

# Registration Forms







#### Dear Parents:

I am honored that you are considering entrusting the care of your child to the teachers and staff at Children's Discovery Center. As a parent myself, I understand how important and difficult your decisions about child care can be.

When I founded Children's Discovery Center 30 years ago in Toledo, Ohio, it was based on the belief that families, just like yours, want a warm, welcoming, secure environment in which children's unique interests and abilities will be nurtured and developed.

In order to bring the most exciting and innovative techniques to the Mount Pleasant community, I have traveled to some of the most renowned child care facilities and children's museums around the country and abroad.

Today, we have refined the Reggio Emilia method into what we refer to as the "Inspired Approach to Learning." Reggio Emilia is unlike any other educational philosophy out there. It truly encompasses all a child has to offer. Our trained teachers encourage children to use their 100 languages to see, touch, and do – to draw, paint, weave, plant, write, take photos, sculpt in clay and more. Of course, real learning in all academic areas including reading, math, science, foreign language and music take place while children are immersed in activities and projects. In addition to all of this, we will also offer art courses and other enrichment opportunities such as foreign language, music and dance.

Because we believe so strongly that education begins with discovery, our centers include children's museum exhibits. These exhibits are featured in our discovery room as well as throughout the classrooms. This center will include many exhibits that reflect the Lowcountry community, culture and surroundings.

So with excellence as our mantra, innovation as our distinctive and faith as our foundation, it is my hope that you will find peace of mind in knowing Children's Discovery Center is committed to providing the very best care for your child.

Sincerely,

Lois Rosenberry

Founder and CEO

Children's Discovery Center



#### 2014 - 2015 Tuition Information

New Enrollees		Youngest Child	Additional Child(ren)		
FULL DAY/M-F	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	
Children 0 – 16 months	\$500	\$1,083	\$475	\$1,029	
Children 16-36 months	\$490	\$1,061	\$465	\$1,007	
Children 3 + older	\$470	\$1,018	\$446	\$966	

Current En	rollees	Youngest Child	Additiona	I Child(ren)		
FULL DAY/M-F	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY		
Children 0 – 16 months	\$490	\$1,061	\$465	\$1,007		
Children 16-36 months	\$490	\$1,061	\$465	\$1,007		
Children 3 + older	\$470	\$1,018	\$446	\$966		
PART TIME						
16-36 months <b>T/TH</b> (full-day)	\$245	\$530	\$232	\$503		
16-36 months <b>M/W/F</b> (full-day)	\$367	\$796	\$348	\$755		
Age 3 + <b>T/TH</b> (full-day)	\$235	\$509	\$223	\$483		
Age 3 + <b>M/W/F</b> (full-day)	\$352	\$763	\$334	\$724		

Circle your desired program. Form to be completed and returned to Children's Discovery Center with a \$100 registration fee (for new families) and last week's tuition. Registration fee is non-refundable. Tuition is due and payable according to the bi-weekly or monthly option chosen, and the current tuition schedule. Annual Registration Fee is due August 1 for current parents and is waived for Monthly Payers only. All policies posted in the Children's Discovery Center handbook apply.

HOURLY SCHOOL-AGE RATE (before or after school) - first child: \$7.00/hour; sibling rate: \$6.50/hour Transportation Fee: \$15/week

#### FORMS WILL BE ENTERED FOR ENROLLMENT ON A FIRST-COME, FIRST-SERVED BASIS.

Parent's Signature:		Date:	
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TUITION DUE DATE	CLASS DATES	SCHEDULE NOTES	
August 18	August 18-29	33.123312 NO.123	
September 1	September 1-12	School Closed - LABOR DAY: September 1	
September 15	September 15-26		
September 29	September 29-October 10		
October 13	October 13-24	School Closed - COLUMBUS DAY: October 13	
October 27	October 27-November 7		
November 10	November 10 - 21		
November 24	November 24 - December 5	School Closed - THANKSGIVING: November 27 - 28	
December 8	December 8 - 19		
December 22	December 22 - January 2	School Closed - CHRISTMAS: December 24 - 25; Close at 3 p.m December 31; Closed January 1	
January 5	January 5-16		
January 19	January 19-30		
February 2	February 2-13		
February 16	February 16 - 27		
March 2	March 2 - 13		
March 16	March 16 - 27		
March 30	March 30 - April 10		
April 13	April 13 - 24		
April 27	April 27 - May 8		
May 11	May 11 - 22		
May 25	May 25 - June 5	School Closed - MEMORIAL DAY: May 25	
June 8	June 8 - 19		
June 22	June 22 - July 3	School Closed - INDEPENDENCE DAY: July 3	
July 6	July 6 - 17		
July 20	July 20 - 31		
August <mark>3</mark>	August 3-14		

\*Methods of payment: check, cash and Electronic Funds Transfer (EFT) • Late fees may apply.



