



Child & Family Services
of the Upper Peninsula, Inc.
706 Chippewa Square, Marquette, MI 49855

Phone: (906)228-4050 ext. 120

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E-mail: mrogers@cfsup.org

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BEFORE & AFTER SCHOOL PROGRAMS 2018 – 2019 For: Lakeview Elementary School

Child and Family Services of the U.P., Inc, a non-profit agency, collaborates with Negaunee Public Schools to provide a Before and After School Program (BASP) in the convenience of your child's elementary school. **In order to assure that both parents and children adjust as quickly and happily as possible to the Before and After School Program and to prevent any misunderstandings, we ask that all parents and guardians carefully read ALL of the following information. The first four pages are yours to keep as reference.**

- The BASP begins on the first day of school.
- The Before School Program begins at **6:45 a.m.** and runs until the start of the school day. The After School Program is available from school dismissal until **6:00 p.m.** Children may be dropped off or picked up at anytime during these times.
- The program follows the school calendar providing before school care every day school starts at its normal time, and after school care every day school dismisses at its normal time. **We are not open on snow days or vacation days.**
- A nutritious snack meeting the Federal Food Program guidelines is served daily at the After School Program.
- A school breakfast is offered Before School. You will be charged by the school for this meal.

Child & Family Services of the U.P., Inc has provided programming since 1993 in several school districts and is widely respected for its quality care. A before and after school child care program is offered in your district's elementary school to provide parents with a convenient child care option, hopefully decreasing the number of children left home alone before and/or after school. The program is licensed by the State of Michigan and is staffed with qualified adults. It is structured to meet the physical, social, emotional and academic needs of the enrolled children. There is a cost for use of the Before and After School Programs. Please see the chart below for the rates. Payment is expected at least bi-weekly. (If you need to make payment arrangements, please call 228-4050 ext. 120, or talk to the BASP Program Coordinator at your child's school.) **The preferred method of payment is thru Tuition Express, please read and return authorization.**

Programs are staffed with a Program Coordinator and assisted by aides when average daily attendance allows. Coordinators have educational backgrounds in Child Development, Early Childhood Education, Elementary Education, Child Psychology or another child related field. All staff are trained to be aware of and responsible for their role in promoting the 40 Positive Youth Developmental Assets. They are aware of the "America's Promise" program that recognizes five fundamental resources children need to succeed (MENTOR, TEACH, PROTECT, NURTURE, SERVE), and also know how positive interaction with the children helps this promise. All staff are required to be certified in CPR and First Aid within their first 90 days of employment.

Curriculum for the Before & After School Program includes a wide variety of indoor and outdoor activities with an appropriate balance of structured and free play. Coordinators plan daily activities that fulfill a child's energetic, social, creative and learning needs. Children are encouraged to participate in arts and crafts, recreational activities, table games, reading, and homework time if needed.

We accept MDHHS Childcare assistance payments. Those meeting the requirements for this assistance need to contact your caseworker to file the necessary paperwork. **You are responsible for full payment until we receive notification from MDHHS that you are authorized for this assistance.** After you are authorized, you are responsible for any balance that is not covered by this assistance. Please note: Even if you have 100% coverage or a \$0 Family Contribution (FC), you will still have a co-pay because MDHHS pays hourly and we charge a flat rate. MDHHS pays a portion for every hour your child is in care. Your co-pay will be the remainder of our daily rate minus the amount that MDHHS pays. (Note: The more hours your child(ren) are in attendance, the more MDHHS pays and the less your co-pay will be.) Please ask our staff if you have any further questions.

Carefully review the attached sheets titled **PROGRAM INFORMATION** and **POLICIES AND REGULATIONS**. **These sheets are yours to keep for your reference.** Please call 228-4050 ext. 120 if you have any questions or email mrogers@cfsup.org.

