

**MOUNT CARMEL BAPTIST CHURCH  
CHILD DEVELOPMENT CENTER**

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***PARENT HANDBOOK***

***STATEMENT OF PURPOSE***

Mount Carmel Baptist Church Child Development Center is a non-profit, church-directed, day care and preschool center. It exists to provide, within a Christian atmosphere, opportunities that meet the educational needs of the early childhood years, and emphasizes growth in all areas – physical, mental, emotional, and spiritual.

The Center strives to serve as a child's natural step from home to school. The Center recognizes the value of play in a young child's development. Classes for preschoolers include self-selection at learning centers, creative art projects, music, story times, dramatic play, outdoor play, computer, gymnasium play, conversation, and group activities. At the present time, the Center serves children age six weeks through pre-kindergarten.

In early childhood education we feel it is important to make sure our program includes an environment for learning to take place. Our teachers provide a good understanding of how a child develops as a whole person. The curriculum is age appropriate and hands on since we know children learn by doing. The Center believes parental support and participation is necessary if a preschool program is to have positive and lasting effects upon children. Therefore, the Center encourages parent/teacher partnerships based on clear communication.

***OBJECTIVES***

We will help children have the following opportunities:

**TO KNOW THEMSELVES AS UNIQUE CREATIONS OF GOD**

- Hearing about God's love for them through the reading and teaching of the Bible
- Hearing Christian concepts through the music program

**TO KNOW THEMSELVES AS PART OF A GROUP**

- Making and enjoying friends
- Finding joy in giving and receiving
- Learning to recognize the needs and feelings of others
- Learning courteous and thoughtful behavior
- Learning to think before acting
- Learning to use words to express feelings and solve problems
- Appreciating and sharing their own cultural or ethnic heritage while learning to accept and appreciate the heritage of others
- Learning to share responsibility for the care of the world we live in, as a steward of God's gifts and the resources God has given us to share

**TO KNOW THEMSELVES AS PERSONS WITH STRENGTHS AND WEAKNESSES**

- Having the ability to use body and mind to do many things
- Developing motor skills and learning to control body movement
- Having systematic experiences with math and language activities, from learning through the teaching of age appropriate Abeka Curriculum.

**TO KNOW THE BALANCE OF INDEPENDENCE AND INTERDEPENDENCE**

- Developing a degree of independence and self-confidence appropriate and reasonable for the age
- Developing an appreciation and respect for home, school, church and community
- Recognizing their responsibility to others as well as their dependence on others

## Policies and Procedures

### **Enrollment:**

1. Read the information provided in this packet including the Center Policies and the State Licensing Requirements.
2. Tour Center and complete interview process.
3. If accepted Complete and return the Application and Agreement Form to the Director along with the \$75.00 Non-refundable Registration Fee.
4. Complete ALL of the information sheets.
  - Tennessee Certificate of Immunizations, this may be obtained at Doctor's office
  - A health history checklist
  - The enrollment form
  - A signed Statement of Cooperation form
  - The emergency medical treatment consent form
  - Emergency information card

For your child's safety and to comply with state requirements, all enrollment papers must be completed and returned before attendance. Should any information on the enrollment form change, it is the parent's responsibility to have a corrected enrollment form signed and delivered to the CDC. When your child receives additional immunizations, a new immunization sheet must be turned into the Center. Parents must keep staff up to date regarding any known allergies to food, medication, or insects.

5. Parents must re-enroll and re-register their child annually.

### **Hours:**

**FULL DAY:** For full day students, the Center's hours of operation are 6:30 a.m. until 6:00 p.m. No child will be permitted to enter the Center before 6:30 am. Hours for morning preschool classes are 8:00 a.m. - 12:00 p.m. and children attending preschool classes should arrive no later than 8:20 a.m. and be picked up before 6:00 p.m. There will be a late charge of \$2.00 per minute (per child) after 6:00 p.m. If your child is going to be late or not attending, please call the Center before 10:00 a.m. at 886-2276. If you do not call before 10:00 a.m. your child may be unable to stay for that day.

**MORNING PRESCHOOL only** (2-4 yrs) is from 8:00 a.m. until 12:00 p.m. There will be a late charge of \$2.00 per minute after 12:00 p.m. Children should arrive no later than 8:20 a.m. but not before 8:00 a.m. If your child is going to be late or not attending, please call the Center before 10:00 a.m. at 886-2276. If you do not call before 10:00 a.m. your child may be unable to stay for that day. Before and after care, depending upon availability and with 24-hour notice, is \$5.00 per hour.

