

CATHY'S CARE FAMILY CHILD CARE

REGISTRATION # 256642

LEVEL 6 MARYLAND CREDENTIAL

MARYLAND EXCELS

HANDBOOK 2026



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GENERAL INFORMATION

PROFESSIONALISM

I have chosen as my profession the field of family childcare. I began this career in 1992. I love what I do. I am honored that you have chosen me to care for your child. In addition to being registered by the Office of Child Care, State of Maryland, as a licensed family childcare provider, I also hold a Level 6 Credential and participate in MD EXELS. I earned my bachelor's degree in Early Childhood Education/Special Education with Teaching Certification at Washington Adventist University in 2012.

The Maryland Child Care Credential is a voluntary program that recognizes childcare providers who go beyond the requirements of State licensing and registration regulations. There are six credential levels, each one recognizing a childcare provider's achievement of a specified number of training hours, years of experience and professional activities which lead to quality childcare. Participating providers complete training in topic areas to develop the knowledge and skills they need to provide the highest quality care for the children and families they serve. The Credential is valid for one year and may be renewed annually. I am a level 6 and I have had my credential since 2001.

Maryland EXCELS is a voluntary Quality Rating and Improvement System (QRIS). A QRIS is a program that awards ratings to family providers, center-based and public-school childcare programs, and school age before and after school programs that meet increasingly higher standards of quality in key areas. Maryland EXCELS includes standards in different areas of early care and education, including licensing, learning environments, staffing and professional development, developmentally appropriate learning and program practices, child assessment, program administration and policies, and accreditation.

PHILOSOPHY

I offer an inclusive childcare program for children from birth through age 12. I believe that children learn by doing – that they learn by experiencing life through all their senses. I provide opportunities for learning through play, family engagement events, preschool activities, and outdoor experiences. All activities and materials are developmentally appropriate for the ages and stages of each child enrolled or are adapted to meet their individual needs.

Our curriculum encompasses the whole child and reaches all 7 domains (social and personal development, language and literacy, mathematical thinking, scientific thinking, social studies, the arts, and physical development and health). I utilize the MSDE approved curriculum for Family Child Care, Creative Curriculum for Family Child Care as well as the MSDE approved curriculum Little Treasures from Macmillan/McGraw-Hill Publishing (<http://reading.macmillanmh.com/ltreasures/>). I also refer to the MD Early Learning Standards for Pre-K for each academic domain as supported by MSDE. The curriculum is also supplemented with My Big World with Clifford, a Scholastic resource. These resources are used when developing our curriculum. The curriculum is then developed further to meet the needs of individual children enrolled in the program. The cultural background of each child, including their primary language as well as the language spoken at home, are incorporated into our curriculum and activities. Lessons are developed based on the interests and skills of the children in care and incorporate multiple learning experiences. Differentiation is included based on the individual needs of the child. For children with an IFSP/IEP, these documents are used to develop individualized lesson plans. For children under the age of two, Ages and Stages and Healthy Beginnings are the tools used to provide developmentally appropriate activities based on the individual needs of each child. Activities are based on the child's age, abilities, strengths and weaknesses, cultural and social background and personal interests. I have extensive education and experience in working with children with special needs.

Research has confirmed that children do their most important learning before age 5. That is why emergent literacy is a vital component of our program. Anytime is a time for learning, growing, and developing the skills necessary for living a full life. Children learn at different levels and abilities, and it is important to provide them with developmentally appropriate tools for learning. We have fun and we learn. We value manners and we respect each other. Personal and social skills are woven into the curriculum as well as cognitive and physical development.

Throughout any given day, I use a variety of teaching styles. I use teacher-directed style when I am introducing a new activity at pre-school. I use modeling to introduce a new finger play. I use scaffolding to help a child build on what they can already do. I use play-based teaching daily to teach concepts from all seven domains. Regardless of the style used, I focus on asking open-ended questions, challenging questions, visual as well as verbal cues and a variety of cues for transitions. I am warm and nurturing towards the children in my care. Building trust is the foundation of my program.

I believe an effective teacher is a caring teacher. You must show care and concern for each child in your care. Also, an effective teacher must possess the skills necessary to impart essential knowledge to each student. I find these two components to be essential in conveying information to students.

REGISTRATION INFORMATION

Registration Process: The first step in the registration process is to schedule an interview. This can be scheduled at your convenience. This will be your opportunity to meet me and visit my home. We will review the contract, discuss hours and fees, and discuss your needs. After the initial interview, it is up to the client to contact me if they are interested in a second interview. During the second interview we will complete the contract and you will pay the registration fee. At this point I will give you all the forms that need to be completed prior to your child beginning in care. At this point, your child is registered to begin care on your assigned date. It is recommended that children receive a staggered entrance into childcare. This would be the time to schedule those initial visits prior to the actual start date if schedules permit.

