



PARENT HANDBOOK AFTER SCHOOL PROGRAM

Loydminster Catholic School Division

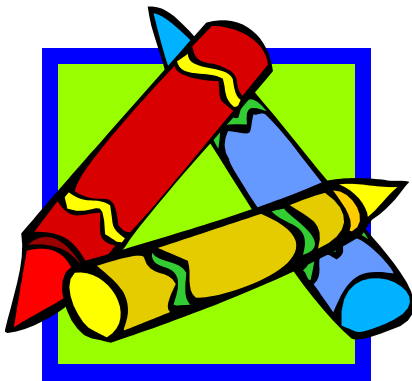


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After School Program

Welcome to the Lloydminster Catholic School Division After School Program. We have been providing quality programming since 2003. We hope this Parent Handbook will provide you with an understanding of our program and its operation to better serve your family. Please take time to familiarize yourself with our new and revised guidelines. The full Parent Handbook can be found online at www.lcsd.ca or available upon request at school offices.

OUR MISSION

Lloydminster Catholic School Division will educate and nurture the spiritual, intellectual, social and physical development of each student in a faith-centered community.

PHILOSOPHY

We endeavor to create a safe educational environment for children where their developmental needs are met on a daily basis through activity choices with the help of qualified caring staff, and a supportive school division.

The developmental needs of the children will be met in the following ways:

- **Physically:** Access to the gym or outdoor playground daily to allow children to play a variety of sports, games, and to promote healthy active lifestyles.
- **Socially:** A variety of opportunities are available to the children to interact in small groups, large groups or individually. The grouping of different ages and genders develops their social skills and ability to co-operate, compromise and solve conflict amongst each other.
- **Emotionally:** Children are supported and encouraged by staff, peers, and teachers in an environment that respects each child's dignity and privacy.
- **Intellectually:** A wide variety of books are available including reference, picture, coloring, and chapter. Prop boxes, kitchen center, doll houses, lego play sets and other themed toys encourage dramatic play. There is a large selection of arts & craft material on hand to enhance the children's fine motor and large motor skills. There are computers available and homework areas for completion of school work.

DESCRIPTION

Lloydminster Catholic School Division provides a voluntary, fee for service After School Program. Though School Divisions in Saskatchewan are not required to offer this type of after school program under the Saskatchewan's Education Act, our school division strives to provide additional educational afterschool programming for our students.

Lloydminster Catholic School Division remains as the ultimate authority for administering all After School Programs in our school division. The rules and expectations already established by the school will continue in the new operation of the After School Program. All After School Program staff are employees of the Lloydminster Catholic School Division.

Lloydminster Catholic School Division After School Program is available to all students in our division between the ages of 5 up to their 11th birthday. The After School Program operates on regular school days after school to 5:30 pm and on early dismissal days from dismissal to 5:30 pm. We are not open on Professional Development days, statutory holidays or during the summer months.

REGISTRATION

Each program operates according to a predetermined maximum capacity of kindergarten and school-age children per day. Parents/guardians will read the Parent Handbook containing all pertinent information. One registration per child will be filled out at the time of registration, with all information remaining confidential. Parent Handbook and registration forms can be downloaded from our website www.lcsd.ca or picked up at any Lloydminster Catholic School Division Elementary Schools.

A one-time \$200.00 deposit will be required at the time of registration per family. This will be applied against your final month of fees or can be retained for the following year. The school will provide confirmation as to when services will commence. The program is accepting registrations from families needing child care for 4 or more days a week and 3 for Kindergarten Plus students. For each day absent, of the four required days, a 1 hour rate will be charged. We will not be accepting registrations that need casual programming.

Parents/guardians are to provide staff with monthly schedules by the end of the month for the upcoming month. If schedules are not received by the first of month, parents will be charged \$25.00. After that a no notice of absenteeism rate of 2 hour rate of first child will be charged until a schedule is provided. If a parent/guardian can only provide work schedules every week or two weeks, staff must receive it prior to the day of scheduled care begins or \$25.00 fee will be applied.

To ensure adequate safety of children, parents/guardians are required to notify staff of any changes such as personal information, addresses, or phone numbers.

Please refer to registration check list before returning to school to ensure all information is complete. If you have questions regarding the program, please contact Community Education Coordinator at 780-808-8585.

HOURS AND DAYS OF OPERATION

After School Program follows the Lloydminster Catholic School Division calendar, from the first day of school to the last day of scheduled classes on regular school days.

