



ZIMTOR FAMILY CHILD CARE

**Parent Handbook
March 1, 2025**



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I have tried to make the policies in this handbook as straightforward and fair as possible. If you have any questions or comments regarding the handbook, please contact me.

PHILOSOPHY

I believe that children learn best when they take an active role in shaping their own education. Those activities that are intrinsically interesting and satisfying to a child are most likely those that best meet the child's needs. For this reason, I attempt to give children as many choices as possible. Infants eat and sleep on demand. Toddlers spend most of the day in free play. Preschoolers choose their own activities for much of the day and are encouraged but not required to participate in group activities. The only cases in which children's choices are generally limited are those where health and safety are involved or where the rights of others are likely to be violated.

Because children are responsible for directing their own education in this way, I see formal evaluation as unnecessary. Instead, growth and achievement are measured by narrative evaluations. In these evaluations, only accomplishments are noted, without regard to normative expectations or goals.

I also believe that children grow in maturity, judgement, and self-esteem most readily by making their own decisions. Therefore, besides giving children the freedom to choose their own activities and to work creatively, I also strive to involve children in many of the day-to-day decisions that affect the classroom to the extent that their age allows them to participate. As they are able, children take part in developing curriculum, making classroom rules, and planning special events. I take part in these decisions too, of course, but the emphasis is on reaching decisions through a collaborative group process in which everyone is strongly involved.

Finally, I believe that cooperation, rather than competition, brings out the best in each person. Children are encouraged to work together in most activities, and many activities are designed to foster cooperation specifically. In particular, all sports and games at Zimtor attempt to involve every child in some collective goal. By taking this approach, I hope that children will come to be as concerned about others as about themselves.

CURRICULUM

For infants and toddlers, I draw on a number of resources to make the best use of children's time, including carefully selected activities from the infant and toddler curricula developed by Maria Montessori and by High Scope. For example, I read to infants and toddlers regularly so that they can develop an awareness of phonemes and eventually entire words.

For preschoolers, my curricular approach is based on the progressive project method, in which a unit theme guides all the activities of the classroom. Language, math, science, social studies, physical education, and art are all presented in an integrated way within the unit. For example, in a unit on nineteenth-century pioneer life, we might read original source materials such as diaries from the archives of the Minnesota Historical Society, work with calendars and dates to get a sense of how long ago specific events occurred, learn about the differences between nineteenth-century crops and modern hybridized crops, cook using authentic nineteenth-century recipes, recreate a nineteenth-century dance, explore the paintings of Grandma Moses, and visit a living history farm such as the Oliver Kelly Farm in Elk River.

Most activities at Zimtor emphasize discovery and creativity. In a cooking project, for example, children might be encouraged to notice the changes that occur as ingredients are combined or heated and to think of ways to make the recipe better. Art activities involve genuine artistic creation, usually with adult art materials.

Field trips are an integral part of my program, and most units conclude with a field trip to a place such as a museum, a factory, or a local business.

Infants and toddlers are included in the activities of the older children as much as possible, and of course they always come along on field trips.

A typical daily schedule is presented in the box on the facing page.

ORGANIZATION

Organizational Structure

Zimtor Family Child Care is operated as a sole proprietorship, and I have ultimate responsibility for

the operation and policies of the program. However, parents and children are consulted on all major decisions affecting Zimtor.

I am the sole teacher. There are no aides or assistants. In case of emergency, Zimtor will be oper-

ated temporarily by one of my neighbors.

Legal Standing

Zimtor Family Child Care is licensed by the State of Minnesota as a Family Child Care home.

TYPICAL DAILY SCHEDULE

7:00 a.m. Arrival

As children arrive, they choose familiar materials in the classroom.

8:30 a.m. Orientation

Preschoolers form a group to discuss the day's upcoming activities, learn about any new materials in the classroom, and resolve any problems from the previous day. Toddlers take part as desired.

8:45 a.m. Self-Directed Activities

Children are free to choose any activity in the room. For infants and toddlers, activities and materials that promote cognitive development, language awareness, and motor skills are offered. For preschoolers, activities in language arts, mathematics, science, fine arts, small motor skills, and dramatic expression are available each day. Preschoolers may also help prepare morning snack at this time.