Registration Fee – A registration fee is required. This is a non-refundable fee used to hold your child's "spot" until their scheduled start date. The fee is \$350/\$300. If your child fails to start on their assigned start date, the fee is forfeited, and the "spot" will be lost.

Initial Trial Period – Each child has an initial trial period of four weeks. During this time, service may be terminated by either the parent or provider without any further obligation. No fees will be refunded.

I WILL PROVIDE THE FOLLOWING:

1. A loving environment in which your child can grow and develop.
2. Planned activities incorporating all domains of early childhood education.
3. Meals and snacks that are approved by the USDA
4. Comfortable space for nursing mothers to feed their babies.
5. Sleeping facilities, highchair, pack & play, toys, books, etc.

PARENTS/GUARDIANS WILL PROVIDE THE FOLLOWING:

1. An extra set of clothing for each child.
2. Adequate diapers and wipes.
3. Completed Enrollment Forms, Medical Forms and Emergency Card. These MUST be updated annually.

DAILY SCHEDULE – May be adjusted to meet the needs of individual children

Arrival	Free Play – This allows for transition to the childcare setting. Several activities are set up, such as puzzles, books and writing activities, and the playroom is open to allow children to choose an area for free play.
Transition*	Children clean up and take care of personal needs – music is used to aid in this transition as they prepare for breakfast.
Breakfast – 8:00	Meals are served and adhere to the guidelines established by the Child and Adult Care Food Program
Learning Centers	Children have the choice of area to play. I am there to assist in any way they may need, either in parallel play or by providing guidance and prompts.
Transition*	Children transition to preschool through visual prompts, such as the daily schedule.
Pre-School	We begin with the Good Morning Song, Weather, Calendar, Days of the Week Song, and Apple Tree Song. We then have our lesson and stories. Lessons incorporate a variety of delivery styles to meet the diverse learning styles of the children in care. All lesson plans incorporate differentiated instruction to meet each child at their point of need. 15 minutes of reading is included.
Transition*	Children take care of their personal needs and prepare to have snack. Music is used as a transition tool, as well as verbal and visual prompts.
Snack – 10:00	Snacks are served and adhere to the guidelines established by the Child and Adult Care Food Program.
Transition*	Children transition to outdoor play through verbal prompts and music. They take care of personal needs.
Outdoor Play* *	Children engage in gross motor play. Our goal is to move and engage in a variety of activities that promote an active lifestyle. There are planned activities as well as the opportunity for free choice.
Transition*	Children transition to lunch through verbal prompts and music. They take care of personal needs.
Lunch – 12:00	Meals are served and adhere to the guidelines established by the Child and Adult Care Food Program
Transition*	Children transition to story and nap through verbal and visual prompts. Children take care of personal needs.
Reading/Rest	Provider reads to the children as they prepare to rest. Children nap as their personal schedule permits.
Transition*	As children awake, they take care of their personal needs and prepare for their afternoon snack.
Snack – 2:00pm	Snacks are served and adhere to the guidelines established by the Child and Adult Care Food Program.

Transition*	Children transition to outdoor play through stories reflecting movement and play
Outdoor Play	Children engage in gross motor play. Our goal is to move and engage in a variety of activities that promote an active lifestyle. There are planned activities as well as the opportunity for free choice.
Transition*	Verbal prompts transition children to indoor group activity time. Children come inside and take care of their personal needs.
Closing Group	Children engage in a group activity recalling events and activities of the day.
Transition*	As the pick-up time nears for each child, that child is prompted to prepare for leaving by cleaning up, gathering their personal belongings, and saying good-bye to their classmates.

THERE ARE CURRENTLY _____ IFSP/IEP's ON FILE.

*Transitional strategies are developed and implemented based on the individual needs of the children in care.

**All children will go outside, weather permitting. Please dress them accordingly.

***Infants and young toddlers follow their own schedule. Developmental activities are provided based on the individual needs of the child.

****Children with special needs adhere to the above schedule as they are able.

Developmentally appropriate activities are provided as indicated by their individual needs.

TUITION

Tuition fees are written into each contract individually, dependent upon the schedule of services provided. They are detailed in each individual contract.

Tuition begins at \$350 per child (newborn until age 3) per week.

Tuition begins at \$300 per child (age 3 and older) per week.

Tuition may be paid weekly, biweekly, monthly, or yearly – but always prior to the service period.