2014 - 2015 Monthly Tuition Schedule				
TUITION DUE DATE	CLASS DATES	SCHEDULE NOTES		
July 25	August			
August 25	September	School Closed - LABOR DAY: September 1		
September 25	October	School Closed - COLUMBUS DAY: October 13		
October 25	November	School Closed - THANKSGIVING: November 27-28		
November 25	December	School Closed - CHRISTMAS: December 24 - 25; Close at 3 p.m December 31; Closed January 1		
December 25	January			
January 25	February			
February 25	March			
March 25	April			
April 25	May	School Closed - MEMORIAL DAY: May 25		
May 25	June			
June 25	July	School Closed - INDEPENDENCE DAY: July 3		

<sup>\*</sup>Methods of payment: check, cash and Electronic Funds Transfer (EFT) • Late fees may apply.





### 2014-2015 Application Form

Child's Name(s):		Date of Birth:	_
Child's Name(s):		Date of Birth:	_
Parent's (Guardian's) Name(s)	:		_
Address:		City:	_
State:	Zip:		
Home Phone:	Work Phone:	Cell:	_
Email:			
Requested Start Date:			
Child's daily schedule: M	「		

Send applications and deposits to Children's Discovery Center at 1110 Venning Road, Mount Pleasant, SC 29464.



\*Application form and tuition form must be completed for each student and returned with \$100 registration fee (per family) and a deposit equal to one week's tuition.

\*Application accepted on a first-come, first-served basis.

\*Subject to all policies listed in the Parent Handbook.



### Discipline Policy

Since discipline involves teaching children appropriate behaviors, the primary method of discipline used at Children's Discovery Center is positive guidance. Staff members will model appropriate behaviors, minimize the use of negatives and employ the following strategies when working with children:

- 1. Redirecting behavior or offering another activity.
- 2. Reflecting children's feelings by saying "you look sad" or "can you tell me why you are upset?"
- 3. Encouraging positive strategies, such as "use a soft touch with your friends."
- 4. Offering conflict resolution techniques, such as "we have a problem, what can we do about it?"
- 5. Reinforcing positive choices, such as "I like the way you are helping to clean up the room."
- 6. Using positive language, such as "use your walking feet," "use your inside voices," etc.

The child will be taught obedience through positive reinforcement which will help him/her to develop a healthy respect for self and others. The child will be guided to understand that even though his/her behavior was unacceptable, he/she is still loved and cared for. Each child shall be treated with dignity and respect. If deliberate disobedience continues, or the child is consistently disruptive or destructive, Children's Discovery Center reserves the right to dis-enroll a child who cannot respond to our discipline. However, our intent is always to work with parents collaboratively for a successful outcome.

#### CHILDREN'S DISCOVERY CENTER DOES NOT PERMIT CORPORAL PUNISHMENT.

In addition, staff are prohibited from using the following methods of discipline: hitting, shaking, restricting a child's movement, inflicting mental or emotional punishment, depriving a child of meals or snacks, or confining a child to an enclosed area. Staff members witnessing inappropriate discipline or behavior must report it to the director immediately.

#### I understand and agree to the above discipline policies:

Parent's Signature:	Date:
Parent's Signature:	Date:



### Photo Release

I grant to Children's Discovery Center, its representatives and employees the right to take photographs and video of my child for promotional purposes. I authorize Children's Discovery Center, its assigns and transferees to copyright, use and publish the same in print and/or electronically.

I agree that Children's Discovery Center may use such photographs and video of my child for any lawful purpose, including publicity, illustration, advertising and Web content.