9:30 a.m. Morning Snack

Toddlers and preschoolers have snack together and talk freely. Infants are fed on demand.

9:45 a.m. Group Time

Preschoolers participate in group activities related to the current unit theme, including a daily music activity. Infants are usually included; toddlers take part as desired.

10:00 a.m. Project Time

Preschoolers participate in a group project related to the unit theme. Toddlers are offered a simplified activity.

10:30 a.m. Large Motor Time

Toddlers and preschoolers engage in large-motor activities indoors or outdoors. This may include use of large-motor apparatus, cooperative

games, dance, and movement activities as appropriate. Infants take part with my help.

11:00 a.m. Self-Directed Activities

Children work in the classroom. Preschoolers help with lunch preparation if they choose.

11:45 a.m. Story Time

Children form a group to listen to stories. Toddlers take part as desired.

12:00 n. Lunch

Children have lunch together.

12:30 p.m. Rest Time

Toddlers and preschoolers rest on their cots. Children who are done resting work at quiet activities in the classroom and help prepare afternoon snack if they choose. Infants sleep as needed throughout the day.

3:00 p.m. Afternoon Snack

Children have snack together.

3:15 p.m. Self-Directed Activities

Children work in the classroom.

4:00 p.m. Large Motor Time

As in the morning, children engage in large-motor activities indoors or outdoors.

4:45 p.m. Craft Time

Preschoolers work on a craft project if they choose, or continue to work in the classroom.

5:30 p.m. Story Time

As in the morning, children form a group to listen to stories.

6:00 p.m. Child Care Ends

ENROLLMENT AND TERMINATION

Enrollment

To be eligible for enrollment, children must be at least six weeks old and no more than five years old on their first day of class.

Prior to enrollment, at least one parent must meet with me for an interview, and each child must complete a free one-day trial visit at Zimtor.

To begin the enrollment process, an application form is required. On receipt of the application form and completion of the interview by the parent and the one-day visit by the child, Zimtor will either make an offer of admission or explain why the child is not eligible for admission. To complete enrollment if an offer of admission is made, all enrollment forms must be submitted. For required medical documents, see the section on Health and Safety on page 10.

The first month's tuition is due on the first of the month following enrollment. For detailed tuition policies, see the section on Finances on page 12.

Children are admitted to Zimtor without regard to race, creed, color, national origin, religion, or sex.

Intake

An intake conference in which both the child and at least one parent meet with me is required before the child begins attendance. This conference provides an opportunity for the child and parent or parents to become oriented to Zimtor and to discuss any information that will help make the transition to Zimtor go more smoothly.

Enrollment Limits

My license limits enrollment to a total of ten children. Of these ten, six may be under school age. Of these six, three may be infants or toddlers. Of these three, no more than two may be infants.

The licensing rule defines these age groups as follows:

Infants: 6 weeks to 12 months

Toddlers: 12 months to 24 months

Preschoolers: 24 months to 5 years

School-Agers: 5 years to 11 years

I choose to enroll only children six weeks through

five years because the complex schedules of school-age children are too disruptive to the group.

Waiting List

If applications by eligible children exceed the available spaces, a waiting list will be created. As spaces become available, children on the waiting list will be offered admission in the order they applied with the exception that priority will be given to siblings of enrolled children.

Termination by Parents

Parents may withdraw their child at any time. At least two weeks notice of withdrawal is requested but not required. This provides an important transition period for both the child who is leaving and his or her classmates.

Termination by Zimtor

Termination may be initiated by me if in my judgment continued attendance would not be in the best interest of the child or the program. Reasons for termination include inability of Zimtor to meet a child's special needs and irreconcilable differences between me and the parents.

Two weeks notice of termination will be given to parents except when a child or parent is deemed to be an immediate threat to the safety of others at Zimtor.