PROGRAM INFORMATION
(Please keep this sheet for your reference)

ENROLLMENT PROCEDURE

- Please complete and sign the **INDIVIDUAL STUDENT RECORD** form. We need **one form per child**. It is **VERY** important that you provide **ALL** requested information on this form to ensure the well-being of your child, and also to comply with licensing rules. **We do not have access to the school's records such as immunizations or insurance information.**
- **All past due balances MUST be up to date** before we will accept your child's enrollment into any program. If you have been sent to collections at any time for any of your children, you cannot enroll any child into the program for at least one calendar year from the date of your child's last attendance. At that time, you must have your account up to date, including any collection fees that may have accrued, before you will be able to re-enroll your child(ren). You must also contact our office or speak with a Program Coordinator to discuss an acceptable payment plan that will keep your account in good standing. *****If you have been sent to collections by CFS more than once, you cannot enroll any child in any of the programs that we manage.**
- Mail or deliver completed forms with enrollment fee (\$10 per child) to: **Child and Family Services, School Programs, 706 Chippewa Sq. Ste. 200, Marquette, MI 49855.** Once school starts, forms may also be turned into the Program staff or the school office. **Please be sure all requested information is provided.**
- The attendance rates for the Before & After School Programs are listed in the chart below. The regular rate is discounted for additional children in a family when more than one child attends a program on the **same day at the same time.** *Note: It is the parent's responsibility to obtain their statement/balance and keep their account up to date. This includes times when there is no school (ie: vacations, summer, etc).*
- The completed **INDIVIDUAL STUDENT RECORD** enrollment form for Lakeview Elementary School applies to both the Before AND After School Programs run by Child and Family Services.
- Parents are not required to have a set schedule or set number of days to use the program. You are only charged for the days/times you use the program.
- An **ENROLLMENT FEE of \$10.00 per child (non-refundable) is due upon registration.** This fee secures your child's placement in the program for the school year. You only need to enroll once per school year.
- Please make checks payable to: **Child and Family Services**
- All checks returned for non-sufficient funds are subject to a **\$20.00 service charge.** If an account has 2 NSF occurrences, only CASH or Money Orders will be accepted for payment on that account from that time on.
- Payments must be made to the Site Coordinator, Program Staff, or the Program office at least bi-weekly. If an adequate payment is not received by the due date you will receive a notice in your next statement. **After your first (1st) notice, additional notices will be charged a late fee each time you receive a notice. If you receive multiple late notices, you will be required to be on an approved payment arrangement in order for your account to remain in Good Standing. Please refer to the updated Youth Payment Protocol included in this packet.**
- Because we are tuition based, timely payments are necessary to support our program. Payment is expected on time unless prior arrangements have been made with our office.
- Credit cards are accepted at the program, our office and over the phone. We accept cash and checks at the office or program. We also accept checks sent through your bank's Bill Pay system. You will need to set this up yourself on your online bank account. Automatic payments on a debit/credit card can be arranged by contacting our office or a coordinator. **Tuition Express is our preferred method of payment.**
- **Failure to make payments as arranged will result in your child's suspension from the program.** *Note: It is the parent's responsibility to obtain their statement/balance and keep their account up to date. This includes times when there is no school (ie: vacations, summer, etc).*
- **We hold parents responsible for payment of acquired attendance fees and will refer outstanding balances to a collection agency when necessary. If this occurs, you will be charged for any collection fees accrued.**
- Please reference the attached Youth Program Payment Protocol with any questions.

BEFORE AND AFTER SCHOOL PROGRAM 2018-2019 RATES (Updated 8/2018)

	Before School Rate	After School Rate
First Child	\$9.00	\$9.00
Additional Siblings (In attendance at the same time)	\$8.00	\$8.00
Reduced Rate Per Child (For 30 minutes or less of care)	\$4.00	\$4.00