**\*\*There is no reduction in tuition when days are missed.**

### **Calendar:**

The Center is open year-round. Preschool classes will begin Mid-August and end the Friday before Memorial Day. Preschool classes will take a Fall, Christmas, and Spring break from teaching. Children enrolled in our half day morning preschool program will be unable to attend during these breaks.

The Center will observe the following holidays and be closed accordingly:

*Labor Day	*Christmas Eve	*Good Friday
*Thanksgiving Day & the day after	*Christmas Day	*Memorial Day
	*New Year's Eve	*July 4 <sup>th</sup>
	*New Year's Day	

\*\* The Center will be closed for two In-Service training days each year. One in-service day will be held the Friday before Labor Day, and the second in-service day will be in the spring and will be announced at least 6 weeks in advance via parent newsletters, bulletin boards and notices.

### **Emergency Closing Procedure:**

During inclement weather or emergencies, the hours of the Center and/or closings will be announced on news stations 3, 9 and 12 and on Channels 3, 9 and 12's web sites. We will also contact you by email. If the need arises that we must close during the day we will send out emails and phone calls.

### **Emergency Evacuation Procedure:**

In the event there is an emergency evacuation (i.e. forest fire, chemical spill) at Mount Carmel Baptist Church, all children will be evacuated by the church bus to one of the following locations:

\* North on Hwy 127, we will take the children to the Discovery Lane Learning Center, 7393 Hwy 28, Dunlap 949-9171.

\* South, we will take the children to Community Baptist Church, 2016 Corral Road Signal Mountain 886-5761 or to the Pumpkin Patch on Taft Highway, depending on the emergency orders. A sign will be posted at the main entrance indicating which location we have evacuated to. The orders for evacuation will come from state/county emergency management. You will be notified by email of the evacuation and the destination. After reaching our destination we will contact you by phone.

We practice all emergency drills: fire, severe storm, tornado, intruder, earthquake, and evacuations (we will practice loading the bus but will not leave the parking lot) so that the children will be somewhat familiar with the procedure. Please note that we have fire drills once each month. If you have any questions or concerns about these procedures, please do not hesitate to talk with the Director.

### **Observations:**

Parents are welcome to visit in the classroom and/or volunteer. Please remember children will be resting between the hours of 12:00 noon – 3:00 p.m. **Please do not drop off or pick up your child during this time. Our goal is to keep the Center quiet during these hours.**

### **Daily Procedures:**

1. Parents must bring their child into the Center each morning and sign the child in on the daily attendance sheet. Sign In/Out must include signature of guardian/parent (not “mom” or “dad”) and time of drop off and pickup. Also indicate who will be picking the child up. If the person scheduled to pick up the child changes during the day, the Center must be notified. If the Center is not notified the parent will be called to confirm approval for pick up. Anyone thought to be physically impaired by alcohol or drugs will not be permitted to leave the Center with the child. Emergency back up will be called to come for the child.
2. A child arriving before 7:00 a.m. will be served breakfast. **DO NOT bring your child in eating or drinking as we have children with numerous food allergies.**
3. Each child **must** have a change of clothing, clearly labeled with their name, to be left at the Center for emergencies.
4. If your child is in diapers, you are to furnish diapers, wipes, cream, etc. If it would be to your convenience to bring a large supply of these items, we will let you know when the supply is low. A medication release form must be turned in for the use of any creams.
5. Infants need to bring a crib sheet. **Please label all items brought to the Center.** Bedding will be sent home each Friday to be laundered and returned on Monday.
6. Infants will be placed on their backs during naps and checked every 15 minutes while sleeping.
7. Each child will have a reclining rest period. Each child needs a coverlet and a small pillow (if desired) for nap. These items **must** be labeled and **small enough** to fit into the child’s backpack. Bedding will be stored in the child’s backpack and sent home each Friday to be laundered and returned on Monday.
8. Outdoor play is an important part of our program. Tennessee Department of Human Services Summary of Licensing requirements for Child Care Centers specify that all children in care for more than three daylight hours must be given the opportunity to play outdoors except in extreme weather conditions. Please see that your child comes to the Center suitably dressed for outside play. If the weather is extremely bad, the children will play in the gym. (For summer, closed toe sandals and tennis shoes are acceptable. No flip-flops or open toe shoes please.)
9. If the staff at the Center has reason to suspect child abuse to or neglect of one of the children enrolled, this will be reported immediately to the local Department of Human Services Office. Failure to do so is, by itself, grounds to deny or revoke the Center’s license.