PROGRAM POLICIES

Attendance

Because a child who attends Zimtor inconsistently disrupts the class both academically and socially, attendance at all class sessions is expected. This means that children must be in attendance every school day from at least 8:30 a.m. to 12:00 noon. Children are allowed up to twenty personal days in any twelve-month period. If you know your child will be absent, please contact me before 8:30 a.m. Absences in excess of twenty days per year must be approved by me in advance. Children who exceed the allowed absences may be terminated from the program at my discretion.

Hours of Operation and Emergency Closing

Zimtor is open Monday through Friday from 7:00 a.m. to 6:00 p.m. all year.

Zimtor does not close for holidays, but attendance is not required on any federal holiday.

Zimtor does not close for severe weather, but attendance is not required when the Saint Paul Public Schools are closed due to severe weather.

Arrival and Departure

Arrival time is from 7:00 a.m. to 8:30 a.m.. You or the adult who brings your child to Zimtor should help your child put away any outdoor clothing and accompany your child into the classroom.

Departure time is from 12:00 noon to 12:30 p.m. and from 3:00 p.m. to 6:00 p.m.

Your child will only be released to those people you have authorized in writing or by telephone. If the adult picking up your child is unknown to me, some form of identification will be required. You or the adult who picks up your child should meet your child in the classroom and help your child get dressed if needed.

Arrival outside of this time is not allowed except under special circumstances arranged for in advance. In accord with licensing rules, you may pick up your child at any time, but I strongly discourage deviation from the regular departure time. Please contact me if you know your child will be arriving or departing at an unusual time.

Consistent arrival outside of regular arrival time or consistent departure after the regular departure time will result in termination from the program.

Nutrition

As noted on the daily schedule, a morning snack, lunch, and an afternoon snack are provided each day. I do not provide breakfast because I want to encourage children to eat breakfast with their families. Since I believe that nutritional patterns established in childhood may last throughout life, all meals and snacks are minimally processed and low in sugar and fat overall. For ethical reasons, all food served is ovo-lacto vegetarian.

If your child has special dietary requirements, you must provide your own food.

For infants, a formula of your choice will be provided, or you may provide breast milk in bottles.

Please label any food brought from home with your child's first and last name.

Sleeping and Rest Arrangements

Each infant is provided with his or her own crib. In accord with licensing rules, only a tight-fitting sheet is provided in the crib. Each toddler and preschooler is provided with a cot to rest on. These children should bring a blanket and pillow from home to use at rest time. The blanket and pillow

will be kept at Zimtor and washed at least once a week.

Infants are allowed to sleep as needed. Every toddler and preschooler is required to rest quietly on his or her cot for a minimum of twenty minutes each afternoon. This ensures that all children at Zimtor have an opportunity to rest if needed. If you anticipate that this requirement will pose a challenge for your child, please let me know so that we can work out an effective strategy together.

Diapering

All diapering supplies will be provided by Zimtor with the exception of cloth diapers and covers. Diaper rash ointments will be chosen in consultation with parents and a separate tube will be used for each child. If you want your child to use cloth diapers at Zimtor, you must provide sufficient diapers and covers for the entire day and take home soiled diapers and covers each day.

Field Trips and Resource People

Field trips are an integral part of my program. Field trips to local parks are conducted several times a week. Field trips to regional parks, museums, and similar places are conducted approximately every two weeks, usually as the conclusion to a unit.

You will be notified in writing of all field trips involving a car, van, or bus. When riding in a car, van, or bus, each child will be restrained by a federally approved restraint appropriate to his or her size and weight. No child will be placed in a seat protected by an operating air bag.

Resource people who have special skills or knowledge related to a unit are invited to visit our classroom regularly and are another important part of our program.

Clothing

Since children will be engaged in messy activities almost every day, please dress your child in clothes that your child can get dirty without causing concern, or provide such clothes for your child to change into.

Because we often go outside throughout the year, if the weather is cold please provide mittens or gloves, boots, a hat or hood, a snowsuit or snow pants, and a coat for your child.

Please be sure that one complete change of clothing appropriate to the season is always available at Zimtor for your child.