Child's Name:		_
Parent's Signature:	Date:	





### "No Babysitting" Policy

#### Staff members may not babysit for families with children enrolled in our program.

If Children's Discovery Center parents wish to have Children's Discovery Center staff members babysit for their children, they and the teacher must agree to sign a hold harmless agreement which will waive the "no babysitting policy" for that situation. By signing a hold harmless agreement, parents are acknowledging that they are aware of the no babysitting policy. By choosing to bypass the policy, parents are accepting full responsibility for the outcomes. If a staff member does provide babysitting services, the staff member is acting entirely in his or her individual capacity. Children's Discovery Center will not be accountable or liable for any actions of the staff member while he or she is babysitting.

In addition, Children's Discovery Center staff members are advised that if they are found to be babysitting for a Children's Discovery Center family without a valid, complete and current "hold harmless" agreement bearing the signatures of the parents and the staff member, that staff member may be terminated. Hold harmless agreements are to be renewed annually, or whenever the parents hire a different staff member as a babysitter.





# DSS Regulations

DEAR PARENTS:	Date:
Please read and review the following written policies which are required for DSS	S:
1. Release of Children - Children will only be released to those persons listed on the	e authorization form. I understand
that an original photo ID is required for pick up. I also understand that a code word is	required for the release of my child
to anyone other than myself. Our family code we	ord is
Parent's Signature:	
2. Discipline and Behavior Management – Since discipline involves teaching the ch	ild appropriate behaviors, Children's
Discovery Center's primary method of discipline is positive guidance which includes r	re-direction, problem solving and positive
reinforcement. I understand that CHILDREN'S DISCOVERY CENTER DOES NOT A	ALLOW CORPORAL PUNISHMENT
under any circumstances. I have read Children's Discovery Center's discipline policy	and agree to follow these policies.
Parent's Signature:	
3. Administration of Medication - Children's Discovery Center will only administer m	nedication in certain situations. I have read
the policies and procedures for administering medication, and I agree to abide by these	se policies.
Parent's Signature:	
4. Confidentiality – I understand Children's Discovery Center safeguards the confidence	entiality of all records of the children who
attend Children's Discovery Center, and asks that parents also maintain the privacy of	children at the center.
Parent's Signature:	
5. Tracking - I understand that Children's Discovery Center staff members who are re	esponsible for children maintain an
attendance sheet which tracks children as they enter/exit the center, are transported, or	r move to a new location within the center.
Parent's Signature:	
6. Emergency Medical Plan – In case of emergency, I give permission for my child	
to be taken to Hospital or a	physician for treatment. I agree that the
information listed on DSS Form 2900 is correct and current, including the names of p	persons responsible for medical treatment
in case I cannot be contacted.	
Parent's Signature	



Evacuation Plan - I understand and have viewed the evacuation/emergency preparedness plan for Children's Discovery
enter, and I agree to abide by it.
Parent's Signature:
Transportation/Field Trips - My child has my permission to participate in
ld trips sponsored by Children's Discovery Center. I understand that individual permission slips will normally be signed for
ich trip.
Parent's Signature:
Care of III Children - I have read the policies of Children's Discovery Center regarding children who are ill or who become i
ring the course of the day. I agree to abide by these policies.
Parent's Signature:
D. Liability Insurance/Provisional Employment/Free and Full Access – I have been given information regarding these
olicies, and I acknowledge that I understand them.
Parent's Signature:
I hereby agree to abide by policies and procedures outlined above.
Parent's Signature:
Print Name:
Date:

#### South Carolina Department of Social Services Child Care Regulatory Services

### GENERAL RECORD AND STATEMENT OF CHILD'S HEALTH FOR ADMISSION TO CHILD CARE FACILITY

This form is to be completed for each child at the time of enrollment in the child care facility, updated as needed when changes occur, and maintained on file at the facility.