10. Please leave all toys, makeup (including Chap Stick) and jewelry at home. This will avoid a child being upset if something is broken or lost. You may send a toy on special occasions when the teacher allows.
11. The children's weekly routine includes; Class-time, Centers, Music, Outside play, and Arts and Crafts. Computer is offered in our four-year-old class.
12. Use of television will be limited to one hour per day and to children's programs that have been approved by the director.

**Parent Conferences:**

To help evaluate your child's progress at the center, we will complete a developmental check list approved by the state of Tennessee on each child per year. Parent-teacher conferences are available by appointment through your child's teacher. The Director is available should you have additional questions. Teachers may also request a conference with the parents if they deem it necessary. Our two thru four-year-old teachers will be sending monthly newsletters to keep parents informed of activities and lessons planned for the following month. Infants and Toddlers will receive a quarterly newsletter.

**Birthdays and parties:**

Birthday parties and holiday parties are welcome. Please arrange with your child's teacher for an afternoon that is convenient for both of you. Cookies or Brownies may be shared with the classes. **Balloons and candles are prohibi**

**Medication:**

**ONLY** Prescription Medication will be given to the child, **IF** parents sign a medication request form with proper dosage, date, and signature. Please write any special instructions or possible side effects on this sheet. All medication must be in their original containers and labeled with the child's name. A medicine dispenser must accompany all medication. All medicine will be placed in a locked container. **DO NOT** leave medicine with a child; it must be handed to a teacher with a signed medication request form.

**Food:**

Day care children may receive breakfast if they arrive before 7:00 a.m. Children should bring a sack lunch. Please remember to include foods from the four food groups that are easily handled by preschool children. It is state required that food is served in appropriate sizes, shapes and textures. For children under 4 years of age, foods that pose a choking hazard **MUST** be cut into small, child sized pieces (1/2 inch). This includes but not limited to: apples, bananas, fresh oranges, raw vegetables, etc. Skim milk will be provided with lunch. We have microwave ovens to warm food that you send with your child. Please do not send "warm-ups" in cans or tin foil, as these items cannot go in the microwave. Please do not send your child without a lunch assuming that we will provide one for him/her. If you fail to do so, we will call you to bring your child a lunch. An afternoon snack will be served after naptime. No gum is allowed in the Center. **Do not send candy or soft drinks, these items have little or no nutritional value and will not be served.**

Toddlers (12-24 months) Toddler lunches must contain foods that they can easily feed themselves.

Infants will be fed when needed. All food, formula, bottles, and juice need to be brought daily. Open containers or jars are unacceptable. A clean bottle from home must be brought for each feeding. Any formula remaining in the bottle after feeding will be discarded immediately.

**Toilet Training:**

The Center will assist parents in toilet training their 2 and 3-year-old children. When your child has adjusted to the Center (about 2-4 weeks), can verbalize his/her needs, understands the idea of toilet training; shows some interest in going to the toilet, and the parents are ready to take the extra time needed to be consistent with the child. Please provide the following items each day while toilet training 3 changes of clothing, including plastic pants and socks (clothes should be easily removed-no overalls, etc) Children are not considered toilet trained until they have successfully completed one-month accident free and can take care of cleaning their own bottom. Any child who has two accidents in two consecutive months will be moved back into the toilet training class and fees will be increased to the toilet training rate. Children cannot move into the three and four-year-old preschool program until they have been successfully toilet trained.