AFTER SCHOOL PROGRAM TYPICAL SCHEDULE – (MONDAY – FRIDAY) ST. MARY’S, ST. JOSEPH AND FATHER GORMAN	
3:10 – 3:15 pm	Arrival, sign in, free play
3:15 – 3:35 pm	Craft time & free centre time
3:35 – 4:05 pm	Wash hands & snack time
4:05 – 5:05 pm	Outside play, gym time
5:05 – 5:30 pm	Quiet time - reading, puzzles, board games, computer, homework or outside
5:30 pm	Clean up and parent sign out

AFTER SCHOOL PROGRAM TYPICAL SCHEDULE – (MONDAY – FRIDAY) ECOLE ST. THOMAS AND MOTHER TERESA	
Mother Teresa 2:55 pm – 5:30 pm	Arrival, sign in, free play
	Craft time & free center time
	Wash hands & snack time
Ecole St. Thomas 3:30 pm – 5:30 pm	Outside play, gym time
	Quiet time - reading, puzzles, card games, computer, homework or outside
	Clean up and parent sign out

AFTER SCHOOL PROGRAM EARLY RELEASE TYPICAL SCHEDULE (2ND WEDNESDAY OF MONTH)	
St. Joseph, Father Gorman, St. Mary's 2:10 pm Mother Teresa - 1:55pm Ecole St. Thomas 2:35 pm	Arrival, sign in, free play
	Craft time & free center time
	Wash hands & snack time
	Outside play, gym time
	Quiet time - reading, puzzles, card games, computer, homework or outside
	Clean up and parent sign out

FEES

Each child: \$6.00/hour - Minimum of 4 days / week will be charged
 Kindergarten Plus: \$6.00/hour - Minimum of 3 days / week will be charged

The program will accept registrations from families needing child Program for 4 or more days a week. For each day absent, of the four required days, a 1 hour rate will be charged. Each day a child attends a minimum of 1 hour per day will be charged and fees will be rounded to the nearest half hour thereafter. A monthly invoice will be sent home at the end of each month. Fees will be due within 5 days of invoice date. Fees received after 5 days of the invoice date will be charged a \$10.00/day late fee (including June fees). Non-payment of monthly fees after 10 days late will result in dismissal from program. None payment of June fees will result in the subtraction from deposit and child care spot will be given up for fall.

Payments can be made online on store website: <https://lcsd.ca/shop/product/40-school-fees.html>
 Cheques are to be made out to Lloydminster Catholic School Division. There will be a \$20.00 service charge for all NSF cheques. If you choose to use your invoice receipts for tax purposes, it is your responsibility to maintain original receipts. If an additional copy is requested there will be a \$20.00 charge.

SPECIAL NEEDS CHILDREN

If your child requires a full time educational assistant working with them during the day, it is our Division's requirement that one is required for After School Program. The parent is responsible for employing / or accessing Community funding for additional staff. Parents will also pay hourly fees for coverage of materials and supplies, administration of required documentation on daily basis, and attending meeting regarding students' individualized plan.

ACCOUNTABILITY FOR ATTENDANCE

SIGN IN / SIGN OUT

Each child is signed in by a staff member upon arrival and signed out by a parent/guardian or authorized person that you assigned at registration. No child will be allowed to leave without being picked up by an authorized person. ID will be required at pick up if a staff member does not know the authorized person. When a child is not signed in on a scheduled day, the parent must be contacted to confirm child's safety.

PROCEDURES FOR PROVIDING SCHEDULES

- Parents/Guardians submit monthly schedules to Staff. Either circle the days attending on time sheets or submit a separate calendar indicating when they will be in program.
- Schedules must be provided to staff, by the last day of each month for the following month.

- If a schedule is not received by the 1st of the month, parents will be charged \$25.00. After that a NO NOTICE of absenteeism rate of 2 hours per day will be charged until a schedule is provided.
- If parent work schedules are only able to be provided every 2 weeks, you must speak to staff and make special arrangements to give schedule in the 2 week periods.
- If your child is scheduled to be in the program and there has been a change of plan and won't be there on a certain day, you MUST notify School Secretary before 11:25 am for that day, or if not given by this time a 2 hour charge will apply per child.
- If your child is NOT scheduled to be in After School Program on a certain day and you need it, you must also call school secretary before 11:25 am, on the day needing program. These spots are not guaranteed. It is very important to communicate this to the secretary, along with program staff, child and teacher to ensure everyone is aware of changes. The more personnel you tell the more likely a missing child incident will not occur.
- Parents MUST contact school through school secretary to find out if space is available.
- It is the parent's responsibility to ensure all staff has schedules to ensure child safety.
- In addition, to providing staff with your schedule, it is good practice for parents with young children to review plan with child and keep teachers informed when they will be using program
- Providing your children with back up plans or tags on backpacks with instructions and phone numbers if child is missing or lost.

