

Grow With Us Physical Therapy



Owned and Operated by:
Randi DiBuono, PT, DPT, ATC & Hasmik Telfeyan PT, DPT

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Executive Summary

Summary and Purpose

Grow With Us Physical Therapy is a company dedicated to providing the highest quality of care for pediatric patients with neurologic, musculoskeletal, and developmental conditions. We strive to equip our patients with the tools necessary to navigate their daily lives and give parents and guardians the knowledge and support they need as their child grows. Our team believes in care that will continue to support patients and families throughout their lives.

Description of Services

Grow With Us Physical Therapy is equipped to provide excellent care to pediatric patients between the age of zero to twenty-one years old. Our physical therapists can offer evaluation, diagnosis, and treatment of various pediatric musculoskeletal, neurological, and developmental disorders.

The following is a list detailing the specific services provided by our staff:

- Manual Therapy
- Therapeutic Exercise
- Therapeutic Activity
- Assistive Device Recommendation, Training, and Management
 - Power chair fitting and management available through our contracted Durable Medical Equipment and/or Assistive Technology Professional
- Orthotic, AFO, Bracing Management
 - Fitting and fabrication performed by contracted Occupational Therapist or Orthotist
- Functional Assessments
- Balance Training
- Movement and Mobility Training
- Tone Management
- Developmental Activities
- Gait Training
- Sensory Integration
- Referral for other services—Occupational Therapy, Speech Language Pathology, Aquatic Therapy

Grow With Us Physical Therapy offers an additional Educational Support Service to any family under our care who wishes to be enrolled. This service costs an additional \$60.00 a month where the family can modify their enrollment each month based on their need. This service provides an additional forty-five minute session with your physical therapist per week to discuss their child's diagnosis, treatment, and obtain any extra resources that benefit their child. This service is offered in person at the clinic, over the phone, or via video chat. Each patient enrolled in this service will be given a login to access a website with various references for the parents to use as they need. The additional sessions will be scheduled in the same manner as their typical therapy sessions.

Orthotics Consultant

Grow With Us Physical Therapy will provide orthotics and braces to those patients in need via contracting an orthotist to come into the clinic for fit and distribution. We anticipate using the orthotist two days a month, one to fit and one for distribution of the orthotics to the patients. These professionals will be paid as an independent contractor by our clinic. The estimated payment is \$40/hr each visit to the clinic. In the budget, there is extra money allotted for these representatives in case they are needed more frequently than initially expected to fulfill our patient's needs.

Durable Medical Equipment and Assistive Technology Professional Consultant

Grow With Us Physical Therapy will provide durable medical equipment to those patients in need via contracting a DME or ATP representative for evaluation, fit, and management of the devices. We anticipate using the representatives two days a month, one to evaluate the patient and one for fitting and/or further management of the equipment. These professionals will be paid as an independent contractor by our clinic. The estimated payment is \$25/hr each visit to the clinic. In the budget, there is extra money allotted for these representatives in case they are needed more frequently than initially expected to fulfill our patient's needs.

Business Description

Vision Statement

Empowering children one day at a time.

Mission Statement

The mission of Grow With Us Physical Therapy is to provide exemplary, patient centered physical therapy and education to pediatric clients as well as their families. We commit to ensuring sustainable care for all patients even after discharge to promote lifelong autonomous care.

Keys to Success

The success of Grow With Us Physical Therapy is dependent on various factors. In order to secure a patient base, we have placed our company in an area with a large number of schools, daycares, and medical clinics—specifically those of pediatric specialty such as dentists, other therapy services, primary care providers, and the local hospital's children's hospital. We can secure a patient base by being a referral source for these clinics. Additionally, our company will be successful if we reach 100% productivity within the first year. This will make sure we are utilizing all our units of service to get the most reimbursement. By the end of the first year we would like to have at least 20% of our client base enrolled in our Educational Support Service to increase our revenue and allow us to break even before the expected date. Finally, our company would like to be able to hire another physical therapist within the first two to three years after opening to increase productivity and thus increase profit and overall company success.

Organizational and Legal structure

Grow With Us Physical Therapy will file as a Limited Liability Company (LLC). The owners of the company are Randi DiBuono, PT, DPT, ATC and Hasmik Telfeyan, PT, DPT. Each owner will have 50% ownership of the company and is responsible for maintaining the values and character of the company.