<b>GENERAL INFORMATION:</b> (to be	completed by Parent or	Guardian)		
Name of Facility:		County:	Select County	
Address:	no Post Office Boxes	Cit. O	ata 7in	
		•	ate, Zip	
Child's Name:  Last  Date of Pirth:			Nick Name	
Date of Birth:		Enfolment Date.		
Child's Current Home Address:	Street Address	City, St	ate, Zip	
Parent/Guardian's Full Name:				
Home Phone:	Work Phone:	Other Phone	e:	
Parent/Guardian's Full Name:				
Home Phone:	Work Phone:	Other Phone	9:	
You must have two individuals w	who have the authority t	o obtain emergency medical tre	eatment for the child.	
Person responsible if parent/gua	-			
1. Terson responsible ii parenirgua	indian unavallable for enti-	ergency medical services.		
Full N	lame	Relationship	)	
Address:Str	eet Address	Citv. St	ate, Zip	
		Family Code Word(s):		
Person responsible if parent/gua	ardian unavailable for eme	ergency medical services:		
		gaayaaaa aaaa		
Full N	lame	Relationship	)	
Address:Str	eet Address	City, St	ate, Zip	
Telephone Number(s):		Family Code Word(s	3):	
Is Child currently enrolled in schoo	I? (5K up to 6 years old)	☐ Yes ☐ No		
My Child will regularly attend this fa	acility <b>FROM</b>	_ am/pm <b>TO</b> am/pn	1	
If Child is a drop-in, indicate hours	of care: FROM	am/pm <b>TO</b> am/	pm	
Check all days Child will regularly	attend this facility:	on □ Tue □ Wed □ Thurs	□ Fri □ Sat □ Sun	
Check all meals Child will receive	daily:   Meals are not	offered □ Breakfast □ Mo	rning Snack   Lunch	
☐ Afternoon Snack ☐ Dinner	☐ Evening Snack		•	
	-			
HEALTH INFORMATION: (to be co	ompleted by Parent or Gu	uardian)		
Family Physician or Health Resour		,		
, , ,		Name		
Street Address	City, S	tate, Zip	Telephone	
Emergency Care Provider:		Emergency Facility Name		
Street Address	City, S	tate, Zip	Telephone	

Dental Care Provider:			
		Name	
Street Address		City, State, Zip	Telephone
Health Insurance Provider: _			
Certificate of Immunization:	□ Yes □ No	☐ N/A Please explain:	
My child has the following following medications on a		ns such as allergies, asthma, d	iabetes, epilepsy, etc., and/or takes the
Additional Comments:			
I certify that to the best of m	v knowledae		
•		Ch	ild's Name
is in good mental and physic	al health and abl	e to participate in the child care p	program at
		Name of Child Care Facility	
Signature:			Date:
	Parent	or Guardian	
Signature:			Date:
<b>5</b>	Director/Opera	ator/Staff Designee	



### Emergency Transportation Permission

**Children's Discovery Center** has permission to secure emergency transportation for my child in the event of an illness or injury which requires emergency treatment. The emergency transportation service will determine the facility to which my child will be transported.

Child's Name:	Birth Date:	
Parent's Signature:	Date:	





### Medication Policy

In most cases, Children's Discovery Center does not administer medication to children. Children's Discovery Center will only administer medication if a child requires breathing treatments, medication for ADHD or other chronic conditions, modified diet, food supplement, or other life-saving medication. In this case, the center must have a signed note from a physician and a designated health plan form signed by the parent or guardian. Both must be obtained before the center will administer the medication. The center will only administer topical products or lotions with written instructions from the parent or guardian on the prescribed state form. In cases where a breathing treatment must be given, parents are responsible for the maintenance and cleaning of any equipment that is used.

In cases where prescription medication is given, prescription medication will only be given to the person whose name appears on the prescription label and the dosage instruction per label should match the parent's instructions on the authorization form.

Children's Discovery Center will never administer medication which has been cut, crushed or altered in any way.

Since a parent's permission is required to administer anything other than soap and water, an authorization form will also be required for any topical lotions, sunscreens, etc. Any products of this kind brought to the center must be clearly labeled with the child's first and last name.

Child's Name:	Date:	
Parent's Signature:	Date:	



## Emergency Contact / Parental Consent Form

Child's Name:	Birth Date:
Address:	
Father's Name/Legal Guardian:	Home Telephone:
Address:	Business Telephone:
Business Address:	
Mother's Name/Legal Guardian:	Home Telephone:
Address:	Business Telephone:
Business Address:	
Emergency Contact Person(s):	Telephone:
Emergency Contact Person(s):	Telephone:
Name of Child's Physician/Medical Care Provider:	
Address:	Telephone:
Special Disabilities (If Any):	
Allergies (Including Medication Reactions):	
Medical/Dietary Information Necessary in an Emerge	ency Situation:
	sistance Benefits:
	sistance Denems.
PARENT'S SIGNATURE IS REQUIRED FOR  Obtaining Emergency Medical Care	EACH ITEM BELOW TO INDICATE PARENTAL CONSENT  Administration of Minor First-Aid Procedures
Walks and Trips	Swimming
Transportation by the Facility	Wading
Father's Signature:	Date:
Mother's Signature:	Date:



