



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

# CROSSROADS YMCA SCHOOL AGE CHILD CARE PARENT HANDBOOK

## WELCOME TO SCHOOL AGE CARE



### LEADERSHIP

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## WELCOME LETTER

Welcome Families,

It is my pleasure to welcome you to our School Age Child Care program. We offer care before school, after school, and on most days when school is not in session.

Our goal is to offer high-quality programming in a fun, supportive, and nurturing environment. Our well-trained staff implements an array of daily activities including homework help, recreational activities, enrichment through STEAM projects and creative arts, along with playtime and snacks. Research consistently demonstrates that children and youth that participate in afterschool programs can reap a multitude of positive impacts on students' educational outcomes, school attendance, and social and emotional learning. Our program strives to help provide these positive impacts and guide your child to be successful now and in their future.

We hope your child will make new friends, try new things, and feel a sense of comfort and belonging in our program. Along with our engaging childcare program, I welcome and encourage you to try some of the other wonderful activities our YMCAs have to offer, including STEAM classes, sports, Ninja class, music lessons, and many more. Also be sure to check out our amazing summer camps!

My staff and I look forward to being an integral part of your child's school day. Your child's safety and well-being are the Crossroads YMCA's top priorities. Please review our family handbook to learn more about our policies and procedures. It is our hope that you find this packet useful in answering any questions that you and your child may have.

Sincerely,

Dana Vanco and the Crossroads YMCA School Age Child Care team

**Dana Vanco**

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**The Y.™ For a better us.**



## LOCATIONS

# GRIFFITH



**GRIFFITH FAMILY YMCA**  
1345 Broad Street  
Griffith, IN 46319  
219 750 1082

# HAMMOND



**HAMMOND FAMILY YMCA**  
7322 Southeastern Avenue  
Hammond, IN 46324  
219 845 1507

### SERVING:

Edison Elementary  
7025 Madison Avenue  
Hammond, IN 46324

Harding Elementary  
3210 165th Street  
Hammond, IN 46323

Hess Elementary  
3640 Orchard Drive  
Hammond, IN 46323

Jefferson Elementary  
640 Northcote Avenue  
Hammond, IN 46324

# HOBART



**HOBART FAMILY YMCA**  
601 W. 40th Place  
Hobart, IN 46342  
219 942 2183

### SERVING:

Joan Martin Elementary  
301 E 10th Street  
Hobart, IN 46342

Liberty Elementary  
130 N Liberty Street  
Hobart, IN 46342

Ridge View Elementary  
(AM Only)  
3333 W Old Ridge Road  
Hobart, IN 46342

River Forest Elementary  
3300 Indiana Street  
Hobart, IN 46342

Veterans Elementary  
52 N Wisconsin Street  
Hobart, IN 46342



# WHITING



**WHITING FAMILY YMCA**  
1938 Clark Street  
Whiting, IN 46394  
219 370 5091

### SERVING:

Franklin Elementary  
1000 116th Street  
Whiting, IN 46342

Nathan Hale Elementary  
1831 Oliver Street  
Whiting, IN 46394

St. Casimir Elementary (PM only)  
4329 Cameron Avenue  
Hammond, IN 46327

## ARRIVAL & DEPARTURE

**Arrival:** Your child must be escorted into the program space and signed in.

**Departure:** We will only dismiss your child to adults 18 and older listed on your child's authorized pick-up list. A state-issued ID is required at pick-up. If an adult who is not on your authorized pick-up list attempts to pick up your child, they will be turned away and you will be contacted. If you need to update this list, please contact your program leader.

## BEHAVIOR GUIDANCE POLICY

In promoting positive child behavior staff will use positive guidance techniques such as redirection, positive reinforcement, and logical or natural consequences. Clear rules are developed and discussed regularly with children. When children display unusual or difficult-to-manage behaviors, instructors work with caregivers to seek a remedy that allows the child to succeed in the program setting, if possible. The first resource for addressing behavior problems is the child's primary care provider. For children to develop internal control of their actions, it is important that children be taught expectations for their behavior so that they can learn to manage their own behavior.

We seek to build programming that highlights the 4 core values of the YMCA: Caring, Honesty, Responsibility and Respect. Instructors and program leaders will use activities and games to reinforce these concepts.

- We will CARE for ourselves and for those around us.
- HONESTY will be the basis for all relationships and interactions.
- People are RESPONSIBLE for their actions.
- We RESPECT each other and the environment.