Operational and Ownership Structure

Grow With Us Physical Therapy will be managed by the two owners, Randi DiBuono, PT, DPT, ATC and Hasmik Telfeyan, PT, DPT. The owners will be in partnership about all decisions regarding the future of the company and any decisions including: hiring of staff, employee contracts and compliance, firing of staff, merging with other companies, selling of the company, financial decisions and any decision that will have an impact on the company's current or future state. Each owner will have the following set of responsibilities:

Randi DiBuono, PT, DPT, ATC

- Supervises clinic operations
- Oversees relationships with referral sources
- Orders any new or needed equipment
- Tracks patient outcomes and adherence
- Monitors quality of care given to patients
- Manages any future PT hires

Hasmik Telfeyan, PT, DPT

- Supervises administrative operations
- Oversees Office Manager and administrative staff
- Maintains financial records with CPA
- Safety compliance
- Implements marketing strategies
- Supervise legal responsibilities alongside lawyer
- Medicaid enrollment and adjusting insurance contracts for in-network policies

Operational Location, Hours of Operation, Facility Requirements

Location: Greenville, NC

Hours of Operation: 8am - 6pm

Schedule:

- 3 days of the week 8 hours of patient care
- 2 days of the week 8 hours of patient care, 2 hours ESS

The facility purchased will be 2,500 sq ft at a value of \$750,000. The interest on the property is 7% with a monthly payment of \$5,000 to be paid off in 30 years. The facility will require a front office space, a waiting room, two private treatment rooms, a gym area with five treatment tables, a bathroom, and a kitchen. The facility will also require access to a water system,

electricity, and appropriate exit plans in the case of an emergency. Additionally our facility will have access to parking with handicap spots, will be on the first level with no stairs and will be ADA approved with accessible entry.

Exit Plan

The exit plan for Grow With Us Physical Therapy will be dependent on two factors: the company is not able to break even in five years or the company is not able to maintain a profit margin of 5% or more for five years after opening.

The following strategies will be implemented in the event that:

- One partner decides to leave the company, the remaining partner will take full ownership as the partner leaving forfeits all equity.
- The company decides to take on another partner, the two partners will agree on a percentage of their share to give to the new partner.
- One partner passes away, the other partner will take assets and ownership of the company.
- Grow With Us Physical Therapy is bought out by another company, both partners will sell off all assets in the company and sell the property. If the buyer wishes to continue a physical therapy practice, the owners will sell 100% of the company and its equipment to the buyer. However, if the buyer does not wish to continue a physical therapy practice, the owners will close the practice and sell the property to the buyer.

Marketing Plan

SWOT Analysis

Strengths:

Grow With Us Physical Therapy is committed to providing quality care and upholding values of honesty, respect, and compassion. All patients will be treated equally regardless of background or other personal factors. Employees will demonstrate quality evidence based care and uphold the values of the company. Our physical therapists are highly trained in providing pediatric care and will maintain necessary certifications in order to best serve our patients. Grow With Us Physical Therapy will meet and uphold the CARF standards and maintain the highest integrity of the business. Our clinic will be equipped with the latest technology to ensure efficient and clear communication and documentation, including appointment reminders and direct patient therapist communication. Grow With Us Physical Therapy offers a unique service, the Educational Support Service, allowing the legal guardians of our patients to receive additional education and guidance throughout their plan of care. Our therapists will allot additional time dedicated to educating the parent/guardian, answering questions, and providing resources to promote individualized long term care for the patient.

Weaknesses:

Implicit bias is a part of daily interactions and is something our employees will be aware of while working in our practice. To remedy this, our physical therapists will undergo yearly implicit bias training in order to provide the best patient care. As our business is only beginning, funding will be limited and impact our ability to expand in the first few years, and may require us to find alternative sources of funding. Additionally, our company will require time to increase our patient volume and make relationships with referral sources.

Opportunity:

Our company will be located in Pitt County North Carolina which contains 38 schools with a total of 23,975 children. Additionally, we are located near Vidant Medical Center which includes Maynard Children's Hospital. Our location ensures a large population of children to potentially contribute to our patient volume. Our company will serve children from the ages of zero to twenty-one years old providing a wide range of potential patients. Pitt County contains fourteen daycares with whom we plan to make relationships to become a referral source.

