



**FOR YOUTH DEVELOPMENT®**  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

# **TIME TO EXPLORE**

**Cumberland Cape Atlantic YMCA**

**Before and After School Program  
Mullica Township School District  
Parent Handbook 2020-2021 School Year**





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## WELCOME TO YMCA SCHOOL AGE CHILDCARE!

Dear Program Participants and Parents,

Thank you for enrolling your child into the Cumberland Cape Atlantic YMCA's Before and After School Program. The entire YMCA staff would like to welcome you to our program. Each of us hopes your child's experience with us is a positive one. We all share a common goal – to provide a safe, trusting atmosphere in which your children can grow, develop new interests and friendships, and have fun.

The policies outlined in this handbook are what you may expect from the program and what our team members expect for program participants and their parents. In order for your child to have a positive experience in our program, parents and staff must work together. We hope you find this handbook to be helpful.

Some of our standards for the Before and After School Program include:

Providing a safe, developmentally appropriate environment for your child(ren)

- ❖ Nourishing the self-worth of each child
- ❖ Developing children's personal and interpersonal social skills, and promote respect for cultural diversity through varying activities
- ❖ Providing children with a strong physical, social, and emotional foundation
- ❖ Modeling the importance of character development through Caring, Honesty, Respect, and Responsibility
- ❖ Homework assistance
- ❖ Food & Fun curriculum developed by Harvard Research Institute
- ❖ **Healthy U:** this program is designed to promote physical activity and healthy lifestyles in children. Children are given opportunities to engage in fun filled non – competitive structured group games that allow children to engage in physical activity three times a week for 35 minutes at a time using the C.A.T.C.H (Coordinated Approach Through Children's Health)
- ❖ **Reebok (BOKS):** Building Our Kids' Success, or BOKS, encourages children to be the best they can be at fundamental gym concepts such as running, planks, and sit-ups. This Reebok program is designed to give kids a body and brain boost in the morning to set them up for a successful school day.
- ❖ **Sanford Harmony:** Sanford Harmony is a social and emotional learning program that promotes the skills to develop positive peer relationships and create an inclusive environment.

Your involvement as a parent/caregiver in the program is extremely important for our continued success. It is important to keep in touch with the staff after your child(ren) begin participating and to stay informed about their time at the program.

We are excited that you have selected our program. Please do not hesitate to call if you have questions, comments, or suggestions.

Sincerely,

*Graceanne Schwegel*  
*Senior Program Director of School Age Childcare and Day Camp*



### **The YMCA Mission Statement**

We are a nonprofit charitable organization that is part of a worldwide association based on Christian principles, inclusive of all people, dedicated to fostering opportunities for all individuals, families and communities through programs that build healthy spirit, mind, and body for all.

### **Program Goals**

YMCA programs, including child care, are based on the Judeo-Christian concern for human life and are designed to achieve common objectives for the individuals involved and their families. In all YMCA programs we seek to help individuals and families do the following:

- **Grow personally** – Build self-esteem and self-reliance.
- **Develop and strengthen values** – Accept and demonstrate the core values of caring, honesty, respect, and responsibility.
- **Appreciate diversity** – Respect people of all diversity dimensions, including age, abilities, incomes, races, religions, cultures, sexual orientation, and beliefs.
- **Become better leaders and supporters** – Learn the give-and-take necessary to work toward the common good.
- **Build skills** – Acquire new knowledge and ways to grow in spirit, mind, and body.
- **Build developmental assets** – Create an asset-rich environment for all youth, providing children with the assets that have been shown to help foster and nurture positive development.
- **Lead healthy lives** – Provide physical well-being for children.
- **Improve interpersonal relationships** – Learn to care about, communicate with, and cooperate with family and friends.