# BEHAVIOR GUIDANCE POLICY

Our top priority is to provide a safe and enriching experience for all children. We must work together in order to ensure this positive environment, we may not be able to serve children who repeatedly display disruptive behavior.

Disruptive behavior is defined as verbal or physical conduct which requires constant attention from the staff including, but is not limited to:

- Hitting
- Kicking
- Spitting
- Hostile Verbal Behavior
- Other behaviors which could hurt another child or staff member
- Attempting to leave the program space.

## YMCA Program Expectations

- Speak for yourself
- Listen to others
- Care for others, the property, and yourself
- Stays with the group
- Fully toilet trained
- Be honest
- Show respect for all
- Be responsible for yourself

Our goal is to work together with the child and family, as well as the school personnel when deemed necessary, to address and modify any behavior concerns; however, if a child cannot display appropriate behavior, then they may be removed from the program. A child may receive up to three written behavior reports; after a third written report is received, the child may be removed from the program. The child may be allowed to return to the program after a parent conference and a behavior guidance plan is developed. If a child receives a fourth written warning we may ask the family to make alternative child care arrangements for the remainder of the current school year. Please note that all behavior management plans are based on the individual child and situation and we reserve the right to adapt procedures accordingly.

Occasionally, despite program modifications and efforts to accommodate children, it may be determined that YMCA programs are unable to meet the needs of a child. If a child's participation poses a significant risk to the health or safety of self or others, which CANNOT be lessened by modifications in policies, practices or procedures or the provision of services, a child may be removed from the program.

As a parent/guardian, you may have some concerns or wish to offer suggestions on the lines below. If so, we may modify the plan below with agreed upon suggestions. Parents should provide any and/all information available to help create a clear picture of their child's needs. (Please attach more documentation if needed)

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In response to disruptive behaviors, we will not use:

- Threats or bribes
- Physical punishment, even if requested by the parent
- Deprivation of food or other basic needs
- Humiliation or isolation

In response to misbehavior, we will:

- Respect your child
- Establish clear rules
- Be consistent in enforcing rules
- Use positive language to explain desired behavior
- Speak calmly while bending down to your child's eye level
- Give clear choices
- Redirect your child to a new activity

Child's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Grade \_\_\_\_\_

Parent/Guardian Signature \_\_\_\_\_ Date \_\_\_\_\_

## COMMUNICABLE DISEASE PROTOCOL

Health and safety are the utmost concerns at school all year. We practice several protocols to keep everyone healthy and safe while at school. Staff are required to sanitize before and after participants eat food. Program areas are cleaned and sanitized daily and toys multiple times a day.

At times, staff and program participants may be asked to participate in heightened health and safety measures.

If we are made aware of a positive case for a communicable disease, we will alert parent/guardians and staff in close contact via a direct phone call. The person with a positive case will be required to isolate or take medical precautions as per guidelines set by the Office of Early Childhood and Out of School Learning and State and Local Health Departments.

## COMMUNICATION EXPECTATIONS

Regular communication between caregivers and program leaders is encouraged! Communications will come via Playerspace. It can also be utilized to communicate 1:1 with your child's program leader. Please download the app as soon as you can as this is Crossroads YMCA School Age Childcare main avenue of communication. Failure to check Playerspace regularly may result in parent/guardians missing pertinent and important information.

Custodial parents can expect to receive a monthly newsletter highlighting activities the participants have done during the month. The newsletter will also showcase upcoming activities and program updates. This newsletter is sent to the primary email on file in your Crossroads YMCA profile. This email can be updated by contacting your membership department.

## ENROLLMENT PROCEDURES

Enrollment is open to all children without regard to sex, gender, race, color, creed, religious beliefs, financial status, or a child's abilities. The School Age childcare program staffs at a ratio of 1 staff to 15 children. Participants need to be able to follow directions and stay with their group. In many of our locations, participants are not in an enclosed area, but in gyms and cafeterias. Participants must be fully potty trained as defined by the child's recognition of the need to use the bathroom, the ability to let an instructor know, the ability to remove and add back necessary clothing with little to no assistance and the ability to handle own hygiene needs including wiping and washing hands.

The registration packet and attached forms must be completed before the child's first day of attendance in any of Crossroads YMCA School Age Childcare. The packet is due by the Tuesday the week prior to starting to ensure as many needs can be met as possible.

