



2018-2019 STUDIO POLICY

♪ EXPECTATIONS

Hegarty Piano Studio strives to provide quality piano lessons by integrating a variety of teaching methods, activities, and technology. A high standard of professionalism & excellence in methodology, materials, equipment, and curriculum is upheld by Hegarty Piano Studio. Students are expected to treat their lessons accordingly, with the same serious attitude as they have with any learning endeavor, be it school, sports, dance, martial arts, etc. The following policies explain how Hegarty Piano Studio runs and details what is expected of its clients.

♪ LESSON CONTENT

Lessons focus on technique, repertoire, musicianship, creative skills, and music theory, including note reading & rhythm. Younger students can expect frequent hands-on games and activities that make learning fun. Older students can expect to use note reading, rhythm, or ear-training video games on the teacher's tablet. The teacher will prepare the student for recitals, community service performances, recordings, and individual goals. All students will have a weekly assignment, which guides them and helps them focus when practicing at home.

♪ LESSON TERM

The year is divided into three terms, with a specific number of private in-person lessons as follows:

Fall Semester: August – December = **18 Lessons**

Spring Semester: January – May = **18 Lessons**

Summer Semester: June – July = **6 Lessons**

Students who take lessons in the summer are guaranteed a spot when the Fall Semester begins. Students who don't take lessons in the summer must pay the August Tuition by June 1st in order to reserve a spot in the schedule. All other students will not be guaranteed a spot and will be put on the waiting list for the Fall Semester

♪ LESSON LENGTH

- All Primer & Beginner students will start with 30-minute lessons and all Intermediate students will start with 45-minute lessons.
- All students will increase to alternating 30-minute & 45-minute lessons after one full year of lessons, to accommodate the increasing length of songs and increasing difficulty of theory & technique.
- All students will increase to all 45-minute lessons when they reach the Elementary Study Level or after 2 years, whichever comes first, to accommodate the increasing length of songs and increasing difficulty of theory & technique.

♪ CONTACTING THE TEACHER

Questions? Need to talk? Open communication is key, but time is valuable. Quick questions can be handled during your lesson time or by text. Longer discussions should be handled by phone or email.

The best time to call is between 9:00am and 11:00am or between 7:00pm and 9:00pm, Monday-Friday. You can call between 11:00am and 7:00pm, but most likely will need to leave a message because of active lessons or no cell signal. **Please do not call or text before 9am or after 9pm.**

STUDIO CALENDAR

The Studio Calendar is always available on the MyMusicStaff.com website (aka MMS), which is the studio management system that we use. (Please read the “Studio Management System” section below.) Parents are responsible for following the studio calendar and are expected to use it to keep track of all scheduled lessons, listed studio breaks, observed holidays, recording weeks, community service performances, and recital events. The calendar can also be found on the studio website at www.HegartyPiano.com.

Throughout the year, there are several Studio Breaks, calculated into the number of lessons received each Semester. Five of these breaks are Working Breaks and only three of them are not. **During the 2018/19 calendar, these breaks are scheduled for the following weeks:**

- September 3rd** - Labor Day
- September 25th-September 28th** - Miss Nancy’s Birthday Break
- October 31st** - Halloween
- November 19th-23rd** - “Christmas CD Prep” Working Break
- December 20th-26th** - Year-End Bi-Annual Break
- December 27th-January 4th** - “End of Fall Semester” Working Break
- February 18th-22nd** - “Recital Prep” Working Break
- April 15th-19th** - “Awards Prep” Working Break
- May 27th-June 7th** - “End of Spring Semester” Working Break
- July 1st-July 5th** - Mid-Summer Bi-Annual Break
- July 29th-August 2nd** - “End of Summer Session” Working Break

TUITION

Tuition rates cover the regular private in-person piano lessons, as well as the extensive amount of time spent outside of the lesson planning for, preparing for, managing and monitoring each student’s music education, including but not limited to:

- Curriculum and repertoire planning,
- Development of teaching materials & activities, often including pieces arranged specifically for the student,
- Printing, scanning, copying,
- My music lending library, and
- Professional organization memberships.

Tuition does **not** include the cost of music books. Students can expect to spend \$25-50 per year on music books.

Three different “Tuition Rate Plans” are offered to accommodate client’s varying needs and expectations. Each Rate Plan is based on the level of time, participation, and “seriousness” that the student (and family) is willing to make a commitment to. (Please read the “Chart of Tuition Rate Plans” for a comprehensive chart of all details specific to each Rate Plan.)

