



Grant County Family YMCA

Summer Day Camp 2011

Grant County Family YMCA
123 Sutter Way
Marion, IN 46952

Tel: (765) 664-0544

www.grantcountyyymca.org



INTRODUCTION.....	3
1. About our Staff.....	3
2. Camp Safety & Child Accountability	3
3. Swimming Time & Procedures.....	3
4. Swim Schedule:.....	3
5. Lost & Found Items	4
CAMP PAYMENTS	4
6. Fees.....	4
a. Registration	4
b. Camp Fees.....	4
7. Payment policy	4
8. Payment Schedule.....	4
9. Weekly Payment Procedure.....	5
10. Notes about Day Camp Weekly Fees:.....	5
11. YMCA Non-sufficient funds policy	5
FINANCIAL ASSISTANCE.....	6
12. YMCA Financial Assistance (PWY Day Camp Scholarship)	6
13. Day Camp Scholarships.....	6
INFORMATION FOR CAMPER.....	6
14. What Your Child Should Wear and Bring To Day Camp.....	6
a. Camp Wear	6
b. Bring to Camp in a back pack or school bag	7
c. Do NOT bring to camp	7
15. Severe Weather Policy.....	7
16. Emergency Closings	7
17. Illness	8
18. Injury	8
19. Special Needs	8
CAMP SCHEDULE.....	8
20. Location.....	8
21. Group Time	8
22. Camp Clean-Up	9
23. Field Trips	9
24. Sign-In/Sign-Out Procedures.....	9
25. Camp Discovery Grant County YMCA.....	9
26. Unauthorized Pick-Up.....	9
27. Suspected Impairment.....	10
28. Late Fees for Pick-Up.....	10
DISCIPLINE	10
29. Our Discipline Policy.....	10
30. Day Camp Discipline Procedure	10
31. Parent Conferences	11
32. Parent Involvement/Communication	11
33. What is expected from parents?.....	11
34. What is expected from campers?.....	12
CODE OF CONDUCT AND PARENT AGREEMENTS.....	13
35. YMCA of Grant County Employee Code of Conduct.....	13



5. Lost & Found Items

If your child should lose something at Camp Grant County, it will be placed in the lost & found box. Towards the end of each day, counselors will hold a “lost & found show” at group time. Each item will be held up for claim.

Lost and found articles will be kept in our possession for two weeks, if not claimed they will be donated to the Hands of Hope Women’s shelter.

CAMP PAYMENTS

6. Fees

a. Registration

A one-time registration fee which is non-refundable:

- YMCA Members: \$30
- Program Only Members¹: \$40

b. Camp Fees

Members:

- \$70.00 per week (including Field Trip)
- \$20 per day (not including Field Trip day)
- \$30 Field Trip only – maximum is 30; must pre-register by the Friday before

Program Only Members²:

- \$90.00 per week (including Field Trip)
- \$25 per day (not including Field Trip day)
- \$35 Field Trip only – maximum is 30; must pre-register by the Friday before

7. Payment policy

Payment is due prior to the week of day camp! **Pre-payments are then due every Friday.** Payments made after Friday, 6:00 PM, will be charged a \$5.00 late fee.

We need your child’s first and last name on your check or money order each week, along with the week number!

If your payment falls behind, you will be given a notice that your child is unable to return until the balance is paid.

8. Payment Schedule

Days	June 2 & 3(Tues & Wed)	Due on or before May 27
Week 1	June 6	Due on June 3
Week 2	June 13	Due on June 10

¹ Non-YMCA member

² Non-YMCA member



Week 3	June 20	Due on June 17
Week 4	June 27	Due on June 24
Week 5	July 6	Due on July 1
Week 6	July 11	Due on July 10
Week 7	July 18	Due on July 15
Week 8	July 25	Due on July 22
Week 9	August 1	Due on July 29

Please Help US plan AHEAD!

If you have registered and paid for a week of Day Camp, and something comes up, where your child cannot attend, we must have a note from you one (1) week in advance, letting us know which week your child will be absent. Without written notice in advance, we will still charge you for the week for which your child registered but didn't attend. We want all children at YMCA Day Camp to have a fun-filled and beneficial summer experience, and by helping us plan for the best counselor/camper ratio, you help everyone have a positive Day Camp experience!

