



Administrative Review & Report

On the Application of the
Summit Charter School

Date: February 4, 2021

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The Administrative Review Team members share a combined 295 years as educators. All have a minimum of a master's degree and five have completed their doctorate degrees. All hold administrative or professional certifications in their areas of expertise and are dedicated lifelong learners. Members of this team are noted experts in their fields and serve as Adjunct Professors at East Stroudsburg University, Delaware Valley University, King's College, Wilkes University, University of Scranton, Marywood University, and Drexel University. The members of this team consist of parents and relatives of traditional public, private and charter school students. Some have taught in private and/or parochial schools. Most importantly, all members of this team are dedicated to providing the very best educational opportunities and services necessary to meet the needs of all students regardless of ability.

Contents:

1. Purpose	4
2. School Model & Program	4
3. Curriculum & Instruction	9
4. Federal Title Programs	55
5. English Learners	55
6. Special Education	57
7. School Health Services	59
8. Student Services	60
9. Student Handbook	61
10. Safety & Security	63
11. Human Resources & Staffing	65
12. Professional Development	68
13. Budget & Financial	68
14. Facility	80
15. Governance	81
16. Community Support & Engagement	84
17. Student Enrollment & Support	86
18. Additional Concerns	93
19. Conclusion	95
20. Exhibits	97

1. PURPOSE

The applicant submitted the Application to Pocono Mountain School District for the proposed Summit Charter School (SCS) for grades kindergarten to 12 (K-12) on November 13, 2020.

Pocono Mountain School District's (PMSD) Charter Application Administrative Review Team approached the review of the Application from a position and proven record of being supportive of appropriate and effective school choice options for parents and students based upon the criteria and provisions outlined in the Pennsylvania Charter School Law, Charter Appeal Board decision and applicable court decisions. PMSD's ongoing cooperative relationship with a project-based learning charter school within the district, the Evergreen Community Charter School, and the renewals of its operating charter demonstrate the district's support of charter school applications that offer effective school choice options for students. PMSD students also enjoy expanded school choice options right within the district through the successful Pocono Mountain Academy Program and the Pocono Mountain Cyber Program for students K-12 who excel within different models of educational instruction and learning.

PMSD's Administrative and Teacher Review Teams conducted a thorough and objective administrative review of the Application submitted. This comprehensive review assessed the proposed program as outlined in the Application against the Pennsylvania School Code and State Board of Education requirements applicable to charter schools, educational and operational best practices, state and federal guidelines, as well as guidelines passed down from Charter Appeal Board and applicable court decisions. This report will provide a response to and overview of the Application provided by the SCS.

The Administrative Review Team offers this report to the PMSD Board of Directors charged with evaluating the Application of the proposed charter school.

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2. SCHOOL MODEL & PROGRAM

Issue 1: School Model & Program – Justice Committees

Application/Administrative Review - General Findings/Comments:

The Application states:

“7) As a reflection of the American Criminal Justice System, members of the student body will be randomly chosen for mandatory service on the Justice Committee in any one academic year.” (SCS III 000028).

8) Students who have experienced nonviolent interpersonal conflict can utilize the Justice Committee (JC) as a means of conflict resolution. All JC cases are documented. Faculty and staff, including the special education coordinator will also serve on JC, and will act as “first reviewers.” See section 2.b “objective goal #1 civics” for more detail on how JC functions within

the school community.” (SCS III 000028)

“B. Justice Committee (JC): Justice Committee (JC) is a group of randomly selected students who will work with a faculty member and administrator to maintain the culture and hold Summit Charter School community members accountable to the Rule Book and Student Handbook. Justice Committee excludes issues related to legal, educational, or safety regulations. Students who have a grievance with another student or staff member may file a formal complaint with the Justice Committee. Justice Committee members hear testimony from all sides of a grievance, ask for witness input, make conclusions, and determine appropriate consequences to remedy the grievance, ultimately ensuring that the community is once again whole and welcoming to all. An overarching goal of the Justice Committee is to maintain a standing forum of redress, allowing students to take an active role in achieving a welcoming, thriving learning community. All Justice Committee cases and processes will be documented thoroughly. Faculty and Administrative members of the JC will provide a first review of cases. The special education coordinator will always be a member of the JC in order to review all cases before they proceed through the JC process. Therefore, if a case involves a student with an IEP, a 504, is in the evaluation process, or is known to have a disability, the coordinator can ensure that any involvement of that student in the JC process is appropriate, ensures confidentiality, and is conducted in full compliance with the law.” (SCS III 000034 - 000035)

Specific Findings:

The proposed student Justice Committees, as outlined in the Application, raise student privacy concerns pertaining to the Family Educational Rights and Privacy Act (FERPA) and other legal requirements as students who are participating in the Justice Committees will be hearing complaints about other students and their classmates), making conclusions about those complaints, and helping to determine consequences imposed on other students and classmates regarding grievances/complaints. There are no provisions within the Justice Committee plans regarding the need to protect student privacy; particularly when students have special needs which will be divulged during the grievance process. (SCS 000025)(SCS 001294-001297)

Issue 2: School Model & Program – MicroSociety

Application/Administrative Review - General Findings/Comments:

The Application states:

“Additionally, we are exploring the option of implementing the MicroSociety system, which is designed to turn a portion of the school day into “a student-run miniature society” that “sets a foundation for leadership, entrepreneurship, and creativity and provides a context to motivate students to improve their academics in order to succeed.” (SCS III 000031)

“We see the potential addition of MicroSociety as a means to extend student application of content and skills in ways that both mimic what we see in the world outside of school and show the changes our students would like to see in the world.” (SCS III 000036)

“It is our expectation that MicroSociety would provide additional incentive for students to drive their own learning toward independent application. The student-run miniature society will enable

them to connect classroom learning with community application.” (SCS III 000037)

“**MicroSociety** MicroSociety will be piloted in grades 3-5 during our initial year of operation. MicroSociety will not be used as a primary source of curriculum by SCS. Rather, it will help expand student council engagement beyond School Meeting to replicate social structures in many communities. For example, students can function as a ‘Board of Trustees’ for entities the students choose to include in their own MicroSociety design. It will expand other areas of our program as well, such as Career Education & Work (CEW), by providing authentic experiences such as running a business in the MicroSociety our students design. Micro Society will provide supplemental support of our education model. Possible expansion of grades and students who use MicroSociety will depend on the growth and composition of the student body along with how well the program is supporting each facet of that student body and the overall school model. As mentioned throughout this application, one of the things that makes Summit different is our ability and tendency to reflect and adapt based on these factors. MicroSociety helps to further the authenticity of Project Based Learning.” (SCS III 000047)

Specific Findings:

The Application states SCS is exploring the option of implementing the MicroSociety system and will pilot the program in grades 3-5 in Year 1. While the Application states MicroSociety will not be used as a primary source of curriculum for SCS, the SCS curriculum provided does not integrate MicroSociety in any aspect of its grades 3-5 curriculum. A MicroSociety is an educational approach in which a portion of the school day becomes a student-run miniature society, enhancing academics with real life application and problem solving. With the implementation of a MicroSociety, a school day schedule structure is imperative to ensure dedicated time for content area classes. The MicroSociety program requires teacher and administration training, which is usually conducted by MicroSociety professional development staff. The Application does not include details on how or when this training would take place for grades 3 to 5 teachers.

Issue 3: School Model & Program – Mixed-Age Grouping

Application/Administrative Review - General Findings/Comments:

The Application states:

SCS also utilizes:

- Compassionate communication
- Mixed-age grouping (Grades K-11)
- Personal skills for problem solving (see next page for further information)
- Progress & growth plans (report cards)

(SCS III 002870)

Specific Findings:

SCS Student and Families Handbook states “SCS also utilizes:...Mixed-age grouping.” The Application did not discuss how it would utilize mixed-age grouping in its narrative and how mixed-age grouping would be utilized in its curriculum to ensure compliance with Chapter 4 of the PA School Code. The Application did not include a curriculum for mixed-age grouping classes. In addition, mixed-age grouping is not appropriate, because grades 3 through 8 are grades that have required state standardized tests. Curriculum cannot be aligned to state standards and include the required course and assessment anchors in a mixed-grade grouping model. If students are in mixed-age groups, projects may not be developmentally appropriate for all students in the group.

Issue 4: School Model & Program - Goal 4**Application/Administrative Review - General Findings/Comments:**

The Application states:

“Objectives for Goal #4:

1) At least 50% of Elementary, 60% of Middle, and 90% of Secondary students will participate in at least one project or partnership per year that connects our students with the larger community and which aligns with PA and national academic standards.” (SCS III 000029)

Specific Findings:

No information is provided in the Application to explain how students will be selected or given a mandate to participate in one project or partnership.

Issue 5: School Model & Program - MicroSociety Goal**Application/Administrative Review - General Findings/Comments:**

The Application states:

“It is our expectation that MicroSociety would provide additional incentive for students to drive their own learning toward independent application. The student-run miniature society will enable them to connect classroom learning with community application.” (SCS III 000037)

Specific Findings:

It has not been confirmed in the application that SCS is purchasing/implementing MicroSociety Program throughout the school.

Issue 6: School Model & Program- Goals

Application/Administrative Review - General Findings/Comments:

The Application states:

“Each day, our entire school takes a short mid-morning movement break. Weather-permitting, we may go outside where kids and adults can choose to walk, run, play, or stand and chat with a friend.” (SCS III 000038)

Specific Findings:

Provided examples of student schedules (Appendix A.VI) do not indicate any mid-morning movement breaks for grades 6-12. K-5 schedule indicates a 15 minute indoor move/snack break.

Issue 7: School Model & Program- Alternative Seating Goal

Application/Administrative Review - General Findings/Comments:

The Application states:

“We’ve also created classrooms in which students may sit in chairs, on bean-bags and other floor cushions, on high stools, or they may choose to stand and work on a higher surface, such as a standing desk or high table.” (SCS III 000039)

Specific Findings:

The proposed budget for “student furniture and equipment” each year is \$50,000. It is assumed this estimate includes the cost of science labs, music equipment, physical education equipment and classroom furniture (desks, tables, reading equipment, etc.) because there are no other line items in the budget that address those purchases. The budgetary allotment for furniture and equipment is not sufficient to include costs for alternative seating and alternative desks for all classrooms and to equip a school for 360 students in grades K to 11 for Year 1 and also the corresponding increases to enrollment as the school grows.

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3. CURRICULUM & INSTRUCTION

Issue 1: Curriculum & Instruction – SMART Goal Model

Application/Administrative Review - General Findings/Comments:

The SCS III Application states, “Student goal setting is a key feature of our educational program. Teachers model a SMART goal-setting method that students can assimilate throughout the learning process for each academic and self-directed project” (SCS III 000037).

Specific Findings:

Despite this representation, within each curriculum unit, and across content areas, there is no reference to a SMART (Specific, Measurable, Attainable/Achievable, Relevant, and Time-Bound) goal model or how it will be implemented. SMART Goals are designed to help identify what you want to achieve or attain in a specific time period. The power of SMART Goals lies in the way they create both an action plan for where we want to be, as well as an assessment tool for measuring progress toward those destinations. If a SMART goal model is a key feature of the SCS program, it would be expected for SMART goals to be embedded throughout the curriculum.

Issue 2: Curriculum & Instruction – Social Studies

Application/Administrative Review - General Findings/Comments:

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12. Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. Full units from online sources were found within curriculum documents; however, the sources were not cited or referenced. There is no evidence of alignment to the PA English Language Development (ELD) Standards in any of the Social Studies (SS) curriculum documents. There is inconsistent alignment between standards, curriculum, instruction, and assessments within units.

The Application included many significant deficiencies and fails to demonstrate the necessary capacity and capability to provide evidence of Chapter 4 planned instruction.

Specific Findings:

Social Studies

Standards Issues:

- Missing from the curriculum: None listed for ELDs as required by the State i.e. Standard 5.3.K.C and 6.2.K.D are not utilized
- Standards missing from grade levels:
 - Kindergarten 8.1.K.A
 - First Grade 6.3.1.A, 8.3.1.B
 - Third Grade 5.3.3.H, 5.3.3.I, 5.3.3.J, 5.4.3A 5.4.3B, 5.4.3.C, 5.4.3.D, , 5.4.3.E, 11.1.3A, 11.1.3.B,
 - Fourth Grade 6.5.4.G, 6.5.4.H
 - Sixth Grade 5.4.6 A and B
 - Seventh Grade 7.2.7 B
 - Eighth Grade 6.4.8
- The grade 1 unit lists Standard 5.3.1.I “Provide examples of taxation” as a standard feature. There are no activities or examples to support this standard (SCS III 001376-001379).
- The grade 10 unit does not address the PA SS Standards cited in it given the information taught in the unit (SCS III 001592-001596).
- Grades 9-12 is copied from Summit Learning and does not always address the PA SS Standards cited in the units.

Resource Issues:

- Resources provided are mostly from Teachers Pay Teachers K-12 curriculum. SCS III 001363 TPT is referenced as 5 out of 9 resources provided for one unit all written by the same person.
- Summit Learning is used as a resource in each unit of the grade 9 curriculum (SCS III 001559, 001565, 001570) and not cited. The same is true for grades 10-12. There are links to plans, skill rubrics and a Google drive folder but no sources are listed.
- One resource is listed as a link, SCS III 1440, related to a free Martin Luther King Jr. display does not take you to said resource.
- Freckle is listed SCS III 001387, it is a general website not a specific reference.
- SCS III 001445 cites an Entry Event Slide deck containing no citations as a reference.
- Google Hangout is listed as a resource SCS III 001462
- Google Classroom Discussion Questions is listed as a resource SCS III 001462.

- SCS III 001526 cites a 30 minute Greek Mythology cartoon as a grade 8 resource.

Inappropriate grade level activities:

- SCS III 001431 states grade 3 students will apply for jobs every six weeks. There is no explanation provided for this activity or how it relates to the standards addressed.
- SCS III 001492 has grade 7 students participating in a debate about the funding of Planned Parenthood.
- Inappropriate video explaining different forms of government featuring guns, violence, ethnic groups and anarchy for grade 6 students (SCS III 001477)
<https://www.flocabulary.com/unit/forms-of-government/>

Other issues:

- No creation of a test for an Assessment of Civic Knowledge is listed to meet the requirements of Act 35 HB 564 anywhere in the Social Studies Curriculum.
- SCS III 001460, a grade 5 unit about “Civics and Government” contains no essential questions about the US Constitution, PA Constitution or the 3 branches of government.
- There is a lack of essential questions in several units of the SS curriculum. The purpose of essential questions is for them to be relevant to the topic of study. A certain degree of specificity would be required to achieve the goal of what is learned in a unit of study.
- Examples:
- SCS III 001466-001469, a grade 5 unit about “History” contains 3 essential questions while covering 13 standards and doing 50 learning activities.
- SCS III 0001557 provides 2 essential questions for a grade 9 unit lasting 6 weeks.
- SCS III 001600 contains only 10 days of lesson plans for a 5 week unit of instruction. Similar instances occur in other units SCS III 001655, 001659, 001663, 001667, 001671 and in most copied units from Summit Learning.
- SCS III 001623 mentions an AP course and preparing for the exam in the concepts section. No information is provided about any AP Social Studies courses in the curriculum.

Issue 3: Curriculum & Instruction – English Language Arts (ELA)

Application/Administrative Review - General Findings/Comments:

Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. There were many instances of materials, resources, and activities which were not developmentally appropriate. Repetitive materials, resources, and activities were found within and across grade levels.

Curriculum documents include programs, resources, and assessments which are not evidence-based or research-based. Full units from online sources were found within curriculum documents; however, the sources were not cited or referenced. There is inconsistent alignment between standards, curriculum, instruction, and assessments within units. Incorrect and invented terminology was found throughout the curriculum documents.

There is no evidence of alignment to the PA English Language Development (ELD) Standards in any of the ELA curriculum documents, which is a Federal requirement in order to meet the needs of EL students.

The Application included many significant deficiencies and fails to demonstrate the necessary capacity and capability to provide evidence of Chapter 4 planned instruction.

Specific Findings:

Curriculum documents contain materials, resources, and activities which are not developmentally appropriate. Some examples include:

- Kids A-Z is referenced throughout the secondary ELA curriculum (e.g. ELA 8 SCS III 000556). This is a K - 6 elementary on-line learning platform.
- ELA Grade 5
 - A refugee unit contains mature and graphically violent resources (SCS III 000473) including:
 - Students read an article on Syria's Civil War which includes intense content and language regarding executions and torture:
<https://drive.google.com/file/d/1L8fcgeOtH593C0RuickStKE7BEQkU0OL/view>
 - Students watch a refugee video which contains mature and graphically violent images:
<https://video.nationalgeographic.com/video/short-film-showcase/00000151-ca7b-dd10-addb-deff4a1d0000>
 - In a refugee unit students construct a refugee boat out of household

materials to replicate refugee boats and experiences (SCS III 000471-000472).

- A reference, “PBL Works Creative License: <https://my.pblworks.org/project/creative-license>” is identified on PBL Works as appropriate for grades 6-12.
- In the Dystopian Unit, students read *The Giver*, *The Hunger Games*, and *Divergent* - all PG-13 material.
- Students in 7th grade watch the video, “A Class Divided” [A Class Divided | Watch S1985 E9 | FRONTLINE | PBS | Official Site](#) (SCS III 000514). The video description is, “The day after Martin Luther King, Jr. was killed, Jane Elliott, a teacher in a small, all-white Iowa town, divided her third-grade class into blue-eyed and brown-eyed groups and gave them a daring lesson in discrimination.”
- A link called, “Sources for Research” found within the 7th grade curriculum contains topics and articles which are not grade level appropriate (SCS III 000514) including police brutality and homophobia.
- ELA Grade 2 - Students read *Sitting Bull* by S.D. Nelson. This book includes images which include death and violence including a picture of George Custer shooting himself in the head (SCS III 000379).
- ELA Grade 3 includes 4th grade Close reading passages (SCS III 000397): Close reading passages Alyssa Swanson - Teaching and Tapas.

Curriculum documents include repetitive materials, resources, assessments and activities. Some examples include:

- The same books are read in grades 1 and 2 including:
Knuffle Bunny (SCS III 000334 and SCS III 000385)
Wemberly Worried (SCS III 000334 and SCS III 000364)
Bat Loves the Night (SCS III 000334 and SCS III 000369)
- The 11th grade unit “Dear Editor” utilizes the same daily lesson plans from the 10th grade unit “The World Literature Blog.”
- The 11th grade unit “Pop Culture Poetry” utilizes the same daily lesson plans from the 10th grade unit “Rites of Passage.”
- Many of the essential questions are the same from unit to unit in kindergarten.
- Assessments include a section titled, “other evidence” which is repetitive from grade to grade (i.e. teacher conferences, teacher observation, journals, reading responses, etc.).

Curriculum documents include programs, resources, and assessments which are not evidence-based or research-based. Much of the ELA curriculum is based on items found on the website Teacher Pay Teachers (TpT). Anyone can create and post materials to TpT. Authors of TpT lessons do not necessarily have appropriate teaching credentials. A standards-aligned curriculum

should contain some research-based programs, resources, and assessments. Some examples include:

- Reading Intervention Benchmark Assessments by Jen Bengel (TpT) is utilized as a benchmark assessment.
- Reference is made to weekly spelling assessments; however, there are no spelling lists referenced or provided (i.e. SCS III 000326).
- SCS III 000326 references a “Benchmark Assessment System” but there are no benchmark assessments referenced or provided.
- SCS III 000326 references “Language Arts Standard Assessments” but there are no standard assessments referenced or provided.
- Phonological Awareness (Daily Program for Reading & Writing Success) by Deanna Jump (TpT).
- Guiding Readers Read Aloud Lessons & Activities by Deanna Jump & DeeDee Wills (TpT).
- Not So Wimpy Teacher Writing Bundle (TpT).
- 3rd Grade Language Arts Assessments by Ashleigh (TpT)

Full units, resources, and lesson plans from online sources were found within curriculum documents; however, the sources were not cited or referenced. Some examples include:

- All 6 units found in the 4th grade curriculum are identical to 4th grade projects from Summit Learning.org.
- All 5 units found in the 7th grade curriculum are identical to 7th grade projects from Summit Learning.org.
- All 6 units found in the 8th grade curriculum are identical to 8th grade projects from Summit Learning.org.
- All 5 units found in the 9th grade curriculum are identical to 9th grade projects from Summit Learning.org.
- All 6 units found in the 10th grade curriculum are identical to 10th grade projects from Summit Learning.org.
- All 6 units found in the 11th grade curriculum are identical to the 11th grade AP English Language projects from Summit Learning.org.
- All 6 units found in the 12th grade curriculum are identical to the 12th grade AP English Literature projects from Summit Learning.org.

There is no mention of, nor alignment to, the PA English Language Development (ELD) Standards in any of the ELA curriculum documents.

There is inconsistent alignment between standards, curriculum, instruction, assessments, and performance tasks within units. Some examples include:

- Standard CC.1.1.1.B, which is an essential foundational standard, is not included in the first unit of grade 1 (SCS III 000321).
- Grade 1 - Project 5 is titled, “April/May Guiding Readers and Research Writing” (SCS III 000347); however, the writing standard identified is for opinion writing (SCS III 000348), the competency includes “Write a narrative piece” (SCS III 000350), and the performance task is on a persuasive piece (SCS III 000351).
- Grade 1 - In Project 2, students are writing a How To; however, the competencies include “Write an opinion” (SCS III 000331). Standards for Informative/Explanatory writing are identified, not opinion writing (SCS 000329).
- Grade 5 - The Title of Project 3 is “From the Mixed-Up Files of Mrs. Basil E. Frankweiler.” This book is fictional; however, Informational Text standards are identified (SCS III 000479) and several resources are for informational texts (SCS III 000482).
- Grade 6 - The Title of Project 3 is “The Westing Game.” This book is fictional; however, the PSSA Standards identified are for informational texts (SCS III 000498) and several resources are for informational texts (SCS III 0000499).
- Grade 7 - Standard CC.1.3.7.I is identified as a learning target standard (SCS III 000506); however, this standard is not addressed within the unit.
- Grade 11 - Links provided for materials and resources are for argumentative writing; however, informational and narrative writing standards are included in the learning targets for the unit and not argumentative writing standards (SCS III 000604-000607).

There are no scope and sequences for skills either within a grade level or across grade levels (i.e. phonological awareness, grammar, and letters and letter sounds). Units and lessons within units do not correspond to the same time frames or planned weeks of instruction. Some examples include:

- Reference is made to high frequency word lists; however, there are no lists referenced or provided (i.e. SCS III 000278).
- SCS III 000584 identifies 6 weeks of instruction for the 10th grade unit, “Dystopian Project with The Handmaid’s Tale.” However, daily lesson plans indicate there are 16 daily lessons for this unit (SCS III 000586).
- SCS III 000590 identifies 6 weeks of instruction for the 10th grade unit, “The World Literature Blog.” However, daily lesson plans indicate there are 15 daily lessons for this unit (SCS III 000592).
- SCS III 000604 identifies 6 weeks of instruction for the 11th grade unit, “American Dream: Yesterday and today.” However, daily lesson plans indicate there are 14 daily lessons for this unit (SCS III 000607).

- SCS III 000625 identifies 6 weeks of instruction for the 12th grade unit, “Socrates Says.” However, daily lesson plans indicate there are 6 daily lessons for this unit (SCS III 000627).

Incorrect and invented terminology was found throughout the curriculum documents. Some examples include:

- Assessment Anchors and Eligible Content are called, “PSSA Standards” throughout the curriculum.
- Long vowels have only one phoneme; however, concepts and competencies state otherwise. For example, “Identify long O sound and its phonemes” (SCS III 000295).

It is unclear which AP courses will be provided and at which grade levels.

- SCS III 002479 states, “Providing college-bound students the tools they need for successful college preparation and entry is essential. SCS will offer Advanced Placement (AP) courses that align with or are composed of The College Board Advanced Placement Program and which prepare students for College Board AP exams. Successful performance on AP exams may lead to college credit and/or advanced placement in college courses.” However, throughout the 11th grade curriculum (SCS III 000603-000623) and the 12th grade curriculum (000626-000643), the application states, “*AP exam if we participate”.
- All 6 units found in the 11th grade curriculum are identical to the 11th grade AP English Language projects from Summit Learning.org. AP lesson plans, resources, and learning activities are embedded within the 11th grade curriculum. For example, the daily lesson plans for the unit, “American Dream: Yesterday and today” include daily lesson plans which are titled “(2020) AP English Language” (SCS III 000607) and include AP activities such as understanding the AP exam and AP Exam Workshop.
- All 6 units found in the 12th grade curriculum are identical to the 12th grade AP English Literature projects from Summit Learning.org. AP lesson plans, resources, and learning activities are embedded within the 12th grade curriculum. For example, “AP prep workshops” and “Examining the AP Exam styled prompts and scoring example essays” (i.e. SCS III 000643).

It is unclear which ELA course is the Keystone Literature trigger course.

- SCS III 000236 indicates Grade 9 Literature is the Keystone course; however, the grade 10 curriculum document (SCS III 000583) indicates 10th grade is the Keystone course. Assessment Anchors are not identified in the 10th grade curriculum.
- SCS III 000104 states, “PSSA/PASA/Keystone: Grades 3-8, 11 (Keystone assessments taken initially upon completion of Keystone).”

Various resources identified in the ELA curriculum have a cost or fee for usage; however, it is

not evident that the costs associated with such resources have been included in the budget. Furthermore, several of these resources also require professional development which would require additional costs. Some examples include:

- Teachers College Reading and Writing Curriculum
- Raz-Kids
- Head Sprout
- Teachers Pay Teachers

The Application does not contain an assessment calendar. Overall, the assessment plan lacks organization, specificity, and does not follow through with a continuous series of specific assessments for teachers, students, and parents to follow student achievement and growth.

All students in the high school grades (9-12) take the same 4 ELA courses. It is unclear how AP courses will differ from grade level ELA courses. AP courses are not identified as separate courses.

Issue 4: Curriculum & Instruction – Math

Application/Administrative Review - General Findings/Comments:

Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. The Application shows a document that minimally reflects use of curriculum mapping without clear identification that all standards are mapped and aligned. Instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. Therefore, accurate alignment of state and national standards to what is taught in the classroom would not be able to be monitored.

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12.

Specific Findings:

Scope and Sequence and Pacing Issues:

Real Number System 1 - 5 weeks in grade 8 curriculum pacing timelines does not match the pacing guide that has Real Number System as 1 - 6 weeks (SCS III 000788 - SCS III 000789).

- SCS III 000685 lists the following in the Learning Activities section in Project 3 for Grade 1 titled Number & Operations in Base Ten: January Center: Geometry Penguin Shapes (2D shapes and attributes). 2D shapes and attributes is not a standard in this unit for grade 1. The standard is covered in Project 5 of the first grade unit called Geometry.

- Grades K-3 Learning activities list, Whole class instruction every Monday using whiteboard introducing new concepts on Mondays (SCS III 000714, SCS III 000717, SCS III 000719, SCS III 000722, SCS III 000725). Concepts including problem solving, regrouping with addition and subtraction and fractions are important skills to be learned that require more than one day of direct instruction in a week in order to help students build their conceptual knowledge and build on prior skills and concepts.
- SCS III 000750 - SCS III 000752 lists in grade 5 math, Project 4, 6 common core standards and 5 Eligible Content standards. These standards which include the coordinate plane, measurement with different units, data collection and multiple skills and concepts (fractions, decimals, graphing, vocabulary) are to be completed in 7 weeks along with the project listed. This is a lot of content and material to cover in 7 weeks given the number and complexity of concepts and skills described above.
- SCS III 000803 shows a timeline for the Algebra I units. The first unit, Foundations of Algebra, lists learning activities that review concepts and skills such as review of arithmetic, absolute value, addition of signed numbers, rules for addition, adding more than two numbers, inserting parentheses mentally, and the definition of subtraction. Five weeks are allotted for these concepts with other important Keystone conceptual units listed with only four or five weeks for units such as Functions & Linear Functions and Polynomials & Nonlinear functions. The timelines are unrealistic given the complexity of the concepts and skills.
- Project 5, Unit 5, in Grade 12, Advanced Math, is a Unit on Trigonometry (SCS III 882I) which shows a pacing of 4 weeks. Four weeks is not enough time to cover all of the trigonometric concepts and the concepts listed as it takes approximately 1-2 weeks to introduce students to the foundations of trigonometry including the basic property of the trigonometric functions along with the unit circle. This unit should take 60-80 days.

Standards Alignment (Curriculum, Instruction, Assessment and Tasks):

- The 8 Mathematical Practices for PA Core standards are not listed or integrated into any activities in any of the math curriculum documents from K-12.
- SCS III 000667 lists the following activity for Kindergarten: Estimation Jar: students will estimate the number of objects in a jar and write their estimation on the whiteboard. Using interactive math and groupings of 10, 5 or 2, the students will count the objects. From the guesses, students will circle the numbers that come before or after the actual number of objects. Counting by 2's and 5's are not Kindergarten standards.
- SCS III 000687 lists the following performance task for Grade 1 students: Students will create a time capsule using recycled materials (paper towel roll, chip canister or coffee can). Students will place a handprint, writing sample, self portrait, predictions and student interview into their time capsule. This activity is listed in the Measurement and Data unit and IS NOT related to standards in Measurement and Data.
- SCS III 000702 has Grade 2 students, "Mentally add 10 or 100 to a given number 100-900, and mentally subtract 10 or 100 from a given number 100-200." According to 2standard 2.NBT.8, students should be able to mentally subtract 10 or 100 from a given

number 100-900 (not 200).

- SCS III 000705 lists concepts as follows for Grade 2 students: Concepts (*Students will know...*) ● Describe attributes, recognize and draw shapes, compose and decompose shapes, partition shapes into equal shares and describe, compare fractions, symmetry. Symmetry is not covered until 4th grade (CC.2.3.4.A.3). It could be explored, but not a required proficiency.
- SCSIII 000727 lists the following standard in grade 4 math: M04.A-T.2 Use place-value understanding and properties of operations to perform multi-digit arithmetic. This anchor standard includes multiplication and division, yet there is no mention of multiplication or division in this unit.
- SCS III 000742 list grade 5 Concepts (Students will know...): ● How to add, subtract, multiply and divide whole numbers and Competencies (Students will be able to...): ● Apply the rules of integers when adding, subtracting, dividing and multiplying. This standard is about extending the understanding of whole number operations to decimals, but this project discusses whole number operations and integer operations. This project is not aligned to grade 5 standards.
- The following grade 7 standards are the examples not addressed in the curriculum:
 - M07.A-N.1.1.2 Represent addition and subtraction on a horizontal or vertical number line (SCS III 000781)
 - M07.C-G.1.1.1, M07.C-G1.1.3, M07.C-G1.1.4 (SCS III 000781)
- Two examples of competencies NOT matching the related standard in the grade 7 curriculum are as follows:
 - SCS III 000779 covers identifying the constant of proportionality in graphs; however, it does NOT cover tables, equations, diagrams and verbal descriptions as identified by the PA standards.
 - SCS III 000781 has the following listed as a competency: Identify parallel lines and the angles formed by parallel lines. This should read ".....and the angles formed when two parallel lines are cut by a transversal (SCS III 000781)."
- The following grade 8 standards are examples not addressed in the curriculum:
 - PSSA Eligible Content: M08.A-N.1.1.5 (SCS III 000789-790).
 - PSSA Eligible Content: M08.B-E.1.1.1 through M08.B-E.1.1.4; PSSA Eligible Content: M08.B-E.2.1.2 (SCS III 000791)
 - PSSA Eligible Content: M08.D-S.1.1.2, M08.D-S.1.1.3, M08.D-S.1.2.1 (SCS III 000791)
 - PSSA Eligible Content: M08.C-G.1.1.1 through M08.C-G.1.1.4 (SCS III 000797)
- The following is one example of a grade 8 project in the curriculum that is not aligned to the standards the SCS curriculum document refers to in the unit:
 - Inequality Picture Project: Students will create an inequality to match and image.

Students will present their real world inequality to the class along with the image (SCS III 000793).

- The project focuses and relates to inequalities while the learning targets are listed as: CC.2.2.8.B.2 Understand the connections between proportional relationships, lines, and linear equations and CC.2.2.8.B.3 Analyze and solve Linear equations and pairs of simultaneous linear equations (SCS III 000793). There is no connection between the standards and the project.
- SCS III 000811 shows a list of PA Core Standards but there are not any Keystone Eligible content standards listed for Algebra I. Under learning targets the curriculum does not list any Keystone standards. SCS III 000827 refers to Keystone Standards for Algebra but the standard is written broadly and is not a Keystone Eligible content standard which is the same throughout the algebra units.
- SCS III shows a list of Pa Core Standards for Geometry but there are not any Keystone Eligible content standards listed for Geometry. There are not Keystone Eligible content standards listed in the Geometry curriculum.
- SCS III 000831 shows Essential Questions #13 and 14 which mention similarity in the Geometry curriculum. However, similarity is in the next unit.
- SCS III 000856 lists standards for the unit on Polynomials and Polynomial Functions in Algebra 2. Standard CC2.1HSF.1 is a foundational concept for Polynomials listed in the standards section. However, the standard is not addressed in any of the objectives or activities in the Polynomials and Polynomial Functions Unit.
- The Big Ideas/Essential Questions/Concept/Competencies show little agreement in the first unit of the Grade 12 Advanced Math between these parts. The big ideas mention the law of sines and cosines and angle measure and there are no competencies that address these concepts. There are several concepts that relate to linear functions and equations, but no competencies that address it (SCS III 000870).

Developmentally Inappropriate:

- The following are examples of grade level/content areas that are developmentally inappropriate for students:
 - The following example is a task not developmentally appropriate for Kindergarten students to complete independently. The activity states, “Number of the Day- students will use combinations of pennies, dimes and nickels to make the calendar number of the day. (Ex: \$.15 on September 15). Students will check their work with a math buddy for accuracy (SCS III 000667). Teacher direction and guided practice is needed for combinations of coins in Kindergarten as students develop these skills throughout grades K-2.
 - The following task is a task that is too easy for Grade 1 students as students do this in Kindergarten with numerals through 10. Performance Tasks: Students will make each numeral from 0-10 with play dough on a mat provided. Students will

form that many small balls of dough to match. Students will place balls on the circles of the mat and collaborate with peers. • Students will construct numeral cards to compare their numbers with partners.

- SCS III 000722 lists the following math project based learning activity for Grade 3 students: Math Project based Learning: Valentine's Day Math - <https://www.teacherspayteachers.com/Product/Valentines-Day-Math-Project-based-Learnin-g-4th-Grade-Edition-2971109>. The activity can be viewed on Teachers Pay Teachers. The resource references grade 4 standards including symmetry, converting metric units, multiplying 2-digits by 2-digits. This unit is also listed on TpT as a 4th grade activity.
- SCS III 000742 lists grade 5 Math Concepts (Students will know...): • How to add, subtract, multiply and divide whole numbers and Competencies (Students will be able to...): • Apply the rules of integers when adding, subtracting, dividing and multiplying. Integers are 6th grade standards content, not grade 5. This whole project (unit) is copied from grade 6, project 1 (SCS III 000 756 and 757) with the exception that they've changed the standard to a 5th grade standard.
- SCS III 000751 lists the following in grade 5 math under Competencies: Graph the relationship between two numerical patterns on the coordinate plane. This is a concept that is not taught based on standards until algebra.
- SCS III 000769 lists the following grade 6 math in Concepts, "How to graph points in the first quadrant on the coordinate plane and interpret these points when solving real world mathematical problems." SCS does not list a standard to align to this concept AND it is aligned to 5th grade standards by limiting quadrants to only Quadrant I. This is not at the appropriate level of development based on grade 6 standards.
- SCS III 000806 The first bulleted Performance task in Algebra I represents a review of standards from previous grade levels instead of related Algebra I standards to help prepare for the Keystone exam.

Resource Concerns:

- Kindergarten math does not have ANY research based programs or resources listed. All Kindergarten resources are from Teachers Pay Teachers or teacher-created websites (SCS III 000668, SCS III 000670, SCS III 000672, SCS III 000674).
- Second Grade Math Assessments Test Prep Edition By Ashleigh cannot be specifically found when searched (SCS III 000696, SCS III 000700, SCS III 000704, SCS III 000707 SCS III 000711). This resource is listed for each Grade 2 unit.
- SCSIII 000729 shows grade 4 math resources and includes the resource, Fourth Grade Math Assessments Test Prep Edition By Ashleigh. This resource, listed for each unit in grade 4 links to a 3rd grade test prep resource on Teachers Pay Teachers.
- SCSIII 000738 shows the grade 4 math resource, Open a Toy Store. This Performance task is aligned to 3rd grade standards not grade 4 standards.
- Algebra II (SCS III 000847) and Geometry (SCS III 000829) utilize Saxon Math as one

resource for the course. Saxon Math Algebra II and Geometry are rated red for Indicator 1, Focus and Coherence as “Does Not Meet Expectations”, in the EdReports review. Indicators 2 and 3 are not rated for these books. EdReports. EdReports.org is an independent nonprofit designed to improve education by providing reviews of K-12 instructional materials.

- PHSchools.com (SCSIII000865) is now savvas.com and is listed under resources in Algebra II. This is a book purchasing website, not an actual resource. It is not stated whether SCS has purchased access to this resource or not. PHSchools.com is listed for Algebra I and Geometry as well.
- According to Pearson-SAVVAS website, the Sullivan Precalculus 9th Edition textbook has a copyright of 2012 and is out of print SCS III 000887). This resource is listed under Grade 12, Advanced Math.
- Math curriculum in grades 5-6 failed to indicate how learning activities will be differentiated.
 - Math curriculum at the secondary level (7-12) failed to indicate how learning activities will be differentiated.

Repetitive Items:

- SCS III 000683 lists the following big ideas twice (identical) and are listed as follows for Grade 1 students: Big Ideas: ● The base-ten number system is a way to organize, represent and compare numbers using groups of ten and place value. ● The base-ten number system is a way to organize, represent and compare numbers using groups of ten and place value.
- SCS III 000678, SCS III 000695 lists August centers as follows: ○ Number Sequencing Apple Puzzles ○ Addition to 10 Bus Puzzles ○ Subtraction within 10 Pencil Puzzles ○ Missing Addends Crayons of Fun ○ One More, One Less Digging for Numbers ○ Patterns Next Three Shapes ○ Base Ten Blocks Match Em' Up ○ Counting to 100 Mystery Apple Numbers ○ Subitizing to 10 Number Strips ○ Greater, Less, & Equal Let's Compare Numbers. These are the exact same centers for August for both 1st and 2nd grades.
 - The same exact centers are also used in grades 1 and 2 in September, October, November, December, January, April, and May (SCS III 000681, SCS III 000699, SCS III 000684, SCS III 000703, SCS III 000691, SCS III 000710).
- SCS III 000722 and SCS III 000738 lists the following resource in the Grade 3 Measurement and Data unit and the Grade 4 Measurement and Data unit Resource: Math Project-based Learning: Open a Toy Store, (<https://www.teacherspayteachers.com/Product/Math-Project-based-Learning-for-3rd-Grade-Open-a-Toy-Store-3039264>). This project addresses grade 3 standards.
- SCSIII 000736, SCSIII 000739 lists grade 4 Essential Questions, bullet point 5 and 7 where #1 and 2 are the same (repetitive).
- SCS III 000747 shows in grade 5 math the resource, www.mixandmath.com. The link leads to a website. Play Dough project was searched and when the link was clicked the

message, rcvd. 404 error page not found appeared.

- SCS III 000806 The first bulleted Performance task in Algebra I is listed in every Unit: 1-7.

Other Findings:

- All students take the same Math courses in grades 7-12. The sequence is Grade 7 Math, Grade 8 Math Pre-Algebra, Grade 9 Algebra I (Keystone), Grade 10 Geometry, Grade 11 Algebra II, and Grade 12 Advanced Mathematics. No math electives are offered.
- The Application does not contain an assessment calendar. Overall, the assessment plan lacks organization, specificity, and does not follow through with a continuous series of specific assessments for teachers, students, and parents to follow student achievement and growth.

Issue 5: Curriculum & Instruction – Science

Application/Administrative Review - General Findings/Comments:

Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. The Application shows a document that minimally reflects use of curriculum mapping without clear identification that all standards are mapped and aligned. Therefore, accurate alignment of state and national standards to what is taught in the classroom would not be able to be monitored.

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12.

Specific Findings:

Scope and Sequence and Pacing Issues:

- The Grade 1 Science/Social Studies outline breaks down the standards. The outline lists Social Studies being taught for 21 weeks and Science being taught for 15 weeks, instead of an 18/18 split (SCS III 000907, SCS III 000908).
- Science is a state tested subject in Grade 4 which covers the PA state Eligible Content Standards. The grade 4 course timeline shows that Science is taught for half of the year with Social Studies being taught the other half of the year. The PSSA Eligible Content Standards are designed to be taught throughout the grade 4 curriculum (SCS III 001039). Based on the provided SCS student schedules, there is not enough time allotted to teach the grade 4 eligible content standards in only half of a school year.
- No PSSA standards are listed for Project 3 in the Grade 8 Science Curriculum, SCS III 001122, which is listed as a 6 week unit. The total number of weeks for the Grade 8 Science Curriculum is 36 weeks with 6 weeks being dedicated to a unit that does not

contain content for the PSSA which is a standards-aligned state assessment. This is a lot of time to spend on content that is not standards aligned to the PSSA.

- Under Learning Activities in the Biology curriculum (SCS III 001159), the third activity relates to evolution which would not have been taught yet in the sequence of instruction outlined.
- The project unit on Genetics (SCS III 001157) in the Biology curriculum contains the NGSS, HS-LS4-2. This standard should be in the evolution unit as the standard, states, “Construct an explanation based on evidence that the process of evolution primarily results from four factors:
- All students take the same sequence of Science courses. High School courses begin with Biology and Chemistry in grades 9-10 and Physical Science and Environment and Ecology in grades 11-12. Physical Science is the primary focus of grades 7-12 as grades 7, 8, 9, and 11 all focus on physical science. Because physical science is the primary focus for grades 7-12 along with grade 9 focusing on Biology, grade 10 focusing on Chemistry, grade 11 focusing on Physical Science, and grade 12 focusing on Environment and Ecology, students are not given the opportunity to take an in-depth physics or earth science course.

Standards Alignment (Curriculum, Instruction, Assessment and Tasks):

- The standards listed for the Grade 1 Science unit “The Weather Changes and Cycles” (SCS III 000982, SCS III 000983) are listed in the learning targets. SCS III 000984 and SCS III 000985 list the big ideas, concepts, and learning activities pertaining primarily to the four seasons and a small portion of content on the water cycle (simply drawing the cycle). The Grade 1 standards below are not touched on in the grade 1 curriculum based on how the application describes the activities:
 - 3.2 1.A.6: Participate in simple investigations of matter to answer a question or to test a prediction.
 - 4.5 1.A: Identify resources humans use from the environment.
 - 4.5 1.C: Describe how pollution affects the health of a habitat.
 - 4.5 1.D: Identify where waste from the home, school, and community goes for disposal.
 - k-2-ETS1-3: Analyze data from tests of two objects designed to solve the simple problem to compare the strengths and weaknesses of how each performs.
- A Performance Task in grade 2 asks students to create additional models and / or demonstrations of their landform or impact crafted using a variety of recycled materials, along with a small written report on the creation of a planet. The students are writing a report on the creation of a planet and NONE of the content standards, big ideas, or essential questions have anything to do with planets (SCS III 001019).

- Science is a state tested subject in Grade 4 which covers the PA state Eligible Content Standards. Eligible content standards are not addressed in the concepts, performance tasks, and or learning activities presented. The curriculum does not show the alignment of standards to cover all state standards necessary for the Grade 4 PSSA (SCS III 001041).
- The entire 6 week unit/ project in Grade 4 Science on waves (SCS II 001049) only touches on a very small portion of the eligible content standards under the anchor S4.A.2. Learning targets and projects described in the waves unit do not address all eligible content under the anchor provided. For example, there is no mention of animal migrations and plant growth (S4.A.2.1.3), or anything related to the scientific investigation pertaining to living organisms (S4.A.2.1.1). These are both eligible content standards tested on the PSSA for 4th grade science and are not covered in the grade 4 curriculum.
- The Grade 5 Science unit on Matter and Energy lists a learning target for students to compare and contrast plant and animal cells. No concepts or learning activities touch on this standard which is listed in the Learning Target section and should be taught in 5th grade (SCS III 001057).
- SCS has developed curriculum in grade 7 - 12 that mostly reflect physical science standards with the main concept following each grade level: Grade 7 - mostly physical science, Grade 8 - mostly physical science, Grade 9 - biology, Grade 10 - chemistry, Grade 11 - physical science, Grade 12 with Environment and Ecology (SCS III 001089 - SCS III 0001293). The curriculum is not balanced and is missing more in depth content and standards in physics, earth science, and biology.
- Under Project 1 in the Grade 8 curriculum, SCS III 1113 lists PSSA standards but does not list PA Eligible content standards for the PSSA. No PSSA standards are listed for Project 3 in the Grade 8 Science Curriculum, (SCS III 001122).
- Keystone Biology Anchors are listed for Project 1, Unit 1, Biological Basics, in the Biology curriculum (SCS III 001142). BIO.A.1.2 anchor standard is missing.
 - Keystone Biology Anchors are listed for Project 2, Unit 2, The Cell, in the Biology curriculum (SCS III 001146). The BIO.A.3.1.1 anchor standard is missing.
 - The Biology curriculum should include a competency to explain the process of photosynthesis (separate from comparing to respiration) since this is an eligible content standard and a large section on the Keystone Exam.
 - In the Biology curriculum, the unit on Bioenergetics (SCS III 001153) should include a competency to explain the process of photosynthesis (separate from comparing to respiration) since this is a big section on the Keystone Exam.
- SCS III 001250 lists concepts for the Grade 11 Physical Science Curriculum for the unit Combustion. The concepts don't match the overall unit topic for combustion. The SCS III application lists the following for concepts: Concepts, (Students will know...) ● Atoms are different sizes, which are called atomic radii. ● Bonded atoms are stable at certain distances, which is called bond length. ● Bond lengths result from competing

proton-electron attractions, proton-proton repulsions and electron-electron repulsions. These concepts are not related to combustion, the concept for the unit.

Developmentally Inappropriate:

- SCS III 001094 lists the activity, “Design and carry out a scientific research project” in their grade 7 curriculum. The activity in the SCS curriculum specifically states that this project should be completed by grade 8 students.
- The following standard is listed for Grade 10 chemistry, 3.8.10.C. Evaluate the possibilities, consequences and impacts of scientific and technological solutions (SCS III 001176). This is an inappropriate standard for grade 10. It is a grade 8 standard.