- The “**Ala Carte Rate Plan**” is for “weekly” and “monthly” lessons without any long-term commitment. This can be paid on a lesson-by-lesson basis or on a monthly basis.

Ala Carte Rate Plan	Lesson by Lesson	Monthly
30 Minute Lesson	\$37.50 per lesson	\$135 per month
45 Minute Lesson	\$50.50 per lesson	\$185 per month

- The “**Semester Rate Plan**” offers a discounted rate for a 5-month semester commitment, which would provide the opportunity to skip the Summer Session. This can be paid in full or on the “monthly installment option”, which includes a processing fee of \$10 per month per student*.

Semester Rate Plan	Semester Tuition	Monthly Installment Option
30 Minute Lesson	\$575.00 per Semester	\$115.00 + \$10 Installment Fee
Alternating 30 & 45 Minute Lessons	\$700.00 per Semester	\$140.00 + \$10 Installment Fee
45 Minute Lesson	\$825.00 per Semester	\$165.00 + \$10 Installment Fee

- The “**Year-Round Rate Plan**” offers a greater discounted rate for a year-round commitment, including the summer months. This can be paid in full or on the “monthly installment option”, which includes a processing fee of \$10 per month per student*. The Year-Round Rate Plan also comes with a “Monthly Missed Lesson Credit”, which covers four lessons missed by the Teacher within the year. If the teacher doesn’t miss four lessons, you still get the credit. (Please read the section “Make-up Lessons” below for more details.)

Year-Round Rate Plan	Yearly Tuition	Monthly Installment Option
30 Minute Lesson	\$1,320 per Year	\$110.00 + \$10 Installment Fee
Alternating 30 & 45 Minute Lessons	\$1,650 per Year	\$137.50 + \$10 Installment Fee
45 Minute Lesson	\$1,920 per Year	\$160.00 + \$10 Installment Fee

*The \$10 per month processing fee for the “monthly installment option” covers the administrative tasks required for monthly billing, including but not limited to invoicing, reminder calls, and collection efforts.

- Homeschooled students who are using Charter School funds for payment will need to use a different calculation for their Tuition because the Charter Schools will not allow for “customized billing”. In other words, Discounts and varying Transportation Fees cannot be applied and one Flat Rate must be charged for everyone. However, homeschooled clients can still choose between the Ala Carte Rate Plan, the Semester Rate Plan, or the Year-Round Rate Plan, as follows:

Charter School Rate Plan	Ala Carte	Semester	Year-Round
30 Minute Lesson	\$45 per lesson or \$155 per month	\$150 per month	\$145 per month
Alternating 30 & 45 Minute Lessons	Not available	\$187.50 per month	\$181.25 per month
45 Minute Lesson	Not available	\$200 per month	\$195 per month

TRANSPORTATION FEE

Lessons are taught in the student’s home. **There is a Transportation Fee per month per family.** Each area has its own weekday for lessons in order to keep transportation costs as low as possible. **The amount of the Transportation Fee depends on where the student lives and the Rate Plan they are on, as follows:**

Ala Carte Rate Plan:

- \$15/month in Camino, within 4 miles of Hwy 50
- \$25/month in Pollock Pines and Placerville, within 4 miles of Hwy 50
- \$30/month in Camino, Pollock Pines and Placerville, more than 4 miles of Hwy 50

Ala Carte Rate Plan (continued):

- \$30/month in Diamond Springs, El Dorado, Shingle Springs within 4 miles of Hwy 50
- \$35/month in Diamond Springs, El Dorado, Shingle Springs more than 4 miles of Hwy 50
- \$35/month in Rescue, Cameron Park, El Dorado Hills
- \$40/month in Somerset, Fairplay, Grizzly Flats, Lotus, Coloma

Semester Rate Plan:

- \$10/month in Camino, within 4 miles of Hwy 50
- \$20/month in Pollock Pines and Placerville, within 4 miles of Hwy 50
- \$25/month in Camino, Pollock Pines and Placerville, more than 4 miles of Hwy 50
- \$25/month in Diamond Springs, El Dorado, Shingle Springs within 4 miles of Hwy 50
- \$30/month in Diamond Springs, El Dorado, Shingle Springs more than 4 miles of Hwy 50
- \$30/month in Rescue, Cameron Park, El Dorado Hills
- \$35/month in Somerset, Fairplay, Grizzly Flats, Lotus, Coloma