Enrollment can be handled through our online portal, by visiting the welcome desk at any branch, or by contacting the program leader for your program site.

## EXPULSION POLICY

The Crossroads School Age childcare department uses the exclusion process as a last resort. Social Emotional Learning is a priority in our programs. Crossroads School Age childcare commits to the following regarding to student behavior:

1. Our instructors will provide a purposeful, engaging environment that represents and supports cultural diversity and the various stages of child development.
2. Our program space environments will encourage a child's sense of self. Our instructors will help teach self-regulation, conflict resolution and relationship building.
3. Our instructors will support the child's social and emotional development by helping them understand, express, and regulate their own emotions, build relationships and support positive interactions with others in the group setting.
4. The program leaders will provide coaching and professional development for instructors on positive social/emotional and behavioral development to ensure that the student's developmental needs are being met.
5. The program directors will promptly engage caregivers in a conference and develop a workable plan regarding the student's behavior. Solutions will focus on identifying student needs and developing an action plan to address those needs. Action plan items will be developed together with student caregivers and work at home as well as at school.
6. Our instructors will receive professional development training to be able to distinguish concerning behaviors from developmentally appropriate behaviors.
7. The program leaders will collect and analyze information on student write ups, incident reports, suspensions and expulsions that occur in the program in order to identify patterns of behavior for students and areas of growth for the program.
8. The program leaders will support the family by identifying agencies for services.
9. Crossroads YMCA School Age childcare's goal will be to use the expulsion process as a last resort when a serious safety threat exists, and other behavior modification interventions have been exhausted.

## FINANCIAL ASSISTANCE

We feel strongly that all people, regardless of financial status, should have the opportunity to be healthy and foster community with others. Thanks to the many generous donors who support the Y's Annual Campaign, this commitment is made possible year after year in the form of financial assistance for those in need. This calculator is only an estimate for membership rates or assistance.

Please complete an Income-Based Assistance Program Form, attach proof of financial situation and a letter of request. Applications may be picked up at the Welcome Center or downloaded from our website. All requests are kept confidential. Stop by the Welcome Center or call for more information. Find your membership rate here: [crymca.org/findmyrate](http://crymca.org/findmyrate).

Other state funded financial may be available to those who qualify. Please speak to your branch School Age program leader for more information.

## GOALS AND PURPOSE

The Greater YMCA is recognized as the largest early childcare provider in the nation. The goals and purposes of YMCA childcare programs are as follows:

- Help children achieve their potential through lessons of:
  - › Self-awareness, confidence, and feelings of self-worth
  - › Interpersonal relationships
  - › The core values of caring, honesty, respect, and responsibility
  - › Academic achievement
  - › Physical skills
  - › Health and nutrition
- Deliver childcare programs for children in a positive YMCA environment by:
  - › Providing a safe, supportive, and caring environment
  - › Developing children to their fullest potential
  - › Supporting and strengthening families
  - › Providing opportunities for children to learn through socialization, exploration, choice, and discovery-based activities.



## IEP & 504 PLANS

To best serve all children, if your child has special needs, an IEP or 504 plan, this information must be submitted before your child begins programming to help us assess and staff for any special needs that might be required. Please contact the program leader for your site if you have questions about programming and accommodating your child.

## IMMUNIZATION REQUIREMENTS

As per childcare licensing requirements, participants should be up to date on immunizations in accordance with CDC guidelines. If your participant is on an alternative immunization schedule a completed religious exemption waiver or a signed letter from your doctor indicating that the immunization will impact your child's health negatively must be submitted with registration paperwork.

Indiana Religious Exemption Form: [Click Here](#)

## INJURY PROTOCOL

In the event of a small injury during the program session staff will provide basic first aid such as providing ice for bumps, minor insect stings or band-aids for small cuts and scrapes. In the event of a more severe injury, the parent/guardian will be contacted to take the participant for further medical attention and evaluation. If an injury is deemed needing more care than our staff can offer before a guardian can arrive, 911 will be contacted to ensure the safety and wellbeing of your participant. All staff are trained in First Aid and CPR. All program spaces contain a first aid kit and up to date first aid manual.

Parents will be notified via phone about participant injuries, on the date of the injury, regardless of the severity. The School Age Child Care leader will follow up with parents/guardians within 48 hours of injury to check in on how the participant and family are doing.