Additionally, Pitt County has a free public transportation option to provide transportation for any patient outside the city limits of Greenville, increasing our ability to provide care to those in the greater area of Eastern North Carolina. The median income of those living in Pitt County is \$66,700 with an employment rate of 95% and a health insurance rate of 87.7%, which adds to the opportunity to achieve a larger patient base.

Threat:

Our main threat is the five other pediatric physical therapy clinics in the area of Greenville, North Carolina. Three of the clinics provide speech language pathology and occupational therapy services and are equipped with certain technologies our company cannot currently afford. Although this might be an obstacle, the area we are located in is continuing to grow and the large medical and school presence will continue to provide ample patients for all clinics in the area. Additionally, our company plans to make relationships with speech language pathology and occupational therapy services once established.

Target Market

The target market of Grow With Us Physical Therapy is the pediatric population located in Greenville North Carolina. Our clinic is equipt to evaluate and treat patients with neurological, musculoskeletal, and developmental conditions who are between the ages of 0 and 21 years old.

Marketing Strategy and Goals

Grow With Us Physical Therapy will implement a number of strategies in order to increase our patient base within the first year of opening. Our main strategy is to implement a number of networking events in common places where parents of potential patients will learn about our company including the many schools and daycares in the area. We plan to have a strong presence in the community to continue to promote health and wellness in the area of Greenville, NC and provide quality pediatric physical therapy care.

Relationships with other Health Care providers and Daycares

Our relationships with Physicians, Occupational Therapists, Speech Therapists, Dentists and other healthcare providers in the area will be vital to the growth of our business. In the first year we plan to reach out to health care providers in the area to make relationships in order to secure referral sources. This will be done through calling providers and sending flyers and emails to their offices. We will also send out flyers to all of the daycares in the area and make relationships with the owners in order to advertise our physical therapy services.

PTA Education Session / Ted Talk

The owners of Grow With Us Physical Therapy will give a Ted-Talk like presentation to the Parent Teacher Association at a different school in the area each semester. These talks will include general information about physical therapy, and why it is so vital for children especially those with any neurologic or developmental condition. It will also give parents opportunities to ask questions and have discussions with experienced pediatric physical therapists. Additionally, it will give our company the platform to advertise our unique Educational Support Service.

School Field Day: PT in PE

Our company will host a field day for local elementary and middle schools. This will consist of games, activities and food for the children. Flyers will be given to the school and children in order to advertise to the parents. A portion of the field day will be an educational hands-on event where we teach the students different physical therapy techniques to teach them about the profession and bring awareness to physical therapy. Parents will also be invited to attend this event as they are the individuals responsible for their child's healthcare.

Merchandise

Grow With Us Physical Therapy plans to create merchandise such as polos, t-shirts, stickers, and car bumper magnets to sell to patients and to wear in the community.

Social Media/Web Presence

Our company will have a Facebook page and website which will provide information on the services we provide, our location, hours of operation and contact information. It will also display pictures of our clinic and patient testimonies for future patients to read. This website will also be the platform for our Educational Support Service.

Operations Plan

Personnel Requirements and Job Descriptions

Grow With Us Physical Therapy will employ two physical therapists and one office manager. The following job descriptions will offer an outline of what is expected of the employees of Grow With Us Physical Therapy.

Physical Therapist

The physical therapists employed by Grow With Us Physical Therapy are required to have completed a three year Doctorate Of Physical Therapy program from an accredited institution, have passed the National Physical Therapy Examination, and have or be willing to apply for licensure in North Carolina. Additionally, they must complete the necessary training courses to provide our Educational Support Service to our clients. The physical therapists will be required to work forty-four hour weeks. This will break down into three eight hour days and two ten hour days to accommodate time for the Educational Support Service. The configuration of what days are eight versus ten hour days is negotiable. The physical therapists should be competent in evaluation, diagnosis, and treatment of pediatric musculoskeletal, neurological, and developmental disorders. Additionally, they must be able to update plans of care for each patient and provide education to the patient and family as needed. The physical therapists should have the following characteristics: compassion, good interpersonal communication, creativity, adaptability, and be able to problem solve. Finally, these employees should be eager to pursue continuing education courses and promote physical therapy in the community.