Year-Round Rate Plan:

- \$5/month in Camino, within 4 miles of Hwy 50
- \$15/month in Pollock Pines and Placerville, within 4 miles of Hwy 50
- \$20/month in Camino, Pollock Pines and Placerville, more than 4 miles of Hwy 50
- \$20/month in Diamond Springs, El Dorado, Shingle Springs within 4 miles of Hwy 50
- \$25/month in Diamond Springs, El Dorado, Shingle Springs more than 4 miles of Hwy 50
- \$25/month in Rescue, Cameron Park, El Dorado Hills
- \$30/month in Somerset, Fairplay, Grizzly Flats, Lotus, Coloma

 **DISCOUNTS**

The following discounts are offered with the **Semester Rate Plan**, one discount per family:

Military Tuition Discount	5%
Senior (over 70) Tuition Discount	5%
Homeschool Tuition Discount*	1 student = 2.5% ... 2 students = 5% ... 3 students = 7.5%

The following discounts are offered with the **Year-Round Rate Plan**, one discount per family:

Military Tuition Discount	5%
Senior (over 70) Tuition Discount	5%
Homeschool Tuition Discount*	1 student = 5% ... 2 students = 7.5% ... 3 students = 10%

* The Homeschool Tuition Discount is only available to those families who pay for lessons out of pocket.

 **PERFORMANCES & EVENTS**

There are several additional activities offered by Hegarty Piano Studio, such as performances, workshops, and recording sessions. (Please read the separate "2018-19 Performances & Events" page for specific details, dates, & locations for each activity.) Some of these activities are optional and some are mandatory. On the ..

- **"Ala Carte Rate Plan"**, only the Practice Workshops and the Christmas CD recording are mandatory, with a small fee to cover expenses. All other activities are optional.
- **"Semester Rate Plan"** requires attendance & participation in at least one of each type of extra activity each Semester, but offers a slightly discounted fee.
- **"Year-Round Rate Plan"** requires attendance & participation in at least one of each type of extra activity each Semester, but also offers a greater discounted fee.
- **All extra activities are optional for adult students.**

Except for the Community Service Performances, all other events and the Annual Recital require an “Event Fee” to help cover the room rental fees, equipment & supplies (for workshops & recording), preparation expenses (such as printer ink & paper for Recital programs & certificates), and student supplies and/or prizes (for workshops). A “Teacher’s Time Compensation” was not calculated into these fees.

The Event Fee also reserves a space in these activities that cannot be resold. The activities & events are more successful & beneficial to the students if there are many students participating, and so your student’s presence is essential. Therefore, **there are no refunds for non-attendance of any mandatory group activity or studio event.**

Activity	Ala Carte Rate Plan	Semester Rate Plan	Year-Round Rate Plan
“Intro to Practice” Workshops	\$40	\$35	\$30
“How to Practice” Workshops	\$30	\$25	\$20
Community Service Performances	No charge	No charge	No charge
CD Recording Week	\$20	\$15	\$10
Annual Recital & related events	\$120	\$110	\$100
Annual Award Ceremony Trophy Fee	\$40	\$40	\$40

An Invoice for all of the Event Fees for the upcoming year will be handed out in August.

- Clients who pay for all Events in full before August 15th, will receive a 10% discount.
- Clients who pay for all the Events in one Semester before August 15th & January 15th, will receive a 5% discount.
- You can also pay the full fee for each Event as it approaches. If you do not pay in full in August, an invoice will be sent out at least one month before the Event
- The Annual Recital Participation Fee is due by September 1st so that the room rental can be paid.

PAYMENT

Ala Carte Tuition is always paid in full. Semester and Year-Round Tuition is either paid in full or paid on the “Monthly Installment Option”. If the “Monthly Installment Option” is chosen, the total tuition is divided evenly over the course of the semester or the year, depending on Rate Plan, and charged each month in advance. **This means that whether there are 5 lessons or 2 lessons in that month, the monthly payment is exactly the same.**

Payment is due in advance. The first month’s payment is due at the Interview or upon official sign-up for lessons, whichever is later. Your lesson time cannot be guaranteed until payment is made. If lessons start in the middle of a month, the 2nd month will be prorated. Special arrangements will be made for Homeschool students with Visions, Inspire, Core Placer, or Horizons Charter Schools.