All clothing, including hats, boots, and mittens, should be marked with your child's name. A laundry marker is available at Zimtor for your

use. A lost-and-found is maintained at Zimtonr. Unclaimed items are kept at Zimtor for emergency use.

Toys from Home

Because toys from home often cause distractions and conflicts, they are not allowed at Zimtor. Exceptions are made for toys that relate directly to the current unit. A weekly newsletter provides guidelines for what items are acceptable for each unit.

Electronics

Electronics from home of any kind are prohibited at Zimtor. This rule applies to both children and adults. However, children may bring cell phones to Zimtor if the phones remain in the their cubbies, and adults may bring cell phones to Zimtor if the phones remain off.

Pets

Pets are not kept at Zimtor because I believe that such use of animals is abusive and teaches disrespect for life. Pets from home are welcome to visit if arrangements are made in advance with me.

Food from Home

Food from home is not allowed except as part of lunch or snack or when it is brought to share with all the children in celebration of a special event. You are welcome to bring homemade food for special events. Food brought to share should conform to our food policy. That is, it should be minimally processed and low in sugar and fat. Acceptable snacks include:

- Fresh fruit
- Fruit salad
- Vegetables with low-fat dip
- Yogurt with unsweetened fruit
- Fruit juice with shaved ice

Because I have infants and toddlers in care, food brought from home should be free of choking hazards. See the USDA guidelines in the box on the facing page.

If you are uncertain about what to bring, please ask me. I'll be happy to help you make a choice.

Birthday Parties

We celebrate every child's birthday. Shortly before the celebration a form will be sent home asking you to recount the major events in your child's life so that we may share them with the other children.

You are welcome to bring a special birthday

snack for your child's birthday party, but I ask that it conform to my food policy as noted in the Food from Home section above.

GUIDANCE POLICIES

General Guidance Policies

I attempt to take a problem-solving approach to guidance. When a child's behavior creates a problem for others, I first tell the child in what way his or her behavior is causing a problem. For example, I might say, "When you lean back in your chair, I get worried that the chair may break and you may get hurt." Next, I ask the child to think of possible solutions to the problem. If generating solutions is too difficult for the child, I may provide two or three solutions to choose from. I might say, "You could use another chair that's more comfortable or you could work on the carpet." Finally, the child and I agree on a solution together.

Conflicts between children are approached in a similar way. I first encourage each child to describe the problem. Then I ask the children to think of possible solutions, and finally the children choose a solution together.

If a child is too upset or confused to engage in such a problem-solving procedure, I may attempt to redirect the child by introducing the child to a new activity. If a child is extremely upset or out of control, I may isolate the child in a quiet area of the room until the child calms down. As soon as the child is ready to rejoin the group, he or she is welcomed back.

Of course infants and toddlers are limited in their ability to engage in conflict resolution, but I try to respect their wishes as well as I can in resolving problems. My goal is always to find a solution that works best for everyone

Harassment

All personal attacks, including ad-hominem attacks, name calling, bullying, harassment, assault in its legal sense, and battery are strictly prohibited at Zimtor. Every child and adult is subject to this restriction. All such incidents are dealt with by problem solving involving all persons involved. If repeated problem-solving attempts fail to resolve the issue, the person carrying out the attacks may be required to leave Zimtor at my discretion.

For additional rules for parents, see Parent Behavior at Zimtor on page 11.

Aggressive Fantasy Play

I view aggressive fantasy play, such as play involving pretend weapons, as a normal part of development for many children. Through carefully supervised aggressive fantasy play, I believe that children come to understand aggression better and learn to control their own aggressive impulses. For these reasons, I allow aggressive fantasy play at Zimtor as long as it does not threaten to harm children physically or emotionally. As in all types of play, I attempt to direct the play constructively. For example, if two children spend a prolonged period shooting at each other with finger guns, I might ask how they feel when they get shot, and what other ways their fantasy characters could use to resolve their problems.

Zimtor provides no toy weapons or other materials with aggressive themes, and toys from home are not allowed. Therefore, whatever aggressive

fantasy play occurs at Zimtor is initiated solely by the children. Actual aggression is never allowed, and my overall approach to conflicts attempts to teach children how to resolve problems in creative, non-aggressive ways.