NOT ACCEPTABLE WAYS TO COMMUNICATE SCHEDULE CHANGES

It is **NOT ACCEPTABLE** to send note in child's backpack or agenda
 It is **NOT ACCEPTABLE** to tell teacher or tell child to tell teacher
 It is **NOT ACCEPTABLE** to tell child to tell staff
 It is **NOT ACCEPTABLE** to tell child to tell secretary

NON ARRIVAL / ARRIVAL OF CHILD

NON ARRIVAL OF CHILD SCHEDULED

If a child, who is scheduled to participate in After School Program, does not arrive as scheduled, the following shall occur:

- Staff will look for the child while ensuring the remaining children are supervised.
- Staff immediately checks with School Secretary, then teacher if needed for messages regarding child whereabouts.
- If staff is unable to locate the child, staff makes contact with the parent/guardian or emergency contact person.
- Bussing will be contacted if follow up is needed, to verify if child may be on bus.
- School Administration (Principal and / or Vice) and Coordinator will be notified immediately of missing child.
- If, after 30 minutes, the parent/guardian or emergency contact persons are unsure of the child's whereabouts, police will be contacted.
- If bussing is contacted by Secretary and / or School Administration, they will communicate back when child is located.

ARRIVAL OF CHILD NOT SCHEDULED

If a child, who is not scheduled to participate in the After School Program, arrives at the program, the following shall occur:

- While ensuring remaining children are supervised, staff will contact parent/guardian or emergency contact to let them know child has arrived at program.
- Child will remain in After School Program if spaces are available until parent/guardian or emergency contact can pick child up.
- If there are no spaces available for the child, parent will be asked to make arrangements to have child picked up immediately from school.

NON ARRIVAL OF CHILD – NOT ORIGINALLY SCHEDULED

When a child, who is not scheduled to participate in the After School Program, and the parent has directed child to go to After School Program in a non-acceptable manner and does not notify staff prior, and then the child goes home instead of going to After School Program. Therefore child is missing because parent thinks they should be in After School Program and program staff thinks they should be at home. This is due to parent/guardian changing the plan and not communicating in an acceptable way ie: Agenda, phone call to teacher, telling student ambassador on phone etc. the following shall occur:

- Staff will contact School Administration once staff has been notified a child is missing.
- Staff will work with parent and School Administration to locate child.
- School Administration shall locate child, as per normal protocol for missing child from school.
- If bussing is contacted by Secretary and/or School Administration, they will communicate back when child is located.
- Further review will take place to make sure all involved followed proper procedures.

REGISTRATION, CHILDREN RECORDS & PORTABLE INFORMATION

All children in attendance will be registered before they can attend the program. The registration/enrollment form and portable emergency information will be completed and contain the following information and will be maintained on premises:

- Child's full name, date of birth, home address, child's school, grade and teacher.
- Parent's name and emergency contact name; mailing addresses, home, cell and work phone numbers.
- Administration of medication and any health care provided to the child can only happen when written consent from the parent is obtained.
- Emergency plans will be posted.
- People authorized to pick up child and not authorized to pick up child.

LAST MINUTE ABSENCES FROM

Parents/guardians are required to contact the school secretaries by the start of their schools lunch hour on the day the child shall be absent.

- St. Thomas (780) 875-5366
- St. Mary's (780) 808-8600
- St. Joseph (780) 875-2442
- Father Gorman (306) 825-4600
- Mother Teresa (780) 871-5944

This information is recorded and sent to program staff. Any student not recorded through this manner must be considered absent.

A 2 hour charge will be added to your monthly invoice for not letting the secretary know by 11:25 am. There will also be a \$25.00 charge for neglect to let the office know that leads to an unnecessary investigation of the reason for the child's absence.

LATE PICK – UP

The facility closes at 5:30 pm every day. There are no provisions for late pick up. Children must be picked up by 5:30 pm. Please respect our staff by being on time when picking up your child.

