

FINANCIAL LITERACY PROGRAMS



Financial Field Trips

Diapers 2 Deposits

Financial Field Trips & Financial Literacy Programs

PERMISSIONS

Field Trips:

I hereby authorize my child to participate in approved Financial Field Trips organized by Diapers 2 Deposits, Inc. under the supervision of its staff.

Photography and Audio:

I grant Diapers 2 Deposits, Inc. (“Diapers 2 Deposits”) and its representatives’ permission to utilize images, audio recordings, or likeness of my child for lawful purposes. I understand that Diapers 2 Deposits will not disclose associated names. I acknowledge Diapers 2 Deposits’ ownership of such materials for various purposes including, but not limited to, publications, advertisements, and online media. I waive any claims for compensation and understand that once published, these materials may be used beyond Diapers 2 Deposits’ control. I may withdraw this permission by providing written notice to Diapers 2 Deposits.

Transportation:

I acknowledge and accept that Diapers 2 Deposits may provide transportation for my child for its financial field trip program. I understand that Diapers 2 Deposits’ liability commences upon my child boarding its vehicles and ends upon disembarkation, except when transitioning to a Diapers 2 Deposits activity. I acknowledge the organization’s discretion to prevent disembarkation in perceived dangerous circumstances.

Use of Technology:

I authorize my teenager to engage in email, Ai, investing simulation, apps & web-based platforms. I understand that these activities may occur without direct supervision and release Diapers 2 Deposits from any liability arising from such interactions of my child operating outside of the scope of instructions provided.

TECHNOLOGY USAGE GUIDELINES

The purpose of these guidelines is to establish clear rules and expectations for the use of technology within Diapers 2 Deposits, Inc. programs and facilities. These guidelines aim to safeguard the privacy and safety of participants while ensuring that technology is employed responsibly and aligned with our mission.

1. Device Usage During Program Hours:

- Cell phones, smart watches, and other electronic devices should not be in use during program hours unless explicit permission is granted by Diapers 2 Deposits, Inc. staff.
- If permission is granted, staff should have the ability to monitor device screens at all times. Participants are not permitted to share screens or use someone else's device without authorization.
- Participants and parents should utilize the Diapers 2 Deposits, Inc. program office to communicate with each other during program hours.

2. Online Conduct and Content:

- Bullying, harassment, or unwanted contact via online or app-based platforms is strictly prohibited.
- Participants found engaging in online behavior that violates Diapers 2 Deposits, Inc. Behavior Expectations or policies will face disciplinary action according to Diapers 2 Deposits, Inc. Discipline Policies.
- Sharing, searching, or downloading content that contradicts Diapers 2 Deposits, Inc. Behavior Expectations, policies, or mission will result in disciplinary action of removal from the program.

3. Staff Communication:

- Diapers 2 Deposits, Inc. staff are prohibited from engaging in one-on-one communication with participants using social media, apps, texting, or phone calls.
- Exceptions include:
 - Texting/phone calls between Diapers 2 Deposits, Inc. staff and teen participants with parent permission (signed program registration form) when using a Diapers 2 Deposits, Inc. issued device.
 - Communication with a participant who is over the age of 18.
- Unauthorized recording or picture-taking of participants is strictly prohibited. Only authorized Diapers 2 Deposits, Inc. staff may take pictures for parent communication and program promotion purposes.

4. Social Media Guidelines for Teen Programs:

- Marketing and Communications personnel should be included as Admin on all social media accounts/closed groups associated with teen programs.
- Private/direct messages sent through social media accounts or closed groups to the Program Director may be replied to via social media.

5. Consequences for Violations:

- Participants found violating these guidelines or misusing their devices may face disciplinary action in accordance with Diapers 2 Deposits, Inc. Discipline Policy. Consequences may include revoking phone usage, requiring devices to be turned off and stored during program hours, or program suspension or dismissal.

6. **Liability and Damage Assessment:**

- Diapers 2 Deposits, Inc. is not liable for any personal items damaged, lost, or stolen during our programs.
- Participants or individuals causing damage to Diapers 2 Deposits, Inc. property or personal belongings of others due to negligence, misuse, or unsanctioned activity may be subject to a damage repair assessment fee.

By acknowledging these guidelines, participants and their parents/guardians agree to adhere to these policies and understand the consequences for violations.

BEHAVIOR EXPECTATIONS & DISCIPLINE PROCEDURES

At Diapers 2 Deposits, Inc., our behavior expectations, and discipline procedures are rooted in our core values of caring, honesty, respect, responsibility, and faith. We are committed to fostering a safe, secure, and enjoyable environment where all youth can understand and embody good character traits. When youth deviate from expected behaviors, we view it as an opportunity for learning and growth.