Office Manager

The office manager employed by Grow With Us Physical Therapy is required to have experience of at least five years in an administrative or office manager setting. A bachelor's degree is strongly recommended, but not required. This individual must be able to effectively communicate with patients and families, manage supply orders, schedule meetings with staff, and be efficient in using computer software such as Microsoft Word, Excel, PowerPoint, and EPIC. EPIC is the company's EMR software for which the office manager will be required to do training. The employee must also be willing to be trained in HIPPA and PHI management. The following are qualities our office manager should have: organized, good planning and communication skills, able to problem solve, good time management, able to work in a team, adaptable, be proactive, and approachable by patients.

Consultation Services

Certified Public Accountant

Grow With Us Physical Therapy is expected to use CPA services for 50 hours per year at an estimated rate of \$150 per hour. A CPA will be used to assist with bookkeeping, preparing financial documents and tax reports.

Attorney

Our company estimates using attorney services 10 hours per year at an estimated rate of \$300 per hour. Attorney services will be used to review contracts, legal documents and consult on any legal issues.

Regulatory Requirements

Grow With Us Physical Therapy will be in compliance with all regulatory requirements and will take every measure to uphold the state and federal laws:

Corporate Compliance Plan

Measures to prevent violations

Our company will take many measures to prevent violations including but not limited to requiring background checks, drug tests, training including HIPAA and OSHA, and providing a contract for every employee to sign that outlines disciplinary actions taken if violations are made.

Health Care Regulation

Grow With Us Physical Therapy will be in compliance with healthcare regulation of Medicare, Medicaid, SCHIP and HIPAA.

Employment Laws

Our company will be held responsible to uphold employment laws of OSHA, FLSA, FMLA, and the ADA.

Measures to Respond to Violations

Administrative Violations

Administrative violations will be reported to the NCPTA board and appropriate disciplinary actions will be taken depending on severity of violation including but not limited to suspension, reporting to the NCPTA board, and release from the company.

Civil Violations

Civil violations will be addressed with disciplinary and educational actions for the staff depending on the severity of the violation. In the case of professional negligence the employee will be addressed to determine if they were aware of their negligence. Additional training will be provided for the employee to complete. If the employee has contact with patients or is a physical therapist, their treatment will not go unsupervised until deemed safe. If needed, their actions will be reported to the board.

Criminal Violations

Criminal Violations will be reported to local law enforcement. The staff member who committed the violation will be removed from the practice and will be suspended until completion of the investigation.

Insurance Needs

Grow With Us Physical Therapy will be enrolled with Medicaid as providers and in network with private insurance companies. The private payers include Blue Cross Blue Shield and UnitedHealthcare. Our company's employees will be covered by professional and general liability insurance. The company will purchase these insurances for the employees at a cost of 2% of the employee salary. General liability will cover bodily injury and property damage. The overall insurance cost for the company will be \$1,220.00 per year. Employees will also be given health insurance as a part of employee benefits.

Productivity Estimate

Our company will aim to have an average productivity rate of 85% with two physical therapists working a total of 75 hours for 92 units of service per week. This accounts for cancellation rates/no-shows, lunch breaks and administration time. See Financial Plan - Break Even Analysis to look at productivity estimates in the first year of opening.

Quality Outcomes Assessment Strategy

Grow With Us Physical Therapy will use a number of outcome measures in order to track the progress of patients receiving care in our clinic. We will use outcomes including but not limited to: Bruininks-Oseretsky Test of Motor Proficiency, Alberta Infant Motor Scale, Peabody Developmental Motor Scale, Gross Motor Assessment, Gross Motor Function Measure, and Test of Infant Motor Performance. Our company will also measure patient satisfaction by giving out a survey to the parents and guardians after the first two weeks of care, and every month following where they will answer questions about their experience in our clinic and also be

able to provide feedback. Additionally our company will undergo a quarterly review and analysis in order to track productivity and financial success. This will be done in accordance with the contracted CPA.

Information Management Systems

Grow With Us Physical Therapy will use various software programs to successfully fulfill information management needs. The overall budget allotted each year for software programs is \$3,600.00. The following breakdown of software programs results in having extra money in the budget for unexpected software needs such as new programs or IT assistance. Electronic Medical Records (EMR) will be completed using EPIC software for a fee of \$1,200.00. This will be available on all staff computers to allow for documentation in the office and out in the gym. The computers will also be equipped with Microsoft Office to give access to Word, Excel, and PowerPoint for a fee of \$300.00 each year. QuickBooks will be installed onto one owner's computer, for a fee of \$299.99 each year, to allow for tracking of financials like payroll, employee PTO, and other financial needs. All personnel working for Grow With Us Physical Therapy will be trained in these software programs as they apply to their respective jobs. IT support will be contracted and given access to these software programs as needed to resolve any problems that arise.