Prepaid tuition is non-refundable.

When paying weekly or bi-weekly, tuition is due BY 5:00PM on the Friday prior to the week service is provided. Late fees are assessed for any/all late tuition payments.

There are several options to pay tuition including cash and Zelle.

Tuition is due regardless of attendance.

Four weeks' paid notice is required for termination of services by the client. Provider vacation dates may not be counted within the four weeks' notice. The provider may terminate the contract at will.

COVID/COMMUNICABLE ILLNESS CLOSURES

On days that I am closed, it is YOUR responsibility to arrange back-up childcare.

If the childcare must close due to COVID or any other communicable illness, days 1-5 are required to be paid at the full tuition rate. Any closure longer than 5 days will be at ½ tuition rate.

REFER TO SECTION “GENERAL INFORMATION #7” FOR SPECIFIC ILLNESS GUIDELINES.

PAID HOLIDAY CLOSURES 2026

On days that I am closed, it is YOUR responsibility to arrange back-up childcare.

PAID HOLIDAYS:

1/1	New Year's Day	1/19	MLK, Jr. Day	2/16	Presidents' Day
4/3	Good Friday	4/6	Easter Monday	5/25	Memorial Day
6/19	Juneteenth	7/3	Independence Day	9/7	Labor Day
10/12	IPD	11/11	Veterans' Day	11/25-27	Thanksgiving
12/24-1/3	Winter Break				

20 PAID PERSONAL/VACATION/SICK/TRAINING DATES

CURRENT KNOWN DATES – CHANGES MAY OCCUR AND DATES ADDED

1/2, 5/26, 7/2, 9/11

EMERGENCY CLOSINGS

On days that I am closed, it is YOUR responsibility to arrange back-up childcare.

1. Clients are responsible for providing their own back-up childcare when I am closed.
2. Emergency Closings – If I am without water or electricity, I will be closed. I will notify you as soon as possible and I will re-open as soon as possible. This is a state REQUIREMENT.
3. **Weather Related Closings – I follow the AACPS weather related delays and openings. If schools are delayed, I will open AT 9AM. If schools are closed, I am CLOSED.** It will be posted on the main page of my website (www.cathyscare.com) as soon as I know. Please listen to your local news stations for Anne Arundel County school announcements. You may also sign up for free email alerts at www.schoolsout.com. (Select Anne Arundel County).
4. State of Emergency Declarations – When a State of Emergency is issued by local or state officials, I will close immediately and will re-open when the State of Emergency has been lifted. This is a state REQUIREMENT.
5. Emergency Preparedness – If an emergency “Stay in Place” situation occurs the children will remain in my care until the parent arrives. If an emergency arises and we are “Ordered to leave the home”, we will go to a state approved temporary location.

GENERAL INFORMATION

DURING THE COVID-19 PANDEMIC, MANY OF THESE PROCEDURES HAVE BEEN ADJUSTED TO ADHERE TO THE GUIDELINES PROVIDED BY MSDE. THERE IS A HEALTH SCREENING AND TEMPERATURE CHECK EACH DAY AT DROP OFF. IF A CHILD BECOMES SICK, THEY MUST BE PICKED UP IMMEDIATELY.

1. I provide an inclusive childcare program. ALL children are welcome.

2. Communication – You may reach me in a variety of ways:

Cell phone/text – 410-245-3272

E-mail – Cathy@CathysCare.com

I provide a monthly newsletter sent via e-mail. A paper copy is also provided, one is placed on the bulletin board and one is on the “Parent’s Page” of the website at www.CathysCare.com. Correspondence to clients may be sent via e-mail, text or phone call, depending on the preference of the client.

3. Four weeks advance notice must be given for termination of services by the client after the initial trial period. Payment for the final four weeks is required regardless of the child’s attendance. Provider may terminate contract at will.

4. LATE FEE – There is a late fee of \$15 per child for the first 15 minutes a parent is late picking up their child and \$15 for every 15 minutes after that. This fee is due the day the lateness occurs. This late fee is assessed in all cases. Calling to say you will be late is appreciated; however, the late fees will be assessed.

