



**BOARD OF EDUCATION OF HOWARD COUNTY**  
**MEETING AGENDA ITEM**

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**TITLE:** Reading Opens Doors, Inc. Charter School Application Evaluation      **DATE:** November 18, 2021

**PRESENTER(S):** Genée A. Varlack, Interim Policy Manager & Charter School Liaison

**Strategic Call To Action Alignment: Responsive and Efficient Operations** - Operations and practices are responsive, transparent, fiscally responsible and accountable, with students at the heart of all decisions.

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**OVERVIEW:**

The report provides the evaluation of the Reading Opens Doors, Inc. charter school application. Reading Opens Doors, Inc.'s letter of intent and the application were received by August 30, 2021. The applicant's focus is to maximize the academic abilities of K-5th vulnerable and marginalized children and help them to pursue their dreams.

Per Policy 10040 Charter Schools, a comprehensive evaluation of the application was conducted utilizing predetermined decision-making criteria outlined in the HCPSS Charter School Application. Each criterion was carefully reviewed and an interview was conducted with the applicant to address areas that required greater clarity. The results indicate that the application included an education, an organizational, and a business plan that did not meet the Maryland Charter School Quality Standards. Therefore, the approval of the Reading Opens Doors, Inc charter school is not recommended.

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**RECOMMENDATION/FUTURE DIRECTION:**

The Board of Education will take action on the Reading Opens Doors, Inc. charter school application on December 7, 2021.

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**SUBMITTED BY:** \_\_\_\_\_  
Genée A. Varlack, Ed.D.  
Interim Policy Manager &  
Charter School Liaison

**APPROVAL/CONCURRENCE:** \_\_\_\_\_  
Michael J. Martirano, Ed.D.  
Superintendent

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Karalee Turner-Little  
Deputy Superintendent

# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



## Introduction

The Maryland Public Charter School Program began in 2003 in order to allow public school staff, parents of public-school students, nonsectarian nonprofit entities, and nonsectarian institutions of higher education an opportunity to apply to a county Board of Education to establish a public charter school. The general purpose of the charter school program, as defined by law, “is to create alternative means within the existing public school system in order to provide innovative learning opportunities and creative educational approaches to improve the education of students” (Maryland Public Charter School Act, 2003 and The Annotated Code of Maryland, Education Article §9-101). Subsequently, the Maryland State Board of Education developed a policy for the charter school program that clearly defines the obligations of charter schools and their authorizers.

Under this policy, the local Board of Education serves as the chartering authority for the proposed charter school. The application to establish a public charter school is then the usual mechanism through which an applicant explains in detail their plans to establish and operate a school. It is the chartering authority’s responsibility to review and approve or disapprove an application based on the standards established by the chartering authority, consistent with the state law authorizing public charter schools. If approved, the public charter school operates with the approval of a local Board of Education in accordance with a written charter executed between the local Board of Education and the administrative entity operating the public charter school. A “charter” is a formal agreement or contract entered into by the chartering authority and the statutorily authorized applicant. The Board of Education of Howard County is the chartering authority in Howard County.

## Overview of the Reading Open Doors Application

Reading Opens Doors, Inc. submitted a charter school application with the intent of opening *Reading Opens Doors Montessori of Jessup* to maximize the academic abilities of vulnerable and marginalized children in grades K through 5 and help them to pursue their dreams. Their vision is to engage parents and the local community together to provide an excellent education for each student so that all students regardless of socio-economic status, race, or ethnicity can achieve academic excellence.

The applicant plans to focus on a literature-enhanced Montessori education. The school will build critical thinking skills essential for academic achievement in all subjects and help children discover that reading is fun. Planned areas of learning are Humanities, STEM, Physical Education, Music/Choir, and Art.

The physical address proposed for the charter school is 8239 Washington Boulevard, Jessup, Maryland. The applicant noted that the location of the proposed charter school was selected based on the community needs of low-income, young, or English as a Second Language (ESL) families in the area.

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The applicant plans for 24-26 students in each classroom. The proposed opening plan is as follows:

- SY 2023-2024, Kindergarten-Grade 1, 180 students
- SY 2024-2025, Kindergarten-Grade 2, 270 students
- SY 2025-2026, Kindergarten-Grade 3, 360 students
- SY 2026-2027, Kindergarten-Grade 4, 450 students
- SY 2027-2028, Kindergarten-Grade 5, 540 students

## **Application Evaluation Process**

Reading Opens Doors, Inc.'s letter of intent and application were received by August 30, 2021. In accordance with the Howard County Public School System (HCPSS) Charter School Application guidelines, a technical review was conducted to ensure all components of the application were submitted. Reading Opens Doors, Inc. was contacted on September 3, 2021, and made aware of the missing affidavits. On September 10, 2021, Reading Opens Doors, Inc. provided all but one of the missing components of the application.

In alignment with Policy 10040 Charter Schools, the Reading Opens Doors, Inc. charter school application was reviewed by the HCPSS Charter School Evaluation Committee. The committee consisted of staff from various HCPSS divisions. During the review of the application, HCPSS maintained communication with the applicant and conducted an interview with them to clarify details in the application. Additionally, the HCPSS Charter School Liaison met with the General Counsel's Office to review the application and identify any areas of concern.

## **Evaluation of the Reading Opens Doors Inc. Application**

Utilizing the decision-making criteria as described in the HCPSS Charter School Application, the HCPSS Charter School Evaluation Committee read, reviewed, and considered Reading Opens Doors Inc.'s depth of responsiveness to the chartering criteria outlined in the application packet. The committee noted that the application lacked clarity and coherence due to extensive grammatical errors. There were gaps within the overall potential of the educational program and organizational plan in addition to concerns regarding the strength of the business plan. Some areas of concern included:

- an educational program model that incorporates a significant decrease of instructional time in the area of Language Arts in comparison to what HCPSS requires and provides a limited, if any, plan to provide instruction in the content areas such as mathematics, social studies, science, and health.
- an educational program model for special student populations that does not support the differentiated instruction required by COMAR to support English Language learners, students receiving special education services, and Gifted and Talented students.

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- an educational plan that mentions the success of the Montessori method with affluent families and does not include the necessary data to show this success with the targeted group of low-income families.
- an educational plan that fails to meet all criteria described in the component's rubric under Curriculum and Instruction.
- an organizational plan that fails to provide specific processes, procedures, and policies that will ensure student academic success.
- an organizational plan that presents as vague and subjective due to limited detail about the admission and enrollment processes
- a business plan that contains data that is significantly inconsistent with budget assumptions mentioned elsewhere in the application along with insufficient estimates for construction, salaries, and operations.

The charter school evaluation committee concluded that the Reading Opens Doors, Inc. application did not meet the Maryland Charter School Quality Standards and thus did not meet the quality benchmark necessary to become a Howard County Public School System charter school.

The Howard County Public School System Board of Education members must make a decision to approve or deny a charter school application within 120 calendar days of receipt of the technically complete application. The anticipated schedule to meet this requirement is as follows:

- BOE Report: November 2, 2021
- Public Hearing: November 18, 2021
- Board Action: December 7, 2021

## **Recommendation of the application**

The BOE approval of the Reading Opens Doors, Inc. charter school is not recommended.

The following narrative provides additional details about the evaluation of the education, organizational, and business plan submitted in the Reading Opens Doors, Inc. charter school application.

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## **EDUCATION PLAN**

A charter school applicant's Education Plan should define what students will achieve; how they will achieve it; and how the school will evaluate performance. It should provide a clear picture of what a student who attends the school will experience with respect to educational climate, structure, assessment and outcomes. The Education Plan should address the following: educational school design; curriculum and instruction; assessments, school-specific goals and objectives/comprehensive performance measures, family

# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



involvement, target population, special student populations, school climate and discipline, student health and safety, school calendar and daily schedule, and waivers needed to implement the educational program.

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## **Educational School Design:**

**Strengths:** The Reading Opens Doors Inc.'s Educational Plan describes the targeted population the school would like to reach. It includes information about the Montessori model and its replicability. It emphasizes a priority for reading given a target population which can benefit from strategic reading interventions. The Leadership plans to use a school improvement plan to monitor efforts.

**Weaknesses:** There are multiple gaps in this section of the application. The explanation of how the proposed school design and specifically how the founding group are likely to accomplish performance outcomes is vague. It does not clearly explain what they will specifically be doing and does not support the methods with evidence. This section can be stronger by clearly stating the Reading Opens Doors, Inc. mission and detailing how the educational design will achieve the mission and fully address needs of the target population using available results from other Montessori models to build, sustain, and evaluate the Reading Opens Doors, Inc. model.

Evidence of Montessori instruction is rather limited. Although Montessori materials are continuously referenced, no detailed description of them or how they are used is included in this application.

The English Language Arts design discusses reading and writing for comprehension starting in 1st grade, but there is no mention of a plan to teach children to read. The core language arts foundational skills are not evident in this plan. No mention of writing instruction included. Battle of the Books, while a fine activity, does not equate to high-quality reading instruction yet it seems to be a major component of the reading program. After the passage of HB1227, COMAR was changed to include the requirement for an elementary social studies assessment. That assessment is not reflected in this plan. The amount of instructional time dedicated to math, social studies and health are unacceptable, stipulating less than what HCPSS currently requires. There is considerable concern that COMAR mandated health standards are not considered or addressed. There is no mention of the Next Generation Science Standards and science is, for the most part, missing in this plan.

There are no results relative to student achievement in any academic area other than reading. There is concern about the focus of performance measures as only two are student-centered. State assessments, while viable, only speak to a fraction of the student body (grades 3-5) and content (reading and mathematics). The application continuously refers to the Common Core State Standards. In Maryland, districts are accountable for the Maryland College and Career Ready Standards.

The school's plan for teacher Professional Development is focused more around the design of Montessori rather than around strategies to impact student learning.

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# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



## Curriculum and Instruction:

**Strengths:** There is clear advocacy for Montessori approach to learning with text-based discussion amongst students, student-centered inquiry, and collaboration. Reading Opens Doors, Inc. aims for alignment with state and local instructional priorities including Common Core. There is a priority in time allocation to important facets of child development (particularly in early grades) including PE, Music, Art, etc.

**Weaknesses:** The framework for teaching and learning has multiple gaps throughout. The applicant describes a class for the English Language Arts block but does not differentiate by grade-level. Afternoon subject areas are listed with no explanation or detail provided. Generic terms such as “age-appropriate approaches” are used yet not defined.

The specificity needed for the Professional development framework is missing. Details on the framework’s structure and routine would help to build a more comprehensive picture. Professional Development around the main focus of the school: research-based reading strategies is not included. This component lacks the following criterion described by the rubric in detail and to the comprehensive degree that an entire instructional program and approach could be implemented:

- Provide measurable objectives and subject area content and skills for each grade level- not disaggregated or defined in detail by grade level
- Show how the curriculum aligns with the Maryland College and Career-Ready Standards and Grade Level Expectations- speaks to alignment but does not describe/show how this will occur in detail
- Discuss the specific instructional strategies/ methods that will be relevant or necessary to successful implementation of the curriculum- mentions a few instructional methods in detail (inquiry, discussion, etc...) but lacks a range of instructional strategies, lack of detailed curriculum design plans across content areas and grade levels incurs minimal instructional strategies cited
- Discuss how curriculum and instruction needs are reflected in plans for professional development - minimal substantive description of how curriculum and instructional design will back-map to needs-based assessment of teachers, a robust professional learning calendar, etc...
- Describe the process and procedures used to evaluate whether the curriculum is effective and successfully implemented- speaks to universal assessment tools but does not describe how curriculum will be evaluated in an ongoing and consistent basis (ie: daily/weekly) and what the cycle of improvement will look like
- Explain how the school will ensure that teachers are proficient in delivering the chosen instructional methods- SLOs are noted as one way to measure teacher proficiency but these are only a “slice” of teacher effectiveness data that occurs intermittently (at most 2-3 times in a year); more consistent cycles of feedback need to be provided across the breadth of teaching pedagogy and content
- Describe strategies for differentiating instruction for above, average, and low performing students. - minimal detail provided and only spoke to low performing students

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- Describe, and present the rationale for the instructional materials to be adopted. - application spoke to use of Montessori method as an instructional approach but did not detail the specific ways in which this would influence and impact curriculum design

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## Assessments:

**Strengths:** The school is using MAP and MCAP to monitor student progress. The school plans to use the county assessments in grades K-5. The school plans to have a School Improvement Plan.

**Weakness:** The school is planning to use online programs to determine progress: Study Island and Global Scholar. Neither of these programs are on the approved digital program list for HCPSS. HCPSS also does not use computer programs to make instructional placements and diagnosis of students, Also, using the HCPSS assessments and implementing them with students differently will affect the accuracy of the assessment results. The school plans to create a School Improvement Plan and use assessment data to create it. Assessments should only be one part of the School Improvement Plan. A school improvement plan should drive Professional Development for teachers and support the process of increasing student achievement throughout the school year.

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## School-specific Goals and Objectives/Comprehensive Performance Measures:

**Strengths:** The school has a School Improvement Plan with a Needs Assessment.

**Weaknesses:** The Needs Assessment should have some general overview of data based on the target population, state assessment results, parent input about their child's needs, and goals connected to the academic focus and student growth. The school provided a design to measure and report student performance and progress; however, much of the details were missing and unclear. The goals in the School Improvement Plan are more around desired outcomes rather than measurable goals.

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## Family Involvement:

**Strengths:** The school has some basic structures in place around family involvement. There are opportunities for families to be a part of the PTA, to volunteer, and to participate in Parent Education Programs. Families will be part of the school improvement process by completing periodic surveys. The school plans to have a website with information for families.

**Weaknesses:** While the school plans for family involvement opportunities and education classes for parents to understand Montessori, details on how the school will support families with at home learning is not included. It is essential that family engagement supports at home learning by providing activities and resources for families to work with their child at home. These activities and resources should align to the curriculum, the School Improvement Plan, and overall academic achievement with the students. Details

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regarding parent teacher conferences and family involvement in the development of the school are at best vague.

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## **Target Population:**

**Strengths:** The school has 130 families that support the school beliefs and the Montessori education structures. The school wants to help a targeted population (low-income students) succeed in literacy. The school has an attendance and enrollment policy set. Information about plans for including parents was stronger than other sections (e.g., Parent Education Program). The application suggested parent input and problem solving would be a priority. HCPSS parent support seems to be strong and data was provided. The applicant describes the student population in general ways.

**Weaknesses:** The school discusses the value of Montessori as well as the success of the Montessori methods within a public-school setting. The data methods, materials, etc. are not detailed to show how these methods, materials, etc. directly support, improve, help students - especially the target population. The value mentions much of the success in Montessori is with affluent families, however, the data to show this success with the school targeted group of low-income families was not included. The target groups the school wants to support is clear; however, it is ambiguous of the data used to support how the school knows this target group struggles with literacy especially over any other content area. The explanation around how the school plans to meet the needs of this student population needs more detail and is extremely vague. The target population is geographic rather than targeted academic/learning needs.

It is unclear to what degree students that have greater academic needs will be admitted or successful. More detail in the “student population” section is needed. Such detail would clarify what percentage of the neighborhood population the 130 family represents, thus providing significance to the number of families.

The expectation in mathematics instruction is currently a discovery-based, constructivist approach. The approach to mathematics, and other content areas, is not enhanced in any way. Featured reading components, such as Battle of the Books, is an option in many schools. There is no mention/plan for meeting students’ needs in other content courses.

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## **Special Student Populations:**

**Strengths:** The school has some processes in place for providing services for multilingual, special education, and gifted and talented students. The school recognizes the need for both instructional and related services.

**Weaknesses:** Overall, this section described groups and multiple entry points but did not give specifics about the classes, interventions or data used to make these decisions. More detailed information is needed for special populations, including English language learners (ELL), gifted and talented students (GT), and students with disabilities. There is an overall lack of detail for differentiated support for ELL, Special Education, and G/T students. The role of the nurse seems to be a driving support for IEPs which is cause for concern. When discussing compliance with laws and regulations, it was very general and did not differentiate how various levels will be addressed. They did not discuss how they would use teachers, but rather focused

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on the use of assistants, interns and volunteers. This also did not align with the targeted population. It was not clear what they meant by “sheltered instruction,” nor how decisions for this instruction are made. The reference to Montessori methods was vague with incomplete descriptions of evaluation.

The plan mentions that the students in the Gifted and Talented program will receive above grade-level self-paced work; it is extremely unclear how these activities look different from the regular general education classroom. Gifted and Talented components are lacking important components. COMAR calls for specific data components/testing (ability testing). There is no mention of a specialized curriculum for gifted and talented programming. There is no mention of accelerated or compacted curriculum pathways for Gifted/talented mathematics.

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## School Climate and Discipline:

**Strengths:** The school’s overall focus for the school’s climate and discipline is around positive reinforcement. Plans for a parent handbook anchored in positive discipline. The plan mentions planned response for students who exhibit interfering behaviors

**Weaknesses:** This school’s plan around climate and discipline revolves around respect. The plan refers to a parent handbook, but did not identify aspects or themes within the handbook. A copy or draft of the handbook was not included. The plan does not discuss extreme behaviors or strategies to support students who need more direction with classroom behavior.

Although a Code of Conduct is a way to communicate guidelines, expectations, and rules for both students and parents, so they have a clear understanding of the process, the Code and Conduct shown and discussed are vague and missing descriptions. Details describing a peace table or peace rose for conflict resolution along with details on how teachers/students are helping to resolve the conflict are missing. There is not a clear explanation of how students will receive behavioral interventions and enrichment opportunities. There is surface level information mentioned in the plan. More detail would be needed to have a better visual understanding of how the school plans to support students with this and ensure the parents understand the process.

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## Student Health and Safety:

**Strengths:** The school has basic structures in place for supporting safety in the school environment; a violence prevention plan and a health and safety plan.

**Weaknesses:** The school intends to have a security guard. Details to explain the need for a security guard in the elementary school setting, or details that share additional expectations and structures that would be in place to address school violence would provide a firmer understanding of the impact this would have on the setting and climate of the school.

The plan quotes language found in the Howard County Public School System plan but does not personalize, differentiate, or improve the plan for student health and safety. Such details could be outlined in an Exhibit.

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## School Calendar and Daily Schedule:

**Strengths:** The Reading Opens Doors, Inc. calendar aligns with the HCPSS calendar for consistency. Daily operational hours are consistent with other K-5 schools in HCPSS. The program offers a Before and After Care enrichment program to students free of cost. The expanded after school program provides a variety of engaging activities to support student interest development. The program allows for student choice through Montessori style exploration, which can increase engagement and interest.

**Weaknesses:** In this program model, students are slated to receive 40 minutes of Shared Inquiry Instruction which is intended as direct reading instruction for students. This is a significant reduction of instructional time compared to peers across the county, and HCPSS Elementary Schools which provide a 120-minute time block for ELA instruction.

There is no true description of the specific components that will comprise daily ELA instruction. It is unclear how the 40 minutes of Shared Inquiry will address the individual needs of learners including: Special Education, ESOL, Differentiated Reading Levels, and Extension activities

In the plan, students receive two hours of related arts daily which is described as “free time” for staff. Details on how this time is being structured to support collaborative planning are lacking. There is a lack of specificity around teacher expectations for planned instruction as well as professional learning to support student success. The 2-hour daily Montessori Block lacks a description of the type of inquiry students will be involved in as well as the learning assessed during this time.

A detailed curricular framework that demonstrates how students' time will be organized during both the Shared Inquiry Time and Montessori exploration is needed. While it is clear that students will be self-guided during the Montessori block, structures and frameworks should be provided to demonstrate how staff will guide and support student learning to ensure effective instruction and achievement.

The daily and weekly expectations of faculty lack description and organization. There needs to be a much more streamlined and focused presentation of how teams will be structured and the resources they will access to plan effective instruction for all learning levels, particularly struggling readers and multilingual learners.

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## Waivers Needed to Implement the Educational Program:

**Strengths:** - The spirit of each waiver request aligns with the intent to develop a full Montessori approach to learning.

**Weaknesses:** The applicant requests a large volume of waivers. The waiver requests are vague and lack details to describe how providing the waivers supports the applicants design and mission. Specifically:

- Application direction stated “First, quote the language of the statute, policy or rule you would like to change and include the reference.” - specific reference was not stated for citations in Exhibit 26

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- Justification/impact analysis for requests are not detailed to explain why changes are critical and how they will positively impact student learning. Application could be strengthened if research was cited. Specifically considering the waiver for class size.
- Assessment waiver needs to include the specific tools that will be used to supplement county assessment schedules along with more detail as to when the adjusted schedule will take place and how this data will be used meaningfully to inform instruction.
- Montessori report card- more detail is needed to demonstrate the manner in which the proposed report card would provide meaningful information on student performance and growth for parents, school records, etc...
- “Selection, Evaluation, and Adoption of Instructional Materials”- The choice of instructional materials is a key driver of not only student learning but also reflecting values for diversity and inclusion. The justification for not submitting materials to HCPSS for approval does not meet the importance of this oversight and accountability measure.
- This does not exhibit a full understanding of COMAR requirements- such as having an elementary social studies assessment.
- This application falsely states that “At full capacity, Reading Open Doors Montessori of Jessup will have 540 students, much smaller than any other elementary school in Howard County.” There are 8 elementary schools in Howard County with a population less than what Reading Opens Doors Inc proposes, all of which are staffed with Assistant Principals.

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## ORGANIZATIONAL PLAN

In the Organizational Plan the applicant should describe the organizational structure and management of the school. The plan should provide a clear picture of roles and responsibilities and how the school will function. The organizational plan should address: school governance including the founding and governing boards, management and operation (organizational structure, education service providers, resource management, student records, school policies); staffing and human resources; affiliations and partnerships; student recruitment and enrollment; and waivers needed to support the implementation of the organizational plan.

### School Governance Including the Founding and Governing Boards:

**Strengths:** Reading Opens Door is a registered Non-Profit Organization, with proper documentation provided. The Board By-Laws are properly documented. The Board of Directors includes a variety of members from the organization and community. There is a plan to invite/include parents and community members to the Board. There is a set schedule for board meetings and quarterly reviews to receive feedback from stakeholders.

**Weaknesses:** Within the selected Board, there is limited description of each participant’s educational experience. While some members have been associated with Charter school development, the descriptions

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of their role are vague and do not indicate an understanding of the academic needs of students and their community.

The educational management organization (EMO) lacks the level of detail requested and doesn't seem to be firmly established. Missing information includes: Recent corporate annual report and audited financial statements, Description of the firm's roles and responsibilities for the financial management of the proposed charter school, including descriptions of the accounting software to be used, the procedures for financial reporting to the Board of Directors, and the internal controls that will be in place for the proposed charter school; Names, addresses, and telephone numbers of other schools managed by the EMO, as well as descriptive information on the grades served, numbers of students, years of operation, and student performance data; Description of the firm's roles and responsibilities for the financial management of the proposed charter school, including descriptions of the accounting software to be used, the procedures for financial reporting to the Board of Directors, and the internal controls that will be in place for the proposed charter school; Names, addresses, and telephone numbers of other schools managed by the EMO, as well as descriptive information on the grades served, numbers of students, years of operation, and student performance data. There is no clear and conclusive academic performance data from other charter schools managed by board members or EMO affiliates. These documents only provide generalized statements of performance, rather than specific details and aggregated data.

The application doesn't outline the specific plans and policies that will be enacted to ensure student academic success. The outline does not provide specific plans and policies that will be enacted to ensure student academic success. Roles and experiences of board members are not spelled out. The information is limited. Documents only provide generalized statements of performance, rather than specific details and aggregated data. Expectations, policies, and procedures need to be developed more in order to determine the applicant's capacity to manage finances and/or the curriculum.

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## **Management and Operation (Organizational Structure, Education Service Providers, Resource Management, Student Records, School Policies):**

**Strengths:** The Organizational Flow chart shows the role of the administration in relation to HCPSS. There is a plan to align and take direction from the HCPSS Superintendent. The student lottery and the enrollment process were explained.

**Weaknesses:** There was not enough information that pertains to the daily organizational structure of the school and its day-to-day operation. There is no outline of the instructional leadership expectations or duties of the school leadership team. These roles are clearly defined and articulated in HCPSS, and there is no documentation on how these expectations will be met or any additional expectations necessary for the operation of a successful charter school. There is no indication of clear, delineated roles for the day-to-day activities of the school. There is no specific plan within section B.2.a describing the plan to support and evaluate the school administration. Understanding of the management of a school presents superficially and lacks detail. Generally noting, it is not clear that the applicant has the resources or infrastructure to implement HCPSS policies.

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## Staffing and Human Resources:

**Strengths:** A list of duties is provided for the Charter Management Organization (CMO). Having the COS duties reference interaction with HCPSS is prudent.

**Weaknesses:** A list of duties is provided for the Charter Management Organization (CMO); however, there is no detail or explanation as to how these duties will be completed. Statements provided are listed only in general terms (“keep the school in compliance”; “cultivate relationships”; “keep the school to highest performance standards”). No accountability measures, expectations, standards, are provided.

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## Affiliations and Partnerships:

**Strengths:** There is an understanding and appreciation that the Howard County business community has a role to play.

The applicant plans to join community nonprofit organizations including the Howard County Chamber of Commerce, which will offer opportunities to: gain a greater understanding of county-wide needs and opportunities; meet other Howard County leaders; take advantage of applicable training; and provide input to public policy issues.

The applicant plans to use community leaders as classroom guest speakers to enhance instruction by providing examples of how the curriculum relates to the world outside of school, e.g., examples of entrepreneurship in Howard County. The incorporation of field trips is a wonderful way for students to see first-hand how what they learn in the classroom applies to the world of work and everyday life.

**Weaknesses:** Howard County Chamber of Commerce is a membership organization focused on networking, training and education, and public policy, and not an avenue for engaging students in serving the need.

Although some are mentioned in other parts of the application, many organizations in Howard County focused on children and education and who would be wonderful partners were not mentioned in this section: Howard County Library System, Howard Community College, Howard Local Children’s Board, etc... There is no mention of how the community can help the school support students facing challenges – poverty, learning obstacles (e.g., autism), new immigrants, trauma/mental illness, etc...