### **Contact Information**

#### **Senior Program Director of School Age Childcare and Day Camp:**

Graceanne Schwegel  
856-691-0030 extension 132  
[gschwegel@ccaymca.org](mailto:gschwegel@ccaymca.org)

#### **Child Care Administrative Coordinator:**

Christine Madison  
856-691-0030 extension 123  
[cmadison@ccaymca.org](mailto:cmadison@ccaymca.org)

#### **Financial Service Coordinator:**

Chanyra Williams  
856-691-0030 extension 111  
[cwilliams@ccaymca.org](mailto:cwilliams@ccaymca.org)

#### **Member Service Desk:**

856-691-0030

#### **Mailing Address:**

1159 E. Landis Avenue  
Vineland, NJ 08360  
Attn: SACC Program

#### **Childcare Annex Address:**

1173 E. Landis Avenue  
Building B  
Vineland, NJ 08360

**TAX ID NUMBER:** 210-635-053



## Business Policies and Procedures

### Program Hours

The YMCA program at Mullica Township School is open from 6:45am-6:00pm. During snow delays, the schools automated system will include the time the program will open for morning care. When the schools cancel all after school activities due to inclement weather, the YMCA Program will come in early.

### Schedule of Fees

The tuition for the program is based on the amount of school days in each month.

### YMCA Membership

To enroll in our Before and After Care program, all participants must register as a Program Member. The cost for one child is \$30.00 for one year, or \$55.00 for a family (parents may also be included on the family membership). As a Program Member, you will also be able to register for youth programs, such as swim lessons, youth sports, etc. and have access to attend any family events during the year. You may also upgrade your membership to a Facility Membership at any time to access our Family Fitness Center, Family Health and Adventure Center, and Indoor Pool. See the Member Service Desk for more information.

### Making Payments

Tuition can be paid annually or by monthly payments (September through June). **Payments will be due on the 20<sup>th</sup> of each month for the upcoming month. Payments received after the 20<sup>th</sup> of the month will be assessed a late fee. If you would like to use our Semi-Monthly payment option you must enroll in automatic payments. These payments will be taken out on both the 5<sup>th</sup> and 20<sup>th</sup> of the month prior to service.** We accept cash, checks, American Express, Master Card, Discover and Visa credit cards, as well as Debit Cards.

Payments can be made at the YMCA Member Services Desk, over the phone, automatic electronic payment (see more information on the attached sheet), or mailed to the YMCA (DO NOT mail cash).

**No payments will be taken at the school sites by the Staff.**

Because we are a licensed center, we are required to engage staff based on the number of children enrolled. We cannot give tuition refunds for days your child is absent.

### Payments can be made by any of the below:

- Visiting the YMCA Member Service Desk at 1159 E. Landis Avenue, Vineland, NJ 08360
- Mailing payment to the above address, Attention: SACC Program
- Fax completed paperwork to 856-213-3329, Attention: SACC Program; payment must be made over the phone once we receive completed paperwork (ext. 101 or 102)
- Calling the Member Service Desk at 856-691-0030 to make payment over the phone
- Enrolling in our automated monthly E-Pay system. Payments will automatically be deducted from a checking account or credit card on the 20<sup>th</sup> of each month.

### Late Payment Fees

**PLEASE NOTE THAT PAYMENT IS DUE PRIOR TO THE MONTH OF SERVICE.** Payments made after the due date will result in a \$20.00 non-refundable late charge. Failure to keep account current will result in exclusion from the program.

## Payment Schedules



<b>Convenient, easy payment scheduling for you!</b>	
Locations - Elementary Schools:	
<input type="checkbox"/> Mullica Township Elementary School	
<b>Semi-Monthly Payment: (Must enroll in automatic bank draft for this option)</b>	
<input type="checkbox"/> Before \$40.50 <input type="checkbox"/> After \$83.40 <input type="checkbox"/> Both \$123.90	Twice a month automatic bank draft  Payment amounts are located to the left; <b>amount will be deducted on the 5<sup>th</sup> and 20<sup>th</sup> of the month prior to care</b>  Late fees will be applied after the 20 <sup>th</sup> if payment is returned
<b>Monthly Payments:</b>	
<input type="checkbox"/> Before \$81.00 <input type="checkbox"/> After \$166.80 <input type="checkbox"/> Both \$247.80	Once a month payment  Payment can be made in-person (at the YMCA), over the phone, mail, automatic draft or online by setting your online portal prior to the 20 <sup>th</sup> of each month  Late fees will be applied after the 20 <sup>th</sup> if payment is not received

## PROGRAM INFORMATION

### Non-Registration Items

**Withdrawals:** Parents are requested to provide written notification of intent to withdraw as soon as they become aware that it will be necessary.

**A written notice or withdrawal slip (found at the Member Service Desk) is required to be supplied before the 15<sup>th</sup> of the month prior or a late fee may be assessed.**

**Schedule Changes:** We have a "Change of Enrollment" form that needs to be filled out before we can make any schedule changes. Forms can be found at the Member Service Desk.