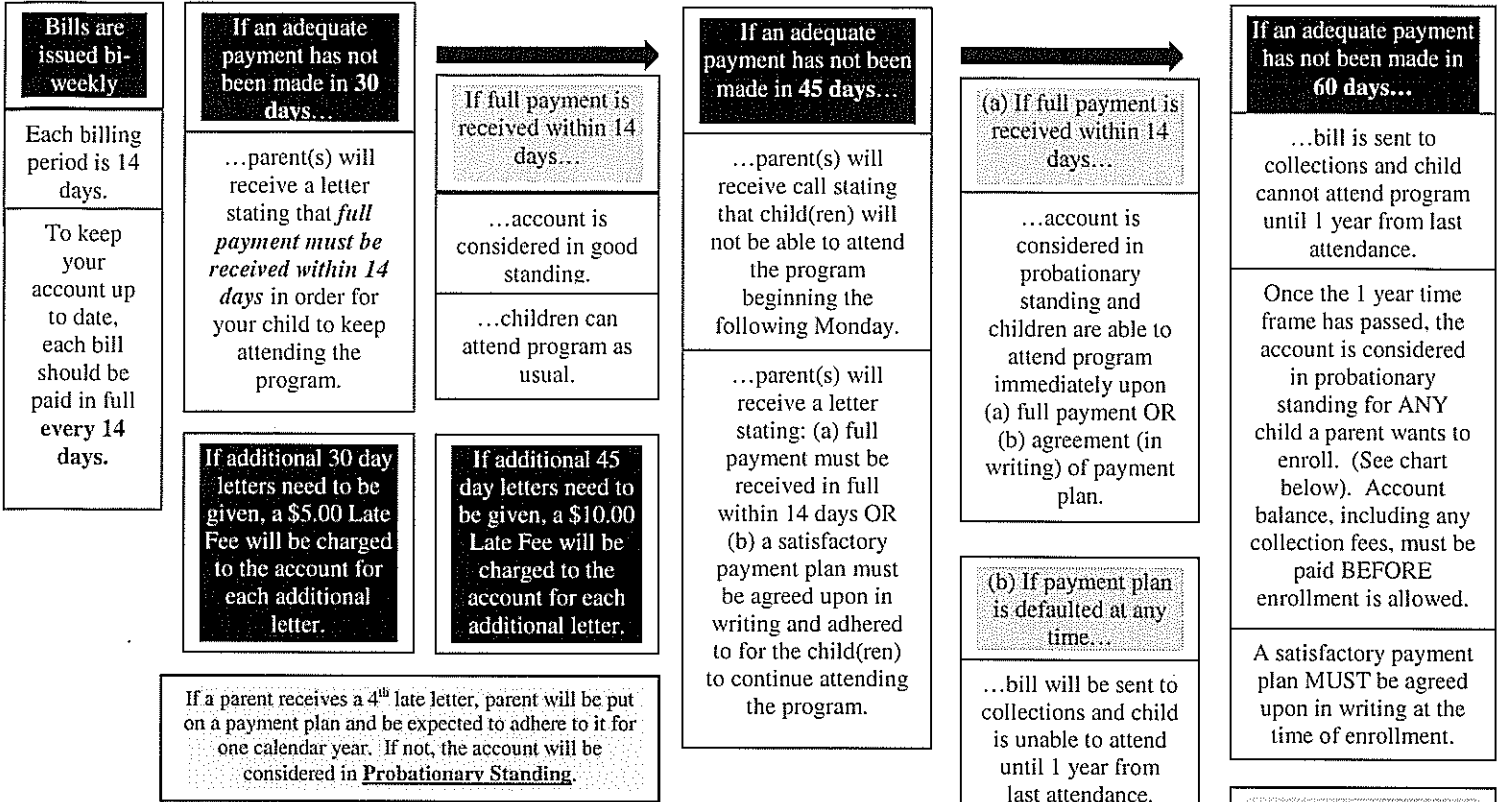
POLICIES AND REGULATIONS

(Please keep this sheet for your reference)