Repetitive Items:

- SCS lists the following standards and descriptions in grade 8 Science: 3.1.8.A9: Science as inquiry, 3.1.8.C4: Science as inquiry, 4.1.8.F Science as inquiry, 4.3.8.C: Science as inquiry (SCS III 001113). Science as inquiry is repetitive and not specific for the standards.
- Standard 3.1.B.B5 in the Biology curriculum is listed twice (repetitive) with two different descriptions. The second entry is not needed (SCS III 001156)
- The following standards are listed with Science as Inquiry which are repetitive, 3.1.10.B6. Science as inquiry, 3.2.10.A6; Science as Inquiry, 3.2.C.A6; Science as Inquiry, 3.1.C.B6, Science as inquiry (SCS III 001170).

Resource Concerns:

- In the Kindergarten Science Curriculum under Resources for Kindergarten in the unit, “All about Weather” (SCS III 000952), all paper based resources come from Teachers pay Teachers. General titles of units to be purchased are given with no examples of the actual resources from those units to know if they aligned to the learning targets and projects listed.
- In grade 1 Science, resources do not make reference to anything listed in the assessments section or the learning activities. The resources simply list books that will be read throughout the unit and does not state where the “quick checks, crafts and projects, unit assessment, hands on learning, or practice printables” will come from (SCS III 000989).
- Wikipedia is listed twice as a resource in the grade 4 Science Curriculum. Wikipedia can be edited at any time by anyone. The information can change and/ or be incorrect since anyone can change at any time (SCS III 001052).
- The unit assessment in Grade 5 Science has a link for a Google Doc but when clicked it will not open. It says, “not available at this time” (SCS III 001056).
- The assessment evidence list in Grade 6 Science is lengthy and includes nonfiction and discussion questions, worksheets, and unit assessments. However, the resources only list a vocabulary activity and journal entry pages (SCS III 001082 & SCS III001083).
- The following resource link is listed in resources and is not tied into the big ideas,

concepts, assessments, or essential questions for the Grade 7 project, unit “What is Science?” (SCS III 001094): <https://spaceplace.nasa.gov/>. The link is titled “Space Place” and the content is a general website for earth and space activities and concepts which are not related to the big ideas for the unit “What is Science?”.

- The Materials link in grade 8 Science is locked under Resources (SCS III 001126). A person needs google access and permission to use the link.
- The first three websites in the Biology curriculum are not linked to specific resources that would be used for the specified content (SCS III 001145, SCS III 001150, SCS III 001154, SCS III 001159, SCS III 001163, SCS III 001168).
- In the Chemistry curriculum for Resources, the following is listed as a link: <http://www.webelements.com/> (SCS III 001179). This link deals with elements not measurements which is the focus on this Chemistry unit.

Other Findings:

The Application does not contain an assessment calendar. Overall, the assessment plan lacks organization, specificity, and does not follow through with a continuous series of specific assessments for teachers, students, and parents to follow student achievement and growth.

Issue 6: Curriculum & Instruction – World Language

Application/Administrative Review - General Findings/Comments:

Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. Therefore, accurate alignment of state and national standards to what is taught in the classroom would not be able to be monitored.

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12.

Specific Findings:

Standards Concerns:

- SCS III 001969 cites Standard 12.2.1.S1.E Finds words used in magazines, commercials and advertisements influenced by classical Latin or Greek, but there is no evidence of this in the unit. The same is true of the same Standard 12.2.1.S1. F in this unit.
- SCS III 001980 cites Standards 12.3.1.S1.D, 12.4.1.S1.B, and 12.4.1.S1.C, but there is no evidence for these in this unit.

Inappropriate grade level activities issues:

- Kindergarten students cannot write phrases and structures as listed in Standard 12.1.1.S1.B Speak and write common vocabulary, phrases and structures during activities with the teacher, classmate and family (SCS III 001826). The same is true for Standard 12.1.1.S1.C Comprehend simple spoken conversations and written sentences in dialogs and short paragraphs (SCS III 001830). Most Kindergarten and Grade 1 students are emerging readers and just learning how to read (SCS III 001943).
- Activities are the same in grades K-4. SCS III 001826 has Kindergarten completing a drawing introducing themselves. The same type of project is featured using different verbiage in grade 1 (SCS III 001841) in grade 2 (SCS III 001856) in grade 3 (SCS III 001869) and then in grade 4 (SCS III 001884).
- The concept of future tense in target language is listed as being introduced in Level 2 (SCS III 001984), but they are in the middle of learning present tense and it is later introduced in Level 3.
- In Spanish II (SCS III 002010), a five week unit was spent on only direct and indirect objects.

Pacing Issues:

- There is no clear indication of how long each lesson will take. Kindergarten Spanish has 14 Learning Activities listed for 3, 30 minute classes (SCS III 001827). In the same lesson, one performance task is listed and potentially 4 other activities.
- Timing and pacing issues for lessons and activities, if lessons are one time per week for 30 minutes, for grades K-5 as listed on student schedules in SCS III 003372. In grade 2, the numbers and colors (SCS III 001860) unit lasts 7 weeks and the music unit in the same grade level lasts 7 weeks (SCS III 001858).
- In grade 5 (SCS III 001900), a three week unit is spent on introductory vocabulary. This is the sixth year in a row spent on this. Due to the fact that this is the same unit completed in grades K-4, this material should have been mastered by grade 5. A seven week unit is spent on the alphabet and shapes in the same year (SCS III 001905) which was also completed in prior years. The alphabet and shapes should be mastered by this point.
- In grade 8 (SCS III 001956) a 4 week lesson the only newly stated content is one verb. Several verbs should be provided and used during a grade 8 unit. One verb should only take a few lessons by grade 8 for mastery.
- Unclear lessons are provided. In grade 3, the Project Title lasting 7 weeks is Matching Collage (SCS III 001873), but there is no reference to any type of collage in the unit.
- Grade 10 spends 7 weeks on content covered in the second unit of the year that was previously covered in grades K-9 (SCS III 001973-001974).

Other Issues:

- The documents provided did not meet the requirements of a second language listed in Chapter 4.25 for languages.
- Grade 8 is listed on SCS III 001964, but then jumps to grade 10 in the next course, which is listed as Spanish I on the Chart SCS III 001967, but then on SCS III 001968 the plan's state grade 10.
- This issue results in there being no Spanish I course for grade 9 students to take as per the documents.
- The chart describing the course for Spanish I, the one that comes after grade 8 states it is Spanish I, but in the first lesson, SCS III 001968, it has the grade level listed as "Grade 10 [Level 2]" This would indicate there is no Spanish I provided for grade 9 students. The next chart is for Spanish II, but lists grades 9-12 (SCS III 002000). Different terms are being used and it does not state that "Level 2" is the same as "Spanish II" so there is no way to evaluate the Spanish courses.
- Resources for Level IV are listed as songs, Glencoe Spanish 2 Buen Viaje textbook, Duolingo and Kahoot (SCS III 002065). A higher level of resources would be needed for level IV courses.
- "Rosetta Stone Curriculum" is cited for the offering of other World Languages (SCS III 002101). It states, "The languages we offer will be determined by certified teachers and student preference to the greatest extent possible."
- Rosetta Stone (SCS III 002114) is provided for another language, but there is no indication that it meets the criteria for the requirements established in Chapter 4 pertaining to providing planned instruction.
- The only complete World Language curriculum provided in the Application was Spanish (K-12).
- The units are the same from grade level to grade level with slight variations.
- There is no Level I Spanish course offering for students in grade 9. They would need to move to Level II, as per the documents provided.
- Therefore, the Application failed to provide the Chapter 4.25 required minimum four year sequence within the secondary curriculum
- Levels noted in curriculum remain confusing as no Level I is provided for grade 9 students, but Level 2 allows them entry. The document states grade 9 students can enter Level 2, but it does not state grade 9 students can be in the Level I course.

Issue 7: Curriculum Instruction – Art

Application/Administrative Review - General Findings/Comments:

Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined.

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12.

Specific Findings:

Resources:

- Resources are not specific. SCS III 002134 references songs on Youtube as “The Color Song” there is no way to know which specific resource to reference. The same is true for the Michelangelo Biography Youtube (SCS III 002136) and Kaleidoscope Youtube video (SCS III 002140).
- “Where the Wild Things Are” is listed as a resource, but not found in the plan (SCS III 002151).
- Some videos do not even exist that are cited on Youtube, “Seven Dwarfs” shadow puppet performance video-YouTube (SCS III 002153) cannot be found when you search the platform.
- SCS III 002156 cites an “Art elements and principles PowerPoint presentation.” There is no link or image provided.
- A YouTube video “Axe Cop” is used as a reference (SCS III 002160). The video features a police officer using an axe to cut off the head of a dinosaur and then putting it on a stake to display. This video features a lot of violence for a grade 1 student and is not an accurate depiction of law enforcement.
<https://www.youtube.com/watch?v=QCwyszzI658>
- In grade 5 resources (SCS III 002236) “Art Educator Materials” listing Spirit animal flash cards, charts, grids and others are listed, but not provided anywhere in the document to reference.
- Grade 7 references a “Paul Klee” presentation (SCS III 002259) that is not found.

Pacing:

- There is a discrepancy in time provided for art for grade levels. SCS III 002136 states there is one hour per week of art. SCS III 003372 with K-5 schedules states K-5 art is one time per week for 30 minutes.
- In one lesson for grade one, students will view paintings of three artists, discuss elements and characteristics of landscape painting, sketch ideas for a landscape, discuss the 3 dimensional design, create props, stand up the landscape in 3D position and share/reflect on the process (SCS III 002148-002149). This is a lot of concepts for a grade one thirty minute lesson. Lessons are only thirty minutes long and it would take longer than that for students to complete one of those tasks i.e. create a prop. This could take several thirty minute lessons.
- Three classes will be used in grade 3 to demonstrate stitching techniques and students stitch fabrics together (SCS III 002192). Students would be able to do this in a shorter amount of time. It is a very simple task and no others are provided, if students finish early.
- Nine weeks in grade 6 is used to research an artist and make a presentation (SCS III 002244) and another eight weeks is used to mix paints for a color wheel (SCS III 002245). Later 13 weeks are used for “Zentangle Landscapes” (SCS III 002251). These units should not last this long. They should be shorter or provide enrichment to ensure students are still learning and are engaged.
- In grade 9 that lasts for 36 weeks results in 4 projects for the year (SCS III 002290). Too much time is given per project. There is not enough information provided to teach for 36 weeks. Students will finish early and not have anything to do.

Inappropriate Grade Level Activities:

- Kindergarten students will be using sharpie markers for an art project (SCS III 002138).
- Kindergarten students (SCS III 002144) will have a story read to them for the first four superhero lessons and think about some different ideas. They will also be introduced to a 3 dimensional self portrait. Later they will be expected to design a logo, cape, mask and shield and physically create them. Ten lessons are used for this one project.
- First grade students will work on 3D Landscapes (SCS III 002147) and will learn terms like foreground, middle ground and background.
- First graders create a portraiture with symbolic “hidden clues” and light and dark shadows on varying skin tones (SCS III 002158).
- Grade 9 students will be working on an 11x16 inch artworks for 6 hours (SCS III 002291) and 14 weeks is spent on binding two books (SCS III 002297). Nothing is mentioned for students to do, if they finish early.

- In grade 11, students have 36 weeks to explore 10 art related careers (SCS III 002316).
- In grade 12, students will spend 18 weeks on a children's book (SCS III 2326). No plans are provided for students who finish early.
- No other curriculum course electives offered for art.

Issue 8: Curriculum & Instruction – Music

Application/Administrative Review - General Findings/Comments:

Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined.

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12.

Specific Findings:

Resources:

- SCS III 002357 “Music notebooks” (SCS III 002357), “Musical writing paper” (SCS III 002361, and “Party Goods” (SCS III 002363) are listed as resources for Kindergartners. There is nothing indicating how it is used or what it is.
- In grade 1 “Earbuds or headphones” and “Notes writing paper” are listed as resources (SCS III 002374). Other resources are similar to this K-8. These are not resources for teachers to reference that can be cited. They are materials.
- Projects and resources that are listed for elective courses state, “Teacher designed” for each of the 4 course electives listed. There is no link or information to show what these resources contain.

Pacing:

- Kindergarten has a unit on “Good Music” (SCS III 002365) that lasts for 5 weeks with no specific lessons listed and one on “Interpretations and Opinions” (SCS III 002366) that lasts for 6 without them either.
- Grade 1 students have 6 weeks to play recorders and drums with no specific lesson plans provided.
- Reading and writing music (SCS III 002373) comes after playing instruments in grade 1. Students should learn how to read and write music prior to playing it.
- Grade 2 “Quality Matters” (SCS III 002390) features 6 weeks for teaching three musical genres, three main criteria for musical quality, building a presentation and peers

presenting. This is a lot of information for students in a short amount of time. One musical genre should be taught each week. One criteria should be taught each week pertaining to musical quality. This would be a total of 6 weeks. More time should then be designated to build the presentation and then present them.

- Twenty-one learning activities are provided for a 5 week grade 3 unit on Musical notebooks (SCS III 002400). Grade 3 students are essay planning, outlining, drafting, peer reviewing and editing for grammatical accuracy along with several other activities. This project has too many assignments. The students should just pick one assignment like the essay or musical reflection to do and spend more time creating and perfecting rather than trying to rush through everything provided.
- SCS III 002406 provides 6 weeks to plan a grade 3 concert. No specifications are given, but this is not the only activity featured in this unit.
- SCS III 002440 provides 8 weeks for a performance production by grade 6 students and features 29 learning activities. This contains too many learning activities for students to learn the specific content that is being performed.
- No specific pacing is provided for any electives.

Inappropriate grade level:

- SCS III 002357 in Kindergarten has students writing a music story with an outline, draft and a peer review. Kindergarten students are learning to read and write so would be unable to write a complete story.
- SCS III 002370 has grade 1 students playing recorders. Developmentally, they don't even know notes to play them at this level.
- Grade 1 students are writing musical stories (SCS III 002374). Students in grade 1 are emerging readers and would likely not be able to write full musical stories at this point.
- Grade 2 students are writing songs and publishing sheet music (SCS III 002387). Students do not have the capacity to read and write music in second grade. Publishing would also be beyond the scope of what they could do developmentally.
- Grade 5 students are doing vocal studies (SCS III 002425). Most students do not have the foundational knowledge or capacity to conduct voice studies by grade 5.
- Grade 6 students are introduced to big ideas that musical instruments are classified in terms of types such as percussion, wood, wind and string instruments (SCS III 2448). This is the first time this is presented in the curriculum. It was not addressed in K-5. This is typically addressed in younger grades.
- Grade 6 students will journal: "In what ways has religious music influenced my life?" (SCS III 2451). Some students may not have had any religious music present in their lives and therefore could not complete the assignment.
- No grade levels are provided for any electives listed (SCS III 002474-002477)

Standards:

- SCS III 002397 does not reference any standards to support competencies of form a group to create a musical work for human voices or form a group to create a musical work for a variety of instruments.
- SCS III 002406 does not reference any standards to support competencies to learn musical numbers for a performance.
- SCS III 002413 does not reference any standards for singing or playing in a unit on Musical Notebooks. Only 1 total standard is listed.
- Few standards (SCS III 002474) are cited for each of the 4 electives provided for either 1 or .5 credits. Only four are featured in the example provided for a one full credit course.

Other findings:

- Music is not listed in the Class Instructional Schedules of K-5 students (SCS III 003372) or for grades 6-8 (SCS III 003373).
- There is a 10 week unit for Kindergartners with no specific lessons provided (SCS III 002359).
- No specific lessons are provided for Kindergartners for a 5 week unit on “Seeing Music on Paper” (SCS III 002360). The same is true for the other units in Kindergarten.
- The performance task for Kindergarten lists “Musical Sentences” (SCS III 002360) and “Celebration Soundtrack” (SCS III 002362). There is nothing explaining what this means.
- SCS III 002378 lists “Using the right criteria for the piece,” but no criteria or rubric are provided anywhere in the unit.
- SCS III 002385 lists Found Music “Recipe” under Performance Tasks with no explanation of what it means.
- SCS III 002386 fails to specify the spaces featured along with the lines it mentions in the musical notation section that also indicate pitch and tone.
- SCS III 002460 provides the Essential Question of “What does it mean to do a stellar job of something (we) have very little experience with?” There is no relevance here to music, if this information is taught in grades K-6.
- SCS III 002463 provides a 9 week grade 8 unit on Performance Production Support that features more drama and set creation than music.
- Very little information is provided about each of the 4 electives. Only one page was provided for each elective which contained limited information to indicate what would be taught in each course. (SCS III 002474-002477)

Issue 9: Curriculum & Instruction – Honors/Electives/AP Offerings

Application/Administrative Review - General Findings/Comments:

The curriculum documents provided with the Application failed to clearly define the criteria of planned instruction as per the requirements listed in Chapter 4.12. Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. Therefore, accurate alignment of state and national standards to what is taught in the classroom would not be able to be monitored.

Testimony presented at the December 17, 2020 SCS Hearing pertaining to Advanced Placement Courses was as follows:

MS. PETERSEN: Thank you. In terms of Advanced Placement courses, there was some additional content in this application about what the applicant intends to offer. That is still being reviewed as part of the evaluation process, but could you provide some more clarity as to what specifically the applicant is going to offer in the way of Advanced Placement courses and at what grades levels or in what subject areas?

MS. HERNANDEZ: Okay. The Advanced Placement courses would just be at the high school level, so from Grades 9 through 12, and we were looking into -- I'm not exactly sure what the courses would be, but we did look into -- oh, gosh. Jen, do you remember the name of that -- I'm blanking on it now and we probably put it into the application, but I don't remember. The curricular company that we were looking into for the Advanced Placement courses.

MS. OLSON: Oh, I can get you that one.

MS. HERNANDEZ: Thank you. And, of course, also using the college board resources to help us with Advanced Placement as part of the plan.

MS. PETERSEN: So, Advanced Placement courses would be offered at the high school level. Do you have any specifics as to at what grade level or grade levels they would be offered?

MS. HERNANDEZ: I believe Grades 9 through 12, but I cannot -- I'm sorry, I can't remember exactly what I put into the application.

MS. PETERSEN: And do you recall how many Advanced Placement courses would be offered at Summit Charter School?

MS. HERNANDEZ: I don't. I do remember that we talked about incorporating student choice, so doing kind of a survey of interest and offering more over time and starting probably with one or two, but, again, I don't remember exactly how I wrote that out in the application.

MS. PETERSEN: But you believe that there's information in the application that specifies

which Advanced Placement courses would be offered and at what grade levels and what subjects.

MS. HERNANDEZ: I do believe that it's in the application, yes, and I'll try to find it while I'm here.

MS. PETERSEN: If you find it, let us know.

MS. HERNANDEZ: I will. (44-45)

MS. OLSON: The project-based curriculum is Project Lead The Way. Is that what you were looking for?

MS. HERNANDEZ: Yes, thank you. Project Lead The Way. Right, that's right. Thank you. And -- well, I don't know if we can go back, Miss Petersen?

MS. PETERSEN: Sure.

MS. HERNANDEZ: The AP classes that we were particularly interested in starting with would be with the Project Lead The Way programs. They offer different science courses and math courses and, so, we would, again, just survey our students early on as to interest, but we would start with one of the science courses.

MS. PETERSEN: I just want to make sure we're on the same page. So, you're saying that -- when I asked about the Advanced Placement courses that you are going to offer a science -- likely offer a science-based course utilizing Project Lead The Way.

MS. HERNANDEZ: Correct.

MS. PETERSEN: At least at the initial start of the Advanced Placement.

MS. HERNANDEZ: That's what I'm saying, yes.

MS. PETERSEN: Okay. And do you know specifically the name of the Advanced Placement course that you would be offering in science?

MS. HERNANDEZ: Again, I believe I put it into the application. They do offer --

MS. OLSON: It was -- if I could just interrupt here for a second. It was in the application that that decision will be based on both student choice and certifications of teachers, you know, available to us at the time. So, I'm looking at their website right now. They have a Computer Science course, an Engineering course, a Biomedical Science course, and Project Lead The Way is a -- you buy the curriculum from them. It is a project-based specific curriculum and it aligns with Pennsylvania standards.

MS. PETERSEN: And would that be a stand-alone course that a student would take for a whole year or would that be a component of another course that the student would be taking?

MS. HERNANDEZ: Stand-alone for the whole year.

MS. PETERSEN: And you say that that information is in the application about the Project Lead

The Way and the full scope of what you would be offering.

MS. HERNANDEZ: Yes.

MS. PETERSEN: Okay. Thank you.

(12-17-2020 SCS Hearing Transcript 046-047)

Specific Findings:

- Testimony provided by the SCS Principal and SCS Board President demonstrates a lack of familiarity with the Application they produced and submitted as it pertains to AP courses and Project Lead the Way (PLTW). PLTW is an organization which provides its own curriculum to schools to implement with rigor and in the manner in which PLTW provides and trains the teachers for schools to use the program.
- It is a requirement for PLTW schools to have a trained teacher to instruct any of their courses. The courses teachers take, and are provided professional development for, are required prior to teaching the course or concurrently while teaching the course. The training and use of the program are expensive and extensive. The cost per course and per teacher is \$4,000 without travel and other expenses. The cost of materials, appropriate technology and continued professional development are outlined through the consultant and on the PLTW website.
- PLTW does not produce AP Courses, and PLTW courses are not a replacement for AP Courses. AP courses must be applied for and approved by the College Board. Currently, the College Board offers 38 AP courses, none of which are PLTW courses. In order to offer AP courses, a school must select a course from the 38 College Board courses, have or apply for a College School Board code, identify an AP Course Audit Administrator as well as an AP Coordinator, train AP teachers, and complete an AP course audit for each course. The Application and SCS testimony indicates a lack of understanding of AP courses and the requirements of the College Board.
- SCS testimony shows the Applicant does not have a clear understanding of how PLTW works or how the pathway for student partnerships between PLTW and the College Board will work at its school. The lack of specificity in the Application regarding PLTW, AP and other higher learning offerings for secondary students raises serious concerns regarding the school's ability to provide educational programming that is cohesive and appropriate for gifted and higher achieving students. An ongoing weakness in this Application is the inclusion of educational buzzwords and programs without providing any detail of how the programs would work, be integrated with and complement other educational programming, impact scheduling, impact teacher training needs and professional development, impact student schedules, and impact the budget.
- It is unclear which AP courses will be provided and at which grade levels.

- AP courses are not identified as separate courses; therefore, it is unclear how AP courses will differ from other courses.
- There are no honors courses throughout any curriculum areas.
- The secondary curriculum mentions elective course offerings (SCS III 002478), but very few are provided in the application.

Issue 10: Curriculum & Instruction – Health & Physical Education

Application/Administrative Review - General Findings/Comments:

The SCS III application does not align objectives and content in the Health and Physical Education curriculum to the Pennsylvania Academic Standards for Health, Safety and Physical Education. Best practices in curriculum design require that curriculum be aligned both across grade levels and content areas. Goals, assessments, instructional strategies, expectations and resources provided within curriculum documents were limited, general, and not clearly defined. The Application shows a document that minimally reflects use of curriculum mapping without clear identification that all standards are mapped and aligned. There were many instances of materials, resources, and activities which were not grade level appropriate.

Specific Findings:

- While the Application mentions “children given a walking media station performed equally as those at a stationary workstation, but reported a more enjoyable experience. As a result, physical education is much more than simply forty minutes of exercise once a week” (SCS III 000055), there is no information on how this will be integrated into each curriculum area or how this can be labeled as ‘*physical education*’ without addressing the Pennsylvania Academic Standards for Health, Safety and Physical Education or a certified physical education teacher leading this activity.
- While the Application states on SCS 000039 “students practice yoga and mindfulness/meditation for their social-emotional development,” there is no indication of a certified staff member who leads the mindfulness/meditation or when it occurs during the school day (SCS III 000055).

Health Curriculum: The application includes the following concerns:

- Curriculum alignment is inconsistent throughout the curriculum documents. Standards do not match objective(s) and content, as well as objectives, not matching with learning activities and not aligning with the Pennsylvania Academic Standards for Health, Safety and Physical Education. Specific examples are identified below.
- The lesson/learning objectives in several areas of the curriculum are not aligned with the standards being addressed or the Health content taught. For example, Standard 10.1.9 B is

analyzing the interdependence existing among body systems, but all four competencies listed are identical and relate to personal choice, life skills and media affecting optimal health and not the interdependence existing among the body systems (SCS III 001788).

- Grade 3 Health, Life Cycle & Major Organs and Systems, the only resource for the unit is Teachers Pay Teachers (SCS III, 001733).
- There are no Benchmark assessments identified for the Health Education standards at any grade level.
- Grade 7 Risk Factors Project 2, Unit deals with Sexually Transmitted Infections, however, Standards for the Unit are related to Nutritional Concept that impact Health (10.1.6C), Applying Appropriate Emergency Responses (10.3.6B), and analyzing the role of individual responsibility for safety during physical activity (SCS III 001768). There is no content to support these standards.
- Grade 7 Project 3, Drugs and Alcohol, Standards identified are for grade 6, 10.2.6A,B,C,D,E. Grade 7 Standards are identified in the grade 7 to 9 band and should be identified as 10.2.9 and so on. (SCS III 001770).
- Grade 7 Project 4, Decision Making and Safe Practice, Standards identified are for grade 6, 10.2.6A,B,C,D,E. and 10.3.6 -these are grade 6 standards. Grade 7 Standards are identified in the grade 7 to 9 band and should be identified as 10.2.9 and so on. (SCS III 001772).
- Grade 9 Health - Resource on sexuality “Sex Ed Activities” is from North Wales Copyright 2007, suggests a “training course” in ‘Sexual Health Starts Here, Delivering sex and relationships with confidence and Core competencies in sexual health for youth workers.’ Training is available in North Wales.
- Grade 9 Health - Pick your plate, learning activity, grades 4 through 8 is used in grade 9 as a learning activity https://ssec.si.edu/pick-your-plate?gclid=Cj0KCQjwjcFzBRCHARIsAO-1_Oq_tMQkG4dfd2mCeGVjinWRDlhGKKBuLeUkJLv48o1p-sRS_d772WQaAlG0EALw_wcB (SCS III 001791)
- Grade 10 Health Education - Self Care resources are gauged for College Students, not grade 10 high school students.(SCS III 001793) <https://www.mindsoother.com/blog/8-quick-self-care-strategies-for-college-students>
- Grade 11 Health Education is listed for 36 weeks, however the pacing guide states, 12 weeks at a rate of one session per week (SCS III 0001802).
- Grade 12 Health Education - Standards 10.1.12C (Nutritional choices for adults) and 10.3.12D- (Evaluate benefits, risks and safe factors associated with self-selected long physical activities) do not match the objective or content for the Units on Health and the Environment and Disruption (SCS 001810).
- Grade 5, 6, 10 and 12 Health have no resources listed.
- The template for the Health curriculum is inconsistent and changes in grade 5(SCS III 001754), grade 6 (SCS III 001759), 10(SCS III 0001796), 12 (SCS III 1810). One

template identifies the following categories; standards, course time, project titles, objectives, essential questions, suggested concepts, suggested learning activities, performance tasks. The other template used for Health identifies the following categories: grade levels standards, big ideas, essential questions, concepts, competencies, performance tasks, other evidence, learning plan and resources. There are inconsistencies in the template used to develop the Health curriculum. In order for continuity to exist in the Health Curriculum, one template should be used throughout the entire curriculum document.

- There are no Benchmark assessments for the Health, Safety and Physical Education Academic Standards identified for Health Education at any grade level to verify that students met the standard(s).
- No elective courses are listed for Health Education.

Physical Education Curriculum:

- The Application fails to demonstrate the necessary capacity and capability to provide evidence of Section 1551.1 of Chapter 4.
- The Pennsylvania Academic standard for Health, Safety and Physical Education are listed under objectives in the curriculum framework. Minimal learning activities are identified that are necessary to meet all standards identified for the unit. Curriculum alignment is inconsistent throughout the curriculum documents. Standards do not match objective(s) and content, as well as objectives, not matching with learning activities and not aligning with the Pennsylvania Academic Standards for Health, Safety and Physical Education. Specific examples are identified below.
- The lesson/learning objectives in several areas of the curriculum are not aligned with the standards being addressed or the Physical Education content taught. For example, Standard 10.4.6D (describe factors that affect childhood physical activity preference) does not align with the content taught in the unit on Science Moves Me (focus is on scientific principles that affect basic movement)
- Grade 5, Games, Games, Games focus on a variety of netball, invasion and target games as learning activities, the objective focuses on responsible interpersonal behavior, which is linked to 10.4.6F, but not to either of the other standards addressed. There is no content provided in response to the essential questions asked. Assessments are minimal and no examples are provided.
- No resources are provided for the Physical Education curriculum.
- There are no Benchmark assessments for the Health, Safety and Physical Education Academic Standards identified for Physical Education at any grade level to verify that students met the standard(s).
- No elective courses are listed for Physical Education.
- The SCS III application does provide Health and Physical Education curriculum, however, there are many inconsistencies as noted above within the curriculum provided. SCS provided a curriculum framework but failed to address all necessary components of a standards aligned curriculum. Therefore, the new application fails to demonstrate the

necessary capacity and capability to provide evidence of Section 1551.1 of Chapter 4

Issue 11: Curriculum & Instruction – Family Consumer Science

Application/Administrative Review - General Findings/Comments:

The Application failed to provide a curriculum that meets state-required Family Consumer Science (FCS) curriculum standards required through Chapter 4, Title 2.

Specific Findings:

No documents reflect family and consumer science standards and requirements this is a continuing deficiency of the Application to demonstrate the necessary planning, capacity and capability to provide evidence of Section 1551.1 of Chapter 4. The only document making mention of family and consumer science is a sample student schedule for grades 6-8 (SCS III 00337) and grades 9-12 (SCS III 003374).

Issue 12: Curriculum & Instruction – Career Education

Application/Administrative Review - General Findings/Comments:

There is a framework for careers and career choices, as well as examples of ongoing authentic assessment at the various grade levels (SCS III 000222 - 000225). The Applicant does not include any materials regarding a guidance curriculum to outline the full direct and indirect services provided to students by the school counselor, the scope and sequence of the guidance curriculum, and the mandated Career Education and Work Standards that are needed to meet the PA Future Ready Index. There is no Chapter 339 plan that supports all areas required by the Pennsylvania Department of Education in the application. The submission fails to meet the requirements of Chapter 4, Title 2 for Career Education.

Specific Findings:

SCS III does provide information relevant to Career Education and a framework for each grade level. However there is no Chapter 339 plan, nor are there materials regarding any guidance curriculum K-12 to outline the full direct and indirect services provided to students by the school counselor or the scope and sequence of the guidance curriculum.

The Application included student career activities, but failed to provide the required Careers Education Curriculum or a Chapter 339 Plan. Mandated Career Education and Work Standards are addressed on SCS III 000061 and refer to links on the PDE website. However, there is no evidence how the school counselors will collect evidence, monitor and report who has met the

criteria for Career Standards Benchmark for Future Ready PA index for PIMS reporting. Therefore, the Application still fails to demonstrate the necessary capacity and capability to provide evidence of Section 1551.1 of Chapter 4.

Issue 13: Curriculum & Instruction – Personal Finances

Application/Administrative Review - General Findings/Comments:

The Pennsylvania Department of Education, as part of its Career and Life Skills graduation requirement, requires coursework in Personal Finance. The SCS III Application does contain a 36-week outline for a Personal Finance (Financial Education) Course and it appears to be designed to meet the graduation requirement. It provides a breakout of project-based opportunities, objectives, big ideas/essential questions, activities, and learning tasks. However, the Application fails to identify the requisite state or national standard citations relevant to an organized curriculum. It does not provide an organized curriculum for the required to demonstrate the necessary planning, capacity, and capability to provide evidence of Section 1551.1 of Chapter 4. An organized and well-written Personal Finance (Financial Education) curriculum integrates standards citations from economics, family consumer science, career education and work, and business computer and information technology areas.

Specific Findings:

The SCS Personal Finance Course Outline provided reads more like a curriculum map and is organized by project:

College Ready – This 6-week project appears to be geared towards student assessment of whether college is applicable to the individual or not. The objectives integrate an analysis of associated costs, options for paying for college, and applicable financial goals of attending college. Missing from this section are citations that reference:

§ Economic Standards

- *Decision Making: 6.1.(9,12).B; 6.1.12.B; 6.1.9.C; 6.1.(9,12).D*
- *Career Planning: 6.5.12.A*

§ Business, Communications, Information, Technology Standards

- *Decision Making: 15.6.12.B; 15.9.8.E; 15.6.12.F; 15.9.12.B*
- *Career Planning: 15.2.12.F; 15.2.12.G; 16.6.12.D; 15.2.5.F; 15.2.8.F; 15.8.8.Q; 15.6.12.D*

§ Career Education and Work Standards:

- *Career Planning: 13.1.11.A; 13.1.11.G; 13.2.11.C; 13.2.11.D; 13.3.11.A; 13.3.11.F*

- *Financial Institutions: 15.6.12.I*

- *Financial Services: 15.2.12.G*

Is it all Worth it? – This 6-week project looks to examine the factors of choosing a place to live, common financial mistakes, and risk versus reward regarding spending time/money. Missing from this section are citations that reference:

§ *Economic Standards*

- *Decision Making: 6.1.(9,12).B; 6.1.12.B; 6.1.9.C; 6.1.(9,12).D*

§ *Family Consumer Science Standards:*

- *Earning Income: 11.1.12.E*

- *Risk: 11.1.12.B*

§ *Career Education and Work Standards:*

- *Earning Income: 13.3.11.D*

§ *Business, Communications, Information, Technology Standards*

- *Risk: 15.6.12.O*

- *Credit Worthiness: 15.6.12.K; 15.6.8.K*

Saving Versus Investing: Which is Better? – This 6-week project considers the difference between saving and investing, retirement investing, and the benefits of saving. Missing from this section are citations that reference:

§ *Economic Standards*

- *Saving: 6.5.9.G*

- *Investing: 6.5.12.G*

§ *Family Consumer Science Standards:*

- *Saving: 11.1.9.B*

- *Investing: 11.1.9.B*

§ *Business, Communications, Information, Technology Standards*

- *Investing: 15.6.8.q; 15.1.8.I; 15.6.8.I; 15.6.12.Q; 15.1.12.I*

Discovering my Options – This 6-week project appears to target a student's understanding of what it means to be successful. It focuses on the decision-making from the College Ready project and builds upon whether college is for everyone and if one can be successful without attending college. Missing from this section are citations that reference:

§ *Economic Standards*

- *Decision Making: 6.1.(9,12).B; 6.1.12.B; 6.1.9.C; 6.1.(9,12).D*

- *Career Planning: 6.5.12.A*

§ *Business, Communications, Information, Technology Standards*

- *Decision Making: 15.6.12.B; 15.9.8.E; 15.6.12.F; 15.9.12.B*
- *Career Planning: 15.2.12.F; 15.2.12.G; 16.6.12.D; 15.2.5.F; 15.2.8.F; 15.8.8.Q; 15.6.12.D*

§ *Career Education and Work Standards:*

- *Career Planning: 13.1.11.A; 13.1.11.G; 13.2.11.C; 13.2.11.D; 13.3.11.A; 13.3.11.F*

Your Pay Stub – This 6-week project analyzes everything that is related to the pay stub including earnings, taxes, the filing of taxes, and how it all works. Missing from this section are citations that reference:

§ *Economic Standards*

- *Net Pay: 6.5.(9,12).A*

§ *Family Consumer Science*

- *Net Pay: 11.1.12.E*
- Taxes: 11.1.12.E*
- *Earning Income: 11.1.12.E*
- *Credit: 11.1.9.B*
- *Credit Rights and Responsibilities: 11.1.9.B; 11.1.9.D; 11.1.12.D*

§ *Career Education and Work Standards:*

- *Earning Income: 13.3.11.D*

§ *Business, Communications, Information, Technology Standards*

- *Net Pay: 15.1.12.M; 15.1.12.Y; 15.6.12.E*
- *Creditworthiness: 15.6.12.K; 15.6.8.K*
- *Credit: 15.2.12.G; 15.6.12.H; 15.6.12.J*

Investment Ideas: Are you Rich? – This 6-week project considers the benefits of budgets, saving money, future planning, and managing credit. Missing from this section are citations that reference:

§ *Economic Standards*

- *Saving: 6.5.9.G*
- *Investing: 6.5.12.G*
- *Assets: 6.5.9.E*
- *Credit: 11.1.9.B*

- *Credit Rights and Responsibilities: 11.1.9.B; 11.1.9.D; 11.1.12.D*
- § *Family Consumer Science Standards:*
 - *Saving: 11.1.9.B*
 - *Investing: 11.1.9.B*
- § *Business, Communications, Information, Technology Standards*
 - *Investing: 15.6.8.q; 15.1.8.I; 15.6.8.I; 15.6.12.Q; 15.1.12.I*
 - *Assets: 15.6.8.F*
 - *Creditworthiness: 15.6.12.K; 15.6.8.K*
 - *Credit: 15.2.12.G; 15.6.12.H; 15.6.12.J*

Additional timely personal finance topics missing from the provided outline include topics related to fraud, identity theft, insurance, and giving/charitable contributions.

Issue 14: Curriculum & Instruction – Technology Education

Application/Administrative Review - General Findings/Comments:

- Technology education is not directly delivered in any SCS specific courses. Technology Standards are incorporated into curricular documents; however, there is no specific mention in the curriculum to ensure adequate delivery of the established PDE Science and Technology Standards.
- The Application failed to identify how the requirements of Act 86 of 2016 (Act 86) of the Pennsylvania Public School Code, 24 P.S. § 16-1605, allowing high school students to apply up to one credit toward a Math or Science high school graduation credit requirement upon successful completion of computer science or information technology coursework will be met.
- Electives for PLTW (Project Lead the Way) are briefly discussed (SCS III 002478) for Computer Science. The PLTW pathway for computer science has very specific courses necessary for students to take in order to accomplish PLTW goals and to meet requirements for partnering colleges and/or universities. PLTW is an organization which provides its own curriculum to schools to implement with rigor and in the manner in which PLTW provides and trains the teachers for schools to use the program.
- It is a requirement for PLTW schools to have a trained teacher to instruct any of their courses. The courses teachers take and are provided professional development for are required prior to teaching the course or concurrently while teaching the course. The training and use of the program are expensive and extensive. The cost for training per course per teacher is \$4,000 without travel and other expenses. The cost of materials, appropriate technology and continued professional development are outlined through the consultant and

on the website.

Specific Findings:

- Technology education is not directly delivered in any SCS III specific courses. Technology Standards are incorporated into curricular documents; however, there is no specific mention in the curriculum to ensure adequate delivery of the established PDE Science and Technology Standards.
- The Application failed to identify how the requirements of Act 86 of 2016 (Act 86) of the Pennsylvania Public School Code, 24 P.S. § 16-1605, allowing high school students to apply up to one credit toward a Math or Science high school graduation credit requirement upon successful completion of computer science or information technology coursework will be met.
- Project Lead the Way (PLTW) is very briefly referenced as a program (SCS III 002478) will use as elective credits for Computer Science. SCS III has not referenced or indicated the plan in which to provide professional development and required extensive training to teachers in order to teach PLTW curriculum. In addition, SCS III does not outline or define the cost for professional development training, the cost for computers, technology, and resources, and supplies for each of the courses to determine if there is funding to implement this program.

Issue 15: Curriculum & Instruction – Exclusion from Instruction

Application/Administrative Review - General Findings/Comments:

The Application failed to provide a policy, as required by Chapter 4, that assures parents or guardians the right to have their children excused from specific instruction that conflicts with their religious beliefs.

Specific Findings:

Not presented in the Application.

Issue 16: Curriculum & Instruction – Local Assessment Plan

Application/Administrative Review - General Findings/Comments:

As stated in Chapter 4, a public school must also provide information on how data from the local assessments will be used to develop a plan for students who are not succeeding in mastering the material. The Application's plan for assessment to support students is vague. (SCS III 003358-003360).

Specific Findings:

- The Application failed to establish benchmark criteria for students to be performing at or above grade level. The Every Student Succeeds Act (ESSA) has clearly established proficiency levels along with intermittent benchmark goals for each year through 2030, which all PA public schools must meet.
- The Application failed to provide a specific assessment to be designed by the LEA for the PA Civics Testing as required by House Bill 564. This information is not mentioned in any Social Studies curriculum or indicated in a grade level for which this required test will be administered.
- The Application failed to properly align a standards-based curriculum utilizing evidenced-based resources. Many of the resources to be utilized throughout the curriculum are not standards or evidenced-based and do not include best practices, such as Teachers Pay Teachers (TpT) and YouTube, where anyone has the ability to upload materials and or videos on these sites.
- The SCS III curriculum documents contain links to many online learning platforms. The Application failed to discuss or outline how teachers would be utilizing these online platforms in their classrooms for instructional delivery. The Application also failed to include any professional development for teachers on these various on-line platforms. Some of the online learning platforms found within the curriculums include:
 - Summit Learning.org
 - Noredink.com (i.e. Grade 8 ELA)
 - Freckle.com (i.e. Elementary ELA, Math, Social Studies, and Science)
 - Headsprout (i.e. Grade 1 ELA)
 - Reading A-Z (i.e. Grade 3 ELA)
 - Raz-Kids (i.e. Grade 1 ELA)
 - ixl.com (i.e. Grade 6 Math)
- The Application does not contain an assessment calendar. Overall, the assessment plan lacks organization, specificity, and does not follow through with a continuous series of specific assessments for teachers, students, and parents to follow student achievement and growth.

Issue 17: Curriculum & Instruction – PIAA Eligibility

Application/Administrative Review - General Findings/Comments:

The Application failed to address the criteria for students to meet the Pennsylvania Interscholastic Athletic Association (PIAA) eligibility for athletics. In addition, there are no courses identified and/or available that are National Collegiate Athletic Association (NCAA) approved. The Application failed to provide a plan for how the student/athlete NCAA Division I, II, and III requirements will be met.

Specific Findings:

The SCS III Application failed to address PIAA eligibility.

Issue 18: Curriculum & Instruction – Grading Criteria

Application/Administrative Review - General Findings/Comments:

- The Application failed to provide the grading policy in terms of the percentages that each element (rubrics, quizzes, portfolio), will factor in toward the final grade in a particular course
- There is no established standardized practice for grading at any grade level.
- The Application failed to indicate if secondary courses will be weighted as well as the criteria for honor roll and class rank. This is critical information for all stakeholders.
- The Application does not intend to offer students National Honor Society opportunities that promote scholarship, service, leadership and character.

Specific Findings:

The SCS III Application failed to adequately address Grading Criteria.

Issue 19: Curriculum & Instruction – Graduation Requirements/Credit Recovery

Application/Administrative Review - General Findings/Comments:

- The Application failed to provide pathways for high school students to demonstrate

postsecondary readiness that fully illustrate college, career and community readiness. Beginning in 2022-2023, the statewide graduation requirement of Pathways to Proficiency will apply to the charter school, as will any other locally-established policies and requirements. The Application has solely focused on high stakes testing as the only means of meeting the PA graduation requirements.

- The Application failed to provide any credit deficient student who transfers into the school or is currently enrolled an opportunity to graduate on time with their cohort through appropriate remediation or accelerated credit recovery offered during the school day.
- The Application does not contain a credit recovery or remediation plan to address students who might enroll in the Charter School in the middle of their high school years substantially behind in credits toward SCS graduation requirements and need to graduate on-time.

Specific Findings:

The SCS High School Graduation Requirements indicate students are required to have earned 4 credits in “English Language Arts, including at least 1 credit in Literature” (SCS III 002478). The application only included 4 English Language Arts classes:

- Grade 9 Literature (SCS III 000559)
- Grade 10 ELA (Keystone) (SCS III 000583)
- Grade 11 ELA (SCS III 000603)
- Grade 12 ELA (SCS III 000624)

All students are required to take the same 4 courses. There is only 1 Literature course which is Grade 9 Literature. Therefore, students can only earn 1 credit in Literature. There is no opportunity to earn more than 1 credit in Literature.

Issue 20: Curriculum & Instruction – Internships

Application/Administrative Review - General Findings/Comments:

- The Application discusses internships and apprenticeships, but there is no evidence of how, when or where this takes place (SCS III 000061). The SCS application states “Additionally, non-traditional paths will also be presented such as and for example, taking a gap year, entrepreneurship, learning a trade and participating in an apprenticeship, focusing on an artistic pursuit, applying for an internship with Projects Abroad, charity work, etc. The Application failed to provide any course description, curriculum, or requirements of when or how students will access internships/apprenticeships. There is no listing of internship/apprenticeship opportunities or procedures identified on how to pursue internships/apprenticeships”(SCS III 000061). It does not appear that the school will allow SCS students to attend Monroe Career and Technical Institute (MCTI) as an expanded

learning opportunity for certifications not offered in the students home school.

- The Application provides no curriculum, no detail, no costs, no evidence of schedules or how the internships/apprenticeships/projects abroad integrate into the school day and no mention of transportation, safety precautions, and procedures that would be expected for an internship/apprenticeship/Projects Abroad programs. The same is true for their relationships with the surrounding community connections where there is the potential for internships (SCS III 000108).

Specific Findings:

The Application did not explain how internships, apprenticeships and Projects Abroad will be implemented (how, when, or where?).

Issue 21: Curriculum & Instruction – Summit Learning.org

Application/Administrative Review - General Findings/Comments:

Throughout the Application, there are various links found in the curriculum documents provided. Links include lessons, materials, resources, and activities. These documents are from the Summit Learning program, which is funded through Gradient Learning. The Summit Learning program is not cited or referenced within the Application.