### **Health:**

Please do not bring your child if they have a contagious illness for the protection of the other children and staff. **If they become ill while at the Center, you will be expected to pick up your child within one hour.** Obviously, it will not be possible to avoid the spread of all infectious illnesses; however, minimizing exposure and providing good hygiene procedures in the center are the only means by which we can limit the problem and resulting inconvenience. Please notify the center of any infectious illness so that we can notify the other parents. Our staff cleans each classroom and toys with a bleach solution daily. Accordingly, for the benefit of all involved, the following policies will be strictly enforced:

- (1) Children who have exhibited any symptoms of an infectious illness within the last 24-hour period are likely to be contagious and should remain at home. Examples of such symptoms include, but not limited to: fever of 100.5 (including the night before or that morning), vomiting or nausea, diarrhea, sore throat, or loss of voice, hacking or continuous coughing, heavy mucous discharge from the nose, red eyes with discharge, draining ears, rash, or lice. Ask yourself if you would want your child exposed to a child with any of these symptoms when he is well.
- (2) Parents of children who become ill during the day will be promptly notified. Parents are to make arrangements enabling them to pick up their child immediately. In order to reduce exposure and risk to the other children, your child will be isolated from the other children (if possible) until picked up. If a parent cannot be reached, the person designated in the Emergency Procedures will be notified to pick up the child. If your child is sent home from our center with an illness, **they cannot return until they have been symptom free for 24 hours.**
- (3) Scratches and scrapes are inevitable when children play. The injuries will be washed with soap and water and, if necessary, a Band-Aid. With anything more serious, the center will inform the parent at once. The parent/ guardian will be responsible for any medical expenses incurred during the stay at this center.
- (4) The parents of any child with an infectious or communicable illness or symptoms of such illness evident in their child must inform the center. This information will be helpful to other parents, especially for those whose children have not had the illness (i.e. chicken pox or mumps), since they may then plan ahead for the possibility that their child may become ill. Parents of children who have been exposed to an ill child will be immediately notified of the symptoms, or illness, if known, so that they can monitor their own child's health.
- (5) Children with non-infectious occasional illnesses may only be brought to the center if fever is not present and they are able to participate in childcare activities. The center reserves the right to determine whether the child should remain in the center when illness is a consideration.
- (6) Care of children with chronic illnesses is not provided under this agreement.

### **Discipline Policies and Procedures**

Mount Carmel Child Development Center sets a high expectation for appropriate child behavior. We ask that you support our efforts by encouraging your child to follow the rules set forth by the Center. Children are expected to keep their hands and feet to themselves as is reasonable for their age group and level of development. Children will not be permitted to throw objects that may be harmful to others, spit on others, or throw tantrums that become physically dangerous to others. Parents of children who refuse to remain with their group or exhibit running behaviors will receive a written notice. Children who repeatedly run away from their group may be suspended or removed from the program.

Children will not be subjected to discipline that is severe, humiliating, or frightening. Discipline will not be associated with food, rest time, or entire playtime. Spanking or any other form of corporal punishment will not be allowed.

We focus on rewarding positive behavior. If discipline is required, we first use redirection or a warning. If the child does not respond to redirection, we will use a cool down time (One minute per age ex: 2 min for a 2 yr old). All cool down times or behavior problems will be documented on the behavior log. Notes will be sent home as the result of repeated behavior issues to help you be informed about your child's day. If the behavior is such that the teacher

must focus inappropriate amounts of time on the misbehaving child, the child will be sent to the Director's office and a note will be sent home.

If a child displays continuous inappropriate or aggressive behavior, we will meet with parents. If the behavior continues, the child may be suspended or expelled. You will NOT receive a refund for your child's tuition if they are suspended or expelled.

Important things to remember when dealing with discipline:

- Discipline issues will ONLY be discussed with the parent or legal guardian of the child.
- In the event you wish to speak to a teacher regarding your child's behavior, you **MUST** have the Director present.
- If at any time a parent disrupts or disturbs day to day operation by arguing, yelling, using inappropriate language, or exhibiting aggressive or inappropriate behavior, he/she will be asked to leave the premises immediately, as this can be frightening for children.

### **Biting Policy**

Our Program recognizes that biting is, unfortunately, not unexpected when young 2's are in group care. We are always upset when children are bitten in our program, and we recognize how upsetting it is for parents. While we feel that biting is never the right thing for a child to do, we know that they bite for a variety of reasons. Most of these reasons are not related to behavior problems. When a child bites, it is especially important to remove attention from that child and place attention on the victim. We want to teach the biter that this behavior will not be rewarded with attention from a care giver. The victim will be coddled, cared for, and soothed in the presence of the biter. Our teachers express strong disapproval of biting. Because children do not have the rational capacity to understand lectures and reasoning, they will receive a firm "NO BITING". The teachers work to keep children safe and to help the child who bites learn different, more appropriate behavior. When there are episodes of ongoing biting, we will meet with parents to develop a plan of specific strategies, techniques, and timelines to address this behavior. When children bite, their parents are informed the same day with an incident report. When children are bitten, their parents are informed with an accident report.