For a more detailed discussion of this approach to aggressive fantasy play, see the following two books:

Nancy Carlson-Paige and Diane E. Levin. *The War Play Dilemma: Balancing Needs and Values in the Early Childhood Classroom*. New York: Teacher's College Press, 1987.

Nancy Carlson-Paige and Diane E. Levin. *Who's Calling the Shots: How to Respond Effectively to Children's Fascination with War Play and War Toys*. Santa Cruz, CA: New Society Publishers, 1990.

USDA CHOKING PREVENTION GUIDELINES FOR FOOD

Prepare Foods So They Are Easy to Chew

- Cook or steam hard food, like carrots, until it is soft enough to pierce with a fork.
- Remove seeds, pits, and tough skins or peels from fruits and vegetables.
- Finely chop foods into thin slices, strips, or small pieces, no larger than one-half inch, or grate, mash, or puree foods. This is especially important when serving raw fruits and vegetables, as those items may be harder to chew.
- Remove all bones from fish, chicken, and meat before cooking or serving.
- Grind up tough meats and poultry.

Cut Round Foods Into Smaller Pieces

Slice small, round foods in half lengthwise. Then slice them into smaller pieces, no larger than one-half inch.

Cut Tube-Shaped Foods into Strips

Cut tube-shaped foods, such as baby carrots, string cheese, hot dogs, and so on into short strips rather than round pieces.

Do Not Use Sticky or Hard Foods

Do not serve sticky or hard foods. These foods are difficult to chew and easy to swallow whole. These

foods include:

- Cheese cubes or blocks. Grate or thinly slice cheese before serving.
- Chewing gum
- Dried fruit
- Gummy fruit snacks
- Hard candy, including caramels, cough drops, jelly beans, lollipops, and so on
- Hard pretzels and pretzel chips
- Ice cubes
- Marshmallows
- Nuts and seeds, including breads, crackers, and cereals that contain nuts and seeds
- Popcorn
- Spoonfuls of peanut butter or other nut butters. Spread nut butters thinly on other foods such as toast or crackers. Serve only creamy, not chunky, nut butters.

Do Not Use Nickle-Sized Food

Do not serve any food that is about the diameter of a nickel. This is roughly the size of a young child's throat.

Adapted from USDA, *Reducing the Risk of Choking in Young Children at Mealtimes*.

Both books are available for loan from the Zimtor library.

Masturbation and Sexual Play

Because families vary widely in their attitudes toward masturbation and sexual play, I respond to masturbation and sexual play as follows. If children engage in masturbation or sexual play, I tell them that it is something they may do only at home and only if it is allowed by their parents. If sexual play appears to be motivated primarily by curiosity, I also introduce the children to age-appropriate books and other materials on sexuality.

Appropriate Touch between Teacher and Child

I believe that young children come to feel accepted and valued through physical touch, and I therefore view physical touch as a crucial part of the education of young children. I recognize, however, that physical touch can easily become abusive, and children at Zimtor always have the right to refuse to be touched, except where health or safety are involved. The following types of touch between teacher and child are considered appropriate at Zimtor:

- Affectionate, non-sexual touch, including hugging, holding on lap, rocking, carrying, rubbing or patting back, and holding hands. Children always have the right to refuse this kind of touch.
- Personal care touch, including assistance with cleaning, dressing, and toileting. Genital and anal areas are touched only for the purpose of hygiene.
- Physical restraint to the minimum extent necessary to protect others.

In general, I see touch between teacher and child as appropriate if both are willing participants and if the touch is neither sexual nor aggressive in nature.

Transsexuality

I believe that sex is biologically determined and cannot be changed by subjective choice. I also believe that choice of pronouns is the right of the speaker to determine. However, all facilities and programs at Zimtor are available to everyone regardless of sex, and all bathrooms are for one person only. Demeaning or bullying behavior of any kind is prohibited by my general policies. Because transsexuality is a controversial area, I welcome the expression of views that differ from my policies, including formal presentations during class time.