**A written notice or change form (found at the Member Service Desk) is required to be supplied before the 15<sup>th</sup> of the month prior or a late fee may be assessed.**

### Communication with Parents

- ❖ **Email:** A form is included in your registration packet to provide us with your email address for primary communication. We will utilize email to obtain payment information, send receipts, and relay any non-emergency information.
- ❖ **Phone:** Please provide us with the phone number you would like us to contact you in case of accidents/incidents involving your child, emergency closings, and other information we deem important.
- ❖ **Personal meetings:** If there is an issue you would like to discuss with the Senior Program Director, School Age Childcare Director, or one of the staff we will arrange meeting times with the necessary parties. We may also request a personal meeting with you if necessary.

### School Closings

The YMCA Program will be closed based on the Mullica Township School calendar.

# PROGRAM INFORMATION (continued)



## School Contact Info

Mullica Township	609-561-7133	ymcamullica@gmail.com
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## Program Staffing

### Ratios

School Age Childcare 1:15 and 1:10 preschoolers

### Staff

We are proud to say that we have an exceptional staff at our before and after school programs. Many of our staff are education majors at college or professional teachers, and most staff have a background of working with children. All of our staff must successfully complete a background check, drug test and reference checks prior to being hired at the YMCA of Vineland. Staff must also attend 20 hours of annual professional development which includes CPR, AED, First Aid, and Child Abuse Prevention.

## Program Rules

### Discipline Policy

Our positive guidance policies and procedures will help children learn appropriate behavior. Children are presented with positive models of acceptable behavior. Behavior guidance standards are based upon the developmental needs of the children. Redirection and constructive solution techniques will be used by staff. Children are taught to use acceptable alternatives such as problem-solving and critical thinking skills in an effort to reduce conflict. All children and staff members will be protected and provided a safe and secure environment. Parental cooperation is encouraged and appreciated.

If necessary, the quiet time system will be used. Quiet time removes the child from the situation providing the child time to calm themselves. When they are calm it gives them the opportunity to discuss the situation with a staff member. A child removed will be supervised at all times.

The following behavior is considered unacceptable:

- Abusive language
- Wandering away from group activities
- Fighting
- Continuous disruptive behavior
- Dangerous activity
- Physical abuse of children or staff
- Theft
- Vandalism/mistreatment of property

If a child has a persistent behavior problem and the staff have exhausted all alternatives, a parent conference will become necessary.

### Expulsion Policy

Unfortunately, there are reasons we have to expel a child from our program either on a short term or a permanent basis. We want you to know we will do everything possible to work with the family of the child(ren) in order to prevent this policy from being enforced. The following are reasons we may have to expel or suspend a child from this center.

### IMMEDIATE CAUSE FOR EXPULSION

- The child is at risk of causing serious injury to other children or himself/herself.
- Parent threatens physical or intimidating actions toward staff members.
- Parents exhibits verbal abuse to staff in front of enrolled children.

### PARENTAL ACTIONS FOR CHILD'S EXPULSION

- Failure to pay/habitual lateness in payment.
- Failure to complete required forms.
- Habitual tardiness when picking up your child.
- Physical or verbal abuse to staff.
- Correcting, reprimanding, or yelling at a child

## Program Rules (continued)

### CHILD'S ACTIONS FOR EXPULSION

- Failure of a child to adjust after a reasonable amount of time.
- Uncontrollable tantrums/angry outbursts.
- Ongoing physical (fighting) or verbal abuse to staff or their children.
- Excessive biting.
- Dangerous activity, threats, theft, vandalism/mistreatment of property, possession of weapons, or illegal substances

### SCHEDULE OF EXPULSION

- If after the remedial actions above have not worked, the child's parent/guardian will be advised verbally and in writing about the child and or/parent's behavior warranting an expulsion. An expulsion action is meant to be a period of time so that the parent/guardian may work on the child's behavior or to come to an agreement with the center.
- The parent/guardian will be informed regarding the length of the expulsion period.
- The parent/guardian will be informed about the expected behavioral changes required in order for the child or parent to return to the center.
- The parent/guardian will be given a specific expulsion date that allows the parent sufficient time to time to seek alternative child care
- Failure of the child/parent to satisfy the terms of the plan may result in permanent expulsion from the center