Parents/guardians of all participants in our programs are required to submit a Medical Release Form, giving Crossroads YMCA School Age Child Care permission to seek medical attention for your child in the event of an emergency. Parent/Guardians are required to update the program on any changes of home, work, and medical phone numbers.

In the event of a participant or staff death, a program wide announcement will be made and participants in direct impact (attending same class as participant/teacher) will be notified directly via phone.

## MEDICAL EMERGENCY/ALLERGIC REACTION PLAN

If your child is at risk of having an allergic reaction or other medical emergency that requires specific action or medication, you must indicate this on your child's registration form. An Individual Care Plan developed together by participant caregivers and doctors which includes an Emergency Action Plan needs to be provided to the school in writing, signed by the child's physician on file.

## MEDICATION POLICY

State licensing regulations do not permit us to administer medication without the written authorization from a doctor. We will only assist in administering an Epi Pen or Inhaler. Any medication brought to our site must be in the original container and clearly labeled with the child's first and last name. This medication will be stored in a locked box and administered by an authorized staff member. Non-prescription medication cannot be administered.

## MISSION STATEMENT

To put Christian principles into practice through programs that build healthy spirit, mind and body for all.

Each child in our community will have access to safe, high-quality care, and education that fosters their social, emotional, physical, cognitive, and creative development while promoting self-confidence and the love of learning.

The staff at the YMCA believe that each child is a unique individual with his/her own rate of development. Our goal is to introduce children to as many new experiences as possible and help each child feel confident and secure in a fun, safe environment. We are dedicated to molding the lives of our kids and creating friendships and memories that will last a lifetime.

## **NON-DISCRIMINATION POLICY**

It is the policy of the Crossroads YMCA School Age Child Care that no person shall be subjected to discrimination because of race, color, national origin, sexual orientation, including gender identity, religion, creed, marital status, disabled or veteran status, or the presence of any physical, mental or sensory handicap.

## **PARTICIPANT HEALTH**

### **ILLNESS POLICY**

Children are not authorized to attend Crossroads YMCA School Age Child Care programming if they have an illness or other contagious symptoms. A custodial adult should contact the program leader via email to report an absence, including symptoms.

If a staff member suspects that a child may be sick or have symptoms similar to a contagious illness, staff may question children and parents about a child's condition in a non-threatening manner to learn more about the situation. Parent/Guardians will be contacted to come and take their participant home for further medical evaluation, observation, and treatment if a participant displays a fever of 100 degrees or higher, is vomiting, has diarrhea, develops an unexplained rash, or appears visibly uncomfortable for a prolonged period due to a physical complaint. Please make sure all your participants' emergency contact information is up to date.

A School Age Child Care leader may ask for a doctor's note to return to programming.

### **CRITERIA FOR PARTICIPANTS RETURNING TO PROGRAM AFTER BEING ILL**

**Temperature:** Fever free for 48 hours, medication free.

**Ear Infection:** After the first dose of medication.

**COVID-19:** Crossroads YMCA School Age Child Care follows Office of Early Childhood and Out of School Learning regarding COVID-19 exposure and isolation guidelines. Guidelines are ever evolving. Contact the School Age Child Care leader of your program if your participant is exhibiting symptoms, tests positive for COVID-19, or comes in contact with an individual who tests positive for COVID-19.

**Strep Throat:** May return after 3 doses of medication: Fever free.

**Rash:** A physician determines that the rash is non-communicable; bring note from doctor.

**Mouth Sores:** Until a physician determines that the sores are non-communicable; bring note from doctor.

**Vomiting:** 48 hours after vomiting stops.

**Head Lice:** After medicated shampoo is applied and hair is free of all nits; Parent must notify Y immediately; inspection by staff is required.