We promote positive behavior guidance and discipline by:

- Cultivating a positive environment
- Establishing clear structure and limits
- Encouraging social and emotional learning
- Reinforcing our core values
- Addressing challenging behaviors proactively

Diapers 2 Deposits, Inc. Financial Field Trip program adhere to six simple rules to convey behavior expectations:

1. Listen and follow directions.
2. Do what's right.
3. Keep your hands and feet to yourself.
4. Try everything and do your best.
5. Be kind. Speak up against unkind actions or words.
6. Be safe and have fun!

All youth are expected to comply with these rules to ensure the safety and enjoyment of everyone involved. Your cooperation and support contribute to a positive experience for all participants.

We prohibit the following behaviors, including but not limited to:

- Actions endangering the physical, mental, or emotional safety of youth, peers, or staff.
- Language or behavior that discriminates against others based on race, ethnicity, gender, sexual orientation, or religion.
- Destructive behavior.
- Habitual behaviors violating personal boundaries or negatively affecting the program's safety and enjoyment.
- Behavior or language of a sexual nature.

Certain behaviors may result in immediate dismissal from the program.

Diapers 2 Deposits, Inc. employs positive discipline strategies, emphasizing teaching and reinforcement of desired behaviors rather than punitive measures. Our approach focuses on the needs of youth and contributes positively to their overall development. Staff members utilize positive discipline by:

- Communicating positively with youth.
- Encouraging youth to resolve conflicts using their own words and solutions.
- Engaging with youth calmly and directly about expected behaviors.

While restrictions may sometimes be necessary for the health, safety, or well-being of youth or others, Diapers 2 Deposits, Inc. staff never resort to corporal punishment under any circumstance. In situations where a youth poses harm to themselves, others, or adults, staff may employ physical restraint solely to ensure safety.

MEDICATION POLICY

Medication Administration:

Diapers 2 Deposits, Inc. typically does not administer medication unless expressly directed in writing by the child's parent or guardian. Medications must be in their original containers with clear written instructions for dispensing. Generally, children are not allowed to carry medication unless it is dispensed on their person (e.g., insulin pump) or a doctor has provided written authorization for self-administration, ensuring safety precautions are met. If a doctor has granted such permission, a copy of the authorization must be provided to Diapers 2 Deposits, Inc. Parents or guardians are responsible for delivering the medication to program staff.

Information Disclosure:

I consent to medical staff communicating with Diapers 2 Deposits, Inc. personnel regarding any medications my child is taking and specific medical or psychological conditions that may affect participation in Diapers 2 Deposits, Inc. programs. I authorize Diapers 2 Deposits, Inc.

to release any health records related to me/my child as necessary for treatment, referral, billing, or insurance purposes.

Health History:

I understand that it is my responsibility to notify Diapers 2 Deposits, Inc. if I/my child has been exposed to or has contracted any potentially serious communicable diseases (e.g., chickenpox, hepatitis, meningitis, lice) or has experienced fever, vomiting, or diarrhea before attending a program. As required by the American Camping Association, I agree to have the participant(s) examined by a licensed physician within one year of arrival at an overnight camping program and submit a properly completed Health Examination Form, documenting required immunizations and proof of personal insurance. Failure to provide accurate information may result in dismissal from the program.

Medical Expenses:

I agree to cover all necessary medical expenses for the health and well-being of myself/my child.

Emergency Procedures:

In the event of an emergency where parents/guardians or listed emergency contacts cannot be reached, Diapers 2 Deposits, Inc. will contact emergency medical personnel and take actions deemed in the best interests of the participant pending their arrival, based on Diapers 2 Deposits, Inc.'s judgment.

PROGRAM POLICY**Personal Items and Damage Assessment:**

Participants acknowledge that Diapers 2 Deposits, Inc. is not liable for any personal items damaged, lost, or stolen during our Financial Field Trip program or in travel. In the event that a participant or anyone on Diapers 2 Deposits, Inc. property causes damage due to negligence, misuse, or unsanctioned activity, Diapers 2 Deposits, Inc. reserves the right to charge a damage repair assessment fee.

Force Majeure:

Performance under this Agreement by Diapers 2 Deposits, Inc. is subject to circumstances such as acts of God, government authority, transportation curtailment, disasters, widespread illness (including epidemic and pandemic events), and other emergencies. If any of these conditions make it illegal, impossible, or commercially impracticable for Diapers 2 Deposits, Inc. to fulfill its obligations, this Agreement may be terminated by Diapers 2 Deposits, Inc. without liability, upon written notice to the other party.