### **Reporting Child Abuse**

Every person in Tennessee is a mandated reporter under state law. Any person with reasonable cause to believe a child is being abused or neglected must, under the law, immediately report to the Tennessee department of Children's Services or to local law enforcement. The reporter can remain anonymous.

Mount Carmel is required to offer an annual abuse awareness program (Keeping Kids Safe) for children three and older.

### **Accidents**

Occasionally accidents occur. If your child has an accident in which a mark or bruise is left, the teacher will provide the needed care and fill out an accident report. If the injury is of a serious nature, the parent will be notified. We will not disclose the name of the child who inflicts an injury to another child. This ensures the confidentiality of all children in our care.

### **Staff:**

Teachers are required to be at least eighteen years of age and have a high school diploma or its equivalent. They must have had training in early childhood education and/or several years' experience in working with young children. Teachers are required to receive at least eighteen clock hours annually in workshops or in-service training in child development, early childhood education, health/safety, pre-literacy or other related fields. The director is required to receive thirty such clock hours. The director and all teachers are certified in CPR and First Aide. All staff are subject to a background check and fingerprinting.

### **Parting Pointers:**

A child entering preschool or daycare for the first time can be a stressful situation for both parents and child. We will give one-on-one attention as your child adjusts to the new routine. Teachers agree on certain basics that will markedly reduce separation anxiety for both parent and child:

- **Make it brief. Give one last hug and kiss, and then GO.** The child will stop crying, usually before the parents even get to the car.

- Remember to bring the child's own special blanket/pillow for naptime.
- Be positive and encouraging. Don't stress how much you'll miss the child, but how much fun the child will have. Save your tears for the car.
- Uneasy parents can telephone several times during the day to see how the child is, but should not ask to speak to the child.
- Reassure the child that you will be back by telling him/her a certain time he/she will be picked up. The clock will not mean much to a small child, but the phrase "after naptime" or "after snack" can be an encouraging statement.
- No matter what, bring the child back the second day. After a few days (usually two weeks), everyone is usually over the hump.

### **Preschool Program and Curriculum:**

Our Center's preschool program will begin in mid-August and end the Friday before Memorial Day. There will be a Fall, Christmas, and Spring break. Only the full day students may attend during breaks. The age cut-off date for determining a child's class is August 15. We will be using the *A Beka Book* curriculum, which is designed to provide Christian schools with God-honoring, high-quality textbooks and teaching aids to help teachers excite children to learn. We are committed to the best education possible for our students and feel that *A Beka Book* is the best Christian curriculum available. The *A Beka Book* curriculum may be examined in the CDC office.

Circle Time will begin each morning at 8:30 for children two years old thru Pre-K classes. Circle time includes Pledge of Allegiance, prayer, ABC memory verses, Bible stories, manners, character development, music, health and safety.

Toddler workbook entitled, "Nursery Arts and Crafts" encourages our toddlers to be creative through play and hands-on activities. Teachers incorporate learning about God's love along with nursery rhymes, nature, animals, etc.

Two years olds Workbooks entitled: "Learning Numbers with Button Bear" and "Arts and Crafts with Amber Lamb" provides children with colorful illustrations, age-appropriate crafts, and fun learning opportunities.

Three year old-Workbooks entitled: "Numbers and Skills with Button Bear", "Letters and Sounds" and "Arts and Crafts with Amber Lamb". This curriculum helps children with their listening skills, following directions and practices eye-hand coordination as they learn.

The Pre-Kindergarten Program (4 years – pre-K): This program gives children an enjoyable educational foundation and a desire to learn more. This curriculum includes workbooks entitle; "Readiness Skills", "Writing with Phonics", "ABC-123", and "Manuscript ABC Writing Tablet".

As required by the state of Tennessee, a personal safety curriculum will be taught to children three thru five years old. This curriculum will include a segment on the prevention of child abuse.

**Please arrive before 8:20 a.m. with your child to avoid disrupting the class.** If your child is late or unable to attend that day we will send home the worksheets that your child missed.