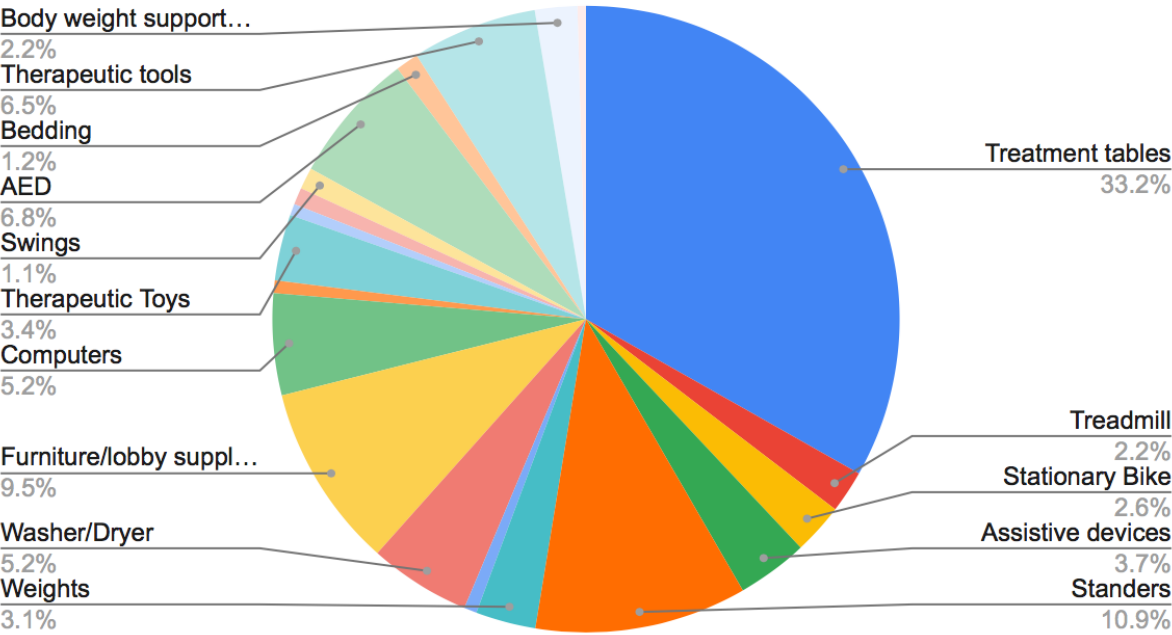
Financial Plan

Capital Budget

The owners of Grow With Us Physical Therapy plan to invest \$150,000 of their personal capital to cover the cost of a down payment on a property estimated at \$750,000. The rest of the property will be paid off in monthly payments over a 30 year period.

Capital Budget Expenses	Cost in Dollars Per Year
Treatment tables	7,600.00
Treadmill	500.00
Stationary Bike	600.00
Assistive devices	838.00
Standers	2,500.00
Weights	710.00
Mirror	150.00
Washer/Dryer	1,200.00
Furniture/Lobby supplies	2,175.00
Computers	1,200.00
Printer/Scanner	150.00
Therapeutic Toys	781.00
Phone line	135.00
Play set	200.00
Swings	254.00
AED	1,550.00
Bedding	270.00
Therapeutic Tools	1,480.00
Body Weight Support System	500.00
Mini Fridge	100.00
Total	22,893.00

Capital Budget Expenses



Break Even Analysis

Grow With Us Physical Therapy is expected to break-even between month 11 and 12 in the first year of opening. With our Educational Support Service as an additional source of revenue, we expect to break even earlier in the year. The break even quantity was calculated using the following formula: $BEQ = (\text{fixed cost}) / [(\text{price}) - (\text{variable cost}/\text{UOS})]$. Our break even analysis is based on the physical therapists working a combined total of 3,840 hours a year and 416 UOS a month while accounting for two weeks of PTO.