9. Weekly Payment Procedure

Payments can be made for the upcoming week at anytime at the YMCA Front Desk by 6:00 PM, Friday. Options for payment are as follows:

You may pay by **CASH, CHECK** payable to YMCA of Grant County or **DEBIT/CREDIT CARD**

5:30 a.m. – 9:00 p.m. (M-F), Sat. 6:00 am – 5 pm; Pay at the Front Desk at sign-in/out time.

10. Notes about Day Camp Weekly Fees:

- ✘ All payment options (cash, check, debit/credit card) will be accepted at the Grant County YMCA front desk for Day Camp fees.
- ✘ The YMCA does not deduct single days missed from your requested weekly rate. Your weekly fee pays for direct operation costs: staff, equipment, supplies, etc.
- ✘ Unless a special announcement is made, there will be no weeks where you will pay less than your regular weekly fee.
- ✘ If your name is highlighted on the sign-in/sign-out sheet, see the YMCA sign-in/out site-director immediately!
- ✘ In special circumstances, the YMCA will work one-on-one with parents and agree upon a payment plan that is best for the family. **It is crucial that parents communicate with the Childcare Director/Camp Site-director in this situation.**
- ✘ If you neglect your weekly payments, we will prohibit your child from attending day camp. *Let us know what is going on with YOU!*

11. YMCA Non-sufficient funds policy

The YMCA policy on returned checks are as follows:

- Camp attendance for your camper is immediately suspended until the balance + service charge is paid (no refund for days missed due to account suspension).



- If your check is returned unpaid, it will be collected electronically by E Cashflow Systems. Once E Cashflow Systems has started its process, it is outside the hands of the YMCA.
- In addition the check writer will be assessed a minimum fee of \$20 (or the maximum amount allowed by law). The check writer will also be responsible for all other collection costs.
- No partial payment can be accepted on returned checks already processed by E Cashflow Systems.
- After **one** returned check, you **MUST** pay with cash at the Grant County YMCA front desk only (requirements remain the same for late fee).

FINANCIAL ASSISTANCE

12. **YMCA Financial Assistance (Community Partners Day Camp Scholarship)**

If you receive financial assistance for Day Camp from the YMCA, you be contacted and advised the amount you pay each week, how long your assistance is for, and the date your assistance ends. Please be sure to read all requirements in this handbook. You must sign the agreement on the last page of the booklet and return it to the YMCA to keep on file. We want to make sure we make all requirements clear to those we apply for assistance. If there are any unclear rules (regarding financial assistance), please contact the Child Care Director at the YMCA for clarification. Financial assistance is very limited.

13. **Day Camp Scholarships**

Day Camp Scholarships will be awarded to families who demonstrate a need for a safe and caring child care environment because of economic (income) or educational disadvantage. Community Partners (Day Camp) Scholarship applications are available at the YMCA Front Desk.

Day Camp scholarships are limited and can only be awarded to a child who attends for a full week. Scholarships are not available to campers who attend by day or a Field Trip only. Please note that there are only a certain number of scholarships that can be awarded each week.

IMPORTANT! The closing date for scholarship applications is May 13, 2011. All successful scholars will be notified by May 21, 2011.

INFORMATION FOR CAMPERS

14. **What Your Child Should Wear and Bring To Day Camp**

a. Camp Wear

- Clothes appropriate for play – old clothes work best! It is camp! Kids are going to get dirty!
- SMALL amount of EXTRA clothes possible (kids will lose extra items!)
- Closed shoes and socks! No sandals or flip flops!
- Sunscreen, visor or hat.



- b. Bring to Camp in a back pack or school bag
- Sack lunch (that does not have to be warmed or refrigerated – EVERY DAY – with name on it!) **The Grant County YMCA does not provide lunch.**
 - Bag for your child's STUFF (with name on it!)
 - Non-caffeinated drink for lunch (EVERYDAY!)
 - 1 x Water bottle of water (with name on them!) Freeze it overnight
 - Swimsuit (if you wanna swim, you gotta have it! – put your name on it!)
 - Girls – one piece works best
 - Boys – shorts style swimsuits only – no cut offs, boxers or basketball shorts
 - Old towel (put name on it!)
 - Sunscreen – at least SPF 15 (put it on & put name on it!)
 - Rain jacket that folds up to nothing
 - GREAT ATTITUDE! (BRING IT EVERYDAY!!)
- REMEMBER, THE YMCA IS NOT RESPONSIBLE FOR LOST OR STOLEN ARTICLES!*

- c. Do NOT bring to camp
- Sandals or flip flops
 - Electronics (if it has batteries, leave it at home!)
 - Trading cards of any kind (you won't have time to trade!)
 - Toys of any kind (you'll have enough fun without them!)
 - Expensive clothes or shoes (this is day camp, not a fashion show!)
 - Large amounts of money (the camp store is not that expensive!)
 - Sports equipment (we have all the equipment you need!)