### A CHILD WILL NOT BE EXPELLED

- If a child's parent/guardian:
  - Made a complaint to the Office of Licensing regarding a center's alleged violation of the licensing requirements
  - Reported neglect or abuse occurring at the center
  - Questioned the center regarding policies and procedures
  - Without giving the parent/guardian an adequate amount of time to make other child care arrangements

### PROACTIVE ACTIONS THAT WILL BE TAKEN IN ORDER TO PREVENT EXPULSION

- Staff will try to redirect child from negative behavior
- Staff will reassess classroom environment appropriateness of activities and supervision

- Staff will always use positive methods and language while disciplining children
- Staff will praise behaviors
- Staff will consistently apply consequences for rules
- Child will be given verbal warnings
- A brief time out may be given so child can regain control
- Child may lose certain privileges
- Child's disruptive behavior will be documented and maintained in confidentiality
- Parent/guardian will be not notified verbally
- Parent/guardian will be given copies of the disruptive behaviors that might lead to expulsion
- Director, parent/guardian and classroom staff will have a conference to discuss how to promote positive behaviors
- Parent/guardian will be given literature or other resources regarding methods of improving behavior
- Recommendation of evaluation by professional consultation on premises
- Recommendation of evaluation by local school district child study team

### Staff and Participant Rules

All children and staff will observe and follow rules and policies designated by the YMCA, which follow our organization's mission. These rules are designed to keep all participants safe.

### The Rules for the Staff

The staff members are required to follow the YMCA Code of Conduct. (A copy of this policy is displayed on Childcare bulletin boards for your review).

### The Rules for Participants:

- o Respect each other's feelings, personal space, and property.
- o Cooperate with each other.
- o Listen and follow the instructions of the staff.
- o Stay with the assigned group at all times.
- o Use proper language and tone of voice.
- o Tell a staff member if someone is bothering or upsetting you.
- o Clean up after yourself.

**\*Please note: There will be no refund if a child is dismissed from the program due to behavior.**





## Program Specifics

### Daily Schedule

The following is a sample of a typical afternoon program schedule. Please note that each site will participate in these activities, however times may vary.

- 3:00 – 3:45 PM – Arrival, bathroom and attendance
- 3:45 – 4:00 PM – Healthy snack
- 4:00 – 5:00 PM - Homework or Quiet Activity (Such as reading, crafts, etc.)
- 5:00 – 6:00 PM – Healthy U/Catch/Sanford Harmony or Group Activity

### Homework Time

We allocate approximately one (1) hour for homework on a daily basis. If you do not want your child to complete his/her homework at our program, please send them with a book to read during homework time. If your child needs additional time to complete his/her homework they will be permitted to continue but we cannot maintain a designated quiet area for them to work. If the homework is not done by activity time and will interfere with program quality for the child, and the rest of the children in the program, then the child will be instructed to put their homework away and participate. We are willing to work in cooperation with the parents to help the children succeed. Please understand that the staff will provide homework time, assistance and review their homework agendas; however, we cannot ensure this on a daily basis. So parents, please review their homework agendas every night.

### HEALTHY U

Healthy U will be open to children ages 5 to 12 enrolled in YMCA after-school programs. Healthy U has three distinct components: physical education, nutrition education, and parental involvement.

1. The physical education component is evidence-based and incorporates fun fitness activities.
2. The nutrition education component teaches children how to identify, adopt, and practice healthy eating habits.

3. Parents will be informed of the program's objectives and will be encouraged to support their child's participation.

### CATCH - Coordinated Approach to Child Health

The Healthy U Program uses the **CATCH** Curriculum, which offers games that provide at least 30 minutes of physical activity per session, as well as nutrition lessons.

### About Childhood Obesity:

- Almost one-third of all children ages 6 to 19 are considered overweight or at risk for being overweight.
- Studies show that as a result of diseases related to being overweight, children today may not live as long as their parents.
- Being overweight negatively affects children's relationships with their peers.
- Obesity is associated with diseases such as type 2 diabetes, heart disease, stroke, high blood pressure, depression, breast cancer and arthritis.

### Reebok (BOKS):

Building Our Kids' Success, or BOKS, encourages children to be the best they can be at fundamental gym concepts such as running, planks, and sit-ups. This Reebok program is designed to give kids a body and brain boost in the morning to set them up for a successful school day. Children may be running daily as part of the curriculum.