UOS Price Calculation			
	CPT Codes	Percent Calculations	Fee in Dollars
Evaluation (30%)	97163 (45min Eval), 97535 (Self Care, Home Management), 97110 (TherEx 15min)	$0.3 * (69.42 + 25.34 + 24.05)$	35.60
Treatment (70%)	97110 (TherEx 15min), 97112 (Neuromuscular Re-education 15min), 97116 (Gait Training 15min)	$0.7 * (24.05 + 24.73 + 21.05)$	48.88
Price			84.50

Break Even Calculation	
UOS	One 45 Minute Session
Break Even Analysis Period	1 Year
UOS Accounting for PTO, Cancellation, No-Show Per Month	416
UOS Accounting for PTO, Cancellation, No-Show Per Year	5,000
Fixed Cost Per Year	254,823.16
Variable Cost Per Year	66,950.00
Price	84.50
Break Even Quantity (UOS)	3,801

Ramp Up Analysis				
Month	UOS Per Month	UOS Per Year	Productivity Estimate	
1	124.8	124.80	30%	
2	124.8	249.60	30%	
3	208	457.60	50%	
4	249.6	707.20	60%	
5	291.2	998.40	70%	
6	332.8	1,331.20	80%	
7	416	1,747.20	100%	
8	416	2,163.20	100%	
9	416	2,579.20	100%	
10	416	2,995.20	100%	
11	416	3,411.20	100%	
12	416	3,827.20	100%	Break Even Between Month 11 and 12

Annual Revenue Projection

Grow With Us Physical Therapy is estimated to generate a revenue of \$332,970.30 annually. Our main revenue source is our patient billing which will account for 97% of our revenue. The other 3% is estimated to be generated through our Educational Support Service. We plan to grow this service as our company grows and estimate it will become 6% of our revenue in the next three years.

Estimated Revenue: Patient Billing	Amount in Dollars
UOS in the first year	3,827.20
Price per UOS	84.50
UOS/year * Price	323,490.25

Estimated Revenue: Educational Support Service		
Month	Expected Enrolled Per Month	Amount in Dollars
1	4	240.00
2	4	240.00
3	6	360.00
4	8	480.00
5	10	600.00
6	12	720.00
7	14	840.00
8	16	960.00
9	18	1,080.00
10	20	1,200.00
11	22	1,320.00
12	24	1,440.00
	Total	9,480.00

Total Estimated Operational Revenue	Yearly Amount in Dollars
Patient Fees, Billing	323,490.30
Educational Support Service	9,480.00

Total	332,970.30
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Estimated Collection Rate

Patient's will pay a fee for service for each unit of service outlined as one 45 minute session. The average reimbursement value was determined to be \$84.50 by computing various CPT codes from the Medicaid Fee Schedule. Our company expects to see 70% treatments and 30% evaluations. The most used CPT codes were used to calculate the average price for both treatments and evaluations. The average treatment utilized the following CPT codes: Therapeutic Exercise (97110), Neuromuscular Re-education (97112), and Gait Training (97116). The average evaluation utilized the following CPT codes: Physical Therapy Evaluation (97163), Self Care and home management (97535), and Therapeutic Exercise (97110). Grow With Us Physical Therapy will also accept payment from in-network private insurance payers. This value will be negotiated based on Medicaid's fee schedule. In the event our patient is not covered by any insurance, they will be allowed to choose to self-pay for services. This fee is based off of the company's fee schedule. Using the same CPT codes to compute the price with Medicaid coverage, the patient choosing to self-pay will be required to pay \$139.66 for treatments and \$237.62 for evaluations. Grow With Us Physical Therapy also offers an Educational Support Service for a cost of \$60 a month. This service is available to all patients and they can opt in or out of enrollment each month.

The following is the fee schedule for our clinic. The prices are calculated at 200% of Medicaid's fee schedule. This will be used for self-pay and out of network billing.

Fee Schedule			
Code	Description	Fee	Medicaid Fee
97110	Therapeutic Exercise (15min)	48.1	24.05
97112	Neuromuscular Re-education (15min)	49.46	24.73
97116	Gait Training (15min)	42.1	21.05
97140	Manual Therapy Techniques	44.62	22.31
97163	PT Eval High Complexity (45min)	138.84	69.42
97164	PT Re-eval	94.08	47.04
97530	Therapeutic Activity	50.62	25.31
97353	Self care/Home management training	50.68	25.34
97542	Wheelchair Management/Propulsion Training (15min)	46.52	23.26
97750	Physical performance Test or Measurement	49.26	24.63