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## Student Recruitment and Enrollment:

**Strengths:** Community outreach has begun

**Weaknesses:** While the Vision and Mission focus on providing opportunity to the lower income students in the Jessup area, the criteria for selection does not uplift strategies to ensure that they are selected for the program. Needed are more details in the communication systems that should be established to ensure that

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students are recruited equitably. The priority for enrollment lists three tiers of priority, with the first going to descendants of founding families, their siblings, and then a lottery system.

Specific details are needed to share how students with unique needs - EL, Sped, 504, will be addressed within the school and classroom, besides just using HCPSS hired staff. Admission criteria are presented as subjective. Details that uplift equity and serve to identify and support the intended target population are needed.

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## *Waivers Needed to Support the Implementation of the Organizational Plan:*

**Strengths:** N/A

**Weaknesses:** The section does not request a waiver from a requirement. This section is requesting support by HCPSS to find a facility. Planning for the acquisition of a school building is the responsibility of the applicant.

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## **BUSINESS PLAN**

The Business Plan should outline the management of financial and other procedures, pre-opening tasks, and detail the budget. The business plan should address: budget, fundraising plan, and resource management, financial management, facility, food services, transportation; and insurances.

### **Budget, Fundraising Plan, and Resource Management:**

**Strengths:** Operating expense estimates seem reasonable for instructional materials.

**Weaknesses:** Balancing the budget is contingent upon increasing initial enrollment to 90 students per grade in FY 2023 in order to increase the per pupil allotment. This increase may not be feasible with capacity concerns relating to the ongoing COVID-19 pandemic. The plan also includes the leasing of 2-3 classrooms to another program called “All Day Montessori,” which engages early learners. This may present facility needs, as early learners have additional guidelines that may not have been considered in the original plan.

The estimate provided to construct the facility is insufficient. The estimated \$7-\$8 million is said to include land and construction costs. The current asking price for the proposed site, 8391 Washington Blvd, Jessup MD 21075 is \$3.75 million, which leaves only \$4.25 million at the upper range for demolition and construction. Current estimates for drywall/wood construction are \$187 per square foot (based on current home construction costs; brick/mortar would be closer to \$400 per square foot), which calculates to a total of \$5.6 million for a 30,000 square foot facility or \$4.1 million for the first phase of 22,000 square feet. On the high end of the budget range, this leaves approximately \$150k for demolition and the cost of preparing the lot, which is not feasible. A demolition project of that scale would be considerably higher.

# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



The budget narrative (Exhibit 28) contains data that is significantly inconsistent with budget assumptions mentioned elsewhere in the document, so it is difficult to ascertain the appropriate source. For example, the budget narrative in Exhibit 28 lists the teacher salary as “\$28/hour” and lists additional benefit costs at “30%” of the salary. Per the master agreement with HCEA, a 10-month teacher works 7 hours per day, 195 days annually. Using \$28/hour, a teacher would be offered a salary of \$38,220 with additional benefits valued at \$11,466, totaling \$49,686. However, the Budget Forms in Exhibit 5 list the average salary plus benefits for a teacher as \$84,521, which calculates to a salary of \$65,016 and benefits of \$19,505. The average provided in Exhibit 5 is much more realistic in comparison to the negotiated salary scales, but the inclusion of inconsistent data in the other exhibit is concerning. Section C1 incorrectly lists the budget narrative as being included in Exhibit 30, which does not exist.

Additionally, the 80% of per pupil tuition allocation should cover the costs of salaries and benefits as specified in the negotiated agreements, but the Reading Opens Doors, Inc., budget estimates do not demonstrate knowledge of the school system’s benefits. The “30% of salary” benefit estimate would likely be insufficient to cover all costs; FICA/Medicare (7.65%), Retirement (contributory rates vary annually, but approximately 5-8%), Health (approximately \$15k annually per person, not a percentage of salary), Life Insurance, and Workers’ Compensation.

Other average salaries are also inconsistent within the document, and do not demonstrate knowledge of the school system’s various bargaining units and their negotiated salary tables.

Section C1 refers to enrollment of 90 students in each of 2 grade levels in year 1, which is SY 2022-2023. Exhibit 5 lists these 180 students, with a footnote that 1 teacher is staffed per 15 students, implying a total of 12 full time teachers. However, using the average salary of \$65,016 calculated from the average in this same exhibit, the total full time salary cost should be approximately \$780,192, while the total listed for full time teacher salaries in the expenditure form is \$650,160. Further complicating this analysis, the staffing table in section B3 lists a total of 9 full time teachers including 1 each for related arts (Art, Music, and PE). Nine full time salaries would calculate to \$585,144 in salary costs, which is not consistent with either estimate. Presumably the 3 full time Instructional Assistants listed in B3 are factored in since they are not listed separately, but there is no note indicating that their salaries are being included with teachers or administrative staff, and they would appropriately be classified separately as instructional support staff.

Rent and utilities for the facility are listed at \$36,000 monthly, which is an annual total of \$432,000. The first operational year lists only \$288,000 for this cost, which is equivalent to 8 months of use. This is insufficient for a full year, and the preoperational year should not be deducted as the fiscal year begins July 1. Additionally, this cost appears low for the type of loan needed for the construction of the facility, and there does not appear to be a long-term plan of debt repayment. In order to ascertain the reasonableness of these estimates, a review of the proposed terms of the financing is needed.

The largest ongoing revenue source is described as the “per pupil tuition” which refers to the amount of money that HCPSS receives on a per pupil basis. The computations for the dollar amounts received from the county and state are not as straightforward as the organization assumes, however, and this area would have to be expanded upon in their plan. In particular, the Blueprint (or “Kirwan”) funding creates additional factors in determining the per pupil amounts. While this application refers to Kirwan in the context of applying for a Child Care Center license, the paragraph does not explain the implications of such a license or demonstrate understanding of this section of the new bill.

# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



In Exhibit 28, the organization describes a significant portion of the operating revenue as the receipt of 80% of the school system's per pupil tuition amount, with the remaining 20% contributing to in-kind services such as accounting, payroll, and other administrative services. This 20% is also intended to cover an IEP specialist, part-time GT and ESOL support, as well as transportation for students with special needs and homeless students. The applicant does not demonstrate a clear understanding of these underlying costs. When reviewing recent operating budgets for HCPSS, approximately 80% of the budget goes towards Instruction and Instructional Materials. This includes benefits and salaries for all principals and school-based administration, instructional staff, teachers' professional development wages, materials of instruction, classroom furniture, and other items that are directly used by the students. Approximately 20% goes towards Central Office support, facilities/maintenance, and transportation. If HCPSS is being asked to provide instructional support such as GT and Special Education services, the Reading Opens Doors Inc., allocation of the per pupil tuition would shrink. While security and custodial costs are accounted for as "facilities' ' supports, this does not offset the costs of certified teachers and a Special Education specialist so a more thorough analysis of the division between charter expense and in-kind services is needed.

---

## Fundraising:

**Strengths:** NA

**Weaknesses:** The fundraising effort lacks detail in terms of activities, projected revenues and designated applications of funds internally. Although there is a plan for pass-through activities, it lacks any detail in terms of means or methods.

---

## Resource Management:

**Strengths:** The school goals are aligned with a list of the resources needed. The process includes monthly reporting to the Accounting Office, with the Principal acting as the cost center manager. This is consistent with existing procedures for schools. Compliance with the schedule of records retention is specified. Audit services provided in-kind by the school system. Dual control and other risk management procedures are specified for cash handling and banking transactions.

**Weaknesses:** Details of the management and assessment methods are lacking. Identifying how classroom resources will be allocated, or how the principal and compliance officer will ensure that resources are distributed equitably are necessary considerations

The applicant plans to "collaborate with HCPSS to identify surplus furniture and materials that can be used in the school." Such resources are only stored by the school system in anticipation of enrollment growth at schools. Expecting the school system to provide suitable furniture without contributing to its cost is inappropriate.

---

## Financial Management:

**Strengths:** The application indicates that record keeping will be completed in conjunction with existing HCPSS record keeping technologies. This is beneficial because the school will not have to incur additional

# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



costs to maintain records, especially when the enrolled students may have already been registered with HCPSS before entering the Montessori school. It is important to note that these software solutions are often billed on a per pupil basis, so this should be factored into any calculation of per pupil “tuition” and overhead costs.

**Weaknesses:** The Contingency Plan and Debt Repayment paragraph does not demonstrate adequate knowledge of the financing necessary to build the facility, nor does it describe an adequate repayment strategy.

The Insurance paragraph refers to the incorrect Exhibit 28, which Insurance is Exhibit 27. It is unclear why this includes group life, voluntary term life, and, and other voluntary benefits that the school system already offers to its employees. The charter employees would be HCPSS employees and would be eligible for benefits. Including property and liability insurance estimates, since the building will not be owned by HCPSS and the charter would be responsible for these costs, is a necessary requirement.

---

## Facility:

**Strengths:** N/A

**Weaknesses:** The Facility proposal lacks studies and depth to support what the mission of the school program might be. There is a project review process by Howard County DPZ and DPW that is time consuming and most likely not attainable given the applicant’s target date. The same concern is reflected for the building permit and the thoughts conveyed in the applicant’s narrative.

---

## Food Services:

**Strengths:** The applicant wants to focus on providing fresh and healthy food to the students.

**Weaknesses:** The entire plan lacks sufficient and required details for a food service program for a school.

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## Transportation:

**Strengths:** N/A

**Weaknesses:** The application plans to rely on parents to transport students. There is no detailed plan for working with students with IEPs, nor accommodating students with no access to transportation.

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## Insurances:

**Strengths:** NA

**Weaknesses:** There is no general and auto liability; no property coverage insurance noted.

# Reading Opens Doors, Inc. Charter School Application Evaluation Narrative



## Charter School Application Evaluation Committee

---

Genée A. Varlack, Ed.D., Interim Policy Manager and Charter School Liaison

Terrell Savage, Executive Director, Special Education

Denise Bogart, Title I Resource Teacher

John SanGiovanni, Curriculum Coordinator, Mathematics

Anna Bevill, Budget Analyst

Jennifer Hlavka, Facilitator

Kimberly Bookhultz, Coordinator, Position Control, Staffing and Employee Credentialing

H. Alex Baker, Area Manager, Transportation

Doug Pindell, Jr., Director, Purchasing

T. Bruce Gist, Executive Director, Operations

Kim Scaife, Assistant Principal, Clarksville Middle School

Kareem Penn, Assistant Principal, River Hill High School

Ashleigh Townsend, Assistant Principal, Deep Run Elementary School

Kimberly Eggborn, Coordinator, Elementary Social Studies

**Application for  
Reading Opens Doors Montessori of Jessup**

**2023/2028 School Year**



**Submitted by Reading Opens Doors Inc.**

*Education should no longer be mostly imparting knowledge, but  
must take a new path, seeking the release of human potentials.”*

**-Maria Montessori**

**Reading Opens Doors Inc.**  
C/O Sue Wagner  
CIC@CET 4041 Forest Park Ave.  
Saint Louis, MO 63108  
August 25, 2021

**Howard County Public School System**  
Cherise J. Hunter, Ph.D.  
Policy Manager & Charter School Liaison  
10910 Clarksville Pike, Ellicott City  
Maryland 21042

## Re: Explanation of the Weaknesses on the 1<sup>st</sup> Application for Reading Opens Doors Montessori of Jessup

We have been working as best as we can to improve the weaknesses pointed out on the Evaluation Report of the 1<sup>st</sup> application. However, I know from the bottom of my heart that this improved 2nd application will/cannot receive a perfect 10. We have too little time. August 25 was our timeline to resubmit the improved application so that we will be able to apply for charter school program (CSP) grant to MSDE by Aug. 27. **We missed the target date.** This year's CSP grant is the last round of the previous Federal grant. MSDE officer informed the participants of July 28 Pre-Application Technical Assistant Webinar that future CSP grant is uncertain. Receiving the CSP grant is a must to implement Reading Opens Doors Montessori of Jessup.

In our budget calculation, we used 80% of per student tuition allotment. We assumed that the remaining 20% will be applied to in-kind services; superintendent, officer in charge of the charter school, monthly accounting service, annual CPA audit, IEP specialist, transportation for students in IEP and homeless shelters, part-time ESOL teacher, part-time G/T teacher and others.

Last week a perfect location for the proposing charter school pop-up for sale. The land is located right next to one of the trailer homes parks in Jessup. More than 70% of the families I met during the door to door visit in that trailer park gave their Letters of Support for the proposed school.

As I appealed during our Google Meet on August 20, please let us hear back the board's decision sometime in October, not 120 days later. By doing so, HCPSS will help MSDE to select Reading Opens Doors Montessori of Jessup to receive the last round grant for charter school program. At least a conditional approval before the end of October will help us to be able to buy the land, secure fund for construction, recruit Montessori certified principal, etc. The principal will work with HCPSS to improve any remaining weaknesses on this application and earn a perfect 10.

Thank you so much for all your time, effort, and advice for continue to do the good work!  
Always grateful Sue

*"It is true that we cannot make a genius.  
We can only give to each child the chance to fulfill his/her potential"*  
**-Maria Montessori-**

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## Charter School Application Cover Sheet

Name of Proposed Charter School: Reading Opens Doors Montessori of Jessup
Name of non-profit 501(c) (3) organization that will hold the charter: Reading Opens Doors Inc.
Primary Contact Person: (charter school operator or founding board president) Sue Wagner (a.k.a Geum Wagner)
Mailing Address: Reading Opens Doors, Inc. CIC@CET 4041 Forest Park Ave. St. Louis, MO 63108
Telephone (primary): 443- 812- 3266 (Sue Wagner) Telephone (second): 443-867-6807 (Robin Frazier)
Education Service Provider or Partner Organization: Reading Opens Doors Inc.
Physical Address of School: TBA in Jessup or nearby community, MD 20794
Projected Opening Date: Fall of 2023
Proposed Charter Term (5 years): 2023-2028

### Enrollment Projections

SCHOOL YEARS	GRADE LEVELS	ENROLLMENT PER GRADE LEVELS
Yr. 1 (2023-2024)	Kindergarten-1 <sup>st</sup> Grades	K, & 1 <sup>st</sup> Grade: 180 students
Yr. 2 (2024-2025)	K, 1 & 2 Grades	K, 1 & 2 Grades: 270 students
Yr. 3 (2025-2026)	K, 1, 2 & 3 Grades	K, 1, 2 & 3 Grades: 360 students
Yr. 4 (2026-2027)	K, 1, 2, 3 & 4 Grades	K, 1, 2, 3 & 4 Grades: 450 students
Yr. 5 (2027-2028)	K, 1, 2, 3, 4 & 5 Grades	K, 1, 2, 3, 4 & 5 Grades: 540 students
		<b>TOTAL SCHOOL ENROLLMENT = 540</b>

**NOTE: There will be 30 students in each classroom.**

**Charter School Application Cover Sheet (continued)**

**American Dream**

To maximize the academic abilities of K-5<sup>th</sup> vulnerable and marginalized children and help them to pursue their dreams, this application is being submitted for Reading Opens Doors Montessori of Jessup.

The United States is a prosperous nation with natural beauty, abundant resources, and freedom. American innovation has continued to lead the world. For these reasons, coupled with the work of countless American philanthropists, she has become the most desirable country to live in. The result is a land of opportunity, embodied in the American dream. Every day, people from all over the world immigrate to the United States. However, many at home and from abroad can't reach their true potential because of their circumstances.

**Readers Are Leaders**

All teachers and parents know that the love of reading books is essential for developing critical thinking, comprehension, and competency. The board of Reading Opens Doors Inc. desires to open Reading Opens Doors Montessori of Jessup. The objective of the school is to nurture good reading habits, develop critical thinking skills, and help each child discover his/her natural talent. Woven into the Montessori pedagogy, our students will discover reading is fun as early as possible, read in class for America's Battle of Books and participate every day in Shared Inquiry Discussion of the Junior Great Books. Furthermore, the students can join the American Dream After School Program. In addition, utilizing the latest technology, and collaboration with local community-based organizations, an indoor farm will be built on campus to educate the children about new farming methods and the importance of eating fresh and nutritious meals.

**Application Certification**

I certify that I have the authority to submit this application and that all information contained herein is complete and accurate. I recognize that any misrepresentation could result in disqualification from the application process or revocation after award. The person named as the contact person for the application is so authorized to serve as the primary contact for this application on behalf of the organization.

Printed Name \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

## Executive Summary

### Reading Opens Doors Montessori of Jessup

**Vision:** To Engage parents and the community together to provide an excellent education for every student so that all students regardless of socio-economic status, race or ethnicity can achieve academic excellence.

**Mission:** Reading Opens Doors Montessori of Jessup will provide the opportunity for all K-5th grade students in Jessup and nearby neighborhoods to be in academic parity with the students of affluent neighborhoods in Howard County through an innovative learning alternative. The innovative learning option includes world renowned Montessori self-paced learning, developing healthy eating habits, and discovering reading is fun which will increase student comprehension, critical thinking skills and academic excellence. Reading Opens Doors Montessori of Jessup will further strengthen the Howard County Public School System.

**Student Body:** All K-5<sup>th</sup> students interested in Montessori pedagogy with a literary enrichment.

**Community Need: Parity in Academic Achievement** - The Majority of families in Jessup and its nearby neighborhoods are lower-income, young or ESL households. Statistics show children in lower income neighborhoods are not performing as well as those in the more affluent neighborhoods, and there is a gap in scholastic achievement test scores between them.

#### Phenomenon: High Test Scores Vs Low Test Scores (2019 stats via Zillow & Great Schools)

Neighborhood	White	Black	Asian	Hispanic	Other	Low Income	Average House Cost	Elem. School Rating	Students Teacher Ratio
Clarksville	39%	5%	49%	2%	~6%	1%	\$720,000	9 ~10	12:1
Ellicott City	39%	4%	46%	3%	~10%	5%	\$520,000	8 ~ 9	14:1
Columbia/Jessup	20%	46%	9%	14%	~12%	42%	\$340,000	4 ~ 6	9:1~13:1
Elkridge/Jessup	52%	21%	12%	7%	~ 9%	21%	\$340,000	4 ~ 6	9:1~13:1
Bollman Bridge	30%	36%	11%	17%	~ 9%	40%	\$329,000	4 ~ 6	9:1~13:1

**A. Alternative Methods for Learning:** Because people are unique individuals with different talents, strengths and weaknesses, they have different best-ways of learning. There is a need for more alternative pedagogies for all students to reach their full potential. The exhibit above shows the children in lower housing cost neighborhoods need extra support for their academic preparedness.

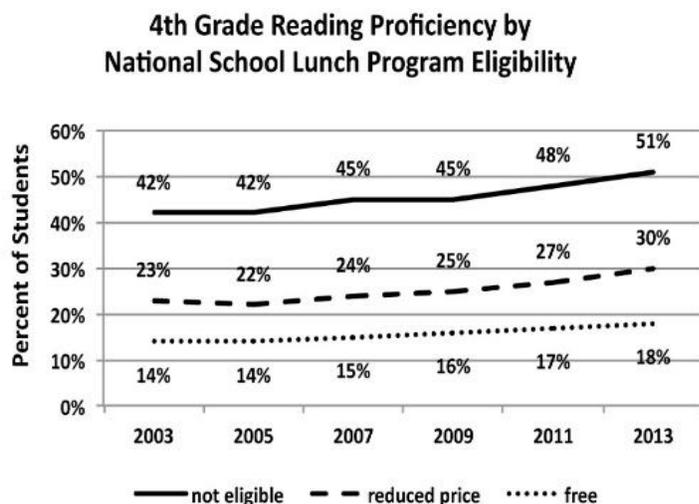
**B. Better Nutrition - Better Learning:** Often busy and lower-income families do not provide nutritious meals. Studies show that better eating habits result in better behavior and attitudes for learning, resulting in better academic achievement. Mary Gain explains in the Blog quote below that good nutrition contributes to better learning. Another study finds, that “nutritional status can directly affect mental capacity among school-aged children,” <https://healthy-food-choices-in-schools.extension.org/> June 12, 2019 by Healthy-Food-Choices- In- Schools, 3 Ways

### Nutrition influences Student Learning Potential and School Performance

*“While the intake of food is vital for proper performance, many of the widely available and popular foods in schools today are actually hindering children’s abilities to learn. Loaded with sugars, caffeine, chemicals, and sodium, many popular menu items are leaving kids tired, unfocused, jittery, and sick, which not only impact students’ grades and performance, but also influences their behavior and moods. Therefore, while most American children may be taking in a great deal of calories, they may not be taking in any essential vitamins, nutrients, and minerals. This lack in vitamins and minerals leads to detrimental side-effects according to Mary Gavin. Children with insufficient diets are reported to have more problems with health, academic learning, and psychosocial behavior. Avoiding processed foods and incorporated natural fare into a daily diet will ultimately promote a healthier body, behavior, and brain power.”* **Public School Review (how-diet-and-nutrition-impact-a-child’s-learning-ability)**

C. **Affordable Alternative Methods of Learning:** Some families need alternatives to the public-school setting and want to send their children to private schools that offer different methods of learning or self-paced programs like Montessori. However, many cannot afford

the tuition. National studies show that higher income students outperform lower income students in reading proficiency (see chart to the left). The opportunity presented by the proposed Montessori charter school and reading program will equip the struggling primary children with a love of reading good books, critical thinking skills and discovery of their natural talents, boosting their academic achievement to fill the gap traditionally existing between their peers in more affluent areas.



-Figure 1. 4th grade reading proficiency by national school lunch program eligibility.

#### -The Nation's Report Card-

The Montessori Charter School will meet the need of an affordable, alternate method of learning, focusing more time to reading proficiency and good eating habits, reducing the disparity in academic achievement.

**Unique Features:** At the proposed charter school, children of mixed-ages complete their own self-directed work in a nurturing, family-like environment that applies the Montessori methods and materials. Elder students will be given the responsibility of helping younger peers in a big brother/sister style role. Each classroom will have a Montessori certified teacher and an assistant. Added time and focus on development of avid reading habits, critical thinking skills and healthy eating habits as early as possible enhances the uniqueness of the school. Children will learn in the areas of humanities, STEM, PE, Music/Choir and Art. Their understanding and achievement

will be measured through observation of learning projects and ongoing assessments of teaching methods and student progress.

The individualized learning model of Montessori creates an “IEP” for all students and is naturally inviting to a diverse student body. Individual talents are discovered, and different learning methods geared toward the use of those talents are scheduled for each student while self-paced learning ensures thorough understanding before moving on to concepts that build upon one another.

**Effectiveness:** The Montessori method and Shared Inquiry Discussions of the Great Books Foundation are universally recognized as effective and successful pedagogies in raising student achievement. Montessori public charter schools have been successful throughout Maryland. Maryland Montessori Charter Schools have full enrollments and waiting lists, which is a strong indication of the need and success of the Montessori method.

## **A. EDUCATION PLAN**

### **A.1. Educational School Design**

**Accomplishment of Performance Outcomes/Replicating the School Design:** The design of Reading Opens Doors Montessori of Jessup draws on existing Montessori models. Many of the components of the school design are drawn from traditional Montessori schools and successful public charter schools in the vicinity. Estimates indicate that more than 5,000 schools in the United States – including 300 public schools – use a Montessori program. Reading Opens Doors Montessori of Jessup and its founders will successfully accomplish the outcomes by replicating components of existing Montessori public charter schools.

To replicate the Montessori model in a public school, Reading Opens Doors Montessori of Jessup will create a Montessori environment which is characterized by multi-age classrooms, a special set of hands-on educational materials, student-chosen work in long time blocks, collaboration, and individual and small group instruction in both academic and social skills. Dr. Montessori believed that larger class sizes allowed children to learn from watching each other work and to practice social interaction skills with different personality types. (Lillard, A. S. (2005) *Montessori: The Science Behind the Genius*. New York, NY: Oxford University Press. 202.) The school will have 30 students in each classroom.

The founding group consists of a parent, a principal of Montessori public charter school, an honorary board chairman of Chesapeake Lighthouse Foundation which successfully started and manages several charter schools PG, AA and other counties, and other business professionals from a variety of fields. The founding group’s combined experience plus the knowledge gained from discussions with and visits to other Montessori schools will ensure the human resources necessary to replicate the design. Additionally, Reading Opens Doors intends to apply for many of the same funding opportunities that similar public charter schools in Maryland have been granted in past years. A description of founding board capacity can be found in B.1. Additional details on financial and human resources necessary to replicate a Montessori model can be found in Section C.1 and B.3.

**Evidence of School Design Success.** The Montessori method has been effective since Dr. Maria Montessori founded it in 1907. Montessori public charter schools have been successful throughout Maryland, including:

- Baltimore Montessori Public Charter School –surpassed indicators in Reading, Math, and Science and achieved a SPI\* value of 0.9786
- Carroll Creek Montessori Public Charter School – in its first year, surpassed indicators in Reading and achieved a SPI value of 0.9237
- Monocacy Valley Montessori Charter School – met indicators in Reading, Math and Science and achieved a SPI value of 1.0196

\*The School Progress Index (SPI) evaluates schools on indicators of Achievement, Growth, and Gap Reduction. (Maryland Report Card.)

According to a March 24, 2014, article in the Frederick News Post, the average Montessori public charter school waiting list is 300 students. In 2013, 965 students applied for only 98 openings at the two Montessori public charter schools in Frederick. Carroll Creek Montessori Public School in Frederick, Maryland has a waiting list of over 1000 students as in Feb. 2020.

**Alignment of Design with School Mission and Needs of the Target Population.** The target population is families in Jessup and nearby neighborhoods interested in Montessori methods, early literacy development and new approaches to public school. Replicating other Montessori schools using the methods and materials will align that mission with the target population. The website of the Montessori Academy in Tennessee describes the typical Primary, or kindergarten, and lower elementary classroom environment which exemplifies the Montessori model and will be replicated. Primary classrooms are peaceful, beautiful, and orderly learning environments. Children learn with multi-sensory, hands-on Montessori materials. Montessori-trained teaching teams guide students individually through the curriculum. Children develop independence, self-motivation, and confidence while becoming responsible community members. Primary classrooms are joyful and calm environments for young children.

“Teachers interact with children in a positive manner and are models of kind and respectful behavior. Each child is treated as a unique individual and can progress through the extensive and challenging Primary curriculum at an individual pace. Children receive individual presentations of new work and are then able to practice the work as much as necessary to achieve mastery. While academic excellence is an important goal, Primary classrooms also focus on the social, emotional, and physical development of the children, with the goal of helping children develop kindness, confidence, responsibility, curiosity, creativity, and self-direction.

