

# Normalcy & Reasonable & Prudent Parenting Standard Training

This one-hour training is **REQUIRED** under federal law for ALL child foster care parents. This includes both relative and non-relative foster care providers who are in the process of becoming licensed, as well as those who are currently licensed. This training is also required for at least one designated staff at all corporate or residential child foster care facilities.

Preventing Sex Trafficking and Strengthening Families Act amended Title IV-E requiring states to support normalcy for all children in foster care. Children and youth in foster care need to experience the same types of developmentally appropriate and social activities that their friends, families, and classmates who are not in care experience. This new law permits foster parents, designated corporate foster care and residential staff to allow foster children to participate in normal childhood activities by applying the reasonable and prudent parent standard.

This training will address the following:

- why supporting age-appropriate activities is important;
- what this means for foster families, corporate foster care, and residential facilities;
- what is the reasonable and prudent parent standard;
- what are the social and extracurricular childhood activities that can be approved by caregivers; and
- how the federal and state law addresses caregiver's liability concerns.

## **INSTRUCTIONS:**

1. View the video, power point handouts and the Reasonable and Prudent Parenting Guidelines Fact Sheet.
2. Discuss/Consider the learning examples.
3. Review the MN Joint Underwriter's Liability Information.
4. Take the Post Test
5. Mail/Email or fax the completed post-test back to your licensor.

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## **Learning Examples: Apply the Reasonable and Prudent Standard.**

### **Outline some considerations that would need to be made before granting the child permission.**

1. A foster family has horses on their farm. Some of the horses are “kid broke” while others are not. You have a 12 year old foster child who has never ridden a horse before.
2. The foster family lives in town on a quiet residential street at the end of a cul-de-sac. The foster child is 9 and has ADHD and is absolutely fearless. The child would like to ride bike and set up a small jump using a board and bricks in the middle of the cul-de-sac.
3. The 17 year old foster child requests permission to go to a rock concert in Fargo with a friend.
4. The 9 year old foster child wants to take dance lessons at Dancing Off Broadway. You know that the lessons and schedule are pretty intense and fairly expensive.
5. The 16 year old foster daughter has met a new boy and would like to go on a date. You do not know this boy and the foster daughter has been struggling with chemical dependency issues.
6. The foster child is 13 and comes home with a permission slip from school. The class is taking a field trip to Andes Tower Hills.
7. The 12 year old foster girl requests to set up a Facebook account.
8. The 10 year old foster child would like to earn some money during the summer by mowing lawns for neighbors.
9. The 8 year old foster boy gets invited to his first birthday party ever. It is an overnight sleepover where they will be going swimming and staying in a local hotel overnight.
10. The foster parents need to attend a required training. They normally would have another foster provider they know provide respite care for them. They have a 3 and 4 year old foster child who are quite busy and often fight physically with one another.
11. Four days before Opening Deer season the foster family gets a placement of a 13 year old boy. The foster dad is taking the 16 year old son along on a hunting trip to their cabin up north for the weekend. The foster child requests to go along.
12. The 17 year old foster child would like to get a part time job but does not have a driver's license yet. The child struggles with maturity and follow through and impulse control. The child struggles academically.
13. The foster daughter who is 16 has been invited to Prom by a boy she has been seeing for some time. The birth parents do not approve of her relationship with this boy. The girl has found a dress she loves for just over \$400.
14. The family has snowmobiles and ATV's that they use both on their property and on trails. The 14 year old foster child wants to drive one.
15. The neighbors know that you have a 14 year old foster daughter. They called to ask if she could babysit their infant for a few hours while they go out to the movies. The daughter has never cared for an infant as young as this one but is excited about doing so. You have been struggling with the child regarding time management with regard to her cell phone use.
16. The foster family has a 16 year old son who gets along really well with their 6 year old foster boy. They would like to go to the park together to shoot hoops. It is too far to walk or ride bike and the birth son has a driver's license.
17. Your teenage foster child is very good with children and is very nurturing toward younger siblings. You have a placement of a 10 month old foster child who has become very challenging to take to the store. You are out of groceries and need to take about 2 hours to go to the store shopping without the baby. The teenage foster child offers to babysit.