Specific Findings:

- Schools who partner with the Summit Learning program must take part in extensive, mandatory professional development. The Application does not identify any partnership with the Summit Learning program or any intention to offer the Summit Learning professional development, yet relies on Summit Learning as a significant resource for curricular content.
- Schools who partner with the Summit Learning program must sign a program agreement (<https://www.summitlearning.org/privacy-center/program-agreement>). The Application failed to provide evidence of a signed program agreement with the Summit Learning program or an intention to enter into one.
- The Summit Learning Platform Terms of Service (<https://cdn.summitlearning.org/assets/marketing/docs/SummitLearningPlatformTermsOfService2017-18.pdf>) provides limited access to authorized users. The Application failed to demonstrate that the SCS is or will be an authorized user.
- Links found within the SCS Application are to documents and resources saved on a Google drive. These documents and resources are saved from the Summit Learning program. As per the Summit Learning Platform Terms of Service:
 - “You agree not to copy, display, seek to disable, distribute, perform, publish, modify,

<p>transfer, create works from, or use the Platform or any component of the Platform, except as expressly authorized by Summit.”</p> <ul style="list-style-type: none"> ○ “Unless expressly permitted by Summit in writing, you may not copy, reproduce, distribute, publish, enter into a database, display, perform, modify, create derivative works from, transmit, or in any way exploit any part of the Platform. The Platform may contain material derived in whole or in part from material supplied by Summit as well as other sources, and such material is protected by United States copyright laws, international treaty provisions, trademarks, service marks and other intellectual property laws.” ● The SCS Application failed to demonstrate that SCS has authorized permission from the Summit Learning program to copy, save, store, and distribute the copyrighted materials, nor has the Application provided evidence to address whether SCS will become eligible to participate in the Summit Learning program.
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Issue 22: Curriculum & Instruction – Schedules

Application/Administrative Review - General Findings/Comments:

The SCS Application provided Instructional Schedules and Sample Schedules for grade spans K-5, 6-8, and 9-12 (SCS III 003372-003377). However, it is difficult to determine the number of instructional minutes and daily schedule as there are inconsistencies between the Instructional Schedules and Sample Schedules.

Specific Findings:

K-5

- The Instructional Schedule for grades K-5 (SCS III 003372) includes 30 minutes each of HPE, Art, and World Language per week; however, the Sample Schedule for grades K-5 (SCS III 003375) indicates 30 minutes of HPE, Art, Music, or World Language each day.

Grades 6-8

- The Instructional Schedule for grades 6-8 (SCS III 003373) indicates a 5-day cycle will be utilized; however, the Sample Schedule for grades 6-8 (SCS III 003376) shows a 6-day cycle.
- The Instructional Schedule for grades 6-8 (SCS III 003373) includes 60 minutes of World Language once per week; however, the Sample Schedule (SCS III 003376) does not show World Language.
- The Instructional Schedule for grades 6-8 (SCS III 003373) includes 60 minutes of Community Service & Restorative Circle each day, which includes a 30 minute weekly school meeting; however, the Sample Schedule for grades 6-8 (SCS III 003376) indicates 20 minutes of Community Service 4 days per week and 50 minutes of Restorative Circle

1 day per week. Based on the Instructional Schedule (SCS III 003373), students would have 300 minutes of Community Service & Restorative Circle per week, but based on the Sample Schedule (SCS III 003376) students have 160 minutes of Community Service & Restorative Circle per week.

- Based upon the schedules provided, students in grades 6-8 receive 120 hours of instruction in each core content area (Literacy, Math, Science, and Social Studies) over the course of the school year, whereas students spend approximately 180 hours over the course of the school year participating in Community Service & Restorative Circle.

Grades 9-12

- The Instructional Schedule for grades 9-12 (SCS III 003374) includes 60 minutes of Community Service & Restorative Circle each day, which includes a 30 minute weekly school meeting; however, the Sample Schedule for grades 9-12 (SCS III 003377) indicates 20 minutes of Community Service 4 days per week and Restorative Circle is not included. Based on the Instructional Schedule (SCS III 003374), students would have 300 minutes of Community Service & Restorative Circle per week, but based on the Sample Schedule (SCS III 003377) students have 110 minutes of Community Service & Restorative Circle per week.
- Based upon the schedules provided, students in grades 9-12 receive 120 hours of instruction in each core content area (Literacy, Math, Science, and Social Studies) over the course of the school year, whereas students spend approximately 180 hours over the course of the school year participating in Community Service & Restorative Circle.

Issue 23: Curriculum & Instruction – Unfunded Assessments

Application/Administrative Review - General Findings/Comments:

The application identifies the use of various assessments including Classroom Diagnostic Tools (CDT), NWEA MAP Growth Assessments, Moby Max, Freckle, and RAZ Kids (SCS III 003358 -003360).

Testimony presented at the December 17, 2020 SCS Hearing pertaining to NWEA Map Assessments was as follows:

MS. PETERSEN: Okay. Thank you. So, we were talking about the M-A-P, the MAP assessments, and, do you know, what is the cost for the particular MAP assessments that you are going to be offering and utilizing with the students?

MS. HERNANDEZ: I don't know the number. I know that it is approximately \$1500.00 per year, but I don't know how much that number goes up given larger enrollment.

MS. PETERSEN: And when you say \$1500.00 per year is that per student or some other amount?

MS. HERNANDEZ: No, that's for the whole school.

MS. PETERSEN: And is that –

MS. OLSON: We did look into this and for the first five years that number will not go up. Based on the enrollment that we have that's the amount for our school. At least that's the information that we received, so, you know, Mike Whisman has that expense in the budget.

MS. PETERSEN: So -- and, again, I'm just trying to make sure the record is clear. So, the understanding of the applicant is that the cost for administering the MAP assessments for your entire student body in Grades 1 through 12, which could be upwards, I think, of 320, 340 students is \$1500.00 per year?

MS. OLSON: Well, I believe that's what it was. Mike, do you remember? I know we talked about this. It is in our application and it is reflected in the budget.

MR. WHISMAN: It's certainly in the budget. We have a number of specific programs called out in the budget and I don't recall the specific cost.

MS. PETERSEN: Well, that was actually going to be my next question because I was looking for anything related to MAP testing in the budget. So, if you could help us figure out what line item that might be in it would be helpful?

MR. WHISMAN: So, I am on Page 2799 of the Bates stamped.

MS. PETERSEN: I'm there.

MR. WHISMAN: Great. So, you'll see there's a section, Books and Instructional Aids. We have a number of specific costs called out there and, then, the others that were discussed, without bringing specific line items to them, would be the Books and Instructional Aid line item, 1100-640 [sic], and the Instructional Software line of 1100-618 [sic].

MS. PETERSEN: Let me make sure we're on the same page because my Bates stamped Page 2799 shows Revenue.

MR. WHISMAN: I'm sorry. 2800.

MS. PETERSEN: 2800. Yes, that shows Expenditures. Good.

MR. WHISMAN: There we go.

MS. PETERSEN: So, Page 2800, you said, under the heading Books and Instructional Aids.

MR. WHISMAN: That's correct.

MS. PETERSEN: Which one of the line items under that heading would include the MAP assessment expenditure?

MR. WHISMAN: That first line item there.

MS. PETERSEN: The one that simply says Books/Instructional Aids.

MR. WHISMAN: That's correct. **MS. PETERSEN:** And how much -- strike that. The line item

there looks like it's designated as \$300.00 per student is how the calculation is reached.

MR. WHISMAN: Yes.

MS. PETERSEN: What portion of that is the assessments?

MR. WHISMAN: So, I don't have a specific detail for that line item for the assessment cost.

MS. PETERSEN: What else is included in the \$300.00 per student? For books and instructional aids.

MR. WHISMAN: So, that's an average that we use for -- across our client base for that line item. As you recall with the prior submissions, we did something similar, but at the -- during the last hearing specific items were requested from the district, so we broke those costs out, but we still think that \$300.00 should capture all of the books and instructional aids that the school will need.

MS. PETERSEN: Including the MAP assessments.

MR. WHISMAN: Yes.

(12-17-2020 SCS Hearing Transcript 048-050)

Specific Findings:

According to the March 2015 NWEA Products and Services Pricing sheet, <https://ohsblt.files.wordpress.com/2015/12/nwea-product-and-services-pricing-sheet.pdf> there is a minimum \$1,500 yearly licensing fee; however, there is an additional cost per student which varies based on the grade level and assessments selected. The cost of the MAP assessment in March 2015 was \$13.50 per student. There is also mandatory professional development required through NWEA MAP assessments for the first year. The cost of the mandatory professional development in March 2015 was \$4,500-\$7,000. Based on the 2015 pricing, it would cost SCS at least \$10,000 for the first year of NWEA MAPS implementation. Testimony provided by SCS demonstrates a lack of familiarity with NWEA MAPS products and services as well as the mandatory professional development required.

Though Freckle and RAZ Kids are referenced within curriculum documents, CDT, Moby Max, and NWEA MAP Assessments are not found within curriculum documents. There is no evidence to show assessment results would be utilized throughout instruction. There is no evidence of professional development to administer these assessments, analyze results of assessments, or plan instruction based on assessment results.

While CDT is a free assessment tool, RAZ Kids, Freckle, Moby Max, and NWEA MAP are not. The budget does not include the funding necessary to implement these assessments. An ongoing weakness in this Application is the inclusion of educational programs and assessments without providing any detail of how the programs would work, be integrated with and complement other educational programming, impact scheduling, impact teacher training needs and professional development, impact student schedules, and impact the budget.

* * * *

4. FEDERAL TITLE PROGRAMS

Issue 1: Federal Title Programs- Identification

Application/Administrative Review - General Findings/Comments:

- The Application omits the identification of the targeted assistance group of students.
- There is no explanation in the Application as to how Title revenues were calculated within the documents provided. No formula or explanation was provided.

Specific Findings:

- No information was provided as to how a targeted group would be determined.
- No groups or potential groups were identified for the Targeted Assistance identified program which would indicate how funds would be spent.
- No indication of budgetary changes were made in Title funding from one year to the next in Title IV, but there were changes in Title I and Title II. There was no justification provided for budget changes or lack of changes yearly (SCS III 002792).

5. ENGLISH LEARNERS

Issue 1: English Learners - Requirements

Application/Administrative Review - General Findings/Comments:

Documents from SCS have been copied and pasted from the PMSD handbook found on the PMSD website. The EL program is not clear in items that are copied and pasted. At times, items are mislabeled and unable to be read.

Specific Findings:

- An LIEP is mentioned in the document (SCS III 003102) as being located in a “folder,” but the folder “SCS Curricula, Assessment and PD” could not be located.
- SCS III 003421, Appendix C contains an English Learner (EL) Identification Procedure Flowchart that is shaded and portions cannot be read due to the scanning or copying of the chart.
- Although ESL staffing has been budgeted, a folder “SCS Curricula, Assessment and PD” could not be located. Additionally, on SCS III 003103, the Application does not explain which research-based approach or instructional delivery model that the school intends to implement. It is not clear which program is chosen for the school. It states it will decide on the program model “based on individual student needs” (SCS III 003103). One model is chosen for the school not for individual students.
- There is no mention of specific resources or program materials that would be used to teach ELs. SCS III 003103 states “The ESL teacher will use the Pennsylvania English Language Development Standards (PA ELDS) Framework in addition to WIDA English Language Development Standards (ELDS) as the foundation for ESL instruction.” Specific ELD curriculum documents were not provided which outlined the explicit instruction that ELs would receive to ensure progress in their English proficiency. ELD standards were also not addressed in the curricular content areas, as seen in missing standards (SCS III 001364) in SS for Standard 6.2.K.D. SCS III 003406 states it “utilizes” PA ELDS, but they are not listed in the curriculum.
- The Application failed to provide a design of the school day, specific educational materials and resources, testing materials, or other important information that would ensure students with English Language Development needs will be met.
- SCS III 000170 mentions the required Home Language Survey is completed when a student enrolls, but the Home Language Survey is not included on the list of documentation for enrollment seen later in SCS III 03195.
- No date or even month is listed on the 2021-2022 School Calendar (SCS III 002594-00295) for mandated ACCESS testing.
- There is no mention of a provisional identification method or process that will be administered in the event that a student cannot be screened in-person due to COVID or other related circumstances.
- SCS copied parts of the PMSD ESL Handbook and forms to utilize in this application and did not reference PMSD in any way. Documents have been copied and scanned from the PMSD website, but it does not mean it identifies specific portions of EL programming in these copied documents. Copying and pasting a handbook does not ensure that an effective program has been established to meet the needs of ELs. PMSD has implemented a program with resources (LAS Links) and materials in compliance with State and Federal mandates that SCS fails to explain or clarify.

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6. SPECIAL EDUCATION

Issue 1: Special Education - Philadelphia Hebrew Public Charter School

Application/Administrative Review - General Findings/Comments:

The Application states:

“Identification activities are performed to find a child who is suspected of having a disability that would interfere with his or her learning unless special education SCS III 002941 SCS Student & Families Handbook DRAFT 83 2021-22 School Year programs and services are made available. These activities are sometimes called screening activities. The activities include review of group data, conducting hearing and vision screening, assessment of student’s academic functioning, observation of the student displaying difficulty in behavior and determining the student’s response to attempted remediation. Input from parents/guardians is also an information source for identification. After a child is identified as being thought to be eligible for special education services, he or she will be referred to Philadelphia Hebrew Public Charter School’s multi-disciplinary team. If the multi-disciplinary team recommends/requests that a student be evaluated, written consent from a parent/guardian must be obtained. Philadelphia Hebrew Public Charter School engages in the following activities and procedures to identify students who are thought to be eligible for special education services:...” (SCS III 002941)

Specific Findings:

The SCS Application contains two references to the Philadelphia Hebrew Public Charter School and referring students to that school and its multi-disciplinary team for evaluation. The Application did not include a contract or any suggestion of a relationship with the Philadelphia Hebrew Public Charter School that would establish an agreement or the capability for this school to evaluate SCS’s students. In addition, this charter school is at least two hours from SCS, so it is not realistic to send SCS students to Philadelphia for evaluations. It appears the SCS Application includes documents that were copied from other websites and that were not properly reviewed or updated by the Applicant for SCS for accuracy. This casts doubt as to whether or not the Applicant is fully aware of and intends to follow the guidelines included in its Application. **(Exhibit 1 - Copy of Philadelphia Hebrew Public School Student and Families Handbook).**

Issue 2: Special Education - Bilateral Fit

Application/Administrative Review - General Findings/Comments:

The Application states:

“Bilateral fit - Student and School:

In order to ensure that parents and students who express interest in attending our School

understand and are interested in the specific school culture we provide, we will continue to meet with prospective parents/guardians to further explain what makes us different. Prospective students will continue to be invited to spend time in the classroom for the same purpose.

Parents and their children should understand the importance of interest in project-based learning and participation in our democratic and civic-centered culture. Time spent with prospective parents and students will serve to educate potential students and parents alike on the particular learning style the school will utilize. Parents will need to know that EVERY child will participate in hands-on projects on a weekly, if not daily basis. EVERY student is required to participate in our democratic functions such as School Meeting, JC, and restorative practices.

The meeting will not serve as a basis for acceptance, but to more appropriately introduce families to our school and to ensure that the SCS is the proper fit for the student.” (SCS III 002933)

Specific Findings:

The Applicant continues to stress a Bilateral Fit as part of its enrollment process. A bilateral fit policy raises a serious red flag of a potentially exclusionary, not inclusionary, enrollment policy that could negatively impact students with special needs, minority students and economically disadvantaged students the most. Furthermore, as stated in the Enrollment Policy, “the meeting will not serve as a basis for acceptance, but to more appropriately introduce families to the school and to ensure that the SCS is the proper fit.” Based on this pre-enrollment meeting, it does not appear that the charter school would be able to ensure a fair and equitable enrollment process for all students. The Application failed to include who will make the final decision and what criteria will be used to determine if a prospective student is the “right fit”. In addition, this pre-enrollment meeting, as indicated in the Application, is to notify parents/guardians, as the applicant emphasized in all capital letters that “EVERY” student must participate in the hands-on projects and the democratic functions with no regard to a student’s needs, learning style, ability level, disability, etc. (SCS III 002933).

Issue 3: Special Education - Projected Enrollment

Application/Administrative Review - General Findings/Comments:

The Application states:

“Summit Charter School commits to a staffing level for the opening of school based on anticipated enrollment projections. (See Appendix C. for Projected Enrollment Chart.) Based on the demographics of the Pocono Mountain School District, as well as feedback received from them during our previous application review, we anticipate that 16% of enrolled students will be eligible for special education in our budget proposal. Therefore, Summit Charter School expects to employ (with the term “employ” describing traditional employment with the school, a 1099 arrangement, a contract(s) with the requisite Intermediate Unit, and / or contracts with staffing or therapy agencies) special education teachers; paraprofessionals; speech, occupational, and

physical therapists; school personnel staff such as school counselors, school psychologists, and social workers; and other personnel as required to meet identified needs.” (SCS III 000076 – 000077)

Specific Findings:

The Applicant commits to a staffing level for a projected and anticipated enrollment of 16% of students eligible for special education services, “based on the demographics of the Pocono Mountain School District, as well as feedback received from them during our previous application review...(SCS III 000076).” The Applicant’s anticipated special education enrollment does not reflect PMSD’s demographics or feedback provided by PMSD to SCS on previous applications. PMSD’s special education enrollment is 23% of its enrollment, far greater than the 16% SCS commits to educate and service in its Application. The Application has planned for only 16% special education enrollment for each of its five years in its budget and enrollment projections. The Application budget does not include any special education funding for students whose needs may exceed the basic education funding threshold, when PMSD has students who require support and services that exceed \$100,000 annually. If SCS truly intends to practice open enrollment for students of all abilities as stated in its Application, then SCS should plan for a special education enrollment of at least 23%, and for students with extraordinary needs.

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7. SCHOOL HEALTH SERVICES

Issue 1: School Health Services - Nursing Services

Application/Administrative Review - General Findings/Comments:

- SCS III 000209 states “The Summit Charter School will provide nursing services to students with a licensed/certified professional (LPN, RN, or CSN).” As per the Pennsylvania Department of Education, all supplemental nursing staff, including LPNs, RNs, and outsourced or contracted nursing services, are expected to work under the guidance/supervision of a Certified School Nurse(CSN).
- SCS III 000209 states “Nursing services may include testing students for “tests for tuberculosis under medical supervision.” Is the school applying for the waiver to opt out of the tuberculosis screening? School Student Requirements as per School Code in reference to Tuberculosis
 - The Pennsylvania Public School Code, Section 1402(a)(4) requires that students be tested for TB. The School Health regulations require that the testing occur upon original entry into school and in grade nine. However, in November of 1997, a joint

<p>letter was sent to schools from the Departments of Health and Education encouraging school boards to apply for a modification to the TB testing requirement that would allow for the elimination of all TB testing of students or to only test high-risk students. This modification applies to students only. View a <u>copy of the letter</u>. (https://www.health.pa.gov/topics/school/Pages/Tuberculosis.aspx#:~:text=The%20Pennsylvania%20Public%20School%20Code,school%20and%20in%20grade%20nine)</p> <ul style="list-style-type: none"> ○ There is no mention of scoliosis screening which should be listed in the nursing services/mandates(SCS III 000211). Scoliosis 28 PA Code, Chapter 23.10(b) states "A scoliosis screening test shall be administered to students in grade six and grade seven and to age-appropriate students in ungraded classes." <p>(https://www.health.pa.gov/topics/school/Pages/Scoliosis-Screen.aspx)</p> <p>https://www.health.pa.gov/topics/school/Pages/Mandated-School-Health-Programs.aspx</p>
<p><u>Specific Findings:</u></p> <p>The SCS Application does not meet the criteria under the Department of Education requirements for Health Services by having a CSN oversee staff. Scoliosis screening is not mentioned as part of the mandated screening as per the Department of Health.</p>

* * * *

8. STUDENT SERVICES

<u>Issue 1: Student Services – Foster & Homeless Policies</u>
<p><u>Application/Administrative Review - General Findings/Comments:</u></p> <p>Not addressed in Application.</p>
<p><u>Specific Findings:</u></p> <p>ESSA and McKinney-Vento require separate foster and homeless policies, which were not included in the Application.</p>

* * * *

9. STUDENT HANDBOOK

Issue 1: Student Handbook - Excused Absences

Application/Administrative Review - General Findings/Comments:

The Application states:

“A student absence is considered excused under the following circumstances: ...

- If a student whose parent or legal guardian has been called to military duty for, is on leave from, or is immediately returned from deployment to a combat zone or combat support posting, with regard to school attendance, tests, and extra-curricular or co-curricular activities, at the discretion of the Principal/CEO or his or her designee, no penalties shall be imposed for absences of up to five (5) days. Teachers shall assist students in making up work caused by such absences.” (SCS III 002905)

Specific Findings:

There is no provision in Pennsylvania Law to allow for students to receive excused absences of up to five (5) days for parental or guardian military duty related to a combat zone or combat support posting. Pennsylvania law broadly defines absences as excused when a student is prevented from attendance for mental, physical, or other urgent reasons. An absence is lawful when a student is dismissed during school hours by a certified school nurse, registered nurse, licensed practical nurse or a school administrator or designee or if the student is absent to obtain professional health care or therapy care service rendered by a licensed practitioner in the healing arts. Additionally, schools and nonpublic schools should consider illness, family emergency, death of a family member, medical or dental appointments, authorized school activities, and educational travel with prior approval as lawful absences. An absence that requires a student to leave school for the purposes of attending court hearings related to their involvement with a county children and youth agency or juvenile probation may not be categorized as unlawful.

Issue 2: Student Handbook - Truancy & 10 Consecutive Absences

Application/Administrative Review - General Findings/Comments:

The Application states:

“Ten (10) Consecutive Absences: If a student is absent for 10 consecutive days, SCS must drop the student from active membership unless a legal excuse is provided or if the school is pursuing compulsory attendance prosecution. In the event the student returns to SCS, he or she is not guaranteed placement in the same classroom previously attended before the withdrawal from attendance. According to the above timeline, the family would have received at least two written notifications by mail that their child is close to reaching this total.”(SCS III 002908)

Specific Findings:

The Application does not address procedures for ensuring a regular education student or special education student who meets compulsory age requirements and who is dropped from its enrollment for ten (10) consecutive absences is enrolled in another school. Charter schools or cyber charter schools that drop students from their membership rolls must immediately inform the student's school district of residence. The Application does not recognize that standard disenrollment procedures cannot be applied when a student with an IEP has been absent for 10 consecutive days and that the procedures required by IDEA and 22 Pa Code Chapter 14 are controlling.

Issue 3: Student Handbook - School Physician

Application/Administrative Review - General Findings/Comments:

The Application states:

“Emergency medications may be administered by the school nurse as per the standing orders for administration of medication issued by the school physician.” (SCS III 002912)

Specific Findings:

The Application does not address the role of a school physician, does not list a school physician as one of its proposed employees, or include funding for a school physician in its budget.

Issue 4: Student Handbook - Enrollment Policy

Application/Administrative Review - General Findings/Comments:

The Application states:

“For students in Kindergarten, SCS will enroll students who meet the admission age that is determined by their resident school district, but generally are age five by September 1st. SCS will follow 24 P.S. § 13-1304, Admission of Beginners, which states, “Admission shall be limited to beginners who have attained the age of four years and seven months before the first day of September if they are to be admitted in the fall, and to those who have attained the age of five years and seven months before the first day of February if they are to be admitted at the beginning of the second semester.” (SCS III 002935)

Specific Findings:

Kindergarten entrance age for the Pocono Mountain School District shall be five (5) years of age or more as of September 1 of the school year for which the student seeks to enroll. This age requirement applies to in-state, out of state, public and private transfer students, as well as new enrollments.

In the event that a child moves into the District during any part of the current school year and

does not satisfy the age requirement of attaining the age of five (5) years on or before September 1, the child shall not be permitted to register for kindergarten in the Pocono Mountain School District. If the child is currently in a kindergarten program, or has completed a kindergarten program, but does not meet the age requirement of the District, the child cannot register. The student may register the following school year according to the District's age appropriate guidelines.

SCS's allowance to admit beginner students who do not meet the age requirements as of September 1st is not in accordance with the District's policy.

* * * *

10. SAFETY & SECURITY

Issue 1: Safety & Security – Act 44 Requirements

Application/Administrative Review - General Findings/Comments:

The Application states:

“School Safety Plan - Summit Charter School recognizes its need for a school safety plan. Summit Charter School is committed to providing a safe, orderly learning environment for students. To make this a reality the Board has developed a comprehensive school safety plan that incorporates the provisions of Act 26 and includes protocols for responding to crisis situations, including an outline of the steps that will be taken to finalize Summit Charter School's Safety Plan. The document will be reviewed and updated once the staff has been identified and hired in order to modify and change this plan to meet the “real” needs of the school, the facility, its staff, and the community. The steps that will be taken to review and modify the final safety plan include the following:

- Form a School Safety Committee that includes: Board; school administration, community representatives; representatives of the local police and fire department; and parents.
- Review Act 26, “The Safe Schools Act”. · Review the local school district's safety plans to ensure accordance.
- Review safety plans from other municipalities for content and presentation ideas.
- Develop goals and timelines.
- Draft school safety plan.
- Circulate draft safety plan to the Board, the school administration, and community partners for review.
- Finalize the School Safety Plan.

School safety will be the primary responsibility of the school administration and his/her designee Summit Charter School Application who will oversee the security systems of Summit Charter

School as well as the behavior of the students and reporting Act 26 violations. In addition, all staff members will be expected to report to the administration any inappropriate behavior in the school environment. It is the primary responsibility of the staff to create a climate of respect and educational focus. Students will also be expected to set a tone of respect, order, and purposefulness. Particular responsibility will fall to staff to model good and safe behavior and to correct or report to the school administration inappropriate or unsafe behavior or events.” (SCS III 000198 – 000199)

“SCS has adopted a comprehensive School Safety Plan.” (SCS III 002916)

“Facility Project Management Jay Appleton, Project Executive at Greyhawk, Inc. has provided an outline that shows projected facilities growth aligned with enrollment growth, and estimated costs. Mr. Appleton has more than 35 years of experience in the design and construction industry.

In terms of school safety, Mr. Appleton is certified in Emergency Management and was appointed as Mount Laurel Township’s Emergency Management Coordinator. As such, Mr. Appleton understands coordinated response to community emergency needs whether it is a natural disaster, major storm system, long-term power outage, chemical or hazardous material incident or homeland security threat, including the development of plans to handle an “All-Hazard” approach to community safety. The “All-Hazard” approach has been a cornerstone of FEMA’s response program since the agency was first established. It integrates the various emergency plans and activities into a “life cycle” of mitigation, preparedness, response and recovery (the principles of emergency management) and, when combined with the incident command system, provides a template for inter-agency coordination that is directly applicable to various emergency events.” (SCS III 000149-000150)

Specific Findings:

The Application failed to identify how the school will meet Act 44 requirements pertaining to School Safety, planning and budgeting for a Safety and Security Coordinator and required school safety and security reporting requirements, and the implementation and management of the statewide Safe2Say Something anonymous school threat reporting system. In addition, the Application provides conflicting information regarding the status of its required All-Hazards School Emergency Operations Plan, where it alternately states a plan has been approved by the Board and the charter school needs to develop a school safety plan. Since, the Applicant failed to provide a copy of the SCS All-Hazards Emergency Operations Plan, it is impossible to determine if the Applicant has developed an appropriate safety plan that meets state guidelines and requirements. In addition, the Application includes a write up of Mr. Appleton’s background and experience in Emergency Management and All-Hazards planning, but states that Mr. Appleton “provided an outline that shows projected facilities growth aligned with enrollment growth, and estimated costs.” Nowhere in the Application does it state that Mr. Appleton is helping with SCS’s All-Hazards plan development and emergency/crisis response planning and procedures are required under the Safe Schools Act.

Issue 2: Safety & Security – COVID-19 School Reopening Health & Safety Plan

Application/Administrative Review - General Findings/Comments:

No reference to required plan.

Specific Findings:

The Application failed to provide the required PA Department of Education and PA Department of Health School Reopening Health & Safety Plan or demonstrate the necessary planning, capability and capacity to provide for the continuity of education, safety, health and wellbeing of student and staff safe when opening a new charter school during the Coronavirus (COVID-19) Pandemic, which could continue into the 2021-2022 school year. There is nothing in terms of planning or budgeting included in the Application to indicate SCS is prepared to open and operate a charter school for 360 students in grades K to 11, during a pandemic while meeting all applicable health and safety guidelines.

Issue 3: Safety & Security – Act 18 Requirements

Application/Administrative Review - General Findings/Comments:

No reference to Act 18 requirements.

Specific Findings:

The Application failed to address the requirements of Act 18 of 2019. Act 18 requires public schools to establish threat assessment teams and for NASRO training to be provided to all security officers.

* * * *

11. HUMAN RESOURCES & STAFFING

Issue 1: Human Resources & Staffing – Targeted Staff Size

Application/Administrative Review - General Findings/Comments:

The Application states:

“Summit Charter School intends to maintain an in-class student/teacher ratio of no more than 20:1 students for 1st through 12th grade, and 10:1 in Kindergarten in most circumstances.

However, our unique program of instruction will sometimes call for larger classes, such as multi-

age workgroups, academic integration of STEAM/project-based learning clubs, School Meeting and restorative practice functions, or other extenuating circumstances. In such circumstances, teaching assistants may be used, and/or the actual teacher/student ratios may, on occasion, exceed or fall below the 20:1 ratio.” (SCS III 000177)

Specific Findings:

The proposed budget does not include funding for teaching assistants(paraprofessionals).It is unclear as to what circumstances SCS would use a paraprofessional since a paraprofessional is unable to provide instruction as noted below:

- A paraprofessional provides instructional support under the direction of a properly certified teacher.
- Paraprofessionals may perform non-instructional duties (e.g., monitor study hall, recess, or cafeteria) under the direction of a certified teacher or supervisor and must have access to the appropriate certified teacher or supervisor.

Issue 2: Human Resources & Staffing – Staffing

Application/Administrative Review - General Findings/Comments:

The Application states:

“Personnel Budget notes:

Academic Teachers 1100 \$ \$ / FTE 21.0 26.0 33.0 38.0 46.0” (SCS III 002802)

Specific Findings:

SCS proposes 21 Academic teachers with no breakdown for grade levels or content areas. This information is necessary to determine if an appropriate number of content area teachers are being proposed.

Issue 3: Human Resources & Staffing – Staffing

Application/Administrative Review - General Findings/Comments:

The Application states:

Administration					
CEO	2380	\$ 90,000	\$ / FTE	-	
Principal/ CEO	2380	\$ 80,000	\$ / FTE	1.0	
Vice-Principal - testing coordinator	2380	\$ 70,000	\$ / FTE	1.0	
Development Officer	2380	\$ 35,000	\$ / FTE	1.0	
Dean K-4	2380	\$ 60,000	\$ / FTE	1.0	
Dean 5-8	2380	\$ 60,000	\$ / FTE	1.0	
Dean - 9-12	2380	\$ 60,000	\$ / FTE	-	
Accounting/Compliance Staff	2500	\$ 40,000	\$ / FTE	1.0	
Administrative assistant	2380	\$ 30,000	\$ / FTE	2.0	
administration - total				17.0	1
Reading/Math Specialists	1100	\$ 55,000	\$ / FTE	2.0	
Academic Teachers	1100	\$ 48,000	\$ / FTE	21.0	
ELL	1100	\$ 58,000	\$ / FTE	1.0	
Music Teacher	1100	\$ 48,000	\$ / FTE	2.0	
Art Teacher	1100	\$ 48,000	\$ / FTE	2.0	
Stem Teacher	1100	\$ 48,000	\$ / FTE	1.0	
HPE Teacher	1100	\$ 48,000	\$ / FTE	2.0	
Special education	1200	\$ 52,000	\$ / FTE	4.0	
Special Ed Coordinator	1200	\$ 58,000	\$ / FTE	1.0	
World Languages	1100	\$ 48,000	\$ / FTE	2.0	
instruction - total				38.0	

(SCS III 002802)

Specific Findings:

SCS is proposing 38 instructional staff members and 5 school level administrators. This staff to administrator is 7.6 to 1 which is much lower than in the average public school.

The ratio of employees to executive, administrator and/or manager in elementary and secondary schools (12.8 to 1).

* * * *

12. PROFESSIONAL DEVELOPMENT

Issue 1: Professional Development – Induction Plan

Application/Administrative Review - General Findings/Comments:

No information on teacher induction plan provided.

Specific Findings:

Since 1987, school districts, intermediate units, charter schools, and area vocational-technical schools in Pennsylvania have been required by the Pennsylvania Code (22 Pa. Code §49.16 and §49.83) to have a state-approved teacher induction plan for first-year teachers. SCS does not provide any information on the planning or implementation of a teacher induction plan.

Issue 2: Professional Development – Funding

Application/Administrative Review - General Findings/Comments:

The Application states:

Funding is expected to become available for teachers and administrators to attend at least one professional conference a year.” (SCS III 000178)

\$61,000 has been proposed in the budget for professional development (SCS III 002794)

Specific Findings:

Approximately 48 of the 61 proposed personnel members are teachers or administrators who could be expected to attend one conference per year. No cost estimates or guidelines were provided for conference expenses. It is unlikely that the allocated amount of \$61,000 would cover all conference costs along with all other costs related to the professional development activities mentioned throughout the application.

* * * *

13. BUDGET & FINANCIAL

Issue 1: Budget & Financial – Link to Learn

Application/Administrative Review - General Findings/Comments:

The Application Page 140 (SCS111000141) states the following:

“Fundraising Efforts

B. What fund raising efforts have occurred and/or are planned to generate capital or to supplement the per pupil allocations?

The Summit Charter School Board of Trustees recognizes that a successful fundraising campaign is necessary for the long-term financial viability of a charter school.

Once the charter is approved, the Board of Trustees, committees, and staff will pursue funds through partnerships with local businesses and submit grant applications for funding from Title I, Title 2, Title 6, Link to Learn, E-Rate, 21st Century Grants, and other sources, including federal, state and foundation funds. To be conservative, the aforementioned budget includes only funding that is not competitive and available to all public schools.”

Specific Findings:

The Link to Learn Grant has not been an available funding source for a very long time. The District confirmed with the Pennsylvania Department of Education (PDE) that this grant is not a current source of funding.

Issue 2: Budget & Financial – Financing Facility Costs

Application/Administrative Review - General Findings/Comments:

The Application Page 153 (SCS111000154) states the following:

“Years 1-5 Facility Cost

Our estimations included in the attached budget and this proposal include:

In year one (\$444,000), the expected facility loan, which includes the purchase of the facility and initial fit-out costs, is \$5,000,000. We anticipate doing this with a bridge loan from one of the many organizations that support charter schools (TRF, Charter School Capital, PNC bank). Preliminary conversations with each indicated a slightly higher interest rate for this type of loan with a shorter amortization period. The budget assumes a 6% interest amortized over 20 years. Interest rates as of November 2020 are in the low 4% range, leaving our budget estimate conservative.”

Specific Findings:

The factors identified above were calculated per an amortization schedule (**EXHIBIT 2 - Year 1 Amortization Schedule**) and resulted in an annual twelve (12) month payment of \$429,859. Appendix L. SCS 5-Year Budget page 3 (SCS111002794) 2021 year reflects line 94 account code 2600-440 Rentals in the amount of \$444,000 under the Purchased Property Services category. The rental amount is \$14,141 greater than the calculated amortization schedule amount.

Issue 3: Budget & Financial – Facility Cost - Years Two-Four

Application/Administrative Review - General Findings/Comments:

The Application Page 153 (SCS111000154) states the following:

“Years 1-5 Facility Cost

Our estimations included in the attached budget and this proposal include:

In years two-four, the lease amount increases with the need to borrow additional funds in addition to refinancing the original \$5,000,000. The total for this financing is expected to be \$18,000,000 amortized over 30 years at 5.75%. Current bond activity indicates a rate closer to 4.25% but current market conditions also indicate some risk for a rate increase. The increase in funds represents the need for the facility expansion as student enrollment increases, as outlined in other areas of this application and the Appendices.”

Specific Findings:

The factors identified above were calculated per an amortization schedule (**EXHIBIT 3 - Years 2-4 Amortization Schedule**) and resulted in an annual twelve-month payment of \$1,260,517. Appendix L. SCS 5-Year Budget page 3 (SCS111002794) 2022 through 2024 years reflect line 94 account code 2600-440 Rentals in the amount of \$1,025,000 under the Purchased Property Services category. The rental amount is \$235,517 less for each year compared to the calculated amortization schedule amount.

Issue 4: Budget & Financial – Business & Liability Insurance

Application/Administrative Review - General Findings/Comments:

The Summit Charter School Application Page 155 and page 156 (SCS111000156 and SCS111000157) contains information regarding Legal and Liability Insurance.

Specific Findings:

The Application does not identify insurance coverage policy limits for the various types of insurance policies.

Issue 5: Budget & Financial – Employee Benefits

Application/Administrative Review - General Findings/Comments:

The Application Pages 156, 157 and 178 (SCS111000157, SCS111000158 and SCS111000179) provides information on Employee Benefits.

Specific Findings:

The application does not provide any specific details on employee benefit plan coverage for medical, prescriptions, dental, vision, life or disability insurance. Because this information has been omitted, it is impossible to determine the scope and comparability of coverage, premium share, etc.

Issue 6: Budget & Financial – Retirement Plan

Application/Administrative Review - General Findings/Comments:

The Application Page 178 (SCS111000179) contains information regarding its retirement plan.

Specific Findings:

The Application does not include any actual documents or reference an employer retirement contribution percentage or a specified employer retirement contribution dollar amount. In addition, the Application does not provide information regarding a vesting schedule of employer contributions provided or how or when the retirement plan would be presented to appropriate authorities for approval.

Issue 7: Budget & Financial – Purchases Subject to Bid Policy

Application/Administrative Review - General Findings/Comments:

The Summit Charter School Application Appendix M. Purchases Subject to Bid Policy states the following:

“Purpose

It is the policy of the Board of Trustees (“Board”) to advertise and obtain competitive bids for products and services where such bids are required by law or where such bids may be believed to bring about a cost savings to the Summit Charter School (“Charter School”).

Responsibilities

- Board of Trustees – Reviews and approves all contracts at or over \$20,600.
- Chief Executive Officer – Reviews and approves all contracts under \$20,600.”

Specific Findings:

The Board of Trustees should review and approve all contracts regardless of the contracted dollar amount.

Issue 8: Budget & Financial – Five (5) Year Budget**Application/Administrative Review - General Findings/Comments:**

The Summit Charter School Application Appendix L. SCS 5 Year Budget (SCS111002791 page 3 of 11 – SCS11002794) indicates under the column start-up, line 94 2600 – 440 Rentals in the amount of \$37,000.

Specific Findings:

The Charter School Application section on Financing page 153 and page 154 (SCS11100154 – SCS111000155) provides information on the facility cost for rentals but does not identify the cost of rentals or a description of what type of property is being rented in the amount of \$37,000 as appropriated in the start-up budget.

Issue 9: Budget & Financial – Five (5) Year Budget**Application/Administrative Review - General Findings/Comments:**

The Summit Charter School Application Appendix L. SCS 5 Year Budget (SCS111002791 page 3 of 11 – SCS111002794) indicates line 94 2600 – 440 Rentals:

2021	\$ 444,000
2022	\$1,025,000
2023	\$1,025,000
2024	\$1,025,000

Specific Findings:

As mentioned in the previous Issue 2 and Issue 3, the amortization calculations based on the information provided on page 153 of the Charter School Application (SCS111000154) do not agree to the budgeted amounts for rentals per page 3 of the Five Year Budget (SCS111002794).

Issue 10 : Budget & Financial – Five (5) Year Budget

Application/Administrative Review - General Findings/Comments:

The Application Appendix L. SCS 5 Year Budget (SCS111002802 page 11 of 11) indicates the following:

Position: School Psychologist

Function: 1200

Specific Findings:

Per the Pennsylvania Department of Education (PDE) Chart of Accounts, expenditures for psychological services should be included under the function number 2140 with sub accounts ranging from 2141 – 2149.

Issue 11 : Budget & Financial – Five (5) Year Budget

Application/Administrative Review - General Findings/Comments:

The Application Appendix L. SCS 5 Year Budget (SCS111002791 page 8 of 11 – SCS111002799) indicates 2020-2021 average District rates are based on pre-enrollment. Regular Education - \$15,305 and Special Education - \$36,121.

Specific Findings:

Appendix F. Pre-enrollment Data as of November 10, 2020 (SCS111002609) lists pre-enrollment information and the majority of students reported under the column “Public School District of Residence” lists a school district in Monroe County or lists “Other” for students residing outside of Monroe County.

The Pennsylvania Department of Education website for Charter School Funding reports the 2020-2021 tuition rates based on the PDE-363’s received by PDE as follows for Monroe County Schools:

School District	2020-2021 Non-Special Education Expenditure per Adm	2020-2021 Special Education Expenditure per Adm
East Stroudsburg Area SD	\$14,318.69	\$35,040.61

Pleasant Valley SD	\$15,731.98	\$34,855.94
Pocono Mountain SD	\$15,731.31	\$37,829.68
Stroudsburg Area SD	\$15,023.12	\$33,932.68
Average Monroe County	\$15,201.28	\$35,414.73

The average tuition rates for Districts outside of Monroe County calculate different tuition amounts.

- Non-Special Education rate budgeted \$15,305 is \$104 higher than the Monroe County average of \$15,201.
- Special Education rate budgeted \$36,121 is \$706 higher than the Monroe County average of \$35,415.

The “Other” category is identified for approximately 29 students compared to the total listed number of pre-enrolled students of 457 representing 6.35% of the total student population.

The budget for tuition revenue indicates it is based on pre-enrollment average district rates but does not indicate whether it is a straight average of all district tuition costs or if any of the district tuition rates are weighted based upon the number or percentage of pre-enrolled students that reside in each district.

In the event student enrollment consists of only students within Monroe County, the amounts projected as tuition revenues may not be realized and other revenue sources may be needed to meet budgeted expenditure appropriations.

The table below provides a projection of the tuition rate differences between the budget and the averages for Monroe County Districts for Non-Special Education and Special Education based upon proposed projected enrollments:

Tuition Type	2021	2022	2023	2024	2025
Non-Special Education	\$ 31,408	\$ 40,144	\$52,416	\$61,152	\$75,088

Special Education	<u>40,948</u>	<u>52,244</u>	<u>67,776</u>	<u>79,072</u>	<u>97,428</u>
Total	<u>\$ 72,356</u>	<u>\$ 92,388</u>	<u>\$120,192</u>	<u>\$ 140,224</u>	<u>\$ 172,516</u>

Issue 12 : Budget & Financial – Five (5) Year Budget

Application/Administrative Review - General Findings/Comments:

The Application Appendix L. SCS 5 Year Budget (SCS111002791 page 1 of 11 (SCS111002792)) Function 6000 Revenues from Local Sources lines 1 through 10 and page 8 of 11 (SCS111002799) Other Revenues Section.

Specific Findings:

The Five (5) Year Budget does not reflect any other Local Revenue Sources from Contributions, Donations/Grants from Private Services/Revenues from Community or Student Activities or other types of miscellaneous income for the Five (5) Years as presented.

Issue 13: Budget & Financial – Five (5) Year Budget

Application/Administrative Review - General Findings/Comments:

The Application Appendix L. SCS 5 Year Budget (SCS111002791 – page 9 of 11 (SCS111002800)) includes the following Budget Appropriations for Insurance – Property, General Liability.

Start-up	2021	2022	2023	2024	2025
\$5,000	\$45,000	\$55,000	\$65,000	\$75,000	\$85,000

Specific Findings:

The Five (5) Year Budget projects Annual Budgetary increases of \$10,000 per year. Page 153 of 216 (SCS111000154) of the Charter School Application states the school plans of future financing for facility expansion as student enrollment increases. Facility rent/lease budget appropriations are reflected for future growth in the Five (5) Year Budget; however it does not appear appropriations for insurance premiums for Property - General Liability reflect increased coverage for facility expansion and for additional furniture, fixtures and equipment acquired. The Applicant did not provide any information from any insurance broker or other source to substantiate the ability to obtain adequate liability insurance for the amounts included in the budget.

Issue 14: Budget & Financial – Five (5) Year Budget**Application/Administrative Review - General Findings/Comments:**

The Application Appendix L. SCS 5 Year Budget (SCS002791 – page 9 of 11 (SCS111002800)) includes the following Budget Appropriations for Equipment – Office Furniture and Equipment:

Start-up	2021	2022	2023	2024	2025
\$5,000	\$20,000	\$12,500	\$12,500	\$12,500	\$12,500

Specific Findings:

The Budget Appropriations appear not to be based on or reflective of the number of new staff hired for the years 2022 through 2025, but rather a flat line Appropriation.

Issue 15: Budget & Financial – Five (5) Year Budget

Application/Administrative Review - General Findings/Comments:

The Application Appendix L. SCS 5 Year Budget (SCS111002791 – page 9 of 11 (SCS002800)) includes the following Budget Appropriations for Student Furniture and Equipment:

2021	2022	2023	2024	2025
\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

Specific Findings:

The Five (5) Year Budget projects the same annual appropriations for all five budget years and does not reflect changes in the number of students based upon projected enrollment.

Issue 16: Budget & Financial – Five (5) Year Budget

Application/Administrative Review - General Findings/Comments:

The Application Appendix L. (SCS 5 Year Budget (SCS111002791 – page 9 of 11 (SCS111002800)) includes the following Budget Appropriation for Software (including Student Management System):

2021	2022	2023	2024	2025
\$35,000	\$25,000	\$25,000	\$25,000	\$25,000

Specific Findings:

The Five (5) Year Budget projects the same appropriation for budget years 2022 through 2025 and does not reflect changes in the number of students based upon projected enrollment.

Issue 17: Budget & Financial – Summit School Education Foundation Grant**Application/Administrative Review - General Findings/Comments:**

The Application includes a reference to a \$750,000.00 grant from the ESSA Bank & Trust Foundation, as follows:

In March 2020 Summit School of the Poconos received a grant in the amount of \$750,000.00 from the ESSA Bank & Trust Foundation to launch Summit Charter School. That money was intended to seed a Capital Campaign toward the start up of the charter school and the purchase of the new facility for SCS, outlined in this application. Three days after receiving these funds, Governor Wolf began closing schools and businesses due to the Coronavirus pandemic. As a result, the school's timing on a Capital Campaign launch was delayed. The Applicant will resume those efforts as things begin to return to normal. Other funders have already expressed their interest in supporting the School in this manner. (SCS III 000141)

Testimony presented at the December 17, 2020 SCS Hearing pertaining to the ESSA Bank & Trust Foundation grant was as follows:

MS. PETERSEN: There were also references to the funding that is included in the start-up budget being obtained through a grant of \$750,000.00 from the ESSA Bank & Trust Foundation and I don't believe that that had been in previous applications. So, I have some questions related to that. First off, are all of the start-up funds that the applicant would need going to be coming from the ESSA Bank & Trust Foundation?

MR. WHISMAN: Jen, are you answering that question or ...?