5. ILLNESS GUIDELINES: I do not accept children who have been to the doctor/dentist the same day. Immunizations should be scheduled for the afternoon or on a day the child has off. I do not accept children who have been to the Emergency Room within the past 48 hours. I do not provide childcare for children that are ill. Children with a fever, vomiting, rash/hives, having diarrhea, or exhibiting any other symptoms of illness will not be accepted* and are excluded from care for a full 48 hours without symptoms or fever reducing medications. Children who are unable to participate in daily activities are considered too ill to attend. Do not give your child a fever reducer before bringing them to childcare. **Any medication you have given your child within the last 48 hours must be recorded on the sign-in sheet. Failure to do so may result in immediate termination of services by the provider.**

6. If children become ill during the day, parents will be notified and are required to pick up their child IMMEDIATELY. **It is your responsibility to have arrangements in place for someone to pick up a child that becomes ill.** Children must be free of all symptoms for a **complete 48 hours** before returning to childcare*See #7.

*A doctor’s note may be required before the child can return to childcare. I will notify parents on an individual basis if this is required.

7. Exclusion guidelines for these specific illnesses at Cathy's Care – date of diagnosis is day zero:

RSV: 5 days and no symptoms

FLU: 5 days and no symptoms

HFM: 7 days, all blisters are dried and no symptoms

COVID: 5 days, no symptoms and negative test

PERTUSSIS (WHOOPIING COUGH): 5 days after first dose of antibiotics (AA Co HD)

8. Medication will not be dispensed without written authorization from the parent or guardian. This must include the name of the child, name of medication, dosage, and time to be given. The medication must be in the original container with the child's name on the label. **If children are prescribed an antibiotic, they are required to be on the antibiotic for a complete 24 hours before returning to childcare.** If the doctor instructs you to use an over-the-counter medication, I must have a note from the doctor to indicate the medicine, dosage, time to be given and duration of treatment. Please put a note in the sign-in book when leaving a medication.

9. All parents must sign their children in and out and record COVID required information.

10. Family Engagement –Families are encouraged to participate in our program as they are able. Family members are encouraged to visit their child at any time. Opportunities include guest reader, quarterly family activity events, attending parties both on and off site, providing supplies, fundraising, making copies, and other opportunities as they arise.

11. Positive Guidance – I use positive behavioral supports and strategies with children that include providing choices, using redirection, and clear rules and expectations. Visual supports are used to encourage appropriate behavior. Motivational strategies, transition strategies and conflict resolution strategies are also in place. Offering choices to children is a proactive behavioral strategy that gives children a sense of empowerment and control in their environment. At the same time, choices foster children's development of responsibility and independence. Children are provided with many opportunities to make choices throughout the day, including meals and snacks, where to play, where to sit, and what materials to use. Redirection is a positive behavioral support technique where I change the focus or direction from a negative behavior or experience to a positive one. There are four techniques for redirection: verbal, physical, verbal with a visual cue, and redirection of attention to a positive role model. Clear rules and expectations provide guidelines for children on how to manage their behavior. Clear rules and expectations are developed each year with input from the children. Understanding there are consistent and predictable limits within the environment help children feel more secure and safe.

12. Sunscreen Authorization – You give permission for me to apply/assist in applying sunscreen to your child. The parent is required by MSDE to provide the sunscreen.

13. Photograph Agreement – You give permission for your child to be photographed. These pictures will be used to demonstrate the activities your child has participated in.

14. Touch Policy - Child care providers and parents teach safe touching by modeling appropriate touch for the children. Appropriate touch considers respect for the personal privacy and personal space of others. Appropriate touch considers the wishes, safety, health, and wellbeing of the child. Inappropriate touch violates a child's right and is a form of exploitation of the child's lack of knowledge of touching. Using appropriate touch keeps children safe and protected. Touching is a learning experience which teaches young children cooperation and self-control.

15. Safe Nap Policy - Children under the age of 1 nap on their backs in a Pack and Play or crib within sight and sound of the provider. Children over 12 months of age are transitioned to a sleeping bag. Children 12 months to two years of age can remain in the pack and play or crib with a signed request from their parent/guardian.

16. Nutrition/Physical Education Policy – I provide support for breastfeeding clients. I provide a comfortable area for clients to nurse their children and follow safety procedures for storing and using breast milk. I provide all meals and snacks, including infant formula. I participate in the Child and Adult Care Food Program. CACFP provides aid to child and adult care institutions and family or group childcare homes for the provision of nutritious foods that contribute to the wellness, healthy growth, and development of young children. Children are provided multiple opportunities throughout the day for active physical movement and gross motor play.

17. Pick-Up Policy – Children will only be released to those individuals listed on the Emergency Form once they have provided proper identification. In an emergency, a text message will suffice to allow another individual to pick up – they will still need to provide ID. If someone attempts to pick up a child while they are under the influence of alcohol or drugs, the appropriate steps will be taken following MSDE regulations.