#### Student Information Sheet

Welcome to Children's Discovery Center! We are pleased that you have chosen us to share this very important time in your child's life. In order for our teachers to learn more about your child, we ask that you supply the following information: Birth Date: Parent's/Guardian's Names: Names & Ages of Brothers: Sisters: What is your child's favorite: Book: \_\_\_\_\_ Game: \_\_\_\_ Cartoon: \_\_\_\_\_\_ TV Show: \_\_\_\_\_ \_\_\_\_ Dislikes: \_\_\_\_ What is your favorite family activity? \_\_\_\_\_ What is the best way to comfort your child? How does your child like to transition to nap? (story, music, blanket, etc.) How does your child respond when: Hungry? \_\_\_\_\_\_ Tired? \_\_\_\_\_ Does your child have any special fears? What else would you like us to know about your child? What else can we do for you or your child to make your child care experience pleasant?

Please remember to contact your teacher or administrator at any time if you have any questions, concerns or suggestions.



Initials: Date:

# Parent/Guardian Contract

I agree to the enrollment of	my child		,, , , , , , , , , , , , , , , , , , ,		at
Children's Discovery Cen deposit of	<b>ter, Inc.</b> I agree to effective as of	pay the tuition	(bi-weekly/monthly) _ the tuition for this	s period is \$	and last week's security
Scheduled Hours:	MON:	TUES:	WED:	THUR:	FRI:
	Rotating da	ays and flexible	schedules can not be	accommodated.	
(Initial) I agree to	use this payme	ent plan for the	e length of this cont	tract.	
FOR TUITION P	AID BI-WEEKLY	/:	_		
sheet for dates). If your acclate fee will be assessed. If	count shows a bal your tuition is not wing week. Your o	lance of greater t paid by the clo child will then be	than \$20 by the close se of business on Fric	e of business on day of that week,	n schedule (see tuition schedule Wednesday of that week, a \$15 your child will not be allowed to you must pay all past balances
I agree that when my	y child attends any	y one day of a c	ontracted week, I am	obligated to pay	full tuition for that week.
FOR TUITION PAI	D MONTHLY:				
have not paid your monthly the month of services rend last day of the month prior	fee, or have a ballered, a \$15 late for the month of so	lance greater the ee will be asses ervices rendere	an \$20 by the close of seed. If the monthly tud, your child will not be	of business on the ition is not paid I be allowed to cor	care services rendered. If you ne 25th day of the month prior to by the close of business on the ntinue child care services. Your rell as a new enrollment fee.
You must agree to give two contract and will pay the fu will be waived for the follow	II tuition for the las				he cancellation of this nonthly, your fall re-enrollment fe
I agree that when my	y child attends any	y one day of a c	ontracted week, I am	obligated to pay	full tuition for that week.
Re	fer to the fee sch	edule for furthe	r explanation of school	ol age hourly tuiti	on terms.
basis for 60 days fol for the duration of 6	lowing the first NS months.	SF check. A sec		esult in my accou	oe placed on a cash only int being put on cash only
I understand this fee I agree that if my acc	is due at the time count is sent to co n agency. I also u	e my child is pick ollection for non-	ked up. ·payment that I am res	sponsible for pay	ment of the collection fee set will not be able to return to
I agree that in case contacted immediate	of accident or in	jury, emergenc	child's destruction of y medical care may b tation expenses incurr	e given in the ev	vent that I cannot be
I agree to give two v and will pay the full t Schedule changes o	veeks notice in wr uition for the last t annot be made ar	riting <i>(regardles</i> two weeks of te nytime during th	s of whether my child rmination. (Children's e final 2 weeks.	attends) of the of Discovery Cent	cancellation of this contract er week is Mon-Fri.)
			ed, a new signed cont		na Davantia Handhaali
I agree to abide by t and newsletters. I acknowledge that I			e with the policies and		
Discovery Center.				•	
A \$100 fall registrat	on fee per family	is due August 1	st each year.		
Father's Signature:	<b>7</b>				Date:
Mother's Signature:					Date:

\*Children's Discovery Center uses automated attendance systems. Failure to use these systems could result in the levying of additional fees.



# Pick-Up Authorization Form

Please indicate below the names of *at least two* individuals who are authorized to pick up your children from school. These individuals will be required to show a form of identification verifying name and address as listed below.