1. Any child, eligible for Kindergarten (including Jr. K) up through grade 4, may enroll in our BASP at their school.
2. A parent/authorized caregiver must walk his/her child(ren) into the school and **sign the children IN** for the Before School Program **EVERY DAY!** **Children cannot be dropped off in the parking lot to walk in alone.**
If an authorized caregiver is NOT 18 years or older, the parent must indicate this and sign on the Individual Student Record below where the authorized persons are listed.
3. A parent/authorized caregiver must walk into the school when they pick up his/her child and **sign the child OUT** of the Program **EVERY DAY!** **A child cannot walk home alone after the program.**
4. Program staff **CANNOT** give your child a ride home. Please do not ask them to do so.
5. Program hours are as follows:
 - Before School Program is 6:45 a.m. to the beginning of the school day.
Children may arrive anytime during this time. **Please remember to sign in your child(ren).**
 - After School Program is from school dismissal to 6:00 p.m.
Children may be picked up anytime during this time. **Please remember to sign out your child(ren).**
6. If a parent/authorized adult arrives to drop off prior to 6:45 a.m. or to pick up a child after 6:00 p.m., **a FEE of \$5.00 per child will be charged for each 5 minute increment before or after the Program's operating time. Per State of Michigan Child Care Licensing Regulations and our insurance policy, we are unable to be responsible for children outside of these operating times. Your children must be dropped off and/or picked up during our operating times. If this becomes an issue, after 3 times you will be asked to find other care. Exceptions MAY be made at the discretion of the Program Supervisor. For those receiving Child Care Assistance, this fee and extra time is not covered by MDHHS.**
7. Parents are advised to give their Site Coordinator a schedule whenever possible.
 - It is **essential**, especially for the After School Program, that classroom teachers have schedules also.
 - If schedules vary, written reminders for children and teachers on attending days will minimize confusion and potential problems regarding a child's whereabouts.
 - Parents, children, and teachers are responsible for getting children to the Program.
 - Program staff must receive written notes or phone messages from the parent when someone other than a parent will be picking up their child. Other authorized adults may be added to a child's enrollment form throughout the year if needed.
 - If you are withdrawing from the program, please inform us as soon as possible. If you have any questions or concerns with our program, please let us know so we can address it.
8. If weather conditions are adequate, the children will play outside daily. Site Coordinators will make the decision if children will stay indoors or go outside on any given day of the program.
 - **It is the parents' and child's responsibility to make sure a child is prepared with appropriate clothing for indoor and outdoor activities on a daily basis. (i.e. tennis shoes, jacket, hat, mittens, snow pants, boots, etc.)**
9. Staff to Child Ratio Policy
The current staff to child ratio according to state licensing is 1 to 18. CFSUP's programs are licensed child care centers and **DO NOT** fall under school required Individual Education Plans. Reasonable accommodations will be made to include all eligible students to the best of our abilities. Our programs are staffed to provide safe and caring environments for all children. If it is determined that a child requires additional adult attention beyond state regulations, we may not be able to accommodate their needs (ie: Behavioral, emotional, developmental, medical, etc.), and it will be the parents' responsibility to provide the extra adult support at their own expense, or find alternate care.
10. We expect the children to show respect to staff and take responsibility for their own behavior. They must interact with their peers in a safe manner and use equipment appropriately. The "1 2 3 Magic" behavior modification program is used to discourage rule violations. If a child gets to a "3", a Behavior Report will be written and shown to the parent for a signature. **Repeated violations may result in a one to two week suspension from the program.** If violations continue after a suspension, the child may be removed from the program for the remainder of the year and cannot return until discussed with the Program Supervisor. We also expect parents to show respect to the staff and to other parents and children. **Inappropriate behavior of any kind by a child AND/OR parent may result in the removal of a family from the program.**
11. Repeated failure to abide by the Before & After School Program **POLICIES AND REGULATIONS** will result in your child's removal from the program. **This includes keeping your account in good standing according to the attached Youth Program Payment Protocol.**
As a quality Before and After School provider, we strive to provide safe and nurturing environments. This can only occur when families and staff work as a team. Thank you for allowing us the privilege of caring for your child. We look forward to a GREAT school year!

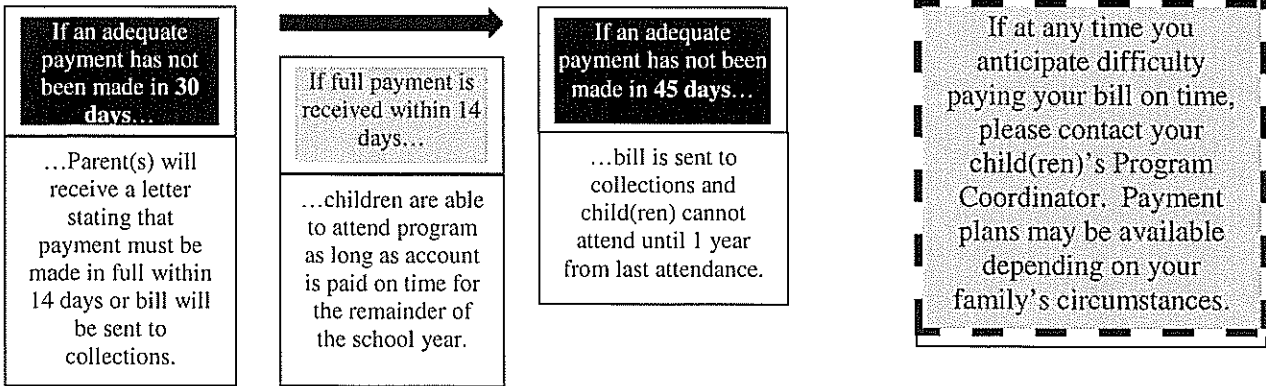
Child & Family Services of the Upper Peninsula Youth Program Account Payment Protocol