97760	Orthotics Management and Training Including Assessment and Fitting, Upper Extremity, Lower Extremity, Trunk (15min)	54.42	27.21
97761	Prosthetics Training and Initial Encounter, Upper and Lower Extremity (15min)	48.68	24.34
97763	Orthotics and Prosthetics Management Subsequent Encounter	55.44	27.72

Payer and Revenue Source

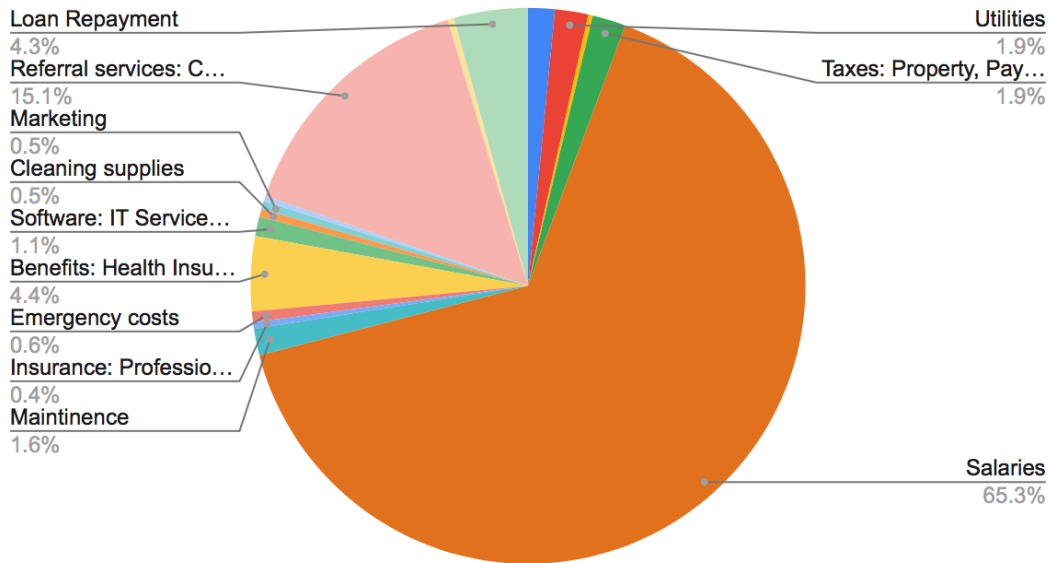
Grow With Us Physical Therapy expects to have a mixed payer source consisting of 70% Medicaid and 30% private insurance. The private insurances accepted by the company are Blue Cross Blue Shield and UnitedHealthcare. The caseload of our practice will be a mix of neurologic, musculoskeletal, and developmental disorders of patients between the ages of zero to twenty-one years old. Our primary revenue source is patient bills from treatment and evaluation appointments. A secondary revenue source for our company is our optional Educational Support Service. Patients can enroll or opt out of this service each month for an additional monthly fee. This fee is not covered by insurance and thus must be paid in full by the patient out of pocket.

Annual Operations Expense Budget

Our total operating budget per year is \$321,746.28.

Operating Budget	Cost Per Year in Dollars
Fixed Costs	
Property Mortgage	5,000.00
Wifi	839.88
Taxes: Property, Payroll	6,250.00
Salaries	210,000.00
Insurance: Professional Liability, General Liability	1,220.00
Benefits: Health Insurance, PTO	14,000.00
Software: IT Services, EMR, Microsoft Office	3,600.00
Loan Repayment	13,913.28
Variable Costs	Cost Per Year in Dollars
Utilities	6,250.00
Maintenance	5,000.00
Emergency costs	2,000.00
Cleaning supplies	1,500.00
Marketing	1,500.00
First Aid supplies	1,000.00
Referral services: CPA, Lawyer, Orthotist, DME, ATP	48,500.00
Office supplies	1,200.00

Operating Budget Expenses



Loan Calculations	Amount in Dollars
Capital Expense + First 3 Months of Operating Expense	99,857.97
Total Interest to be Repaid (7% yearly)	39,274.83
Total Amount to be Repaid with Interest	139,132.80
Repayment Per Year	13,913.28
Repayment Per Month	1,159.44

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1. https://nces.ed.gov/ccd/districtsearch/district_detail.asp?Search=2&details=1&DistrictID=3700012&ID2=3700012
2. <https://www.pittcountync.gov/220/Pitt-Area-Transit-PATS>
3. <https://www.carelulu.com/daycare-preschool/nc/pitt-county>
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