No matter when your payment is due, Invoices will be emailed out on the third week of each month for the upcoming month. Payments are due as follows:

- **Ala Carte Weekly Rate Plan** - payments are due at the beginning of each lesson.
- **Ala Carte Monthly Rate Plan** - payments are due on the first week of each month.
- **Semester Rate Plan** - monthly installment payments are due on the last week of each month for the upcoming month; “in full” payments are due on the 2nd week of July and December.
- **Year-Round Rate Plan** - monthly installment payments are due on the last week of each month for the upcoming month; “in full” payments are due on the 2nd week of July.

Payments can be made by cash or check. You also have the option to make your payment through PayPal by using the link that is on your Invoice. If you choose to do this, there is a 2.9% processing fee that is automatically added by the system to your invoice total. You are also welcome to send payments through Chase QuickPay or Zelle, or to set up an automatic payment through your bank’s Bill Pay System.

Please Note: I am a piano teacher, not a collection agency - and my bill will be the same amount due at the same time every month - so please treat your payment to me in the same way you would your other regular monthly bills. **Your payment is expected by the due date, no matter what, whether we have a lesson or not.** If you cannot make your payment by the due date, you must call in a timely manner and discuss the situation with Miss Hegarty in order to avoid **a late charge of \$25 per week.**

🎵 LESSON ATTENDANCE & REFUNDS

Regular lesson attendance & accountability is critical to a student's progress. Lesson time should be considered as important as school time and should not be missed unless absolutely necessary.

Please understand that the tuition you pay reserves an exclusive timeslot in my schedule that is customized and extensively prepared for. That time is not portable. Unlike a restaurant or a hairdresser, that time cannot be resold nor can "extra teaching time" be created in which to reschedule lessons. **There are NO refunds or credits for student missed lessons.** Make-up lessons are provided as outlined below.

🎵 ABSENCES & CANCELLATIONS

○ **It is mandatory that you notify Miss Hegarty of an absence, in person or by telephone.** In other words, **you need to actually speak with Miss Hegarty** at some point **before** the lesson to be cancelled. To cancel a lesson, please ...

- **DO NOT** send a text message (unless you cannot get a cell signal and have no other choice),
- **DO NOT** use social media or Messenger, and
- **DO NOT** use the email (unless you are cancelling lessons more than 1 week in advance).

If Miss Hegarty shows up for the lesson because your message wasn't received, you will still be charged for the lesson.

○ **IS IT THE FLU OR A COLD?** ALWAYS tell Miss Hegarty if you or another family member is sick. Out of consideration for the health of Miss Hegarty and other piano students (some who have asthma & other respiratory cautions), **it is required that ...**

- students do not attend their lesson if they have stayed home from school or work due to an illness, have a fever, OR seem to be coming down with something that might be contagious.
- we do not have lessons if any family member has stayed home due to an illness, has a fever, OR seems to be coming down with something that might be contagious.

PLEASE call Miss Hegarty to discuss it before she arrives at an in-person lesson. If Miss Hegarty arrives for an in-person lesson and you, or another household member, have obvious symptoms, Miss Hegarty might leave immediately if she determines that you are too sick to be at the lesson. Remainders of such lessons will not be made-up.

🎵 MAKE-UP LESSONS

Two days at the end of each semester will be set aside for makeup lessons. Makeups may also be scheduled at a time when another student has cancelled, if it is logistically logical. (In other words, if you are in Pollock Pines and the cancellation is by a student living down in El Dorado Hills with other lessons on that day in that same area, there isn't time to be down in EDH, then travel up to PP, and then back down to EDH.) **In 2018/19, the End-of-Semester Makeup Days will be on December 20th & 21st, and on May 23rd & 24th.**

Student Cancellations:

- A lesson will **NOT** be made-up if the student isn't home when Miss Hegarty arrives. No exceptions. Miss Hegarty will always try to reach you by phone if you are not home, then will stay at least 10 minutes before

putting a note on your door and leaving.