Fairness

I make every attempt to treat students as individuals, regardless of any group identity. Every student is expected to adhere to the same rules and to master the same skills. Children who have difficulty doing so are given extra help, but no child is excused from those standards.

HEALTH AND SAFETY

Health Records

An immunization history for your child from an allopathic medical provider must be submitted before your child can be enrolled. All immunizations must be current according to the schedule of the Centers for Disease Control. If exceptions for medical reasons have been made, they must be in accord with the CDC schedule and noted on the history. However, I do not presently require any Covid vaccines. I do not allow exceptions to the CDC schedule for religious or ethical reasons.

A report signed by a licensed allopathic physician regarding your child's health must also be submitted before your child can be enrolled.

If I believe there is anything questionable in the immunization history or the medical report, I may require an evaluation by a allopathic physician of my choosing.

Exclusion from Care Due to Illness

I do not exclude children due to temporary illness. However, if your child has any of the following symptoms, please keep him or her home if you can.

- Oral temperature 100 degrees or higher.
- Difficult or rapid breathing or severe coughing.
- Recurring diarrhea.
- Recurring vomiting.
- Severe drainage from nose or eye.
- Sore throat.
- Skin rash or draining sores.
- Persistent itching.
- Unusual color of eyes, skin, stool, or urine.
- Behavior indicating distress or pain.

If your child shows any of these symptoms during the day, you or a person you have specified as an emergency contact will be notified so that you or the contact person can pick up your child if desired.

Notification of Infectious Diseases

You will be notified in writing whenever your child has been exposed to an infectious disease at Zimtor. Please contact me within twenty-four hours if your child contracts an infectious disease.

Administration of Medication

I will administer medication to your child if you complete and sign a medication permission form. These forms are available at Zimtor. Prescription medications must be provided in the original prescription bottle. You may wish to ask your pharmacist to supply the prescription in two bottles so that one bottle can stay at school. Over-the-counter medications must be accompanied by a signed note from a licensed allopathic physician with instructions for dosage and administration.

If you have given written permission, I will administer syrup of ipecac to your child if instructed to do so by the local poison control center.

Emergency Care Procedure

In the event of an accident or illness that requires medical attention, I will administer first aid and, if necessary, call an ambulance. If warranted in the judgement of the ambulance medic, your child will be taken to the nearest hospital emergency room.

For minor injuries or illnesses, I will provide you with a written accident report. For more serious injuries or illnesses, I will also immediately contact you or a person you have specified as an emergency contact by text message or telephone.

Updating of Emergency Information

If there is any change in the emergency and health information you have provided me with, please complete new forms as soon as possible.

Smoking and Drug Use

Tobacco, marijuana, alcohol, and all other recreational drugs are prohibited at Zimtor. People who appear to be under the influence of any recreational drug, or any prescription drug that impairs their ability to function normally, will be required to leave. All employees, subcontractors, and volunteers who work with children at Zimtor are trained regarding this policy.

Emergency Procedures

In the event of a fire or gas leak, the children will be evacuated outside by the most direct route. All children and adults will meet at the northeast corner of the backyard. I will verify that every child is present. Children will not return to the building

until the fire department or other authority has approved re-entry.

In the event of a severe storm warning, as defined by the National Weather Service, the children will be evacuated to the family room in the basement. All children and adults will meet in this area. I will bring a battery-operated radio to the basement and will verify that every child is present. Children will not leave the basement until the severe storm warning has expired.

In the event of a neighborhood emergency, such as a release of toxic materials, children will either be kept inside or evacuated to Battle Creek Recreation Center or Battle Creek Elementary School, as directed by government authorities.

In the event of a threat of physical violence, windows and outside doors will be locked and children will be evacuated to the family room in the basement. Again, all adults and children will meet in this area, and I will verify that all children are present.

In the event of any emergency, I will notify parents as soon as I am able.

Both a fire drill and a severe storm drill will be carried out each month, and a log of these drills will be kept at Zimtor.