## **Foster Provider Liability:**

If you are a foster provider in the State of Minnesota licensed by the Department of Human Services, approved by a tribal government or the Department of Corrections, you are automatically covered by the group liability policy. The Minnesota Joint Underwriting Association does not know the names of each foster provider, only that if they fit the above definition, they are considered an insured for the policy. Basically, anything that you are legally obligated to pay is the result of your activities as a foster provider is covered. This includes but is not limited to injury to someone not living in the foster providers home by a foster child or adult, property damage done to some else's property caused by a foster child or adult, injury to the foster child or adult by the alleged negligent care by the foster provider. In case you are accused of injuring someone or damaging something because you are a foster provider, the Minnesota Joint Underwriters Association provides attorneys for your defense at their cost. Your obligation is to cooperate with them.

The limits of coverage are \$1,500,000 per incident and the policy will pay up to \$3,000,000 in one year. These limits are for each foster home. Basic exclusions to the policy include injury to the foster provider or member of the foster providers family; damage to any property that is owned by, rented to, or leased by the provider (such damage may be covered under your home owners policy); dishonest, fraudulent, criminal or malicious acts; any injury or property damage resulting from the operation or use of a motor vehicle; bodily injury arising out of or resulting from sexual abuse of a minor. If something should happen that you might be liable for, it is your duty to notify the Minnesota Joint Underwriting Association. They would rather know about hundreds of incidents that don't turn into lawsuits than miss one thing that does. First, follow the procedures of incident reporting from your county and include the MJUA on your list of people to notify. Never be reluctant to give anyone the MJUA name or phone number. They would prefer to talk to people and address the problem directly. The Minnesota Joint Underwriting Association will need a written report of the incident but would also appreciate a phone call as well.

If you have a question as to whether something is covered, please call as it can save a lot of worry and may solve a problem before it becomes larger. If you have questions about coverage or need to report a claim, contact:

**MJUA at 1-800-552-0013 OR 952-641-0262**

**Office Fax 952-641-0274**

**MINNESOTA JOINT UNDERWRITING ASSOCIATION**

**12400 PORTLAND AVE S STE 190**

**BURNSVILLE MN 55337.**

Please contact your homeowner's insurance agent for information regarding what coverage you have and don't have when you become a child foster care provider. For a copy of the MJUA policy, contact the MJUA at the phone number listed above.

## Normalcy and Reasonable and Prudent Parent Standard Training Post-Test

Please complete and return to your licensor for training credit and certificate  
A SEPARATE POST-QUIZ MUST BE COMPLETED BY EACH FOSTER PARENT

1. What does “normalcy” mean?
2. Fill in the blanks: Developmentally appropriate activities are based on a child’s \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ capacities that are typical for an age or age group.
3. What are 3 factors to consider when applying the Prudent Parenting standard to parenting decisions?
4. TRUE or FALSE - Caregivers demonstrating compliance with the Prudent Parent Standard will not incur civil liability if foster child is harmed or injured while participating in an approved activity.
5. TRUE or FALSE - A caregiver must get permission from an agency for any activity that takes a child out of the foster home for longer than three nights.
6. TRUE or FALSE - Corporate foster care and residential facilities must have at least one person available on-site who is trained and designated to apply the Reasonable and Prudent Standard.
7. TRUE or FALSE - In order for a child to stay overnight at the home of a friend, it is necessary for the adults in the home to complete a background study.
8. TRUE or FALSE - If a birth parent does not agree to their child participating in an activity, the child may not participate.
9. Select one of the Learning Examples above and outline what considerations you would make to apply the reasonable and prudent parenting standards.
10. What is one way you plan to implement the Prudent Parent Standard with your foster child(ren)?

\_\_\_\_\_  
Provider signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Licensor signature