### Sanford Harmony

Sanford Harmony incorporates multiple methods to teach positive relationships and create an inclusive classroom environment. A multi-layered approach is necessary to build a mutually respectful learning community.

### Snacks

A light healthy snack will be provided daily. If your child has food allergies, please make sure that you let the Director or Coordinator know.



## Attendance

### Absence:

We are unable to make up days your child is absent due to availability.

### Sign In/Out:

Your child must be signed in and out at drop off and pick up. You must indicate the time and sign the attendance form. We will be utilizing the Remind App. Parents will text the site when they arrive for pick up, and we will bring the child out to them. Parents will not come in the building.

### Authorization on the Release of Children

We will not release a child to anyone NOT on the emergency form or authorized by the parent. A child will not be released to anyone under the age of 18. We will ID anyone we do not recognize, therefore if you have someone picking up your child make sure they have photo ID with them. If there is someone prohibited from picking up your child, we must have legal documents stating the restrictions. Parents must inform the Site Coordinator or School Age Childcare Director of any changes in the authorized pick-up persons.

### Late Pick up Fee

The fee for late pick-up after 6:00pm, for children, is \$1.00 per minute, per child after, to pay at the YMCA within a week of the charge.

### Late Pick up Procedure

The YMCA will be following the State requirements (10:122-6.5) for child left after closing. Procedures to be followed by staff member(s) if the parent(s) or person(s) authorized by the parent(s), as specified fails to pick-up a child at the time of the center's daily closing, shall require that:

**The child is supervised at all times:** Staff members attempt to contact the parent(s) or person(s) authorized by the parent(s); an hour or more after closing time, provided that other arrangements for releasing the child to his or her parent(s) or authorized person(s) have failed, and the staff members(s) cannot continue to supervise the child at the center, the staff member shall call the Division's 24 hour Child Abuse Hotline (1-800-792-8610) to seek assistance in caring for the child until the parent(s) or person(s) authorized by the child's parent(s) or person(s) can be contacted.

### Refusal of Release

The YMCA will be following the State requirements (10:122-6.5) for release of children to impaired adults. Procedures to be followed by a staff member(s) if the parent(s) or person(s) authorized by the parent(s), as specified appear to be physically and/or emotionally impaired to the extent that, in the judgment of the director and/or staff member, the child would be placed at risk or harm if released to such an individual, shall require that:

- The child may not be released to such an impaired individual
- Staff members attempt to contact the child's other parent or alternative person(s) authorized by the parent(s)
- If the Center is unable to make alternative arrangements, a staff member shall call the Division's 24 hours Child Abuse Hotline (1-800-792-8610) to seek assistance in caring for the child.

## Medical Policies

### Policy on the Management of Communicable Diseases

We are concerned with the health and welfare of each child. In order to prevent illness from being spread to classmates, we require that you observe our Policy on the Management of Communicable Diseases. If a child has exhibited any of the following symptoms within the last 24 hours, they cannot attend the program. If such symptoms occur at the program, you will be called to take them home. Upon notification, we require that your child be picked up within one hour whenever possible.

- Severe pain or discomfort
- Acute diarrhea
- Episodes of acute vomiting
- Elevated oral temperature of 101.5 degrees Fahrenheit
- Sore throat or severe coughing
- Yellow eyes or jaundice skin
- Red eyes with discharge/ conjunctivitis (pink eye)
- Infected untreated skin patches
- Difficult or rapid breathing
- Skin rashes lasting longer than 24 hours
- Visibly enlarged lymph nodes
- Stiff neck
- Severe cold with a fever, sneezing, and nose draining
- Contagious diseases such as measles, chicken pox, mumps, or roseola

### Excludable Communicable Diseases

- |                        |                               |                    |                          |
|------------------------|-------------------------------|--------------------|--------------------------|
| 1. Respiratory Illness | 2. Chicken Pox                | 3. German measles* | 4. Homophiles Influenza* |
| 5. Whooping Cough*     | 6. Mumps*                     | 7. Meningococcal*  | 8. Strep Throat          |
| 9. Tuberculosis*       | 10. Measles                   | 11. Scabies        | 12. Guardia Lambia*      |
| 13. Hepatitis A*       | 14. Salmonella*               | 15. Shigella*      | 16. Impetigo             |
| 17. Contact Illness    | 18. Gastro-Intestinal Illness |                    |                          |

\*Reportable diseases, as specified in NJAC 10:122-7, 10(a). If your child is exposed to any of the above diseases at the program, you will be notified in writing.