Contractors/Staff:

Diapers 2 Deposits, Inc. strives to contract exceptional staff in all programs. However, during staff time off or after contract termination or employment with Diapers 2 Deposits, Inc. ends,

these individuals are private citizens and not subject to our contractor rules. Diapers 2 Deposits, Inc. does not endorse or recommend its current or former contractor. Any arrangements with current or former Diapers 2 Deposits, Inc. contractors are independent of Diapers 2 Deposits, Inc. programs and must be based on the parent's or guardian's independent investigation, responsibility, and judgment. Participants agree that Diapers 2 Deposits, Inc. shall not be responsible and will be held harmless from any claims or liability related to such activities.

PLEASE READ CAREFULLY. THIS DOCUMENT AFFECTS YOUR LEGAL RIGHTS AND THOSE OF MINORS. IT IS LEGALLY BINDING. BY SIGNING THIS AGREEMENT, YOU RELEASE YMCA OF THE TRIANGLE AND RELATED PERSONS/ENTITIES FROM ALL LIABILITY AND FOREVER GIVING UP ANY CLAIMS.

I, in my personal capacity, or as the legal guardian of the minor named below ("Minor"), acknowledge and agree that any use of Diapers 2 Deposits, Inc. transportation, facilities, services, equipment, and premises ("Facilities"), and any participation in Diapers 2 Deposits, Inc. programs and activities ("Programs"), involves inherent risks. These risks include but are not limited to: (1) personal injury, (2) property damage, (3) disability, (4) death, and (5) sickness or disease. I voluntarily accept and assume full responsibility for these risks for myself and/or the Minor. I also voluntarily accept and assume full responsibility for all other risks associated with Facilities use and Financial Field Trip Program participation. I acknowledge that I am aware of the nature and extent of these risks and that I am not relying on any description of these risks provided in this document or by any Diapers 2 Deposits, Inc. personnel.

I understand that Facilities use and the Financial Field Trip Program participation are voluntary and may be discontinued at any time. I acknowledge that activities related to Facilities use and Financial Field Trip Program participation involve some level of risk. In partial consideration of Diapers 2 Deposits, Inc. making these facilities and programs available, I agree, both personally and as the legal guardian of the Minor, not to hold Diapers 2 Deposits, Inc., its officers, directors, agents, employees, volunteers, insurers, and representatives ("Releasees") liable for any damages. This includes damages for any injury or loss to person or property sustained by the Minor or myself in connection with, arising out of, or related to the Facilities or Financial Field Trip Program. I release Diapers 2 Deposits, Inc. and the Releasees from any liability for injury to myself and/or the Minor arising from the Facilities or Programs. I waive any right to take legal action against the Releasees for any injury.

Waiver, Release, Indemnification & Covenant Not to Sue:

In consideration of my own and/or the Minor's Facilities use and/or Program participation, I agree, in my personal capacity or as the legal guardian of the Minor, that the Releasees will not be liable for any personal injury, property damage, disability, death, sickness, or disease

incurred by myself, the Minor, or any family members, dependents, or guests, however occurring. This includes injuries or damages arising from the negligence of the Releasees. I understand that I am solely responsible for any losses or damages, including personal injury or property damage, sustained from my own or the Minor's Facilities use or Program participation.

I specifically waive any liability arising from actual, alleged, or threatened infectious, pathogenic, toxic, or other harmful properties of any "organic pathogen," including bacteria, viruses, or other pathogens, regardless of their source or nature. This waiver applies regardless of whether such "organic pathogen" results from a local, statewide, national, or global outbreak, epidemic, pandemic, or unknown cause.

Furthermore, I release the Releasees from any causes of action, claims, suits, liabilities, or demands, including those based on negligence, that the Minor, myself, or any legal successors or proxies may have now or in the future due to personal injury, property damage, disability, death, sickness, disease, or accident of any kind arising from Facilities use or Financial Field Trip Program participation. I agree that this release applies to supervised or unsupervised participation and to injuries or damages resulting from the negligence of the Releasees.

Additionally, I agree to indemnify and hold harmless the Releasees from all causes of action, claims, demands, losses, suits, liabilities, or costs arising from the Minor's Facilities use, Program participation, or both. This indemnification applies to claims of negligence or any other basis of liability.

In summary, I release, waive, and covenant not to sue the Releasees for any causes of action, claims, suits, liabilities, or demands arising from Facilities use or Financial Field Trip Program participation, regardless of how the injury or damage occurs, and whether participation is supervised or unsupervised.

Minor's Name

Parent/Guardian Signature

Date