If your child is attending morning preschool only, please be prompt in picking them up, as the other children need to have lunch. Child pick up for morning preschool class only will be at the double gym doors at NOON. Late pick-ups will be charged. Preschool classes will take a Fall, Christmas and Spring break from teaching. At this time children enrolled in our half day morning preschool program will be unable to attend.

### **Withdrawal:**

Two weeks written notice is required if withdrawing a child from the Center or the account is billed one-half the monthly rate.

We reserve the right to request the withdrawal of a child if one or more of the following conditions exist.

- \* continuous, inappropriate behavior (biting, hitting, etc.)
- \* inability of the child to adjust to our program
- \* the parents fail to follow the policies set forth by the Center
- \* the child is not participating in or not benefiting from the program
- \* the staff cannot provide adequate or safe care for the child
- \* the staff cannot provide adequate or safe care to other enrolled children due to the care needs of the child.

Your child's adjustment is important to all of us. It is, therefore, agreed that a two-week trial period will exist before arrangements for continued care becomes final. At this time, either party may terminate care. After this trial period, the terminating party must give a minimum of two weeks written notice. Parent may pay two weeks fee instead of giving written notice.

### **Certification:**

The Mount Carmel Baptist Church Child Development Center is licensed by the State of Tennessee Department of Human Services and has been approved by the Sequatchie County Health Department and the Tennessee State Fire Marshall. The current license is on display in the Center. .

## **GOLD SNEAKER POLICIES**

### **Policy 1:**

**Children attending less than a full day program shall be offered a proportional amount of the physical activity time as required by TDHS licensure rules.  
Physical activity for children ages three years and older must be a balance of structured and unstructured play, both indoors and outdoors (weather permitting) utilizing age-appropriate activities**

### **Policy 2**

**Providers shall provide education (i.e., via parent meetings, provider newsletter articles, sharing of educational video resources, etc.) to families twice each year that addresses the importance of limiting screen time according to current American Academy of Pediatrics policy and the development of a Family Media Plan**

### **Policy 3**

**Children shall not be allowed to remain sedentary or to sit passively for more than 60 minutes continuously, except for scheduled rest or naptime.  
Childcare director shall take Go NAP SACC Self Assessments (Infant and Child Safety Physical Activity & Screen Time) to compare their physical activity practices to best practice standards.**

### **Policy 4:**

**Childcare providers must ensure physical activity is a positive experience for children and that it is never used negatively or to control behavior.**

### **Policy 5**

**Providers shall ensure appropriate infant and child feeding patterns, including breastfeeding. All educators shall be trained to: advocate for breastfeeding, safely prepare expressed breastmilk for feeding, feed infants according to their individual needs, and store expressed breast milk properly  
Providers shall publicly display their support for breastfeeding infants and mothers by posting signage or other publicly facing information (i.e., participate in Breastfeeding Welcomed Here through the TN Department of Health or Team Nutrition resources for new and expectant moms about breastfeeding)**

### **Policy 6**

**Childcare educators shall ensure appropriate infant and child feeding patterns, including adequate time for snack and meal consumption and age-appropriate portion size.  
Childcare educators shall provide education to families twice each year (i.e., via parent meetings, provider newsletter articles, sharing of educational video resources, etc.) that addresses nutritional learning experiences, with a focus on adequate time for snacks and meals and age-appropriate portion size.  
All eating opportunities shall consist of a respect for the child and promotion of a positive attitude toward food.  
Childcare educators shall apply evidence-based early food preference learning strategies such as introducing healthy foods, repeatedly pairing new healthy food choices with foods children already like and modeling consumption and enjoyment of healthy foods.**

### **Policy 7**

**The childcare provider campus shall be free of all tobacco and tobacco-related products, including smoking, smokeless and electronic products. The campus is inclusive of all vehicles used to transport enrolled children, all outdoor spaces, and all indoor locations, whether children are present. Childcare employees and volunteers may not use tobacco or tobacco-related products while off-campus at provider-related activities (i.e. fieldtrips, walks, and all other outdoor activities)  
Employees who use tobacco products while off campus are required to change clothes and wash hands thoroughly prior to interacting with children.  
“No Smoking” signs shall be posted conspicuously at each childcare provider entrance, as required by state law.**

**REVISED NOVEMBER 2018**