**A LATE FEE OF \$5.00 PER 5 MINUTES LATE/ PER CHILD IS CHARGED TO PARENTS
ARRIVING LATER THAN 5:30 PM**

Parents will be charged \$5.00 for every 5-minute intervals thereafter.

If a child has not been picked up by 5:45 pm and staff is unable to reach a parent or emergency contact person, the RCMP will be contacted to make arrangements to place child in safe location till parents can be located. Repeated late pick-ups will result in termination of program.

NUTRITIOUS SNACK

There will be a healthy light snack provided for your child/children. The snack will include two of the four food groups from the Canada Food Guide. After School Program will act in accordance to the Lloydminster Catholic School Division Administration Procedures, which are found at www.lcsd.ca

CHILD SUPERVISION

The staff recognizes that they have a responsibility to provide for the safety of all children. Every reasonable effort will be made to provide children with a safe learning and caring environment. The safety of children must be assured through supervision of children in all school facilities and grounds and during all school activities and programming. The Director of Education expects staff to develop procedures and practices which enhance the safety of children and recognize the differences of individual children in terms of their safety and supervision needs.

Supervision will be clearly outlined with parents at the time of registration. Each parent will receive this handbook that explains how Lloydminster Catholic School Division After School Program supervises children.

Supervision is perhaps one of the key requirements in the prevention of accidents and injury. Staff requires the skills to be able to assess potential risks during supervision and be able to implement changes to supervision to avoid accident or injury.

- Ensure staff: child ratios are correct at all times to ensure proper supervision.
- Ensure that all children are within sight and/or hearing of staff at all times.
- Ensure that where multiple areas are available to children, all areas are supervised
- Position themselves (staff do not sit with their backs to the children) and arrange equipment, furniture and activities appropriately.
- Encourage children to ask staff when needing to use the bathroom.
- Ensure children follow school safety rules ie: walk inside school, inside voices.
- Ensure younger children's safety is not compromised in mixed age groups.
- Communicate effectively by informing other staff if they are leaving an area.
- Do regular head counts of children, every time you enter and leave an area.
- Discuss best position points of supervision (especially in the playground) to avoid clustering in one spot.

- Supervision should be active and interacting with the children (not just standing and watching).
- Regularly evaluate their supervisory practices through orientations and staff meetings with Principal.
- Notify school office immediately if school age children do not arrive at After School Program room. (Refer to Non-Arrival/Arrival of Child)

PROGRAMMING / INCLUSION & CULTURAL DIVERSITY

Programming is essential to ensure we are meeting the developmental and cultural needs of children on a daily basis. Weekly plans are displayed in the information binder for parents and children to view.

ROUTINES

- Daily routines are established and followed, as per the daily schedule to give the children a sense of security and belonging.
- Routines are flexible and adaptable where necessary to address certain circumstances or situations that may arise.

PLANS

- Daily programming reflects the children's interests, backgrounds, preferences, needs and abilities.
- Daily programming includes opportunities for children to explore indoor and outdoor environments.
- Allows for a balance of spontaneous activities, competitive and cooperative games and sports are planned.

ENVIRONMENTS

- Staff create a safe environment for children to express their feelings openly.
- Play spaces are arranged and organized in a way that will engage children naturally.
- Equipment and activities include opportunities to engage in sensory, dramatic, fine/gross motor, art, literacy, music, science, and construction activities on a regular basis.
- Assortment of games, puzzles, toys are brought out daily for new experiences and reaffirming culture and favorite activities.
- Equipment such as balls, parachutes, sports equipment, sidewalk chalk, etc. are brought outside or used in gym daily to address various interests.
- Staff are engaged with children in both indoor and outdoor activities on a daily basis.

MATERIALS & EQUIPMENT

- Provide a wide variety of materials, equipment and toys to address the needs, interest and capabilities of all children.
- Materials and equipment will be rotated on a regular basis to ensure the children's interests and needs are met and the area is not cluttered with unused equipment.
- Inventory should reflect the following areas of development:
 - Art exploration / Dramatic / creative play
 - Science / nature / sensory
 - Quiet / reading / puzzles
 - Construction / creative play
 - Fine / gross motor activity

CHILD GUIDANCE / DISCIPLINE

Staff will use child guidance strategies with the children that will encourage self-respect, respect for others and respect for property. Staff will have a firm understanding of the importance of their positive interactions with the children. Staff will model guidance and encourage positive conflict resolution skills. All disciplinary action taken is reasonable in the circumstances. There will be clear consistent rules and limits, known to the child, parent/guardian, and staff that are consistent with school division expectations.