If campers bring any of the above to camp, it will be taken by their counselor, held until the end of the day, then given to the parent.

On announced days, campers will be allowed to bring these items for special “theme activities”, which are planned in advance.

15. Severe Weather Policy

In case of severe weather, please call the YMCA for pick-up and drop-off procedures and times.

At times during the summer, the weather is uncooperative and changes camp plans for the day. In case of severe or significant/continuous weather patterns, our plans will be as follows:

- Children will be kept indoors at the YMCA until weather ceases or parents arrive for pick-up.

16. Emergency Closings

In the event of an emergency (natural disaster, etc.), the YMCA summer day camp may close without notice. Refunds for days closed will not be given in the event of an emergency. TV/radio stations will be notified in the event of an emergency closing. Signs will be posted at the YMCA drop-off/pick-up sites, where possible.



17. Illness

A child who is ill should be kept at home for the safety of everyone at day camp. Many communicable diseases begin with cold-like symptoms. If your child develops a fever of 100 or more degrees, vomiting, diarrhea, etc., you will be notified to pick up him/her immediately.

A child who is ill must be without symptoms for 24 hours before returning to camp.

If your child is required to take medication, it must be in its original prescribed container, with the child's name on. The instructions must be clearly marked on the container, and the medicine must be placed inside a zip-lock plastic bag with the child's name on. This must be signed in to a Counsellor – do not put this in their lunch box, or in their bag! The Counsellor must be told when the last first dosage for the day was taken.

In the event that your child contracts a case of head lice, we will ask that you not bring him/her to Day Camp until they are nit free. We will accept documentation from the Health Department or your child's physician.

If your child has a virus/disease, please tell us when it first appears. We will then post a notice to camp parents about the occurrence of the virus/disease. Your child will not be accepted into our care if he/she appears to be sick when brought to the YMCA or does not have written documentation from a physician.

18. Injury

If your child is injured at camp, the director will take whatever steps necessary to obtain proper emergency care. These steps include, but are not limited to **contacting the parent/guardian or persons on the child's registration form, calling an ambulance, or transporting the child to an emergency hospital by a staff member if needed.** **If for any reason your child is sent to an emergency hospital, a YMCA staff member will make every effort to remain with your child until a parent/guardian is contacted and able to arrive at the hospital.

19. Special Needs

We will attempt to serve any participant who would like to enroll in YMCA day camp, however if it is determined that we are not able to ensure safety and well-being of the participant and of other campers, we will recommend removal of that child. Please work with us when there are issues that can be addressed.

CAMP DISCOVERY SCHEDULE

20. Location

Our camp begins and ends at the YMCA. Our camp operates from 8:30 am – 4 pm. We offer pre-camp 6: 30 am to 8:30 am (unless we are leaving on a Field Trip and need to leave earlier), and post camp activities from 4 pm to 6 pm.

21. Group Time

Each morning and afternoon, the entire camp will come together as one. In the morning, counselors will give devotions, skits, sing songs, and take attendance. Also,



announcements will be made concerning the daily schedule, activities the following day, or plans/themes for the week. Group/individual camper achievements will be awarded at this time.

22. Camp Clean-Up

Counselors at the end of the day have jobs to complete which will provide adequate upkeep of YMCA facilities. Children will also assist in keeping our camp clean. This provides campers with a sense of responsibility for the program. Camp Discovery will use a rotation system, where each group cleans a different area each day.

Children may also be assigned to clean camp property due to misbehavior as outlined in the Discipline Policy. Chores will be within reason (supervised trash pick-up, sweeping, arranging books, cleaning out containers, hosing down tables, organizing toys, etc.)

23. Field Trips

At least once per week the camp will take a field trip to an off-site location. Each week there may be a “field trip allowance” requested to cover your child’s additional refreshment needs at a field trip venue.