MS. OLSON: Oh, sorry. I forgot my mute button. The grant was already provided to Summit School of the Poconos to start Summit Charter School. Summit School of the Poconos is already in receipt of that money. We are using that money to start the charter school. So, you know, how much money -- I'm not looking at the budget right now, but that money will certainly help us, you know, with money towards the facility, money towards training, money towards curriculum purchases that need to be done before we start. Mike, what was the actual number of the start-up budget?

MR. WHISMAN: So, for the start-up period in the submitted budget we have \$163,089.00.

MS. OLSON: So, yes, that grant money will more than cover that, if that's your question.

MS. PETERSEN: Okay. So, let's take this one step at a time. First off, the start-up expenditures that are in the budget you are expecting to be fully funded through the grant from ESSA Bank & Trust Foundation.

MS. OLSON: That's correct.

MS. PETERSEN: And I believe you said, Ms. Olson, that that grant has already been received.

MS. OLSON: That's right.

MS. PETERSEN: And that grant, the \$750,000.00 grant, who was the recipient of that grant?

MS. OLSON: Summit School of the Poconos.

MS. PETERSEN: And are there any conditions associated with the grant of those funds?

MS. OLSON: Only that they be used to start the charter school.

MS. PETERSEN: And how much -- strike that. Sorry. Has the full amount, the \$750,000.00, been paid in full to Summit School of the Poconos?

MS. OLSON: Yes.

MS. PETERSEN: And how much of the grant money has been used to date?

MS. OLSON: I'm not sure that's relevant, but -- Pat, am I supposed to answer that?

MS. HENNESSY: Yes.

MS. OLSON: Okay. How much of the money has been used to date? We took \$100,000.00 of that money and put it down on the facility and I believe we used another ... without looking, maybe \$50,000.00.

MS. PETERSEN: And are those expenditures included in the start-up budget?

MS. OLSON: Mike, I don't know whether those expenditures are included in the start-up budget. Are they?

MR. WHISMAN: No. The start-up budget assumes the start-up funds that will be used once the school is approved in the spring.

MS. PETERSEN: And the \$100,000.00 that was used for the facility, that would be for the foundation to purchase the facility.

MS. OLSON: Yes. (12-17-2020 SCS Hearing Transcript 053-055)

Specific Findings:

It is unclear from the Application and Hearing Testimony provided at the December 17, 2020 SCS Hearing if the ESSA Bank & Trust Foundation grant funding is being appropriated or expended within the approved grant guidelines and the funds are being used appropriately or for its intended purposes. The Application statement on the grant funding contradicts testimony regarding the grant from the Hearing on December 17, 2020. The Application states the grant money was to seed a Capital Campaign, which was delayed due to the COVID-19 closure of schools. Hearing Testimony provided states the grant money is already being spent. Hearing Testimony provided further states, “We are using that money to start the charter school. So, you know, how much money -- I'm not looking at the budget right now, but that money will certainly help us, you know, with money towards the facility, money towards training, money towards curriculum purchases that need to be done before we start.” Grant funding should be carefully tracked and audited to ensure the funds were expended properly in keeping with the grant’s intended purposes and requirements.

* * * *

14. FACILITY:**Issue 1: Operations & Facility – Facility Lease Arrangement****Application/Administrative Review - General Findings/Comments:**

The Application states:

“As previously stated:

1. Summit School of the Poconos is a licensed private school in the Commonwealth of Pennsylvania. Upon the start up of Summit Charter School, Summit School of the Poconos will be dissolved and cease operations.
2. Summit Charter School is the applicant, and Summit Charter School’s model is largely based on the model of Summit School of the Poconos.
3. Summit Education Foundation will own the School’s facility and act as a support organization for SCS fundraising initiatives.

Upon the issuance of a charter, Summit School of the Poconos will assign Summit Education Foundation as its agent, and Summit Education Foundation will purchase the facility for Summit Charter School’s use following the same terms of the Agreement of Sale included with this application.

Summit Charter School will lease the facility from Summit School Education Foundation, though the details of that lease cannot be determined in their entirety and finalized until the sale

is completed, as the final purchase price with modifications and improvements and the interest rate of any financing will largely determine the lease amount. However, Summit Charter School understands that the Foundation cannot and will not make a profit from the lease of the facility. The Foundation is used as a pass through only. The numbers included in the budget represent what the Applicant feels it can reasonably expect based on the information it has today.” (SCS III 000148 - 000149, SCS III 002948 - 002975)

Specific Findings:

The Application includes Articles of Incorporation for the Summit School Education Foundation. It does not include Articles of Incorporation for a Summit Education Foundation which is also referenced in the Application as the organization the Summit School of the Poconos will assign as its agent to purchase the property.

No lease agreement or lease terms were provided between Summit School Education Foundation and SCS or the Summit Education Foundation and SCS. The Application states the lease amount will largely be determined by the final purchase price of the facility with modifications and improvements and the interest rate of any financing. This is concerning and raises more questions about the relationship between the Summit School Education Foundation and SCS and the independence of the SCS Board to make independent and appropriate decisions regarding its tax-payer funded facility lease agreement and the cost of that lease. Lease agreements should be based on fair market value and independent property appraisals to ensure tax dollars are being spent appropriately and that the maximum amount of funds are being used to educate students.

* * * *

15. GOVERNANCE

Issue 1: Governance – SCS Board of Trustees Terms

Application/Administrative Review - General Findings/Comments:

The Application states:

Although we have a well-established board of Trustees and staff, we are committed to thoughtful and continued growth. We do not intend to recruit any additional Founders as the current group has worked on this charter application for an extended period of time. After our charter is awarded, upon expiration of terms or if board members cannot continue their board service, our Board will constitute a Nominating Committee - which is a standard non-profit corporation practice. We remain open to additional committee members, board members, partners, and volunteers who wish to help further the mission and vision of our School. Some examples of referral sources or board development for board members are local politicians who are supportive of the School’s mission, executive directors of a local non-profits, local college and university presidents, local Chambers of Commerce, advertising, public speaking engagements of our own school “ambassadors, local United Ways, philanthropic organization that have board

‘banks,’ board fairs, and local businesses. (SCS III 000134)

6.1.6. The Board of Trustees will aim to maintain a racial and ethnic diversity representative of the community, and include both parents of students and non-parents of students, as well as non-voting staff designees. (SCS III 002780)

6.2.3. As a start-up board or during transitional periods, initial terms may be extended or shortened to allow for staggered membership changes in future years. (SCS III 002781)

Specific Findings:

The SCS Board of Trustees lacks racial and socio-economic diversity and is not representative of the PMSD community. While the Application states “The Board of Trustees will aim to maintain a racial and ethnic diversity representative of the community,” the SCS Application provides no timeline for recruiting more diverse Trustees and 6.2.3 of its Bylaws allows for the start-up board terms to be extended for an unspecified period. In addition, the Application highlights that the proposed SCS Board of Trustees is already a functioning Board and has been since 2016, yet no evidence of any efforts to recruit more diverse Trustees has been provided in the Application.

Issue 2: Governance – Summit School Education Foundation - SCS Board Relationship

Application/Administrative Review - General Findings/Comments:

The Application states:

- “Summit Education Foundation will own the School’s facility and act as the primary pass through for SCS fundraising initiatives.” (SCS III 000020)
- Jennifer Olson is listed as the sole incorporator for the Summit Charter School (SCS III 002756).
- Jennifer Olson is listed as the sole incorporator for the Summit School Education Foundation (“SSEF”) (SCS III 002765)
- The SSEF Board lists nine (9) members (SCS III 000020-21).
 - Board positions and titles are not included in the Application.
 - No Information is provided in Application on which members of the Board are voting members.
 - Jennifer Olson is listed as a SSEF Board Member and the Summit Charter School Board President.
 - John McKissick is listed as a SSEF Board Member and the Summit Charter School Board member and Finance Chair.
 - Katherine Hernandez is listed as a SSEF Board Member and as the Future Principal of the Summit Charter School (SCS III 000020-21).

The following provisions are from the SSEF Bylaws:

- Section 2.02. Qualification and Selection. Each Trustee of the corporation shall be a natural person of full age, but need not be a resident of Pennsylvania. Trustees

shall be appointed by the governing body of Summit Charter School (the “SCS Board”). The SCS Board may select one or more alternates for each such Trustee. Such designation shall be filed in writing with the Secretary of the corporation and may be changed at any time by the SCS Board by the filing in writing with the Secretary of a superseding designation or of a statement that the existing designation or designations are revoked.

- Such superseding designation or revocation shall take effect upon or after filing in accordance with its terms. In the absence of a Trustee from a meeting of the Board, one of the alternates of such Trustees may attend such meeting and exercise at the meeting all of the powers of the absent Trustee, or such lesser powers as may be specified in the designation. When so exercising the powers of the absent Trustee, such alternate shall be subject in all respects to the provisions of law relating to the fiduciary responsibilities of Trustees of this corporation (SCS III 002978).
- Section 4.05. Removal. Any officer, committee, employee or other agent of the corporation may be removed, either with or without cause, by the Board of Trustees or other authority which elected, retained or appointed such officer, committee or other agent whenever in the judgment of such authority the best interests of the corporation will be served thereby, but such removal shall be without prejudice to the contract rights of any person so removed (SCS III 002984).
- Section 6.05 Amendment of Bylaws. These Bylaws may be amended or repealed, or new Bylaws may be adopted, by: (i) vote of a majority of the Board of Trustees of the corporation in office at any regular or special meeting of Trustees; and (ii) approval of the SCS Board. Such proposed amendment, repeal or new Bylaws, or a summary thereof, shall be set forth in any notice of such meeting, whether regular or special (SCS III 002989).

Testimony presented at the December 17, 2020 SCS Hearing was as follows:

MS. PETERSEN: Has the foundation, and I'm speaking specifically of the Summit School Education Foundation, had any board meetings to date?

MS. OLSON: No.

MS. PETERSEN: Have all of the board members for the foundation been selected?

MS. OLSON: Yes. They were listed in the application.

MS. PETERSEN: And we'll get to that in a second. The question that I don't believe the application answers is how were those individuals selected for service on the foundation board?

MS. OLSON: We have some individuals from the community, some business members such as Karl Weiler, we have some parents from Summit School, either current or past, and we have two board members from the current Summit School board. So -- and, then, Katherine is a nonvoting member, I believe. (12-17-2020 Hearing Transcript 037)

Specific Findings:

The Application includes a list of Summit Charter School Board Trustees and the SSEF Board Trustees and articles of incorporation. The sole incorporator for both the SCS and SSEF is the same individual. The Application indicates the SCS Board President, a SCS Board member and the SCS Principal will also serve on the SSEF Board. It is unclear from the Application and Hearing Testimony how the SSEF Board members were chosen, since the testimony indicates that the SSEF Board had not yet held a meeting. Compounding the concern about the relationship and overlap of the two Boards is the Application's description of the SSEF "as the primary pass through for SCS fundraising initiatives." The SSEF Bylaws, as proposed in the Application, give the SCS Board of Trustees complete control over who is appointed as a Trustee to the SSEF Board and the final approval of any amendments made to the Foundation Bylaws. However, there is no mention of the SSEF in the SCS Bylaws. There does not appear to be any independence in the operation and control of the two Boards. The Summit Education Foundation Board Bylaws and the SCS and SSEF Board compositions raise serious concerns about what appears to be a less than arm's-length relation between the SSEF Board and the Summit Charter School Board. (SCS III 002978-002989; SCS III 000020-21; 12-17-2020 Hearing Transcript 037).

* * * *

16. COMMUNITY SUPPORT & ENGAGEMENT

Issue 1: Community Support & Engagement – Support Letters

Application/Administrative Review - General Findings/Comments:

The Application states:

"In addition, to prepare for our Charter Application, we have collected and continue to collect letters of support from local individuals, organizations, businesses, and local philanthropic foundations. Letters, Appendix G , are included with this application and include long time employers and philanthropists in the Pocono Mountain School District such as Weiler Abrasives, Pocono Raceway, Barley Creek, businesses owned by the Trapasso family, Great Wolf, International Sports Camp/Trout Lake, and more. The Farda Family foundation and businesses are also represented, among others, including local long-time and highly regarded Preschools, BioSpectra, and more. We have solid representation of support from our business community."

(SCS III 000125), (SCS III 002620 – 002716)

Specific Findings:

The Application included 86 letters of support, of which 14 letters did not contain a date, and 45 letters did not provide an address, city or township of residence.

The following is an analysis of the community support letters provided in the Application:

- SCS III 002627 and SCS III 002630 were submitted by the same individual
- SCS III 002654, SCS III 002657 and SCS III 002690 were submitted by the same individuals
- Four of the letters with addresses are from individuals who do not live in PMSD or Monroe County PA, as follows:
 - One letter is from a Grandparent who lives in New York (SCS III 002679)
 - One letter is from Warren County (SCS III 002651)
 - One letter is from Milford, PA (SCS III 00002626)
 - One letter is from a business in Bangor, PA (SCS III 002633)
- SCS Board of Trustees submitted seven letters (SCS III 002627, 002630, 002683, 002654, 002684, 002696, 002703)
- SSEF Board members submitted two letters: SCS III 002715, 002684
- Founding Coalition members submitted 21 letters: (SCS III 002623, 002658, 002627 & 002630 (submitted by same individual), 002675, 002642, 002648 & 002633 (submitted by the same individual), 002683, 002664, 002684 (spouse of Board member), 002638 (family member), 002645, 002654, 002686, 002685, 002702, 002696, 002678, 002632, 002712, 002716.
- Children of Founders and family members submitted six letters: SCS III 002658, 002677, 002024, 002661, 002700, 002662
- Summit School of the Poconos and proposed SCS teachers submitted 11 letters: SCS III 002642, 002671, 002647, 002665, 002639, 002639, 002650, 002676, 002694, 002791, 002664, 002625
- One PMSD resident or property owner submitted a letter as a parent and a separate letter as a business and he is a Summit Founder/Board member. SCS III 002627, SCS III 002630

The majority of the letters included in the Application are not from the PMSD community. SCS continues to demonstrate limited support within the PMSD business and school community.

* * * *

17. STUDENT ENROLLMENT & SUPPORT

Issue 1: Student Enrollment & Support - Age Eligibility

Application/Administrative Review - General Findings/Comments:

The Application states:

“Updated pre-enrollment data as of November 10, 2020 is included in Appendix F. Note that Summit School has received a total of 618 pre-enrollment forms to date.

The data reported here represents 457 of those forms after duplicates and forms that appeared questionable in regards to student age of entry in K and 1st grades were removed from our totals. Also note that of the 457 pre-enrollments included here, 184 of them (40%) represent PMSD residents, which clearly indicates a desire for parent choice and alternative options in the PMSD.

While PMSD determined that Summit did not demonstrate sustainable support in the initial application and reapplication, in consideration of what was provided to them, this allegation was completely unfounded. Pre-Enrollment data was collected through the use of Google Forms. The spreadsheet the Applicant has provided is sufficient as per guidelines set forth by the PA Charter Appeal Board. The Applicant is not required to show support for subsequent years of operation and is only offering 360 seats in year one.” (SCS III 000118, SCS III 002610-002619)

Specific Findings:

The Application pre-enrollment data includes students who are not age-eligible to attend school based on their birthdates lists, as follows:

- SCS III 0002615-284, DOB 9/4/2019, PVSD
- SCS III 0002613-166, DOB 9/6/2016, SASD

Issue 2: Student Enrollment & Support - Incomplete Residency Information

Application/Administrative Review - General Findings/Comments:

The Application states:

“Updated pre-enrollment data as of November 10, 2020 is included in Appendix F. Note that Summit School has received a total of 618 pre-enrollment forms to date.

The data reported here represents 457 of those forms after duplicates and forms that appeared questionable in regards to student age of entry in K and 1st grades were removed from our totals. Also note that of the 457 pre-enrollments included here, 184 of them (40%) represent PMSD residents, which clearly indicates a desire for parent choice and alternative options in the PMSD.

While PMSD determined that Summit did not demonstrate sustainable support in the initial application and reapplication, in consideration of what was provided to them, this allegation was completely unfounded. Pre-Enrollment data was collected through the use of Google Forms. The spreadsheet the Applicant has provided is sufficient as per guidelines set forth by the PA Charter

Appeal Board. The Applicant is not required to show support for subsequent years of operation and is only offering 360 seats in year one.” (SCS III 000118, SCS III 002610-002619)

Specific Findings:

The Application pre-enrollment data is incomplete. It does not include the city/town of residence for 26 students to determine in which school district students actually reside, as follows:

- SCS III 002610-6, no city of residence
- SCS III 002620-7, no city of residence
- SCS III 002610-40, no city of residence
- SCS III 002610-41, no city of residence
- SCS III 002611-50, no city of residence
- SCS III 002611-93, no city of residence
- SCS III 002612-105, no city of residence
- SCS III 002612-115, no city of residence
- SCS III 002613-149, no city of residence
- SCS III 002613-178, no city of residence
- SCS III 002613-179, no city of residence
- SCS III 002613-184, no city of residence
- SCS III 002613-185, no city of residence
- SCS III 002614-224, no city of residence
- SCS III 002615-246, no city of residence
- SCS III 002615-247, no city of residence
- SCS III 002615-250, no city of residence
- SCS III 002615-253, no city of residence
- SCS III 002615-261, no city of residence
- SCS III 002616-337, no city of residence
- SCS III 002617-353, no city of residence
- SCS III 002617-354, no city of residence
- SCS III 002617-355, no city of residence
- SCS III 002618-435, no city of residence
- SCS III 002618-436, no city of residence
- SCS III 002619-443, no city of residence

Issue 3: Student Enrollment & Support - Data Accuracy

Application/Administrative Review - General Findings/Comments:

The Application states:

“Updated pre-enrollment data as of November 10, 2020 is included in Appendix F. Note that

Summit School has received a total of 618 pre-enrollment forms to date.

The data reported here represents 457 of those forms after duplicates and forms that appeared questionable in regards to student age of entry in K and 1st grades were removed from our totals. Also note that of the 457 pre-enrollments included here, 184 of them (40%) represent PMSD residents, which clearly indicates a desire for parent choice and alternative options in the PMSD.

While PMSD determined that Summit did not demonstrate sustainable support in the initial application and reapplication, in consideration of what was provided to them, this allegation was completely unfounded. Pre-Enrollment data was collected through the use of Google Forms. The spreadsheet the Applicant has provided is sufficient as per guidelines set forth by the PA Charter Appeal Board. The Applicant is not required to show support for subsequent years of operation and is only offering 360 seats in year one.” (SCS III 000118, SCS III 002610-002619)

Specific Findings:

The Application pre-enrollment data lists 184 students as residing in Pocono Mountain School District of which 34 students are not listed in PMSD’s student database and cannot be verified as PMSD residents.

The Application grade levels listed for 12 students identified by SCS as PMSD students does not match the grade level data for students contained in PMSD’s student database. The SCS has pre-enrolled the students for the 2021-2022 school year in the same grade the students are currently completing this school year in 2020-2021, as follows:

- SCS III 002610-30, Grade 8
- SCS III 002612-143, Grade 5
- SCS III 002612-144, Grade 6
- SCS III 002612-145, Grade 9
- SCS III 002612-146, Grade 6
- SCS III 002615-266, Grade 6
- SCS III 002614-202, Grade 2
- SCS III 002614-229, Grade 7
- SCS III 002615-287, Grade 5
- SCS III 002618-388, Grade 5
- SCS III 002619-446, Grade 9
- SCS III 002619-445, Grade 3

The Application pre-enrollment data also lists 4 students as enrolled in a grade level for the 2021-22 school year that would have them skipping a grade and advancing to the next grade, as follows:

- SCS III 002615-254, Pre-enrolled to attend Grade 10, student currently enrolled in Grade 8
- SCS III 002611-90, Pre-enrolled to attend Grade 10, student currently enrolled in Grade 8
- SCS III 002611-75, Pre-enrolled to Grade 4, student currently enrolled in Grade 2
- SCS III 002616-344, Pre-enrolled to attend Grade 8, student currently enrolled in Grade 6

Two students listed as pre-enrolled reside in Newtown, PA, which is approximately 1 hour, 42 minutes from SCS's proposed school location (SCS III 002612-137, SCS III 002612-138).

One student listed as pre-enrolled is listed as a resident of East Stroudsburg Area School District, but had an address indicating the student resides in New York, not Pennsylvania (SCS III 002613-188).

Issue 4: Student Enrollment & Support - Documentation

Application/Administrative Review - General Findings/Comments:

The Application states:

"Updated pre-enrollment data as of November 10, 2020 is included in Appendix F. Note that Summit School has received a total of 618 pre-enrollment forms to date.

The data reported here represents 457 of those forms after duplicates and forms that appeared questionable in regards to student age of entry in K and 1st grades were removed from our totals." (SCS III 00118, SCS III 002610 - 002619)

Specific Findings:

The Applicant did not provide anything in writing from the individuals identified in the spreadsheet (either from the students or, if minors, their parents or guardians) to indicate pre-enrollment or interest had been sought in the proposed Charter School. The Application does not explain what triggered the inclusion of those individuals in the spreadsheet or whether the individuals had provided permission or authorization for their inclusion as evidence of support for the Charter School.

Issue 5: Student Enrollment & Support - Diversity

Application/Administrative Review - General Findings/Comments:

The Application states:

"Social Awareness: Students will learn to recognize the points of view and perspectives of others, to develop compassion, to empathize with them, and to establish an understanding and respect for diversity and multiculturalism." (SCS III 000060)

"The school is a student-focused organization that respects individual talent, fosters diversity and innovation across the organization, and strives for the achievement of goals in every aspect of its operations." (SCS III 000065)

Specific Findings:

The Application states its commitment to open enrollment and diversity; however, an analysis of

the pre-enrollment data provided in the application does not demonstrate, validate, or support such statements. An analysis of the new pre-enrollment data provided in the Application shows that only 19 of the 184 or 10.32% of the students listed as pre-enrolled from PMSD are students with disabilities. This falls well below the Application goal and budget forecast for special education students of 16%. More concerning, SCS's proposed enrollment is not even close to reflective of the diverse demographics of PMSD, nor has the Application provided any details in any of its Applications on how SCS will recruit a more diverse student population especially students of color. The Pre-enrollment analysis for this new application shows even less diversity than in the SCS's previous Application and Re-Application. This Application shows 72% of its pre-enrolled PMSD students are White, only 9% are Black/African American, and 15% are Hispanic/Latino.

The Application shows only 24% of the PMSD students listed on the pre-enrollment sheets are economically disadvantaged, while PMSD's economically disadvantaged student population is 50% of its student enrollment and in some schools more than 70% of the students are economically disadvantaged. In addition, only 27% of the PMSD students listed as pre-enrolled attend schools from the West sending area of PMSD, which has our highest student populations, our most diverse student populations, and more students who are economically disadvantaged.

The Application cites a Stanford CREDO study on charter school educational outcomes for economically disadvantaged students, "particularly those students who are Black and Hispanic" (SCS III 000022) as part of SCS's explanation of the school's purpose. The Application also cites the percentage of economically disadvantaged students in Pocono Mountain School District, "which are often the most impacted by the lack of available options for choice (SCS III SCS III 000022).

There is nothing in the pre-enrollment data or in marketing practices or plans of SCS that demonstrates SCS's commitment to recruiting the diverse student population representative of PMSD. SCS's proposed enrollment does not reflect a commitment to serve historically underserved student populations. Additionally, the PA Department of Education Charter Application Guidance, Authorizing Toolkit for Student Recruitment, Enrollment, and Retention, states that charter school authorizers should consider how charter applications "Address the charter school's anticipated racial and ethnic composition, special education, EL, and free/reduced lunch eligibility rates, and explain how these rates compare to those of the district(s) located in the area that the school plans to serve. Explain the types of recruitment efforts that will be employed to ensure that the proposed charter school's enrollment of at-risk populations will mirror that of the district(s) located in the area that the school plans to serve."

Issue 6: Student Enrollment & Support - Enrollment Preference Hierarchy

Application/Administrative Review - General Findings/Comments:

The Application states:

“Enrollment Preference Hierarchy

As permitted by the Pennsylvania’s Charter School Law, Summit Charter School will give preference in admission to the following categories of students, subject to availability:

1. Summit Charter School students whose parents or legal guardians are founders of the Summit Charter School/Founding Coalition Members, including existing and former students of Summit School of the Poconos.
2. Children of parents or legal guardians who actively participate in the development of the charter school, including children of Summit Charter School employees and Board Members.
3. Siblings of students currently enrolled in the school. For the purpose of this policy, a sibling is defined as a child who is related to an existing student by blood or adoption, or legal guardianship and who share a legal tie to at least one common parent;
4. Students residing in the Pocono Mountain School District (the school district in which the School is located);
5. Students residing outside the Pocono Mountain School District (all other school districts within the Commonwealth of Pennsylvania).” (SCS III 000168 - 000169)

“The initial lottery will be conducted by the School, after charter status approval and prior to the first day of school under the charter, and in March of the subsequent years in preparation for fall enrollment. This is only applicable should enrollment interest exceed the number of available slots in any grade after the School grants preferred enrollment using the enrollment preference hierarchy mentioned above.” (SCS III 000169)

“Preference will also be given to the children and grandchildren of the founders and board members during the application process.” (SCS III 002938)

Specific Findings:

The Application has created several categories of individuals whereby not only their children, but also their grandchildren, would receive preference in enrollment to attend the SCS.

Issue 7: Student Enrollment & Support - Family Engagement

Application/Administrative Review - General Findings/Comments:

The Application states:

“The initial PMSD Administrative Review and Report contained a criticism that the Applicant failed to designate a person responsible for completion of federal grants or monthly reporting requirements. (See prior Administrative Review and Report, pg. 26.) The form promulgated by the PDE does not require the identification of such an individual to complete the grant applications or who would complete the monthly reporting requirements of the PA Department of Education. To be clear, not all Federal funds require monthly reporting and occur on a periodic basis including quarterly cash on hand reporting, application requirements, program requirements, parent and family engagement are all required at different points throughout the grant period.” (SCS III 000147)

“Once the charter is approved, the Board of Trustees, committees, and staff will pursue funds through partnerships with local businesses and submit grant applications for funding from Title I, Title 2, Title 6, Link to Learn, E-Rate, 21st Century Grants, and other sources, including federal, state and foundation funds. To be conservative, the aforementioned budget includes only funding that is not competitive and available to all public schools.” (SCS III 00141)

Specific Findings:

The Application includes revenue estimates for Title 1, Title II, and Title IV in its proposed 5-year budget (SCS III 002792). The finding from the original SCS Application pertained specifically to Title funding, not all Federal funding. Therefore, this Application again failed to identify a position and/or a person responsible for coordinating school-wide family engagement activities. The Application does not provide a Parent Engagement Policy or any reference to required documents and meetings for with Title participation i.e. School Compacts and annual meetings. The Application failed to address how it will comply with Title I requirements including the creation and utilization of student and teacher/administrator compacts.

* * * *

17. ADDITIONAL CONCERNS

Issue 1: PMSD Charter School Frequently Asked Questions

Application/Administrative Review - General Findings/Comments:

The Application referenced a FAQ document prepared by the PMSD and published to the public during the initial Application process. The Application seems to suggest that the PMSD Charter School FAQs document posted to the District's website is evidence that PMSD did not engage in a good faith review of the application. (SCS III 000011 - 000012, SCS III 002991 - 002996)

Specific Findings:

The Administrative Team disagrees with the SCS's characterization of the FAQs. The FAQs were produced by PMSD in response to a multitude of questions that were raised from community members during the initial Application review in 2019-2020. Those questions indicated that the general public did not have a good understanding of the charter application process or about charter schools generally. The FAQs were posted to the PMSD website to answer those questions for the benefit of all community members. The FAQs had no bearing on the initial evaluation of the Summit Charter School Application and Revised Application and have no bearing on the merits of the SCS's new (third) Application. This Administrative Team addressed this issue in its Administrative Review Report on the SCS Re-Application, so it is unclear why SCS included this in its Application. The PMSD Board of Education did not produce the FAQs, and the FAQs were not included in the documents the Board reviewed when making its decision on the merits of the SCS Application or Re-Application.

Issue 2: Affidavits from ESSA Bank and Trust Employees

Application/Administrative Review - General Findings/Comments:

The Application reintroduces two affidavits by ESSA Bank and Trust (ESSA) employees who provided written and notarized recollections of statements suggesting that they overheard someone discussing comments that were allegedly made by a PMSD School Board Member in the bank lobby on November 12, 2019, approximately eight months before the affidavits were prepared. The affidavits were also submitted as part of SCS's Re-Application to allege retaliatory behavior. (SCS III 000014, SCS III 002997 - 002999)

Specific Findings:

The affidavits and the hearsay contained in them had no bearing on PMSD's evaluation of the Re-Application and has no bearing on the evaluation of this new Application. In addition, the affidavits do not address or show that the affiants have any understanding or knowledge of PMSD's procedures or practices regarding the investment or transfer of money into interest-bearing accounts, as permitted under the Public School Code.

The Administrative response to the Re-Application already addressed the following.

The PMSD Chief Financial Officer/Board Treasurer and Business Office are required to routinely review interest rates for PMSD's deposits held in various financial institutions.

The District's three (3) main investment objectives are the preservation of principal, appropriate liquidity and to maximize the rate of return, all in accordance with applicable laws and District policies. Each month, the Treasurer's Report is publicly posted to the Board of Education Meeting Agenda via Board Docs. This report states the interest rate and the cash balance on deposit for each account in each financial institution for the previous month.

Upon preparation of the monthly Treasurer's Report, or when the rate of return is volatile, the interest rate is reviewed, along with the cash flow requirements of the District. Several of the financial institutions also offer an interest rate based on cash balance tiers, for example the higher the cash balance on deposit the higher rate of return. Due to financial institutions offering tiered rates, the cash amount on deposit must also be evaluated.

Once the interest rate, the cash flow requirements and the cash amount on deposit are examined and reviewed, a collaborative decision is made to transfer funds as necessary to optimize the earnings depository funds currently available.

PMSD has conducted 20 such bank wire transfers from November 8, 2019 through November 15, 2020 (**EXHIBIT 4 - PMSD Wire Transfer Record**). PMSD has procedures in place to ensure funds are properly transferred. PMSD's financial operations are audited by an independent Certified Public Accounting Firm and by the PA Department of the Auditor General. PMSD completes an expanded audit, known as a Comprehensive Annual Financial Report (CAFR) and has received awards from prestigious national and international financial accounting organizations for its transparency and excellence in financial reporting. PMSD's sound fiscal management practices and practice of monitoring interest rates closely and transferring funds based on fluctuating interest rates resulted in a positive increase in monthly funds from \$119,019.09 to \$166,928.89 from November 8, 2019 through November 15, 2020 (**EXHIBIT 4**).

PMSD transferred \$20,000,000 in funds from ESSA on November 12, 2019 to First Keystone Community Bank. ESSA offered an interest rate of 1.51%, while First Keystone Community Bank offered an interest rate of 1.90%. At the time, the monthly interest on the funds with ESSA was estimated to be \$25,166.67, while the monthly interest with First Keystone Community Bank was estimated at \$31,666.67. These interest rates were reported each month in the PMSD Treasurer's Reports, which are attached to the agendas available for the public School Board meetings found at <https://www.boarddocs.com/pa/pmsd/Board.nsf>. The

Applicant would have been aware of the difference in interest rates at the approved banking institutions if it had reviewed the publicly available agendas. Notwithstanding the Applicant's lack of information about the District's interest rate practices and opportunities, PMSD remains a customer of ESSA and is concerned as to why ESSA employees would disclose any financial transaction information regarding PMSD's accounts to unrelated outside parties. These disclosures may be a violation of ESSA's own privacy and banking rules.

* * * *

18. CONCLUSION:

Summit Charter School's new Application suffers from many of the same deficiencies as its previous two Applications. The new Application continues in many ways to be a compilation of educational concepts and buzzwords. The Application still lacks the appropriate and necessary detail and planning to translate those concepts and buzzwords into a workable, realistic, educational model and plan to meet the needs of all students regardless of their individual abilities, as intended by the Charter School Law and PA School Code.

For example, SCS proposes using commercially available educational programs, but the school has not budgeted appropriately for the use of such programs or planned for the significant amount of professional development needed to implement the programs. In addition, the Application has contradictory language sprinkled throughout, as outlined in the findings above, that makes it impossible to determine what SCS is planning, exploring, considering or is really going to offer to students program wise. When questioned at the first hearing in December for this Application, it was very clear the founders do not have a great familiarity with the details of their Application.

The SCS Application has demonstrated serious deficiencies in the areas of Curriculum and Instruction, the Academic Program, and ELs. SCS has failed to establish rigorous academic standards and assessments, to facilitate the improvement of student achievement and to provide parents and communities a measure by which school performance can be determined. The SCS Application contains the following serious concerns among others in the area of Curriculum and Instruction:

- Scope, Sequencing and Pacing issues throughout
- Failure to align curriculum, instruction, assessments and tasks with PA Standards
- Materials that are developmentally inappropriate
- Repetitive Items – the same curriculum for multiple grades
- Assessment plans that lack organization, specificity and a calendar to follow
- Inappropriate grade level activities
- Resources that don't exist, are not specified, or are not appropriate
- Missing curriculum or elements of curriculum that are required under state law
- Lack of electives and opportunities for secondary students
- Lack of career-ready education opportunities to prepare students for college

A review of the SCS 5 Year Budget identified many budgetary line items that did not reflect the impact as presented by the Charter School's projected enrollment for the five years as presented. All budgets are projections of the sources and uses of funds based upon current data, knowledge and past performance history. Although the Charter School is a brand new start-up organization, projected enrollment trends should be incorporated in some manner to reflect the various line items with each fiscal year budget.

While SCS has addressed many of the deficiencies in the special education section from the earlier applications and revisions, there are still concerns that these changes may not be authentic and the authenticity of materials provided, which casts doubt as to whether or not the Applicant is fully aware of and intends to follow the guidelines included in its Application or the Applicant is actually aware of the varying supports of student who are deemed exceptional. The SCS Bilateral Fit policy continues to raise serious concerns of a potentially exclusionary nature of its enrollment policy that could negatively impact students with special needs, minority students and economically disadvantaged students. The underestimation of the percentage of special needs students and the lack of planning for those students whose cost may exceed the basic expenditure per student raises budgetary concerns that could drastically impact the services provided to the special education student population.

A great deal of space in the Application is dedicated to offering criticism of PMSD or debating the merits of the Administrative Team's previous reviews of the SCS's initial and revised Applications. This makes for a very unorganized, repetitive and disjointed Application. The Applicant also used its hearing presentation time to offer its critique of the District instead of using that public time to promote the merits of its proposal. This was a missed opportunity to demonstrate SCS is ready to meet the challenges of providing an educational program for 360 public school students in year 1.

It is the PMSD Administrative Review Team's conclusion the new Application has failed to demonstrate the necessary planning, capacity and capability to open a charter school. Furthermore, it is the Team's conclusion that the new Application has failed to demonstrate the necessary planning, capability and capacity to show that the model it employs within its private school with an enrollment that has declined to 59 students this school year can be successfully and safely expanded to a year 1 enrollment of 360 students as outlined in the new Application and upwards to a year 5 enrollment of 860 students.



STUDENT & FAMILY HANDBOOK 2020-2021

Welcome to Philadelphia Hebrew Public Charter School!

We are grateful that you have chosen to join our community. The staff firmly believes that education opens the door to the lives we have imagined. As the founding Head of School, I am honored to serve as this school's leader and feel an immense responsibility to provide an academic experience that helps all scholars reach their fullest potential in academics and in their lives.

PHP values and understands the power of families as our partners in this work. We pride ourselves on ensuring that students are provided a high quality, knowledge-rich, rigorous education while also supporting their social and emotional needs. This handbook outlines the school's policies and procedures that make this possible. We ask that families use this handbook as a tool to partner with us.

The 2020-21 school year brings tremendous challenges beyond what we could have imagined. And still, we are strengthened by our values and what our partnership with families makes possible in providing your children the education worthy of their promise.

In partnership,

Elyssa Yuen
Head of School

Table of Contents

Table of Contents	2
Part I: About Our School	4
A. School Overview, Mission & Values	4
B. School Contacts	6
C. Board of Trustees	6
D. 2020-21 Calendar	7
E. School Closings	8
F. Uniform	8
G. Grading Policy	9
H. Promotion and Retention	9
Part II: Attendance & Transportation	10
A. School Attendance	10
B. Lateness and Short-Term Absences	10
C. Truancy	12
D. Early Pick Up	13
E. Late Pick Up	14
F. Transportation	14
Part IV: Community & Parent Relations	16
A. Communication	16
B. Student Cell Phones	16
C. Visitors to the School	17
D. School Safety	17
E. Stewarding School Resources	18
F. Parent Satisfaction	18
G. Complaints	18
H. Notice of Special Education Services and Programs	19
I. McKinney-Vento Education for Homeless Children and Youth	23
Part V: Discipline Policies & Code of Conduct	25
A. Overview	25
B. Positive Behavior Supports	26
C. Code of Conduct	27

D. Weapons Violations	30
E. Levels of Suspension & Due Process Procedures	31
F. Student Disciplinary Records	34
G. Disciplinary Policies for Students with Disabilities.....	34
H. Prohibition on Corporal Punishment.....	37
I. Searches	37
J. Bullying.....	37
Part VI: Additional School Policies	42
A. Internet Usage, Email, and Social Media.....	42
B. Harassment Policy	44
C. Health Policies and Procedures	45
D. Emergency Procedures.....	50
E. Distribution of Materials Unrelated to School.....	50
F. Solicitation on School Property.....	51
G. Confidentiality	51
H. Special Events.....	53
I. Photography & Video Permission Policy.....	53
J. School Meals	54
K. Building Visitation Policy.....	54
Part VII: COVID-19 Policies & Procedures.....	56
A. School Reopening and Health & Safety Plan.....	56
B. Rules for Virtual Global Citizenship	56

Part I: About Our School

A. School Overview, Mission & Values

PHP is a public charter school located at 3300 Henry Ave, Philadelphia, PA 19129. Founded in 2019, PHP serves students in grades K-2 during the 2020-21 school year and will grow to be a full K-8 by 2026-27. PHP is a “diverse-by-design” school and is committed to serving students from a wide range of racial, economic, and cultural backgrounds. We are also committed to serving students with special needs and those whose first language is other than English.

Mission: Philadelphia Hebrew Public Charter School’s mission is to inspire and prepare its diverse student body for advanced studies through a rigorous K-8 curriculum, instruction in Modern Hebrew, and the integration of global citizenship competencies.

Vision: Philadelphia Hebrew Public Charter School will serve as a model of how meaningful integration in public schools can boost academic outcomes and positively develop student skills and values. Students will emerge as highly educated, globally aware, ethical citizens who are prepared with a foundation for success in high school, college, the workplace, and society.

Our School is part of the Hebrew Public network of schools. Hebrew Public’s mission is to lead a national movement of exceptional, diverse, public charter schools that teach Modern Hebrew to children of all backgrounds and prepares them to be successful global citizens. “Global citizenship” education includes the development of students’ skills in communication (including learning a foreign language), collaboration, and critical thinking. It also includes an emphasis on empathy and emotional intelligence.

Hebrew Public serves as the School’s Charter Management Organization (CMO), and is responsible for providing a wide range of services to the School under the oversight of the school’s Board of Trustees.

Our Values

We believe that active citizens of the world approach life as lifelong learners, problem-solvers and aware communicators who can make big and small differences through their actions. This is what we value for our students, and for all adults in the organization working to support them. Because of our focus on the world - and each of our roles in improving on it - we have selected OLAM (Hebrew for “World”) as a guiding acronym to share and express our shared values.

O utstanding Problem Solvers	We are optimistic and solutions-oriented. We believe that constructive disagreement and discourse are fundamental to the teaching and learning process.
L ifelong Learners	We are raising students to fall in love with learning, so that they may continue on their journey for a lifetime. As adults, we welcome and embrace feedback, and we know that the key to student improvement is our own growth and development.
A ware Communicators	We know that listening deeply, taking others’ perspectives and learning about multiple languages and cultures are all fundamental characteristics of global citizens.
M aking a Difference	We use our problem solving, learning and communication skills to make big and small differences in the world. From the kindergarten student helping a friend tie his shoelaces, to the teams of adults committed to providing outstanding educational opportunities for our students, each of us plays a role in positively shaping the world we live in.



B. School Contacts

Address: 3300 Henry Ave. Philadelphia, P 19129

Main Office Phone: (267) 225-1511

Main Office Fax: (215) 689-2887

Website: <http://philadelphiahebrewpublic.org/>

Executive Director: Emily Hurst

Head of School: Elyssa Yuen

Director of Operations: Madison Gould

Dean of Academics: Dr. Veronica Williams

Dean of Culture: Nikki Pullin

C. Board of Trustees

The School is governed by its Board of Trustees, which provides the School with strategic and fiduciary oversight, and helps to ensure the School's adherence to its mission and its charter. All meetings of the school's board of trustees and all committees of the boards are open to the general public. A calendar of all scheduled board meetings is posted at the school and on the website as soon as it is available.

The Board is currently comprised of the following members:

1. Klissa Thomas, Chair
2. Maria Pajil Battle, Vice-Chair
3. Hedra Packman, Treasurer
4. Max Weisman, Secretary
5. Chanel Ward
6. Fernando Treviño-Martinez
7. Jon Rosenberg
8. Parent/Family Representative (TBD)

D. 2020-21 Calendar

ACADEMIC CALENDAR 2020-2021 לוח שנת הלימודים

AUGUST 20						
Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SEPTEMBER 20						
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OCTOBER 20						
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25	26	27	28	29	30	

Important Dates

First Day of School: 9/8

Family Orientation: 8/31-9/4

Remote Program: 9/8-10/16

1pm dismissal every Wednesday

School Closings:

9/28: Yom Kippur

11/3: Staff PD/Election Day

11/11: Veterans' Day

11/26-27: Thanksgiving

12/23-1/1: Winter break

1/18: MLK Day

2/12: Lunar New Year

2/15: Presidents' Day

3/29-4/2: Spring Break

5/13: Eid-al-Fitr

5/18: Staff PD/Election Day

5/31: Memorial Day

Assessment Windows:

Sept: Reading Assessments and MAP Testing

Oct: 2nd Grade Interim Assessments

Nov: Reading Assessments

Dec: 2nd Grade Interim Assessments

Jan: MAP Testing and Reading Assessments

Feb: Reading Assessments

Mar: 2nd Grade Interim Assessments

Apr: Reading Assessments

June: MAP Testing

Marking Periods:

MP1: 9/2/20-11/10/20

MP2: 11/12/20-1/29/21

MP3: 2/1/21-4/14/21

MP4: 4/15/21-6/16/21

NOVEMBER 20						
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DECEMBER 20						
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28						

MARCH 21						
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APRIL 21						
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MAY 21						
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JUNE 21						
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27	28	29	30			

Key

First Day/Last Day (students)

Assessments

Family Conferences

Staff PD (No School)

No School

Total Instructional Days: 178

E. School Closings

Closing due to inclement weather

The regular school schedule must be suspended during severe weather because of hazardous conditions. When there is an authorized school closing or delayed school opening, all field trips, after-school programs, and bus transportation will be cancelled. The School will follow School District of Philadelphia's policy for school closings and school delays.

Automated Message

The School will send an automated message regarding any school closings. The School will also use automated phone messages to contact parents/guardians regarding important school events such as workshops, class trips, or delays in bussing. Please take the time to listen to these messages as they are directly related to your child's learning experience at the School.

Local Media

Our school closures will be announced on all local television and radio news stations. Our KYW school closing system number is 1529

F. Uniform

The School has adopted a uniform that encourages a sense of community, respect, professionalism, and inclusion. All PHP students are required to wear the following uniform daily, unless given special permission to dress-down:

Bottoms: Students will wear navy blue or tan bottoms (no denim or jeans). Bottoms that are permitted are: Pants, uniform style shorts or skirts/skorts. Students will wear solid color socks/tights. All bottoms should sit at waist. Shorts must be worn under skirts, including on gym days. Shorts must be no shorter than mid-thigh when standing.

Tops: Students must wear a Philadelphia Hebrew Public Charter School polo shirt or t-shirt, which can be purchased from the school's uniform vendor. In cold weather, students can wear a long sleeved, solid color shirt under their Philadelphia Hebrew Public Charter school uniform shirt, or a Philadelphia Hebrew Public sweatshirt.

Foot Apparel: Brown or black dress shoes or black or brown sneakers. No flip-flops or backless/strapless sandals are allowed due to safety reasons.

We request that your child wear rubber-soled, closed toe shoes. Please DO NOT send your child to school in flip flops or strapless/backless sandals. Your child will use the staircase daily and flip flops and strapless/backless sandals pose a danger for your child on the stairs. Additionally, shoes that light up are a distraction and are not permitted. During inclement weather (rain, snow), please be sure that your child has a change of shoes so that they do not need to wear boots throughout the day.

Jackets/Coats: All jackets/coats are to be placed in each student's classroom hook. No jackets/coats are permitted to be worn during instructional time.

Change of Clothes

Children in grades K and I are expected to have an extra set of clothes in school that are in accordance with the dress code. Please label each item of clothing with your child's name.

G. Grading Policy

PHP's grading policy may vary by grade level in order to be developmentally appropriate. Students who qualify as English Learners (ELs) will receive the same grades in content courses as other students (e.g. pass/fail is inappropriate for ELs if other students receive a letter grade). For English Language Development (ELD) courses or instructional periods taught by a licensed ESL teacher in all-EL setting, PHP will use a grading system that meaningfully conveys information about progress and/or achievement.

Students with disabilities may receive a modified grade for a course if it is agreed on by the IEP or 504 team and documented in the student's IEP or 504.

H. Promotion and Retention

All students are held to specific promotional criteria. Areas include attendance, behavior, academic performance, and social emotional development. In making determinations about a student's academic readiness for promotion, school staff looks at a wide range of sources, including work samples, anecdotal records, assessments, and observations.

Students who meet or exceed promotional criteria will be promoted to the next grade. Students who are struggling to meet promotional criteria will receive supplemental academic supports as outlined earlier in the handbook. During the winter reporting period, parents will be notified in writing if their student is not on track to meet the promotional criteria outlined above.

It the responsibility of both the school and family to maintain open, consistent lines of communication regarding a student's academic progress. The school will maintain records of all communication and outreach efforts.

Students with an Individualized Education Program (IEP) will be held to the above criteria. In addition, the School will track and monitor progress towards IEP goals and modified promotional criteria when making promotional decisions.