Mandated Reporting Procedure

Under Minnesota law all child care providers are mandated reporters. This means that for the children in my care, I am required to report any evidence of suspected neglect, physical abuse, or sexual abuse to Ramsey County Child Protection Services. Such evidence is limited by definition to obvious physical injury to the child or direct, unambiguous verbal report by the child or someone directly familiar with the suspected abuse. When such evidence is discovered, my policy is to notify the child's parents or guardians immediately and to provide them with a copy of all information sent to Child Protection Services.

Insurance

I carry liability insurance covering all injuries to children in my care.

PARENTS RIGHTS AND RESPONSIBILITIES

Communication

You will be kept informed of your child's progress through a weekly newsletter and two parent conferences each year, one in November and one in May.

Please feel free to contact me if you have any concerns or questions at any time.

Visiting

You are welcome to visit Zimtor any time during my hours of operation. Please make an appointment ahead of time so that I can avoid having too many parents in the classroom at once.

Parent Permission

Your written permission will be obtained before your child is allowed to participate in any type of research project, experimental procedure, or public relations activity at Zimtor.

Parent Behavior at Zimtor

In order to maintain a safe and secure environment for children, parents are not allowed to humiliate, threaten, or physically discipline either their own children or other children at Zimtor. If such behavior is observed, the parent will be asked to leave Zimtor temporarily.

Grievance Procedures

If you are unhappy with any aspect of your child's experience at Zimtor, please contact me.

Zimtor is regulated by Ramsey County, acting as a agent for the Minnesota Department of Human Services. The Ramsey County licensing specialist assigned to Zimtor is Gary Teachout. You can reach him at 651-266-3778 or gary.teachout@co.ramsey.mn.us. You are free to contact him at any time, but I hope you will discuss your concerns with me before you contact him or any other regulatory official.

The law regarding family child care is contained in Minnesota Statutes Chapter 245A and Minnesota Rules Chapter 9502. A complete copy of these statutes and rules is available at Zimtor and on the internet at <https://www.revisor.mn.gov/statutes/cite/245A> and <https://www.revisor.mn.gov/rules/9502/>.

FINANCES

Funding

Zimtor is funded by tuition and donations.

Tuition Policies

Tuition is charged monthly according to the following schedule:

Infants	\$967
Toddlers	\$924
Preschoolers	\$860

Tuition is due on the first of the month for the previous month's attendance. If your child begins in the middle of a month, the first month's tuition will be prorated according to the following formula: $\text{tuition} = (\text{tuition per month}) \div (21 \text{ average weekdays per month}) \times (\text{number of weekdays enrolled})$. If your child ends in the middle of a month, the tuition for the final month will be prorated according to the same formula.

Tuition will also be prorated by this formula for personal days. Any absence up to a maximum of twenty days in any twelve-month period will be credited by Zimtor if notification is provided before the school day starts at 8:30 a.m.

Your child may be terminated from the program if tuition is more than two weeks overdue. If you anticipate having difficulty paying tuition, please contact me ahead of time so that special arrangements can be made.

If Zimtor invokes immediate termination, tuition for any unused days will be refunded.

Tuition Assistance

Tuition assistance is available and is determined on a case-by-case basis, taking into consideration the resources of both the family and Zimtor. In some cases, tuition assistance may be granted in exchange for services provided to Zimtor by the family. The exact amount and nature of assistance is left to my discretion.

Tuition for each family will be determined at the time of enrollment, and the family and I will jointly complete a Tuition Agreement specifying the tuition amount and terms.

The Tuition Agreement is established for one school year at a time. The school year runs from September 1 through August 31. At the end of the

school year a new Tuition Agreement must be negotiated if the child will continue at Zimtor the following year.

Fees

The tuition is comprehensive. Zimtor does not charge any other fees of any kind.

OBTAINING FURTHER INFORMATION

Additional information regarding health and safety policies is available in our Health and Safety Manual, now in development. Please ask for a copy if this information is of interest to you.

If you have any questions that the Parent Handbook and the Health and Safety Manual do not answer, please contact me.