24. Sign-In/Sign-Out Procedures

You are required to physically walk your child to the camp counselor and sign your child in and out daily. The YMCA will give you information about the drop-off and pick-up points for the camp.

25. Camp Discovery Grant County YMCA

Sign-In: 6:30 – 9:00 a.m.

Sign-Out: 4:00 – 6:00 p.m.

*Parents must have children signed in by 9:00 a.m. each day, or at least 15 minutes before departure on Field Trip Days.

IMPORTANT! When you drop your child off in the morning you will sign in your child. At that point any letters concerning special needs, requests or any special requirements should be turned into the administrative camp staff (sign-in/out director, camp director, etc.). Likewise, each afternoon, you will sign out your child on the clipboard.

IMPORTANT! Campers will only be allowed to leave with their parent/guardian, or with persons who are authorized for pick-up as stated on the registration form. Please have your picture I.D. handy when you come to sign-out your child. If someone not listed on the application form will be picking your child up, a written note must be given to camp administrative staff at drop off that morning. By doing this, we can assure a safe pick-up procedure every day. Please remain patient at pick-up, especially if inclement weather arises.

26. Unauthorized Pick-Up

A legal court document is required to withhold a child from his/her biological parent. If a legal document is not on file at the YMCA office, a child **CANNOT** by law be withheld from the biological parent. If this is a problem within your family, please make sure we have the appropriate paperwork in the YMCA camp office to protect your child.



27. Suspected Impairment

YMCA staff will not allow a child to be released to a parent or authorized person if it is suspected their judgment is impaired by drugs, alcohol, or other substance. Please understand this rule is for the safety of the child. A staff member will suggest that an alternate driver be called, or call the police if necessary to ensure the child's safety.

28. Late Fees for Pick-Up

To avoid late pick-up fees, your child must be picked up from the YMCA no later than 6:00 PM. Late fee charges per child will be as follows:

6:00 – 6:15 PM	\$5.00
6:15 – 6:30 PM	\$1.00/minute for each thereafter

*At 6:30 PM, the Y receiving no communication from the parent, and emergency contact options have been exhausted, staff will contact the local authorities (Sheriff's Department for children living in a county area; Marion Police Department for children living in the Marion area) to assist locating a family member listed on your child's registration form.

The late pick-up fee must be paid in cash to the staff member(s) on duty.

This fee covers the costs of staff staying after 6:00 PM to supervise campers. After your fifth late pick-up, your child will be suspended from camp for 1 week.

You MUST pay the late pick-up fee upon request. We provide childcare for children regardless of circumstances—even beyond the parent's control (traffic, weather, etc.). It is the responsibility of parents to contact the YMCA about such circumstances or problems, and organize alternative pick-up arrangements for their child by the designated time.

DISCIPLINE

29. Our Discipline Policy

All children in our day camp will be expected to follow rules established by YMCA staff to ensure a wholesome and safe environment for all persons involved. Our staff is committed to positive reinforcement, abstaining from physical or verbal punishment. Methods such as "time out" and reflective writing will be used to direct the child away from the behavior/activity, which is the cause of the issue.

If these methods do not correct the issue, the child will be given an added responsibility for a small period of time. Next offense, the child will be given a written reprimand and parents will be called. Parents will be expected to discuss a course of action to alleviate the situation. Succeeding 3 discipline reports will be a 1-day suspension. After 4 reports will be a 3-day suspension and number 5 will result in expulsion from the program until further notice. No refunds will be given for any suspension from the program.

30. Day Camp Discipline Procedure

- Verbal Warning
- Time out OR reflective writing
- Discipline reports & parent notification (if the child is disruptive and cannot be settled)



- 3 discipline reports = 1-day suspension
- 4 discipline reports = 3-day suspension
- 5 discipline reports = expulsion without notice

Parents, please review the following rules with your camper prior to the beginning of their camp session:

- Campers must RESPECT all day camp staff and day camp equipment.
- Campers must RESPECT other's feelings, differences, and personal property.
- There will be no fighting permitted at day camp – AUTOMATIC SUSPENSION
- Throwing any dangerous objects is not allowed – AUTOMATIC SUSPENSION
- Stealing YMCA or other campers' property – AUTOMATIC SUSPENSION
- Profanity and any other form of verbal abuse are not permitted towards anyone at YMCA camp.
- Campers must stay with their group and counselor at all times unless otherwise instructed (YMCA Policy: "a child shall never be left alone")

ZERO TOLERANCE POLICY: Behavior (actions – verbal or written) that threatens or harms another person (adult or child) will not be tolerated. If your child exhibits this type of behavior, you will be immediately called to remove your child from the YMCA and your services will be terminated without notice or refund.