In the Lower Elementary, each multi-age classroom is taught by a team of two Montessori certified teachers. All classrooms are sequenced learning environments, equipped with beautiful Montessori materials and an abundance of educational resources including well stocked libraries, resource materials and supportive technology. Time management skills are developed in the students through daily and weekly plans and cooperative learning and care for the environment is encouraged.” -**Elementary School in Brentwood & Nashville TN | Montessori Academy-**

**Goals.** The goals and objectives identified in the Goals Worksheet (A.4) will ensure that the

charter school meets the educational and organizational goals of the school design.

**Strategies for Measuring Performance Objectives and Outcomes.** Reading Opens Doors Montessori of Jessup will have an Accountability Committee that consists of members who have experience with program evaluation, Montessori education, governance, school budgets, and charter school programs. These could be members of the Reading Opens Doors’ Board of Directors, parent community, community at-large, and school community. In order to align the mission and vision to the school, and to ensure the school meeting its goals and objectives (more fully described at Section A.4), the board will in addition, establish a compliance officer. The Accountability Committee will report annually on the school’s performance based on the Maryland State Department Quality Standards. Examples of those performance measures are:

- Proficiency levels on state assessments by grade and subject (Proficiency Rates) (See A.4)
- Student self-assessments, reflections, surveys, and feedback (See Exhibit 25)
- Evidence of recruitment and sustainability of a diversely skilled governing board (See B.1)
- Financial audits (See C.2)
- Allocation and organization of resources (See C.1.b)
- Evidence of safe, clean, effective environment (See A.9)
- Staff qualifications (See B.3)

**Montessori Education with Daily Shared Inquiry Discussion**

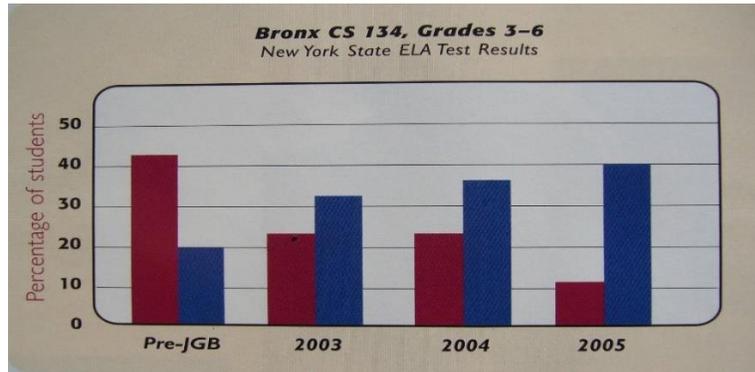
*“Once you learn to read, you will be forever free.”*  
**-Frederick Douglass-**

Studies show that an avid reading habit is essential for developing critical thinking, comprehension, and competency. To achieve this goal, the students at Reading Opens Doors Montessori of Jessup will be engaged to discover reading is fun as early as possible and compete at periodic America’s Battle of Books. In addition, the school will increase the strength of the Montessori public school with Shared Inquiry Discussion of the Great Books Foundation. In the Shared Inquiry Discussion, students are guided by a trained leader to develop and share their ideas about a challenging text. The goal is for each student to come to an individual understanding of the author's work through dialogue and writing. There are no wrong answers, just the sharing of ideas. In the process, students develop listening and speaking skills while improving their reading comprehension and critical thinking. The Shared Inquiry Discussion and starting in the first grade, Q.T to Read for Battle of Books will be a part of the regular class.

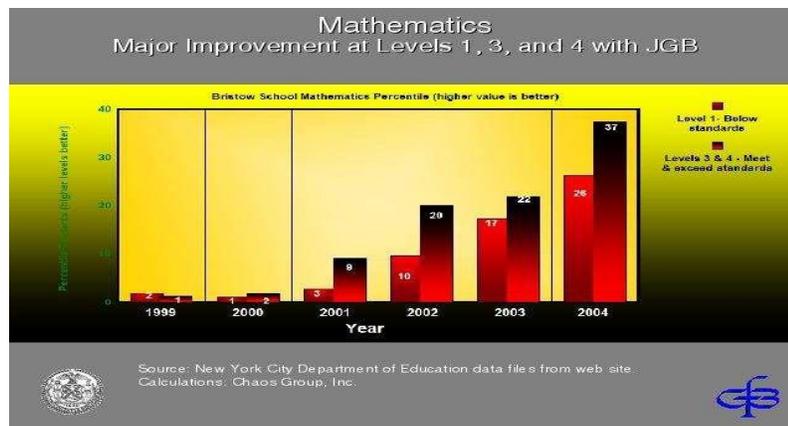
**Daily Class Schedule (example)**

<b>Day</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thurs</b>	<b>Fri</b>
8:00-8:20	Morning Exercise (Gym)				
8:30-9:10	Shared Inquiry Discussion (40 Minutes)			Q.T to Read	
9:10-12:00	Montessori class				
12:00-1:00	Lunch and Recess				
1:00-2:00	Art	Math	Social Studies	Math	Music/Choir
2:00-3:00	PE	Music/Choir	PE	Art	Q.T to Read

## Experimentation Results Given by Great Books Foundation



**Red- Level 1 (lowest quartile) Blue- Levels 3 and 4 (highest quartile)**



## Montessori with Indoor farm Innovation

Statistics also show that lower-income families tend to have poor eating habits, partly since fresh and healthier foods are unavailable within their means. Good nutrition influences not only student's grades and performance, but also their behavior and moods according to an article on the Public-School Review, "Why Good Diet and Nutrition are Important for High Student Performance". To teach the children about the importance of eating nutritious and fresh meals every day, the school will house its own indoor/container farm and cook the meals with fresh vegetables of the farm. Students will also prepare daily fresh snacks.

*"Children with insufficient diets are reported to have more problems with health, academic learning, and psychosocial behavior. Avoiding processed foods and incorporated natural fare into a daily diet will ultimately promote a healthier body, behavior, and brain power."*

**-Public School Review -**

## A.2. Curriculum and Instruction

**Framework for Teaching and Learning:** Teachers will use Montessori materials, Junior Great Books, and Study Island, a web-based program and supplemental tool built to meet and reinforce each state's unique assessment standards, to apply the county curriculum which is aligned with

the Common Core State Standards and Grade Level Expectations. Daily Schedules will be strategically planned to maximize effectiveness.

- Each school day will start at 8:00am with 20 minutes of low impact stretching exercises.
- Next, class will be Shared Inquiry Discussion for 35-40 minutes. The children will read questions related to a short story of the Junior Great Books. Afterward, they will take turns to read aloud the story. Trained discussion leaders will engage the children to answer the questions. The students will take turns to share his/her answer and listen to the answers of other students. The discussion can be finished in one session or continued. After the completion of the discussion, the children will write about the story. Shared Inquiry Discussion will take place four mornings a week. Age-appropriate approaches will be used for kindergarten, recognizing skill levels of each child.
- The children will have uninterrupted 3 hours from 9:00am to noon in Montessori education.
- In the afternoon, the children will learn Art, Music/Choir and PE in traditional classes as well as Math, Science, History, Social Studies with Study Island, and other online media.
- Starting in the first grade, every Friday after the morning exercises, the children will have Quiet Time to Read to prepare for the America's Battle of Books.

**Framework for Professional Development:** The class schedules allow homeroom teachers periodic free time for individual planning and grade-level teacher meetings each week. Weekly grade-level teacher meetings will be held to address:

- Examination of student progress
- Review of material relevant to each grade level
- Professional collaboration to ensure the highest quality teaching in each classroom
- Connecting Montessori methods to the Howard County curriculum standards

**Planning and Implementing Professional Development:** Professional development will be held weekly. The principal, compliance officer and teachers will discuss various topics such as Montessori, technology, multicultural relations, special education, assessment, record-keeping, etc. Continuing Education, Dr. Eric Jensen Training, Shared Inquiry Discussion Leadership training and other training program will be required and financially supported. Professional Development days will be part of their summer calendar. Designated teachers for Art, Music/Choir and PE do not need to be Montessori certified to assist in the Montessori classroom. Reading Opens Door Montessori of Jessup will hire as many as full-time special subject teachers to assist the Montessori classrooms. Instructional Assistants will also be recruited if needed. The school will subscribe to Montessori Life to help the teachers stay updated on the latest research and findings on pedagogy and curricula.

**Measurable Objectives and Benchmark Assessments:** Teachers will use the Common Core State Standards and Montessori Materials to make sure students understand the concepts from each grade level, and track student progress using county and/or state standards to track student progress. PE, Art, Music will complement the Montessori education in their presentation and fulfill the requirements of HCPSS.

The school will be accountable for attendance, MAP testing, and MCAP Assessments. In accordance with Board Policy 8120, the school will collect data, measure progress, evaluate student achievement, and address each student's learning needs based on established standards. That data, along with the Montessori teacher's own observations, will be used to improve

curriculum, instruction, and advance student learning. A goal of the school will be to implement instructional systems which ensure a high level of proficiency on the MCAP Assessment as well as data driven instruction based on ongoing assessments. Assessments are more fully described in Section A.4. To evaluate instructional strategies, the school will look to student progress over time, staff feedback, parent feedback, and teacher evaluation.

**Differentiating Instruction:** Montessori instruction differentiates for each student, and Maria Montessori called this, “Following the Child.” Since the Montessori Method requires the teacher to follow the needs of each child differentiating instruction for above, average, and low performing students, “Following the Child” inherently happens within this instructional method. A ‘pullout’ intervention program will be developed for children not meeting the grade level expectations so that they can receive equitable opportunity to raise their performance. The instructional assistants will help the children who need extra support within the classroom. Tutoring could be provided as an after-school program as needed.

**Teacher Proficiency in Instructional Methods:** The school will utilize the same evaluation system as the county, including Student Learning Outcomes. The principal of the school will use a Montessori lens to determine the mastery of the teacher since using the traditional guidelines for “on task behaviors” would not be appropriate in a Montessori environment where the children move about the room choosing work.

### **A.3. Assessment System**

**Statewide Assessments:** Reading Opens Doors Montessori of Jessup will follow Board Policy 8120. Students will participate in the MCAP and MAP assessments. The school will also follow the county’s standard assessments for kindergarten through 5<sup>th</sup> grade and common assessments for special areas.

**Evaluation of Student Progress Over Time:** The school will use a few assessment tools to determine progress. Study Island is an online content site and aligned with the Common Core. This site will help teachers track student progress. Global Scholar (or a similar application if one is preferred by HCPSS) will be used to provide for accurate student placement, diagnosis of instructional needs, and measure of students’ gains across reporting periods. The school will give quarterly assessments using the county assessments in a way that matches with the Montessori instruction (See Exhibit 26, Waiver Requests).

**Use of Assessment Data to Improve Instruction, Academic Outcomes and Staff Development:** A School Improvement Plan will be developed based on results in the School Progress Index. Results of all assessments will be used to develop a school improvement plan which in turn will be used for teacher and principal assessments. The School Improvement Plan will identify areas of focus. Teachers will have access to Study Island, Montessori Compass and/or assessment tools of HCPSS to aid the assessment. These supports are designed to promote teacher retention and aid in evaluation systems. Assessments help the school measure progress toward the mission and are administered at times set by the school pursuant to Board Policy 8120.

**School-Developed Instruments to Measure and Report Student Progress:** The school will use a Montessori report card and journal. Montessori materials incorporate control of error. In

that respect, the student's use of the materials themselves is an assessment tool. The journal helps the student and the teacher track each child's progress toward meeting State academic standards.

#### A.4. School Specific Goals and Objectives/Comprehensive Performance Measures

**S.M.A.R.T. Goals** (Specific, Measurable, Attainable, Reflect the Mission, and Time-Specific) for the charter school are shown on the Goals Worksheet (See Exhibit 25).

#### Standards Equivalent to Other Schools/Time Frame for Meeting Performance Standards

The use of the Montessori report card aligns with the type of reporting done in Montessori. The reporting instruments allow the teacher to look at individual student progress which aligns with the mission of the school at designing an educational program that follows the individual needs of each child. Since the record keeping system is aligned with the Common Core State Standards, it will assure the school community that these standards are being taught to the students. Tracking student progress on the MAP test will be done by utilizing the Study Island Program. The school's assessment systems will ensure that the students are learning the state and county curriculum and that they will have mastered them before they leave the school. The mission of the school is to provide an academic setting that provides a healthy learning environment which promotes independent thinking and learning. These values are intended to last a lifetime.

#### Measurement and Reporting of School's Performance and Progress

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The screenshot displays a report card interface for a student named Alvarez, Maria. At the top, there is a dropdown menu with the student's name. Below this are navigation tabs for Profile, Family, Records, Attendance, Classroom Observations, Parent Communication, and More. A watermark 'Sample from MontessoriCompass.com' is visible. The main content area includes dropdown menus for Standards, Current School Year, and CCSS.Math.Content.K.CC. Below these is an 'Expand All' link. The report card lists standards with their recording status: 'Know number names and the count sequence. (K.CC.A)' with 2 of 3 standards recorded; 'Count to tell the number of objects. (K.CC.B)' with 5 of 5 standards recorded; and 'Understand the relationship between numbers and quantities; connect counting to cardinality. (K.CC.B.4)' with 10 of 25 elements recorded. The grade level is listed as 'K'. Under 'Curriculum Elements', there is a list of specific activities with star ratings: 'Mathematics | Concept Development | Participates in one-to-one association activities. ( One-to-One Association Activities )' (3 stars); 'Mathematics | Decimal System: 0 to 10 | Counts to 10 by units using the Red and Blue Number Rods. ( Red and Blue Number Rods: 1 to 10 )' (4 stars); 'Mathematics | Decimal System: 0 to 10 | Associates the numeral to the quantity using the Red and Blue Number Rods and Numeral Cards. ( Red and Blue Number Rods and Numeral Cards )' (4 stars); 'Mathematics | Decimal System: 0 to 10 | Counts to 9 by units using separate units with the Spindle Boxes. ( Spindle Boxes: 0 to 9 )' (4 stars); 'Mathematics | Decimal System: 0 to 10 | Demonstrates an understanding of Zero as an empty set using the Spindle Boxes. ( Spindle Boxes: 0 to 9 )' (4 stars); 'Mathematics | Decimal System: 0 to 10 | Represents individual spindles as sets by binding each quantity together with green ribbon, tied in a bow, to form a set of 2, 3, 4, 5 . . . 9 spindles. ( Spindle Boxes: 0 to 9 )' (4 stars); 'Mathematics | Decimal System: 0 to 10 | Participates in the Memory Game of Numbers: 0 to 10. ( Memory Game of Numbers: 0 to 10 )' (3 stars); 'Mathematics | Decimal System: 0 to 10 | Counts to 10 by units using the Cards and Counters. ( Numeral Cards and Counters: 1 to 10 )' (3 stars); 'Mathematics | Decimal System: 0 to 10 | Recognizes the difference between odd and even quantities. ( Numeral Cards and Counters: Odd and Even )' (3 stars); and 'Mathematics | Decimal System: 1, 10, 100 and 1,000 | Identifies and names quantities 1, 10, 100 and 1,000 using the Golden Beads. ( Golden Beads: 1, 10, 100, 1000 )' (3 stars).

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**Overall School Progress-** The school will use Montessori Compass record keeping which is currently being aligned with Common Core State Standards to keep records of student growth. An annual report will be presented to the HCPSS which includes state testing data and evidence of growth as a school. This will include reporting on the advancement of sub-group as well from the state testing. The school's performance and progress will be part of an annual audit records.

### **Measurement of a Student's Academic and Social Development**

**Individual Student Reporting** - The school will use a Montessori style narrative report card and will also include a rating system for social and behavioral concerns. Grade level reporting for math and language will also be included.

### **A.5. Family Involvement**

**Assisting Families in Understanding and Supporting the Mission and Vision.** Reading Opens Doors Montessori of Jessup is unique in that charter schools are choice schools. This means that parents make an informed decision to send their children to the school because they understand and support the school's mission and vision. Parents invest in and commit to the mission and vision of the school by becoming part of its continuous improvement. Parents become part of the school's continuous improvement by volunteering, participating in Parent Education Programs, participating in PTA, and completing a periodic school survey. To off-set the demand this amount of time would have on parents' busy schedules, web conferencing sessions can be used when needed to provide the necessary flexibility.

**Supporting Children's Involvement.** Reading Opens Doors Montessori of Jessup will provide the information and training that enables parents to support their children's involvement in the school through a Parent Education Program (PEP). Educating families about the Montessori philosophy is important because many people have never seen the materials or the lessons. Afterschool programing will help the school and parents interact for the sharing of information, tutoring and progress of the children, and for convenient pick-up times for working families.

**Informing Families about Operations and Development of Reading Opens Doors Montessori of Jessup.** The school will adhere to transparent practices of open board meetings, announced in advance with minutes kept. Like other schools in Howard County, the charter school will have a school web site with pertinent school information. The school will also connect parents through the HCPSS emergency alert system. Where necessary, the school will utilize the services of the County Interpretation/Translation Program to facilitate communication between the board, staff, and ESL parents.

**Overview of How Families were Involved in Development of the School:** The board knows the neighborhood very well and believes in the vision and mission of the school. One of the board members is the developer of single-family homes and townhouses in Jessup. Another board member has helped to start and grow several charter schools in AA, PG and BA counties. Volunteering many hours since 2019, the board members have attended monthly board meetings, visited potential school sites and provided their expert knowledge, reaching out to families in the community resulting in 130 Howard County residents from Ellicott City, Jessup, Elkridge, Laurel, and Hanover supporting the proposed charter school. Though COVID slowed

down the outreach efforts, the board anticipates continuous support as families learn of the Reading Opens Doors Montessori of Jessup charter school opportunity.

**Strategies for Positive Family-School Partnerships:** The board and compliance officer will reach out to the parents in the neighborhoods. Interested parents will become the founding group and their children will be given priority enrollment. The founding group, the parents of the first school year students, and any qualified residents of Howard County will begin to form the Parent and Teacher Association (PTA) in accordance with State rules and regulations. The members of the PTA will elect a PTA president. The board and the compliance officer will recruit new board members from the PTA and the community. There will be many volunteer opportunities to engage families in the care and growth of the school and children. Some volunteer opportunities will include snacks, library, landscaping, Walk-A-Thone, projects, field trips, special topical speakers, safety/traffic monitors, and fundraising. Car-pooling will be encouraged so that families can get to know each other, and transportation needs can be addressed.

**Transparent Communication:** The principal, the board and compliance officer will keep parents informed about developments through newsletters, emails, PTA meetings, student progress reports, etc. The school will keep the community at large informed about school developments by making public its required filings (for example, Form 990) and periodic press releases. Its web site and newsletters will be publicly available. These practices are in addition to those listed above under Informing Families about Operations and Development of the school, all with the goal of transparent and effective communications.

**Parent Education Program (PEP) and Training:** A Parent Education Program at the school will comply with Board Policy 10040 and include:

- Support materials from the American Montessori Association (AMA)
- Support materials from the International Montessori Council (IMC)
- Informational seminars with teachers who can explain Montessori methods and materials
- Volunteer opportunities at school as a class parent, storyteller, lunch supervisor, snack coordinator, fundraising Walk-A-Thon, Jump Rope Day for Heart opportunities, and more

**Parental Disputes:** First and foremost, it is important to note that families will be asked to handle issues through the school hierarchy. That is, if a parent has an issue with professional staff, except for extraordinary circumstances, the parent should consult with the teacher. If there is no resolution, the principal will become involved and then the Superintendent. Should an issue be related to school governance, the liaison between HCPSS and the school will bring the matter to the attention of the board. The board through the compliance officer will work with the liaison to secure a resolution. (See Exhibit 20, Dispute Resolution Policy)

**Parent Satisfaction:** The compliance officer and school will track the number of issues brought to it through the grievance process which will also be reported by the principal. Through periodic surveys, families will rate their overall satisfaction and whether they would enroll their students again. The board, principal, and compliance officer will review the aggregate result and develop an action plan to address any areas with low scores. The aggregate results and the action plan will be incorporated into the School Improvement Plan. This will be shared with the appropriate department of HCPSS and with the board to set in motion a cycle of continuous improvement.

**Involvement of Parents as Education Partners:** Research confirms that family involvement is a powerful influence on children's achievement in school. The school will promote volunteerism and offer several programs to engage ongoing family involvement. The school will use the skills of the “school family” to achieve desired outcomes at low or no cost. A family could offer ideas for fundraising and lead a campaign, or a family could lend souvenirs and maps from a trip for geography or cultural lessons. Tapping into the families’ knowledge and cultural capital, the school will seek ways to engage with parents so that they can be proactive partners in their children’s education. For example, each year there will be an ‘American Dream Day’ at the school with a banquet of foods from their ancestors’ countries.

**American Dream Day**

When	Purpose
The week before Thanksgiving Day	<ul style="list-style-type: none"> <li>• To foster appreciation for the ancestor and their sacrifices</li> <li>• To understand heritages of the students</li> <li>• To appreciate the freedom and opportunity in the USA</li> <li>• To dream and prepare for their own American Dream</li> </ul>

**A.6. Target Population**

*Section 504 and Title II require public schools to provide appropriate education and modifications, aids and related services free of charge to students with disabilities and their parents or guardians. The “appropriate” component means that this education must be designed to meet the individual educational needs of the student as determined through appropriate evaluation and placement procedures. However, students with disabilities must be educated with students without disabilities to the maximum extent appropriate.*

**Value of the School.** The infrastructure of Reading Opens Door Montessori of Jessup is based upon the Montessori method, use of Montessori materials, and Montessori certified teachers. The instructional time is organized to optimize student understanding of materials. The Montessori method has been successful for over 100 years and successful in private, public charter and magnet schools throughout the USA. Unlike the vulnerable low-income neighborhood children of Dr. Maria Montessori in Italy, the children of Montessori education in modern days are the typically children of affluent families in the US and in other parts of the world. Thanks to the efforts of Ember Junge, the author of ZERO CHANCE OF PASSAGE, Nancy Rambusch and other pioneers, the combination of the Montessori method and public school has been successful throughout in the US and in Maryland.

*“One of the promises of charter schools is that they can serve as laboratories of innovation—they can be public education’s “R&D” [research and development] arm. Because they have greater autonomy than traditional public schools, and since they tend to attract pioneering educators, they can try out new approaches to education that, if proven effective, can be transplanted back into the larger public education system.”*

**- Rod Paige, former Secretary U.S. Department of Education-**

**Student Population.** The charter school law requires that charter schools serve the school community with alternative means to improve students' performance. Reading Opens Doors Montessori of Jessup will serve all Howard County students Grades K-5. However, its main target population is in Jessup and its nearby neighborhoods as well as those interested in the Montessori method with enhanced daily literary activities.

**Community Selection:** Many families with children move to Howard County because of the excellent public-school reputation. Yet not every child succeeds in the Howard County Public School System. Many students struggle academically even in the best school district in MD. Many families in Jessup and its surrounding neighborhoods are diverse new immigrants, low income or in welfare. The scholastic performance of the schools in Jessup and its nearby neighborhoods is between low to just-above average, year after year. Therefore, the board of Reading Opens Doors has been focusing to establish the proposed charter school in Jessup neighborhoods. Reading Opens Doors plans to offer American Dream after school not only for the charter school attendees, but also for the students at other school (if spots are available) the afterschool where tutoring, fun activities and America's Battle of Books will be available.

**Enhancement of Educational Options:** The school will strengthen HCPSS by providing a literary-enhanced and innovative Montessori public school option for K-5<sup>th</sup> children in Jessup, its nearby neighborhoods and to all of Howard County families.

**Meeting the Needs of the Target Population:** The school will promote learning as an exciting process of discovery using the Montessori method while fostering respect for oneself, for others, and for the environment. The Montessori Method of teaching State and County curriculum at Reading Opens Doors Montessori of Jessup will provide a unique, invaluable and free option for parents/guardians to address their child's individual needs and learning style, including children with disabilities described in FAPE. The Montessori charter school alternative provides different methods of learning and self-paced programs that allow for higher achievers to move forward and those with slower comprehension to move more slowly without having to afford private school tuition. National studies show that higher income students out-perform lower income students in reading proficiency. The Montessori Charter School will meet the need of an affordable, alternate method of learning that focuses more time to reading proficiency. A lot of families in Jessup neighborhoods are two income working families or single parents. They struggle to find quality before and after school care. The charter school plans to provide before and after school programs for families at a minimal cost.

**Assessment of Parental Support:** 130 local families gave their Letters of Support to the Board of HCPSS for Reading Opens Doors Montessori of Jessup. By providing world renown Montessori education for free of charge, creating family involvement with volunteer activities and partnerships that will be formed with other community organizations as well as providing before and after school programs, the school will build a broad and strong community participation. These will ultimately drive support and enrollment in the school.

**Attendance and Enrollment Policy:** The school will follow Board Policy 9000 and 9010 and admit children to kindergarten who are at least five years of age on or before September 1 of the year in which he/she applies. The school will also admit children to 1<sup>st</sup> grade who are at least six years of age on or before September 1 of the year the proposed school will be opened.

Parents/guardian of the students will be required to show proof of age, residency, and immunization records. Students will be required to attend school regularly. Homeroom teachers and administrator will keep a record of the daily attendance of each student in accordance with regulations of the State Board of Education and the Maryland Student Record System which is incorporated by reference in COMMAR 13A.08.02.01. The principal may excuse a student for a lawful absence (Md. Code, Educ. Section 7-301) and will report to the Superintendent or his designee, any student who has been habitually absent without a lawful reason (Md. Code, Educ. Section 7-302). Like other elementary schools, the school will require a written excuse signed by a parent/guardian when a student misses school. The principal will notify the Superintendent or his designee of students who are absent 20% or more during the school year.

### **A.7. Special Student Populations**

**Responsive General Education Classes:** Montessori methodology educates the "whole child"; this allows for multiple entry points for learners so all needs can be met in the same classroom at the same time. Thus, this approach to learning effectively meets the needs of typical, accelerated, English Language Learners (ELL) and students with learning and developmental delays. The school will employ the Universal Design for Learning (UDL) to support teachers' efforts in meeting the challenges of cultural differences and diversity of cognitive abilities.