**Conjunctivitis: (Pink Eye)** May return after two doses of medication.

**Chicken Pox:** May return 6 days after the onset of the disease.

**Pertussis:** 5 days after the first dose of medication.

**Fifth's Disease:** Once a physician determines the illness is non-communicable, bring a doctor's note.










**Hand, Foot & Mouth:** Blisters on hands, feet and mouth have healed over and are no longer puss filled.

**Refer to Sick Day Guidelines for references on when to keep your child at home and for how long.**

**Please keep Sick Day Guidelines handy for easy reference, as seen on the next page and on our website.**

# SICK DAY GUIDELINES

## PLEASE KEEP YOUR CHILD HOME IF:

								
Your child has a fever	Your child is vomiting	Your child has diarrhea	Your child has a sore throat	Your child is coughing	Your child has a rash	Your child has lice	Your child has an eye infection	I have been in the hospital/ER
A temperature of 100 degrees or higher within the last 48 hours, or is above 99 with other symptoms	One event of vomiting within the last 24 hours	One event of diarrhea within the last 24 hours	A severe sore throat especially if bright red or swelling or lesions on tonsils	If coughing is excessive and not controlled with medication - or is coughing up colored phlegm	A rash with fever or itching or blisters that are oozing with drainage	If live lice or nits are present	Redness, burning, drainage, crusty matter, or swelling of eyelids	Hospital stay or ER visit

## YOUR CHILD MAY RETURN TO YMCA PROGRAMS WHEN:

Your child is fever free for 48 hours without the use of medication	Your child is free from vomiting for 48 hours without the use of medication	Your child is free from diarrhea for 48 hours without the use of medication	Your child has been on antibiotics for at least 48 hours if diagnosed with strep or another bacterial infection	Your child's cough is under control	Any blisters are free from drainage, fever free for 48 hours, and sometimes with permission from a healthcare provider	Your child does not have live lice, has received a lice removal treatment and nits have been removed	Your child's eyes are no longer draining and has been on antibiotic drops or ointment for at least 48 hours	Has been released by medical provider
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## **PARTICIPANT SAFETY**

### **EMERGENCY PROCEDURES**

In the case of an evacuation emergency such as fire, bomb threat, or gas leak – participants will be kept in the nearest safe area and parent/guardians will be contacted as soon as possible to pick up their child. In case of confinement to the facility, parents or emergency contacts will be called as soon as possible and informed of procedures.

### **SAFETY DRILLS**

Participants will participate in monthly Safety Drills. Records of Safety Drills will be kept in accordance with child-care licensing regulations.

### **TOBACCO, ALCOHOL, & ILLEGAL SUBSTANCES**

To promote good health, remain in accordance with state and local regulations and maintain a safe environment for our participants, Crossroads YMCA School Age Child Care does not allow tobacco products, alcohol and any illegal substances deemed by the State of Indiana on its premises. That includes the use of all tobacco and smoking products, including chewing tobacco, pipes, cigars, vapes, and e-cigarettes. All tobacco, alcohol and illegal substances are banned from the YMCA, it's program sites and its surrounding property (including parking lots). Individuals who bring illegal substances onto YMCA property will result in permanent termination of member and guest privileges from the YMCA and their participant's registration in the program forfeited.

### **FIREARMS**

The Crossroads YMCA, program sites and its surrounding property (including parking lots) are considered gun free zones. Firearms are banned from all Crossroads YMCAs, including those with a concealed carry license. Individuals who bring firearms onto YMCA property will result in permanent termination of member and guest privileges at the Crossroads YMCAs and their participant's registration in the program forfeited.

### **CHILD ABUSE**

Crossroads YMCA School Age Child Care takes seriously the importance of the protection and safety of the participants involved in its programs. Child abuse is a special concern of the YMCA, because of the organization's role in promoting the personal growth and development of children and families. The YMCA will document any incident of abuse in writing and report in accordance with relevant state or local child abuse reporting requirements and will cooperate to the extent of the law with any legal authority involved.

### **PROVIDER ABSENCE**

From time to time your participant's instructor may need to be out due to being sick and/or scheduled time off. If your participant's instructor is absent, a qualified substitute will teach the class. The program schedule will continue as normal. If the School Age Child Care program leader is unavailable, staff will communicate with the home branch's Executive Director for guidance on emergency situations.



## **PAYMENT INFORMATION**

Crossroads YMCA School Age Childcare supply fee and first week of enrollment is due before the student starts care. All payments are pre-scheduled for an auto withdrawal through an EFT draft or credit card payment. All childcare payments are to be paid on the Wednesday prior to the week of care. Payments made after the previous Wednesday will incur a \$10 late fee per week. If a scheduled payment is not made your child will not be admitted and your child's spot could be forfeited. Payments are not pro-rated or refunded due to illness, vacations, or other absences. All outstanding balances must be paid before any childcare services will be provided.

Registration fee pays for supplies for the school year and does not guarantee a spot in School Age Child Care until the week's full payment has been made. Limited spaces are available for all sites. Any changes to enrollment must be made by the Tuesday at 3pm prior to that week of care to ensure refund or system credit. Fees are non-refundable. Our Program Change form can be found online: [Click Here](#).