Part II: Attendance & Transportation

A. School Attendance

PHP requires that student enrolled in the School attend School regularly in accordance with State law. PHP's educational program is predicated upon the regular attendance and presence of the student and requires continuity of instruction and classroom participation in order for students to achieve academic standards and consistent educational progress.

Doors will open to students at 7:40am each day, and breakfast is served from 7:40am-8:00am. School staff will not be available to monitor children prior to 7:40am due to morning duties. The school day hours are from 8:00am to 3:30pm. Students are marked tardy beginning at 8:01am. *****Please Note: Due to the COVID-19 pandemic, student schedules may vary based on the remote academy or hybrid model. Please refer to school communications and schedules provided by your student's teacher.*****

It is very important that your child come to school every day and on time. Coming to school every day and on time raises self-esteem and results in your child succeeding both academically and socially. Research studies show that there is a direct correlation between good attendance, being on time, and good grades. **PHP has a target of at least 95% attendance for each student.**

The PHP Board directs the Executive Director or his or her designee to enforce student attendance and respond to issues surrounding student attendance, including truancy, in accordance with the law.

B. Lateness and Short-Term Absences

A record is kept of all lateness. In the event of multiple incidents of lateness, a parent/guardian conference will be requested by the School. In persistent cases of lateness, additional intervention may be sought by the School. To report a late arrival, please notify the school of your child's absence by calling 267-225-1511 or emailing info@philadelphiahebrewpublic.org by 9:00am to report the late arrival. Parents/Guardians are asked to include the following information in email communication:

- a. Student(s) Name
- b. Grade
- c. Homeroom or Homeroom Teacher
- d. Reason for Late Arrival
- e. Parent/Guardian preferred phone number

*****Parents are NOT required to contact the school if the reason for lateness is due to busing provided by the School District of Philadelphia.**

If your child does not attend school for any reason, a parent/guardian should call the School by 9:00am so that we can note the absence to your child's teacher. If the School doesn't hear from you, calls home will be made. If your child is absent due to illness and cared for by a physician during the period of absence, a note from the physician is required upon return to school in order to excuse the absence. Please provide an absence note for any excused absences. A template is provided on our website [here](#). Vacations during instructional time are not an excused absence.

The School has put in place procedures for the recording of attendance data so that we can ensure that all of our students are fully accounted for and receiving the support that they need to be successful. Teachers take attendance once per day by 8:15am and report it to the Head of School by 9:00am. The main office then follows up on all absences in the event that a parent/guardian has not contacted the School: (1) On the first day of absence, phone calls are made to parent/guardian to determine the reason for the absence; (2) On the second day of absence, if there is still no response from the parent/guardian, the school will request a phone conference concerning the child's attendance; (3) The parent/guardian is contacted every day of the child's absence if necessary; and (4) All documentation of outreach efforts are kept in the main school office. Our goal with this process is to ensure the safety, well-being, and academic growth of all of our students.

A student absence is considered "excused" under the following circumstances:

- A death in the family.
- Student illness or injury with a doctor's note to the school within 24 hours.
- Student medical appointments. Parents should do their best to schedule medical appointments outside of school time. If an appointment must be scheduled during the school day, the student should not be absent for the entire day. It is expected that the student will come to school before and/or after the appointment.
- Religious observance.
- Educational opportunities with prior approval from the Head of School.
- Attendance at Court proceedings.
- If the student is dismissed from school during school hours for health-related reasons by the School Nurse or PHP Administrator.
- For the purpose of obtaining professional health care or therapy service rendered by a licensed practitioner of the healing arts in any state, commonwealth or territory.
- If a student whose parent or legal guardian has been called to duty for, is on leave from, or is immediately returned from deployment to a combat zone or combat support posting, with regard to school attendance, tests, and extra-curricular or co-curricular activities, at the discretion of the Head of School or his or her designee, no penalties shall be imposed for absences of up to five (5) days. Teachers shall assist students in making up work caused by such absences.
- If the student is participating in an event in conjunction with a national veterans' organization or incorporated unit. The national veterans' organization or incorporated unit must provide the student with a notice in advance of the absence indicating the date, location, and time of the event.

- If the student is absent due to participation in a project sponsored by an organization that is eligible to apply for a grant under the Pennsylvania Agricultural Fair Act.

Absences for any other reason will generally be considered to be unexcused absences. Scholars are considered absent if they do not report to their assigned location for alternative instruction in the event of an out-of-school suspension.

All absences shall be considered unexcused absences until the appropriate PHP personnel receives written notice documenting a valid reason for the absence. However, the fact that a parent/guardian has written an excuse does not mean that the absence is deemed excused. Written notices of absences are subject to review by PHP Administration.

C. Truancy

Three (3) Unexcused Absences

If your child has three (3) or more unexcused absences in the current school year, they are considered *truant*. The school will send a letter home notifying you of the three (3) or more unexcused absences within 10 days. The school will make a report to the Pennsylvania Department of Education. The letter notifying you of the three (3) or more unexcused absences:

- Shall include a description of the consequences that will follow if the child becomes habitually truant as that term is understood by law;
- Shall be in the mode and language of communication preferred by the parent;
- **May** include the offer of a school attendance improvement conference.

When the aforementioned notice is transmitted to a person who is not the biological or adoptive parent, such notice shall also be provided to the child's biological or adoptive parent if the parent's mailing address is on file with PHP and the parent is not precluded from receiving the information by Court Order.

In accordance with the law, PHP will not expel or impose out-of-school suspension, disciplinary reassignment, or transfer for truant behavior.

Six (6) Unexcused Absences

If your child has six (6) or more unexcused absences in the current school year, they are considered to be *habitually truant*. When this occurs, PHP shall refer the child to either of the following:

- The SAP (Student Assistance Program) team whereby a school employee will contact you to schedule a phone or in-person conference. In collaboration with you, the school team will complete a School Attendance Improvement Plan (SAIP) in order to attempt interventions to prevent further absences; or
- A community-based attendance improvement program; or
- A county child and youth agency for services

In addition, PHP may file a citation in the office of the appropriate judge against the person in parental relation who resides in the same household as the child.

Eight (8) Unexcused Absences

If your child has eight (8) or more unexcused absences in the current school year, he/she is very close to the ten unexcused absences that would warrant even more intensive intervention. At this threshold, you will receive a letter providing notice that you are close to reaching 10 unexcused absences.

Ten (10) Unexcused Absences

If your child has ten (10) or more unexcused absences in the current school year, the school's SAP team will review the existing SAIP and will make a determination about the appropriate next step, which could include:

- Mandatory in-person student/family conference to review SAIP. Plan could include accessing academic and social/health supports from the school and community organizations, an outline of the family and student responsibilities, and levels of performance monitoring that include rewards and consequences.
- Conducting a Functional Behavior Assessment for truancy (with parent/guardian written permission)
- Referral to the District Attorney's office for services, which may include addressing family issues that may be responsible for the child's truant behavior, or possible adjudication as a "dependent" child under the Juvenile Act.
- Sending a citation to the appropriate magisterial judge

Ten Consecutive Absences

If a student is absent 10 consecutive days, PHP must drop the student from active membership unless a legal excuse is provided or if the school is pursuing compulsory attendance prosecution. In the event the student returns to PHP, he or she is not guaranteed placement in the same classroom previously attended before the withdrawal from attendance. According to the above timeline, the family would have received at least two written notifications by mail that their child is close to reaching this total.

D. Early Pick Up

The School discourages early pick up, as it takes away instructional time for students. In cases where an early dismissal is unavoidable, the cutoff for early dismissal is at 2:45PM. Parents must inform the office in advance if they must pick their children up early. Only parents or other adults designated on the emergency card may sign a student out of school early. The adult must present proper identification and sign in with security and at the Main Office. The adult or parent must sign the "sign out" book. **No parent or adult is authorized to go to a classroom to pick up a child without approval from a school staff member.**

E. Late Pick Up

Dismissal is at 3:30pm on Monday, Tuesday, Thursday and Friday, and 1pm on Wednesdays. On a scheduled half-day of school, the school will have a 12:00 pm (noon) dismissal. In the event of multiple incidents of late pickup, a guardian conference will be requested by the school. In persistent cases of late pickup, additional intervention may be sought by the school. If your child will be picked up late, parents are asked to take the following steps to communicate with the school.

Parents or guardians must inform the office in advance to pick their child/children up early by contacting the school. 267-225-1511 or emailing info@philadelphiahebrewpublic.org.

Parents/Guardians are asked to include the following information:

- Student(s) Name
- Grade
- Homeroom or Homeroom Teacher
- Reason for Late Arrival
- Parent/Guardian preferred phone number

F. Transportation

Busing Eligibility

Kindergarten families are responsible for dropping off their child and picking up their child in accordance with the school's daily schedule.

Starting in 1st grade, busing services will be provided to all families who live more than 1.5 miles in distance from the school. Busing is provided by the School District of Philadelphia. PHP will provide parents with information regarding bus stop, pick-up/drop-off times, and bus number.

Bus Behavior Expectations

Riding the school bus is a privilege, not a right. For the safety of all students, children are expected to follow the below rules for safety on the bus:

- Sit down in your seat and buckle up.
- Keep your voice low.
- Keep your hands to yourself.
- Demonstrate self-respect, respect for others, and use kind words always.

We take student conduct on the bus very seriously given that bus transportation is a time of high risk for student safety. Accordingly, consequences may include a short-term suspension from the bus (e.g. two-days to two weeks). Upon return of student bus privileges, PHP leadership may recommend restorative activities aiming to restore bus safety including connecting with the bus driver, assigning seats, or requiring a family member to ride the bus with a student. Should unsafe or inappropriate conduct on the bus be repeated or egregious, we will remove a student from their bus for the remainder of the school year in order to protect their safety and the safety of other students. Please note that student behavior on the bus may also lead to consequences under the School's Code of Conduct and discipline procedures.

Transportation is provided to our students by the School District of Philadelphia which maintains control over the times of pick-up and drop-off. The School District of Philadelphia is also responsible for the employment of the bus driver and any bus aides (unless part of a student's Section 504 or IEP). The School District of Philadelphia, based on student behavior on the bus, may also decline to transport a student after documented violations of the Code or disruptive behavior.

All of our students deserve to have a pleasant and peaceful ride to and from school. We appreciate our families' partnership in communicating this to their children!

Exceptions to the above consequences apply in situations where the student has an IEP or 504 plans. The school understands its responsibility for ensuring that students with IEPs and 504 plans are able to access school at no charge to the family.

Bus Evacuations

Bus evacuation drills are held twice a year as practice for emergency conditions on a school bus. Children are instructed in safety procedures for the bus and while waiting at bus stops.

Transportation for Students with Special Needs

PHP is responsible for ensuring that any Special Transportation needs required by a child's IEP or 504 plan are implemented, and will cover any costs required. PHP coordinates these services through the School District of Philadelphia.

Part IV: Community & Parent Relations

A. Communication

Communication between home and school is essential to support and encourage your child's success. We encourage parents and guardians to be actively engaged as partners with teachers in their child's learning. Among the specific ways PHP communicates with parents and guardians are:

- Summer community visits to all incoming families
- Scheduled meetings with teachers or other School staff
- Email communication with teachers or other School staff
- "Backpack" parent notifications
- Weekly newsletter email blasts
- One Call Automated Message service to inform about events and school closings, etc.
- School website
- Home & School Association meetings
- Home & School Association activities
- Individual parent/guardian conferences with teachers to review your child's progress 2 times per year

B. Student Cell Phones

We understand that cell phones have become a near-constant feature of 21st Century existence. At the same time, their use during school and school activities and on the school bus can be significantly disruptive. Because of this, the School has the following policy on student cell phones:

1. Students may bring cell phones to school, but elementary school students must keep them powered off (not just on silent) and in their backpacks at all times, unless permission to remove them is specifically granted by a school staff member.
2. Students needing to contact family members during school hours should notify their teacher, who will help determine the necessity for the contact and the best means to do so. Family members needing to contact their student during school hours should contact the main office.
3. On the bus, students should only use cell phones for the purpose of contacting family members.
4. Students who use cell phones during the day in violation of this policy are subject to having the cell phone confiscated and held in the school office. If confiscated, the school will require that the parent come to the school office to retrieve and sign-out the cell phone.
5. The school is not responsible for breakage, loss, or theft of such personal belongings in school or on the school bus.

C. Visitors to the School

To maintain safety and security, only authorized visitors are allowed in the School. All visitors must be announced, sign in at the security desk and show valid identification. All visitors must enter the Main Office and explain the purpose of their visit for approval by the Head of School or the Head of School's designee. All visitors must sign in with the appropriate registry book once the purpose of their visit is identified. Unless staff has planned visits in their schedules, the presence of visitors may cause unwarranted disruption in student learning and school activities. The School will inform parents from time to time throughout the year of special classroom and school-wide events where we will invite families to visit.

D. School Safety

The maintenance of safety and good order is the collective responsibility of all School staff, parents, students, and local agencies. To help ensure safety, the School has the following policies and practices:

Emergency Card

Please notify the Main Office of any change of address or telephone number immediately. The Emergency Card contact persons are authorized by the parent/guardian to pick up your child from school. **We will not release your child to any person who is NOT on the Emergency Card under any circumstance.** If you need to add or delete someone from your child's Emergency Card, you must come to the Main Office in person. We will not accept oral communication over the phone or via email to add or delete persons on the Emergency Card. If you have a court document barring any person from having contact with your child, a copy of said document must be provided to the Main Office. A copy of the document will be stapled to the Emergency Card.

Personal Belongings

In the interest of safety and security, the School reserves the right to search all bags and containers brought onto the School premises, at any time. No child is permitted to use toys or electronic games during the school day, unless given special permission. Students who bring these items to school are subject to the teacher taking them to return directly to a parent or guardian. Repeated behavior of bringing these items to school will result in disciplinary action for students. The school is not responsible for breakage, loss, or theft of such personal belongings in school or on the school bus.

Fire Drill/Evacuation Procedures

The School conducts fire and other emergency drills in accordance with applicable state and local laws. All staff and students are expected to participate in such drills, as building and safety personnel require. Fire Drills are held eight (8) times during the school year.

No Smoking

There is no smoking on School property in accordance with State Law.

Safety Plan

The School has a Safety Plan document that explains all procedures and roles and responsibilities for staff in the building.

E. Stewarding School Resources

As a public charter school, school resources such as books, technology, and classroom tools are public resources and should be stewarded as such. We ask that families partner with us to protect these essential resources so they can continue to meet the needs of all students. Examples could include taking extra care with school-issued books or technology that travels with a student. Families are financially responsible up to the replacement value of any damaged or lost school resources and property.

F. Parent Satisfaction

We encourage regular and frequent feedback from parents and families so that we can make ongoing enhancements to the School's learning environment. Your eyes may "see" something we cannot see and we are enhanced by your input and support of our learning environment. You may contact the main office at any time to discuss any of your concerns. If you would like to meet with the Head of School, please contact (267) 225-1511 or email eyuen@philadelphiahebrewpublic.org to schedule a meeting. Please communicate directly with your child's teacher about his or her instructional program.

G. Complaints

Charter schools are publicly-funded schools that are open to all students through a non-discriminatory admissions lottery. Each charter school is governed by a not-for-profit board of trustees that may include educators, community members, and leaders from the private sector. Any parent or individual who believes that a charter school has violated a term of its charter or the law may complain formally to the school and seek relief. If you believe that our School has violated a term of its charter or has violated applicable law, please follow the steps below.

Step 1: Review the school's guidelines and policies.

Begin by reviewing the school's policies, guidelines, and reference materials. Such items include, but are not limited to, the school handbook and school-issued memorandums. Determine whether or not the school's actions related to the complaint fall within the school's policies.

Step 2: Reach out to the child's classroom teacher.

If the concern can be addressed by the classroom teacher, this is the first step in resolving a complaint. Contact information for all school staff members is sent home at the beginning of the school year and is available in the school's main office.

Step 3: Reach out to the appropriate leadership team member(s).

If the concern is not sufficiently addressed by the teacher, reach out to the leadership team member that oversees the area of concern. If it is unclear which leadership team member to contact, proceed to step 4.

Step 4: Reach out to the Head of School

If the concern is not addressed adequately by the leadership team member mentioned above, the parent or individual should reach out to the Head of School, to address the issue.

Step 5: Reach out to the Executive Director

If the parent or individual disagrees or is not satisfied with the Head of School's decision or handling of a situation, reach out to the Executive Director.

Step 6: Appeal to the school's Board of Trustees.

If after contacting the Executive Director, the parent or individual is still not satisfied with the outcome or decision pertaining to the complaint, he/she may appeal to the school's Board of Trustees in writing. The Board meets publicly on a regular basis and will respond in a timely fashion to acknowledge the receipt of the complaint and next steps in their addressing of the concern.

H. Notice of Special Education Services and Programs

Philadelphia Hebrew Public provides a free, appropriate public education to students with disabilities according to state and federal rules. In accordance with Chapter 711 of Title 22 of the Pennsylvania Code, the Head of School or his/her designee shall ensure that children with disabilities, regardless of the severity of their disabilities, and who are enrolled at the charter school and are in need of special education and related services, are identified, located, and evaluated and a practical method is developed and implemented to determine which children with disabilities are currently receiving needed special education and related services. This is known as Child Find.

The Child Find process includes children who are suspected of having a disability under Section 300.8 of the federal regulations that implement IDEA 2004 and in need of special education, even though they are advancing from grade to grade; and highly mobile children, including migrant children and homeless youth, as appropriate.

To be eligible, the child must:

- Be of school age.
- Have a disability and be in need of specially designed instruction.
- Meet eligibility criteria for one or more of the following physical or mental disabilities as set forth in state and federal law:
 - autism
 - deaf-blindness
 - deafness
 - emotional disturbance
 - hearing impairment
 - intellectual disability
 - multiple disabilities
 - orthopedic impairment
 - other health impairment due to chronic or acute health problems

- specific learning disabilities
- speech or language
- traumatic brain injury
- visual impairment including blindness
- developmental delay (in the case of a child that is of preschool age child)

PHP shall publish annually a written notice (attached hereto), in means accessible to our families. Such notice must be included in the Philadelphia Hebrew Public Charter School Handbook and on the website. The Notice may also be made available in means accessible to the public, such as: at the Charter School's main office, in the Charter School's special education office, through local Intermediate Units and/or through other generally accessible print and electronic media deemed appropriate, and with the Board meeting minutes a description of: child identification activities, of the Charter School's special education services and programs, of the manner in which to request services and programs, and of the procedures followed by the Charter School to ensure the confidentiality of student information pertaining to students with disabilities pursuant to state and federal law.

Identification activities are performed to find a child who is suspected of having a disability that would interfere with his or her learning unless special education programs and services are made available. These activities are sometimes called *screening* activities. The activities include review of group data, conducting hearing and vision screening, assessment of student's academic functioning, observation of the student displaying difficulty in behavior and determining the student's response to attempted remediation. Input from parents/guardians is also an information source for *identification*. After a child is identified as being thought to be eligible for special education services, he or she will be referred to Philadelphia Hebrew Public Charter School's multi-disciplinary team. If the multi-disciplinary team recommends/requests that a student be evaluated, written consent from a parent/guardian must be obtained. Philadelphia Hebrew Public Charter School engages in the following activities and procedures to identify students who are thought to be eligible for special education services:

1. At the start of each new school year, students will be administered assessments that gather information about their current levels of academic functioning. Assessments and data will continue to be obtained throughout the year to measure growth and to assess each students' response to instruction.
2. Teachers will receive and be trained on academic and behavioral checklists designed to identify areas of concern.
3. All students identified as a concern will be referred for regular education intervention and/or review by an Intervention Team (e.g. SAP Team).
4. All student data will be reviewed by the Student Support Team who will determine regular education interventions or referral for a full special education evaluation.
5. Anyone can make a referral if there is a concern regarding a student. This includes students, staff, and parent/guardians.

Outreach Activities

The Executive Director or Head of School or his/her designee shall ensure that the following outreach activities occur concerning programs and services for children with disabilities who attend PHP:

- Offer parents and family (including foster and surrogate parents) information regarding training activities and publicize the availability of such activities to all parents (trainings in the areas of behavior support, response to intervention, inclusive practices, transition, assistive technology, autism, and interagency coordination are important and parents may also be directed to PaTTAN training opportunities). Parent input is to be sought to determine what parent trainings are needed/desired;
- Provide to interested health and mental health professionals, daycare providers, county agency personnel and other interested professionals, including: professionals and agencies who work with homeless and migrant or other highly mobile youth, wards of the state, as well as to students attending private schools (where applicable), information concerning the types of special education programs and services available in and through PHP and information regarding the manner in which parents can request and access those services.
- Provide or obtain periodic training for the PHP's regular education staff and special education staff concerning the identification and evaluation of, and provision of special education programs and services to students with disabilities.
- PHP shall conduct child find activities to inform the parents of its special education services and programs and the manner in which to request them.
- PHP's child find effort must include information regarding potential signs of developmental delays and other risk factors that could indicate disabilities.
- Efforts must be made to identify enrolled students who have a native language other than English and to ensure that notices and other outreach efforts are available to them in their native language as required by law and unless it is clearly and absolutely not feasible to do so.

Screening

PHP maintains a system of screening that can include but is not limited to the following activities:

- Identify and provide screening for students prior to referral for an initial special education multidisciplinary team evaluation;
- Provide peer support for teachers and other staff members to assist them in working effectively with students in the general education curriculum;
- Conduct hearing and vision screening in accordance with the Public School Code of 1949 for the purpose of identifying students with hearing or vision difficulty so that they can be referred for assistance or recommended for evaluation for special education if necessary;
- Identify students who may need special education services and programs.
- Maintain the confidentiality of information in accordance with applicable state and federal regulations.

Pre-Evaluation Screening

The pre-evaluation screening process includes:

- For students with academic concerns, an assessment of the student's functioning in the curriculum including curriculum-based or performance-based assessments;
- For students with behavioral concerns, a systematic observation of the student's behavior in the classroom or area in which the student is displaying difficulty ("FBA" or functional behavior assessment);
- An intervention based on the results of the assessments conducted;
- An assessment of the student's response to the intervention, if applicable;
- A determination of whether or not the assessed difficulties of the student are the result of a lack of instruction or limited English proficiency;
- A determination of whether or not the student's needs exceed the functional capacity of the regular education program, without special education programs and services, to maintain the student at an instructional level appropriate to the level and pace of instruction provided in that program;
- Activities designed to gain the participation of parents;
- Controls to ensure that if screening activities have produced little or no improvement within the specified timeframe after initiation, the student shall be referred for a multidisciplinary team evaluation.

The screening activities shall not serve as a bar to the right of a parent to request a multidisciplinary team evaluation at any time. When the completion of screening activities prior to referral for a multidisciplinary team evaluation will result in serious mental or physical harm, or significant educational regression, to the student or others, PHP may initiate a multidisciplinary team reevaluation without completion of the screening process in accordance with Chapter 711. Whenever an evaluation is conducted without a pre-evaluation screening, the activities described shall be completed as part of that evaluation whenever possible.

Description of Special Education Services

Philadelphia Hebrew Public is a public school and is responsible for providing appropriate special education programs and related services that are:

- provided at no cost to parents;
- provided under the authority of PHP;
- individualized to meet the educational needs of the child;
- reasonably calculated to yield meaningful educational benefit and progress and designed to conform to the Individual Education Program (IEP).

Special education is designed to meet the needs of each eligible student, including specifically designed instruction conducted in the least restrictive environment to the maximum extent possible using supplementary aids and services. Related services available to students include transportation, corrective and other supportive services that help an eligible student benefit from special education. Examples include speech pathology and audiology, psychological services, physical and occupational therapy, social work services, school health services, and assistive technology services.

Rights and Protections

Prior Written Notice. PHP must notify the parent/guardian in writing whenever it proposes to initiate or change the identification, evaluation, educational program or placement of a child or whenever it refuses to initiate or make a change in identification, evaluation, educational program, or placement requested by a parent. Such notice must be accompanied by a written description of the reasons for the proposal or refusal, the options considered, if any, and the reason why such options were rejected.

Consent. PHP cannot proceed with an evaluation or with the initial provision of special education and related services without the written consent of the parent/guardian. PHP may not seek a hearing to override the refusal of a parent consent to an initial placement in special education. PHP may override the lack of consent for an initial evaluation by requesting the approval of an impartial hearing officer or judge following a hearing. If a parent/guardian fails to respond to a written request for permission to reevaluate, however, PHP may proceed with the proposed reevaluation without consent.

Protection in Evaluation Procedure: Evaluations to determine eligibility and current need for special education and related services must be administered in a manner that is free of racial, cultural, or linguistic bias. Evaluations cannot consist of a single test or assessment and testing must be a valid measure of the psychological, social, emotional or other learning characteristic or behavior that the school is using it to measure. Testing and assessment must be administered in accordance with professional standards and the criteria established by the publisher. It must be administered in the native language of the child.

I. McKinney-Vento Education for Homeless Children and Youth

The McKinney-Vento Act defines children and youth who are homeless (twenty-one years of age and younger) as:

- Children and youth who lack a fixed, regular, and adequate nighttime residence, and includes children and youth who are:
- sharing the housing of other persons due to loss of housing, economic hardship or a similar reason (sometimes referred to as double-up);
- living in motels, hotels, trailer parks, or camping grounds due to lack of alternative adequate accommodations;
- living emergency or transitional shelters; abandoned in hospitals; or
- awaiting foster care placement.
- Children and youth who have a primary nighttime residence that is a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.
- Children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.
- Migratory children who qualify as homeless because they are living in circumstances described above.

If you are personally aware of or are acquainted with any children who may qualify according to the above criteria, PHP provides the following assurances to parents of homeless children:

- The liaison for homeless children is the school's Social Worker.
- There shall be immediate enrollment and school participation, even if educational and medical records and proof of residency are not available.
- All educational opportunities and related opportunities for homeless students (preschool to age 21), including unaccompanied youth, shall be the same as for the general student population.
- Enrollment and transportation rights, including transportation to the school of origin. "School of origin" is defined as the school the child or youth attended when permanently housed or the school in which the child or youth was last enrolled.
- Written explanation of a child or youth's school placement, other than school of origin or the school requested by the parent, with the right to appeal within the local dispute resolution process.
- Meaningful opportunities for parents to participate in the education of their children.
- These shall include: special notices of events, parent-teacher conferences, newsletters, and access to student records.

Please contact the school's HOS or Social Worker for more information.

Part V: Discipline Policies & Code of Conduct

A. Overview

Philadelphia Hebrew Public works hard to ensure that the school is a place where all students can learn and teachers can teach in a safe, secure and orderly environment. We define “discipline” as helping children develop self-control and self-motivation in a safe school community. We have developed a framework that addresses student behavior and its causes, and the maintenance of order within the school and while people are engaged in school activities.

The discipline policy sets forth the policy of the school regarding how students are expected to behave when participating in school activities, on and off school grounds, and how PHP will respond when students fail to behave in accordance with these rules. Responses to student behavior may include those focused on:





- **Reflection:** helping the student or students involved to reflect on the incident and on their behavior
- **Restoration:** restorative practices focused on repairing the harm caused to the school community, classroom, or individual student relationships
- **Exploration:** for example, exploring the potential causes of behavior and partnering with family and community resources to address them
- **Loss of privileges:** for example, the privilege of transitioning or working independently.
- **Exclusion:** for example, take a break, short-term, or long-term suspension

In looking at the school’s Code of Conduct, parents and guardians will notice that there is a wide range of potential consequences for certain behaviors. **In determining the proper consequence, school personnel will keep in mind a student’s age and developmental level, the context in which the incident occurred, and any relevant extenuating or exacerbating circumstances.** We will also strive for an understanding of the causes of a student’s behavior, and where possible take steps to help the student to develop a more appropriate set of behaviors.

In all disciplinary matters requiring exclusion from school, students will be given notice and will have the opportunity to present their version of the facts and circumstances leading to the imposition of disciplinary sanctions to the staff member imposing such sanctions.

B. Positive Behavior Supports

PHP believes in promoting the values of global citizenship to create a culture of inclusion and respect for differences. Because of our focus on the world - and each of our roles in improving on it - we have selected OLAM (Hebrew for “World”) as a guiding acronym to share and express our shared values.

	We are optimistic and solutions-oriented. We believe that constructive disagreement and discourse are fundamental to the teaching and learning process.
	We are raising students to fall in love with learning, so that they may continue on their journey for a lifetime.
	We know that listening deeply, taking others’ perspectives and learning about multiple languages and cultures are all fundamental characteristics of global citizens.
	We use our problem solving, learning and communication skills to make big and small differences in the world. From the kindergarten student helping a friend tie his shoelaces, to the teams of adults committed to providing outstanding educational opportunities for our students, each of us plays a role in positively shaping the world we live in.

These values are proactively taught to all students through daily routines such as morning meeting, and students actualize them through service-learning projects, kindness projects (6th and 7th grade), and daily reflection opportunities.

To assist a student’s ability to internalize these values, PHP has adopted core social and emotional learning (SEL) competencies that enhance a students’ capacity to integrate skills, attitudes, and behaviors to deal effectively and ethically with daily tasks and challenges. Following CASEL’s integrated framework, students are supported in developing in the areas of:

- Self-awareness
- Self-management
- Social awareness
- Relationship skills
- Responsible decision-making

In addition, through use of specific problem-solving templates, tools, and conference protocols, students take ownership of their own behavior and work with teachers to decide how to resolve problems. Upper elementary and middle school students engage with teachers using the following steps: (1) Reaffirm rapport and trust; (2) Talk about the problem with the teacher; (3) Discuss possible causes; (4) Determine student goal in addressing the problem; (5) Map out possible solutions; and (6) Agree to try one or more solutions to bring peace to the school community.

C. Code of Conduct

PHP has adopted a Code of Conduct that is described in detail below. It includes four levels of violations, and a range of potential consequences for these different levels. Please note that while the list of violations is reasonably comprehensive, it is not exhaustive. In other words, PHP reserves the right to address under this code student misbehavior that is of a level of seriousness equivalent to those in the code, even where not specifically listed. **It is important to clarify that while persistent Level 1 offenses can lead to Level 2 consequences, they cannot be aggregated to lead to Level 3 or Level 4 consequences. It would not be possible for a Level 1 action to lead to a suspension or expulsion.**

A disciplinary violation can be addressed under the school's Code of Conduct while the student:

- is at school and/or on school grounds
- is participating in school-sponsored activities
- is walking to or from school or a school-sponsored activity
- is walking to or from or waiting for school transportation
- is riding on school transportation (for example, the school bus)
- is riding on public transportation while on the way to or from school or to or from a school-sponsored activity

The School may also impose consequences under this Code of Conduct for student behavior that, while occurring outside of school, has a substantial impact on other students or on staff or members of the school community.

Level 1 Behavior Violations

- a. Unexcused lateness to school
- b. Bringing prohibited equipment to school without authorization (for example, toys or electronic devices)
- c. Violating the School's student cell phone policy
- d. Failing to be in one's assigned place on school premises (for example, staying within your classroom or in your assigned spot)
- e. Disrupting the education process (for example, making excessive noise, singing when inappropriate, interruptions, calling-out, humming, in the classroom and in the hallway, etc.)
- f. Engaging in verbally rude or disrespectful behavior (to both teachers and peers: talking back when given a direction, name-calling, mimicking, harassing, teasing, taunting, etc.)
- g. Wearing clothing or other items that are unsafe or disruptive to the educational process.
- h. Posting or distributing material on school premises in violation of School rules
- i. Using school computers, faxes, telephones, or other equipment without permission
- j. Using or touching other people's property without permission (both teachers' and peers' property, belongings, equipment, supplies, etc.)

Level 2 Behavior Violations

- a. Harassment, bullying, put-downs, inappropriate behavior, inappropriate photos on cell phones, electronic devices, email, and social media
- b. Congregating in bathrooms with other students without permission
- c. Gambling
- d. Being insubordinate; defying or disobeying school personnel or school safety agents
- e. Using profane, obscene, vulgar, lewd, or abusive, language or gestures
- f. Lying, or giving false information to school personnel
- g. Misusing property belonging to others (including breaking, destroying, ripping, etc.)
- h. Engaging in or causing disruptive behavior on the school bus. (See bus policy)
- i. Leaving class or school premises without permission of supervising school personnel
- j. Engaging in inappropriate or unwanted physical contact of a minor nature, such as poking, pinching, tapping, and throwing of non-harmful objects
- k. Smoking
- l. Violating the School's Internet use policy, e.g., use of the school's system for non-educational purposes, security/privacy violations
- m. Engaging in scholastic dishonesty which includes: cheating, plagiarizing, colluding, copying, and related behaviors. For these purposes, plagiarizing refers to using someone else's work as one's own for credit without required citation and attribution. Colluding refers to partnering with another person in preparing written work for credit without permission from the teacher. Student grades and credit will also be affected by incidents of scholastic dishonesty
- n. Engaging in a pattern of persistent Level 1 behavior

Level 3 Behavior Violations

- a. Being seriously insubordinate: defying or disobeying school personnel or school safety agents in ways that potentially create danger or that seriously disrupt school instruction or operations
- b. Using slurs based upon race, ethnicity, color, national origin, religion, gender, sexual orientation, or disability
- c. Fighting or engaging in physically aggressive behavior
- d. Bringing unauthorized visitors to school or allowing unauthorized visitors to enter school in violation of written school rules
- e. Engaging in theft or knowingly possessing property belongings to another without permission
- f. Engaging in inappropriate or unwanted physical contact
- g. Tampering with, changing or altering a record or document of a school by any method, including, but not limited to, computer access or any electronic means
- h. Posting or distributing libelous or defamatory material or literature or material containing a threat of violence, injury or harm

- i. Engaging in vandalism or other intentional damage to school property, staff property, or others; including student bathrooms.
- j. Engaging in gang related behavior (e.g., wearing gang apparel, writing graffiti, making gang-related gestures or signs)
- k. Engaging in a pattern of persistent Level 2 behavior

Level 4 Behavior Violations

- a. Engaging in intimidation, coercion or extortion or threatening violence, injury, harm or retaliation to another or others
- b. Falsely activating a fire alarm or other disaster alarm or making a bomb threat
- c. Engaging in behavior that creates a substantial risk of serious injury or that results in serious injury
- d. Engaging in serious intimidating and bullying behavior such as threatening, stalking or seeking to coerce or compel a student or staff member to do something; engaging in verbal or physical conduct that threatens another with harm, including intimidation through the use of epithets or slurs involving race, ethnicity, national origin, religion, religious practice, gender, sexual orientation or disability
- e. Engaging in sexual harassment (to peers or school staff)
- f. Possessing, using, or selling illegal drugs, alcohol or controlled substances
- g. Engaging in threatening, dangerous or violent behavior that is gang-related
- h. Participating in an incident of serious group violence
- i. Threatening to use any instrument that appears capable of causing physical injury
- j. Engaging in behavior on the school bus that creates a substantial risk of injury or results in injury
- k. Engaging in physical sexual aggression/compelling or forcing another to engage in sexual activity
- l. Committing arson
- m. Inciting/causing a riot
- n. Possessing a weapon or an item intended to be used as a weapon (for example, a broken bottle)
- o. Using any weapon to attempt to inflict injury upon school personnel, students or others.
- p. Possessing or using a firearm
- q. Inflicting or attempting to inflict serious injury against another person
- r. Engaging in a pattern of persistent Level 3 behavior

Level I Violations Range of Consequences

- a. Restorative discussion with school staff
- b. Student/teacher conference
- c. Parent/guardian conference via telephone or in-person

- d. Exclusion from in-school activity (for example, from extracurricular activities, recess, or communal lunchtime) or loss of specific privileges
- e. Removal from the classroom by teacher

Level 2 Violations Range of Consequences

- a. Any of the consequences listed in Level 1, above
- b. Restitution
- c. Short-term out-of-school suspension (1-5 days in length)

Level 3 Violations Range of Consequences

- a. Any of the consequences listed in Levels 1 and 2, above
- b. Long-term out-of-school suspension (more than 5 days in length)

Level 4 Violations Range of Consequences

- a. Any of the consequences listed in Levels 1 through 3, above
- b. Expulsion

Please note that behavior violations in Levels 3 and 4 typically involve serious incidents of misbehavior on the part of students and are therefore much more likely to result in more severe consequences such as suspension. Level 4 violations are particularly serious and may typically result in long-term suspension or expulsion.

In addition, please note that school officials will report student behavior to law enforcement authorities wherever they are required to do so by law or to maintain the safety and security of the School and its students and staff.

D. Weapons Violations

In accordance with Act 26, the Pennsylvania Safe Schools Act, PHP will report to the Office of Safe Schools all incidents involving acts of violence, possession of a weapon, or the possession, use or sale of a controlled substance, alcohol or tobacco by any person on school property; at school-sponsored events; and on school transportation to and from school.

PHP will maintain updated summary reports of all incidents of violence; incidents involving possession of a weapon; and convictions or adjudications of delinquency for acts committed on school property. A statistical summary of these records will be maintained at the school and made accessible to the public for examination during regular business hours. We intend to fulfill this reporting requirement by filing the Annual Report on School Violence and Weapon Possession (PDE 360) with the Pennsylvania Department of Education by July 31 each year. An individual incident report will also be filed for each incident involving acts of violence, possession of a weapon, or the possession, use or sale of a controlled substance, alcohol or tobacco by any person on school property; at school-sponsored events; and on school transportation to and from school.

Act 26 also requires the school to expel, for a period of not less than one year, any student who is determined to have brought onto, or is in possession of, any weapon on any school property; at a school-sponsored activity, or onto to any public conveyance providing transportation to a school or school sponsored activity, at the Head of School's discretion. A weapon is defined by Act 26 as "any knife, cutting instrument, cutting tool, nunchaku, firearm, shotgun, rifle, and [anything else] capable of inflicting serious bodily injury. For a student with a disability, this excludes pocket knives with blades of less than 2-1/2 inches. School officials will notify police whenever they discover any weapon covered under the Act. The Head of School will consult with the Executive Director whenever they are considering recommending discipline other than expulsion on an individual basis. Students with disabilities are entitled to additional protections explained in [Section F](#).

E. Levels of Suspension & Due Process Procedures

Short-term Suspension

A short-term suspension refers to an in-school removal or out-of-school removal of a student for disciplinary reasons for a period of three or fewer days.

Note: Kindergarten and 1st grade students may not be suspended unless their actions result in serious bodily injury.

The Head of School may impose a short-term suspension and shall follow all due process procedures. Before imposing a short-term suspension, or other, less serious discipline, the Head of School shall provide notice to inform the student of the charges against him or her, and if the student denies the charges, an explanation of the evidence against the student. A chance to present the student's version of events shall also be provided.

Before imposing a short-term suspension, the Head of School shall immediately notify the parents or guardian in writing that the student may be suspended from school. Written notice of the decision to impose suspension shall be provided by personal delivery or express mail delivery within 24 hours at the last known address(es) of the parents or guardian. Where possible, notification also shall be provided by telephone. Such notice shall provide a description of the incident(s) for which suspension is proposed and shall inform the parents or guardian of their right to request an immediate informal conference with the Head of School. Such notice and informal conference shall be in the dominant language or mode of communication used by the parents or guardian.

The parents or guardian of the student and the student shall have the opportunity to present the student's version of the incident and to ask questions of the witnesses. Such notice and opportunity for an informal conference shall take place prior to the suspension of the student unless the student's presence in the school poses a continuing danger to persons or property or an ongoing threat of disruption to the academic process, in which case the notice and opportunity for an informal conference shall take place as soon as possible after the suspension as is reasonably practicable.

The Head of School's decision to impose a short-term suspension may be challenged by the parent(s) or guardian in accordance with the School's complaint policy.

Long-Term Suspension & Expulsion

A long-term suspension refers to the removal of a student from school for disciplinary reasons for a period of three and no more than ten days. Expulsion refers to any removal more than 10 days up to the permanent removal of a student from school for disciplinary reasons.

The Head of School may impose a long-term suspension. Upon determining that a student's action warrants a possible long-term suspension, the Head of School shall verbally inform the student that he or she is being suspended and is being considered for a long-term suspension (or expulsion) and state the reasons for such actions. The Head of School also shall immediately notify the student's parent(s) or guardian(s) in writing. Written notice shall be provided by personal delivery, express mail delivery, or equivalent means reasonably calculated to assure receipt of such notice within 24 hours of suspension at the last known address. Where possible, notification also shall be provided by telephone if the school has been provided with a contact telephone number for the parent(s) or guardian(s). Such notice shall provide a description of the incident or incidents that resulted in the suspension and shall indicate that an informal hearing will be held on the matter that may result in a long-term suspension (or expulsion). The notification provided shall be in the dominant language used by the parent(s) or guardian(s). The hearing will be held within 5 days of the suspension and also be held in the dominant language. At the informal hearing, the student shall have the right to speak, question witnesses, and present evidence. The Head of School and all members of staff that were involved in witnessing the alleged discipline violation are required to participate in the informal hearing. A decision by the Head of School will stand as the final decision regarding the student's long-term suspension status.

The purpose of the informal hearing is to enable the student to meet with the appropriate school official to explain the circumstances surrounding the event for which the student is being suspended or to show why the student should not be suspended. The informal hearing is held to bring forth all relevant information regarding the event for which the student may be suspended and for students, their parents or guardians and school officials to discuss ways by which future offenses might be avoided. The following due process requirements shall be observed with regard to the informal hearing:

- i. Notification of the reasons for the suspension shall be given in writing to the parents or guardians and;
- ii. Sufficient notice of the time and place of the informal hearing shall be given.
- iii. A student has the right to question any witnesses present at the hearing.
- iv. A student has the right to speak and produce witnesses on his own behalf.
- v. The school entity shall offer to hold the informal hearing within the first 5 days of the suspension.

Should the school leader recommend that an expulsion is required, he or she will follow the same procedures for the long-term suspension with the exception that a formal hearing shall be held. The following due process requirements shall be observed with regard to the formal hearing:

- I. Notification of the charges shall be sent to the student's parents or guardians by certified mail.

2. At least 3 days' notice of the time and place of the hearing shall be given. A copy of the expulsion policy, notice that legal counsel may represent the student and hearing procedures shall be included with the hearing notice. A student may request the rescheduling of the hearing when the student demonstrates good cause for an extension.
3. The hearing shall be held in private unless the student or parent requests a public hearing.
4. The student may be represented by counsel, at the expense of the parents or guardians, and may have a parent or guardian attend the hearing.
5. The student has the right to be presented with the names of witnesses against the student, and copies of the statements and affidavits of those witnesses.
6. The student has the right to request that the witnesses appear in person and answer questions or be cross-examined.
7. The student has the right to testify and present witnesses on his own behalf.
8. A written or audio record shall be kept of the hearing. The student is entitled, at the student's expense, to a copy. A copy shall be provided at no cost to a student who is indigent.
9. The proceeding shall be held within 15 school days of the notification of charges, unless mutually agreed to by both parties. A hearing may be delayed for any of the following reasons, in which case the hearing shall be held as soon as reasonably possible:
 - a. Laboratory reports are needed from law enforcement agencies.
 - b. Evaluations or other court or administrative proceedings are pending due to a student invoking his rights under the Individuals with Disabilities Education Act (20 U.S.C.A. § § 1400—1482).
 - c. In cases in juvenile or criminal court involving sexual assault or serious bodily injury, delay is necessary due to the condition or best interests of the victim.
10. Notice of a right to appeal the results of the hearing shall be provided to the student with the expulsion decision.

Provision of Services during Removal

PHP will ensure that alternative educational services are provided to a student who has been suspended or removed to help that child progress in the school's general curriculum. For a student who has been suspended, alternative instruction will be provided to the extent required by applicable law. For a student who has been expelled, alternative instruction will be provided in like manner as a suspended student until the student enrolls in another school for a reasonable period thereafter or until the end of the school year.

Alternative instruction will be provided to students suspended or expelled in a way that best suits the needs of the student. Instruction for such students shall be sufficient to enable the student to make adequate academic progress, and shall provide them the opportunity to complete the assignments, learn the curriculum and participate in assessments. Instruction will take place in one of the following locations: the child's home, a contracted facility (e.g., in the school district of location), or a suspension room or other room at the School. During any removal for drug or weapon offenses, additional services shall include strategies designed to

prevent such behavior from recurring. Instruction will be provided by one or more of the following individuals: the student's teacher(s), aides or trained volunteers, individuals within a contracted facility, and/or a tutor hired for this purpose.

F. Student Disciplinary Records

The School will maintain written records of all suspensions and expulsions including the name of the student, a description of the behavior engaged in, the disciplinary action taken, and a record of the number of days a student has been suspended or removed for disciplinary reasons. The School will comply with the Pennsylvania Department of Education's data collection requirements for disciplinary data and submit that information to PDE by required deadlines.

Charter schools are subject to the federal Family Education Rights and Privacy Act of 1974 (FERPA) that requires a school to protect a student's privacy. The School will not disclose any information from the student's permanent records except as authorized pursuant to FERPA, or in response to a subpoena, as required by law. The parent(s) or guardian(s) of a student under 21 years of age, or a student 21 years of age or older, is entitled to access to the student's school records by submitting a written request to the Head of School. Further information concerning the disclosure of student information and limitations on such disclosure may be found in FERPA and the school's FERPA policy.

G. Disciplinary Policies for Students with Disabilities

In addition to the discipline procedures applicable to all students, PHP shall implement the following disciplinary policy procedures with respect to students with disabilities.

Protected Students

Every regular education student who is subject to a disciplinary suspension or expulsion will be subject to a review by the Student Support team to determine whether the student is "thought to be eligible." This screening tool ensures that disciplinary action is not imposed on a student whom the school should have known was in need of an evaluation for a suspected disability before the prohibited conduct occurred. There are three (3) situations that are legal evidence that the school had knowledge that the student might have a disability:

1. The parent or guardian has requested an evaluation.
2. The parent or guardian has expressed concerns in writing to the student's teacher or school administration that the student needs special education.
3. The student's teacher or other school staff told a school leadership member of specific concerns about the child's academic or behavior difficulties.

During the review, the school should take all relevant information into consideration including school interventions, mental health evaluations from outside agencies in the school file, and other factors. The team must carefully consider the listed criteria and determine whether there is substantial evidence to conclude that the student should be evaluated for a suspected disability as an alternative to punishment. If the parent or guardian requests an evaluation for a suspected disability after the child is subject to an alternative or remedial disciplinary placement, the school must conduct an expedited evaluation at parental request. However, the student

remains in the alternative/ remedial placement during the evaluation. If the student is found to have a disability, an IEP must be developed. The IEP team must then determine if the disability had a direct and substantial relationship to the offense. If so, the team needs to reconsider the student's placement in light of the new information.

If a student already has an IEP or a 504 plan, they are automatically entitled to all due process protections.