#### **English Language Learners (ELL)**

**Identification:** Parents will be asked upon enrollment if a language other than English is spoken and list the language(s) by means of a Home Language Survey which is designed to identify:

- Students who communicate in a language other than English; or
- Students whose families use a primary language other than English in the home; or
- Students who use a language other than English in daily non-school surroundings

**Assessment:** All ELL students will take the ELP assessment in the spring including those who have refused ELL services. Section 311(b)(3)(D) of the ESEA requires States to ensure that Title III subgrantees annually assess the English language proficiency of all limited English proficiency children.

**Services:** ELL students will be included in a full immersion environment in an age-appropriate classroom. The curriculum, instruction and materials remain the same, although students who require it will have periods of sheltered instruction with an ELL instructor per COMAR 13A.05.07.03B. In the regular classroom, all information is presented first without language while the student attends visually to observe the materials being presented. When the student is successful at perceiving and comprehending the sensory information that is part of the presentation, then language is attached to the object, functions, and attributes connected with the concept. The three-hour uninterrupted work period takes the child through the normal language development stages of Identity, Recognition and Recall. This process is unique for each child and therefore varies in length. The presentation of Identity-Recognition-Recall allows the English Speakers of Other Languages (ESOL) child to expand vocabulary and expression and develop more precise communication. Additionally, to provide access to

mainstream, grade-level content and to promote English language proficiency, a sheltered instruction approach to teaching English language will be utilized. Reading Opens Doors Montessori of Jessup will collaborate with HCPSS to provide additional ELL services to meet individual child's needs.

**Support:** The school will provide services for ELL students in the form of translations of:

<ul style="list-style-type: none"><li>• School documents for all IEP meetings and special education paperwork</li><li>• School registrations</li><li>• Parent/teacher conferences</li><li>• Placement/retention meetings</li><li>• Disciplinary matters</li></ul>	<ul style="list-style-type: none"><li>• Interim/progress report communication</li><li>• Safety issues/concerns school</li><li>• Events/after-school activities</li><li>• Home visits</li><li>• Telephonic interpretation</li><li>• Related emergency issues</li></ul>
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To implement these services, the school will call upon the County Translation Program to facilitate communication between the board, staff, and parents.

**Delivery of ELL:** The curriculum and instruction and materials remain the same, although students that require it will have periods of sheltered instruction with an ELL instructor in accordance with COMAR 13A.05.07.03B.

### **Gifted and Talented (GT)**

**Identification:** Formal identification and participation begins in the third grade. The students may be referred by a teacher, a parent, or an administrator. The process will be conducted by the school's Gifted and Talented Referral and Review Team. The team will gather data, both quantitative and qualitative, to profile student strengths and make recommendations for appropriate interventions. The Gifted and Talented Resource Teacher will communicate to parents regarding the team's findings and how the school will address the needs of identified students. The referral and review processes are ongoing throughout a student's elementary career. The program strives to create learning opportunities for highly able students at all levels to reach their potential.

**Assessment:** The teacher gathers observation inventories, test data, Primary Education Thinking Skills (PETS) information from parents and classroom teachers.

**Services:** The school's budget include part-time Gifted and Talented Resource Teacher from the year the school will have its 3<sup>rd</sup> grade level. Because a Gifted and Talented learner thrives in a "self-paced Montessori environment, full time staffing may not be necessary.

**Support:** Reading Opens Doors of Jessup environment will effectively accommodate diversity of ability which includes children with exceptional educational needs. An above average learner not only will be challenged but will be able to move forward at his or her own pace.

**Delivery:** All classrooms will have Montessori materials and work that can meet the educational needs of students who are substantially above grade level. The teacher and instructional assistant will be able to give lessons that are appropriate for each student. By allowing students to work

independently and at their own pace, teachers eliminate the "stigma" of working above grade level and de-emphasize student differences. All students will have the option to work on research projects on topics of interest, which is especially important for students of high ability. Additionally, students with advanced skills may be provided the opportunity to teach others or present special interest reports to classmates.

**Special Education**

Special Education means specially designed instruction, at no cost to the parents, to meet the unique needs of a child with a disability. **Special Education can include:**

•Instruction Vocational Education	•Instruction in physical education
•Speech/Language Services	•Once Special Education is determined, related services may also be implemented based on student profile/need (eligibility).

**Related Services can include:**

•Speech/Language Services	•Occupational Therapy
•Physical Therapy	•Counseling

**Identify:** A student who is suspected of having a disability is referred to the individualized Education Program (IEP) team. The IEP team meets to review the referral and determines the need for assessment. Reading Opens Doors Montessori of Jessup collaborating with HCPSS will designate an appropriate group of individuals to serve as members of a student's IEP team. The team includes at least one general educator who is familiar with the student's needs, an administrator or designee, a special educator, appropriate service personnel, and the parent.

**Special Education Staffing:** Because HCPSS will provide Special Education as an in-kind service to Reading Opens Doors Montessori of Jessup, it will not hire special education staff.

**Assessment:** If assessments are recommended, the school staff obtains permission, and the Recommended assessments are conducted by the school-based staff and reviewed by the IEP team at an IEP team meeting. For those children eligible for services, an Individualized Education Program (IEP) is developed. The IEP team reviews the IEP, identifies services needed to implement the IEP, and considers options for the provision of services in the least restrictive environment. This IEP is reviewed at least annually, and the special education team will consult with HCPSS as needed throughout this process. Parental consent is required for all evaluations and services provided. The charter school will adhere to the safeguards and timelines required under IDEA as well as HCPSS, state and federal guidelines for identifying students who qualify for special education services.

**Delivery of Special Education Services, Support & Specialized Instruction:** HCPSS will provide Special Education as an in-kind service to Reading Opens Doors Montessori of Jessup. Special education includes all activities designed for students who, through appropriate assessment, have been determined to have temporary or long-term special education needs arising from cognitive, emotional and/or physical factors as defined by the state special

education bylaw. If special education services are deemed necessary, students will be provided with in-classroom modifications initially, followed by inclusion push-in services by special education or related staff. The charter school will employ the UDL to support teacher’s efforts in meeting the challenges of cultural differences and diversity of cognitive abilities.

**Ancillary and Support Services:** Reading Opens Doors Montessori of Jessup will work with the Child Find in Howard County as a resource for IEP development and disability data and to present to the PTA. It also looks forward to making the school environment a culturally responsive one. Culturally Responsive Teaching is a pedagogy that recognizes the importance of including students' cultural references in all aspects of learning. In the Montessori Method, it is important to listen to and value what students have to say about what is known. In doing this, there is value placed on the culture of the unknown that students and teachers can investigate together. Some of the characteristics of culturally responsive teaching are:

•Positive perspectives on parents and Student-centered instruction	•Families culturally mediated instruction
•Communication of high expectations	•Reshaping the curriculum
•Learning within the context of culture	•Teacher as facilitator

The school will host a fun bilingual/multi-cultural family night, American Dream Day, for all students and the community to celebrate the diversity of the school one week before Thanksgiving in each year. For this program, the charter school may include community businesses and programs, especially those related to diversity and non-English languages.

**Modifications for Special Student Populations:** There are few modifications necessary to the Montessori classroom for special populations. As explained under “Response General Education Classes,” Montessori is proven to meet the needs of all learners. In fact, Dr. Maria Montessori first tested her theories with students with special needs. They passed state educational tests designed for “normal learners.” (Lillard 16). Dr. Montessori also had high expectations of children, the result of the children making their own decisions and discoveries. (Lillard 271-3).

**School Nurse:** The school will have a full-time licensed registered nurse, and the nurse will meet the medical needs of all students and maintain appropriate documentation (Board Policy 5100).

The nurse:

• Informs appropriate school personnel of students who have health problems which may impede learning or require special care, or both.
• Offers health counseling after the identification of a health need.
• Assists students and families in selecting the counseling services.
•Administers medication during school hours and school-sponsored activities (COMAR 13A.05.05.08).
•Assesses the health needs of students by reviewing health records, providing screening and consulting with parents and physicians.
• Develops appropriate health care plans for students with identified health needs.
• Provides health maintenance services for students.
• Develops appropriate health care plans for students with identified health needs.
• Maintains accurate and up-to-date student health records.

• Provides necessary instruction/training and support to staff and students.
• Serves on school or county ARD as needed.
• Maintains confidentiality in all matters related to students and staff.
• Provides appropriate first aid and notifies appropriate personnel of student health needs.
• Refers students and families to appropriate resources.
• Maintains up-to-date skills by attending appropriate training programs and in services.
• Serves on all of pupil services and the admissions for review and dismissal committees.

The nurse may serve on all levels of the pupil services team and the admissions, review, and dismissal committees and participate, when appropriate, in the health services component of the Individualized Education Plan (IEP), the Individualized Family Service Plan (IFSP), or the Transitional Plan or any combination of these (COMAR 13A.05.05.08).

### **A.8. School Climate and Discipline**

**Approach to Discipline:** In the Montessori environment, Peace Education involves children resolving conflicts with honesty and words. This approach builds a community of respect and courtesy in the classrooms and extends the sense of community to the world outside. These objectives are inherent in Montessori education. Maria Montessori recognized the spirit of love within all children and emphasized the need to nurture each child's inner spirit and educate children about themselves, their community, other cultures, and their environment. The orderly environment that characterizes a Montessori classroom, with older peer models and choices to enhance motivation, helps most children develop self-control and self-discipline. The school's Parent Handbook will include the Code of Conduct with suggestions to encourage modeling and use at home. Additionally, the school will use the Positive Discipline methods of Jane Nelsen, Ed.D. Like Montessori education, Positive Discipline is based on respect and trust in the child. Positive Discipline equips parents and educators with practical parenting tools, including using limited choices, encouragement, and positive reinforcement of appropriate behaviors, use of natural consequences to teach lessons, and the search for solutions through family meetings.

Positive Discipline will be the fabric of daily life at the school. Teachers will work in partnership with parents and maintain regular contact through classroom newsletters, conferences, and student progress reports. If a student is disrupting the class on a regular basis, he/she will be referred to the Student Support Team to create more individualized behavioral supports. Student's consequences will be aligned to the student discipline policy of the school. The school will comply with state and federal laws, Board Policy 9200 and COMAR 13A.08.01.11. These relate to discipline, suspension, expulsion, welfare, safety, health, child abuse, truancy, accident, prevention, disaster, etc., response to state/local regulations.

**Safe and Orderly School Environment Conducive to Learning:** The school is committed to providing a safe and orderly school environment. Our philosophy regarding student behavior, consistent with our mission and vision, is described in our code of conduct as follows:

<p><b>Code of Conduct</b></p> <p>Each member of Reading Opens Doors Montessori of Jessup learning community will take responsibility and show respect for self, others, and the environment.</p>
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The classrooms and common areas will have the **Code of Conduct** visible for staff and students. Each school year begins with an emphasis on peace education, specifically: respect (for self, others and the world), and grace and courtesy (care and compassion for self and others). Peace Education is also an integral component of Montessori Education. This sets the foundation for the focus and concentration necessary for higher academic learning.

Teachers will guide the children to identify the meaning of key vocabulary terms in the code of conduct and how they apply to real-life situations. Learning community, responsibility, self-respect, respecting others, and environment need to be defined in each classroom. Depending on the age level, this will be accomplished through grace, courtesy lessons, literature, and role-play. Elements of peace education are integrated into core academics throughout each school year, particularly literature, social studies, geography, music, and art. Within the classroom, students are guided to use the peace table or peace rose for conflict resolution. Faculty and staff will work to give each child “breaks” or supports as needed. The principal will discuss classroom issues with staff and/or parents.

### **A Typical Day from the Perspective of an Upper Elementary Student**

**Morning Exercise:** Students and teachers will participate in brief morning exercise.

**Shared Inquiry Discussion:** Four days a week, teachers will engage students in Shared Inquiry Discussion. In the discussion the teacher will act as a moderator. Students will take turns to read aloud a short story. Afterward, the teacher will ask the children to share his/her answers to the questions. The children will be trained to listen quietly and respect the opinions of others. The moderator will make sure that every student participates. After the discussion of each story, the students will write about the story. Age-appropriate approaches will be used for kindergarten, recognizing each child will be at a different skill level.

**Montessori Classroom, A Scenario:** The student enters the inviting classroom that displays many colorful hands-on materials. She is excited thinking about the type of work she will choose to do for the day. She receives a morning message from her teacher for her to respond to in a journal from yesterday’s lessons. At morning circle, a connection is fostered between each child in the classroom. The teacher announces that invitations to certain lessons will be taking place. The student knows exactly where the class is working in each subject area, and she chooses work for the next two and a half hours. The student is invited to a lesson on how to divide using a material called the Golden Beads. After the lesson, she completes some follow-up problems to show mastery of division. Suddenly, the bell rings for cleanup. Because of the engaging flow of the day, the time passed so quickly. The special today is art, which is related to the study of planets that is being done in the classroom. Lunch and recess are next, which are so enjoyable in a community of peaceful learners. Afterward, the teacher reads aloud an exciting book that the class chose as a group. After reading aloud, the teacher gives a lesson on Native American History using a handmade hands-on timeline. The student is given a follow-up to research a Native American tradition of their choice. At the end of the day, she reads silently.

**Battle of Books:** On Fridays, Q.T to Read will be scheduled for the students to read the list of books from America's Battle of Books (ABB) and prepare for the competition. At a schedule date and place for the Battle of Books competition, students at different schools will meet and compete through games like Family Feud or Whiz Kids. Kindergartners will be excluded from the program and they will be immersed in Montessori education.

**All Special Classes and Online Classes:** In the afternoon, the students will take Art, PE, Music/Choir with their special teachers. The children will also study the online contents on Study Island with help from the homeroom teacher and/or Classroom Assistants.

**A Typical Day from the Perspective of an Upper Elementary Teacher:** The teacher writes a morning message for the children to answer when they enter the classroom. The teacher decides what needs to be addressed at the morning circle. The teacher reads the lesson plans made from looking at student records to determine who needs a math lesson on what concept for that day. Today is math lesson day. Each day of the week is focused on a subject area to give individual or small group lessons to the children. The teacher gives the small group lessons helping students when needed and giving follow-up work to the children to make sure they master the concept. The teacher also spends some time observing how the other children are doing on their independent work. The assistant is there to help when needed. In the afternoons, the children go to Art, Music or PE classes with special teachers, and the teachers will have free periods for recording and planning. The teacher has a 30-minute uninterrupted lunch while the children eat; the instructional assistant and/or parent volunteers watch the children during lunch. The teacher watches the children at recess. Afterward, he reads aloud to the children and then gives a lesson on Native American culture. The teacher observes silent reading.

**School Culture:** The culture of the school includes a deep belief that each child learns at their own pace and has different needs. It is also understood that Montessori Rooms are designed to foster self-actualization through the choice of meaningful work. The teacher or more commonly known as Montessori guide prepares the environment and plans lessons to support this self-actualization. The goal is to develop children that are intrinsically motivated in order that they become life-long learners. There is also a belief in being good stewards of the earth as well as accepting of people from different cultures and belief systems. Peace Pole Ceremonies and International Children's Day are traditions which exemplify this belief in the community.

*"We must lay the foundation for peace ourselves by constructing a social environment, a new world for the child and adolescent, so that their individual conscience may develop a vast education reform and above all a vast social reform for today."* - **Maria Montessori-**

**Plan for Establishing School Culture and Norms:** Students are instinctively drawn to the materials, but teachers can and will prepare activities and crafts which will help in engaging students. Teachers will begin instructing on a group level and transition to the individual level. Students are easily transitioned into the Montessori classroom. The mixed-age groups provide abundant opportunities for learning and help to create a sense of family. Everyone contributes and takes responsibility for the classroom. A strong community develops as the children continue with the same teacher for two-three years. Montessori schools are unique environments that build a strong sense of community. Students are taught early on how to respect each other and the

environment. Practical life skills help the child to develop a sense of ownership for the materials and the environment. The students are taught how to care for the classroom, nature, and each other. Individual differences are easily accepted, appreciated, and cared for. As the part of the care for others in needs, the whole school community will sponsor and participate in the following events.

Season	Method		Purpose
May	Walk-A-Thon	Centennial Park	Donate to Homeless Shelter
Sept			Donate to Habitat for Humanity
Nov	KIDS Heart Challenge	Gym / Playground	Donate to American Heart Asso.
Dec	Jump Rope, Hula Hoop		ChildFund International or others

The school will provide the information and training that enables parents to support their children’s involvement at the school through a Parent Education Program. Refer details in A.5.

### A.9. Student Health and Safety

The description of Emergency Response Plans, School Emergency Response Plans and Emergency Incident Kits are quoted from the Howard County Public School System website.

**Emergency Response Plans:** “HCPSS works closely with the Howard County Policy Department, Howard County Fire and Rescue and the Community Emergency Response Network (CERN) to develop coordinated emergency response procedures. Reading Opens Doors Montessori of Jessup will follow the CERN and its guideline.

**School Emergency Response Plans:** Each Howard County public school has developed a School Emergency Response Plan, and the plan is updated annually and reviewed with all building staff. The plan includes school site information, staff responsibilities in time of emergency, the type of training staff will receive, when training will occur, annual plans for 16 drills, etc. The plan also defines emergency response operations such as potential command post locations, communications plans, the teacher “buddy” system, students release procedures, general emergency actions, and hazard-specific procedures. Attached to the emergency plan are site maps, which identify assembly areas, traffic flow information, request, and release gates, outside and inside command posts, lodging areas, utilities controls and potential medical station areas. Also included are any prearranged agreements with adjacent businesses or facilities for the provision of emergency shelter.

**Emergency Incident Kits:** “HCPSS provides Emergency Incident Kits to each school, and Reading Opens Doors Montessori of Jessup will acquire the portable kit. The kit includes such items as first aid supplies, emergency blankets, barrier caution tape, duct tape, megaphones, orange high-visibility vests, and an AM/FM radio and batteries.”

– Howard County Public School System –

Reading Opens Doors Montessori of Jessup will add items to the kit such as school floor plans, a staff roster, students emergency procedure cards, and area maps.

**Crisis Preparedness:** The following factors will be taken into consideration in developing an Emergency Plan. The final plan will be developed in detail specific to the school facility prior

to the opening of the school. It will be developed in coordination with Howard County Public School System to ensure that all aspects of the plan and schedule of drills align with existing HCPSS policy.

- Identify hazardous materials such as science equipment.
- Coordinate with local business and community emergency plans.
- Practice multiple drills throughout the school year.
- Review of traffic patterns.
- Stock emergency kits and other necessities.
- Invite officers from Howard County Health Department, Jessup Volunteer Fire Department and the Police Department and have them engage children about safe evacuation plan.

**Implementation:** The school will provide Emergency & Disaster Preparedness Plan to all staffs, and the plan will be easily accessed in each classroom for reference. Evacuation routes and procedures will be posted in each classroom. The school will post any updates on health and safety. The school will review the results of each drill and identify areas for improvement. In addition, the school will review its plan annually, or on a schedule deemed appropriate by HCPSS and will provide necessary information to the Superintendent to facilitate the annual certification required by Maryland Code Education § 7-408.

The school will prepare an emergency and disaster readiness plan in consultation with local health and safety officials, and staff will be certified in Emergency and Disaster Preparedness by the State of Maryland in order to help develop, implement and maintain the plan.

The plan will include the expectations of staff and students; roles and responsibilities; direction and control systems; internal and external communication plans; training and testing plans; and authority and references to local, State, and Federal laws and regulations. The plan will address specific vulnerabilities related to the chosen facility and will outline steps to minimize the impact of an emergency. The plan will meet or exceed all Federal, State, and local requirements.

**School Environment and Training:** The school will follow Board Policy and comply with COMAR 13A.01.04.03. In that regard, the school will hire a security guard to provide safety and keep free all constituents from any form of physical harassment in the educational environment. All staff will be trained in the school emergency plan.

- The school nurse is a trained Registered Nurse.
- All staff will always wear a photo id.
- All volunteers will always wear a photo id.
- Students will be trained in the Physical Education and Health curriculum.
- All volunteers will be trained and will be required to sign in with designated staff.
- All students will participate in cleaning their classrooms, Book Café, and campus ground.

### **Resources**

- Food served will be well balanced and nutritious and students' tobacco use will be prohibited.
- Services for Drug and Alcohol prevention will include Prevention curriculum.
- The school will allow Health Department's inspections of food preparation, serving areas, restrooms, classrooms, playgrounds, etc.

- The school will have a minimum of 2 copies of the current Howard County Health Manual. The manual will contain procedures for notification, delivery, and health care documents.
- The principal and the compliance officer are responsible to rectify safety concerns.
- The school will be a drug/tobacco smoke free workplace.
- A professional chef will provide hot lunches with fresh vegetables from the indoor farm.
- The principal and the compliance officer will assure that Board Policies and the administrative regulations to implement the policy are followed.
- The principal and the compliance officer will review any violation citations by Fire Marshal and take proper action to correct any violations.
- The school will have a trained licensed nurse assigned to provide first aid and health care to students. More details on the School Nurse can be found in section A.7. School Nurse.

**Violence Prevention and Fire Drill:** Staff professional development will include training on awareness and prevention of bullying, as required by Board Policy 3010. In the Montessori environment, Peace Education involves children resolving conflicts with honesty and words. Respect and responsibility are facilitated through grace and courtesy lessons. In addition, the school curriculum is infused with character education. The school will follow Board Policy with respect to school violence. As part of the health curriculum, students will learn how to get along with others, control emotions, make healthy decisions on food choices, peer pressure, hygiene, harmful substances, and safety. In accordance with Md. Code, Education §7-408, Fire Drills and the MSDE Emergency Planning Guidelines will be practiced as below.

**Fire Drills:** The school will have fire drills in March, June, September, and December.

**Working it Through:** In accordance with the MSDE Emergency Planning Guidelines, these common drills will be practiced:

<b>Evacuation:</b> Students and staff are led to the closest and safest way out of a building and roll is taken.
<b>Shelter-in-Place:</b> Students and staff report to assigned locations which are away from windows and in the core of the building. Put signs in the windows about sheltering. For a chemical or biological event, turn off HVAC/air conditioning system and put tape on windows and on outside door.
<b>Reverse Evacuation:</b> Students and staff are moved back into secure buildings and roll is taken.
<b>Lock-down:</b> Students are instructed to report to the nearest classroom and lock all doors and windows. Students/staff should move away from doors and windows and drop to the floor and be quiet.
<b>Drop, Cover and Hold:</b> Students and staff take cover under a desk (DROP), away from windows, cover eyes (COVER), make efforts to protect vital organs, and hold onto the desk legs (HOLD); under Severe Weather.

**Structure for Action:** The plan will identify an “Incident Commander,” the principal, who will manage an incident and coordinate with Central Office. Each member of the school community will have a responsibility for safety.

- Teachers are responsible for the supervision of students and will take ensure their safety.
- Students will learn to cooperate and follow the procedures during emergency drills.
- Other staff will assist with the overall direction of the incident management procedures.
- Office staff will assist in communication and information sharing.

### **Coordination and Communication**

- Parents will complete Emergency Cards at the beginning of each school year. The information on the card is essential in helping school personnel provide prompt emergency care for children in case of illness or an accident. If the information on this card changes during the year, parents must notify the school immediately in writing.
- Specific plans for disabled students will be a part of the total school emergency evacuation.
- In an emergency, staff, students, and visitors must be told what is happening and what to do. However, according to the MSDE Emergency Planning Guidelines, it is important not to publish full details that could be used in a predatory way. Therefore, the full emergency plan will be shared only with the school administration, the Superintendent, local emergency officials, and others necessary to the plan.
- The individual student plan will be reviewed by the school administration with the student, parent, teacher/assistant, and emergency personnel servicing the school community.

**Compliance with Federal and State Regulations and School System Policies:** The school will have a school emergency plan that is aligned with the criteria outlined in the MSDE Emergency Planning Guidelines for Local School Systems and Schools. A copy of the school emergency plan will be on file at the central administration office in accordance with COMAR 13A.02.02.04. The plan will also align with HCPSS Emergency Response Plan which can be found at [www.hcpss.org/safety/#response-plans](http://www.hcpss.org/safety/#response-plans).

**Health and Safety Plan:** The school will have a policy customary in most schools that if a child is not feeling well, the child should stay at home. A child should be fever free for 24 hours before returning to school. Students will need to present proper immunization and health records prior to starting school, consistent with Board Policy. If a child is sick or injured at school, staff will contact the parents. For this reason, it is important all Emergency Cards are complete. As more fully described herein, emergency drills will be practiced. School administrators in coordination with HCPSS, will identify safe walking routes and drop-off zones. Additional details regarding duties and responsibilities of the school nurse can be found in A.7. Additional details regarding School Records can be found in B.2.c Transportation and Health Services Policies are discussed in B.2.d.

### **A.10. School Calendar and Daily Schedule**

**School Calendar:** The school will follow the HCPSS school calendar which is compliant with §7-103 of the Education Article of the Annotated Code of Maryland in providing a minimum of 180 student days and 1,080 hours of instruction for elementary school students. This includes following HCPSS for weather related closings and delays. Following the HCPSS, the school calendar will maintain consistency for families with children in more than one school and consistency within the community. Student hours at Reading Opens Doors Montessori of Jessup will be approximately 8:00 a.m. to 3:00 p.m. to remain like other elementary schools in Jessup and its nearby neighborhoods, the final times being chosen in collaboration with HCPSS and the community. Staff will be organized so that an appropriate number of staff members arrive at least one-half hour before start time and are on site at least one-half hour after dismissal.

**Daily Class Schedule (example)**

<b>Day</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thurs</b>	<b>Fri</b>
8:00-8:20	Morning Exercise (Gym)				
8:30-9:10	Shared Inquiry Discussion (40 Minutes)				Q.T to Read
9:10-12:00	Montessori class				
12:00-1:00	Lunch and Recess				
1:00-2:00	Art	Math	Social Studies	Math	Music/Choir
2:00-3:00	PE	Music/Choir	PE	Art	Q.T to Read

**External Programs:** Reading Opens Doors will provide American Dream After School. The hours will be 3:00-6:00. The children will participate in Martial Art, Drawing, Music/Choir, Coding, Bookworms Club, drama, etc. Once the charter is approved, Reading Opens Doors will recruit, interview and select the director and the instructors for the after-school program which will allow students to apply and expand the lessons they receive in school.