- Due to a full teaching schedule on all weekdays, in-person makeup lessons cannot be provided for **same-week cancellations**, unless the student or a family member is unexpectedly sick. **One lesson per semester can be made up on the End-of-Semester Makeup Days, in the event of sudden illness or family emergency, if time allows.**
- If **more than one-week's notice of the cancellation is given**, in-person makeup lessons **may** be provided on the End-of-Semester Makeup Days, if time allows.
- If time doesn't allow for an in-person makeup lesson, a custom Video Makeup Lesson, or a Video Conferencing Makeup Lesson on a Saturday via Skype, Facetime, or Zoom, **may** be provided at Miss Hegarty's discretion. (Please read the separate "Makeup Lesson Options" handout for more details.)
- If the End-of-Semester Makeup Days are full, and a Video Makeup Lesson or Video Conferencing Makeup Lesson cannot be done for any reason, the makeup is forfeit.
- Lessons missed during the Summer Session will be made up as time allows. If an in-person makeup cannot be coordinated, the makeup is forfeit.
- There are **NO** make-up lessons for missed or cancelled make-ups. No exceptions.

Miss Hegarty keeps a careful attendance record on the MyMusicStaff.com website, which, in the event of any attendance discrepancies, will serve as the official record.

Teacher Cancellations:

- **Ala Carte Weekly Lessons** will be rescheduled for an in-person makeup lesson or skipped, depending on time availability.
- **Ala Carte Monthly Lessons** will be rescheduled for an in-person makeup lesson, during another student's cancelled lesson.
- **Semester Lessons** will be rescheduled for an in-person makeup lesson, either during another student's cancelled lesson or on the End-of-Semester Makeup Days.
- **Year-Round Lessons** will use the "Missed Lesson Credit", factored into your Tuition payment, which covers four Teacher-missed lessons throughout the year. (If the teacher doesn't miss four lessons, you still get the credit.) If more than four lessons are missed by the Teacher, an in-person makeup lesson will be scheduled, either during another student's cancelled lesson or on the End-of-Semester Makeup Days
- If time doesn't allow for an in-person makeup lesson, a custom Video Makeup Lesson, or a Video Conferencing Makeup Lessons on a Saturday via Skype, Facetime, or Zoom, **may** be provided at Miss Hegarty's discretion. (Please read the separate "Makeup Lesson Options" handout for more details.)
- If the End-of-Semester Makeup Days are full, and a Video Makeup Lesson or Video Conferencing Makeup Lesson cannot be done for any reason, a "Missed Lesson Credit" of \$18.75 per 30-minute lesson, plus the prorated Transportation Fee, will be given on the next month's invoice.
- If the teacher has to miss a week or more of lessons due to illness or family emergency, a "Missed Lesson Credit" of \$18.75 per 30-minute lesson, plus the prorated Transportation Fee, will be given on the next month's invoice.

IN-HOME TEACHING

Please keep in mind these particular circumstances and policies for in-home teaching:

- Because lessons are taught in client's homes and with children, it is mandatory that another family member, preferably an adult, be present in the house during the lesson and that the lesson be held in a common room of the house, in case of an emergency.

- A 62-key keyboard is sufficient for the first year or two of lessons. After 2 years, students must have an acoustic piano or a keyboard with weighted keys. All acoustic pianos must be kept in tune.
- It is important that during the lesson time there isn't any loud conversation, television, music, or other noise that can be heard at the piano and disturb the lesson. Also along these lines, if there are other children in the house, they should be asked to stay away from the "piano room" during the lesson and to try to stay quiet so they don't distract the student. (This is also an important environment during the student's practice time.)
- Although there is a 15-30 minute window between each home, if there is unexpected traffic or if one student's lesson runs overtime (which can happen when a student needs extra help, tests are being taken, or when new songs are being chosen), then all subsequent lessons may start late. **When the lesson schedule is running late, each student will still get their full lesson time.** If the lesson schedule is running **more** than 15 minutes late, I will **always** call to let later students know that this has happened and, if necessary, will reschedule the lesson.
- To get the most time from your lessons, students need to be ready to start the lesson when Miss Hegarty arrives at your home. Please have hands washed and all books & materials at the piano. Students are expected to warm-up at the piano for at least 5 minutes before Miss Hegarty arrives.

STUDIO MANAGEMENT SYSTEM

MyMusicStaff.com (also referred to as MMS) is a web-based studio management system that Hegarty Piano Studio subscribes to. This website is separate from the Studio website at www.HegartyPiano.com. When a student signs up for lessons, an email will be sent with the log-in instructions for you to setup your own unique password to have access to the Student Portal, where you will find the Studio Calendar, Studio News, your financial account information, and your student's Practice Log and Repertoire. The MMS website is easy to use and you can also make it an icon on your phone so that it is easy to quickly log your student's daily practice time.