31. **Parent Conferences**

Exchanges of information between parents and staff provide insight for both the staff and the parent. It is vital that you inform us of any changes within your family. Changes at home include moving, hospitalization of a sibling or parent, or alterations in the parent's relationship can influence the way in which your child relates to others. Staff can better provide for your child's needs if they are aware of the situation. Please call the YMCA (664-0544), to schedule a parent/staff/child conference.

32. **Parent Involvement/Communication**

Families are what the YMCA is all about! Family nights, newsletters about the program, and calendars with upcoming events will help us create the best possible day camp experience. Submitting your e-mail address will also allow us to better keep you informed about field trips and special activities; parents are an important part of our program, and communication is a two-way street! Please don't let us down!

33. **What is expected from parents?**

- ✦ We expect parents to express interest in their child's activities and experiences at YMCA summer day camp.
- ✦ Parents must agree to communicate openly with the day camp staff on issues concerning their child.
- ✦ We expect campers to take responsibility for own actions and we expect parents to reinforce positive behaviors while at YMCA day camp.



- ✦ We expect campers and parents to cooperate with all policies and procedures at our summer day camp.

34. What is expected from campers?

- ✦ Campers are expected to obey rules (verbal/written) made by the YMCA, as well as those made by directors of the summer day camp program - RESPONSIBILITY.
- ✦ Campers are expected to respect all decisions made by YMCA staff - RESPECT.
- ✦ Campers will be expected to participate in camp activities - RESPONSIBILITY.
- ✦ We expect campers to accept consequences of their own actions – RESPONSIBILITY/HONESTY.
- ✦ Campers should respect YMCA property, as well as the property of other campers in the day camp program – CARING/RESPECT/RESPONSIBILITY.



CODE OF CONDUCT AND PARENT AGREEMENT

35. YMCA of Grant County Employee Code of Conduct

1. In order to protect YMCA staff, volunteers, and program participants, at no time during a YMCA program may a staff person be alone with a single child where they cannot be observed by others. As staff supervises children, they should space themselves in a way that other staff can see them.
2. Staff shall never leave a child unsupervised.
3. Restroom supervision: Staff will make sure the restroom is not occupied by suspicious or unknown individuals before allowing children to use the facilities. Staff will stand in the doorway while children are using the restroom. This policy allows privacy for other children and protection for staff. No child regardless of age should ever enter a bathroom alone on a field trip. **Always accompany children in groups of threes – no exception.**
4. Staff should conduct or supervise private activities in pairs (diapering, putting on bathing suits, taking showers, etc.). When this is not feasible staff should position themselves so that they are visible to others.
5. Staff shall not abuse children including physical abuse (strike, spank, shake, etc.), verbal abuse (humiliate, degrade, threaten), sexual abuse (inappropriate touch or verbal exchange), mental abuse (shaming, withholding love, cruelty), and neglect (withholding food, water, basic care). Any type of abuse will not be tolerated and may be cause for immediate dismissal.
6. Staff must use positive techniques of guidance, including redirection, positive reinforcement, and encouragement rather than competition, comparing and criticism. Staff will have age appropriate expectations and set up guidelines and environments that minimize the need for discipline. Physical restraint is use only in pre-determined situations (necessary to protect the child or other children from harm) and is only administered in a prescribed manner, and must be documented in writing.
7. Staff will conduct a health check of each child, each day, as they enter the program, noting any fever, bumps, bruises, burns, etc. Questions or comments will be addressed to the parent or child in a non-threatening way. All questionable marks or responses will be documented.
8. Staff should respond to children with respect and consideration and treat all children equally regardless of sex, race, religion, abilities or culture.
9. Staff will respect children's right to not be touched in ways that make them feel uncomfortable, and their right to say no. Other than diapering, children are not to be touched in areas of their bodies that would be covered by a bathing suit.
10. Staff will refrain from intimate displays of affection towards others in the presence of children, parents, and staff.
11. While the YMCA does not discriminate against an individual's lifestyle, it does require that in the performance of their job they will abide by the standards of conduct set forth by the YMCA.
12. Staff must appear clean, neat, and appropriately attired.
13. Using, possession, or being under the influence of alcohol or illegal drugs during working hours is prohibited.
14. Smoking or the use of tobacco in the presence of children or parents during working hours is prohibited.