18. Parent/Provider Conferences and Transitions – Conferences are scheduled and conducted on a semi-annual basis (October and April). Children four years of age begin the process of transitioning to kindergarten. This includes out-of-area transfer information, home school information, registration information, IFSP/Special Needs information, and portfolio and assessment information. With the permission of the parent, provider is available to discuss assessment information with future teacher.

19. Observation Practices and Developmental Screenings – Screenings are conducted by the provider within 90 days of enrollment. Thereafter, screenings are conducted semi-annually – prior to parent/provider conferences. Screening/Observation tools used include the Ages and Stages Questionnaire and the CDC Ages and Stages Developmental Milestones. The provider uses both formal and informal observations. Observations include anecdotal notes, checklists, and portfolios. Results are shared during the semi-annual parent/provider conferences.

20. Media Policy – During our school day, 9:00am-3:30pm, the following screen time policy is in effect - Due to recent research on the effects of screen time (Passive and Interactive) as it relates to the development of children, I have initiated a media policy. There is no screen time for children under 2. Children 2 and over may have limited screen time that relates directly to, and enhances, their daily learning experiences (Limited to no more than 30 minutes of passive technology per week). For children under the age of two, alternate developmentally appropriate activities are provided to meet the needs of the individual child.

21. Technology Education – Technology Education is incorporated in the curriculum planning process. Children over age 2 are exposed to computers, keyboards, a mouse, and touch screens through a variety of educational software and programs. All applications are developmentally appropriate and structured throughout the seven domains of early childhood education.

22. Curriculum and Learning Materials - Our curriculum encompasses the whole child and reaches all 7 domains (social and personal development, language and literacy, mathematical thinking, scientific thinking, social studies, the arts, and physical development and health). I utilize the MSDE approved Curriculum for Family Child Care, “Little Treasures”, and the Teaching Strategies “Creative Curriculum for Family Child Care”. I also refer to the MD Early Learning Standards for Pre-K for each academic domain and the Developmental Milestone Checklist provided by the CDC. For children under the age of two, Ages and Stages and Healthy Beginnings are the tools used to provide developmentally appropriate activities. The curriculum is then developed further to meet the individual needs of each child enrolled in the program through observation and assessment, both formal and informal. The cultural background of each child, including their primary language as well as the language spoken at home, are incorporated into our curriculum and activities with the help of the information gleaned from the intake form completed by the family at enrollment. Activities are based on the curriculum as well as the child’s age, abilities, strengths and weaknesses, cultural and social background, and personal interests which are determined through observations and assessments conducted by the provider and information provided by the child and family. The curriculum is modified to meet the developmental needs of all students through differentiation of instruction. All activities, materials and instruction are developmentally appropriate for the ages and stages of each child enrolled or are adapted to meet their individual needs based on observations and assessments.

23. Materials are Developmentally Appropriate - Toys, furniture, and equipment are appropriate for the age and ability of the children in care. Observations and assessments, both formal and informal, are used to determine developmentally appropriate materials. Materials are accessible. Toys and equipment are available within reach of the children. All children can select and return materials by themselves. A variety of materials are available and adapted to meet the needs of individual children based upon observation and assessment. Materials reflect children's interests. Materials are rotated to match the interests of the children and to promote the importance of their thoughts and ideas. Selecting materials based on children's interest adds a level of motivation for engaging in play and learning activities. Observations and assessments conducted by the provider, with input from the child and family, allow for appropriate toy rotation. Learning materials support children of all abilities. Materials are selected and adapted to allow every child an opportunity to participate fully in all aspects of the program. Observation and assessment methods, along with input from the child and family, are used to determine the developmental levels and skills of each child as it relates to determining appropriate materials. Additional supports are provided to assist each child in meeting challenges and experiencing successes in the program.

24. Teaching Style - I use a variety of teaching styles. I use teacher-directed style when I am introducing a new activity at pre-school. I use modeling to introduce a new finger play. I use scaffolding to help a child build on what they can already do. I use play-based teaching daily to teach concepts from all seven domains. Regardless of the style used, I focus on asking open-ended questions, challenging questions, visual as well as verbal cues and a variety of cues for transitions. I am warm and nurturing towards the children in my care. Building trust is the foundation of my program. I have extensive education and experience in working with children with special needs.

25. I am certified by the American Heart Association in CPR and First Aid.

26. I am a member of the following childcare/education organizations:

Anne Arundel County Family Child Care Association, Inc.

Maryland State Family Child Care Association, Inc.

National Association for the Education of Young Children

National Association for Family Child Care

27. AACPS Infants and Toddlers offers interventional services for children 0-34 months 410-424-3260. AACPS Child Find offers interventional services for ages 34 months to the start of school 410-424-3260.