Accounts in Good Standing



Please note: An “adequate payment” means a payment that is at least 35% of your current statement total balance.

Accounts in Probationary Standing



Note: It is the parent's responsibility to obtain their statement/balance and keep their account up to date. This includes times when there is no school. (ie: vacations, holidays and summer)

**For Lakeview Elementary School
Child & Family Services-Before and After School Programs
INDIVIDUAL STUDENT RECORD (2018-2019)**

Date of Enrollment: _____ **Date of Withdrawal** _____ **En Fee Paid** _____ **DB** _____
COMPLETE EVERY LINE ON THIS FORM TO ENSURE THE WELL-BEING OF YOUR CHILD
 (Some of the information is required for statistical purposes only)

Name of Child _____ D.O.B. _____
 (Last) (First) (Middle)
 School _____ Teacher _____ Grade _____ Gender _____ Living with _____
 Name(s) of siblings enrolled? _____

Parent/Guardian's Name _____ Home Phone _____ Cell _____
 Home address _____ City/State/Zip _____
 Employer & Address _____ Work Phone _____
 Hours of work (i.e:8-5) _____ E-mail address _____
 Authorized to pick up Not Authorized (Please provide legal proof) Deceased Lives out of Area
*Without legal proof, we cannot prevent a parent from seeing/picking up their child.

Parent/Guardian's Name(optional) _____ Home Phone _____ Cell _____
 Home address _____ City/State/Zip _____
 Employer & Address _____ Work Phone _____
 Hours of work (i.e:8-5) _____ E-mail address _____
 Authorized to pick up Not Authorized (Please provide legal proof) Deceased Lives out of Area
*Without legal proof, we cannot prevent a parent from seeing/picking up their child.

Please indicate if your child qualifies for: Free/Reduced Hot Lunch DHS assistance

My child will attend on the following days:

BEFORE SCHOOL PROGRAM
 Mon. Tues. Weds. Thurs. Fri.

 Schedule Varies

AFTER SCHOOL PROGRAM
 Mon. Tues. Weds. Thurs. Fri.

 Schedule Varies

IN CASE OF ACCIDENT OR ILLNESS, I REQUEST BEFORE/AFTER SCHOOL PROGRAM STAFF TO CONTACT ME, OR THE PERSON LISTED BELOW IF I AM UNAVAILABLE. I HEREBY AUTHORIZE CHILD & FAMILY SERVICES STAFF TO SECURE MEDICAL TREATMENT FOR AN ACUTE EMERGENCY BY CALLING 911.

Parent Signature _____ **Date** _____

(Other than Parents/Guardians)
 Alternate Contact Person _____ Address _____ Phone _____ Cell _____

Doctor _____ Phone _____
 Preferred Hospital (optional) _____

PERSONS AUTHORIZED TO PICK UP YOUR CHILD:
 (Please list at least 2 OTHER names BESIDES Parents/Guardians or Alternate Contact Person)

1. Name _____ 18yrs+? Yes No Phone _____ Cell _____
2. Name _____ 18yrs+? Yes No Phone _____ Cell _____
3. Name _____ 18yrs+? Yes No Phone _____ Cell _____

I have listed an authorized pick up person who is under 18 years of age. I am doing so at my own discretion.

 Parent Signature Date

NOTE: If a parent/guardian/authorized person drops off early (before 6:45 a.m.) or arrives late to pick up their child (after 6:00 p.m.), a **FEE** of \$5.00 per child will be charged for each 5 minute increment outside of the Program's operating hours. If it's a late pick up and a parent/guardian/authorized person has not been in contact with staff by 6:30 p.m., the police will be called and the child will be released to them. The police will then take responsibility to locate the parent.