**Organization of Students and Faculty:** Each homeroom teacher will have free time while their students attend Art, PE, Music/Choir, Study Island class, or Quiet Time to Read. The free time will be 4-6 hours each week. Each homeroom teacher will make individual plans, catchup with administrative duties, and attend weekly staff meetings. Once HCPSS approves the application, the board and the compliance officer will recruit and select the best candidate for principal and offer a part-time position from February until the opening month, Sept. 2023. The part-time principal and the compliance officer will work on various tasks. One task will be recruiting candidates for Montessori teachers, special teachers, instructional assistants and other staff. They will visit each incoming student’s home for a meet-and-greet as they prepare for the opening day of the school. Additional description is described on professional development in Section A.2.

**Teaching Quality:** The school will invest in teaching quality through hiring, professional development, job structuring, and common-planning time. The principal, PTA, Human Resource Committees, and the compliance officer will ensure that the staff fits the school’s needs in terms of philosophy and expertise. The school leadership will collaborate with HCPSS, the Maryland Center for Montessori Studies in Lutherville, the Institute for Advance Montessori Studies in Silver Spring, University of Maryland, Towson University, Loyola University, American Montessori Association (AMA), International Montessori Council (IMC), etc., to recruit Montessori and special teachers. If a classroom teacher without Montessori certification is hired, the teacher will have 2 years to obtain Montessori certification. Certification programs range from 18 months to three years. Meanwhile, the teacher will be mentored by others at the school.

The master schedule provides all students equal access to the curriculum. Likewise, the school staff is efficiently allocated and organized; teacher work schedules effectively use blocks of collaborative planning time to improve classroom practice. Montessori method includes longer blocks of uninterrupted time that students spend on academic subjects. That time block is shown prior to lunch and recess.

**A.11. Waivers to Implement the Educational Program** (Exhibit 26, Waiver Requests).

**B. ORGANIZATIONAL PLAN**

## **B.1. School Governance**

**A. Governing Board Composition:** Governing Board members have experience in starting and managing public charter schools, a financial division of a bank, small businesses, an international online education company, non-profit organizations, etc. (Exhibit 12, Board Resumes). The principal of Carroll Creek Public Montessori Charter School in Frederick County is an adviser.

**Spear Lancaster:** Since 2003, Mr. Lancaster has dedicated himself to providing alternative means to high-quality, equitable education for the would be left-behind children in Anne Arundel and Prince George counties. Mr. Lancaster has helped to establish several charter schools. Minority students make up over 90% of charter schools in Prince George County and over 60% of charter school in Anne Arundel County. The graduation rate of the charter high school is close to 100%, and 25% of the high school students earn AA degrees before graduation. Many high school graduates receive scholarships for colleges.

**Jaqueline Yates:** Jaqueline Yates is passionate about children and recognizes the importance of the family in raising up capable adults that contribute to the community. She is involved in the community and enjoys spending time with the elderly, bringing them meals, or just sitting and talking. She is a hard-working family business owner and understands what it takes to run a successful business. Mrs. Yates manages several companies and is the owner of the land on which the school facility could be built. She wishes to help the children of the Jessup neighborhood that her family developed.

**Sue Wagner:** Born in South Korea right after the Korean War, Sue was mainly raised by a poor single mother who believed in education. Her mother saved every penny to pay for her education. As a child, Sue loved to read books. She also read books for her children when they were infants. She took them to the Howard County Central Library every week. Sue believes that “Education Matters”, “Readers are Leaders” and “If You Love a Child, Do Not Give Fish but Teach How to Fish”. Sue sees potential in every child and has been an ‘education evangelist’. Sue acts to ensure that no child would be left behind from receiving excellent education. In 2004, to give a hope for a better future to the rural school children in South Korea, she chartered an online educational company. Her company pioneered Collaborative English Class (CEC), which connects online US teachers to rural school students in their school’s media classrooms for real time, face to face, live English language training. The tuition for Collaborative English Class had been paid by the Ministry of Science and Technology in South Korea for about 10 years during which more than 10,000 rural public-school students had learned English communication skills directly from the US online teachers. Today, the online English language training, Collaborative English Class, is a household name program in South Korea, and the innovation has been adopted worldwide.

**Brian Park:** Brian is the father of an incoming student of the future charter school, Reading Opens Doors Montessori of Jessup. Mr. Park was born in the Republic of Korea. His parents immigrated to the US when he was in primary school. He is an adaptable, dependable, and meticulous Financial Information Management Analysis/Specialist with an abundance of interpersonal skills gained through service in the Federal Sector. He has specialized experience directing Information Systems Oversight, Budgetary Controls, & Project Management, while maintaining organizational continuity. Mr. Park has demonstrated a capacity for collaborating across all levels of an organization, in addition to skills in inter-agency collaboration and internal/external corroboration. He has utilized extensive interpersonal communication,

collaboration, and negotiation skills to fully support federal agencies and programs, in accordance with all standards, regulations, and expectations. Mr. Park has directed ability to successfully create and implement imperative policies, procedures, and strategies used to streamline operational functionality with a strong commitment to procedural and legal compliance and an ability to identify areas for process improvements. He is able also, to leverage resources and support to implement enhancements to existing programs.

**Donald Frazier:** Donald Frazier is the CEO and Treasurer of a non-profit ministry and for-profit manufacturing company. In ministry, he trains teachers to use teaching methods that make learning fun and help students retain what they learn. Treasurer of a Corporation, Donald keeps the books and is responsible for the accounting and regulatory laws for manufacturing. He sets policies and procedures to assure compliance. Donald's skills in accounting/finance, teaching, outreach, fundraising, and volunteer management add great insights in overseeing the school.

**Capacity to Oversee Legal Obligations:** The board has a lawyer as a consultant.

**Plans for Recruitment of Board and Founding Members:** All parents of the charter school will be invited to join the board. As more residents of Jessup and its nearby neighborhoods get to know the reputation of the school, we will broaden the ability to recruit 2-4 more volunteer board members from parents, local business owners and various professional fields in Howard County.

**Orientation of New Board Members:** Prospective board members will meet formally or informally with an existing board member and the compliance officer prior to a regular meeting of the board. The prospective board members should understand the responsibilities of the position, the time required for board meetings and committee events. The new board candidate should submit a resume and will be elected after all business proceedings have taken place of a scheduled board meeting. These procedures will give the existing board members adequate time to preview the new board candidate as well as the candidate an opportunity to witness the governing board in action and become familiar with the board. Once elected, the new board member will be partnered with one experienced board member and/or the compliance officer who will educate the new member on bylaws, responsibilities, fiduciary duties, conflict of interest, school operations, current issues, etc. This orientation will take place before the next regular board meeting.

**Board Evaluation and Development:** Once the school is in operation, the board, the principal and the compliance officer will meet 4 times a year to determine where development is needed and update it. The principal and the compliance officer will recommend any relevant events or education to strengthen the board and success of the school. School leadership will implement a school survey to receive feedback on the performance of the board and the School Leadership Team which includes the compliance officer and the principal.

**Board Meetings:** From the submission of the school application till the end of the first year of the school, the Board will meet monthly. Meetings will be announced in advance and minutes will be kept. From the second year the school is opened, the Board meeting will be held quarterly. If an emergency prevents the scheduled meetings, then the governing board can discuss any issue via phone calls, email or online meetings. Online meeting notes and emails will be kept as a record.

**Bylaws:** The Board originally adopted bylaws based on Roberts Rules of Order.

**Nonprofit Organization:** Reading Opens Doors, Inc. is a non-profit educational organization, in good standing in MD (See Exhibit 4, Good Standing Status of Reading Opens Doors, Inc).

### **Oversight Capacity**

#### **Capacity to Oversee Effective and Responsible Management of Public Funds**

- Bank account access of the school will be limited to two officers.
- Those officers will have experience managing funds for business and nonprofit organization.
- At all Board meetings of the charter school, Treasurer's report will be read for the record.

#### **Capacity to Oversee Legal Obligations**

- Current Chair's longtime law adviser, Steven Rinaldi, Bethesda, MD is on a retainer agreement to provide counseling at minimum charge.
- Once the school is approved, it will be able to afford charter school lawyer at regular rate.

**Representation of Community.** Board members and Adviser have knowledge and skills in academics, financial management, small business operations, and non-profit management.

- Board member Yates is active in the community, having built some of the homes in the Jessup neighborhoods, staying involved with the homeowners, and helping to meet personal needs of young and old in her community.
- Having been active in charter school development in surrounding counties, board member Spear Lancaster is an active volunteer on many fronts, meeting community needs in all of Maryland.
- Networking with other non-profits, board member Frazier has been meeting the basic needs of families in Anne Arundel, Howard and Carroll communities for decades and has hands-on experience working with neighborhoods in the Jessup area.
- Developer of the award-winning Bookworms Club in Howard County, which was proven to help new immigrant ESL latchkey children be proficient readers, and proud Boy Scout Committee member raising her youngest son in Scouts, Sue Wagner, the founder of Reading Open Doors, lived in the County close to four decades serving the community.
- The board is proud to have its founding member, Se Park (Brian) who grew up in the community, serves in the federal banking system and will be sending his own child to the proposed school.
- Reading Opens Doors is a member of the Maryland Charter School network.

#### **Awareness of Duties and Responsibilities.**

- Reading Opens Doors has filled all of its corporate forms, including State Personal Property Tax and will file Maryland Fundraising Notice.
- Reading Opens Doors Inc. is a corporation in good standing with the Maryland

Department of Assessments and Taxation.

- Reading Opens Doors Inc. holds monthly board meetings.

**B. School Policies:** The charter school operator, Reading Opens Doors, and Reading Opens Doors Montessori of Jessup will follow Maryland and Federal laws and regulations applicable to charter schools as well as Howard County Public School System Administrative Regulations and Board Policy. Waivers are requested on the areas where deviation from existing policy are necessary to be aligned with unique learning and assessment methods of Montessori pedagogy.

**C. School Management Contracts:** Reading Opens Doors Inc. will be the operator of Reading Opens Doors Montessori of Jessup. The governing board will establish a Charter Management Organization (CMO) and hire a compliance officer for the school, a director for American Dream After School and professional grant writer. The duty of Charter Management Organization is described below.

## B.2. Management and Operations

**B.2.a. Organizational Structure:** The board and the compliance officer will collaborate closely with HCPSS to make recommendations regarding school leadership. While the ultimate authority rests with the Superintendent of HCPSS, the board, school leadership (the principal) and the compliance officer are accountable for successful operation of the school (Exhibit 8, Organizational Chart).

**B.2.b. Education Service Providers:** Reading Opens Doors Inc. is the operator of the school (Exhibit 9, Organizational Chart with Committees). The board will ensure effective, transparent, and successful longevity of the school via the CMO. The compliance officer will act as a resident auditor in following areas.

### Duties of Charter Management Organization (CMO)

Position	Duties
Compliance Officer of School	<ul style="list-style-type: none"> <li>• Day to day affairs of the school aligns with the guidelines in the application</li> <li>• Keep the school in compliance</li> <li>• Report accounting report to the board and HCPSS according to schedule</li> <li>• Collaborate with HCPSS to recruit and manage the staff of the school</li> <li>• Recruit new board members from parents and local businesses</li> <li>• Cultivate good relationship with local partners</li> <li>• Engage students to volunteer for local, national, and international needs</li> <li>• Offer American Dream After School at the rate as determined by the board</li> <li>• Keep the school to adhere to the mission and vision</li> <li>• Keep the school to highest academic performance by adhering to the mission</li> <li>• Keep the students, parents and board members satisfied</li> <li>• Create the spirit of America- innovation, volunteerism, and competency</li> <li>• Oversee and manage American Dream After School with the director</li> <li>• Other duties</li> </ul>
American Dream Director	<ul style="list-style-type: none"> <li>• Research resources to implement and direct American Dream After School</li> <li>• Provide fun, engaging and scholastic activities</li> <li>• Other duties</li> </ul>

**B.2.c. Student Records** The school will keep student records in accordance with the Family

Education Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g) and its implementing regulations (34 CFR Part 99); the Individuals with Disabilities Education Act (IDEA) (20 U.S.C. § 1400 et. Seq.) and its implementing regulations (34 CFR §§300.610-300.627); ESSA guidelines, Student Records, and as prescribed by the Maryland Student Records Manual and further by Board Policy 9050 of HCPSS. The school will keep electronic student records using a K-12 student information system used by HCPSS. Using the HCPSS system, the principal (or administrative staff) will enter attendance, discipline, standardized tests, and report cards.

**Physical Storage and Confidentiality:** Any student records that are kept in hard copy form will be maintained in the school office in a locked and secure file cabinet accessible only to the administrative staff and the principal. Where student records are kept electronically, the school will keep electronic student records using the password protected system used by HCPSS.

**Responsibility for Student Records:** In accordance with the Maryland Student Records Manual the principal will be responsible for:

- Collecting, maintaining, and using the student record in accordance with the guidelines set by the Maryland Student Records Manual as well as any developed by HCPSS board policy 9050.
- Adherence to the records retention and disposition procedures outlined by the Manual and HCPSS
- Acquainting student records system, providing leadership to staff on implementation and periodically checking the system's operation
- Maintaining the confidentiality of the student records
- Certifying annually in writing to the local Superintendent the accuracy of student data maintained in the student records at the school in compliance with COMAR 13A.08.02.07(D)

The principal is responsible for the registration of pupils. Once students are enrolled a local identification number will be assigned. Students will also be assigned a State ID, (SASID).

**Release of Student Records:** Information, known as “directory information,” may be disclosed by the school system in accordance with the law without permission. “Directory information” means information contained in an education record of a student that would not generally be considered harmful or an invasion of privacy if disclosed, and may include the student’s name, address, telephone number and dates of attendance. Upon written request from the parents, legal guardian or eligible student, the school will withhold directory information about the student. Requests for the disclosure of Personally Identifiable Information are granted when authorized by the parent, legal guardian, or the eligible student. However, Personally Identifiable Information is released without the written consent of the parent when the information is requested by school officials within Howard County who have legitimate educational interests or to school officials of another school or another school system in which the student intends to enroll. Official school records for a specific student are available for review and inspection by the parent, legal guardian, or the eligible student. Such requests shall be made to the school principal, in writing. Requests for access to records will be granted within 45 days of the day the principal receives a request.

**Transfer of Student Records:** In accordance with the Maryland Student Records Manual, original student records will be transferred in their entirety after an official request is received from the transferring school. The school will maintain the official request along with a copy of the records. The principal or his/her designee will complete a Maryland Student Exit Record. If the transferring school is outside of Howard County Public School System, the school will

maintain the original student record and send a copy to the outside school. Reading Opens Doors Montessori of Jessup will not transfer items that are not part of a student record such as Child Abuse and Neglect Records, Reportable Offense Records, Maryland Student Assistance Program records, Bullying, Harassment and Intimidation forms, and Reports of Gang Related Activity. When a new student is registered, the school will request the official records of that student. When a student transfers within county, records will be transferred electronically. When a student transfers out of county, or to a private school, student record cards will need to be printed and attached to the transfer records. Existing cards must be maintained in the student cumulative file. Student Record (SR) Cards from other Maryland Public Schools must also be maintained.

**Data Collection:** The principal of the school is responsible for collecting, maintaining, and using student record information. At the beginning of the day, classroom teachers shall record absences through direct computer input system. The principal will follow the procedures in the Student Services Manual and Maryland Student Record Manual to ensure the confidentiality of student records. Electronic systems will be password protected and hard copy files will be secured in a locked file cabinet with access limited to the principal and administrative secretary.

**Monitoring:** The principal's compliance with student records procedures is part of the principal's evaluation. Record keeping is a factor in the annual audit.

**Connectivity:** Upon approval of the charter, the school's principal will coordinate with HCPSS for access to the HCPSS wide area network. Support and maintenance of this system will be provided by HCPSS just as it is for any other public school. The principal will ensure that the school has the resources to connect to these systems if they are over and above what is provided in-kind by HCPSS as Business Support Services and Centralized Support Services.

#### **B.2.d. School Policies**

**Effective Policies:** The school will adopt HCPSS' policies including those in the Student Handbook and Online Policy Book. Policies will not only indicate methods and procedures to follow but will also clearly indicate who is responsible for implementation. This will be overseen by the principal on a day-to-day basis with an annual review with the Board.

**School Calendar and School Schedule:** The school will require a minimum 180 student days and 1,080 hours for elementary students in accordance with Board Policy, School Calendar and School Schedule. The daily schedule will inform staff of when they are teaching, planning, or supervising. The school schedule will include morning exercise, Shared Inquiry Discussion and Montessori instruction blocks. 1) Daily morning exercise, 2) Shared Inquiry Discussion, 3) all morning Montessori blocks and 4) Quiet Time to Read class on Friday mornings and afternoons distinguish the school from other schools in the system (See A.2).

**Transportation:** Students at the school will be transported by their parents, except for those students with a special needs plan. After a facility is secured and the student population is known, the charter school will create a drop off plan and a carpool plan. Such a plan includes documenting to whom a student may be released and assigning staff members to oversee the dismissal. The school will contact the proper department of HCPSS or third party for transportation of children IEP and in homeless shelters if such children will be enrolled to the proposed charter school (Board Policy 9300). See details in C.5.

**Food service:** The school requests a waiver for food service. The school plans to have an indoor/container farm and have a professional chef to prepare lunches with fresh food from the

farm on the campus. If the waiver request is granted, then management of indoor/container farm and cafeteria will be outsourced to a small business owner. If that option will not be allowed, the board and the compliance officer will find part and/or full-time chef and assistants to manage the farm and cafeteria. The school will develop an allergen policy dependent on the population of the school. For example, certain classrooms may need to be nut-free. Montessori programs include Exercises of Practical Life, where the students learn responsibility. Reading Opens Doors Montessori of Jessup is distinguished from other schools because the students will clean the area where they have eaten lunch. In this way, the children learn to be responsible. See details in C.4.

**Health Services:** The school will develop a Health Services policy compliance with Board Policy 5100 and in line with other local elementary schools. Parents will complete Emergency Procedure Cards. The school nurse, and other staff as necessary, will know students with health needs and the proper treatment (for example, administration of daily medication need). Such a policy will promote a safe and orderly learning environment. See details in A.9.

**Student Recruitment, Admissions, Lottery, and Enrollment:** The school will not deny admission to students based on discriminatory factors such as race, gender, ethnicity, religious preference, socio-economic conditions, or disability. The admissions procedures at the school are founded on Md. Code, Educ. § 9102(2) and United States Department of Education July 2004 Non-Regulatory Guidance, Question C-4 at 12-13. Prospective students will be recruited from across Howard County. The school will accept applications in each year. The PTA Committee, the principal and the compliance officer together will form Application and Enrollment Team to confidentially review applications for completeness and confirm eligibility. The Application and Enrollment team will notify families of errors or omissions and give them an opportunity to make corrections.

If more students apply than can be admitted, admission decisions will be made by a lottery process held each Spring for the following school year. Lottery rules, deadlines, the date and time for a public random drawing will be communicated via the Enrollment Application, the school website and the HCPSS website. The Application Enrollment Team will conduct the lottery as a public event to ensure that lottery procedures are fairly executed. Each lottery number will be read and recorded in the order in which it was drawn, and students will be admitted in that order. If a vacant seat occurs within the school year, the seat will be filled immediately from a numerically ordered waiting list that resulted from the lottery.

Each year, up to 50% of the subsequent two years' kindergarten slots can be filled by early lottery. For example, preschoolers in 2022 can enter a lottery for the 2023 or 2024 kindergarten class. The other 50% will be filled by eligible kindergarteners in the 2022 or 2023 lottery. Holding half of the spots for families new to Howard County or who were not aware of the previous lottery will ensure they have an equal opportunity for admission. The later lottery will also fill vacancies created by normal attrition or failure of early lottery selectees to enroll in the school. Children selected in the early lottery process are more likely to begin their Montessori education at the Primary level, further strengthening the Montessori foundation of the school and providing peer learning opportunities to kindergarten students new to Montessori method. The Admission and Enrollment policy is consistent with existing charter schools in Maryland, State Board of Education Decisions, and Federal Regulatory Guidance.

**Emergency Plan:** The school will develop an Emergency Plan in accordance with Board Policy 3010 and COMAR 13A.02.02 and specific to its facility. Such a policy will promote a safe and

orderly learning environment. Additional details are in Section A.9 on fire and emergency drills.

**Student and Staff Records:** As more thoroughly discussed in Section B.2.c., the school will keep student and staff records in accordance with Board Policy, and in accordance with COMMAR 13A.08.02.

**Discipline Policy:** This policy is found in Section A.8. under “Approach to Discipline”.

**Dress Code:** The school will establish a uniform prior to the opening date of the school (See Exhibit 26, Waiver Requests).

**Grading and Grade Level Structure:** As more thoroughly discussed in Section A.3, the school will base placement and promotion on academic progress and attainment of grade level content standards in reading and language arts, mathematics, science, and social studies. The school will use a Montessori report card (See Exhibit 26, Waiver Requests).

**Communication:** As the operator of the school, it is important for the board and the compliance officer that there is an open communication between the board, principal, staff, parents and HCPSS. To comply with the policy, the board, the principal and the compliance officer will conduct meetings consistent with the Open Meetings Law, State Government Article §10-501 (See Exhibit 11, Communications Plan).

**Staffing:** Once the charter school is approved, the school will request access and training to Danielson materials for evaluation in front line as well as follow HCPSS employment policies, including nondiscrimination, sexual harassment, Teacher Contracts, etc.

**Dispute Resolution:** Each member of the school learning community will take responsibility and show respect for self, others, and the environment (Exhibit 20, Dispute Resolution Policy).

**Procurement:** The school will follow Board Policy 4050 and Md. Code, Educ. §5-112. Competitive bidding will bid for improvements, supplies, or equipment with a value between \$5000 and \$25,000. HCPSS will approve bids with a value of \$25,000 or more. For items less than \$5000, the school will follow the Procurement Policy (See Exhibit 21, Procurement Policy), which is not meant to override Board Policy 4050, but to compliment it.

### **B.3. Staffing and Human Resources**

**Recruiting Effective Teachers:** The school seeks teachers and principals who have certification from the American Montessori Society (AMS), Association of Montessori International (AMI) and certified Montessori teacher training colleges and universities such as Loyola University. Their training continues the science and methods of Dr. Montessori while bringing in outside materials. Maryland State certified teachers and principals will have knowledge of Common Core State Standards, Grade Level Expectations, Student Learning Objectives, Maryland State Assessment and the movement towards MCAP. Only teachers with the Montessori methods training and knowledge of the Montessori classroom can help Reading Opens Doors Montessori of Jessup achieve the environment and goals set forth in its mission and vision. Preferable staff qualities also include: •elementary school teaching experience •community involvement •prior charter school experience \*innovative ideas •skills relevant to instructional area.

To recruit school staff with a Montessori background, the school will advertise through the American Montessori Society, Association Montessori International, North American

Montessori Society, related institutions, and through HCPSS. While HCPSS does not track such certification, we are sure there are Maryland and Howard teachers who meet this criterion.

The school will strive to build a community of supporters for its students, families, and teachers. Being part of such a community will incentivize teachers to stay at the school. Unlike a traditional school where students leave for a new teacher every year, Montessori classrooms are mixed and a teacher may have the same students for 2 to 3 years in their primary education.

Montessori training requires personal preparation in addition to lessons about materials and presentations. Therefore, the teachers that attain that certification are likely to want to utilize it. AMS requires that holders of AMS teacher credentials issued starting July 1, 2013, complete 50 hours of professional development every 5 years for the credential to remain active. Reading Opens Doors Montessori of Jessup has budgeted for and will encourage teachers to obtain professional development, such as those offered by AMS, in order to boost retention.

### **State and Federal Qualifications and Standards**

- All educational staff will be employees of HCPSS and subject to the terms and conditions of the Master Agreement between the Board of Education of Howard County and the Howard County Education Association.
- Educational staff will meet all the state and federal requirements to ensure teachers at the school are considered “Highly Qualified” under Every Student Succeeds Act (ESSA).
- Reading Opens Doors Montessori of Jessup will not hire teachers outside the scope of their teaching certificates or field of study. Teachers will hold at least a bachelor’s degree from a regionally accredited institution of higher education, hold a valid Standard Professional Certificate, Advanced Professional Certificate or Resident Teacher Certificate in the subject area they are teaching.
- Teachers will demonstrate content knowledge and pedagogy competency by passing state tests that assess subject knowledge and teaching skills in reading, writing, math, and other areas of basic early childhood or elementary school curriculum.
- Teachers hired to instruct art and music shall demonstrate competency in each of the core academic subjects in which the teacher is teaching based on a Highly Objective Uniform State Standard of Evaluation (HOUSSE).
- Reading Opens Doors will collaborate with HCPSS to ensure that the employed staff meets all state and federal qualifications and standards.

**Staffing Needs and Viable Staffing Plan:** The school will start with kindergarten and 1<sup>st</sup> grade levels. In each year, three kindergarten classes will be added, until the school reaches 5<sup>th</sup> grade level. Each grade with three classes will have a total of up to 90 students. Each classroom will have up to 30 students. At full capacity, the school will have 18 Montessori certified teachers, 12 Instructional Assistants, part-time ESOL and GT teachers and 6 full time Art, Music and PE teachers. The Special teachers are not required with Montessori certification; they will be the assistant for the Montessori classrooms in the morning. Each classroom will have a Montessori teacher and a classroom assistant or instructional assistant. This allows teachers to focus on the needs of individual students, especially for those students who struggle. Non-instructional staff will be a principal, an administrative secretary (Exhibit 19, Job Description of Administrative Secretary), a nurse, an associate principal/counselor, a custodian, and a security guard.

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Year # Of Students	2023-2024	2024-2025	2025-2026	2026-2027	2026-2027
	Upto180 students	Up to 270 students	Up to 360 students	Up to 450 students	Up to 540 students
Principal	1 full time				
Admin Staff (Secretary)	1 full time				
Nurse	1 full time				
Ass. Principal/Counsellor	None	Part-time	1 full time		
Montessori Teachers	6 full time	9 full time	12 full time	15 full time	18 full time
Art Teachers	1 full time			2 full time	
Music/Choir Teachers	1 full time			2 full time	
PE Teachers	1 full time			2 full time	
ESOL Teachers	1 part-time				
G/T Teachers	1 part-time				
Instructional Assistants	3 full time	6 full time	9 full time		12 full time
Custodian/Security	1 full time for each position				

**Evaluation and Retention:** The compliance officer and director of American Dream after school will be hired by Reading Opens Doors and staff of the managing none profit organization. The principal, associate principal/counselor, administrative secretary, Montessori teachers, instructional assistants, nurse, custodian and security guard will be employees of HCPSS and will be evaluated in the same manner. The principal, the board and the compliance officer will establish an annual evaluation system for all staff including the staff of Charter School Management (CMO). In collecting data, supervisors, and administrators of HCPSS should recognize that Montessori classrooms and work samples will differ from those in other schools. The school will retain teachers by ensuring that all necessary resources are available and by creating formal and informal learning opportunities for teachers. The culture of the school will be one of cooperation, respect, responsibility, and will foster a family-like community. Teachers are a part of the innovative school design and a major factor in the efficiency, transparency, and longevity of the school. The board will ensure that they are appreciated by recognizing them with a special day for celebration.