STAFF WILL ESTABLISH HIGH STANDARDS OF GOOD BEHAVIOR BY:

- Reinforcing good behavior
- Redirecting activity if poor choices are causing a conflict
- Giving the children time to regain control and contemplate an acceptable solution
- Imposing consequences such as loss of privilege, limited choice of activity or redirection to another activity.

MAJOR BEHAVIORAL ISSUES THAT WILL BE COMMUNICATED TO PARENTS:

- A series of minor behavior issues
- Blatant disrespect for persons or property, or deliberate misuse/destruction of school or facility equipment
- Verbal abuse/swearing, fighting or physical abuse
- Harassment, bullying or threat-making directed at the other students or staff

Staff will communicate behavior/child discipline policy with parents and children, through Parent Handbook. Staff will communicate discipline concerns to parent as they arise when parent picks up child at end of day. Staff will complete a behavior inquiry for more serious incidents via the behavior inquiry report filled out by staff, child, and Principal. Staff may also choose to communicate incident to parent via email that has recorded dates and times. If inappropriate or serious behavior persists that is unsafe for the child, staff or other children, a meeting with the parents will be requested to discuss possible solutions. If the disciplinary concern continues or is unresolved after discussions between the staff, parent and child, it may result in dismissal from the program as determined by the Coordinator and Principal.

After School Program will act in accordance to the Lloydminster Catholic School Division Administration Procedures, which are found on www.lcsd.ca

POTENTIAL HEALTH RISK AND CHILD ILLNESS

In compliance with regulations under the Public Health Act; a child's parent/guardian will remove their child from the premises immediately when a staff knows or has reason to believe that a child may be ill, be a potential health risk or suffering from a communicable disease.

Staff will implement health standards and practices designed to teach good health habits and protect and maintain the well-being of children and staff.

- All children will wash their hands before snack, after washroom routines, or any other time staff deem necessary.

Staff will ensure that everyone handling food:

- Washes hands with soapy water
- Wipe counters and tables before and after use with approved disinfectant
- Wash all fruits and vegetables and label/store leftover foods are in sealed containers
- Ensures that the refrigerator is set at 4 degrees Celsius
- All dishes will be washed in hot, soapy water with the AQUA SAN solution according to directions, and left to air dry.

- All areas used for program will be tidied up for janitor to complete regular caretaking of school.

If staff suspect that child may be ill, staff is at liberty to contact parents to pick up their child. Staff will keep child as far away as possible from other children while still in direct supervision by staff, until picked up.

This includes children who have a contagious disease, such as mumps, measles, chicken pox, pink eye, impetigo, influenza, lice, etc., must be immediately removed and kept home for the amount of time specified by a Public Health Nurse or Physician.

After School Program will act in accordance to the Lloydminster Catholic School Division Administration Procedures, which are found on www.lcsd.ca

MEDICAL EMERGENCIES & TRANSPORTATION

Parent/guardian is responsible to make staff aware of any medical illnesses that may occur with their child. Parents/guardians are to inform as to what procedures the staff should follow in such cases.

- Treatment of injuries shall be limited to basic first aid.
- In the case of an emergency requiring medical attention, staff should notify the parents/guardians while the other staff remains with the injured child.
- If transportation to the hospital is required by ambulance, the parents shall be responsible for expenses incurred.
- When a child is taken to a hospital for treatment of illness or injury, the staff shall make every attempt to notify the parent/guardian immediately.
- If the parent/guardian cannot be reached, a staff member shall accompany the child to hospital and advise the hospital accordingly. Staff shall stay with the child until relieved by a Parent/Guardian or until a doctor discharges the child.
- Private vehicles are NOT to be used for emergency transportation; but ONLY as a last resort if ambulance is not readily available and the Coordinator/Principal deem that the child must have immediate medical attention.

MEDICATION

Medication will only be administered if emergency in nature. If not emergent in nature, family must make arrangements to administer to their own children. All emergency medication shall be kept in a locked cabinet or box for easy access, but placed out of reach of children. Parents shall indicate on registration form whether medication is required for a child's medical condition

Administration of medication can only occur where written consent from the parent is obtained. Staff or designate alternative shall be responsible for giving out all emergency medications.