15. Profanity, inappropriate jokes, sharing intimate details of one's personal life and any kind of harassment in the presence of children or parents are prohibited.
16. Staff must be free of physical and psychological conditions that might adversely affect children's physical or mental health. If in doubt, an expert should be consulted.
17. Staff will portray a positive role model for youth by maintaining an attitude of respect, loyalty, patience, courtesy, tact, and maturity.
18. Staff may not be alone with children they meet in YMCA programs outside the YMCA. This includes babysitting, sleepovers, and inviting children to your home. There are no exceptions given unless there was an established prior relationship between the employee and parents.
19. Staff are not to transport children in their vehicles.
20. Staff are not to communicate with YMCA participants through via the internet or text messaging.
21. Staff may not date program participants under the age of 18 years.
22. Under no circumstances should staff release children to anyone other than the authorized parent, guardian, or other adult authorized by the parent or guardian (written parent authorization on file with the YMCA).
23. Staff are required to read and sign all policies related to identifying, documenting, and reporting child abuse and attend training on the subject, as instructed by a supervisor.

The Code of Conduct is listed here in the Day Camp Handbook to let parents know how serious the YMCA is about the conduct of its employees in relation to YMCA participants.



36. Parent/Guardian Agreement

1. I have read and understand the guidelines regarding weekly program fees. I understand payments are expected in advance and that there will be a late fee assessed should I neglect to pay on time. Also, I understand the YMCA reserves the right to suspend or terminate my services at any point due to an accrued balance.
2. Day Camp fees will be charged for any week designated by the parent on the registration form. Two weeks notice must be given to Ipi Williams, Childcare Director, Shawn Butcher Assistant Childcare Director to change a week of attendance without penalty. See “Camp Payments” Section for further explanation.
3. I understand and will provide the proper attire for my child at day camp. I know the items that are essential to their success in the YMCA program.
4. I have read and I understand the policy regarding lost and found items at the YMCA day camp.
5. I agree to abide by the rules the YMCA has set for my child when he/she is ill. These rules are for the safety of my child and everyone involved in day camp.
6. I am aware of the YMCA’s policy regarding injury in the day camp program.
7. I understand that the YMCA does not provide accident insurance coverage for participants. I am responsible for my own coverage.
8. I know that the YMCA will attempt to serve any participant who would like to enroll, however if it is determined that the safety of the participant and other campers cannot be ensured, other arrangements will be made.
9. I understand my child will be transported in a YMCA vehicle to camp events such as field trips.
10. I know my child must be signed-in for the YMCA to assume responsibility for my child. Also, my child must be signed-out by myself or another authorized person to be released from YMCA custody. I have read and understand the sign-in/drop-off, sign-out/pick-up procedures and will follow them throughout the program length.
11. I know I will be charged a late pick-up fee when I arrive after the designated time the program closes. I agree to pay these fees in cash at time of my child’s release.
12. I have read the YMCA’s discipline policy and agree to withhold these rules with my child. I give staff permission to handle discipline situations with my child according to the policy outlined in the YMCA Day Camp Parent Handbook.
13. I understand the YMCA’s ZERO TOLERANCE POLICY regarding discipline.
14. I know that I can schedule a parent conference anytime upon my request.
15. I agree to maintain an open and honest relationship with YMCA staff regarding my child and issues regarding their care at day camp.
16. I will meet expectations for parents and also enforce the day camp expectations with my child.

I agree that the YMCA shall not be responsible for any personal injuries while on any YMCA premises, or as a result of any YMCA sponsored activity. I further agree to indemnify and save harmless the YMCA from any claims or demands arising out of any such injuries or losses.

I have read the 2010 YMCA Day Camp Parent Handbook and understand the program policies and procedures.

Signature of Parent/Guardian

Date of Signature

NAME OF CHILD/REN: _____

PLEASE PRINT