**Promoting the Mission and Vision:** The board, the compliance officer and the principal are responsible for ensuring that the school programs and operations comply with the terms of its charter, complies with legal requirements, has competent professional staff, and has a successful academic program. When there is an open position at the school, the principal and the compliance officer will select candidates for interviews from a pool of qualified candidates. If selected, the candidates will need to be approved by HCPSS. The school will follow the HCPSS personnel policies that address issues such as hiring of personnel, terms of employment and compensation, due process rights, complaint procedures, and set clear expectations for employee performance and conduct consistent with the policies of HCPSS. Principal evaluation shall be

consistent with the Maryland Instructional Leadership Framework. One source of that measurement will be the board and compliance officer’s feedback on the principal’s adoption of the charter school’s mission and vision. Additional details are in Section B.2.a.

**Background Checks:** State law requires that anyone hired after October 1, 1986, who will have contact with school children, must be fingerprinted and submit to a criminal background investigation. Costs for finger printing and background searches shall be the responsibility of the employee. New employees must complete the Employment Eligibility Verification (Form I-9) in person before beginning employment. The school will follow the Volunteer Program of HCPSS. Selected to chaperone an overnight trip/activity must submit a background check request thirty (30) days prior to the scheduled event. The information obtained from a background check is only valid for the school year.

#### **B.4. Affiliations and Partnerships**

**Realistic and Achievable Partnerships/Strategic Plan for Community Involvement:** Once the charter school is approved, the principal will join the membership to each of the community organizations below and bring the written benefits for the students.

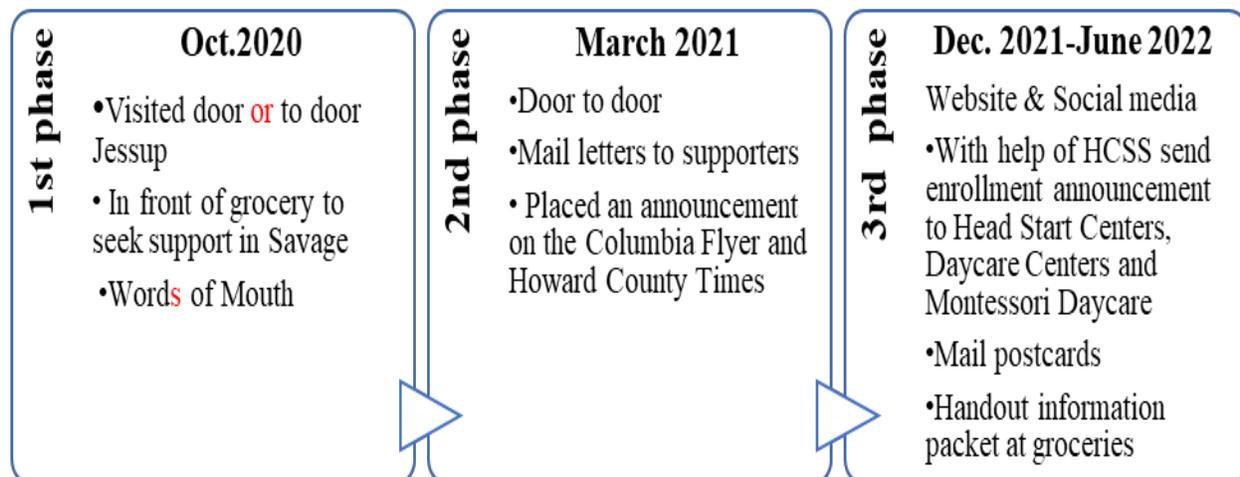
<b>Volunteer Community</b>	The school will join Howard County Volunteers, National and Community Service ( <a href="http://www.presidentialserviceawards.org">www.presidentialserviceawards.org</a> ), Habitat for Humanity, other community service none profit organizations to engage its students in serving the need. The school will cultivate a culture of serving. The best way is to encourage the parents to exemplify this themselves by volunteering in the local and national needs with their children. Each year, the incoming students and their parents will first be presented information about the partner organizations. Parents and children will register themselves in the partner organizations and log their volunteer hours. The school will host American Dream Day and celebrate their volunteerism and provide service award.
<b>Business Community</b>	The school will seek partnership with the Maryland Innovation Center ( <a href="http://www.hceda.org">www.hceda.org</a> ), Chamber of Commerce in Howard County ( <a href="http://www.howardchamber.com">www.howardchamber.com</a> ) and other business associations. Through the partnership, the students will learn about technical innovations, and national and international businesses. The school will invite guest speakers from local businesses, professionals and volunteers as well as arrange field trips to local factories, government offices, research centers and nonprofit organizations such as Habitat for Humanity.

**Evidence of Partnerships & Scope of Community Support:** Most board members of the school were born and work in Maryland. They are busy and proactive individuals who have achieved their American Dream. They believe in the vision and mission of the proposed charter school. They have committed their knowledge, effort, and time to start Reading Opens Doors Montessori of Jessup for the children of new immigrant ESL families, low-income families, and homeless families in Jessup neighborhood. The founding group includes a former Montessori parent, successful businesswoman, directors of nonprofit organizations, an honorary Board chairman of Chesapeake Lighthouse Foundation and young man who plans to enroll his child.

- Over 130 residents in Jessup, Savage, Elkridge, Ellicott City, Hanover gave their Letters of Support for the proposed charter school.
- The adviser for the school is the principal of Carroll Creek Montessori Public Charter School.

### B.5. Student Recruitment and Enrollment Outreach and Marketing Plan

Following describes the outreach and marketing plan to recruit the students. Once the school is approved, the 3<sup>rd</sup> phase marketing plan will be implemented.



In addition, local news outlets including the Baltimore Sun, the Howard County Times, the Columbia Flyer, ESL publications in other languages will be asked to write about the charter school so more families read about the school's opening and enrollment.

**Recruitment Plan:** Many families in Jessup already expressed an interest in the Montessori public charter school during the first door-to-door outreach efforts. We will continue the next outreach strategies to attract families who are interested in school choice and literacy enhanced Montessori charter school. These outreaches will educate parents as well as provide information.

We will begin recruitment as soon as the charter is approved and enlist the help of a public relations firm as necessary in addition to relying on grassroots efforts. We will announce the school's opening and enrollment to the Head Start Centers, Montessori childcare centers and traditional Childcare centers in Jessup and its nearby neighborhoods encouraging enrollment. We will attend the Howard County fair to spread the word about the school. At the time of the school lottery, we will advertise on the HCPSS web site, in the Baltimore Sun, the Howard County Times, the Columbia Flyer, and social media notifying the community of the lottery.

### Meeting State and Federal Requirements for Identification and Education of English

#### Language Learners and Students with Disabilities (More details in A.7).

**Admission and Enrollment:** Prospective students for school will submit an application for enrollment (See Exhibit 23 Application for Enrollment Consideration) or online application via the school website. Applications will be collected each year. Upon the deadline, applications will be evaluated against the slots available for the coming year. The school will not deny admission to students based on discrimination.

The first year, the school will enroll 30 students in each class of three kindergartens and three 1<sup>st</sup> grades. In case not enough 1<sup>st</sup> grade students apply in the first year, four kindergarten classes will

be enrolled in the first year. From the second year on, 30 students in each of three kindergarten classes will be enrolled, until the 5<sup>th</sup> year in which the school will be fully enrolled. Using the school Decision Making Matrix (See Exhibit 17, Enrollment Decision Making Matrix), available slots will be filled. Priority will be granted to eligible children of the founding families during each year of operation. The founding group must meet participation and volunteer criteria and be families truly interested in creating and maintaining the alternative learning for the children in the community.

Consistent with Administrative Regulation, siblings of students selected in the lottery process will be given second priority. Children of the staff will be given third priority. The Admission and Enrollment policy is consistent with existing charter schools in Maryland, State Board of Education Decisions, and Federal Regulatory Guidance (See B.2.d). To the extent possible, the number of enrolled students at each grade level will be kept consistent. For example, a Lower Elementary classroom could include 15 students of each grade level to reach a maximum class size of 30. If there are more applicants than slots available, a public random-selection process (lottery) will be conducted. Those not enrolled due to seating limitations will be put on a waiting-listed and given first preference should an opening occur. Upon selection, parents shall register their child(ren) in accordance with Administrative Regulation.

**Transitioning Students New to Montessori:** Students who are immersed within a Montessori classroom thrive. New students will undergo an orientation period. The Montessori approach consists of individual lessons built upon each other. Students are instinctively drawn to the materials. Curiosity draws them. Their desire to learn eases in the transition. Teachers will begin instructing on a group level and transition to the individual level. Students are easily transitioned into the Montessori classroom.

Lower and Upper Elementary spaces will be available only if an Upper Elementary student leaves. These classroom sizes are comparable to other district schools.

*“Education is a natural process carried out by the child and is not acquired by listening to words but by experiences in the environment.”*

**-Dr. Maria Montessori-**

## **B.6. Waiver Requests to Support the Implementation of the Organizational Plan**

**Citation:** If we can secure 8319 Washington Blvd, please allow us to build a facility that will house the charter school and lease 2-3 classrooms to All Day Montessori program for 3 and 4 years old early learners.

**Impact:** This will provide better future for the vulnerable children in Jessup and its nearby communities.

## **C. BUSINESS PLAN**

### C.1. Budget

**Budget Priorities:** The top budget priorities align with our goals: strong academic achievement, organizational viability, and adherence to our mission and vision.

**Sound Budget Practices:** Early this year, KIRWAN bill was passed at the legislation session and became a law in Maryland. Starting 2022 fall, the early learners in Jessup and its nearby neighborhoods as well as all counties in Maryland will be able to attend All Day Montessori program for free or reduced fee. The board of Reading Opens Doors approved to apply for Child Care Center licensing under Reading Opens Doors during its July’s scheduled board meeting. Since then, Sue Wagner, the founder has contacted 1) OCC staff in region 6, 2) watched video presentation as well as 3) online webinar for Child Care Center Orientation. Sue is scheduled to attend Child Care Virtual Town Halls on August 28, 2021.

Early August 2021, 8391 Washington Blvd. came on market, one of the best locations for the proposing charter school. The land is much larger than the proposed charter school needs and the construction cost per square feet has skyrocketed since Covid19 lockdown. Initial estimated cost in land acquisition and construction will be roughly \$7-\$8 millions. To balance the budget from the first year on, we have brainstormed and found a possible solution. Out of sheer necessity, the number of projected enrollments will need to be increased to 90 students in each grade level (see B.5. Admission and Enrollment). In addition, a portion of the school facility will be leased to house 2 or 3 classrooms for All Day Montessori which is Montessori program for early learners. In this way, we will be able to afford the school facility right at the heart of Jessup, balance the budget, start with higher staff compensation than the first application (See Exhibit 5, Budget Forms).

**Revenue and Expenditure Assumptions:** Reading Opens Doors Inc. is a nonprofit volunteer organization and has low operating costs. In the pre-opening year, the school will rely on donations from foundations, the charter school program grants of the Maryland State Department of Education (MSDE) and or numerous local foundations in Maryland and other States. Revenues will increase when more students enroll, more than covering increased costs and expanding extra offerings. To prevent unnecessary start-up expense, a wavier is requested for the timing of the per pupil allotment (See Exhibit 26 Waiver Requests). Surplus monies will be rolled over into the next year’s budget, and eventually to a charitable foundation to be named as American Dream Foundation. The American Dream Foundation will give its fund to other nonprofits so that they can start All Day Montessori program and American Dream after schools.

**Budget Narrative:** The Budget Forms are attached as Exhibit 30.

#### C.1.a. Fundraising Plan

**Source of Revenue:** The primary revenue source of the school is per pupil tuition from HCPSS.

Areas of Interest	Funding Source
Land purchase and Facility construction will leverage one or combination of the resources on the right.	Investor(s)
	Charter School Development Corporation, LISC, Spark Opportunity
	MD State Financing Programs, SBA Loan
	The Charter School Growth Fund

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Implement of program will leverage one or combination of the resources on the right.	Foundations
	Charter School Program of Maryland State Department of Education Initial cost of reading list books
Indoor Farm setup will leverage one or combination of the resources on the right.	Investor(s)
	USDA - Community Food Systems Adams Legacy Foundation Grant
	Albertsons Companies / other Foundations
	National School Lunch and Breakfast Program
We will apply for grant to foundation on the right so that we can offer free or reduced after school program.	HCPSS Grant Support Service
	The Max and Victoria Dreyfus Foundation
	The Goldsmith Family Foundation
	Write Family Foundation
	Harry & Jeanette Weinberger Foundation
	Dollar General Literacy Foundation

**Fundraising for Other Non-Profit Organizations;** To foster volunteerism and serving the needs in Howard County, the PTA will host fundraising events, and the net proceeds will be donated for the following organizations.

Month	Method		Organization
May	Walk-A-Thon family event	Centennial Park	Donate to Homeless Shelter
Sept	Walk-A-Thon family event		Habitat for Humanity
Nov	KIDS Heart Challenge	Gym or Jogging Path	American Heart Assn.
All Year	Jogging, Skip/Jump Rope		ChildFund International, Wheelchair Foundation

**C.1.b. Resource Management**

**School Goals:** See Exhibit 25, Goals Worksheet.

School Goals	Resources Needed
1.Strong academic achievement (including academic and nonacademic performance)	<ul style="list-style-type: none"> <li>•Montessori Materials, Computers</li> <li>•Computers</li> <li>•One Laptop Per Child (OLPC)</li> <li>•Montessori Certified Teachers, Instructional Assistants</li> <li>•Maryland Professional Development Credit</li> <li>•AMS Certification</li> <li>•Global Scholar, Study Island and Montessori Compass to track progress, School survey tool</li> <li>•List of books for American Battle of Books</li> <li>•Classical Reading List and Junior Great Books</li> <li>•Brain Quest Workbooks with Quiz</li> </ul>
2.Organizational viability	<ul style="list-style-type: none"> <li>•Accounting Company, Auditor, Teacher Professional Development, Compliance Officer</li> </ul>
3.Adherence to unique mission aspects	<ul style="list-style-type: none"> <li>•Classroom Furnishings, Newsletters, Websites</li> </ul>

**Resource Allocation and Access:** The principal and the compliance officer will review teacher requests to ensure that no classroom is receiving more resources than other teachers without just

cause. These reviews will be part of staff meetings. Resources will be shared to the extent possible. Montessori materials are readily available and can be procured throughout the school year as lessons require. Not all resource allocations need to be up front. Teachers will notify the administrative staff of materials necessary for upcoming lesson plans and the principal will plan the expenditures. Upon approval of the charter, the board and compliance officer will collaborate with HCPSS to identify surplus furniture and materials that can be used in the school.

**Resource Management Process:** The principal, compliance officer and administrative staff will keep and provide monthly expenditure reports to the authorized accounting firm as in-kind service program of HCPSS and maintain records for all financial transactions. In addition to sending those reports to the Administrative Services Department of HCPSS, they will send a copy to the board of Reading Opens Doors. The compliance officer will review expenditures against the budget and collaborate with the principal when necessary to ensure adherence.

Reading Opens Doors Inc will use in-kind annual audit of HCPSS to ensure adherence to the budget, maintenance of records, and compliance with applicable laws, regulations, and policies. The principal, secretary and other officer with spending authority will adhere with the county's procurement policy. They are responsible for safeguarding, accounting for and managing school funds. Financial records will be maintained securely in the school office as well as online site supplied by HCPSS.

The school will maintain records according to the Records Retention and Disposal Schedule in the School Funds Manual. The school will set up online banking. All transactions will be handled through online transfer. A minimum number of personnel will have access to the online banking, and dual control will be practiced.

**Assessment Process:** In accordance with its strategic plan, principal, compliance officer and the board will review the budget quarterly and make adjustment as necessary. Resource use will be reviewed as part of required audits.

## C.2. Financial Management

**Financial Management Obligation:** The board recognizes that pursuant to Board Policy 4000, the fiscal management of the school will be reviewed annually by the Howard County Public School System. The budget is based on realistic revenues and expenditures in each fiscal year.

**Accounting Methods:** The school will use the same accounting department as in-kind service from HCPSS and follow HCPSS Accounting Procedures.

**Augmenting Per Pupil Revenue:** In the earlier years, the school plans to supplement its budget shortfall with working capital loan, grant from MSDE and foundations. Refer to C.1.a. Fundraising Plan for details.

**Tracking Student Enrollment, Attendance, and Eligibility:** The school will use in-kind service of HCPSS technologies for student record keeping. To access these technologies, the school will become part of the wide area network and of HCPSS domain.

**Insurance:** See Exhibit 28, Insurance. The old quote was updated to reflect current pricing.

**Audits & Financial Reports:** The school will collaborate with the accounting department of HCPSS and submit a report of income and expenses within the due date set up by HCPSS. This report will be presented to both the leadership of HCPSS and the board of Reading Opens Doors Montessori of Jessup whenever the report is due or during the schedule board meetings.

**Financial Oversight & Management:** The school will use in-kind service of HCPSS. The principal, administrative staff and the compliance officer will work closely with the accounting service provider of HCPSS. The school will follow the HCPSS Cash Handling Procedures whereby the principal will assign the administrative staff as “account manager” to each account. The principal, administrative staff and the compliance officer will monitor the transactions that occur in the account and perform a monthly verification on the accuracy of the account balance. The principal and the compliance officer will be ensuring that the administrative staff as “account manager” is performing the verifications. The principal and the compliance officer will perform management duties related to school fiscal operations, inventories, school facilities and equipment and keep records within established guidelines.

The principal, administrative staff and the compliance officer will assume primary responsibility for the daily operation, budget, accountability, and business-related matters of the school. The board, the compliance officer and the principal will work collaboratively on the budget and financial decisions affecting the school and will review during quarterly board meetings in a year the financial statements and have annual financial audits performed by the in-kind service providers for HCPSS.

**Contingency Plan and Debt Repayment:** Because Montessori education is unique, the school will start with 180 students in K-1<sup>st</sup> grade levels in its first school year. Afterward, additional three kindergarten classes with up to 90 students will be enrolled in each school year until full enrollment in the 5<sup>th</sup> year. To avoid budget short fall, the school facility will be co-shared with All Day Montessori childcare center on 8391 Washington Blvd. in Jessup, Howard County. There are multiple avenues to bring the needed fund to realize the school facility (See more details in C.1.a. Fundraising Plan). In case, if we must look for investor(s), we will need to pay interest only on the loan until the school is fully enrolled (See C.3. Back-up Facilities Plan) for the other three options.

### **C.3. Facility**

**Facility Needs:** School facility should be around 30,000 square feet, ADA compliant and meet the building code of the Howard County Health Department. Due to the initial funding limitation, the school facility will be built in two phases. The first phase, about 22,000sqft, will be built to provide classrooms for K-2 grades as well as All Day Montessori program for 2023-2024 school opening. The second phase, about 8,000sqft will be built for 2025-2026 school year. If financially possible, the school will be built with energy efficient natural materials such as solar panels and be equipped with technology to connect with HCPSS wide area network and a communication system in the classrooms for emergency announcements.

**The locations:** 8391 Washington Blvd. Jessup is the best location for the school facility. The commercial land came on the market in early August 2021 and is right next to the trailer home park. Majority of the letters of support was given by the families of this particular trailer home park. It has a small old building and is in B2 zone.

**Facility Costs:** Estimated construction cost for the first phase, including the land, is roughly

\$7 million. The board should be able to find grants, loan/investor(s) for the school facility (See B.6. Waiver Requests).

**Facilities-Related Budget Assumptions:** We have assumed monthly \$36,000 for the school facility. Because the building will be used as public-school facility as well as nonprofit All Day Montessori program, the monthly rent cost does not include property taxes, property insurance, or property maintenance. As best as we can, the school building will be built with ecofriendly materials and energy saving construction. Regardless, to be sure, the budget includes monthly water and heating/cooling bills.

**Back-up Facilities Plan:** If 8319 Washington Blvd can't be purchased, then next best option is to lease 2-4 acres of the unused land next to the future Jessup High School which is under construction. The third option is to find other properties suitable for both the charter school and the childcare center and/or apply to lease any surplus/vacant building owned by Howard County.

#### C.4. Food Services

**Food Service Facility & Equipment Plan:** The school will have its own indoor farm on campus. One of the goals of the school is to build a healthier eating habit for the students. The school will participate in the Federal school lunch and breakfast program and provide free and reduced lunch for qualified children. As soon as hiring a professional chef and assist staff is financially feasible, the school will outsource the management of the farms and cafeteria to small business owner (until then the lunch program might adopt the lunch program of HCPSS as in-kind service). The chef will cook hot and fresh lunch with the fresh vegetables from the farms on the campus. One of the roles of the PTA Committee will be to plan weekly, monthly, and yearly fresh and nutritious lunches with the chef. The kitchen will be designed with a professional chef's recommendation. Lunch hour will be scheduled in a way so that while one group eats, other groups will be in recess. Teachers, parent volunteers and instructional assistant will eat with the children and supervise them. Every child will learn to clean the tables and organize the classrooms. Precautions will be taken to thoroughly clean tables to remove allergens. This will be the norm and culture of the school.

**National School Lunch Requirements and FARMS:** Although the school will not use HCPSS' food service program, it will mirror HCPSS participation in Federal food programs. This will require the school to meet all Federal, State, and HCPSS requirements for providing food service, including administration of the Free and Reduced Meal Subsidy (FARMS) program and leverage existing HCPSS policy and programs. A Food Service policy is included in B.2.d.

#### C.5. Transportation

**Transportation Services and Viable Transportation Options for Students with Disabilities:** The school does not intend to provide daily transportation services. Transportation to the school will be the responsibility of parents/guardians. This policy is consistent with HCPSS policy which states, "Transportation to and from the out of district school will be the responsibility of the parent(s) or guardian(s)." The school will support parents/guardians who choose to develop carpool schedules. Should transportation be necessary for field trips or other event, transportation will meet the requirements of COMAR 13A.06.07, 11.17.03 and 11.19.05 safe operation and driver qualifications. Students with physical disabilities and/or IEP will be accommodated in accordance with HCPSS policy.

**Transportation Expenditure Assumptions:** The school will arrange and “buy back” transportation services through HCPSS. Once the demographics of the students are known, the school will evaluate options such as taxi cabs (COMAR 13A.06.07.11) or grants (Md. Code, Educ. § 5-205) with HCPSS. Transportation for field trips will be paid by parents or PTA funds. The school will hire a bus company referred by HCPSS for field trips.

**C.6. Insurance**

**Liability Insurance Coverage:** General liability insurance for the facility is estimated \$2,000/month for the first two years and will be increase as student enrollment increases.

**Other Insurance:** Staff of the school are employees of HCPSS, and the school will coordinate with HCPSS about the responsibilities of procurement and maintenance of insurance coverage. All insurance policies maintained shall be primary to any policies of insurance maintained by HCPSS and/or their respective officers, agents, employees, and representatives. All insurance policies required shall be endorsed to provide that the policy is not subject to cancellation, nonrenewal, or material reduction in coverage until 60 days prior written notice has been given to HCPSS (See Exhibit 28, Insurance).

**C.7. Pre-Opening Plan**

<b>2021</b>	
Aug 25	• 2 <sup>nd</sup> Application submission due date
Aug 27	• 2 <sup>nd</sup> Application due date for MSDE charter school program grant
Aug 30- Sept 3	• Submit LOI for 8391 Washington Blvd, Jessup, Howard County
Sept-Oct	• Contact elected officers of Jessup and nearby district for their help to get approval for the proposed charter school and use the same building for All Day Montessori
	• Submit LOI Columbia, Horizon, LISC and other foundations to buy the land at 8391 Washington Blvd. Jessup in Howard County and construct school facility on the land
Nov-Dec	• If approved, order site development and architectural design for the school facility • Since there is an old building on 8391 Washington Blvd and has direct access to Rt.1, the permit process will be much shorter than developing a raw land
<b>2022</b>	
Jan-Aug	• Expand, remodel or build brand-new facility for the 1 <sup>st</sup> phase school facility • Build website with online enrollment link • Market the charter school (if OCC issued Childcare license for All Day Montessori)
Sept	• Potential opening day for All Day Montessori for 3- and 4-years old program at the first phase building (we will monitor the building schedule and decide by June)
<b>2023</b>	
Feb	• Hire Montessori certified principal
April	• Hire all the other staff and instructional assistants
May- August	• Professional, curriculum and instructional development
	• Delivery of Montessori materials and furniture
	• Visit the homes of incoming students by teachers
	• Host Parents/Guardian Education Program by Mr. Lancaster and Dr. Eric Jensen
Sept 4	• Opening Day of Reading Opens Doors Montessori of Jessup



**Exhibit****List of Exhibits**

1A	IRS Letter of Determination for Reading Opens Doors, Inc. (front, middle and back)
1B	IRS Letter of Reinstatement for Reading Opens Doors, Inc. (front and back)
2	Article of Name Change from Christian Volunteers, Inc. to ROD Academy, Inc.
3	Article of Name Change from ROD Academy, Inc. to Reading Opens Doors, Inc.
4	Good Standing Status of Reading Opens Doors, Inc.
5	Budget Forms for Charter Term
6	Bylaw of Reading Opens Doors, Inc.
7	Schedule for Meetings
8	Organizational Chart
9	Organizational Chart with Committees
10A	Conflict of Interest Questionnaire by Frazier, Lancaster, Park, Wagner & Yates
10A-a	Conflict of Interest Questionnaire Explanation Letters by Frazier, Wagner & Yates
10B	Conflict of Interest Forms by Frazier, Lancaster, Park, Wagner & Yates
10C	Board Member Replacement Statement
11	Communication Plan with Stake Holders
12	Resumes of the Board
13	Affidavits (each board member mailed his or hers to Dr. Hunter by post office mail)
14	Governing Board Assurance
15	Profit and Loss History of Reading Opens Doors, Inc.
16	Position Descriptions for Key Leadership
17	Enrollment Decision Making Matrix
18	Hiring Recommendations for Principal and Teachers
19	Job Description of Administrative Staff (Secretary)
20	Dispute Resolution Policy
21	Procurement Policy
22	Student Grading & Promotion – Sample Montessori Report Card
23	Application for Enrollment Consideration
24	Montessori Album - Division
25	School Specific Goals and Objectives
26	Waiver Requests
27	Group Insurance Benefit Proposal by Principal

28	Budget Narrative
29	Charter School Board of Directors

# CORPORATE CHARTER APPROVAL SHEET

\*\*EXPEDITED SERVICE\*\*

\*\* KEEP WITH DOCUMENT \*\*

DOCUMENT CODE 09A BUSINESS CODE \_\_\_\_\_

# D 07690688

Close \_\_\_\_\_ Stock \_\_\_\_\_ Nonstock \_\_\_\_\_

P.A. \_\_\_\_\_ Religious \_\_\_\_\_

Merging (Transferor) \_\_\_\_\_

Surviving (Transferee) \_\_\_\_\_



Affix Barcode Label Here  
ID # D07690688 ACK # 1000362000128092  
PAGES: 0003  
ROD ACADEMY, INC.