*******MORE INFORMATION REQUIRED ON BACK OF FORM*******

HEALTH HISTORY for _____		
Is your child having any of the problems listed below?	YES	NO
1. Allergies or reactions (i.e., food, medication, or other)		
2. Hay fever, asthma, or wheezing		
3. Eczema or frequent skin rashes		
4. Convulsion/Seizures		
5. Heart trouble		
6. Diabetes		
7. Frequent colds, sore throats, earaches (four or more per year)		
8. Trouble with passing urine or bowel movements		
9. Shortness of breath		
10. Speech problems		
11. Taking any medications regularly		
12. Other (Please define below)		
Please explain any problem areas identified above:		

IMMUNIZATIONS & GENERAL HEALTH ASSESSMENT

My child has had all required immunizations and is free from communicable disease

Yes No

My Child is in good health and is able to fully participate in program activities.

Yes No If no explain _____

His/her immunization record and/or school physical is on file in the school office.

Yes No

May Child and Family Services photograph your child?

Yes No

If yes, may we use the photo for advertising/publicity?

Yes No

May CFS provide and apply SPF 30(or higher) Sunscreen for your child when necessary?

Yes No

LICENSING NOTICE

I understand the Center maintains a licensing notebook of licensing inspections, special investigation reports and related corrective action plans. The notebook is available to me for review during regular program hours. Licensing inspections and special investigation reports from at least the past two years are available on the Bureau of Children and Adult Licensing website at www.michigan.gov/michildcare.

I also understand that School-age child care centers operating in school buildings approved by the Michigan Department of Education shall be exempt from obtaining a playground safety inspection, provided the program informs parents in writing at the time of enrollment, that the Center plans to use a public school's outdoor play area and equipment that does not comply with this Child Care rule.

Parent Signature _____

Date _____

PERMISSION

I hereby give my permission to Negaunee Public Schools/Child and Family Services of the U.P., Inc. for my child to participate in field trips and when necessary be transported in an approved vehicle. I understand I will be notified prior to any of these occurrences.

Parent Signature _____

Date _____

AGREEMENT

I have read ALL THE INFORMATION in the Child and Family Services Before and After School Program enrollment packet and agree to abide by all of the policies and regulations. I also understand that the School Programs are a collaboration between Child & Family Services of the U.P., Inc. and Negaunee Public Schools. Information regarding attendance, behavior and programming will be shared between program staff and appropriate school personnel when deemed necessary. I also understand that it is my responsibility to obtain my statement/balance and agree to abide by the above stated rates and will keep my account current and up to date or risk my account being sent to collections. I understand that failure to abide by any policy or regulation may result in my child(ren) not being allowed to use the programs.

Parent Signature _____

Date _____



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Of the Upper Peninsula, Inc.
706 Chippewa Square, Marquette, MI 49855

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Website: www.cfsup.org

Dear Parents,

At Child & Family Services, we are constantly looking at ways to improve on the service we provide you and your children. With this in mind, we are pleased to announce our new, *preferred* method of collecting and processing tuition and fee payments.

Tuition Express, part of our Procure Software management system, will allow us to process tuition and fee payments safely, quickly and efficiently. In a matter of minutes we will accomplish what has taken us hours to complete – leaving us more time to spend with your children.

Once enrolled in Tuition Express, your tuition and fee payments will be paid automatically on a bi-weekly basis. Child & Family Services will email you a copy of your statement letting you know when your payment will be deducted from your account. You may also be able to view your account and balance online by obtaining an access code and ID# from our office once your tuition express paperwork is processed. You will then be able to set up an account at www.tuitionexpress.com to view your account activity.

Your personal account information is safe with Tuition Express – safer, in fact, than paying by check. Automated payments have proven safer than writing checks and eliminate potential check fraud or identity theft.

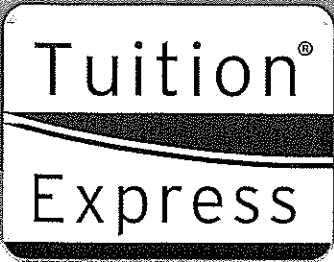
Please look over the attached *Frequently Asked Questions*. There you will find answers to questions you may have about Tuition Express or automated payments in general. If you have further questions, don't hesitate to ask.