Due Process Procedure

If a student with a disability violates the school's Code of Conduct and is being considered for a suspension or removal, the school must consider if this is considered to be a "change in placement" and PHP must ensure all due process protections are provided. A change in placement is a legal term that applies in the following situations:

- Any suspension (even one day), expulsion, or transfer to another school of a student with intellectual disability.
- A suspension, expulsion, or disciplinary transfer to a remedial disciplinary school for either more than 10 consecutive school days or more than 15 cumulative school days in a school year is a change in placement. If a student has transportation on his IEP, then bus suspensions are also counted.
- Suspensions that may total less than 15 cumulative school days in a school year may be a change in placement if they appear as part of a pattern of suspensions. A pattern of suspensions (If a student has transportation on his IEP, then bus suspensions are also counted) may be found if the student is suspended for behavior that is "substantially similar" to behavior for which the child has previously been suspended. Factors may include same type of behavior, same victim, same class, same day of the week or same time of day.
- If the offense is not committed by a student with intellectual disability or if suspensions do not exceed 10 consecutive or 15 cumulative days nor constitute a pattern of suspensions, then it is not a change in placement and the student may be subject to the same consequence the school applies to all students who violate the Code of Student Conduct.

If the offense is a change in placement, the school team (including the parent) must hold a Manifestation Determination meeting. The parent must be invited to the Manifestation Determination in writing and provided with a copy of the Procedural Safeguards notice. The purpose of the Manifestation Determination meeting is to determine two issues:

1. Was the student's misconduct caused by or directly and substantially related to the student's disability. OR
2. Was the student's misconduct a direct result of the school's failure to follow the child's IEP?

If the team answers yes to either question, then the student's behavior is a manifestation of their disability. The student may not be suspended, expelled or transferred to a remedial disciplinary school as a punishment for misbehavior. The team must conduct a functional behavioral assessment and create a behavior plan addressing ways that the school can help a student with the conduct at issue. If the student already has a behavior plan, the plan must be reviewed and modified to address how the school can better assist the student with the conduct at issue.

If all team members agree that the student's conduct was not a manifestation of their disability, then the student may be subject to the same consequences as all students. This decision must be communicated to the parent or guardian in writing via a Notice of Recommended Placement (NOREP). If a parent disagrees with the team's decision that the behavior was not a manifestation of the student's disability, the parent may request a due process hearing to challenge this finding. If the Hearing Officer agrees with the parent, the student will remain in the school where the offense was committed unless the parent and the school agree otherwise. However, during the period of expulsion or transfer to an alternative placement or remedial disciplinary setting, the student must continue to receive special education services prescribed by his IEP and a Behavior Plan must be created or revised to address the offending conduct. The School shall maintain written records of all suspensions and expulsions of students with a disability including the name of the student, a description of the behavior engaged in, the disciplinary action taken, and a record of the number of days a student has been suspended or removed for disciplinary reasons.

Special circumstances involving school safety: weapons, drugs, or serious bodily injury

If a student:

- possesses illegal drugs;
- is selling prescription drugs;
- carries a weapon; or
- causes serious bodily injury to another, (to comply with the law, serious bodily injury must be egregious (requiring medical treatment, significant and potentially permanent injury))

either at school or during school related activity, the school may immediately remove the student for up to 45 school days to an alternative or remedial disciplinary setting.

Because drugs, weapons and serious bodily injury are so dangerous to a safe school climate, a school may remove a student under these circumstances for (45) school days regardless of whether a child has intellectual disability or even if the team believes that the behavior is a manifestation of the student's disability. During the 45 school day period, the school must convene a manifestation determination meeting. If the school determines that the conduct is a manifestation, the school may have the child reevaluated, create or revise an existing behavior plan, or hold an IEP meeting to consider a more intensive special education placement upon the expiration of the 45 day alternative placement or sooner. If all team members determine that the conduct was not a manifestation of the student's disability, then the 45 school day emergency placement may proceed to a disciplinary proceeding afforded to all students.

Notice to Parents or Guardians

Any time a student with an IEP or 504 plan is removed to an alternative or remedial disciplinary setting, the parent or guardian must be given a Notice of Recommended Placement (NOREP) stating this decision and a copy of procedural safeguards.

Provision of Services during Removal of a Student with a Disability

Arrangements will be made between the school and each individual family for the delivery of services, pick-up/delivery of work, and the making up of any missed assignments and classroom instructional support. All IDEA mandates will be followed for student with disabilities.

H. Prohibition on Corporal Punishment

No employee or agent of the School shall inflict corporal punishment upon a student as a penalty for unacceptable conduct. The term “corporal punishment” means any act of physical force upon a student for the purpose of punishing that student. The term does not mean the use of reasonable physical force by a teacher or staff member to protect himself or herself from physical injury; to protect another person from physical injury; to protect property; or to restrain or remove a student whose behavior is interfering with school functions, provided that alternative methods not involving the use of physical force cannot reasonably be employed.

I. Searches

The school reserves the right to conduct occasional searches of school property (including desks, cubbies, and lockers), and students’ personal possessions to protect the safety of students and staff and to enforce school rules and all applicable laws and regulations.

The Head of School or a designee may conduct searches of students and their belongings if there is a reasonable suspicion that the search will result in evidence that the student violated school policy or the Code of Conduct. Before conducting a search, the school will question the student regarding whether they possess physical evidence indicating that they violated school policy or the code; and attempt to obtain voluntary consent to the search from the student. If consent is not obtained, but reasonable suspicion exists, the search may proceed. Searches will be limited to the extent necessary to locate the evidence sought.

Students will be present when their possessions are searched, if possible.

J. Bullying

PHP takes reports and incidents of bullying extremely seriously and will immediately address issues when reported in accordance with School Policy and the law.

“Bullying” is any gesture or written, oral, graphic, or physical act (including electronically transmitted act commonly referred to as “cyberbullying”¹) that is directed at another student or students, that takes place in a school setting, on school property, at any school sponsored activity, or in a school vehicle, is severe, persistent, or pervasive that has the effect of any of the following: (1) substantially interfering with a student’s education; (2) creating a threatening environment; (3) substantially disrupts the orderly operation of the school and is reasonably perceived as being motivated either by any actual or perceived characteristic, such as race, color, religion, ancestry, national origin, gender, sexual orientation, gender identity and expression; a mental, physical, or sensory disability or impairment; or by any other distinguishing characteristic. Bullying may also include any gesture or written, oral, graphic, or physical act (including electronically transmitted act) that takes place off school property if such act causes a hostile environment on school grounds.

¹ Cyberbullying means “willful and repeated harm inflicted through the use of computers, cell phones, the internet or other electronic or mobile devices, including without limitation, sending or posting harmful or cruel text or images to bully, intimidate or embarrass others.”

The term “school setting” includes “in the school, on school grounds, in school vehicles, at a designated bus stop or at any activity sponsored, supervised or sanctioned by the school.”

For the purposes of this policy, bullying shall, at the discretion of PHP, include acts that occur outside a school setting if those acts cause a substantial disruption within the school setting. If any of these incidents are reported or witnessed, teachers are instructed to immediately document what has occurred and collect written accounts from all participants and witnesses. This information is then transferred immediately to the designated staff member at the school. The staff member is to then conduct a formal and thorough investigation and inform all parents and guardians connected to the incident. If necessary, parents or guardians will be brought in for team meetings with the students and Head of School. Appropriate consequences will be determined by the teachers and administrators.

“Harassment” is defined as conduct that meets all of the following criteria:

- Is directed at one or more students;
- Substantially interferes with educational opportunities, benefits, or programs of one or more students;
- Adversely affects the ability of a pupil to participate in or benefit from PHP’s educational programs or activities because the conduct, as reasonably perceived by the student, is so severe, pervasive, and objectively offensive as to have this effect; and,
- Is based on a student’s actual or perceived distinguishing characteristic, or is based on an association with another person who has or is perceived to have a distinguishing characteristic, such as race, color, age, creed, religion, gender, sexual orientation, ancestry, national origin, marital status, pregnancy, genetic history, or disability.

PHP encourages students who have been subject to bullying or harassment to promptly report such incidents to any School Staff Member who shall then report such incidents to PHP’s ED. All complaints of harassment or bullying shall be investigated promptly, and corrective action shall be taken when allegations are substantiated. Confidentiality of all parties shall be maintained to the extent possible, consistent with PHP’s legal and investigative obligations.

PHP prohibits (a) retaliation against anyone who in good faith reports behavior prohibited by this policy; or (b) intimidation of any witness or party who participates in an investigation related to this policy

The PHP’s ED is responsible for receiving complaints alleging violations to this policy. All school employees are required to report alleged violations of this policy to the ED. A school employee who suspects or is notified that a student has been subject to conduct that constitutes a violation of this policy shall immediately report the incident. All other members of the school community, including students, parents, volunteers, and visitors are encouraged to report any act that may be a violation of this policy. Reports may be made anonymously, but formal disciplinary action may not be based solely on the basis of an anonymous report.

Students suspected of bullying and harassing behaviors will be referred to the school’s discipline system to determine whether suspension and/or expulsion is warranted. The Head of School will

determine whether the student will be suspended and after conducting an informal hearing, recommended for expulsion.

PHP's ED or his/her designee is PHP's Compliance Officer for purposes of this anti-bullying policy. The Compliance Officer shall publish and disseminate this policy and complaint procedure at least annually to students, parents/guardians, employees and the public. Such communications to students, parents/guardians and the public shall include the position, office address and telephone number of the Compliance Officer. This policy, its complaint procedures and the Compliance Officer's contact information shall be available on the PHP website.

The ED shall develop an annual process for discussing the policy on harassment and bullying with students and staff.

Examples of bullying, intimidation and retaliation when such actions (or any other actions) are based on the target's race, color, age, creed, religion, gender, sexual orientation, ancestry, national origin, marital status, pregnancy, genetic history, or disability prohibited by this policy include but are not limited to

1. Name calling or insults
2. Inappropriate jokes
3. Inappropriate pictures, cartoons, drawings or other depictions
4. Isolation or exclusion

The list above is not all inclusive. Any action that marginalizes, isolates or harasses a student due to his/her race, color, age, creed, religion, gender, sexual orientation, ancestry, national origin, marital status, pregnancy, genetic history, or disability to the extent that such action creates a hostile environment is prohibited by this policy. PHP expects students to conduct themselves in a manner keeping with their levels of development, maturity, and demonstrated capabilities with a proper regard for the rights and welfare of other students and school personnel.

To prevent harassment and bullying, PHP staff shall use disciplinary situations as opportunities for helping students to learn to assume responsibility and consequences for their behavior. Staff members who interact with students shall apply best practices designed to prevent discipline problems and encourage students' abilities to develop self-discipline. PHP prohibits both active and passive support for acts of harassment or bullying. The staff should encourage students to support students who walk away from these acts.

PHP staff shall attempt to stop bystander support or encouragement of harassment or bullying. In serious cases of bystander support or encouragement of harassment or bullying staff shall report such actions to the ED or HOS. Bystander support or encouragement of harassment or bullying shall be punishable as harassment or bullying.

Administrators shall develop and implement procedures that ensure both the appropriate consequences and remedial responses to student harassment or bullying. The following factors,

at a minimum, shall be given full consideration by school administrators for determining appropriate consequences and remedial measures harassment or bullying.

- Parties' ages, development, and maturity
- Harm, if any
- Surrounding circumstances
- Severity
- Prior incidents
- Parties' relationship
- Context
- Life skill competencies
- Experiential deficiencies
- Social relationships
- School culture
- School climate
- Social-emotional and behavioral supports
- Neighborhood culture
- Family situation

Consequences and appropriate remedial actions may range from positive behavioral interventions up to and including suspension or expulsion. Consequences shall be unique to the individual incident and will vary in method and severity according to the nature of the behavior, the developmental age of the student, and the student's history of problem behaviors and performance, but consequences must be consistent with PHP's Code of Student Conduct. Remedial measures shall be designed to correct the problem behavior; prevent another occurrence of the behavior; and protect the victim of the act.

The consequences may include, but are not limited to, the examples listed below

- Admonishment
- Temporary removal from the classroom
- Loss of privileges
- Classroom or administrative detention
- Referral to disciplinarian
- In-school suspension
- Out of school suspension
- Legal action
- Expulsion

Remedial measures may include:

- Problem solving advice
- Restitution and restoration
- Peer support group
- Corrective instruction or other relevant learning or service experience
- Supportive discipline to increase accountability for the bullying offense
- Supportive interventions, including participation in peer mediation, or similar services

- Behavioral assessment or evaluation, including, but not limited to, a referral to the Behavior Support Coach
- Positive Behavioral Support Management Plan
- Involvement of school disciplinarian
- Student counseling
- Parent conferences
- Student treatment
- Student therapy Environmental (Classroom, School building)
- Modifications of schedules Date
- Adjustment in hallway traffic
- Modifications student routes or patterns traveling to and from school
- Targeted use of monitors
- Law enforcement involvement
- School and community surveys or other strategies for determining the conditions contributing to harassment, intimidation, or bullying
- School culture change
- School climate improvement
- Adoption of research-based, systemic bullying prevention programs
- General professional development programs for certificated and non-certificated staff
- Involvement of parent-teacher organizations

This policy applies to students, employees and third-parties (such as vendors, independent contractors and members of the general public) and covers incidents that result in the bullying or harassment of PHP students regardless of whether the incidents themselves occur on school property.

Part VI: Additional School Policies

A. Internet Usage, Email, and Social Media

Internet usage

Philadelphia Hebrew Public is not liable for the actions of anyone connecting to the Internet; all users shall assume full liability, legal, financial or otherwise, for their actions. Further, the school takes no responsibility for any information or materials transferred through the Internet and makes no guarantees, implied or otherwise, regarding the reliability of the data connection. The school is not liable for any loss or corruption of data while users are on the Internet. The school reserves the right to examine all data stored in the computers with Internet capability to ensure that all users are in compliance with all applicable rules and regulations.

If you do not wish for your child to access the Internet as an educational resource, please speak with your child's teacher directly.

Inappropriate Internet Use

The following uses of the Internet are unacceptable:

- Use for activities unrelated to the school
- Use in violation of federal, state, or local laws, including sending or receiving copyrighted material without permission
- Commercial use
- Sending patently harassing, intimidating, abusive, or offensive material to or about others, in messages public or private
- Sending chain letters or pyramid schemes, "broadcasting" inappropriate messages to lists or individuals, and any other use that would congest the Internet or otherwise interfere with the work of others
- Sending or receiving pornographic material, inappropriate text files, or files dangerous to the integrity of the network
- Vandalizing, defined as any deliberate attempt to change files not belonging to the user or to harm or destroy the work, systems, or data of another user, including uploading or creating computer viruses
- Engaging in the illegal distribution of software ("pirating")
- Knowingly using another person's password, misrepresenting one's identity, or giving one's own password to others
- Failing, when downloading information, to comply with any associated terms or conditions specified by the supplier of that information
- Expressing personal views or opinions and failing to identify them as one's own and not those of the school
- Circumventing security measures on school or remote computers or networks

E-mail

Over time, students may access their school's e-mail system through a universal school password; however, the system belongs to the school and all e-mail messages are school records. No student should have any expectation of privacy relative to his or her use of the Internet or e-mail. The school reserves the right, for legitimate school purposes, to access and

disclose the contents of students' electronic communications without regard to content, and to conduct periodic, unannounced inspections of e-mail communications.

Social Media

Social networking has become an integral part of many lives, and we recognize and respect the value of such outlets for receiving and sharing information and developing personal and professional connections. Whether to permit a child to access social media is a family decision, but most social media sites prohibit those younger than 13 from participating and students may not connect with any such sites at school.

Should your student engage in social networking outside of school, he or she should espouse the same values and behaviors online as offline in the school building:

- Be a friend not a bully, and keep things positive
- Be honest
- Accept responsibility for mistakes and try to make them right
- Remember that quality matters and it is difficult if not impossible to erase an online footprint fully
- Think about the consequences of your actions, including your posts

All members of the School community are asked to abide by the following guidelines in the use of social media:

- Be clear that you are speaking for yourself, and not on behalf of the School
- Respect copyright, fair use, and other disclosure laws
- Use respectful language, and be careful to avoid language that could be viewed as insulting by readers
- Do not share confidential or proprietary information of the School
- Do not share any information about students, including photographs, contact information, names of family members, or anything else specific to any student enrolled in the network
- Do not disparage the School or the school community

General protections

Staff members are not permitted to “friend” or “follow” students, parents, or guardians via social media. This policy also applies to students and their families who withdraw from PHP. Students should bear in mind the risks of the online realm, never share secrets online, and keep passwords and all personal information private.

There are two important federal laws designed to protect children online. The Children's Online Privacy Protection Act (COPPA) was enacted in 1998 to protect students under 13 from having their personal information collected without the consent of a parent or guardian. COPPA is the reason many social networking sites require participants to be 13 or older. The Children's Internet Protection Act (CIPA) was enacted in 2000, and it requires that schools provide Internet filtering to prevent student access to offensive content. The school has a filter, and a CIPA-compliant Internet safety policy. For a copy of the policy, please contact the school office.

B. Harassment Policy

The School, its Board, and Hebrew Public are committed to providing a safe and productive learning environment within the charter school. The School is committed to promptly addressing incidents of harassment and/or discrimination of students that impede students' ability to learn. This includes bullying, taunting, or intimidation in all their myriad forms.

Student Rights. No student shall be subjected to harassment by employees or students on school property or at a school function, nor shall any student be subjected to discrimination based on the student's actual or perceived race, color, weight, national origin, ethnic group, religion, religious practice, disability, sexual orientation, gender identity, or sex, by school employees or students on school property or at a school function.

In addition, the School reserves the right to discipline students, consistent with our Code of Conduct, who engage in harassment of students off school property under circumstances where such off-campus conduct 1) affects the educative process; 2) actually endangers the health and safety of the School's students within the educational system; or 3) is reasonably believed to pose a danger to the health and safety of the School's students within the educational system. This includes written and/or verbal harassment which materially and substantially disrupts the work and discipline of the school and/or which school officials reasonably forecast as being likely to materially and substantially disrupt the work and discipline of the school.

Reporting and Investigating. Personnel at all levels are responsible for reporting harassment of which they have been made aware to their immediate supervisor. Any student who believes that s/he is being subjected to harassment, as well as any other person who has knowledge of or witnesses any possible occurrence of harassment, shall report the harassment to any staff member or to the Head of School. A staff member who witnesses harassment or who receives a report of harassment shall inform the Head of School. The Head of School shall promptly investigate the complaint and take appropriate action to include, as necessary, referral to the next level of supervisory authority (e.g. Executive Director and the Board of Trustees) and/or other official designated by the Board to investigate allegations of harassment. Follow-up inquiries and/or appropriate monitoring of the alleged harasser and victim shall be made to ensure that harassment has not resumed and that those involved in the investigation of allegations of harassment have not suffered retaliation.

No Retaliation. The School prohibits any retaliatory behavior directed against complainants, victims, witnesses, and/or any other individuals who participate in the investigation of allegations of harassment. All complainants and those who participate in the investigation of a complaint in conformity with state law and School policies, who have acted reasonably and in good faith, have the right to be free from retaliation of any kind.

C. Health Policies and Procedures

Services Provided

The School will provide the following services for our students:

- School Nurse Services (See Personnel section below)
- Maintenance of Health Records
- Immunization Assessments
- Medical Examinations (completed in grades K and 6)
- Dental Examinations (completed in grades K, 3, and 7)
- Growth Screens (completed annually)
- Hearing Screens (completed in grades K, 1, 2, 3, and 7)
- Vision Screens (completed annually)
 - Near and Far Visual Acuity Test
 - Convex Lens Tests
 - Color Vision Test
 - Stereo/Depth Perception Test
- Scoliosis (completed in grades 6 and 7)

In 2019, the Board of Trustees of Philadelphia Hebrew Public Charter School approved a modified program for physical and dental examinations as well as a waiver from the TB program and has incorporated the changes into our school health program. This decision was made to help our parents with meeting all the mandated requirements for State of Pennsylvania School Health Program.

We have approved the following modifications:

- Physical examinations are valid for one year before the start of the school year
- Dental examinations are valid for six months before the start of the school year
- TB screening is waived for all students
- The 7th grade hearing screening has been moved to 6th grade to correlate with the mandated 6th grade physical

Dental examinations will continue to be required for entry, 3rd and 7th grade. **Personnel**

The School will not provide a school physician onsite, but has partnered with Falls Pediatric & Teen Care located in the Falls Center to provide standing orders for emergency medical care and physical examinations as necessary.

The School will have a contracted Certified School Nurse on site to administer authorized skilled nursing services to School students, including:

- Ensure that all screenings are performed in accordance with state mandates
- Assist in interpreting health needs
- Assist in budget preparation
- Provide information related to health issues

- Prepare and direct healthcare related staff development presentations if necessary
- Develop and maintain student health records
- Maintain and update student immunization records
- Plan and coordinate mandated health screenings
- Assist in health program and student examinations
- Provide first aid service
- Advise pupils, teachers, and parents on health related issues
- Assist in planning for environmental needs

Children in ALL grades (K-12) need the following vaccines:

- Four (4) doses of tetanus, diphtheria, and acellular pertussis* (1 dose on or after 4th birthday)
- Four (4) doses of polio (4th dose on or after 4th birthday, and at least 6 months after previous dose given)**
- Two (2) doses of measles, mumps, and rubella*** (given after 12 months of age)
- Three (3) doses of hepatitis B
- Two (2) doses of varicella (chickenpox), or evidence of immunity

*Usually given as DTaP, DTP, DT, Td. Pertussis for all grade levels is new.

**4th dose not necessary if 3rd dose administered at age 4 or older, and at least 6 months after previous dose.

***Usually given as MMR

Additional immunization requirements for attendance for children in 7th grade:

One (1) dose of tetanus, diphtheria, acellular pertussis (Tdap)

- Two (2) doses of meningococcal conjugate vaccine (MCV)
 - 1st dose given at 11-15 years of age; 2nd dose required at age 16, or entry into 12th grade
 - If the dose was given at 16 or older, only one dose is required.

Types of Exemptions:

1. **Medical:** Students are exempt from immunization if a physician provides a written statement that immunization may be detrimental to the health of the student.
2. **Religious:** Students are exempt from immunization if the parent, guardian or emancipated student objects in writing to the immunization based on contradiction to their religious beliefs.

3. **Philosophical/Strong Moral Ethical Conviction:** Students are exempt from immunization if the parent, guardian or emancipated student objects in writing to the immunization based on personal beliefs.

If a child is not vaccinated, he or she may be removed from school during an outbreak/health emergency.

Exemption from medical or dental examinations will not be granted if the Department of Health finds that facts exist under which the exemption constitutes a present substantial menace to the health of other persons exposed to contact with the unexamined person.

Only licensed health care professionals and designated Health Department personnel can sign for medical exemptions. Chiropractors' certifications for medical exemptions are not acceptable. A medical exemption for a specific antigen(s) should be documented in the statement of exemption. All other immunizations are still required. If a physician provides written documentation that the student is adequately immunized when there are inappropriate intervals or any other spacing issues, the instance should be considered a medical exemption. In the event of a disease outbreak, the Division of Immunizations will recommend exclusion of the student or may make other recommendations based on the disease outbreak and the immunity history.

Foreign exchange students or those visiting Pennsylvania schools: Foreign exchange students or foreign students visiting Pennsylvania schools need at least one dose of each antigen and are then granted a provisional enrollment, same as any student enrolling in a Pennsylvania schools.

Homeless students: PHP shall immediately enroll the student in school, even if the student lacks records normally required for enrollment, such as previous academic records, medical records, proof of residency or other documentation.

Medication Administration:

Students are not permitted to self-medicate, and Hebrew Public charter schools do not issue any form of medication to students, including over-the-counter drugs such as aspirin or Tylenol, except at the direction of a doctor.

The School Nurse must administer all medication and only when the following requirements are met:

- The school has received written authorization from the parent or legal guardian for each medication in the form.
- The school has received a doctor's written permission to administer prescribed medication.
- The medication label states all of the following: the student's name, directions for use, the name of the drug, the physician's name, the prescribed dosage, and the expiration date.

- Medication is stored in its original container in the Nurse's office with the corresponding written permission.

Controlled substances will be brought to school by a parent or guardian and will be counted and logged by the School Nurse.

Diabetes Care in School

A parent or guardian of a student with diabetes who desires that the student receive diabetes-related care and treatment at school shall provide PHP with written authorization for the care and instructions from the student's health care practitioner, consistent with PHP's policies regarding the provision of school health services. The required authorizations may be submitted as part of a diabetes medical management plan.

All diabetes-related care provided to students shall be consistent with the school health program established by PHP and any accommodations outlined in a student's service agreement.

(c) A student's service agreement may require that PHP provide the driver of a school bus or school vehicle, who provides transportation to a student with diabetes, with an information sheet that: (1) Identifies the student with diabetes. (2) Identifies potential emergencies that may occur as a result of the student's diabetes and the appropriate responses to such emergencies. (3) Provides the telephone number of a contact person in case of an emergency involving the student with diabetes.

Possession and Use of Diabetes Medication and Monitoring Equipment

PHP shall require the parent or guardian of a student with diabetes who requests that the student possess and self-administer diabetes medication and operate monitoring equipment in a school setting to provide the following:

1. A written statement from the student's health care practitioner that provides the name of the drug, the dose, the times when the medication is to be taken or the monitoring equipment to be used, the specified time period for which the medication or monitoring equipment is authorized to be used and the diagnosis or reason the medicine or monitoring equipment is needed. The student's health care practitioner shall indicate the potential of any serious reaction to the medication that may occur, as well as any necessary emergency response. The student's health care practitioner shall state whether the student is competent to self-administer the medication or monitoring equipment and whether the student is able to practice proper safety precautions for the handling and disposal of the medication and monitoring equipment.
2. A written request from the parent or guardian that PHP comply with the instructions of the student's health care practitioner. The parent's request shall include a statement relieving PHP or any school employee of any responsibility for the prescribed medication or monitoring equipment and acknowledging that PHP bears no responsibility for ensuring that the medication is taken by the student and the monitoring equipment is used.

3. A written acknowledgment by the school nurse that the student has demonstrated that the student is capable of self-administration of the medication and use of the monitoring equipment.
4. A written acknowledgment by the student that the student has received instruction from the student's health care practitioner on proper safety precautions for the handling and disposal of the medications and monitoring equipment. The written acknowledgment shall also contain a provision stating that the student will not allow other students to have access to the medication and monitoring equipment and that the student understands appropriate safeguards.

PHP may revoke or restrict a student's privileges to possess and self-administer diabetes medication and operate monitoring equipment due to noncompliance with school rules and provisions of a student's service agreement, IEP or due to demonstrated unwillingness or inability of the student to safeguard the medication and monitoring equipment from access by other students.

If PHP prohibits a student from possessing and self-administering diabetes medication and operating monitoring equipment under subsection (b) shall ensure that the diabetes medication or monitoring equipment is appropriately stored in a readily accessible place in the school building. PHP shall notify the school nurse and other identified school employees regarding the location of the diabetes medication and monitoring equipment and means to access them.

Illness and exclusion policy

If a student shows any symptoms of illness, such as a temperature over 100°, nausea, diarrhea, sore throat, or rashes, he or she should not come to school until the symptoms have been gone for 24 hours. Such precaution hastens the student's recovery and helps reduce the spread of infections at school.

The school removes any student who shows such symptoms from the regular program, and contacts the parent or guardian to make arrangements for the student to be picked-up as soon as possible. If the parent or guardian cannot be reached, the school would call the person(s) designated as the emergency contact(s). It is essential that you list people as emergency contacts who are able to pick-up your student if we cannot reach you. It is also critically important that we have accurate phone numbers of parents and guardians and all secondary contacts. **An ill or injured student must be picked up within one hour of our call.**

If a student's condition warrants immediate medical attention, the school will contact the student's healthcare provider or our local emergency resource.

Communicable Diseases

The parent or guardian must notify the school immediately if a student has contracted a communicable disease (i.e., strep throat, or pink eye) so the school may take action to protect other students by notifying families of those potentially at risk. If more than one case of a communicable disease occurs in a single homeroom, the school would contact our consultant from the local health department to seek advice and ensure that appropriate actions are taken. In the event of an epidemic, special precautions or exclusion policies may be necessary.

Contact your doctor about when it is appropriate to return to school if your student has a communicable disease. The doctor's note returning the student to school should identify when the student is allowed to come back.

Reporting Suspected Child Abuse or Neglect

Act 126 makes it mandatory for school employees to report suspected cases of child abuse, neglect, and/or sexual abuse directly to ChildLine of the Department of Human Services and the local police. The Head of School is the designated person for maintaining records on such cases and is to be notified immediately following the report to authorities. Other than the Head of School, an employee who makes a report is forbidden from discussing or communicating in any way with any other person about the report or any of the information related to the case.

D. Emergency Procedures

Emergency Contacts

Parents or guardians of all students are required to complete an emergency form that contains a medical release statement giving the school permission to seek medical attention for the student in case of an emergency. This information is kept with the Operations Coordinator, the school nurse, and the homeroom teacher. In the event of an emergency, the School uses a "one-call" system to notify families of any emergencies via phone or text. It is essential that parents or guardians notify the school immediately if their addresses or phone numbers change.

Accidents

The School notifies parents or guardians immediately of any accidents involving more than minor bruises or scrapes. Such accidents are recorded in an accident report form and filed in the school office for future reference. For minor injuries, a certified staff member administers first aid on site as appropriate. If it appears the accident is more serious, first aid would be administered immediately; and a school official would contact the student's parent, guardian, or designated emergency contact to pick-up the student for medical care. In cases where the parents or guardians or the designated emergency persons cannot be reached and immediate medical attention is needed, a school official would call 911 for treatment and/or transportation to a hospital. A staff person would accompany the student and stay until the parent or guardian arrives. In some emergency situations, the staff may contact 911 before calling the parent or guardian.

E. Distribution of Materials Unrelated to School

PHP recognizes that students and employees have the right to express themselves on school property, which includes the right to distribute, at a reasonable time and place and in a reasonable manner, material that is not sponsored by the school. To protect these individual rights, while preserving the integrity of the educational objectives and responsibilities of the school, all parents and guardians, students, and employees must adhere to the following regulations and procedures regarding distribution of non-school-sponsored material on school property and at school activities:

- The School administration reviews requests for distribution of materials that are not sponsored by the school on a case-by-case basis
- Distribution of materials deemed inappropriate by the School is prohibited
- The School administration determines the time, place, and manner of the distribution of materials not sponsored by the School, and such materials may not be distributed during a normal school activity.

F. Solicitation on School Property

Staff members of PHP and the families of our students should not feel compelled to donate money or participate in unwanted solicitation. Therefore, we do not allow solicitation on school property without the permission of the Executive Director. Non-employees, including parents, guardians, and other family members, may not solicit on school property at any time.

G. Confidentiality

The records and documents that are part of the evaluation and screening process are confidential and protected under the Family Educational Rights and Privacy Act (FERPA). A written record of the results is called an education record, which is directly related to your child and is maintained by PHP. All records are maintained with the strictest confidentiality. These records are personally identifiable to your child. Personally identifiable information includes the child's name, the name of the child's parent/guardian or other family member, the address of the child or their family, a personal identifier such as social security number, a list of characteristics that would make the child's identity easily traceable or other information that would make the child's identity easily traceable. PHP will gather information regarding your child's physical, mental, emotional and health functioning through testing and assessment, observation of your child, as well as through review of any records made available to PHP through your physician or other providers of services such as day care agencies.

PHP protects the confidentiality of personally identifiable information by one school official being responsible for ensuring the confidentiality of the records, training being provided to all persons using the information, and maintaining for public inspection a current list of employees' names and positions who may have access to the information. PHP will inform you when this information is no longer needed to provide educational services to your child and will destroy the information at the request of the parent/guardian, except general information such as your child's name, address, phone number, grades, attendance record, classes attended, and grade level completed may be maintained without time limitation.

As the parent/guardian of the child you have a number of rights regarding the confidentiality of your child's records. The right to inspect and review any education records related to your child that are collected, maintained, or used by PHP. PHP will comply with a request for you to review the records without unnecessary delay and before any meeting regarding planning for your child's special education program (called an IEP meeting), and before a hearing should you and PHP disagree about how to educate your child who needs special education, and in no case,

take more than 45 days to furnish you the opportunity to inspect and review your child's records.

You have the right to an explanation and interpretations of the records, to be provided copies of the records if failure to provide the copies would effectively prevent you from exercising your right to inspect and review the records, and the right to have a representative inspect and review the records. Upon your request, PHP will provide you a list of the types and the location of education records collected, maintained, or used by the agency.

You have the right to request in writing amendment on your child's education records that you believe are inaccurate or misleading, or violate the privacy or other rights of your child. PHP will decide whether to amend the records within a reasonable time of receipt of your request. If PHP refuses to amend the records, you will be notified of the refusal and your right to a hearing. You will be given at that time, additional information regarding the hearing procedures, and upon request, PHP will provide you a records hearing to challenge information in your child's educational files.

Parent/guardian consent is required before personally identifiable information contained in your child's education records is disclosed to anyone other than officials of PHP collecting or using the information for purposes of identification of your child, locating your child and evaluating your child or for any other purpose of making available a free appropriate public education to your child. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Additionally, PHP, upon request, discloses records without consent to officials of another school district in which your child seeks or intends to enroll.

When a child reaches age 18, the age of majority, the rights of the parent/guardian with regard to confidentiality of personally identifiable information is transferred to the student.

A parent/guardian may file a written complaint alleging that the rights described in this notice were not provided. The complaint should be addressed to:

Pennsylvania Department of Education
Bureau of Special Education Division of Compliance
333 Market Street
Harrisburg, PA 17126-0333

The Department of Education will investigate the matter and issue a report of findings and necessary corrective action within 60 days. The Department will take necessary action to ensure compliance is achieved.

Complaints alleging failures of PHP with regard to confidentiality of personally identifiable information may also be filed with:

Family Policy Compliance Office
U.S. Department of Education

For further information, please refer to PHP's Student Records Policy which can be found on the PHP website at <http://philadelphiahebrewpublic.org/public-documents/>.

H. Special Events

Birthday Celebrations

We delight in celebrating your child's birthday at school with his or her friends and teachers! If you are interested in celebrating your child's birthday, we ask that you connect with your child's teacher at least one week in advance, to ensure that there is minimal impact to the instructional day. **The School requests that parents do not provide any cakes, cupcakes, edible items, or gift bags for birthday celebrations. We have students with severe allergies and bringing in items that could potentially put a student's life in danger is prohibited for this purpose.** We ask that parents and relatives not visit the class for birthday celebrations. Please note also that birthday party invitations may not be distributed in school facilities. We need your full cooperation in this matter and we appreciate your understanding of the nutrition guidelines we adhere to in the best interest of all PHP students.

Field Trips

Field trips are off-campus activities that extend and enhance classroom learning. All students are expected to participate in field trips since they are curriculum-based. These trips occur during the school day. General requirements for field trips:

- Written permission is required for all field trips to sites other than the School property.
- Generally, the Walking Trip Parent Permission form is signed at the beginning of the school year and covers all walking trips.
- Permission Slips for trips throughout the year will be issued for each trip. Parents must be informed as to the activities involved in the trip.
- No child will leave school premises on a trip without the School having obtained expressive written permission from the parent.
- Vehicular seatbelts must be worn on all field trips.
- Your child's teacher will send home advance notice of planned field trips. These notices will give you more detailed information about these trips. If you plan to volunteer as a chaperone for a field trip, it is expected that you adhere to the following:
 - a) You may not bring your other children with you.
 - b) You assist the teacher in charge on the trip.
 - c) You supervise a small group of students.
 - d) You adhere to our 'no sharing' policy (food, candy, liquids).

The School reserves the right to select chaperone volunteers at its discretion.

I. Photography & Video Permission Policy

From time to time, photographs or videos may be taken of students for public relations publications, professional development of staff, or other school-related purposes. Additionally, students' school-related work may be displayed in a school building in conjunction with displays of other students' work. These photographs, videos, and school-related work (which are not considered student records) will be used/displayed in a manner designed to ensure that confidential information about the child's educational program will not be revealed. Parents/guardians provide consent in the enrollment and re-enrollment packets. Parents/guardians who had provided consent in this packet and currently object to the use of their child's photograph, the videotaping of their child for our professional development program, the posting of their child's name or image on our school website, and/or the display of their child's work in any manner should contact the Executive Director.

J. School Meals

Daily Meals

The School serves breakfast and lunch daily. The menu will be sent home monthly. You may also choose to send your child to school with his/her own meals. Parents and guardians are required to complete a Family School Meals Application. These forms are a way for the School to claim Federal and State reimbursements for meals served and a basis for claiming other school funding sources. If you have any questions, please contact the Operations Coordinator.

No Sharing Policy

For the safety of all students, The School does not allow students to share any food items during breakfast or lunch.

Promotion of Healthy Foods

We believe students need healthy foods to nourish their growing bodies and give them energy to support their learning. Accordingly, we aim to promote healthy foods and the forming of healthy nutritional habits. For families who send their children to school with a homemade breakfast or lunch, we encourage including balanced and healthy options that minimize added sugar and other ingredients that could hinder growth. Given our commitment to healthy nutritional habits, the school does not distribute such food items like soda, gum, or candy in school. We hope that parents who send their children will food partner with us to encourage healthy foods.

K. Building Visitation Policy

Upon entering the building, please stop in the office and secure a visitor's pass. Please bring a photo ID as this will need to be scanned as a security measure.

Family Visitation. The administration and faculty of PHP wish to support home/school cooperation. In order to make your visit to school more productive to you and to us, and safe for all students, we ask:

1. Please schedule your visit in advance. A phone call to the Main Office will help coordinate scheduling with administration and alert necessary staff of your presence.
2. Classroom visits are scheduled through the respective teachers.
3. If you desire a conference with a teacher, make an appointment through the office. Classes will not be interrupted for this purpose.
4. All visitors must register in the office and obtain a visitor's ID.

Part VII: COVID-19 Policies & Procedures

A. School Reopening and Health & Safety Plan

This school year brings unique challenges as we navigate operating a safe, joyful, and rigorous educational experience during the COVID-19 pandemic. To meet this charge, the school has developed and is frequently updating additional policies and procedures based on the most recent local, state, and federal guidance and emerging research. Please refer to our website at <http://philadelphiahebrewpublic.org/reopening/> for the most updated reopening and health and safety plans.

B. Rules for Virtual Global Citizenship

During the remote components of our model this year, we ask for families' partnership in reinforcing our Rules for Virtual Global Citizenship so that students are set up for success.

Rules for Virtual Global Citizenship

PHILADELPHIA
Hebrew Public
CHARTER SCHOOL

1

I AM READY TO LEARN:

My workspace has everything that I might need (paper, pencils, etc.), and I put away all other distractions. My family knows that I am "at" school.



2

I AM PRESENTABLE:

I am dressed and ready to meet others!



3

I AM KIND:

I use words and actions that I would use in school, and interact with my camera in a responsible way.



4

I FOLLOW THE ONE MIC RULE:

I will mute my microphone until I need to speak.



GOLDEN RULE FOR ONLINE LEARNING

WE TREAT EACH OTHER HOW WE WANT TO BE
TREATED ONLINE AND OFFLINE!

LOAN AMORTIZATION SCHEDULE

ENTER VALUES					LOAN SUMMARY				
Loan amount		\$5,000,000.00			Scheduled payment		\$35,821.55		
Annual interest rate		6.00%			Scheduled number of payments		240		
Loan period in years		20			Actual number of payments		240		
Number of payments per year		12			Total early payments		\$0.00		
Start date of loan		7/1/2021			Total interest		\$3,597,172.70		
Optional extra payments		\$0.00			LENDER NAME		Year One		