07/26/2010 AT 09:58 A WO # 0003676219

New Name ROD Academy, Inc.

### FEES REMITTED

Base Fee:	<u>100</u>
Org. & Cap. Fee:	_____
Expedite Fee:	<u>70</u>
Penalty:	_____
State Recordation Tax:	_____
State Transfer Tax:	_____
<u>1</u> Certified Copies	_____
Copy Fee:	<u>22</u>
Certificates	_____
Certificate of Status Fee:	_____
Personal Property Filings:	_____
Mail Processing Fee:	_____
Other:	_____
<b>TOTAL FEES:</b>	<u>192</u>

- Change of Name
- Change of Principal Office
- Change of Resident Agent
- Change of Resident Agent Address
- Resignation of Resident Agent
- Designation of Resident Agent and Resident Agent's Address
- Change of Business Code
- Adoption of Assumed Name
- Other Change(s)

Credit Card \_\_\_\_\_ Check \_\_\_\_\_ Cash \_\_\_\_\_

\_\_\_\_\_ Documents on \_\_\_\_\_ Checks

Approved By: [Signature]

Keyed By: \_\_\_\_\_

COMMENT(S): WALK IN

Code \_\_\_\_\_

Attention: \_\_\_\_\_

Mail: Name and Address Genevieve Soan Wagner  
Clarksville, TN

1207B Broad Meadow Lane  
Clarksville, TN 37029

*Handwritten note: CONFIRMED BY MAIL*

Stamp Work Order and Customer Number HERE

CUST ID: 0002459639  
 WORK ORDER: 0003676219  
 DATE: 07-26-2010 09:58 AM  
 AMT. PAID: \$192.00

**ARTICLES OF AMENDMENT  
CHRISTIAN VOUNTEERS FOR CHILDREN, INC.**

Christian Volunteers for Children, Inc., a Maryland Non Stock Corporation hereby certifies to the Department of Assessment and Taxation of Maryland that:

The Charter of the Corporation is hereby amended as follows:

Replace the Second Article of the Articles of Incorporation with the following: The name of the Corporation (hereinafter called the "Corporation") is ROD Academy, INC.

Replace the Third Article of the Articles of Incorporation with the following: The Corporation is organized exclusively as a charitable and educational nonprofit corporation as defined within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986 as amended (or any corresponding provisions of any future United States Internal Revenue law or regulations thereunder, hereinafter collectively referred to as the Internal Revenue Code). The Corporation may engage in any activity, which any Maryland Non Stock Corporation that is exempt from federal income tax pursuant to Section 501(c)(3) of the Internal Revenue Code may engage in.

Replace the Ninth Article of the Articles of Incorporation with the following: The following provisions are hereby adapted to limit the powers of the Corporation and the Board of Directors:

- a) The Corporation is not organized for pecuniary profit. No part of the net earnings of the Corporation shall inure to the benefit of or be distributable to its directors, officers, members, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services actually rendered, and to make payment in furtherance of the purposes herein set forth.
- b) The Corporation shall be nonprofit and non-stock, and shall have no power to declare dividends. ~~The sole member~~ of the Corporation shall be Promise Enterprises International, L.L.C. Membership in the Corporation shall not be restricted on the basis of race, sex, ethnic origin, religious, or political persuasion.
- c) The Corporation shall conduct and direct its services and the use of its properties and facilities on the on the basis that such services and uses are available regardless of race, gender, ethnic origin, religious, or political persuasion.
- d) Except as provided in Section 501(h) and 4911 of the Internal Revenue Code, no substantial part of the activities of the Corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation. The Corporation shall not participate in nor intervene in (including the publishing and distribution of statements) any political campaigns on behalf of any candidate for public office. Notwithstanding any other provisions, the Corporation shall not carry on

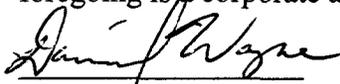
office. Notwithstanding any other provisions, the Corporation shall not carry on any activity not permitted to be carried on by a Corporation that is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code, or by a Corporation contributions to which are deductible under Section 170(c)(2), Section 2055(a)(2), and Section 2522(a)(23) of the Code.

- e) If the Corporation is dissolved or ended for any reason, the Board of Directors shall dispose of all of the net assets of the Corporation exclusively to such organization(s) that are organized and operated exclusively for charitable or educational purposes as shall at the time qualify as an exempt organization under Section 501(c)(3) of the Internal Revenue Code. Any remaining assets not disposed of by the Board shall be disposed of by the Court in the jurisdiction that the principal office of the Corporation is then located exclusively for such purposes or to such organization.

This Amendment of the Charter of the Corporation has been approved by the Directors pursuant to Section 5-204 (b)(2) of the Maryland Corporations and Associations Code.

*There are no other members.*

We the undersigned President and Secretary swear under penalties of perjury that the foregoing is a corporate act.

  
Secretary

  
President

Christian Volunteers for Children, Inc.  
12073 Broad Meadow Lane  
Clarksville, Maryland 21209

CUST ID:0002459639  
WORK ORDER:0003676219  
DATE:07-26-2010 09:58 AM  
AMT. PAID:\$192.00

# CORPORATE CHARTER APPROVAL SHEET

**\*\* EXPEDITED SERVICE \*\***

**\*\* KEEP WITH DOCUMENT \*\***

DOCUMENT CODE 09A BUSINESS CODE \_\_\_\_\_

# D07690688



1000362008574479

Close \_\_\_\_\_ Stock \_\_\_\_\_ Nonstock \_\_\_\_\_

P.A. \_\_\_\_\_ Religious \_\_\_\_\_

Merging (Transferor) \_\_\_\_\_

ID # D07690688 ACK # 1000362008574479  
PAGES: 0002  
READING OPENS DOORS INC.

Surviving (Transferee) \_\_\_\_\_

10/05/2015 AT 11:10 A WO # 0004537074

New Name Reading Opens Doors Inc.

### FEES REMITTED

Base Fee: 100  
Org. & Cap. Fee: \_\_\_\_\_  
Expedite Fee: 50  
Penalty: \_\_\_\_\_  
State Recordation Tax: \_\_\_\_\_  
State Transfer Tax: \_\_\_\_\_  
Certified Copies \_\_\_\_\_  
Copy Fee: \_\_\_\_\_  
Certificates \_\_\_\_\_  
Certificate of Status Fee: \_\_\_\_\_  
Personal Property Filings: \_\_\_\_\_  
Mail Processing Fee: \_\_\_\_\_  
Other: \_\_\_\_\_

TOTAL FEES: 150

Credit Card \_\_\_\_\_ Check  Cash \_\_\_\_\_

\_\_\_\_\_ Documents on \_\_\_\_\_ Checks

Approved By: 16

Keyed By: \_\_\_\_\_

COMMENT(S):

- Change of Name
- \_\_\_\_\_ Change of Principal Office
- \_\_\_\_\_ Change of Resident Agent
- \_\_\_\_\_ Change of Resident Agent Address
- \_\_\_\_\_ Resignation of Resident Agent
- \_\_\_\_\_ Designation of Resident Agent and Resident Agent's Address
- \_\_\_\_\_ Change of Business Code
- \_\_\_\_\_ Adoption of Assumed Name
- \_\_\_\_\_ Other Change(s)

Code \_\_\_\_\_

Attention: \_\_\_\_\_

ROD ACADEMY INC.  
12073 BROAD MEADOW LN  
CLARKSVILLE MD 21029-1258

CUST ID: 0003320494  
WORK ORDER: 0004537074  
DATE: 10-09-2015 10:02 PM  
AMT. PAID: \$150.00

ARTICLES OF AMENDMENT

non-stock

(1)

ROD Academy Inc.

(2) a Maryland corporation hereby certifies to the State Department of Assessments and Taxation of Maryland that:

(3) The charter of the corporation is hereby amended as follows:

the name of the corporation will be changed from "ROD Academy Inc" to "Reading Opens Doors Inc."

CUST ID:0003320494  
WORK ORDER:0004537074  
DATE:10-09-2015 10:02 PM  
AMT. PAID:\$150.00

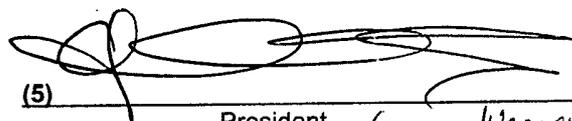
ASSESSMENTS & TAXATION  
2015 OCT -5 A 11:10

This amendment of the charter of the corporation has been approved by

(4) all board members and directors

We the undersigned President and Secretary swear under penalties of perjury that the foregoing is a corporate act.

(5)  9/18/15  
Secretary - Young Jin Choo  
(a.k.a Kevin Choo)

(5)   
President - Grem Wagner  
(aka. Sue Wagner)

(6) Return address of filing party:

12073 Broad Meadow Lane

Clarksville, MD 21029

***STATE OF MARYLAND***  
***Department of Assessments and Taxation***

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I, MICHAEL L. HIGGS OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT READING OPENS DOORS INC. (D07690688), INCORPORATED DECEMBER 09, 2003, IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS FEBRUARY 21, 2020.



Michael L. Higgs  
Director



*301 West Preston Street, Baltimore, Maryland 21201*  
*Telephone Baltimore Metro (410) 767-1340 / Outside Baltimore Metro (888) 246-5941*  
*MRS (Maryland Relay Service) (800) 735-2258 TT/Voice*

Online Certificate Authentication Code: IR25pj6kn0CG-M0YMyRp\_A  
To verify the Authentication Code, visit <http://dat.maryland.gov/verify>

Exhibit 6 **BYLAWS of READING OPENS DOORS, INC.**

**ARTICLE I NAME, ANNUAL, YEAR, SEAL AND VISION**

**Section I:** The name of the Corporation is Reading Opens Doors Inc., referred as the Corporation.

**Section II:** The Corporation is organized as a Non-Stock Corporation under the General Corporation law of the State of Maryland and is qualified as a foreign Non-Stock Corporation of the State of Missouri.

**Section III:** The fiscal year of the Corporation shall begin on January 1 and end on December 30 of the next year. The fiscal year of charter school shall be the same as local school district. The term of the Office of the Directors elected may differ from the fiscal year and shall be known as the Corporation's Annual year. Annual year shall begin upon the closing of the corporation's annual meeting and continue until the closing of the next annual meeting.

**Section IV:** The official seal is a Blue Bird flying out of its cage.

**Section V:** The vision is to provide excellent education for every student.

**ARTICLE II CLASS OF MEMBERSHIP**

**Section I:** Membership in the Corporation shall not be restricted based on race, sex, ethnic origin, or political persuasion.

**ARTICLE III PURPOSE OF THE CORPORATION**

**Section I:** The Corporation is organized for the following goals.

- Provide Cyber Readers Club or Collaborative English Class (online language training program)
- Establish charter school
- Establish All Day Montessori Program
- Provide American Dream After School Program
- Engage in any other activities which is consistent with section 501(c)(3) of the Internal Revenue Code and applicable States Laws, or their successors.

The Corporation is exempt from income tax pursuant to Section 501(c)(3) of the Internal Revenue Code, and its successors. No part of the net earning shall inure to or shall be distributed to the members of the Corporation's Board of Directors or to private persons, private business entities, or private corporations. The Board of Directors shall pay for services received from outside vendors and fairly compensate for the staff who carry out the purposes herein set forth of the Corporation.

**Section II:** The Corporation shall be nonprofit and nonstock and can't declare dividends.

**Section III:** The Corporation shall conduct and its services and use of its properties on the basis that such services and uses are available regardless of race, gender, ethnic origin, religious, or political persuasion.

**Section IV:** Except as provided in Section 501(h) and 4911 of the Internal Revenue Code, no substantial part of the activities of the Corporation shall be the carrying on of propaganda or attempting to influence legislation, The Corporation shall not participate (including the publishing and distribution of statements) any political campaigns on behalf of any candidate for public office. The Corporation shall not carry on activities that are not permitted to the Corporation that is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code, or by a Corporation whose contributions are deductible under Section 170(c)(2), Section 2055(a)(2), and Section 2522(a)(23) of the Internal Revenue Code.

**Section V:** If the Corporation is dissolved or ended for any reason, the Board of Directors shall dispose of all of the net assets of the Corporation to organizations that are operated exclusively for educational purposes as shall at the time qualify as an exempt organization under Section 501(c)(3) of the Internal Revenue Code. or its successors. Any remaining assets not disposed of by the Board of Directors shall be disposed of by the Court in the jurisdiction in which the Corporation is incorporated, and any such asset disposition shall exclusively for organizations that are operated exclusively for educational purposes as shall at the time qualify as an exempt organization under Section 501(c)(3) of the Internal Revenue Code. or its successors.

#### **ARTICLE IV MEETINGS**

**Section I:** The supreme authority of the Corporation is vested in the Annual Meeting.

**Section II:** Written notice of the Annual Meeting stating the place, date, and hour of the meeting shall be given to the Member 40 days before the meeting date.

**Section III:** The presence of two-thirds of the Board of Directors shall constitute a quorum in each Annual Meeting. If such a quorum is not present at the annual meeting, then the annual meeting shall be adjourned, until such a quorum is present.

**Section III:** The Member shall elect the Board of Directors in the manner provided by Article VI, Section III of the Bylaws at the annual meeting.

**Section IV:** Meeting notices can be delivered by email, postal mail, website and followed by phone calls. Other than the Annual Meeting, all meeting can be done online with WebEx or similar platform. All meeting must have meeting note written which must be kept for the records.

**Regular Meetings:** Regular meetings shall be held monthly during the planning and the first year of the charter school. After that, meetings will be held quarterly. The regular meetings shall be held on the first Saturday of each month unless otherwise decided by the Corporation.

**Annual Meetings:** The regular meeting occurring in December shall be known as the Annual Meeting. It shall be for the purpose of electing officers, receiving reports of officers and committees, and for any other business that may arise. Annual Meetings shall be done onsite. However, in case of emergencies such as war, pandemics or other catastrophes, then online meetings with WebEx or similar product can replace the onsite meeting.

**Emergency Meetings:** If in a state of war or emergencies such as a pandemic, Emergency Meetings can be called by the President or by the Executive Board to conduct business as in Regular Meetings. Business transacted at any Emergency Meeting shall be limited to the purpose stated in the notice.

## **ARTICLE V OFFICERS**

**Section I: Officers and Duties** The officers of the Corporation shall be a President, Vice President, Secretary, and Treasurer. The officers shall serve as the Executive Board of the Board of Directors (respectively, Chair, Vice Chair, Secretary, and Treasurer). These officers shall perform the duties prescribed by these bylaws and by the parliamentary authority adopted by the Corporation. In addition, these officers shall have all rights and obligations prescribed by Maryland Law. Officers shall have the general supervision of the affairs of the Corporation between its meetings, make recommendations to the Corporation, and perform such other duties as are specified in these bylaws.

**Section II: Office Holding Limitations** No officer may serve for more than three (3) consecutive terms in the same elected position. When total number of the Board reaches 9, no officer shall serve more than one committee at a time. Until then each board member can serve in 2 or more committees.

**ARTICLE VI BOARD OF DIRECTORS** Subject to the direction of the annual meeting of the Member, and the administration and affairs of the Corporation shall be vested in the Board of Directors, who shall acts things authorized in the Maryland General Corporation Law pertaining to non-stock, not for profit corporations that are exempt from federal income tax pursuant to Section 501(c)(3) or its successors or by the Articles of Incorporation, except as required to be exercised by the Member.

**Section I: Directors and Duties** Including the officers, there shall be no fewer than five (5) and no more than eleven (11) directors. Directors who are not officers shall be referenced as Directors At-Large. These directors shall perform the duties prescribed by these bylaws and by the parliamentary authority adopted by the Corporation. In addition, these directors shall have all rights and obligations prescribed by Maryland Law.

**Section II: Nomination Procedure, Time of Elections** The sitting Board of Directors shall be responsible for nominating new officers for the regular elections or to fill vacancies on the Board as they arise. Candidates shall be selected from current Board members and/or members of the public who have submitted a resume of their community activities and expressed an interest in serving on the Board of Directors. Nominations obtained by this process shall require the endorsement of a sitting Board member and a second.

**Section III: Election** Each sitting Director is entitled to vote for as many candidates as there are open seats. Cumulative voting is not permitted. Directors are permitted only one vote per candidate. A quorum of directors will be required for the election of any candidate. The Regular

elections will be every December. Interim elections to fill vacancies may be held as required at a Regular Meeting.

**Section IV: Term of Office** Directors shall serve for three (3) years up to 3 terms or until their successors are elected, and their term of office shall begin at the close of the meeting at which they are elected.

**Section V: Removal** Directors may be removed by two thirds (2/3) of a quorum of the Board of Directors meeting at any Board of Directors meeting.

**Section VI: Qualifications** Directors shall share in the vision of the Corporation and be willing to work on the business of the Corporation. One (1) of the members of the Board of Directors must be a resident of the State of Maryland. One (1) of the members of the Board of Directors must be a resident of the State of Missouri.

## **ARTICLE VII COMMITTEES FOR CHARTER SCHOOL AND AFTER SCHOOL**

Following are the Committees of the Board of Directors who shall support the work of the charter school, All Day Montessori program and American Dream After School program. Non-board members may be invited to participate on any Committee. From time to time and as necessary, the Board may establish other committees in furtherance of the business of the charter school. All committee members shall be chosen by a majority vote of the Board of Directors.

**Operation Committee:** The committee is responsible for continuous review and evaluation of multiple measures for academic and nonacademic performance goals, organizational goals as well as goals related to the charter school's vision and mission. The Operation Committee will establish standards for success in carrying out the Corporation's mission. The committee will review evaluation data from various sources and report on the progress.

### **Section I: Budget, Monthly Financial Statement and Annual Financial Audit**

This Committee shall be responsible overseeing the Treasurer's preparing the Corporation's annual budget, monthly financial statements and hiring/terminating the audit firm that is responsible for auditing the books of the Corporation when the Corporation can afford an audit.

Prior to that time, annual auditing will be conducted by the Treasurer at the end of each year, and the Treasurer will report the audit to this Committee of the Board of Directors, as well as the entire membership of the Board of Directors, in addition to the President and Vice President.

This Committee will oversee the Treasurer's preparation of the Corporation's federal and state tax filings, as well as oversee the Treasurer's hiring and terminating any licensed and bonded payroll services firm (that is responsible for the withholding of the Corporation's employees income tax, social security contributions, Medicare contributions, and unemployment tax payments). This Committee will conduct quarterly reviews of the budget and financial statements. This Committee shall be responsible for appointing the members of the Board of Directors who shall be responsible for Access Bank Account of the School. This Committee shall elect two (2) Board of Directors to be able to access the bank account of the school.

**Section II: Compliance Officer, Director of American Dream After School and Director of All Day Montessori** Operation committee with PTA and Human Resource Committees will recruit and hire Compliance Officer in the planning stage of Letter of Intent. Operating committee with PTA and Human Resource Committees will recruit and hire Director of American Dream After School program and Director of All-Day Montessori program at the same time for hiring principal, instructional and noninstructional staff.

**Section III: Legal Matters** This committee shall be responsible for reporting to the Board on legal matters that may arise. The committee shall retain practicing lawyer as its adviser.

**Section IV: Appointing the members of the Board of Directors who shall be responsible for Access Bank Account of the School** This committee shall elect two Board of Directors to be able to access the bank account of the school.

#### **PTA Committee**

**Section I: Application Review and Admission** This committee will confidentially review applications, administer the lottery process and administer the enrollment process to the school.

**Section II: Publication and Media** This committee shall be responsible for the publication and dissemination of information about the Corporation. The committee shall also establish and maintain a relationship with the public media and, at the direction of the Board of Directors, disseminate press releases concerning the activities of the Corporation. The committee will create and keep current the school's internet presence, including, web site and social media.

**Section III: Strategic Planning and Growth** This Committee shall be responsible for, in conjunction with the Board of Directors, ensuring timeframes and goals are met for development and approval of the mission. This committee anticipates needs and helps direct committees and oversees grant writing and processing.

#### **Human Resource Committee**

**Section I: Nominating and Board Development** This Committee shall be responsible for recruiting, training, and retaining board members. This Committee shall be responsible for recruiting, training, and retaining All staff for the school.

**Section II: Policy** The Committee leads board discussion on policy content and responsible for monitoring the activities of local, state, and federal authorities relevant to the mission.

**Section IV: Curriculum** This Committee will develop charter school curriculum, standards, and ensure alignment with the Common Core State Standards and collaborate closely with the HCPSS Office of Curriculum and Instructional Programs. The Committee will select books, maps and other educational materials, and Montessori materials.

## **ARTICLE VIII AMENDMENT OF BYLAWS**

These bylaws may be amended at any meeting of the Corporation by a two-thirds (2/3) vote of the Board of Directors, and a subsequent vote of the Member, provided that the amendment has been submitted in writing at least one (1) week in advance of the Board of directors meeting.

## **ARTICLE IX PARLIAMENT AUTHORITY**

The rules contain in the current edition of *Robert's Rules of Order Newly Revised* shall govern the Corporation in all cases to which they are applicable and in which they are not inconsistent with these bylaws and any special rules of order the Corporation may adopt.

## **ARTICLE X POLICIES AND PROCEDURES**

The Board shall establish policies and procedures specific to the business of the Corporation which may be revised from time to time. Such policies and procedures will be shared with all Directors.

## **ARTICLE XI CONFLICT OF INTEREST**

All Directors shall follow the Conflict of Interest policy set forth in Exhibit 26 Policy 7020 Nepotism of Howard County Public School System, which is hereby incorporated by reference. All Directors will sign a Conflict of Interest Statement and Disclosure of Affiliations.

## **ARTICLE XII COMPENSATION**

Consistent with the Conflict of Interest policy, the Secretary (Associate Administrator for International Programs, Grandfather clause) will record in writing the decision made by any individual who decided or voted on compensation arrangements. Compensation of Officers, Directors, Trustees, Employees, and Independent Contractors will be based on information about compensation paid by similarly situated taxable or tax-exempt organizations for similar services, current compensation surveys compiled by independent firms, or actual written offers from similarly situated organizations. The Secretary will record in writing both the information on which the board relied to base the decision and its source.

## **ARTICLE XIII AMERICAN DREAM FOUNDATION**

### **Section I: Reduce or Free American Dream After School and All Day Montessori programs**

When net revenue reaches positive point, the Board of Directors shall contribute toward reducing the cost of American Dream After School and All Day Montessori program for the students of the school as well as the children of neighborhoods.

**Section II: Contribution for American Dream Foundation** When net revenue reaches positive as well as the after-school program is reduced to monthly \$50 for the children of the school, the Board shall donate 50% of the net revenue for American Dream Foundation.

**Section III: Represent Board Member to American Dream After School** When cumulated fund for the foundation reaches to the point for foundation establishment, Bord of Directors shall

recommend one of its Board of Directors to serve as a member of the Board of Directors of the American Dream Foundation.

**Section XIV: Location** The location of American Dream Foundation shall be at the Reading Opens Doors Montessori of Jessup or in St. Louis, MO.

#### **ARTICLE IV INDEMNIFICATION**

**Section I:** Any director, officer, employee, agent or a member of any committee who was or is a party or is threatened to be made a party in any suit shall be indemnified by the Corporation against any expenses, actually incurred by her or him as long as she or he acted lawful.

**Section II:** Any director, officer, employee, agent or a member of any committee who was or is a party to any suit by the Corporation to procure a judgment in its favor shall be indemnified by the Corporation against expenses actually incurred by her or him if she or he acted in good faith.

**Section III:** Expenses incurred in defending any suit may be paid by the Corporation in advance of the final disposition as authorized by a quorum of a majority of disinterested members of the Board of Directors.

**Section IV:** This indemnification shall continue after a person has ceased to be director, officer, employee, agent, or a member of any committee and shall inure to the benefit of her or his executors, heirs and administrators.

**Section VI:** The Corporation is authorized to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee, agent or a member of any committee for International and National Programs of the Corporation, or any other enterprise against any liability arising out of his or her status.

**Section VII:** The invalidity or unenforceability of any provision of this Article shall not affect the validity or enforceability of the remaining provisions of this Article.