Name:	
	Phone:
Name:	
Address:	Phone:
Name:	
	Phone:
Legrify that the above individuals are authorize	ed to pick up my children from school. This authorization will remain in effect until
•	to plok up my official from concor. This dutilonization will forficial in choose until
notify the school in writing of any changes.	
Child(ren):	
Davante	Date



### Tuition Express

Children's Discovery Center offers you the option of paying your tuition through automatic withdrawal from your bank account. This automatic payment will be a pre-authorized agreement with you, the parent, authorizing Children's Discovery Center to electronically withdraw from your checking or savings account your tuition on a weekly or monthly basis. We will only be accepting automatic payment through your bank account (no credit cards).

We will need the following information from you along with a voided check or bank letter stating your account number and routing number (no deposit slips can be accepted) to set up the automatic payment.

Primary Parent Name:
Account Holder Name (if other than primary parent):
Bank Name:
□ Checking or □ Savings
Routing #:
Account #:
(the routing number is listed first on your check followed by your account number)
If you are a bi-weekly paying parent, the transfer date will be by the end of the day Wednesday, of current two week period per
bi-weekly tuition schedule, two weeks prior to attendance. If you are a monthly paying parent, the transfer date will be the 25th of
the month prior to attendance. If the automatic payment is rejected, you will be charged a \$30 fee and you will need to pay us by
cash for 60 days. If the automatic payment is rejected a second time your account will then be placed on a cash only basis for the
duration of your child's enrollment.
I,, authorize Children's Discovery Center to withdrawal sufficient funds from the checking/saving
account listed above to pay my child(ren)'s tuition as agreed upon in the parent/guardian contract. I understand that any balance
on my account will be included in the automatic deduction of my bank account. I also understand that per my parent/guardian
contract, any additional hours/days are to be paid for the week they are taken. If I pay weekly, these additional charges will be de-
ducted along with my normal weekly tuition and if I pay monthly, these additional charges will be deducted by the Wednesday after
the additional time is used. I also understand that if my bank denies the transaction for any reason I will be charged a fee of \$30.
Primary Parent Name: Date:



# What is Tuition Express?

**Tuition Express is the premier payment processing service in the childcare industry.** As one of the many benefits offered by Tuition Express, parents have the ability to receive their payment receipts via email. TuitionExpress.com keeps parents in touch with their childcare center and their personal finances. *Here are some of the features of TuitionExpress.com:* 

- Receive all your Payment Receipts via email.
- · Email notification of all Non Sufficient Fund (NSF) items or Declined Credit Card transactions.
- View and print Transaction History reports.
- Regenerate past email payment notifications.
- · All receipts are Flexible Spending Account qualified (provided center has submitted required data).
- Easy access to change email addresses notifications are sent to.

#### **HOW TO REGISTER AT TUITIONEXPRESS.COM**

- Your childcare provider will issue you a unique Tuition Express ID number.
- · Go to www.tuitionexpress.com and click on "My Account".
- Click the "Click here to Register" link to begin the account set up.
- Enter the Tuition Express ID number and the Last 4 digits of your bank or credit card account number.
- Create a username and password
- Type in your email address and check the box "Receive Notification"
- Click "Submit". When you receive an email from Tuition Express click on the link to confirm your email address.



### What is Tuition Express?

#### **FACTS ABOUT AUTOMATIC PAYMENTS**

- Automatic Payments have been around for more than 30 years and uses the same network as Automatic
   Deposits. More than 2 billion transactions a year are made via Automatic Payment.
- Each Automatic Payment is deducted from your account on the due date of each payment cycle so it is easy to track.
- Automatic Payments are confidential transactions. Just one or two people see them. In contrast, checks pass
  through three to nine hands as they are processed and have all the information available for a criminal to steal
  your identity.
- Automatic Payments help you maintain a good credit rating because bills are paid on time, every time.
- Record keeping is easy. Each bill paid automatically from your checking account or credit card is listed on your monthly statement.
- Consumers who use Automatic Payment are protected by the Electronic Funds Transfer Act of 1978, known as Federal Regulation E. www.hankersonlinc.com/re~05/205.html
- Automatic Payment saves you money. It costs consumers close to \$100 a year in time and Automatic costs,
   such as postage, to pay bills by check instead of using Automatic Payment.
- Automatic Payments is great for travelers since bills are paid automatically, you do not have to worry about them when you are out of town.