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	YEAR ONE ANNUAL PAYMENT
1	7/1/2021	\$5,000,000.00	\$35,821.55	\$0.00	\$35,821.55	\$10,821.55	\$25,000.00	\$4,989,178.45	\$25,000.00	
2	8/1/2021	\$4,989,178.45	\$35,821.55	\$0.00	\$35,821.55	\$10,875.66	\$24,945.89	\$4,978,302.79	\$49,945.89	
3	9/1/2021	\$4,978,302.79	\$35,821.55	\$0.00	\$35,821.55	\$10,930.04	\$24,891.51	\$4,967,372.75	\$74,837.41	
4	10/1/2021	\$4,967,372.75	\$35,821.55	\$0.00	\$35,821.55	\$10,984.69	\$24,836.86	\$4,956,388.06	\$99,674.27	
5	11/1/2021	\$4,956,388.06	\$35,821.55	\$0.00	\$35,821.55	\$11,039.61	\$24,781.94	\$4,945,348.45	\$124,456.21	
6	12/1/2021	\$4,945,348.45	\$35,821.55	\$0.00	\$35,821.55	\$11,094.81	\$24,726.74	\$4,934,253.63	\$149,182.95	
7	1/1/2022	\$4,934,253.63	\$35,821.55	\$0.00	\$35,821.55	\$11,150.28	\$24,671.27	\$4,923,103.35	\$173,854.22	
8	2/1/2022	\$4,923,103.35	\$35,821.55	\$0.00	\$35,821.55	\$11,206.04	\$24,615.52	\$4,911,897.31	\$198,469.74	
9	3/1/2022	\$4,911,897.31	\$35,821.55	\$0.00	\$35,821.55	\$11,262.07	\$24,559.49	\$4,900,635.25	\$223,029.22	
10	4/1/2022	\$4,900,635.25	\$35,821.55	\$0.00	\$35,821.55	\$11,318.38	\$24,503.18	\$4,889,316.87	\$247,532.40	
11	5/1/2022	\$4,889,316.87	\$35,821.55	\$0.00	\$35,821.55	\$11,374.97	\$24,446.58	\$4,877,941.90	\$271,978.98	
12	6/1/2022	\$4,877,941.90	\$35,821.55	\$0.00	\$35,821.55	\$11,431.84	\$24,389.71	\$4,866,510.06	\$296,368.69	\$429,858.64
13	7/1/2022	\$4,866,510.06	\$35,821.55	\$0.00	\$35,821.55	\$11,489.00	\$24,332.55	\$4,855,021.06	\$320,701.24	
14	8/1/2022	\$4,855,021.06	\$35,821.55	\$0.00	\$35,821.55	\$11,546.45	\$24,275.11	\$4,843,474.61	\$344,976.35	
15	9/1/2022	\$4,843,474.61	\$35,821.55	\$0.00	\$35,821.55	\$11,604.18	\$24,217.37	\$4,831,870.43	\$369,193.72	
16	10/1/2022	\$4,831,870.43	\$35,821.55	\$0.00	\$35,821.55	\$11,662.20	\$24,159.35	\$4,820,208.23	\$393,353.07	
17	11/1/2022	\$4,820,208.23	\$35,821.55	\$0.00	\$35,821.55	\$11,720.51	\$24,101.04	\$4,808,487.72	\$417,454.12	
18	12/1/2022	\$4,808,487.72	\$35,821.55	\$0.00	\$35,821.55	\$11,779.11	\$24,042.44	\$4,796,708.60	\$441,496.55	
19	1/1/2023	\$4,796,708.60	\$35,821.55	\$0.00	\$35,821.55	\$11,838.01	\$23,983.54	\$4,784,870.59	\$465,480.10	
20	2/1/2023	\$4,784,870.59	\$35,821.55	\$0.00	\$35,821.55	\$11,897.20	\$23,924.35	\$4,772,973.39	\$489,404.45	
21	3/1/2023	\$4,772,973.39	\$35,821.55	\$0.00	\$35,821.55	\$11,956.69	\$23,864.87	\$4,761,016.71	\$513,269.32	
22	4/1/2023	\$4,761,016.71	\$35,821.55	\$0.00	\$35,821.55	\$12,016.47	\$23,805.08	\$4,749,000.24	\$537,074.40	
23	5/1/2023	\$4,749,000.24	\$35,821.55	\$0.00	\$35,821.55	\$12,076.55	\$23,745.00	\$4,736,923.68	\$560,819.40	
24	6/1/2023	\$4,736,923.68	\$35,821.55	\$0.00	\$35,821.55	\$12,136.93	\$23,684.62	\$4,724,786.75	\$584,504.02	
25	7/1/2023	\$4,724,786.75	\$35,821.55	\$0.00	\$35,821.55	\$12,197.62	\$23,623.93	\$4,712,589.13	\$608,127.95	
26	8/1/2023	\$4,712,589.13	\$35,821.55	\$0.00	\$35,821.55	\$12,258.61	\$23,562.95	\$4,700,330.52	\$631,690.90	
27	9/1/2023	\$4,700,330.52	\$35,821.55	\$0.00	\$35,821.55	\$12,319.90	\$23,501.65	\$4,688,010.62	\$655,192.55	
28	10/1/2023	\$4,688,010.62	\$35,821.55	\$0.00	\$35,821.55	\$12,381.50	\$23,440.05	\$4,675,629.12	\$678,632.61	
29	11/1/2023	\$4,675,629.12	\$35,821.55	\$0.00	\$35,821.55	\$12,443.41	\$23,378.15	\$4,663,185.72	\$702,010.75	
30	12/1/2023	\$4,663,185.72	\$35,821.55	\$0.00	\$35,821.55	\$12,505.62	\$23,315.93	\$4,650,680.09	\$725,326.68	
31	1/1/2024	\$4,650,680.09	\$35,821.55	\$0.00	\$35,821.55	\$12,568.15	\$23,253.40	\$4,638,111.94	\$748,580.08	
32	2/1/2024	\$4,638,111.94	\$35,821.55	\$0.00	\$35,821.55	\$12,630.99	\$23,190.56	\$4,625,480.95	\$771,770.64	
33	3/1/2024	\$4,625,480.95	\$35,821.55	\$0.00	\$35,821.55	\$12,694.15	\$23,127.40	\$4,612,786.80	\$794,898.04	
34	4/1/2024	\$4,612,786.80	\$35,821.55	\$0.00	\$35,821.55	\$12,757.62	\$23,063.93	\$4,600,029.18	\$817,961.98	
35	5/1/2024	\$4,600,029.18	\$35,821.55	\$0.00	\$35,821.55	\$12,821.41	\$23,000.15	\$4,587,207.77	\$840,962.12	
36	6/1/2024	\$4,587,207.77	\$35,821.55	\$0.00	\$35,821.55	\$12,885.51	\$22,936.04	\$4,574,322.26	\$863,898.16	
37	7/1/2024	\$4,574,322.26	\$35,821.55	\$0.00	\$35,821.55	\$12,949.94	\$22,871.61	\$4,561,372.32	\$886,769.77	
38	8/1/2024	\$4,561,372.32	\$35,821.55	\$0.00	\$35,821.55	\$13,014.69	\$22,806.86	\$4,548,357.63	\$909,576.64	
39	9/1/2024	\$4,548,357.63	\$35,821.55	\$0.00	\$35,821.55	\$13,079.76	\$22,741.79	\$4,535,277.86	\$932,318.42	
40	10/1/2024	\$4,535,277.86	\$35,821.55	\$0.00	\$35,821.55	\$13,145.16	\$22,676.39	\$4,522,132.70	\$954,994.81	
41	11/1/2024	\$4,522,132.70	\$35,821.55	\$0.00	\$35,821.55	\$13,210.89	\$22,610.66	\$4,508,921.81	\$977,605.48	
42	12/1/2024	\$4,508,921.81	\$35,821.55	\$0.00	\$35,821.55	\$13,276.94	\$22,544.61	\$4,495,644.86	\$1,000,150.09	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	YEAR ONE ANNUAL PAYMENT
43	1/1/2025	\$4,495,644.86	\$35,821.55	\$0.00	\$35,821.55	\$13,343.33	\$22,478.22	\$4,482,301.53	\$1,022,628.31	
44	2/1/2025	\$4,482,301.53	\$35,821.55	\$0.00	\$35,821.55	\$13,410.05	\$22,411.51	\$4,468,891.49	\$1,045,039.82	
45	3/1/2025	\$4,468,891.49	\$35,821.55	\$0.00	\$35,821.55	\$13,477.10	\$22,344.46	\$4,455,414.39	\$1,067,384.28	
46	4/1/2025	\$4,455,414.39	\$35,821.55	\$0.00	\$35,821.55	\$13,544.48	\$22,277.07	\$4,441,869.91	\$1,089,661.35	
47	5/1/2025	\$4,441,869.91	\$35,821.55	\$0.00	\$35,821.55	\$13,612.20	\$22,209.35	\$4,428,257.71	\$1,111,870.70	
48	6/1/2025	\$4,428,257.71	\$35,821.55	\$0.00	\$35,821.55	\$13,680.26	\$22,141.29	\$4,414,577.45	\$1,134,011.99	
49	7/1/2025	\$4,414,577.45	\$35,821.55	\$0.00	\$35,821.55	\$13,748.67	\$22,072.89	\$4,400,828.78	\$1,156,084.87	
50	8/1/2025	\$4,400,828.78	\$35,821.55	\$0.00	\$35,821.55	\$13,817.41	\$22,004.14	\$4,387,011.37	\$1,178,089.02	
51	9/1/2025	\$4,387,011.37	\$35,821.55	\$0.00	\$35,821.55	\$13,886.50	\$21,935.06	\$4,373,124.87	\$1,200,024.07	
52	10/1/2025	\$4,373,124.87	\$35,821.55	\$0.00	\$35,821.55	\$13,955.93	\$21,865.62	\$4,359,168.95	\$1,221,889.70	
53	11/1/2025	\$4,359,168.95	\$35,821.55	\$0.00	\$35,821.55	\$14,025.71	\$21,795.84	\$4,345,143.24	\$1,243,685.54	
54	12/1/2025	\$4,345,143.24	\$35,821.55	\$0.00	\$35,821.55	\$14,095.84	\$21,725.72	\$4,331,047.40	\$1,265,411.26	
55	1/1/2026	\$4,331,047.40	\$35,821.55	\$0.00	\$35,821.55	\$14,166.32	\$21,655.24	\$4,316,881.09	\$1,287,066.50	
56	2/1/2026	\$4,316,881.09	\$35,821.55	\$0.00	\$35,821.55	\$14,237.15	\$21,584.41	\$4,302,643.94	\$1,308,650.90	
57	3/1/2026	\$4,302,643.94	\$35,821.55	\$0.00	\$35,821.55	\$14,308.33	\$21,513.22	\$4,288,335.60	\$1,330,164.12	
58	4/1/2026	\$4,288,335.60	\$35,821.55	\$0.00	\$35,821.55	\$14,379.87	\$21,441.68	\$4,273,955.73	\$1,351,605.80	
59	5/1/2026	\$4,273,955.73	\$35,821.55	\$0.00	\$35,821.55	\$14,451.77	\$21,369.78	\$4,259,503.96	\$1,372,975.58	
60	6/1/2026	\$4,259,503.96	\$35,821.55	\$0.00	\$35,821.55	\$14,524.03	\$21,297.52	\$4,244,979.92	\$1,394,273.10	
61	7/1/2026	\$4,244,979.92	\$35,821.55	\$0.00	\$35,821.55	\$14,596.65	\$21,224.90	\$4,230,383.27	\$1,415,498.00	
62	8/1/2026	\$4,230,383.27	\$35,821.55	\$0.00	\$35,821.55	\$14,669.64	\$21,151.92	\$4,215,713.63	\$1,436,649.91	
63	9/1/2026	\$4,215,713.63	\$35,821.55	\$0.00	\$35,821.55	\$14,742.98	\$21,078.57	\$4,200,970.65	\$1,457,728.48	
64	10/1/2026	\$4,200,970.65	\$35,821.55	\$0.00	\$35,821.55	\$14,816.70	\$21,004.85	\$4,186,153.95	\$1,478,733.34	
65	11/1/2026	\$4,186,153.95	\$35,821.55	\$0.00	\$35,821.55	\$14,890.78	\$20,930.77	\$4,171,263.16	\$1,499,664.10	
66	12/1/2026	\$4,171,263.16	\$35,821.55	\$0.00	\$35,821.55	\$14,965.24	\$20,856.32	\$4,156,297.93	\$1,520,520.42	
67	1/1/2027	\$4,156,297.93	\$35,821.55	\$0.00	\$35,821.55	\$15,040.06	\$20,781.49	\$4,141,257.86	\$1,541,301.91	
68	2/1/2027	\$4,141,257.86	\$35,821.55	\$0.00	\$35,821.55	\$15,115.26	\$20,706.29	\$4,126,142.60	\$1,562,008.20	
69	3/1/2027	\$4,126,142.60	\$35,821.55	\$0.00	\$35,821.55	\$15,190.84	\$20,630.71	\$4,110,951.76	\$1,582,638.91	
70	4/1/2027	\$4,110,951.76	\$35,821.55	\$0.00	\$35,821.55	\$15,266.79	\$20,554.76	\$4,095,684.97	\$1,603,193.67	
71	5/1/2027	\$4,095,684.97	\$35,821.55	\$0.00	\$35,821.55	\$15,343.13	\$20,478.42	\$4,080,341.84	\$1,623,672.10	
72	6/1/2027	\$4,080,341.84	\$35,821.55	\$0.00	\$35,821.55	\$15,419.84	\$20,401.71	\$4,064,921.99	\$1,644,073.81	
73	7/1/2027	\$4,064,921.99	\$35,821.55	\$0.00	\$35,821.55	\$15,496.94	\$20,324.61	\$4,049,425.05	\$1,664,398.42	
74	8/1/2027	\$4,049,425.05	\$35,821.55	\$0.00	\$35,821.55	\$15,574.43	\$20,247.13	\$4,033,850.62	\$1,684,645.54	
75	9/1/2027	\$4,033,850.62	\$35,821.55	\$0.00	\$35,821.55	\$15,652.30	\$20,169.25	\$4,018,198.32	\$1,704,814.79	
76	10/1/2027	\$4,018,198.32	\$35,821.55	\$0.00	\$35,821.55	\$15,730.56	\$20,090.99	\$4,002,467.76	\$1,724,905.79	
77	11/1/2027	\$4,002,467.76	\$35,821.55	\$0.00	\$35,821.55	\$15,809.21	\$20,012.34	\$3,986,658.55	\$1,744,918.12	
78	12/1/2027	\$3,986,658.55	\$35,821.55	\$0.00	\$35,821.55	\$15,888.26	\$19,933.29	\$3,970,770.29	\$1,764,851.42	
79	1/1/2028	\$3,970,770.29	\$35,821.55	\$0.00	\$35,821.55	\$15,967.70	\$19,853.85	\$3,954,802.59	\$1,784,705.27	
80	2/1/2028	\$3,954,802.59	\$35,821.55	\$0.00	\$35,821.55	\$16,047.54	\$19,774.01	\$3,938,755.05	\$1,804,479.28	
81	3/1/2028	\$3,938,755.05	\$35,821.55	\$0.00	\$35,821.55	\$16,127.78	\$19,693.78	\$3,922,627.27	\$1,824,173.06	
82	4/1/2028	\$3,922,627.27	\$35,821.55	\$0.00	\$35,821.55	\$16,208.42	\$19,613.14	\$3,906,418.85	\$1,843,786.19	
83	5/1/2028	\$3,906,418.85	\$35,821.55	\$0.00	\$35,821.55	\$16,289.46	\$19,532.09	\$3,890,129.39	\$1,863,318.29	
84	6/1/2028	\$3,890,129.39	\$35,821.55	\$0.00	\$35,821.55	\$16,370.91	\$19,450.65	\$3,873,758.49	\$1,882,768.93	
85	7/1/2028	\$3,873,758.49	\$35,821.55	\$0.00	\$35,821.55	\$16,452.76	\$19,368.79	\$3,857,305.73	\$1,902,137.73	
86	8/1/2028	\$3,857,305.73	\$35,821.55	\$0.00	\$35,821.55	\$16,535.02	\$19,286.53	\$3,840,770.70	\$1,921,424.26	
87	9/1/2028	\$3,840,770.70	\$35,821.55	\$0.00	\$35,821.55	\$16,617.70	\$19,203.85	\$3,824,153.00	\$1,940,628.11	
88	10/1/2028	\$3,824,153.00	\$35,821.55	\$0.00	\$35,821.55	\$16,700.79	\$19,120.77	\$3,807,452.22	\$1,959,748.87	
89	11/1/2028	\$3,807,452.22	\$35,821.55	\$0.00	\$35,821.55	\$16,784.29	\$19,037.26	\$3,790,667.92	\$1,978,786.13	
90	12/1/2028	\$3,790,667.92	\$35,821.55	\$0.00	\$35,821.55	\$16,868.21	\$18,953.34	\$3,773,799.71	\$1,997,739.47	
91	1/1/2029	\$3,773,799.71	\$35,821.55	\$0.00	\$35,821.55	\$16,952.55	\$18,869.00	\$3,756,847.16	\$2,016,608.47	
92	2/1/2029	\$3,756,847.16	\$35,821.55	\$0.00	\$35,821.55	\$17,037.32	\$18,784.24	\$3,739,809.84	\$2,035,392.71	
93	3/1/2029	\$3,739,809.84	\$35,821.55	\$0.00	\$35,821.55	\$17,122.50	\$18,699.05	\$3,722,687.34	\$2,054,091.76	
94	4/1/2029	\$3,722,687.34	\$35,821.55	\$0.00	\$35,821.55	\$17,208.12	\$18,613.44	\$3,705,479.22	\$2,072,705.19	
95	5/1/2029	\$3,705,479.22	\$35,821.55	\$0.00	\$35,821.55	\$17,294.16	\$18,527.40	\$3,688,185.06	\$2,091,232.59	
96	6/1/2029	\$3,688,185.06	\$35,821.55	\$0.00	\$35,821.55	\$17,380.63	\$18,440.93	\$3,670,804.44	\$2,109,673.52	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	YEAR ONE ANNUAL PAYMENT
97	7/1/2029	\$3,670,804.44	\$35,821.55	\$0.00	\$35,821.55	\$17,467.53	\$18,354.02	\$3,653,336.90	\$2,128,027.54	
98	8/1/2029	\$3,653,336.90	\$35,821.55	\$0.00	\$35,821.55	\$17,554.87	\$18,266.68	\$3,635,782.04	\$2,146,294.22	
99	9/1/2029	\$3,635,782.04	\$35,821.55	\$0.00	\$35,821.55	\$17,642.64	\$18,178.91	\$3,618,139.39	\$2,164,473.13	
100	10/1/2029	\$3,618,139.39	\$35,821.55	\$0.00	\$35,821.55	\$17,730.86	\$18,090.70	\$3,600,408.54	\$2,182,563.83	
101	11/1/2029	\$3,600,408.54	\$35,821.55	\$0.00	\$35,821.55	\$17,819.51	\$18,002.04	\$3,582,589.03	\$2,200,565.87	
102	12/1/2029	\$3,582,589.03	\$35,821.55	\$0.00	\$35,821.55	\$17,908.61	\$17,912.95	\$3,564,680.42	\$2,218,478.82	
103	1/1/2030	\$3,564,680.42	\$35,821.55	\$0.00	\$35,821.55	\$17,998.15	\$17,823.40	\$3,546,682.27	\$2,236,302.22	
104	2/1/2030	\$3,546,682.27	\$35,821.55	\$0.00	\$35,821.55	\$18,088.14	\$17,733.41	\$3,528,594.13	\$2,254,035.63	
105	3/1/2030	\$3,528,594.13	\$35,821.55	\$0.00	\$35,821.55	\$18,178.58	\$17,642.97	\$3,510,415.54	\$2,271,678.60	
106	4/1/2030	\$3,510,415.54	\$35,821.55	\$0.00	\$35,821.55	\$18,269.48	\$17,552.08	\$3,492,146.07	\$2,289,230.68	
107	5/1/2030	\$3,492,146.07	\$35,821.55	\$0.00	\$35,821.55	\$18,360.82	\$17,460.73	\$3,473,785.25	\$2,306,691.41	
108	6/1/2030	\$3,473,785.25	\$35,821.55	\$0.00	\$35,821.55	\$18,452.63	\$17,368.93	\$3,455,332.62	\$2,324,060.34	
109	7/1/2030	\$3,455,332.62	\$35,821.55	\$0.00	\$35,821.55	\$18,544.89	\$17,276.66	\$3,436,787.73	\$2,341,337.00	
110	8/1/2030	\$3,436,787.73	\$35,821.55	\$0.00	\$35,821.55	\$18,637.61	\$17,183.94	\$3,418,150.12	\$2,358,520.94	
111	9/1/2030	\$3,418,150.12	\$35,821.55	\$0.00	\$35,821.55	\$18,730.80	\$17,090.75	\$3,399,419.31	\$2,375,611.69	
112	10/1/2030	\$3,399,419.31	\$35,821.55	\$0.00	\$35,821.55	\$18,824.46	\$16,997.10	\$3,380,594.86	\$2,392,608.79	
113	11/1/2030	\$3,380,594.86	\$35,821.55	\$0.00	\$35,821.55	\$18,918.58	\$16,902.97	\$3,361,676.28	\$2,409,511.76	
114	12/1/2030	\$3,361,676.28	\$35,821.55	\$0.00	\$35,821.55	\$19,013.17	\$16,808.38	\$3,342,663.11	\$2,426,320.14	
115	1/1/2031	\$3,342,663.11	\$35,821.55	\$0.00	\$35,821.55	\$19,108.24	\$16,713.32	\$3,323,554.87	\$2,443,033.46	
116	2/1/2031	\$3,323,554.87	\$35,821.55	\$0.00	\$35,821.55	\$19,203.78	\$16,617.77	\$3,304,351.09	\$2,459,651.23	
117	3/1/2031	\$3,304,351.09	\$35,821.55	\$0.00	\$35,821.55	\$19,299.80	\$16,521.76	\$3,285,051.29	\$2,476,172.99	
118	4/1/2031	\$3,285,051.29	\$35,821.55	\$0.00	\$35,821.55	\$19,396.30	\$16,425.26	\$3,265,655.00	\$2,492,598.24	
119	5/1/2031	\$3,265,655.00	\$35,821.55	\$0.00	\$35,821.55	\$19,493.28	\$16,328.27	\$3,246,161.72	\$2,508,926.52	
120	6/1/2031	\$3,246,161.72	\$35,821.55	\$0.00	\$35,821.55	\$19,590.74	\$16,230.81	\$3,226,570.98	\$2,525,157.33	
121	7/1/2031	\$3,226,570.98	\$35,821.55	\$0.00	\$35,821.55	\$19,688.70	\$16,132.85	\$3,206,882.28	\$2,541,290.18	
122	8/1/2031	\$3,206,882.28	\$35,821.55	\$0.00	\$35,821.55	\$19,787.14	\$16,034.41	\$3,187,095.14	\$2,557,324.59	
123	9/1/2031	\$3,187,095.14	\$35,821.55	\$0.00	\$35,821.55	\$19,886.08	\$15,935.48	\$3,167,209.06	\$2,573,260.07	
124	10/1/2031	\$3,167,209.06	\$35,821.55	\$0.00	\$35,821.55	\$19,985.51	\$15,836.05	\$3,147,223.55	\$2,589,096.11	
125	11/1/2031	\$3,147,223.55	\$35,821.55	\$0.00	\$35,821.55	\$20,085.44	\$15,736.12	\$3,127,138.12	\$2,604,832.23	
126	12/1/2031	\$3,127,138.12	\$35,821.55	\$0.00	\$35,821.55	\$20,185.86	\$15,635.69	\$3,106,952.25	\$2,620,467.92	
127	1/1/2032	\$3,106,952.25	\$35,821.55	\$0.00	\$35,821.55	\$20,286.79	\$15,534.76	\$3,086,665.46	\$2,636,002.68	
128	2/1/2032	\$3,086,665.46	\$35,821.55	\$0.00	\$35,821.55	\$20,388.23	\$15,433.33	\$3,066,277.24	\$2,651,436.01	
129	3/1/2032	\$3,066,277.24	\$35,821.55	\$0.00	\$35,821.55	\$20,490.17	\$15,331.39	\$3,045,787.07	\$2,666,767.40	
130	4/1/2032	\$3,045,787.07	\$35,821.55	\$0.00	\$35,821.55	\$20,592.62	\$15,228.94	\$3,025,194.45	\$2,681,996.33	
131	5/1/2032	\$3,025,194.45	\$35,821.55	\$0.00	\$35,821.55	\$20,695.58	\$15,125.97	\$3,004,498.87	\$2,697,122.30	
132	6/1/2032	\$3,004,498.87	\$35,821.55	\$0.00	\$35,821.55	\$20,799.06	\$15,022.49	\$2,983,699.81	\$2,712,144.80	
133	7/1/2032	\$2,983,699.81	\$35,821.55	\$0.00	\$35,821.55	\$20,903.05	\$14,918.50	\$2,962,796.76	\$2,727,063.30	
134	8/1/2032	\$2,962,796.76	\$35,821.55	\$0.00	\$35,821.55	\$21,007.57	\$14,813.98	\$2,941,789.19	\$2,741,877.28	
135	9/1/2032	\$2,941,789.19	\$35,821.55	\$0.00	\$35,821.55	\$21,112.61	\$14,708.95	\$2,920,676.58	\$2,756,586.23	
136	10/1/2032	\$2,920,676.58	\$35,821.55	\$0.00	\$35,821.55	\$21,218.17	\$14,603.38	\$2,899,458.41	\$2,771,189.61	
137	11/1/2032	\$2,899,458.41	\$35,821.55	\$0.00	\$35,821.55	\$21,324.26	\$14,497.29	\$2,878,134.15	\$2,785,686.90	
138	12/1/2032	\$2,878,134.15	\$35,821.55	\$0.00	\$35,821.55	\$21,430.88	\$14,390.67	\$2,856,703.27	\$2,800,077.57	
139	1/1/2033	\$2,856,703.27	\$35,821.55	\$0.00	\$35,821.55	\$21,538.04	\$14,283.52	\$2,835,165.23	\$2,814,361.09	
140	2/1/2033	\$2,835,165.23	\$35,821.55	\$0.00	\$35,821.55	\$21,645.73	\$14,175.83	\$2,813,519.51	\$2,828,536.92	
141	3/1/2033	\$2,813,519.51	\$35,821.55	\$0.00	\$35,821.55	\$21,753.96	\$14,067.60	\$2,791,765.55	\$2,842,604.51	
142	4/1/2033	\$2,791,765.55	\$35,821.55	\$0.00	\$35,821.55	\$21,862.73	\$13,958.83	\$2,769,902.83	\$2,856,563.34	
143	5/1/2033	\$2,769,902.83	\$35,821.55	\$0.00	\$35,821.55	\$21,972.04	\$13,849.51	\$2,747,930.79	\$2,870,412.86	
144	6/1/2033	\$2,747,930.79	\$35,821.55	\$0.00	\$35,821.55	\$22,081.90	\$13,739.65	\$2,725,848.89	\$2,884,152.51	
145	7/1/2033	\$2,725,848.89	\$35,821.55	\$0.00	\$35,821.55	\$22,192.31	\$13,629.24	\$2,703,656.58	\$2,897,781.75	
146	8/1/2033	\$2,703,656.58	\$35,821.55	\$0.00	\$35,821.55	\$22,303.27	\$13,518.28	\$2,681,353.31	\$2,911,300.04	
147	9/1/2033	\$2,681,353.31	\$35,821.55	\$0.00	\$35,821.55	\$22,414.79	\$13,406.77	\$2,658,938.52	\$2,924,706.80	
148	10/1/2033	\$2,658,938.52	\$35,821.55	\$0.00	\$35,821.55	\$22,526.86	\$13,294.69	\$2,636,411.66	\$2,938,001.50	
149	11/1/2033	\$2,636,411.66	\$35,821.55	\$0.00	\$35,821.55	\$22,639.49	\$13,182.06	\$2,613,772.17	\$2,951,183.55	
150	12/1/2033	\$2,613,772.17	\$35,821.55	\$0.00	\$35,821.55	\$22,752.69	\$13,068.86	\$2,591,019.48	\$2,964,252.41	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	YEAR ONE ANNUAL PAYMENT
151	1/1/2034	\$2,591,019.48	\$35,821.55	\$0.00	\$35,821.55	\$22,866.46	\$12,955.10	\$2,568,153.02	\$2,977,207.51	
152	2/1/2034	\$2,568,153.02	\$35,821.55	\$0.00	\$35,821.55	\$22,980.79	\$12,840.77	\$2,545,172.23	\$2,990,048.28	
153	3/1/2034	\$2,545,172.23	\$35,821.55	\$0.00	\$35,821.55	\$23,095.69	\$12,725.86	\$2,522,076.54	\$3,002,774.14	
154	4/1/2034	\$2,522,076.54	\$35,821.55	\$0.00	\$35,821.55	\$23,211.17	\$12,610.38	\$2,498,865.37	\$3,015,384.52	
155	5/1/2034	\$2,498,865.37	\$35,821.55	\$0.00	\$35,821.55	\$23,327.23	\$12,494.33	\$2,475,538.14	\$3,027,878.85	
156	6/1/2034	\$2,475,538.14	\$35,821.55	\$0.00	\$35,821.55	\$23,443.86	\$12,377.69	\$2,452,094.28	\$3,040,256.54	
157	7/1/2034	\$2,452,094.28	\$35,821.55	\$0.00	\$35,821.55	\$23,561.08	\$12,260.47	\$2,428,533.20	\$3,052,517.01	
158	8/1/2034	\$2,428,533.20	\$35,821.55	\$0.00	\$35,821.55	\$23,678.89	\$12,142.67	\$2,404,854.31	\$3,064,659.68	
159	9/1/2034	\$2,404,854.31	\$35,821.55	\$0.00	\$35,821.55	\$23,797.28	\$12,024.27	\$2,381,057.03	\$3,076,683.95	
160	10/1/2034	\$2,381,057.03	\$35,821.55	\$0.00	\$35,821.55	\$23,916.27	\$11,905.29	\$2,357,140.76	\$3,088,589.23	
161	11/1/2034	\$2,357,140.76	\$35,821.55	\$0.00	\$35,821.55	\$24,035.85	\$11,785.70	\$2,333,104.92	\$3,100,374.94	
162	12/1/2034	\$2,333,104.92	\$35,821.55	\$0.00	\$35,821.55	\$24,156.03	\$11,665.52	\$2,308,948.89	\$3,112,040.46	
163	1/1/2035	\$2,308,948.89	\$35,821.55	\$0.00	\$35,821.55	\$24,276.81	\$11,544.74	\$2,284,672.08	\$3,123,585.21	
164	2/1/2035	\$2,284,672.08	\$35,821.55	\$0.00	\$35,821.55	\$24,398.19	\$11,423.36	\$2,260,273.89	\$3,135,008.57	
165	3/1/2035	\$2,260,273.89	\$35,821.55	\$0.00	\$35,821.55	\$24,520.18	\$11,301.37	\$2,235,753.70	\$3,146,309.94	
166	4/1/2035	\$2,235,753.70	\$35,821.55	\$0.00	\$35,821.55	\$24,642.78	\$11,178.77	\$2,211,110.92	\$3,157,488.70	
167	5/1/2035	\$2,211,110.92	\$35,821.55	\$0.00	\$35,821.55	\$24,766.00	\$11,055.55	\$2,186,344.92	\$3,168,544.26	
168	6/1/2035	\$2,186,344.92	\$35,821.55	\$0.00	\$35,821.55	\$24,889.83	\$10,931.72	\$2,161,455.09	\$3,179,475.98	
169	7/1/2035	\$2,161,455.09	\$35,821.55	\$0.00	\$35,821.55	\$25,014.28	\$10,807.28	\$2,136,440.81	\$3,190,283.26	
170	8/1/2035	\$2,136,440.81	\$35,821.55	\$0.00	\$35,821.55	\$25,139.35	\$10,682.20	\$2,111,301.47	\$3,200,965.46	
171	9/1/2035	\$2,111,301.47	\$35,821.55	\$0.00	\$35,821.55	\$25,265.05	\$10,556.51	\$2,086,036.42	\$3,211,521.97	
172	10/1/2035	\$2,086,036.42	\$35,821.55	\$0.00	\$35,821.55	\$25,391.37	\$10,430.18	\$2,060,645.05	\$3,221,952.15	
173	11/1/2035	\$2,060,645.05	\$35,821.55	\$0.00	\$35,821.55	\$25,518.33	\$10,303.23	\$2,035,126.72	\$3,232,255.38	
174	12/1/2035	\$2,035,126.72	\$35,821.55	\$0.00	\$35,821.55	\$25,645.92	\$10,175.63	\$2,009,480.80	\$3,242,431.01	
175	1/1/2036	\$2,009,480.80	\$35,821.55	\$0.00	\$35,821.55	\$25,774.15	\$10,047.40	\$1,983,706.65	\$3,252,478.41	
176	2/1/2036	\$1,983,706.65	\$35,821.55	\$0.00	\$35,821.55	\$25,903.02	\$9,918.53	\$1,957,803.63	\$3,262,396.95	
177	3/1/2036	\$1,957,803.63	\$35,821.55	\$0.00	\$35,821.55	\$26,032.53	\$9,789.02	\$1,931,771.10	\$3,272,185.97	
178	4/1/2036	\$1,931,771.10	\$35,821.55	\$0.00	\$35,821.55	\$26,162.70	\$9,658.86	\$1,905,608.40	\$3,281,844.82	
179	5/1/2036	\$1,905,608.40	\$35,821.55	\$0.00	\$35,821.55	\$26,293.51	\$9,528.04	\$1,879,314.89	\$3,291,372.86	
180	6/1/2036	\$1,879,314.89	\$35,821.55	\$0.00	\$35,821.55	\$26,424.98	\$9,396.57	\$1,852,889.91	\$3,300,769.44	
181	7/1/2036	\$1,852,889.91	\$35,821.55	\$0.00	\$35,821.55	\$26,557.10	\$9,264.45	\$1,826,332.81	\$3,310,033.89	
182	8/1/2036	\$1,826,332.81	\$35,821.55	\$0.00	\$35,821.55	\$26,689.89	\$9,131.66	\$1,799,642.92	\$3,319,165.55	
183	9/1/2036	\$1,799,642.92	\$35,821.55	\$0.00	\$35,821.55	\$26,823.34	\$8,998.21	\$1,772,819.58	\$3,328,163.77	
184	10/1/2036	\$1,772,819.58	\$35,821.55	\$0.00	\$35,821.55	\$26,957.46	\$8,864.10	\$1,745,862.13	\$3,337,027.86	
185	11/1/2036	\$1,745,862.13	\$35,821.55	\$0.00	\$35,821.55	\$27,092.24	\$8,729.31	\$1,718,769.88	\$3,345,757.18	
186	12/1/2036	\$1,718,769.88	\$35,821.55	\$0.00	\$35,821.55	\$27,227.70	\$8,593.85	\$1,691,542.18	\$3,354,351.02	
187	1/1/2037	\$1,691,542.18	\$35,821.55	\$0.00	\$35,821.55	\$27,363.84	\$8,457.71	\$1,664,178.34	\$3,362,808.74	
188	2/1/2037	\$1,664,178.34	\$35,821.55	\$0.00	\$35,821.55	\$27,500.66	\$8,320.89	\$1,636,677.68	\$3,371,129.63	
189	3/1/2037	\$1,636,677.68	\$35,821.55	\$0.00	\$35,821.55	\$27,638.16	\$8,183.39	\$1,609,039.51	\$3,379,313.02	
190	4/1/2037	\$1,609,039.51	\$35,821.55	\$0.00	\$35,821.55	\$27,776.36	\$8,045.20	\$1,581,263.16	\$3,387,358.21	
191	5/1/2037	\$1,581,263.16	\$35,821.55	\$0.00	\$35,821.55	\$27,915.24	\$7,906.32	\$1,553,347.92	\$3,395,264.53	
192	6/1/2037	\$1,553,347.92	\$35,821.55	\$0.00	\$35,821.55	\$28,054.81	\$7,766.74	\$1,525,293.11	\$3,403,031.27	
193	7/1/2037	\$1,525,293.11	\$35,821.55	\$0.00	\$35,821.55	\$28,195.09	\$7,626.47	\$1,497,098.02	\$3,410,657.73	
194	8/1/2037	\$1,497,098.02	\$35,821.55	\$0.00	\$35,821.55	\$28,336.06	\$7,485.49	\$1,468,761.96	\$3,418,143.22	
195	9/1/2037	\$1,468,761.96	\$35,821.55	\$0.00	\$35,821.55	\$28,477.74	\$7,343.81	\$1,440,284.21	\$3,425,487.03	
196	10/1/2037	\$1,440,284.21	\$35,821.55	\$0.00	\$35,821.55	\$28,620.13	\$7,201.42	\$1,411,664.08	\$3,432,688.45	
197	11/1/2037	\$1,411,664.08	\$35,821.55	\$0.00	\$35,821.55	\$28,763.23	\$7,058.32	\$1,382,900.85	\$3,439,746.78	
198	12/1/2037	\$1,382,900.85	\$35,821.55	\$0.00	\$35,821.55	\$28,907.05	\$6,914.50	\$1,353,993.80	\$3,446,661.28	
199	1/1/2038	\$1,353,993.80	\$35,821.55	\$0.00	\$35,821.55	\$29,051.58	\$6,769.97	\$1,324,942.22	\$3,453,431.25	
200	2/1/2038	\$1,324,942.22	\$35,821.55	\$0.00	\$35,821.55	\$29,196.84	\$6,624.71	\$1,295,745.37	\$3,460,055.96	
201	3/1/2038	\$1,295,745.37	\$35,821.55	\$0.00	\$35,821.55	\$29,342.83	\$6,478.73	\$1,266,402.55	\$3,466,534.69	
202	4/1/2038	\$1,266,402.55	\$35,821.55	\$0.00	\$35,821.55	\$29,489.54	\$6,332.01	\$1,236,913.01	\$3,472,866.70	
203	5/1/2038	\$1,236,913.01	\$35,821.55	\$0.00	\$35,821.55	\$29,636.99	\$6,184.57	\$1,207,276.02	\$3,479,051.26	
204	6/1/2038	\$1,207,276.02	\$35,821.55	\$0.00	\$35,821.55	\$29,785.17	\$6,036.38	\$1,177,490.85	\$3,485,087.64	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	YEAR ONE ANNUAL PAYMENT
205	7/1/2038	\$1,177,490.85	\$35,821.55	\$0.00	\$35,821.55	\$29,934.10	\$5,887.45	\$1,147,556.75	\$3,490,975.10	
206	8/1/2038	\$1,147,556.75	\$35,821.55	\$0.00	\$35,821.55	\$30,083.77	\$5,737.78	\$1,117,472.98	\$3,496,712.88	
207	9/1/2038	\$1,117,472.98	\$35,821.55	\$0.00	\$35,821.55	\$30,234.19	\$5,587.36	\$1,087,238.79	\$3,502,300.25	
208	10/1/2038	\$1,087,238.79	\$35,821.55	\$0.00	\$35,821.55	\$30,385.36	\$5,436.19	\$1,056,853.43	\$3,507,736.44	
209	11/1/2038	\$1,056,853.43	\$35,821.55	\$0.00	\$35,821.55	\$30,537.29	\$5,284.27	\$1,026,316.15	\$3,513,020.71	
210	12/1/2038	\$1,026,316.15	\$35,821.55	\$0.00	\$35,821.55	\$30,689.97	\$5,131.58	\$995,626.18	\$3,518,152.29	
211	1/1/2039	\$995,626.18	\$35,821.55	\$0.00	\$35,821.55	\$30,843.42	\$4,978.13	\$964,782.75	\$3,523,130.42	
212	2/1/2039	\$964,782.75	\$35,821.55	\$0.00	\$35,821.55	\$30,997.64	\$4,823.91	\$933,785.11	\$3,527,954.33	
213	3/1/2039	\$933,785.11	\$35,821.55	\$0.00	\$35,821.55	\$31,152.63	\$4,668.93	\$902,632.49	\$3,532,623.26	
214	4/1/2039	\$902,632.49	\$35,821.55	\$0.00	\$35,821.55	\$31,308.39	\$4,513.16	\$871,324.10	\$3,537,136.42	
215	5/1/2039	\$871,324.10	\$35,821.55	\$0.00	\$35,821.55	\$31,464.93	\$4,356.62	\$839,859.16	\$3,541,493.04	
216	6/1/2039	\$839,859.16	\$35,821.55	\$0.00	\$35,821.55	\$31,622.26	\$4,199.30	\$808,236.91	\$3,545,692.34	
217	7/1/2039	\$808,236.91	\$35,821.55	\$0.00	\$35,821.55	\$31,780.37	\$4,041.18	\$776,456.54	\$3,549,733.52	
218	8/1/2039	\$776,456.54	\$35,821.55	\$0.00	\$35,821.55	\$31,939.27	\$3,882.28	\$744,517.27	\$3,553,615.81	
219	9/1/2039	\$744,517.27	\$35,821.55	\$0.00	\$35,821.55	\$32,098.97	\$3,722.59	\$712,418.30	\$3,557,338.39	
220	10/1/2039	\$712,418.30	\$35,821.55	\$0.00	\$35,821.55	\$32,259.46	\$3,562.09	\$680,158.84	\$3,560,900.48	
221	11/1/2039	\$680,158.84	\$35,821.55	\$0.00	\$35,821.55	\$32,420.76	\$3,400.79	\$647,738.08	\$3,564,301.28	
222	12/1/2039	\$647,738.08	\$35,821.55	\$0.00	\$35,821.55	\$32,582.86	\$3,238.69	\$615,155.22	\$3,567,539.97	
223	1/1/2040	\$615,155.22	\$35,821.55	\$0.00	\$35,821.55	\$32,745.78	\$3,075.78	\$582,409.44	\$3,570,615.74	
224	2/1/2040	\$582,409.44	\$35,821.55	\$0.00	\$35,821.55	\$32,909.51	\$2,912.05	\$549,499.94	\$3,573,527.79	
225	3/1/2040	\$549,499.94	\$35,821.55	\$0.00	\$35,821.55	\$33,074.05	\$2,747.50	\$516,425.88	\$3,576,275.29	
226	4/1/2040	\$516,425.88	\$35,821.55	\$0.00	\$35,821.55	\$33,239.42	\$2,582.13	\$483,186.46	\$3,578,857.42	
227	5/1/2040	\$483,186.46	\$35,821.55	\$0.00	\$35,821.55	\$33,405.62	\$2,415.93	\$449,780.84	\$3,581,273.35	
228	6/1/2040	\$449,780.84	\$35,821.55	\$0.00	\$35,821.55	\$33,572.65	\$2,248.90	\$416,208.19	\$3,583,522.26	
229	7/1/2040	\$416,208.19	\$35,821.55	\$0.00	\$35,821.55	\$33,740.51	\$2,081.04	\$382,467.68	\$3,585,603.30	
230	8/1/2040	\$382,467.68	\$35,821.55	\$0.00	\$35,821.55	\$33,909.21	\$1,912.34	\$348,558.46	\$3,587,515.64	
231	9/1/2040	\$348,558.46	\$35,821.55	\$0.00	\$35,821.55	\$34,078.76	\$1,742.79	\$314,479.70	\$3,589,258.43	
232	10/1/2040	\$314,479.70	\$35,821.55	\$0.00	\$35,821.55	\$34,249.15	\$1,572.40	\$280,230.55	\$3,590,830.83	
233	11/1/2040	\$280,230.55	\$35,821.55	\$0.00	\$35,821.55	\$34,420.40	\$1,401.15	\$245,810.15	\$3,592,231.98	
234	12/1/2040	\$245,810.15	\$35,821.55	\$0.00	\$35,821.55	\$34,592.50	\$1,229.05	\$211,217.65	\$3,593,461.03	
235	1/1/2041	\$211,217.65	\$35,821.55	\$0.00	\$35,821.55	\$34,765.46	\$1,056.09	\$176,452.18	\$3,594,517.12	
236	2/1/2041	\$176,452.18	\$35,821.55	\$0.00	\$35,821.55	\$34,939.29	\$882.26	\$141,512.89	\$3,595,399.38	
237	3/1/2041	\$141,512.89	\$35,821.55	\$0.00	\$35,821.55	\$35,113.99	\$707.56	\$106,398.90	\$3,596,106.94	
238	4/1/2041	\$106,398.90	\$35,821.55	\$0.00	\$35,821.55	\$35,289.56	\$531.99	\$71,109.34	\$3,596,638.94	
239	5/1/2041	\$71,109.34	\$35,821.55	\$0.00	\$35,821.55	\$35,466.01	\$355.55	\$35,643.34	\$3,596,994.49	
240	6/1/2041	\$35,643.34	\$35,821.55	\$0.00	\$35,643.34	\$35,465.12	\$178.22	\$0.00	\$3,597,172.70	

LOAN AMORTIZATION SCHEDULE

ENTER VALUES

Loan amount	\$18,000,000.00
Annual interest rate	5.75%
Loan period in years	30
Number of payments per year	12
Start date of loan	7/1/2022

Optional extra payments	\$0.00
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LOAN SUMMARY

Scheduled payment	\$105,043.11
Scheduled number of payments	360
Actual number of payments	360
Total early payments	\$0.00
Total interest	\$19,815,521.10