Children sent home from school may not return the next day. To return to the program they must be:

- Free of symptoms for twenty-four hours without medication
- On the appropriate medication for twenty-four hours

We will not allow a child to return the day after they were sent home. When they return, we must receive a note from your health care professional stating the diagnosis, if appropriate, that your child is not contagious and/or that your child may return to the program.

## Medical Policies (continued)



### Lice

The Cumberland Cape Atlantic YMCA programs are lice, nit and egg free environments. Children that have head lice, nits or eggs will not be permitted to attend the program until the condition is completely remediated.

## **Medication:**

It is best for the parents to dispense medication either before or after their child is in child care. We ask that you mention to your health care professional that the child is in child care and ask him/her to prescribe medications that can be given twice or three times a day if possible.

We will dispense medication if it is necessary and prudent and is indicated during the time the child is in care. Any medication which needs to be administered should be brought to the Site Coordinator. The INDIVIDUAL MEDICATION RECORD AND PERMISSION FORM must be completed by the parent. Prescription medication must be in the original labeled bottle with your child's name on it.

All medications will be kept away from the children and in the teacher's control. This includes "innocuous" over the counter products such as:

- Cough Drops
- Saline nose sprays

We treat these as "medications" and they can only be administered by the teacher. They are not to be available to the child during the program. We need to avoid misuse and "sharing".

**\*Please check with the Site Coordinator if you are unsure of which medications require a parent and doctor's note to be administered:**

We try very hard to minimize infections and control the spread of disease with by encouraging and supervising hand washing with children before meals and after toileting, and after being outside of the classroom.

## **Emergencies**

The Site Coordinator will treat medical emergencies – minor injuries (i.e. - scrapes, cuts, bug bites and illness). If the injury or illness needs further treatment, the Site Coordinator will contact you. We will make every effort to reach you or the contacts listed on your registration form. If no one can be reached, we will take the necessary actions for the health of your child. **Be sure emergency phone numbers are up-to-date.** If your schedule changes daily, please provide temporary numbers to the Site Coordinator.

If emergency medical care is necessary, any of the following steps might be taken:

Attempt to contact parent or guardian.

1. Attempt to contact parent or guardian
2. Attempt to contact person on the emergency form
3. Take child to hospital if no responsible person can be reached.
4. An ambulance or paramedics may be summoned.

## **Parental Involvement**

### **Parent Observation**

Our YMCA after School programs have an open door policy for families we welcome your visit at any time. You have unlimited access to our program for the purpose of contacting your child and/or assessing the care provided. Please notify the Program Director or Site Coordinator upon arrival. We welcome your feedback. We encourage parents to discuss any questions or concerns about the policies or practices of the program with us.

## **Parental Involvement (continued)**



### **Newsletter and Calendar**

Each month a newsletter will be sent home with your child from their teacher talking about what has happened in the past month and what is coming up. Please be sure to read these every month for this special information. Each Site Coordinator has a monthly calendar of activities posted in the program. Please check it out to see what your child (ren) has been doing.

## **Miscellaneous**

### **Toys**

We discourage children from bringing toys from home and will not be held liable for loss, theft, or breakage. At no time are guns, weapons or toys with sharp edges allowed. Please leave all toys at home.

### **Birthdays**

Birthdays are special! We will honor your child on that special day. Special treats may be provided if you wish. Please notify the staff in advance if you wish to bring something special on that day. Check with the staff to make sure you are following the YMCA guidelines for snacks.

### **Financial Assistance**

The Cumberland Cape Atlantic YMCA believes that no one should be denied a place in a YMCA program because of inability to pay. Financial assistance is provided to those who qualify through donations to our Annual Giving Campaign. Proof of financial need is required. Financial Aid Applications are available at the Member Service Desk.

### **YMCA Annual Giving**

Y Cares Financial assistance bridges the gap between what someone can afford and the full cost. It requires an application to verify need and it requires some financial commitment by the recipient. The Annual Giving Campaign raises funds through donations of Y staff, Board of Directors and community members.