After School Program will act in accordance to the Lloydminster Catholic School Division Administration Procedures, which are found on www.lcsd.ca

SAFETY

A minimum of one in every three staff will be certified in Standard First Aid and CPR. It is a preference that every staff member holds a certificate in Standard First Aid and CPR. A first aid kit will be kept in each location, along with ones throughout the school facility. The staff and Principal shall maintain the first aid kits. The school will provide disposable gloves in first aid kits. Parents/guardians shall be notified of any first aid administered to their child.

STAFF REQUIREMENT

All staff are required to have a Criminal Record Check completed, dated no earlier than 6 months prior to the date of commencement, and can be requested every three years, as well as experience working with school age children.

- Before the first day of school each year, all staff will make sure all information is complete, valid and dated in staff file. Criminal check, including vulnerable sector search dated no earlier than 6 months prior to the dated of commencement and can be requested by Division every three years thereafter.
- Experience working with school age children.
- All staff upon hiring will have an orientation and review all policies and procedures.
- Staff will meet with Lloydminster Catholic School Division Human Resources Manager to complete all payroll information.
- Lloydminster Catholic School Division will remain the ultimate employer of all staff, and follow Administration Procedures 404 Human Resource Practices for Support Staff.

STAFF TO CHILDREN RATIO GUIDELINES:

Groups of staff to mixed age children	1:15
Groups of staff to Kindergarten age children	1:10

EMERGENCY & EVACUATION

In the event of a fire or other emergency situation, the safety of the children shall be the first priority. Children shall be removed from the building immediately in an orderly fashion. There is emergency plans and map posted in every room in the school as to which exits to use. Program staff are informed of emergency evacuation procedures through staff orientation and staff meetings. Children informed and practice emergency evacuation procedures through regular school evacuation drills, mandated by Education Act.

- Designated students shall move to an exit door and hold it open.
- Students shall file out in an orderly fashion and go directly to their assembly area.
- One staff shall pick up the sign in/out portable information binder, and after ensuring that all students have left the school, shall leave the area last. The other staff will go out with the children.
- Children must not take extra time to put on extra clothes or pick up personal belongings. Sufficient clothing and footwear must be worn at all times while attending .
- Once the school has been proven safe, students and staff shall return in an orderly fashion.
- No one shall re-enter the building until it has been determined safe.

In the event of a fire or other emergency situation, where it is not safe to re-enter, the safety of the children shall be the first priority. Children shall be removed from the building immediately. Parents/guardians shall be notified of the emergency evacuation and where the children have been relocated. Staff shall notify Principal and Coordinator for immediate assistance.

• **RELOCATION SITES**

- St. Mary's After School Program will go to Lloyd Mall Food Court
- Father Gorman After School Program will go to Jack Kemp Community School
- St. Joseph Program After School will go to St. Anthony's Church
- St. Thomas After School Program will go to Lloydminster Catholic School Division office

- Mother Teresa After School Program go to Legacy Centre

INCIDENT REPORTING

Program staff will report all incidents to the Principal, Coordinator, and Director of Education immediately via email, fax, or telephone.

- Emergency evacuations
- Unexpected closure
- An illness or injury to a child that requires the program to request emergency health care and/or requires the child to remain in hospital overnight
- An unexpected absence of the child from the program
- An intruder on the premises
- A child removed from the program by a person without parent/guardian consent
- Death of child
- Form of injury requiring medical attention
- A lost child or a child left on the premises outside of the program's operating hours
- The commission of an offence by a child under an Act of Canada, Alberta, or Saskatchewan
- The allegation of physical, sexual, emotional abuse and/or neglect of a child by staff member or volunteer.

MANAGEMENT OF RECORDS

All records and information collected by staff shall be managed in an efficient manner to retain only essential information in either soft copy or hard copy format.

Current administrative/child records will be kept on premises while child is in program, including the following information:

- Particulars of daily attendance of each child, including arrival and departure times

TECHNOLOGY

Use of technology will be monitored and limited within the program. Portable video games and electronics (iPods/iPads, cell phones, etc.) are NOT allowed to be used during hours and must be stored in backpacks or lockers. If an electronic device is needed for school behavior modification technique, then it could be considered, only under the approval of the Principal. The program and school is not responsible for lost, stolen or damaged electronic devices.

WITHDRAWAL

Two weeks written notice is required for permanent withdrawal from the program. Failure to provide appropriate notice in writing shall result in forfeiture of prepaid deposit.