LENDER NAME	Year Two - Year Four
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PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
1	7/1/2022	#####	\$105,043.11	\$0.00	\$105,043.11	\$18,793.11	\$86,250.00	\$17,981,206.89	\$86,250.00	
2	8/1/2022	#####	\$105,043.11	\$0.00	\$105,043.11	\$18,883.16	\$86,159.95	\$17,962,323.72	\$172,409.95	
3	9/1/2022	#####	\$105,043.11	\$0.00	\$105,043.11	\$18,973.65	\$86,069.47	\$17,943,350.08	\$258,479.42	
4	10/1/2022	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,064.56	\$85,978.55	\$17,924,285.51	\$344,457.97	
5	11/1/2022	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,155.91	\$85,887.20	\$17,905,129.60	\$430,345.17	
6	12/1/2022	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,247.70	\$85,795.41	\$17,885,881.90	\$516,140.58	
7	1/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,339.93	\$85,703.18	\$17,866,541.97	\$601,843.77	
8	2/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,432.60	\$85,610.51	\$17,847,109.37	\$687,454.28	
9	3/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,525.72	\$85,517.40	\$17,827,583.65	\$772,971.68	
10	4/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,619.28	\$85,423.84	\$17,807,964.38	\$858,395.52	
11	5/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,713.28	\$85,329.83	\$17,788,251.09	\$943,725.35	
12	6/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,807.74	\$85,235.37	\$17,768,443.35	\$1,028,960.72	#####
13	7/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,902.66	\$85,140.46	\$17,748,540.69	\$1,114,101.18	
14	8/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$19,998.02	\$85,045.09	\$17,728,542.67	\$1,199,146.27	
15	9/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,093.85	\$84,949.27	\$17,708,448.82	\$1,284,095.53	
16	10/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,190.13	\$84,852.98	\$17,688,258.69	\$1,368,948.52	
17	11/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,286.87	\$84,756.24	\$17,667,971.82	\$1,453,704.76	
18	12/1/2023	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,384.08	\$84,659.03	\$17,647,587.73	\$1,538,363.79	
19	1/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,481.76	\$84,561.36	\$17,627,105.98	\$1,622,925.15	
20	2/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,579.90	\$84,463.22	\$17,606,526.08	\$1,707,388.36	
21	3/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,678.51	\$84,364.60	\$17,585,847.57	\$1,791,752.97	
22	4/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,777.59	\$84,265.52	\$17,565,069.98	\$1,876,018.49	
23	5/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,877.15	\$84,165.96	\$17,544,192.82	\$1,960,184.45	
24	6/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$20,977.19	\$84,065.92	\$17,523,215.63	\$2,044,250.37	
25	7/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,077.71	\$83,965.41	\$17,502,137.93	\$2,128,215.78	
26	8/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,178.70	\$83,864.41	\$17,480,959.22	\$2,212,080.19	
27	9/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,280.18	\$83,762.93	\$17,459,679.04	\$2,295,843.12	
28	10/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,382.15	\$83,660.96	\$17,438,296.89	\$2,379,504.08	
29	11/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,484.61	\$83,558.51	\$17,416,812.28	\$2,463,062.59	
30	12/1/2024	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,587.56	\$83,455.56	\$17,395,224.72	\$2,546,518.15	
31	1/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,691.00	\$83,352.12	\$17,373,533.73	\$2,629,870.26	
32	2/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,794.93	\$83,248.18	\$17,351,738.79	\$2,713,118.45	
33	3/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$21,899.37	\$83,143.75	\$17,329,839.43	\$2,796,262.20	
34	4/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,004.30	\$83,038.81	\$17,307,835.13	\$2,879,301.01	
35	5/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,109.74	\$82,933.38	\$17,285,725.39	\$2,962,234.39	
36	6/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,215.68	\$82,827.43	\$17,263,509.71	\$3,045,061.82	
37	7/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,322.13	\$82,720.98	\$17,241,187.58	\$3,127,782.80	
38	8/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,429.09	\$82,614.02	\$17,218,758.49	\$3,210,396.83	
39	9/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,536.56	\$82,506.55	\$17,196,221.93	\$3,292,903.38	
40	10/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,644.55	\$82,398.56	\$17,173,577.38	\$3,375,301.94	
41	11/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,753.06	\$82,290.06	\$17,150,824.32	\$3,457,592.00	
42	12/1/2025	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,862.08	\$82,181.03	\$17,127,962.24	\$3,539,773.03	
43	1/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$22,971.63	\$82,071.49	\$17,104,990.61	\$3,621,844.52	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
44	2/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,081.70	\$81,961.41	\$17,081,908.91	\$3,703,805.93	
45	3/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,192.30	\$81,850.81	\$17,058,716.61	\$3,785,656.75	
46	4/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,303.43	\$81,739.68	\$17,035,413.18	\$3,867,396.43	
47	5/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,415.09	\$81,628.02	\$17,011,998.09	\$3,949,024.45	
48	6/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,527.29	\$81,515.82	\$16,988,470.80	\$4,030,540.28	
49	7/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,640.02	\$81,403.09	\$16,964,830.77	\$4,111,943.37	
50	8/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,753.30	\$81,289.81	\$16,941,077.47	\$4,193,233.18	
51	9/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,867.12	\$81,176.00	\$16,917,210.35	\$4,274,409.18	
52	10/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$23,981.48	\$81,061.63	\$16,893,228.87	\$4,355,470.81	
53	11/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,096.39	\$80,946.72	\$16,869,132.48	\$4,436,417.53	
54	12/1/2026	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,211.85	\$80,831.26	\$16,844,920.63	\$4,517,248.79	
55	1/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,327.87	\$80,715.24	\$16,820,592.76	\$4,597,964.03	
56	2/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,444.44	\$80,598.67	\$16,796,148.32	\$4,678,562.71	
57	3/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,561.57	\$80,481.54	\$16,771,586.75	\$4,759,044.25	
58	4/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,679.26	\$80,363.85	\$16,746,907.48	\$4,839,408.11	
59	5/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,797.52	\$80,245.60	\$16,722,109.97	\$4,919,653.70	
60	6/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$24,916.34	\$80,126.78	\$16,697,193.63	\$4,999,780.48	
61	7/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,035.73	\$80,007.39	\$16,672,157.90	\$5,079,787.87	
62	8/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,155.69	\$79,887.42	\$16,647,002.21	\$5,159,675.29	
63	9/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,276.23	\$79,766.89	\$16,621,725.98	\$5,239,442.18	
64	10/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,397.34	\$79,645.77	\$16,596,328.64	\$5,319,087.95	
65	11/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,519.04	\$79,524.07	\$16,570,809.60	\$5,398,612.02	
66	12/1/2027	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,641.32	\$79,401.80	\$16,545,168.28	\$5,478,013.82	
67	1/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,764.18	\$79,278.93	\$16,519,404.10	\$5,557,292.75	
68	2/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$25,887.64	\$79,155.48	\$16,493,516.46	\$5,636,448.23	
69	3/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,011.68	\$79,031.43	\$16,467,504.78	\$5,715,479.66	
70	4/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,136.32	\$78,906.79	\$16,441,368.46	\$5,794,386.45	
71	5/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,261.56	\$78,781.56	\$16,415,106.91	\$5,873,168.01	
72	6/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,387.39	\$78,655.72	\$16,388,719.51	\$5,951,823.73	
73	7/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,513.83	\$78,529.28	\$16,362,205.68	\$6,030,353.01	
74	8/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,640.88	\$78,402.24	\$16,335,564.80	\$6,108,755.25	
75	9/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,768.53	\$78,274.58	\$16,308,796.27	\$6,187,029.83	
76	10/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$26,896.80	\$78,146.32	\$16,281,899.47	\$6,265,176.14	
77	11/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,025.68	\$78,017.43	\$16,254,873.79	\$6,343,193.58	
78	12/1/2028	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,155.18	\$77,887.94	\$16,227,718.61	\$6,421,081.52	
79	1/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,285.30	\$77,757.82	\$16,200,433.32	\$6,498,839.33	
80	2/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,416.04	\$77,627.08	\$16,173,017.28	\$6,576,466.41	
81	3/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,547.41	\$77,495.71	\$16,145,469.87	\$6,653,962.12	
82	4/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,679.40	\$77,363.71	\$16,117,790.47	\$6,731,325.83	
83	5/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,812.03	\$77,231.08	\$16,089,978.43	\$6,808,556.91	
84	6/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$27,945.30	\$77,097.81	\$16,062,033.13	\$6,885,654.72	
85	7/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,079.21	\$76,963.91	\$16,033,953.93	\$6,962,618.63	
86	8/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,213.75	\$76,829.36	\$16,005,740.17	\$7,039,447.99	
87	9/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,348.94	\$76,694.17	\$15,977,391.23	\$7,116,142.16	
88	10/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,484.78	\$76,558.33	\$15,948,906.45	\$7,192,700.50	
89	11/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,621.27	\$76,421.84	\$15,920,285.18	\$7,269,122.34	
90	12/1/2029	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,758.41	\$76,284.70	\$15,891,526.77	\$7,345,407.04	
91	1/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$28,896.22	\$76,146.90	\$15,862,630.55	\$7,421,553.94	
92	2/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,034.68	\$76,008.44	\$15,833,595.87	\$7,497,562.38	
93	3/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,173.80	\$75,869.31	\$15,804,422.07	\$7,573,431.69	
94	4/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,313.59	\$75,729.52	\$15,775,108.48	\$7,649,161.21	
95	5/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,454.05	\$75,589.06	\$15,745,654.43	\$7,724,750.27	
96	6/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,595.19	\$75,447.93	\$15,716,059.24	\$7,800,198.20	
97	7/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,737.00	\$75,306.12	\$15,686,322.25	\$7,875,504.32	
98	8/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$29,879.49	\$75,163.63	\$15,656,442.76	\$7,950,667.95	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
99	9/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,022.66	\$75,020.45	\$15,626,420.10	\$8,025,688.40	
100	10/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,166.52	\$74,876.60	\$15,596,253.58	\$8,100,565.00	
101	11/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,311.07	\$74,732.05	\$15,565,942.52	\$8,175,297.05	
102	12/1/2030	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,456.31	\$74,586.81	\$15,535,486.21	\$8,249,883.85	
103	1/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,602.24	\$74,440.87	\$15,504,883.97	\$8,324,324.73	
104	2/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,748.88	\$74,294.24	\$15,474,135.09	\$8,398,618.96	
105	3/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$30,896.22	\$74,146.90	\$15,443,238.87	\$8,472,765.86	
106	4/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,044.26	\$73,998.85	\$15,412,194.61	\$8,546,764.71	
107	5/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,193.01	\$73,850.10	\$15,381,001.60	\$8,620,614.81	
108	6/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,342.48	\$73,700.63	\$15,349,659.11	\$8,694,315.44	
109	7/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,492.66	\$73,550.45	\$15,318,166.45	\$8,767,865.89	
110	8/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,643.57	\$73,399.55	\$15,286,522.88	\$8,841,265.44	
111	9/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,795.19	\$73,247.92	\$15,254,727.69	\$8,914,513.36	
112	10/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$31,947.54	\$73,095.57	\$15,222,780.15	\$8,987,608.93	
113	11/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$32,100.63	\$72,942.49	\$15,190,679.52	\$9,060,551.42	
114	12/1/2031	#####	\$105,043.11	\$0.00	\$105,043.11	\$32,254.44	\$72,788.67	\$15,158,425.08	\$9,133,340.09	
115	1/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$32,408.99	\$72,634.12	\$15,126,016.09	\$9,205,974.21	
116	2/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$32,564.29	\$72,478.83	\$15,093,451.80	\$9,278,453.04	
117	3/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$32,720.32	\$72,322.79	\$15,060,731.47	\$9,350,775.83	
118	4/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$32,877.11	\$72,166.00	\$15,027,854.37	\$9,422,941.84	
119	5/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,034.65	\$72,008.47	\$14,994,819.72	\$9,494,950.31	
120	6/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,192.94	\$71,850.18	\$14,961,626.78	\$9,566,800.48	
121	7/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,351.99	\$71,691.13	\$14,928,274.80	\$9,638,491.61	
122	8/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,511.80	\$71,531.32	\$14,894,763.00	\$9,710,022.93	
123	9/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,672.37	\$71,370.74	\$14,861,090.63	\$9,781,393.67	
124	10/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,833.72	\$71,209.39	\$14,827,256.90	\$9,852,603.06	
125	11/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$33,995.84	\$71,047.27	\$14,793,261.06	\$9,923,650.33	
126	12/1/2032	#####	\$105,043.11	\$0.00	\$105,043.11	\$34,158.74	\$70,884.38	\$14,759,102.32	\$9,994,534.71	
127	1/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$34,322.42	\$70,720.70	\$14,724,779.91	\$10,065,255.41	
128	2/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$34,486.88	\$70,556.24	\$14,690,293.03	\$10,135,811.64	
129	3/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$34,652.13	\$70,390.99	\$14,655,640.91	\$10,206,202.63	
130	4/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$34,818.17	\$70,224.95	\$14,620,822.74	\$10,276,427.58	
131	5/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$34,985.01	\$70,058.11	\$14,585,837.73	\$10,346,485.69	
132	6/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$35,152.64	\$69,890.47	\$14,550,685.09	\$10,416,376.16	
133	7/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$35,321.08	\$69,722.03	\$14,515,364.01	\$10,486,098.19	
134	8/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$35,490.33	\$69,552.79	\$14,479,873.68	\$10,555,650.98	
135	9/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$35,660.39	\$69,382.73	\$14,444,213.29	\$10,625,033.71	
136	10/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$35,831.26	\$69,211.86	\$14,408,382.04	\$10,694,245.56	
137	11/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$36,002.95	\$69,040.16	\$14,372,379.09	\$10,763,285.73	
138	12/1/2033	#####	\$105,043.11	\$0.00	\$105,043.11	\$36,175.46	\$68,867.65	\$14,336,203.62	\$10,832,153.38	
139	1/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$36,348.81	\$68,694.31	\$14,299,854.82	\$10,900,847.68	
140	2/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$36,522.98	\$68,520.14	\$14,263,331.84	\$10,969,367.82	
141	3/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$36,697.98	\$68,345.13	\$14,226,633.86	\$11,037,712.95	
142	4/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$36,873.83	\$68,169.29	\$14,189,760.03	\$11,105,882.24	
143	5/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$37,050.51	\$67,992.60	\$14,152,709.52	\$11,173,874.84	
144	6/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$37,228.05	\$67,815.07	\$14,115,481.47	\$11,241,689.91	
145	7/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$37,406.43	\$67,636.68	\$14,078,075.04	\$11,309,326.59	
146	8/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$37,585.67	\$67,457.44	\$14,040,489.36	\$11,376,784.03	
147	9/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$37,765.77	\$67,277.34	\$14,002,723.60	\$11,444,061.38	
148	10/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$37,946.73	\$67,096.38	\$13,964,776.87	\$11,511,157.76	
149	11/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$38,128.56	\$66,914.56	\$13,926,648.31	\$11,578,072.32	
150	12/1/2034	#####	\$105,043.11	\$0.00	\$105,043.11	\$38,311.26	\$66,731.86	\$13,888,337.05	\$11,644,804.17	
151	1/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$38,494.83	\$66,548.28	\$13,849,842.22	\$11,711,352.46	
152	2/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$38,679.29	\$66,363.83	\$13,811,162.93	\$11,777,716.28	
153	3/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$38,864.63	\$66,178.49	\$13,772,298.30	\$11,843,894.77	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
154	4/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$39,050.85	\$65,992.26	\$13,733,247.45	\$11,909,887.03	
155	5/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$39,237.97	\$65,805.14	\$13,694,009.48	\$11,975,692.18	
156	6/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$39,425.99	\$65,617.13	\$13,654,583.50	\$12,041,309.31	
157	7/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$39,614.90	\$65,428.21	\$13,614,968.60	\$12,106,737.52	
158	8/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$39,804.72	\$65,238.39	\$13,575,163.87	\$12,171,975.91	
159	9/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$39,995.45	\$65,047.66	\$13,535,168.42	\$12,237,023.57	
160	10/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$40,187.10	\$64,856.02	\$13,494,981.32	\$12,301,879.59	
161	11/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$40,379.66	\$64,663.45	\$13,454,601.66	\$12,366,543.04	
162	12/1/2035	#####	\$105,043.11	\$0.00	\$105,043.11	\$40,573.15	\$64,469.97	\$13,414,028.51	\$12,431,013.00	
163	1/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$40,767.56	\$64,275.55	\$13,373,260.95	\$12,495,288.56	
164	2/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$40,962.91	\$64,080.21	\$13,332,298.04	\$12,559,368.77	
165	3/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$41,159.19	\$63,883.93	\$13,291,138.86	\$12,623,252.69	
166	4/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$41,356.41	\$63,686.71	\$13,249,782.45	\$12,686,939.40	
167	5/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$41,554.57	\$63,488.54	\$13,208,227.88	\$12,750,427.94	
168	6/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$41,753.69	\$63,289.43	\$13,166,474.19	\$12,813,717.37	
169	7/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$41,953.76	\$63,089.36	\$13,124,520.43	\$12,876,806.72	
170	8/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$42,154.79	\$62,888.33	\$13,082,365.64	\$12,939,695.05	
171	9/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$42,356.78	\$62,686.34	\$13,040,008.86	\$13,002,381.39	
172	10/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$42,559.74	\$62,483.38	\$12,997,449.13	\$13,064,864.76	
173	11/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$42,763.67	\$62,279.44	\$12,954,685.46	\$13,127,144.21	
174	12/1/2036	#####	\$105,043.11	\$0.00	\$105,043.11	\$42,968.58	\$62,074.53	\$12,911,716.88	\$13,189,218.74	
175	1/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$43,174.47	\$61,868.64	\$12,868,542.41	\$13,251,087.38	
176	2/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$43,381.35	\$61,661.77	\$12,825,161.06	\$13,312,749.15	
177	3/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$43,589.22	\$61,453.90	\$12,781,571.84	\$13,374,203.05	
178	4/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$43,798.08	\$61,245.03	\$12,737,773.76	\$13,435,448.08	
179	5/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$44,007.95	\$61,035.17	\$12,693,765.81	\$13,496,483.24	
180	6/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$44,218.82	\$60,824.29	\$12,649,546.99	\$13,557,307.54	
181	7/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$44,430.70	\$60,612.41	\$12,605,116.29	\$13,617,919.95	
182	8/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$44,643.60	\$60,399.52	\$12,560,472.69	\$13,678,319.47	
183	9/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$44,857.52	\$60,185.60	\$12,515,615.17	\$13,738,505.06	
184	10/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$45,072.46	\$59,970.66	\$12,470,542.72	\$13,798,475.72	
185	11/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$45,288.43	\$59,754.68	\$12,425,254.28	\$13,858,230.40	
186	12/1/2037	#####	\$105,043.11	\$0.00	\$105,043.11	\$45,505.44	\$59,537.68	\$12,379,748.85	\$13,917,768.08	
187	1/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$45,723.48	\$59,319.63	\$12,334,025.36	\$13,977,087.71	
188	2/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$45,942.58	\$59,100.54	\$12,288,082.79	\$14,036,188.25	
189	3/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$46,162.72	\$58,880.40	\$12,241,920.07	\$14,095,068.65	
190	4/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$46,383.91	\$58,659.20	\$12,195,536.16	\$14,153,727.85	
191	5/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$46,606.17	\$58,436.94	\$12,148,929.99	\$14,212,164.79	
192	6/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$46,829.49	\$58,213.62	\$12,102,100.49	\$14,270,378.41	
193	7/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$47,053.88	\$57,989.23	\$12,055,046.61	\$14,328,367.64	
194	8/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$47,279.35	\$57,763.77	\$12,007,767.26	\$14,386,131.41	
195	9/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$47,505.90	\$57,537.22	\$11,960,261.37	\$14,443,668.63	
196	10/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$47,733.53	\$57,309.59	\$11,912,527.84	\$14,500,978.21	
197	11/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$47,962.25	\$57,080.86	\$11,864,565.59	\$14,558,059.08	
198	12/1/2038	#####	\$105,043.11	\$0.00	\$105,043.11	\$48,192.07	\$56,851.04	\$11,816,373.52	\$14,614,910.12	
199	1/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$48,422.99	\$56,620.12	\$11,767,950.52	\$14,671,530.24	
200	2/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$48,655.02	\$56,388.10	\$11,719,295.51	\$14,727,918.34	
201	3/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$48,888.16	\$56,154.96	\$11,670,407.35	\$14,784,073.30	
202	4/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$49,122.41	\$55,920.70	\$11,621,284.94	\$14,839,994.00	
203	5/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$49,357.79	\$55,685.32	\$11,571,927.15	\$14,895,679.32	
204	6/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$49,594.30	\$55,448.82	\$11,522,332.85	\$14,951,128.14	
205	7/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$49,831.94	\$55,211.18	\$11,472,500.92	\$15,006,339.32	
206	8/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$50,070.71	\$54,972.40	\$11,422,430.20	\$15,061,311.72	
207	9/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$50,310.64	\$54,732.48	\$11,372,119.57	\$15,116,044.20	
208	10/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$50,551.71	\$54,491.41	\$11,321,567.86	\$15,170,535.60	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
209	11/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$50,793.93	\$54,249.18	\$11,270,773.92	\$15,224,784.78	
210	12/1/2039	#####	\$105,043.11	\$0.00	\$105,043.11	\$51,037.32	\$54,005.79	\$11,219,736.60	\$15,278,790.57	
211	1/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$51,281.88	\$53,761.24	\$11,168,454.72	\$15,332,551.81	
212	2/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$51,527.60	\$53,515.51	\$11,116,927.12	\$15,386,067.32	
213	3/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$51,774.51	\$53,268.61	\$11,065,152.62	\$15,439,335.93	
214	4/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$52,022.59	\$53,020.52	\$11,013,130.03	\$15,492,356.46	
215	5/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$52,271.87	\$52,771.25	\$10,960,858.16	\$15,545,127.70	
216	6/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$52,522.34	\$52,520.78	\$10,908,335.82	\$15,597,648.48	
217	7/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$52,774.01	\$52,269.11	\$10,855,561.82	\$15,649,917.59	
218	8/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$53,026.88	\$52,016.23	\$10,802,534.94	\$15,701,933.83	
219	9/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$53,280.97	\$51,762.15	\$10,749,253.97	\$15,753,695.97	
220	10/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$53,536.27	\$51,506.84	\$10,695,717.70	\$15,805,202.81	
221	11/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$53,792.80	\$51,250.31	\$10,641,924.90	\$15,856,453.13	
222	12/1/2040	#####	\$105,043.11	\$0.00	\$105,043.11	\$54,050.56	\$50,992.56	\$10,587,874.34	\$15,907,445.68	
223	1/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$54,309.55	\$50,733.56	\$10,533,564.79	\$15,958,179.25	
224	2/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$54,569.78	\$50,473.33	\$10,478,995.01	\$16,008,652.58	
225	3/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$54,831.26	\$50,211.85	\$10,424,163.75	\$16,058,864.43	
226	4/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$55,094.00	\$49,949.12	\$10,369,069.75	\$16,108,813.55	
227	5/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$55,357.99	\$49,685.13	\$10,313,711.76	\$16,158,498.68	
228	6/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$55,623.25	\$49,419.87	\$10,258,088.52	\$16,207,918.54	
229	7/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$55,889.77	\$49,153.34	\$10,202,198.74	\$16,257,071.88	
230	8/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$56,157.58	\$48,885.54	\$10,146,041.16	\$16,305,957.42	
231	9/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$56,426.67	\$48,616.45	\$10,089,614.50	\$16,354,573.87	
232	10/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$56,697.04	\$48,346.07	\$10,032,917.45	\$16,402,919.94	
233	11/1/2041	#####	\$105,043.11	\$0.00	\$105,043.11	\$56,968.72	\$48,074.40	\$9,975,948.73	\$16,450,994.33	
234	12/1/2041	\$9,975,948.73	\$105,043.11	\$0.00	\$105,043.11	\$57,241.69	\$47,801.42	\$9,918,707.04	\$16,498,795.75	
235	1/1/2042	\$9,918,707.04	\$105,043.11	\$0.00	\$105,043.11	\$57,515.98	\$47,527.14	\$9,861,191.06	\$16,546,322.89	
236	2/1/2042	\$9,861,191.06	\$105,043.11	\$0.00	\$105,043.11	\$57,791.57	\$47,251.54	\$9,803,399.49	\$16,593,574.43	
237	3/1/2042	\$9,803,399.49	\$105,043.11	\$0.00	\$105,043.11	\$58,068.49	\$46,974.62	\$9,745,331.00	\$16,640,549.06	
238	4/1/2042	\$9,745,331.00	\$105,043.11	\$0.00	\$105,043.11	\$58,346.74	\$46,696.38	\$9,686,984.26	\$16,687,245.43	
239	5/1/2042	\$9,686,984.26	\$105,043.11	\$0.00	\$105,043.11	\$58,626.31	\$46,416.80	\$9,628,357.95	\$16,733,662.23	
240	6/1/2042	\$9,628,357.95	\$105,043.11	\$0.00	\$105,043.11	\$58,907.23	\$46,135.88	\$9,569,450.72	\$16,779,798.11	
241	7/1/2042	\$9,569,450.72	\$105,043.11	\$0.00	\$105,043.11	\$59,189.50	\$45,853.62	\$9,510,261.22	\$16,825,651.73	
242	8/1/2042	\$9,510,261.22	\$105,043.11	\$0.00	\$105,043.11	\$59,473.11	\$45,570.00	\$9,450,788.11	\$16,871,221.73	
243	9/1/2042	\$9,450,788.11	\$105,043.11	\$0.00	\$105,043.11	\$59,758.09	\$45,285.03	\$9,391,030.02	\$16,916,506.76	
244	10/1/2042	\$9,391,030.02	\$105,043.11	\$0.00	\$105,043.11	\$60,044.43	\$44,998.69	\$9,330,985.59	\$16,961,505.45	
245	11/1/2042	\$9,330,985.59	\$105,043.11	\$0.00	\$105,043.11	\$60,332.14	\$44,710.97	\$9,270,653.45	\$17,006,216.42	
246	12/1/2042	\$9,270,653.45	\$105,043.11	\$0.00	\$105,043.11	\$60,621.23	\$44,421.88	\$9,210,032.22	\$17,050,638.30	
247	1/1/2043	\$9,210,032.22	\$105,043.11	\$0.00	\$105,043.11	\$60,911.71	\$44,131.40	\$9,149,120.51	\$17,094,769.70	
248	2/1/2043	\$9,149,120.51	\$105,043.11	\$0.00	\$105,043.11	\$61,203.58	\$43,839.54	\$9,087,916.93	\$17,138,609.24	
249	3/1/2043	\$9,087,916.93	\$105,043.11	\$0.00	\$105,043.11	\$61,496.85	\$43,546.27	\$9,026,420.08	\$17,182,155.51	
250	4/1/2043	\$9,026,420.08	\$105,043.11	\$0.00	\$105,043.11	\$61,791.52	\$43,251.60	\$8,964,628.56	\$17,225,407.10	
251	5/1/2043	\$8,964,628.56	\$105,043.11	\$0.00	\$105,043.11	\$62,087.60	\$42,955.51	\$8,902,540.96	\$17,268,362.62	
252	6/1/2043	\$8,902,540.96	\$105,043.11	\$0.00	\$105,043.11	\$62,385.11	\$42,658.01	\$8,840,155.86	\$17,311,020.63	
253	7/1/2043	\$8,840,155.86	\$105,043.11	\$0.00	\$105,043.11	\$62,684.03	\$42,359.08	\$8,777,471.82	\$17,353,379.71	
254	8/1/2043	\$8,777,471.82	\$105,043.11	\$0.00	\$105,043.11	\$62,984.40	\$42,058.72	\$8,714,487.43	\$17,395,438.42	
255	9/1/2043	\$8,714,487.43	\$105,043.11	\$0.00	\$105,043.11	\$63,286.20	\$41,756.92	\$8,651,201.23	\$17,437,195.34	
256	10/1/2043	\$8,651,201.23	\$105,043.11	\$0.00	\$105,043.11	\$63,589.44	\$41,453.67	\$8,587,611.79	\$17,478,649.02	
257	11/1/2043	\$8,587,611.79	\$105,043.11	\$0.00	\$105,043.11	\$63,894.14	\$41,148.97	\$8,523,717.65	\$17,519,797.99	
258	12/1/2043	\$8,523,717.65	\$105,043.11	\$0.00	\$105,043.11	\$64,200.30	\$40,842.81	\$8,459,517.35	\$17,560,640.80	
259	1/1/2044	\$8,459,517.35	\$105,043.11	\$0.00	\$105,043.11	\$64,507.93	\$40,535.19	\$8,395,009.42	\$17,601,175.99	
260	2/1/2044	\$8,395,009.42	\$105,043.11	\$0.00	\$105,043.11	\$64,817.03	\$40,226.09	\$8,330,192.40	\$17,641,402.08	
261	3/1/2044	\$8,330,192.40	\$105,043.11	\$0.00	\$105,043.11	\$65,127.61	\$39,915.51	\$8,265,064.79	\$17,681,317.58	
262	4/1/2044	\$8,265,064.79	\$105,043.11	\$0.00	\$105,043.11	\$65,439.68	\$39,603.44	\$8,199,625.11	\$17,720,921.02	
263	5/1/2044	\$8,199,625.11	\$105,043.11	\$0.00	\$105,043.11	\$65,753.24	\$39,289.87	\$8,133,871.86	\$17,760,210.89	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
264	6/1/2044	\$8,133,871.86	\$105,043.11	\$0.00	\$105,043.11	\$66,068.31	\$38,974.80	\$8,067,803.55	\$17,799,185.69	
265	7/1/2044	\$8,067,803.55	\$105,043.11	\$0.00	\$105,043.11	\$66,384.89	\$38,658.23	\$8,001,418.66	\$17,837,843.92	
266	8/1/2044	\$8,001,418.66	\$105,043.11	\$0.00	\$105,043.11	\$66,702.98	\$38,340.13	\$7,934,715.68	\$17,876,184.05	
267	9/1/2044	\$7,934,715.68	\$105,043.11	\$0.00	\$105,043.11	\$67,022.60	\$38,020.51	\$7,867,693.08	\$17,914,204.56	
268	10/1/2044	\$7,867,693.08	\$105,043.11	\$0.00	\$105,043.11	\$67,343.75	\$37,699.36	\$7,800,349.33	\$17,951,903.92	
269	11/1/2044	\$7,800,349.33	\$105,043.11	\$0.00	\$105,043.11	\$67,666.44	\$37,376.67	\$7,732,682.89	\$17,989,280.60	
270	12/1/2044	\$7,732,682.89	\$105,043.11	\$0.00	\$105,043.11	\$67,990.68	\$37,052.44	\$7,664,692.21	\$18,026,333.04	
271	1/1/2045	\$7,664,692.21	\$105,043.11	\$0.00	\$105,043.11	\$68,316.46	\$36,726.65	\$7,596,375.75	\$18,063,059.69	
272	2/1/2045	\$7,596,375.75	\$105,043.11	\$0.00	\$105,043.11	\$68,643.81	\$36,399.30	\$7,527,731.93	\$18,099,458.99	
273	3/1/2045	\$7,527,731.93	\$105,043.11	\$0.00	\$105,043.11	\$68,972.73	\$36,070.38	\$7,458,759.20	\$18,135,529.37	
274	4/1/2045	\$7,458,759.20	\$105,043.11	\$0.00	\$105,043.11	\$69,303.23	\$35,739.89	\$7,389,455.98	\$18,171,269.26	
275	5/1/2045	\$7,389,455.98	\$105,043.11	\$0.00	\$105,043.11	\$69,635.30	\$35,407.81	\$7,319,820.67	\$18,206,677.07	
276	6/1/2045	\$7,319,820.67	\$105,043.11	\$0.00	\$105,043.11	\$69,968.97	\$35,074.14	\$7,249,851.70	\$18,241,751.21	
277	7/1/2045	\$7,249,851.70	\$105,043.11	\$0.00	\$105,043.11	\$70,304.24	\$34,738.87	\$7,179,547.46	\$18,276,490.08	
278	8/1/2045	\$7,179,547.46	\$105,043.11	\$0.00	\$105,043.11	\$70,641.12	\$34,402.00	\$7,108,906.34	\$18,310,892.08	
279	9/1/2045	\$7,108,906.34	\$105,043.11	\$0.00	\$105,043.11	\$70,979.60	\$34,063.51	\$7,037,926.74	\$18,344,955.59	
280	10/1/2045	\$7,037,926.74	\$105,043.11	\$0.00	\$105,043.11	\$71,319.72	\$33,723.40	\$6,966,607.02	\$18,378,678.99	
281	11/1/2045	\$6,966,607.02	\$105,043.11	\$0.00	\$105,043.11	\$71,661.46	\$33,381.66	\$6,894,945.57	\$18,412,060.64	
282	12/1/2045	\$6,894,945.57	\$105,043.11	\$0.00	\$105,043.11	\$72,004.83	\$33,038.28	\$6,822,940.73	\$18,445,098.93	
283	1/1/2046	\$6,822,940.73	\$105,043.11	\$0.00	\$105,043.11	\$72,349.86	\$32,693.26	\$6,750,590.88	\$18,477,792.18	
284	2/1/2046	\$6,750,590.88	\$105,043.11	\$0.00	\$105,043.11	\$72,696.53	\$32,346.58	\$6,677,894.34	\$18,510,138.76	
285	3/1/2046	\$6,677,894.34	\$105,043.11	\$0.00	\$105,043.11	\$73,044.87	\$31,998.24	\$6,604,849.47	\$18,542,137.01	
286	4/1/2046	\$6,604,849.47	\$105,043.11	\$0.00	\$105,043.11	\$73,394.88	\$31,648.24	\$6,531,454.60	\$18,573,785.25	
287	5/1/2046	\$6,531,454.60	\$105,043.11	\$0.00	\$105,043.11	\$73,746.56	\$31,296.55	\$6,457,708.03	\$18,605,081.80	
288	6/1/2046	\$6,457,708.03	\$105,043.11	\$0.00	\$105,043.11	\$74,099.93	\$30,943.18	\$6,383,608.10	\$18,636,024.98	
289	7/1/2046	\$6,383,608.10	\$105,043.11	\$0.00	\$105,043.11	\$74,454.99	\$30,588.12	\$6,309,153.11	\$18,666,613.11	
290	8/1/2046	\$6,309,153.11	\$105,043.11	\$0.00	\$105,043.11	\$74,811.76	\$30,231.36	\$6,234,341.36	\$18,696,844.46	
291	9/1/2046	\$6,234,341.36	\$105,043.11	\$0.00	\$105,043.11	\$75,170.23	\$29,872.89	\$6,159,171.13	\$18,726,717.35	
292	10/1/2046	\$6,159,171.13	\$105,043.11	\$0.00	\$105,043.11	\$75,530.42	\$29,512.69	\$6,083,640.71	\$18,756,230.04	
293	11/1/2046	\$6,083,640.71	\$105,043.11	\$0.00	\$105,043.11	\$75,892.34	\$29,150.78	\$6,007,748.37	\$18,785,380.82	
294	12/1/2046	\$6,007,748.37	\$105,043.11	\$0.00	\$105,043.11	\$76,255.99	\$28,787.13	\$5,931,492.39	\$18,814,167.95	
295	1/1/2047	\$5,931,492.39	\$105,043.11	\$0.00	\$105,043.11	\$76,621.38	\$28,421.73	\$5,854,871.01	\$18,842,589.68	
296	2/1/2047	\$5,854,871.01	\$105,043.11	\$0.00	\$105,043.11	\$76,988.52	\$28,054.59	\$5,777,882.48	\$18,870,644.28	
297	3/1/2047	\$5,777,882.48	\$105,043.11	\$0.00	\$105,043.11	\$77,357.43	\$27,685.69	\$5,700,525.06	\$18,898,329.96	
298	4/1/2047	\$5,700,525.06	\$105,043.11	\$0.00	\$105,043.11	\$77,728.10	\$27,315.02	\$5,622,796.96	\$18,925,644.98	
299	5/1/2047	\$5,622,796.96	\$105,043.11	\$0.00	\$105,043.11	\$78,100.55	\$26,942.57	\$5,544,696.41	\$18,952,587.55	
300	6/1/2047	\$5,544,696.41	\$105,043.11	\$0.00	\$105,043.11	\$78,474.78	\$26,568.34	\$5,466,221.64	\$18,979,155.88	
301	7/1/2047	\$5,466,221.64	\$105,043.11	\$0.00	\$105,043.11	\$78,850.80	\$26,192.31	\$5,387,370.83	\$19,005,348.20	
302	8/1/2047	\$5,387,370.83	\$105,043.11	\$0.00	\$105,043.11	\$79,228.63	\$25,814.49	\$5,308,142.20	\$19,031,162.68	
303	9/1/2047	\$5,308,142.20	\$105,043.11	\$0.00	\$105,043.11	\$79,608.27	\$25,434.85	\$5,228,533.94	\$19,056,597.53	
304	10/1/2047	\$5,228,533.94	\$105,043.11	\$0.00	\$105,043.11	\$79,989.72	\$25,053.39	\$5,148,544.22	\$19,081,650.92	
305	11/1/2047	\$5,148,544.22	\$105,043.11	\$0.00	\$105,043.11	\$80,373.01	\$24,670.11	\$5,068,171.21	\$19,106,321.03	
306	12/1/2047	\$5,068,171.21	\$105,043.11	\$0.00	\$105,043.11	\$80,758.13	\$24,284.99	\$4,987,413.08	\$19,130,606.02	
307	1/1/2048	\$4,987,413.08	\$105,043.11	\$0.00	\$105,043.11	\$81,145.09	\$23,898.02	\$4,906,267.99	\$19,154,504.04	
308	2/1/2048	\$4,906,267.99	\$105,043.11	\$0.00	\$105,043.11	\$81,533.91	\$23,509.20	\$4,824,734.08	\$19,178,013.24	
309	3/1/2048	\$4,824,734.08	\$105,043.11	\$0.00	\$105,043.11	\$81,924.60	\$23,118.52	\$4,742,809.48	\$19,201,131.75	
310	4/1/2048	\$4,742,809.48	\$105,043.11	\$0.00	\$105,043.11	\$82,317.15	\$22,725.96	\$4,660,492.33	\$19,223,857.72	
311	5/1/2048	\$4,660,492.33	\$105,043.11	\$0.00	\$105,043.11	\$82,711.59	\$22,331.53	\$4,577,780.74	\$19,246,189.24	
312	6/1/2048	\$4,577,780.74	\$105,043.11	\$0.00	\$105,043.11	\$83,107.91	\$21,935.20	\$4,494,672.82	\$19,268,124.44	
313	7/1/2048	\$4,494,672.82	\$105,043.11	\$0.00	\$105,043.11	\$83,506.14	\$21,536.97	\$4,411,166.68	\$19,289,661.42	
314	8/1/2048	\$4,411,166.68	\$105,043.11	\$0.00	\$105,043.11	\$83,906.27	\$21,136.84	\$4,327,260.41	\$19,310,798.26	
315	9/1/2048	\$4,327,260.41	\$105,043.11	\$0.00	\$105,043.11	\$84,308.32	\$20,734.79	\$4,242,952.09	\$19,331,533.05	
316	10/1/2048	\$4,242,952.09	\$105,043.11	\$0.00	\$105,043.11	\$84,712.30	\$20,330.81	\$4,158,239.78	\$19,351,863.86	
317	11/1/2048	\$4,158,239.78	\$105,043.11	\$0.00	\$105,043.11	\$85,118.22	\$19,924.90	\$4,073,121.57	\$19,371,788.76	
318	12/1/2048	\$4,073,121.57	\$105,043.11	\$0.00	\$105,043.11	\$85,526.07	\$19,517.04	\$3,987,595.49	\$19,391,305.80	

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST	ANNUAL PAYMENT
319	1/1/2049	\$3,987,595.49	\$105,043.11	\$0.00	\$105,043.11	\$85,935.89	\$19,107.23	\$3,901,659.61	\$19,410,413.03	
320	2/1/2049	\$3,901,659.61	\$105,043.11	\$0.00	\$105,043.11	\$86,347.66	\$18,695.45	\$3,815,311.95	\$19,429,108.48	
321	3/1/2049	\$3,815,311.95	\$105,043.11	\$0.00	\$105,043.11	\$86,761.41	\$18,281.70	\$3,728,550.54	\$19,447,390.18	
322	4/1/2049	\$3,728,550.54	\$105,043.11	\$0.00	\$105,043.11	\$87,177.14	\$17,865.97	\$3,641,373.39	\$19,465,256.15	
323	5/1/2049	\$3,641,373.39	\$105,043.11	\$0.00	\$105,043.11	\$87,594.87	\$17,448.25	\$3,553,778.53	\$19,482,704.40	
324	6/1/2049	\$3,553,778.53	\$105,043.11	\$0.00	\$105,043.11	\$88,014.59	\$17,028.52	\$3,465,763.93	\$19,499,732.92	
325	7/1/2049	\$3,465,763.93	\$105,043.11	\$0.00	\$105,043.11	\$88,436.33	\$16,606.79	\$3,377,327.61	\$19,516,339.71	
326	8/1/2049	\$3,377,327.61	\$105,043.11	\$0.00	\$105,043.11	\$88,860.09	\$16,183.03	\$3,288,467.52	\$19,532,522.74	
327	9/1/2049	\$3,288,467.52	\$105,043.11	\$0.00	\$105,043.11	\$89,285.87	\$15,757.24	\$3,199,181.65	\$19,548,279.98	
328	10/1/2049	\$3,199,181.65	\$105,043.11	\$0.00	\$105,043.11	\$89,713.70	\$15,329.41	\$3,109,467.94	\$19,563,609.39	
329	11/1/2049	\$3,109,467.94	\$105,043.11	\$0.00	\$105,043.11	\$90,143.58	\$14,899.53	\$3,019,324.36	\$19,578,508.92	
330	12/1/2049	\$3,019,324.36	\$105,043.11	\$0.00	\$105,043.11	\$90,575.52	\$14,467.60	\$2,928,748.85	\$19,592,976.52	
331	1/1/2050	\$2,928,748.85	\$105,043.11	\$0.00	\$105,043.11	\$91,009.53	\$14,033.59	\$2,837,739.32	\$19,607,010.11	
332	2/1/2050	\$2,837,739.32	\$105,043.11	\$0.00	\$105,043.11	\$91,445.61	\$13,597.50	\$2,746,293.71	\$19,620,607.61	
333	3/1/2050	\$2,746,293.71	\$105,043.11	\$0.00	\$105,043.11	\$91,883.79	\$13,159.32	\$2,654,409.92	\$19,633,766.93	
334	4/1/2050	\$2,654,409.92	\$105,043.11	\$0.00	\$105,043.11	\$92,324.07	\$12,719.05	\$2,562,085.85	\$19,646,485.98	
335	5/1/2050	\$2,562,085.85	\$105,043.11	\$0.00	\$105,043.11	\$92,766.45	\$12,276.66	\$2,469,319.40	\$19,658,762.64	
336	6/1/2050	\$2,469,319.40	\$105,043.11	\$0.00	\$105,043.11	\$93,210.96	\$11,832.16	\$2,376,108.44	\$19,670,594.80	
337	7/1/2050	\$2,376,108.44	\$105,043.11	\$0.00	\$105,043.11	\$93,657.59	\$11,385.52	\$2,282,450.84	\$19,681,980.31	
338	8/1/2050	\$2,282,450.84	\$105,043.11	\$0.00	\$105,043.11	\$94,106.37	\$10,936.74	\$2,188,344.47	\$19,692,917.06	
339	9/1/2050	\$2,188,344.47	\$105,043.11	\$0.00	\$105,043.11	\$94,557.30	\$10,485.82	\$2,093,787.18	\$19,703,402.88	
340	10/1/2050	\$2,093,787.18	\$105,043.11	\$0.00	\$105,043.11	\$95,010.38	\$10,032.73	\$1,998,776.79	\$19,713,435.61	
341	11/1/2050	\$1,998,776.79	\$105,043.11	\$0.00	\$105,043.11	\$95,465.64	\$9,577.47	\$1,903,311.15	\$19,723,013.08	
342	12/1/2050	\$1,903,311.15	\$105,043.11	\$0.00	\$105,043.11	\$95,923.08	\$9,120.03	\$1,807,388.07	\$19,732,133.11	
343	1/1/2051	\$1,807,388.07	\$105,043.11	\$0.00	\$105,043.11	\$96,382.71	\$8,660.40	\$1,711,005.36	\$19,740,793.51	
344	2/1/2051	\$1,711,005.36	\$105,043.11	\$0.00	\$105,043.11	\$96,844.55	\$8,198.57	\$1,614,160.81	\$19,748,992.08	
345	3/1/2051	\$1,614,160.81	\$105,043.11	\$0.00	\$105,043.11	\$97,308.59	\$7,734.52	\$1,516,852.21	\$19,756,726.60	
346	4/1/2051	\$1,516,852.21	\$105,043.11	\$0.00	\$105,043.11	\$97,774.86	\$7,268.25	\$1,419,077.35	\$19,763,994.85	
347	5/1/2051	\$1,419,077.35	\$105,043.11	\$0.00	\$105,043.11	\$98,243.37	\$6,799.75	\$1,320,833.98	\$19,770,794.60	
348	6/1/2051	\$1,320,833.98	\$105,043.11	\$0.00	\$105,043.11	\$98,714.12	\$6,329.00	\$1,222,119.86	\$19,777,123.59	
349	7/1/2051	\$1,222,119.86	\$105,043.11	\$0.00	\$105,043.11	\$99,187.12	\$5,855.99	\$1,122,932.74	\$19,782,979.58	
350	8/1/2051	\$1,122,932.74	\$105,043.11	\$0.00	\$105,043.11	\$99,662.39	\$5,380.72	\$1,023,270.35	\$19,788,360.30	
351	9/1/2051	\$1,023,270.35	\$105,043.11	\$0.00	\$105,043.11	\$100,139.94	\$4,903.17	\$923,130.40	\$19,793,263.47	
352	10/1/2051	\$923,130.40	\$105,043.11	\$0.00	\$105,043.11	\$100,619.78	\$4,423.33	\$822,510.62	\$19,797,686.81	
353	11/1/2051	\$822,510.62	\$105,043.11	\$0.00	\$105,043.11	\$101,101.92	\$3,941.20	\$721,408.70	\$19,801,628.00	
354	12/1/2051	\$721,408.70	\$105,043.11	\$0.00	\$105,043.11	\$101,586.36	\$3,456.75	\$619,822.34	\$19,805,084.75	
355	1/1/2052	\$619,822.34	\$105,043.11	\$0.00	\$105,043.11	\$102,073.13	\$2,969.98	\$517,749.21	\$19,808,054.73	
356	2/1/2052	\$517,749.21	\$105,043.11	\$0.00	\$105,043.11	\$102,562.23	\$2,480.88	\$415,186.98	\$19,810,535.62	
357	3/1/2052	\$415,186.98	\$105,043.11	\$0.00	\$105,043.11	\$103,053.68	\$1,989.44	\$312,133.30	\$19,812,525.05	
358	4/1/2052	\$312,133.30	\$105,043.11	\$0.00	\$105,043.11	\$103,547.48	\$1,495.64	\$208,585.82	\$19,814,020.69	
359	5/1/2052	\$208,585.82	\$105,043.11	\$0.00	\$105,043.11	\$104,043.64	\$999.47	\$104,542.18	\$19,815,020.17	
360	6/1/2052	\$104,542.18	\$105,043.11	\$0.00	\$104,542.18	\$104,041.25	\$500.93	\$0.00	\$19,815,521.10	

**Pocono Mountain School District
Bank Wires with Interest Rates**

Date	From	To	Amount	Monthly interest (From)	Monthly interest (To)	PLGIT Interest	PSDLAF Interest
11/08/2019	NBT Bank <i>Interest Rate - 0.02%</i> <i>PLGIT Interest Rate - 1.73%</i>	First Keystone Community Bank <i>Interest Rate - 1.90%</i> <i>PSDLAF Interest Rate - 1.60%</i>	\$ 1,000,000.00	\$ 16.67	\$ 1,583.33	\$ 1,441.67	\$ 1,333.33
11/12/2019	East Stroudsburg Savings Association <i>Interest Rate - 1.51%</i> <i>PLGIT Interest Rate - 1.73%</i>	First Keystone Community Bank <i>Interest Rate - 1.90%</i> <i>PSDLAF Interest Rate - 1.60%</i>	20,000,000.00	25,166.67	31,666.67	28,833.33	26,666.67
11/27/2019	NBT Bank <i>Interest Rate - 0.02%</i> <i>PLGIT Interest Rate - 1.73%</i>	First Keystone Community Bank <i>Interest Rate - 1.65%</i> <i>PSDLAF Interest Rate - 1.60%</i>	900,000.00	15.00	1,237.50	1,297.50	1,200.00
11/27/2019	East Stroudsburg Savings Association <i>Interest Rate - 1.51%</i> <i>PLGIT Interest Rate - 1.73%</i>	First Keystone Community Bank <i>Interest Rate - 1.65%</i> <i>PSDLAF Interest Rate - 1.60%</i>	2,000,000.00	2,516.67	2,750.00	2,883.33	2,666.67
1/03/2020	NBT Bank <i>Interest Rate - 0.02%</i> <i>PLGIT Interest Rate - 1.49%</i>	First Keystone Community Bank <i>Interest Rate - 1.60%</i> <i>PSDLAF Interest Rate - 1.50%</i>	2,000,000.00	33.33	2,666.67	2,483.33	2,500.00
1/14/2020	East Stroudsburg Savings Association <i>Interest Rate - 1.49%</i> <i>PLGIT Interest Rate - 1.49%</i>	First Keystone Community Bank <i>Interest Rate - 1.60%</i> <i>PSDLAF Interest Rate - 1.50%</i>	5,000,000.00	6,208.33	6,666.67	6,208.33	6,250.00
1/14/2020	PA Local Government Investment Trust <i>Interest Rate - 1.49%</i>	First Keystone Community Bank <i>Interest Rate - 1.60%</i> <i>PSDLAF Interest Rate - 1.50%</i>	20,000,000.00	24,833.33	26,666.67	24,833.33	25,000.00
1/15/2020	First Keystone Community Bank <i>Interest Rate - 1.60%</i> <i>PLGIT Interest Rate - 1.49%</i>	PA School District Liquid Asset Fund <i>Interest Rate - 1.65%</i>	25,000,000.00	33,333.33	34,375.00	31,041.67	34,375.00
3/24/2020	PA School District Liquid Asset Fund <i>Interest Rate - 0.78%</i> <i>PLGIT Interest Rate - 1.25%</i>	First Keystone Community Bank <i>Interest Rate - 1.20%</i>	10,000,000.00	6,500.00	10,000.00	10,416.67	6,500.00
4/14/2020	PA School District Liquid Asset Fund <i>Interest Rate - 0.38%</i> <i>PLGIT Interest Rate - 0.91%</i>	First Keystone Community Bank <i>Interest Rate - 1.20%</i>	10,000,000.00	3,166.67	10,000.00	7,583.33	3,166.67
5/15/2020	PA School District Liquid Asset Fund <i>Interest Rate - 0.19%</i> <i>PLGIT Interest Rate - 0.54%</i>	First Keystone Community Bank <i>Interest Rate - 0.90%</i>	8,000,000.00	1,266.67	6,000.00	3,600.00	1,266.67
5/16/2020	NBT Bank <i>Interest Rate - 0.02%</i> <i>PLGIT Interest Rate - 0.54%</i>	First Keystone Community Bank <i>Interest Rate - 0.90%</i> <i>PSDLAF Interest Rate - 0.19%</i>	160,000.00	2.67	120.00	72.00	25.33
6/12/2020	PA Local Government Investment Trust <i>Interest Rate - 0.32%</i>	First Keystone Community Bank <i>Interest Rate - 0.90%</i> <i>PSDLAF Interest Rate - 0.06%</i>	20,000,000.00	5,333.33	15,000.00	5,333.33	1,000.00
8/13/2020	PA School District Liquid Asset Fund <i>Interest Rate - 0.06%</i> <i>PLGIT Interest Rate - 0.56%</i>	First Keystone Community Bank <i>Interest Rate - 0.90%</i>	528,523.05	26.43	396.39	246.64	26.43
8/13/2020	PA Local Government Investment Trust <i>Interest Rate - 0.56%</i>	First Keystone Community Bank <i>Interest Rate - 0.90%</i> <i>PSDLAF Interest Rate - 0.06%</i>	12,000,000.00	5,600.00	9,000.00	5,600.00	600.00
11/2/2020	NBT Bank	First Keystone Community Bank	4,000,000.00	-	1,000.00	133.33	33.33

	<i>Interest Rate - 0.00%</i> <i>PLGIT Interest Rate - 0.04%</i>	<i>Interest Rate - 0.30%</i> <i>PSDLAF Interest Rate - 0.01%</i>					
11/12/2020	East Stroudsburg Savings Association <i>Interest Rate - 0.20%</i> <i>PLGIT Interest Rate - 0.04%</i>	First Keystone Community Bank <i>Interest Rate - 0.30%</i> <i>PSDLAF Interest Rate - 0.06%</i>	\$ 10,000,000.00	1,666.67	2,500.00	333.33	83.33
11/19/2020	East Stroudsburg Savings Association <i>Interest Rate - 0.20%</i> <i>PLGIT Interest Rate - 0.04%</i>	First Keystone Community Bank <i>Interest Rate - 0.30%</i> <i>PSDLAF Interest Rate - 0.06%</i>	10,000,000.00	1,666.67	2,500.00	333.33	83.33
11/24/2020	East Stroudsburg Savings Association <i>Interest Rate - 0.20%</i> <i>PLGIT Interest Rate - 0.04%</i>	First Keystone Community Bank <i>Interest Rate - 0.30%</i> <i>PSDLAF Interest Rate - 0.06%</i>	10,000,000.00	1,666.67	2,500.00	333.33	83.33
11/15/2020	NBT Bank <i>Interest Rate - 0.00%</i> <i>PLGIT Interest Rate - 0.04%</i>	First Keystone Community Bank <i>Interest Rate - 0.30%</i> <i>PSDLAF Interest Rate - 0.06%</i>	1,200,000.00	-	300.00	40.00	10.00
				\$ 119,019.09	\$ 166,928.89	\$ 133,047.81	\$ 112,870.09