By completing the following Tuition Express enrollment form, you will help us take a gigantic step forward in our payment processing – a step that will allow us to spend more time with your children and less time processing payments and making trips to the bank.

Tuition Express is convenient for you, efficient for us, but best for you children. Welcome Aboard!!

Sincerely,

Margaret Rogers, Program Administrator
Child & Family Services of the U.P.
Before & After School Programs
706 Chippewa Sq., Suite 105
Marquette, MI 49855
906-228-4050 ext. 120
mrogers@cfsup.org



Automated Payment Processing
Safe - Convenient - Easy

We are excited to offer the safety, convenience and ease of Tuition Express—a payment processing system that allows secure, on-time tuition and fee payments to be made from either your bank account or credit card.

ELECTRONIC FUNDS TRANSFER AUTHORIZATION FOR BANK ACCOUNT and CREDIT CARD

I (we) hereby authorize (business name) Child & Family Services - Before & After School Programs to initiate credit card charges to the below-referenced credit card account (Section A) OR, initiate debit entries to my (our) checking or savings account, indicated below (Section B). To properly affect the cancellation of this agreement, I (we) are required to give 10 days written notice. (initial) Credit union members: please contact your credit union to verify account and routing numbers for automatic payments. Check with the center for accepted credit card types.

COMPLETE ONE SECTION ONLY

Childs Name

SECTION A (Credit Card)

Form fields for Section A: Cardholder Name, Phone #, Cardholder Address, City, State, Zip, Account Number, Expiration Date, CVV #, Cardholder Signature, Date.

SECTION B (Bank Account)

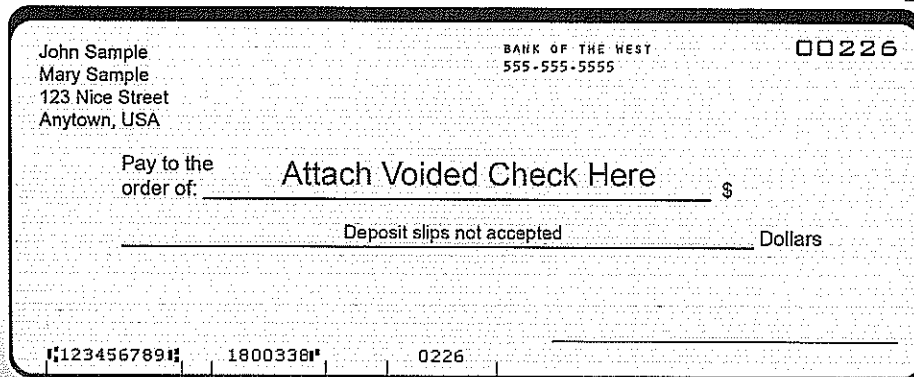
Form fields for Section B: Your Name, Phone #, Address, City, State, Zip, Bank or Credit Union Name, Bank or Credit Union Address, City, State, Zip.

Routing Transit Number (see sample below), Account Number (see sample below), [] Checking, [] Savings

Authorized Signature, Date

For Official Use Only

Date Received, Employee Signature



A service of



Frequently Asked Questions by Parents

We are excited to offer automatic payments through Tuition Express. With this service it is no longer necessary for you to write a check for tuition and fees. Payments will be automatically debited from your bank account or charged to your credit card. All payments are secure and you can even choose to have a receipt emailed to you after each transaction. It's easy to sign up—just ask your child care provider.

When I pay my tuition automatically, how secure is my account information?

Very secure—more secure than when you write checks. The checks you write every day have your name, address, phone number, and sometimes your driver's license number on them. With this information, criminals have all they need to access your account, or worse, steal your identity. Automatic payments greatly reduce this potential by limiting the amount of information available and the number of people who have access to it. Tuition Express also incorporates additional security procedures, utilizing 256-bit encryption.

What if the child care provider makes a mistake and takes out too much money?

Report the error immediately—it was likely an honest mistake. The child care provider will adjust your account accordingly.

What if my child care center and I disagree about a payment?