Late pick-up fees are \$1.00 per minute after program end times. The fees will be charged to your child's account. Chronic late pick-ups may result in termination from Crossroads YMCA School Age Childcare at the discretion of the executive director. All outstanding balances must be paid before any childcare services are provided.

## **PRIVACY**

Crossroads YMCA School Age Child Care staff will keep information about participants and families confidential and comply with all applicable privacy laws, such as the Health Insurance Portability and Accountability Act (HIPAA).

## **SCHEDULE**

Crossroads YMCA School Age Childcare operates every regular school day. Programs coordinate for early dismissals and late starts, an additional charge may apply. School's Out Camp may be available for scheduled no-school days.

When schools are cancelled for weather-related events, your branch program leader will reach out regarding program adjustments as necessary.

Our School Age childcare programs align with the school day and is designed to give children homework time, keep them active with indoor and outdoor games, and encourage their creativity with arts and crafts. The program believes that children need to be up and moving around after the schedule of a full academic day, so we do not guarantee that all homework will be completed during the program.

## **SCHOOL AGE CHILD CARE COMPLAINT PROCEDURE**

Custodial guardians should reach out to the site program leaders if there is any question about an activity or action during the program. We find most issues can be resolved at this level. If after discussion with the program leader, an acceptable resolution cannot be made, custodial guardian should contact the next level of program director and/or executive director.

## **STAFF**

We hire mature and enthusiastic staff to help us provide a quality, safe and enjoyable program for all involved. All staff are trained to work with children, as well as trained in CPR, First Aid & Child Abuse Prevention. A national criminal background check and reference checks have been conducted, documented, and filed on all staff.

## **TERMINATION POLICY**

Crossroads YMCA School Age childcare reserves the right to terminate your child's enrollment and privileges should any of the following circumstances occur:

1. Abuse of other children, staff or property by your child or guardian.
2. Continued violated of policies by your child or guardian.
3. Unsafe behavior by your child or the parent putting other children and staff at risk.
4. The inability of our facility to meet the child's needs.
5. All the steps of the Expulsion Policy have been followed and a resolution has not occurred.
6. Non-payment of fees of any kind.

## TRANSPORTATION POLICY

Crossroads YMCA School Age Child Care does not provide transportation to and from any school-based activities, such as field trips unless otherwise noted.

## WHAT TO BRING

What to bring:

Comfortable clothing with athletic shoes if possible

Refillable water bottle

What to leave at home:

Electronics/toys

Please leave all electronic devices other than school needed devices and toys at home. We will follow a schedule of predetermined activities each day and will not allow children to play with toys from home during this time. The Y and its staff will not be held responsible for any items brought from home that are lost or broken.

## WITHDRAWAL FROM THE PROGRAM

Parents who wish to withdrawal from the program should ensure they have not registered for any weeks beyond their attendance. Families are responsible for payment for weeks they have not cancelled. To cancel a week of enrollment, families can contact their program leader through the association change form: [School Age Change form](#).



# FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income	FY 2024 Income Limit Category	Persons in Family								
			1	2	3	4	5	6	7	8	
Gary, IN HUD Metro FMR Area	\$90,900	Very Low (50%) Income Limits (\$)	31,850	36,400	40,950	45,450	49,100	52,750	56,400	60,000	
			Extremely Low Income Limits (\$)	19,100	21,800	25,820	31,200	36,580	41,960	47,340	52,720
				Low (80%) Income Limits (\$)	50,900	58,200	65,450	72,700	78,550	84,350	90,150

NOTE: Lake County is part of the Gary, IN HUD Metro FMR Area, so all information presented here applies to all of the Gary, IN HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Gary, IN HUD Metro Area.

## FAMILY HANDBOOK ACKNOWLEDGEMENT

After reviewing the 2024–2025 handbook, please sign and return this acknowledgement.

- I have received a copy of the Crossroads YMCA School Age Childcare family handbook.
- I have read, acknowledge, and will follow the Crossroads YMCA School Age Childcare family handbook.
- I understand that I am responsible for sharing these policies and procedures with all person(s) that may drop off/pick up my child.
- I understand and acknowledge that Crossroads YMCA School Age Childcare family rates and policies are subject to change.

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Child's Name

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Custodial Adult's Name

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Custodial Adult's Signature

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Date

