



Lori N. McCarthy

Nationally Certified Teacher of Music

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PIANO STUDIO POLICY

2026-2027

A comprehensive course of piano study including private lessons, group lessons, music technology lab, musicale, recital, theory examinations, and achievement award programs.

Lori McCarthy is a Nationally Certified Teacher through the Music Teachers National Association. She has a Bachelor of Arts in Music and a Master of Music Degree in Piano Performance from the University of Maryland. She has been teaching piano privately since 1978. She was formerly the Director of Early Childhood Music at the Academy of Music in Gaithersburg, music teacher at Our Lady of Lourdes School in Bethesda, and Early Childhood Music teacher at Takoma Park Cooperative Nursery School. She is a member of the Music Teachers National Association, Immediate Past President and current Secretary of the Washington Music Teachers Association, former Chairman of the Theory Testing Program and current Vice President for Membership of Maryland State Music Teachers Association, and Past President of the Montgomery County Music Teachers Association.

Thank you for choosing me as your piano teacher! In order to ensure that you or your child get the most effective and creative teaching possible, I have established the following policies.

TERM	Second week of September through end of May. See annual calendar for specific dates.
SCHEDULE	Lesson time will be reserved in the same slot as last year unless request for change is made by the teacher or student. Registration form and deposit must be received by March 31 st to ensure the same time slot as the previous year. Students with outstanding balances on accounts will not receive reserved lesson times.
DEPOSIT	A deposit is due with registration form by March 31 st . This deposit is non-refundable unless a time request change cannot be granted. The deposit does not apply to notice period upon termination of lessons.
PAYMENT AND TUITION	See tuition sheet for rates, tuition plans, and due dates. Under no circumstances shall amounts be deducted from payments. A late fee of \$10 is assessed to payments made after the 10 th of the month on installment plans. Full tuition and 2-installment plan payments must be received by the due date to qualify for discount. Payment may be made via check, cash, Venmo (@lorimccarthy) or Zelle (LoriNMcCarthy@verizon.net)
CALENDAR	A calendar of lesson days and performances will be provided in September and will be posted on the website.
MISSED LESSONS	As this is an annual course of study, individual sessions missed will not automatically be made up during the week missed. Students may exchange lesson times with another student via the Lesson Exchange List or have the option of requesting a change to a virtual lesson if unable to attend in person. Lessons must be canceled 24 hours in advance unless due to sudden illness. There will be make-up lesson times offered at the end of the year for which students may sign up if a lesson is missed and not previously rescheduled. One make-up lesson per student will be scheduled regardless of how many lessons have been missed.
LESSON EXCHANGE LIST	At the beginning of the year, a list of students who opt to be listed on the Lesson Exchange List will be distributed, listing contact information and lesson time. Students may contact each other directly to swap lesson times on a one-time basis or for a period of time. Only those students who sign up on the registration form will be listed.
INCLEMENT WEATHER	If a lesson is canceled due to inclement weather, students will be offered the opportunity to attend a virtual lesson at the regular lesson time or through asynchronous learning where assignments will be sent via email. Lessons will not be made up in person.
PHOTO RELEASE	Pictures and videos of my students may be posted on my studio website or included in studio publications with no last names attached. Signature on the registration form indicates agreement with this policy.
INJURIES	If a student injures a finger, hand, wrist, or arm, it is important to continue lessons. Work can be done with the non-injured hand, fostering "hands separate" practice, and work can be done on theory and ear training.
TERMINATION OF LESSONS	If a student wishes to terminate lessons, one month's notice is required. Tuition must be paid through the notice period. The deposit does not apply to the notice period. If a student who has paid the annual tuition withdraws, refund shall be prorated based upon the number of lessons remaining on the calendar minus the notice period. No refunds shall be made after March 1 st . A student may be asked to withdraw from the program for failure to practice, three or more absences without 24-hour notice, or failure to bring accounts up to date.
RETURNED CHECKS	A \$20 returned check fee shall be charged for any check returned by the bank.
PRACTICE	All students are expected to spend at least five days per week practicing. The amount of time shall depend upon the student's age and level. Suggested daily times are 10-15 minutes for beginners, 30 minutes for intermediate, and one hour for advanced.
RECITAL	One formal recital will be held on May. All students are encouraged to participate.

MUSICALE	A Musicale will be held in December where students will have the opportunity to perform for each other in front of family and friends in an informal setting. Dress is casual and music does not need to be memorized.
EXAM	Students who have studied at least one year have the option of taking the Maryland State Music Teachers Theory Exam. See page on Piano Activities and Awards for details. Entrance fees to this event are billed separately from tuition. Certificates earned for these events are presented at the May recital or the last lesson of the school year.
TECHNOLOGY LAB	All students participate may in the music technology lab before or after their private piano lesson. Assignments may be on the computer, iPad, or digital piano. These assignments drill students on music theory, ear training, music appreciation, and technique.
CONTEST COINS	Students are awarded contest coins for practicing, attending group lessons, and completing theory worksheets which may be turned in for prizes.
PIANO HONORS AWARDS	Piano Honors Awards will be presented at the May recital. See the brochure on Piano Activities and Awards for details.
ADDITIONAL MUSIC	While all music assigned music is included in the tuition, if students are interested in any additional pieces to study, please look at the following website www.sheetmusicplus.com/?aff_id=314390
REQUIRED EQUIPMENT	In addition to the acoustic or digital piano, students must have a metronome or access to a metronome app. Students may have the option of placing a metronome order at the beginning of the year for a bulk discount.
SUMMER LESSONS	Summer lessons are offered as a separate program. An independent schedule will be made out for each student wishing summer lessons and these are billed separately from the regular school year tuition.
WAITING ROOM	Parents are welcome to wait for students in the waiting area provided and may park in the driveway or on the street. Parents may also drop students off and return when the lesson/technology lab is over.
GROUP LESSONS	Group lessons will be offered at various intervals throughout the year. All students are encouraged to attend.
PIANO TUNING	If you have an acoustic piano, it is important to keep your instrument in good working condition, including regular tuning.

Thank you for your commitment to lessons for your child!