- **Parents are expected to use the Student Portal on the MMS website** to keep track of your student's lesson time, upcoming events, and studio news.
- **Parents are responsible for and students are expected to log their daily practice time on the MMS Practice Log before each week's lesson.**

PRACTICE TIME

Students must practice in order to learn to read music and play the piano. There is no way around it. The learning happens during the practice time, when the student is working on the assignment, playing the songs over & over, and drilling on their theory. If there is a lack of progress, there is probably a lack of practice.

Time will be spent during the lessons to teach the students how to practice. In addition, Practice Workshops will be held at least once each semester. All new students will be required to attend the "Introduction to Practice" workshop, where they will receive their official "Practice Binder" with resources, tools, & games to use to make practice fun. All students are required to attend one "How to Practice" Workshop each year.

Parents are responsible for making sure that practice time happens. Each student is required to practice at least four days each week, without skipping more than one day between practice sessions. Each student will be required to reach their specific Weekly Practice Goal, which is based on age and study level; however, this time is only a minimum and the student should always practice long enough to complete each of their weekly assignments. **Parents are responsible for making sure the Daily Practice Time is logged on the MMS website before each week's lesson.**

INCENTIVE PROGRAM

Hegarty Piano Studio offers a generous Incentive Program to all clients. Each student will receive points for reaching their Weekly Practice Goal, completing songs, scoring 100% on worksheets & tests, giving excellent performances, and so on. If the student simply completes each assignment and reaches their practice goal each week and participates in the performances & activities, they will reach 5,000 points in approximately 6-8 months.

When a student reaches 5,000 points, they can “cash in” for a \$5 gift card to Jamba Juice or Baskin Robbins. If they want to save their points, they can eventually cash in for a larger gift card to the store of their choice. The cost of this program is not factored into the overhead used to calculate the Tuition. Since this is a reward from Miss Hegarty for hard work, specific Practice Guidelines must be followed for the student to participate in the program. The Guidelines will be explained at the first lesson.

REFERRAL PROGRAM

Hegarty Piano Studio offers a **\$25 Referral Credit to current clients** when a new student they referred has had lessons for one month ... and **another \$25 Referral Credit** after they've had lessons for one year. Be sure to tell anyone you refer to tell Miss Hegarty who sent them.

PERMANENT WITHDRAWAL

Music is a lifelong pursuit, but lessons are not always possible for a multitude of reasons. If you are unsatisfied with your lessons for any reason, or if you are contemplating stopping your lessons, please speak freely to me about your concerns.

Your intention of permanent withdrawal must be submitted to Miss Hegarty in writing, by email or letter. Do not use text or social media.

- Students at the “**Ala Carte Weekly Rate Plan**” level do not need to give any notice.
- The students at the “**Ala Carte Monthly Rate Plan**” also do not need to give notice, but they will **not** receive a refund for any remaining balance if lessons are cancelled mid-month.
- The students at the “**Semester Rate Plan**” and the “**Year-Round Rate Plan**” level are required to give **one-month paid notice**.

If a Semester or Year-Round student must withdraw registration in the middle of the contract term, upon cancellation you must either a) pay the balance of the contract plus any unpaid mandatory extra event fees in full, **OR** b) pay the difference between your contract and the Ala Carte Rate for the months under contract preceding cancellation. Any balance owing to Hegarty Piano Studio will be due & payable within one week of cancellation. If a refund of prepayment is due, any needed adjustments will be deducted from the refund and the balance will be refunded within 1-3 months of cancellation, depending on the size of the refund.

POLICY OR CONTRACT VIOLATION

If any student or parent violates the studio policies or the terms of the contract more than three times, then all lessons will be permanently cancelled without refund, and all awards or rewards due will be forfeited. All books or equipment loaned to the family will be due back immediately or the family will be charged & held responsible for the cost of the books or equipment.

Failure to follow these policies will be considered a Breach of Contract, which could result in Small Claims Court action. If this occurs, you will be held responsible for all related legal fees and collection fees, including but not exclusive to attorney & court fees. With that legality said, please know that this situation has never occurred in the entire history of Hegarty Piano Studio.