If you feel that the payment should not have been made, you have the right to dispute the charge. Contact your bank or credit card company. Tuition Express and your child care provider will work closely to resolve the issue in a timely manner.

Does this form of payment give the child care center access to my account?

Nobody at the child care center has access to your account. When you sign up for Tuition Express, you only authorize your bank or credit card company to release the exact amount owed to your provider, when it is due and payable.

How will I know when a payment is taken out of my account?

Your child care expenses will be taken out of your account on a schedule that you and the child care center agree upon. Your child care center has the ability to print statements for your records, prior to the withdrawal of any money. Payments made electronically will post to this statement with the Tuition Express label. Statements issued through your bank or credit card provider will display the name of your child care center for debited transactions.

When I sign up for Tuition Express, how will this help my child care provider?

Your child care provider has chosen to offer automatic payments for several reasons. First, it will give you the convenience of not having to write a check every time tuition and fees are due. Second, it allows regular scheduling of your payments. Third and most importantly, automatic payments reduce the amount of time your child care provider spends on administrative tasks, giving staff more time to spend with the children.

How do I get started?

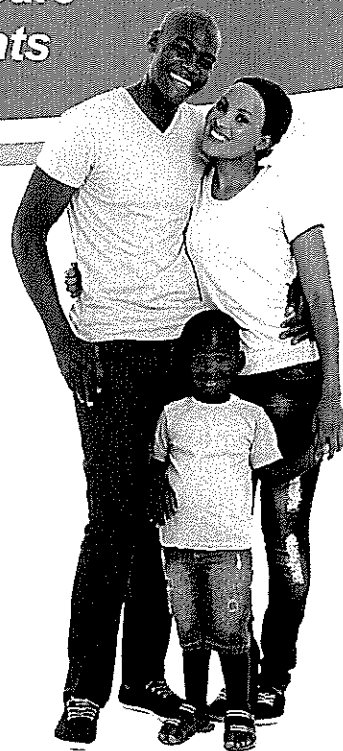
Simply complete the "Payment Authorization" form and return it to your child care provider. They will do the rest!

Where can I learn more?

For more information on the benefits of Tuition Express, please visit us at tuitionexpress.com.

Tuition Express

*Convenient and Safe
On-time Payments*



After you've read the comments by other parents, we're sure you'll be happy to join the thousands who enjoy the safety, reliability and convenience of paying their tuition using Tuition Express!

I have been using Tuition Express for almost two years. Never once have I experienced a problem. Tuition Express is the best payment processing service available. Take my advice, put your checkbook down and sign up for Tuition Express today.

~ Sabrina Kanganis, Tampa, FL

Before I began using Tuition Express I was always late with my payment, which jeopardized my place at the center. Now my payments are on time and I get instant email notification when the payment is made. What a relief!

~ Rebecca Sanchez, Reseda, CA

We are on board with anything that makes our lives a little easier. Best of all, we receive our receipts via email so we can get our flex plan reimbursement quicker. Thanks Tuition Express; you rock!

~ Steve & Eileen Gravel, Portland, OR

If I don't have to take my checkbook out to write a check, I'm a happy mother. Tuition Express has made paying my child care provider simple and easy. I receive my receipt by email and enter the payment into my checkbook; done! Thanks Tuition Express.

~ Hadida Goldfarb, Brooklyn, NY

We pay most of our bills electronically, so it was easy for us to convert to Tuition Express. We wouldn't have it any other way.

~ Mr. & Mrs. Domino, Grand Junction, CO

I was a bit paranoid allowing the center to draft my checking account, but after I found out how safe and secure Tuition Express was, I signed right up! And, the Tuition Express website allows me to receive my payment receipts via email, so I know when and how much was drafted.

~ Jeff Limiter, Nashville, TN

I am so glad I don't have to write a check anymore. Tuition Express charges my credit card and, best of all, I receive frequent flyer miles for each payment. Thanks for making my life a little easier Tuition Express.

~ Sharnette Brown, Louisville, KY

We had a few problems with paying bills at our bank's online website, so we were concerned. We signed up for Tuition Express last January and have never had a problem. Could you please teach our bank how automatic payments "should" be done?

~ Jessie & Erika Varis, Atlanta, GA

Ask your child care provider about it today!