested by parent, hit or slapped, shouted at, severely reprimanded or in any way dealt with harshly
- Children are not humiliated, teased, ridiculed or embarrassed and discipline will not be associated with food, nap or toileting.
- Staff will in no way be verbally or physically abusive

VCA uses positive discipline methods

- Teach children self-control
- Provide children with reasons for limits
- Redirect and model children to acceptable behavior
- Help children to express their feelings and frustrations in mature and non-violent ways to resolve conflict

Damage Responsibility

It is expected that each child will be respectful of personal property and furnishings. A certain amount of “wear and tear” is normal. If a child willfully or maliciously breaks or damages any item, VCA will expect reimbursement in full by the responsible parent/guardian for the replacement cost or a like or identical item within one month.

Licensing Agency

VCA is licensed by the Brevard County Office of Environmental Health. The licensing agency shall have the authority to observe the physical condition of the children including indications of abuse, neglect, inappropriate placement, and to have a licensed medical professional physically examine the children. The licensing agency shall have the authority to interview staff and children, and audit all child and facility records without prior consent.

Our Goals

Our goal is to provide children with a safe and healthy learning environment along with a happy learning experience by encouraging success and minimizing failure. The Academy has carefully developed these policies to ensure the safety and protection of your child. We will adhere to all County and State regulations regarding safety, fire, nutrition and staff/child ratios.

Child Care Facility Brochure Statement

By signing this Agreement, the parent(s) agree that they have received a copy of the Child Care Facility Brochure as required by Florida Statutes Chapter 402.3125.

Child Discipline Policy Statement

By signing this Agreement, the parent(s) agree that they have been provided, in writing (in the body of this Agreement), the disciplinary practices used by this Academy.

Parents Representations and Covenants

That the Parent is the biological or legally adoptive parent, legal guardian, or custodian of the child (ren) whose care is the subject of this Agreement, or is otherwise authorized to enter into this agreement for the care of the child (ren) named herein.

That VCA shall not be liable for any damages arising from personal injuries sustained while participating child care activities in or about VCA premises and, intending to be legally bound, parent waives, releases, and forever discharges provider from any claims against VCA personal representatives, heirs, and assigns, for damages or injuries sustained by the child (ren) while participating in, or attending any child care activities of VCA or while being transported by VCA.

That in the event of a default or breach of this Agreement by the Sponsor(s) to VCA in addition to all sums determined to be due, all cost of enforcement, or collection, including but not limited to reasonable attorneys fees, court cost, and other expenses of litigation.

That the terms and conditions of the Agreement shall be binding upon the sponsor(s), his/her personal representatives, heirs and assigns.

Entire Agreement

This agreement contains the entire understanding between the parties and supersedes any prior understandings and/or written or oral agreements between them. Any and all written or oral agreements previously made by and between any of the parties are hereby merged in this writing. Any agreement hereafter made shall not change, modify, terminate, or discharge this agreement, in whole or part, unless such agreement is in writing and signed by both parties herein. There are no representations, agreements, arrangements, or understandings, oral or written, between and among the parties relating to this agreement, and the subject matter hereof, which are not fully expressed herein.

BY SIGNING THIS AGREEMENT, YOU HAVE READ AND FULLY UNDERSTAND THIS AGREEMENT'S PROVISIONS AND AGREE TO ABIDE BY THE CONTENTS THEREIN.

YOU ACKNOWLEDGE HAVING RECEIVED A COPY OF VIERA CHILDREN'S ACADEMY'S PARENT GUIDE AND AGREEMENT AND A COPY OF KNOW YOUR CHILD CARE FACILITY BROCHURE.

IN THE EVENT THAT YOU FAIL TO PAY IN FULL FOR ALL CHILD CARE SERVICES AND ARE TURNED OVER TO A COLLECTION AGENCY FOR NON-PAYMENT OF SUCH SERVICES, OR OTHER VIOLATIONS OF THIS AGREEMENT, YOU UNDERSTAND THAT YOU MAY BE SUBJECT TO A COLLECTION AGENCY SERVICE CHARGE OF UP TO 40% OF THE AMOUNT DUE AS ASSESSED BY THE COLLECTION AGENCY. YOU AGREE TO PAY ANY AND ALL COSTS OF COLLECTION, INCLUDING COLLECTION AGENCY SERVICE CHARGES, ATTORNEY FEES AND COURT COSTS.

VIERA CHILDREN'S ACADEMY WILL ACCRUE, AND YOU AGREE TO PAY INTEREST ON THE UNPAID BALANCE OF THIS ACCOUNT AT THE RATE OF 1.5% PER MONTH (18% ANNUAL RATE) IN THE EVENT THIS ACCOUNT BECOMES DELIQUENT.

Child's name _____

_____ Signature of Parent	_____ Signature of Parent	_____ Date
_____ Signature of Director		_____ Date