Spear Lancaster  
Vice President

Sue Wagner  
President

**Reading Opens Doors, Inc.**

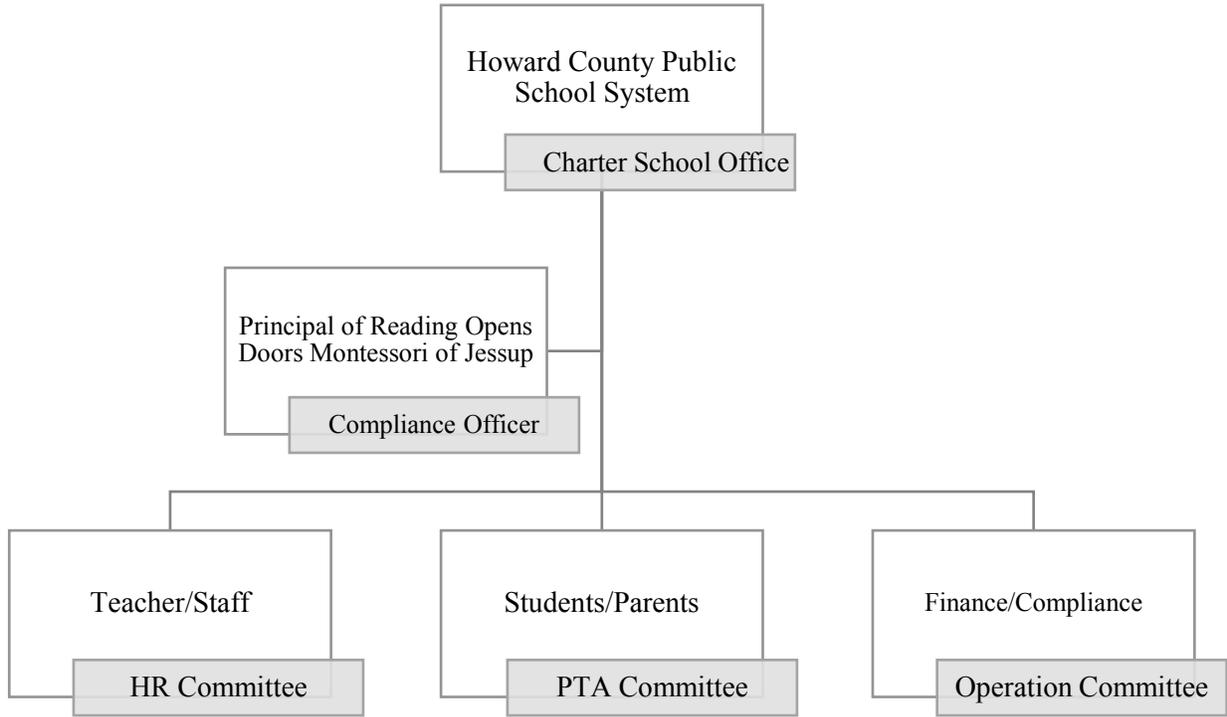
CIC@CET 4041 Forest Park Blvd, St. Louis, MO 63108

<b>Exhibit 7</b>		<b>Schedule for Board Meetings</b>	
<b>2021 Board Meeting Schedule (January - December)</b>			
Jan. 9 Sat	<div style="border: 1px solid black; padding: 20px;"> <p><b>Board Meeting</b></p> <p><b>(Onsite or Google Meeting)</b></p> <p><b>11:00-12:00 East Coast (10:00-11:00 CDT)</b></p> </div>		
Feb.13 Sat			
March 13 Sat			
April 10 Sat			
May 8 Sat			
June 12 Sat			
July 10 Sat			
Aug. 14 Sat			
Sept. 11 Sat			
Oct. 9 Sat			
Nov.13 Sat			
Dec.11 Sat			
<b>2021 Things to Do (January– December)</b>			
Aug 25	• Submit 2 <sup>nd</sup> Letter of Intent and Prospectus		
Aug 30	• Submit Letter of Intent for 8319 Washington Blvd, Jessup, Howard County		
Sept.-Dec	• Secure funding to purchase the land, build the school facility and start All Day Montessori		
<b>2022 Board Meeting Schedule (January–December)</b>			
Jan. 8 Sat	<div style="border: 1px solid black; padding: 20px;"> <p><b>Board Meeting</b></p> <p><b>(Onsite or Google Meeting)</b></p> <p><b>11:00-12:00 East Coast (10:00-11:00 CDT)</b></p> </div>		
Feb. 5 Sat			
March 5 Sat			
April 2 Sat			
May 7 Sat			
June 4 Sat			
July 2 Sat			
Aug. 6 Sat			
Sept. 10 Sat			
Oct. 8 Sat			
Nov.12 Sat			
Dec. 10 Sat			

<b>Things to Do (January – December 2023)</b>		
February	• Hire principal part-time to prepare for opening the school	
April-	• Hire teachers, director for American Dream After School and other staff	
May	• Set up indoor/container farm and start cultivating vegetables	
June	• online Shared Inquiry Discussion Leadership Training by the Great Books Foundation	
July	• Delivery of furniture, materials and decorate classrooms • Parents Education Program with teachers by Eric Jensen online & Summer Camp(??)	
Sept. 4	• Opening Day with Superintendent, Dr. Hunter, County Executive, Boards and Parents	
Sept.-Dec.	• Battle of Books begins at the school	
	• Start American Dream After School	
	• Board ensure for the 1 <sup>st</sup> payroll for the staff are made at the same date for all the other teachers and staff in HCPSSS	
	• Walk-A-Thone at the Centennial Park	
	• 1 <sup>st</sup> Survey of Parents/Guardian for their advice / complaint/ Wishlist	
	• Kids Heart Challenge and Battle of Bookworms Competition at the school	
	• 1 <sup>st</sup> American Dream Day Celebration with Parents and Community Leaders	
Dec. 10 Sat,	• Board Meeting for the year end accounting and parents/guardian survey result report.	
<b>2023 Board Meeting Schedule (January- December 2023)</b>		
Jan. 7 Sat	<div style="border: 1px solid black; padding: 20px; width: fit-content; margin: auto;"> <p><b>Board Meeting</b></p> <p><b>(Onsite or Google Meeting)</b></p> <p><b>11:00-12:00 East Coast (10:00-11:00 CDT)</b></p> </div>	
Feb. 4 Sat		
March 4 Sat		
April 1 Sat		
May 6 Sat		
June 3 Sat		
July 1 Sat		
Aug 5 Sat		
Sept.2 Sat		
Oct. 7 Sat		
Nov.4 Sat		
Dec.16 Sat	• One year after the opening of the school, the board will meet quarterly. • End of the year accounting report and parents/ students survey result report.	
<b>2024 Board Meeting Schedule (January- December 2024)</b>		
March 16, Sat	1 <sup>st</sup> Board Member Meeting of 2023	<div style="border: 2px solid blue; padding: 20px; width: fit-content; margin: auto;"> <p><b>Board Meeting</b></p> <p><b>(at the school or Google Meeting)</b></p> <p><b>11:00-12:00 East Coast</b></p> </div>
June 15, Sat	2 <sup>nd</sup> Board Member Meeting of 2023	
Sept. 14, Sat	3 <sup>rd</sup> Board Member Meeting of 2023	
Dec. 14, Sat	4 <sup>th</sup> Board Member Meeting of 2023	

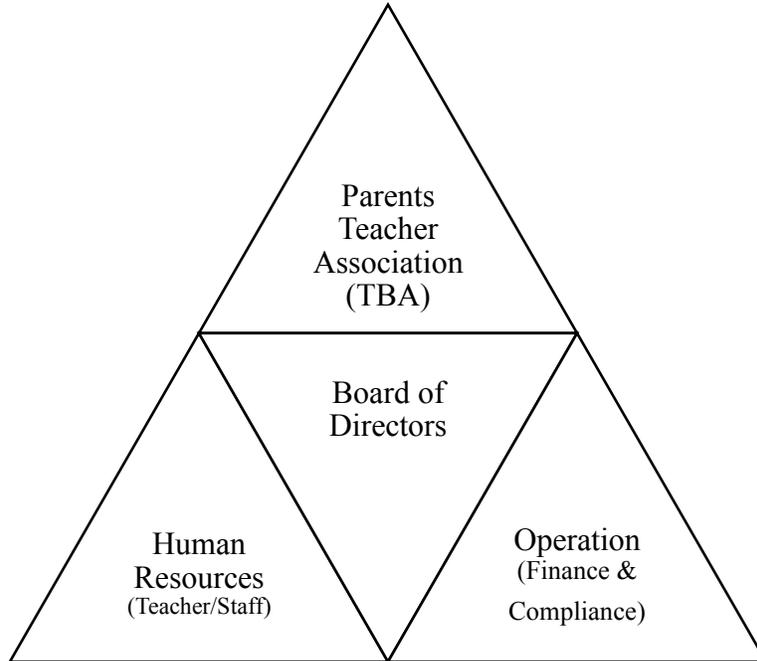
**Exhibit 8**

**Organizational Chart**



**Exhibit 9**

**Organizational Chart with Committees of  
Reading Opens Doors Montessori of Jessup**



**Adviser, Members for Each Committee Officer and Compliance Officer**

Adviser	Human Resource Committee	Parent Teacher Committee	Operation Committee	Compliance Officer
Marylin Horan	Spear Lancaster	Jaqueline Yates	Spear Lancaster	Robin Frazier
	Sue Wagner	Don Frazier	Brian (Se) Park	
		Brian (Se) Park	Jaqueline Yates	
			Don Frazier	
			Sue Wagner	

NOTE: During the Pre-Opening and at least until the Board will have 9 board members, all founding board member will service in Operation Committee. Each founding board member will also serve in other Committee such as in the above chart.

**Board of Directors**

<b>President</b>	<b>Vice President</b>	<b>Treasurer</b>	<b>Secretary</b>
Sue Wagner	Spear Lancaster	Don Frazier	TBA

To whom it may concern,

10-29-20

In addressing the 10A Conflict of Interest disclosure form attached with question 1 checked yes, I wish to provide the following explanation for more discussion. I have served in the Treasurers position since mid-year 2015 and Robin Bartlett Frazier, is my wife these 36 years, and has worked on and off for reading opens doors on a contract basis. She is also set to serve as the compliance officer for the Reading Open Doors Montessori of Jessup. This needs to be disclosed as part of my answers to question 1 of the form 10A. Thank you for the opportunity to submit this information.

*Donald C. Frazier*

Donald C. Frazier, Treasurer, Reading Open Doors 443-867 6809  
Board of Directors.

Application to Form a Public Charter School Within the Howard County Public School System

**Exhibit 10 A - CONFLICT OF INTEREST FORM**

*(This form must be completed by all Founding and Board of Director Members.)*

**Instructions:** If you answer "yes" to any of the following questions, please provide an explanation on a separate sheet of paper. Please label explanations with the number of the corresponding question.

		YES	NO
1	Do or will you or your spouse have any contractual agreements with the proposed charter school?		
2	Do or will you, your spouse, or any member of your immediate family have any ownership interest in any educational service provider (ESP) or any other company contracting with the proposed charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3	Did or will you or your spouse lease or sell property to the proposed charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4	Did or will you or your spouse sell any supplies, materials, equipment or other personal property to the proposed charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5	Have you or your spouse guaranteed any loans for the proposed charter school or loaned it any money?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6	Are or will you, your spouse, or any member of your immediate family be employed by the proposed charter school, its ESP or other contractors?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7	Did you or your spouse provide any start up funds to the proposed charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8	Did or do you or your spouse, or other member of your immediate family, have ownership interest, directly or indirectly, in any corporation, partnership, association, or other legal entity which would answer "yes" to any of the questions 1-7?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9	Does any other board, group, or corporation believe it has a right to control or have input on votes you will cast as a founding member or member of the Board of Directors?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10	Do you currently serve as a member of the board of any public charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11	Do you currently serve as a public official?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12	Have you, your spouse, or any member of your immediate family applied to establish or participated in the establishment of a charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13	To the best of your knowledge, are there situations not described above that may give the appearance of a conflict of interest between you and the proposed charter school, or which would make it difficult for you to discharge your duties or exercise your judgment independently on behalf of the proposed charter school?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

  
 \_\_\_\_\_  
 Signature  
 Board of Director Member  
 \_\_\_\_\_  
 Title

8/23/2021  
 \_\_\_\_\_  
 Date

## **Exhibit 10A-a Explanation for Conflict of Interest Revised**

My answers on the Conflict of Interest Questionnaire were left ambiguous because there was and still is no clear path to secure the school facility for the proposed school.

Reading Opens Doors Montessori of Jessup is enhanced with daily focus on literature and practice on healthier eating habit-building on a once approved public Montessori charter school application. The original writer was a young mother and her neighbor. In 2014, the application was approved by the Carroll County Board of Education but was withdrawn because they could not find facility.

In August 2014, I watched Ferguson demonstration less than 10 miles away in St. Louis, watched on Jane Poly Show a Ferguson high school student urging for more jobs in the neighborhood and in late September read on the STL Post-Dispatch's front page about a peaceful demonstration of more than 100 Ferguson high school students asking for a better school. I also read about the success of 12 for Life at Southwire Company in GA on the front page of the Wall Street Journal. In 2015, I watched Baltimore demonstration from our home in Howard County. Every teacher knows Readers are Leaders, Education Matters and agrees with the proverb, "If you love a child, do not give fish but teach how to fish". So, in October of 2014, I decided to start charter schools and attended teacher training at Ron Clark Academy and visited 12 for Life, both in Georgia. I studied How to Start Charter School at FOCUS in Washington DC and visited charter schools in Detroit, Michigan.

In 2017, I participated in bidding for 30,000sqft former National Guard Training Center near Ferguson to start a high school with 12 for Life program but could not compete with a computerized bidder. In 2018, I tried to persuade Florissant-Ferguson Board of Education to let us use its surplus public school buildings for Montessori public charter school. It also failed.

In summer of 2019, on the day my husband and I signed off the settlement documents on our beloved house in Howard County, I saw a land sale sign on Rt.1 Washington Blvd. The land is a stone's throw away from trailer home parks. Test scores show elementary children in Jessup struggle academically. The landowner is willing to give owner financing, but no board member has money to build the school facility. More than 100 families in the trailer home park and historic neighborhood signed their support for the proposed school. We researched leasing option but the cost of setting up an indoor farm, demolishing it and setting up again when the school need to move to a larger building will be cost prohibitive. So, during this past July, I took SBA's online financial training and discussed with Charter School Development Corporation for building fund.

When I was an advisory member for the superintendent of HCPSS, I saw Junior Great Books displayed in the reception area of the BOE building. I was told that those books were used at the Shared Inquiry Discussion with the students in Gifted and Talented program. I was sad because I knew that academically struggling students could benefit the most.

Reading Open Door Montessori of Jessup will engage every child in each morning to think, to talk, to listen and to write at the Shared Inquiry Discussion Program

2 Question	Do or will you, your spouse or any member of your immediate family have any ownership interest in any educational provider (ESP) or any company contracting with the proposed charter school?	Yes X	No X
Explanation	Indoor farm is a new technological discovery and in early developmental stage. Our proposal includes indoor farm and cafeteria. Management of the indoor farm and cafeteria will be outsourced to a small business owner in Howard County. We will actively search for the small business owner after MSDE approve the grant and HCPSS approve the school. If no small business owner can be found, then I will add a new division under our company, Promise Enterprises International LLC., hire and train chef and staff to manage the farm and the cafeteria for the school.		
3 Question	Did or will you or your spouse lease or sell property to the proposed charter school?	X	X
Explanation	We researched commercial buildings to lease but decided against leasing due to the cost of setting up and demolishing the indoor farm as student enrollment would increase. We also proposed to three local churches with enough classrooms and/or extra land. Trinity Episcopal Church responded, but it only has three small classrooms. To build the school facility, we estimate \$6-\$7million. At this moment, we hope to secure \$2 million from Charter School Development Corporation, \$2 million from LINC, Hope Building, or other foundations and \$2 million from SBA 504 and/or investor(s). I am the owner of the company mentioned above. My husband has been the sole investor for the company. I will seek SBA 504/CDC loan or venture investor(s). If I succeed in this endeavor, it might make me become one of the owners of the school facility along with other funders that will support the school.		
4 Question	Did or will you sell, or your spouse sell any supplies, materials, equipment, or other personal property to the proposed charter school?	X	X
Explanation	In 2005, our company pioneered Cyber Readers Club and Collaborative English Classrooms which connect students in South Korea to English teachers residing in the US. In earlier years, our company was called Promise Cyber School (d.b.a) and had been selected for Choose Maryland grant by Maryland Department of Business and Economic Development (MDBED) in 2006 and 2008. I had visited Beijing, Xiamen, Shanghai and other cities with the Secretary of Maryland State. Shortly after the trip, I studied Chinese language in Xiamen University for a semester. Currently, I am developing content to teach English, Korean and Chinese languages simultaneously to young children. The contents will be registered at		

	the Library of Congress for copy-right and marketed to schools in the US, South Korea, and China. Afterward, there will be a good chance that the children of Reading Opens Doors Montessori of Jessup and/or American Dream After School could learn the three languages with the materials I am developing. Chinese and Korean languages are designated as critical languages by the US Secretary of States.		
5 Question	Have you or your spouse guaranteed any loans for the proposed charter school or loaned if any money?	X	X
Explanation	I have agreed to put down 20% of \$750,000, the selling price, for the land on 8110 Washington Blvd., if and after HCPSS approves the application. However, the land has parking limitation, thus the owners understand that if better and less costly solution and/or land can be found, then the proposed school will not be built on the land.		
6 Question	Are or will you, your spouse or any member of immediate family be employed by the proposed charter school, its ESP or other contractors?	X	X
Explanation	Our second son might apply grants as free-lance grant writer to find funding for building school facility and to lower the cost of American Dream After School Program during initial two-to-three years. We forecast that there will not be any need for outside funding help from the third year on. Therefore, the grant-writing service will also be eliminated. However, our second son might not be able to help with the grant writing due to his limited time. In that case, we will look for grant writer from Maryland Alliance for Public Charter Schools or English Department of UMCP, Loyola, Towson or other Colleges and Universities.		

**Sue Wagner**

**Exhibit 10A-a: Yates Conflict of Interest Explanation**

**Kenneth and Jacqueline Yates  
46 Poplar Point Road  
Edgewater, MD 21037**

October 26, 2020

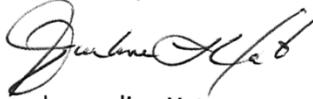
To Whom This May Concern,

As per the request for an explanation regarding a conflict of interest, I declare the following:

I am a board member with Reading Opens Doors Montessori of Jessup. There is a possibility that our property, located in Jessup, will be purchased and used for this school.

Please do not hesitate to contact me if there are additional questions.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jacqueline Yates", written in black ink.

Jacqueline Yates

Cherise J. Hunter, Ph.D.  
*Policy Manager & Charter School Liaison*  
Howard County Public School System



-----  
Office: 410.313.8954 Direct: 410.313.6870  
Website: <http://www.hcpss.org/board/policies/>

Wednesday November 25th, 2020

Dear Dr Hunter;

I have served as the Treasurer Reading Opens Doors for many years. It is not a paid position.

I hope this helps with answering your question of today.

We are very excited about the coming approval of our application.

P. S. My answer to questions on the Form 10 A indicate that my wife will be the Compliance Officer.

And she also will receive compensation holding that position unlike myself. I hope this answers any other questions that you have but feel free to contact me for any other information needed.

Best Regards

Donald C. Frazier M.Div.

See Attachment: form 10A entitled Conflict of Interest

**Exhibit 10 B CONFLICT OF INTEREST POLICY 501(C) (3) ORGANIZATIONS**

I hereby affirm:

- a. I have received a copy of the conflict of interest policy of Reading Opens Doors, Inc (operator of Reading Opens Doors Montessori of Jessup),
- b. I have read and understand the policy,
- c. I agree to comply with the policy and

I understand the Reading Opens Doors, Inc is charitable and in order to maintain its federal tax exemption it must engage primarily in activities which accomplish one or more of its tax-exempt purposes.

**CONFLICT OF INTEREST STATEMENT PUBLIC CHARTER SCHOOL STATE OF MARYLAND  
DISCLOSURE OF AFFILIATIONS**

The State of Maryland requires that the highest ethical standard of its grantees in using public funds. Therefore, the measures are taken to assure that decisions made in respect to the utilization and distribution of the funds are not influenced by self-interest. In order to assure this, all governing board members of a public charter school seeking funds must hereby disclosure any affiliation or associations with any organization or businesses that might be or be perceived to present a conflict of interest in ethical-decision making. A conflict of Interest exists when a board member is in position to influence decisions about whether or how to proceed with a transaction involving an organization or business associated with the board members or a board member's family to serves in the capacity of employee, consultant, advisor or any other such affiliation. As a governing board member for the Reading Opens Doors Montessori of Jessup, I Se Hwan Park, disclose on this day of 23rd of August, 2021  
My involvement with the following organization or businesses:

Organization/ Business	Description of Involvement	Comment

I agree that I will not engage in discussion of the board of Reading Opens Doors Montessori of Jessup relative to these organizations or businesses.

Signature 

**Exhibit 10C Board Member Replacement Statement**

**Cherish Hunter, PhD.**

*Policy Manager & Charter School Liaison*  
**Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

29 October 2020

**Reading Opens Doors Inc.**

Sue Wagner (a.k.a Geum Wagner)

CIC@CET 4041 Forest Park Ave.

St. Louis, MO 63108

Dear Dr. Hunter;

As of July 2021, Mr. Doug Holly was replaced by Mr. Brian (a.k.a Se) Park as the board member of Reading Opens Doors Inc.

Sincerely,

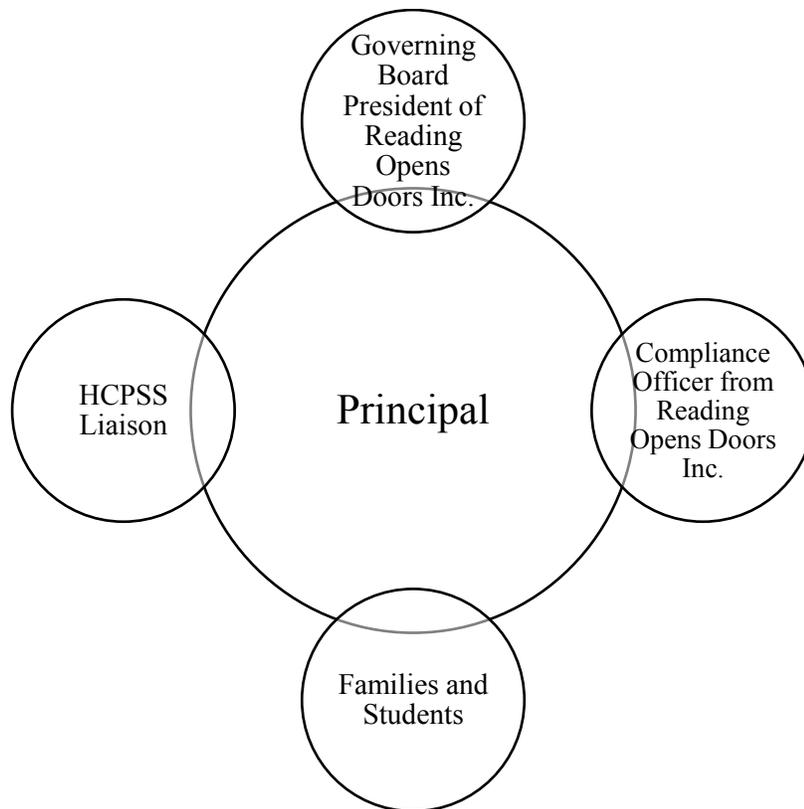
Sue Wagner

Exhibit 11            **Communication with Stake Holders**

As the operator of Reading Opens Doors Montessori of Jessup, it is important to Reading Opens Doors Inc. that there is open communication between the board, school leadership, school staff, families, students, and HCPSS. Reading Opens Doors Montessori of Jessup follows Board Policy for Open Communications.

The Compliance Officer shall meet weekly with the principal. The Howard County Public School System will designate staff (Charter School Liaison) as a primary contact for Reading Opens Doors Montessori of Jessup. The Charter School Liaison will have oversight responsibilities of the board and will be included in these meetings at his/her option. These meetings will ensure accountability and provide a forum for information sharing and problem solving.

School staff, parents, and students will communicate with the Principal for issues regarding the school. Designating the Principal as the contact point for school concerns or suggestions reinforces the Principal’s role as leader of the school. In furtherance of this policy, Reading Opens Doors Montessori of Jessup will conduct meetings consistent with the Open Meetings Law, State Government Article §10-501.



**CHERIESE HUNTER, Ph.D.**

*Policy Manager & Charter School Liaison*

**Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

**DON FRAZIER**

- Treasurer for Reading Opens Doors Montessori of Jessup:  
Present
- Treasurer Reading Opens Doors, Inc: 2016-Present
- Executive Director of Agora Ministry: 2007–Present
- Vice President and Treasurer of Frazier Machine Company:  
1974–Present
- Maryland Representative for United Student Association:  
2006-2008
- Gideon Carroll County Detention Center: 2002-2003
- Lone Star Baptist College, TX:2019

**DON FRAZIER**

**CONTACT**

---

Phone Number: 443-867-6809

Address: 211 East Baltimore St.

Taneytown, MD 21787

Email: [d.frazier\\_07@comcast.net](mailto:d.frazier_07@comcast.net)

Website: TBA

**CHERIESE HUNTER, Ph.D.**

*Policy Manager & Charter School Liaison*

**Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

**Se (Brian) Park**

- PTA Committee for Reading Opens Doors Montessori of Jessup: Present
- Federal Deposit Insurance Corporation (FDIC); Arlington, VA financial Information Management Analyst: 04/2014 – Present
- Financial/Budget Analysis/Team Leader (Federal Contractor): 06/2012 – 04/2014
- Business/Junior Financial Analyst (Federal Contractor): 03/2011 – 05/2012
- Maryland Army National Guard; Baltimore, MD Battalion Chaplain's Assistant – 175<sup>th</sup> Infantry Regiment: 04/2006 – 04/2012
- Master of Science, Management / Financial Management Specialization  
University of Maryland, Global Campus; Adelphi, MD: 2017 Graduate
- Bachelor of Science, Supply Chain Management  
University of Maryland / Robert H. Smith School of Business; College Park, MD: 2011 Graduate
- Bachelor of Science, Finance  
University of Maryland / Robert H. Smith School of Business; College Park, MD: 2010 Graduate

**BRIAN PARK**

**CONTACT**

---

Phone Number:443-928-5279

Email: [briansehwanpark@gmail.com](mailto:briansehwanpark@gmail.com)

Website:

Address:

8012 Roland Court,  
Elkridge, MD 20175

## **CHERIESE HUNTER, Ph.D.**

*Policy Manager & Charter School Liaison*

### **Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

## **SPEAR LANCASTER**

- Vice President of Board of Directors for  
Reading Opens Doors Montessori of Jessup: Present
- Honorary Chairman of Chesapeake Light Foundation: Present
- Chairman of Chesapeake Light Foundation (CLF) 2007-2018
- Co-Founder of Manufacturers Rep of America: 1992-1994
- President of Manufacturers Agents Association of Food  
Service Industry:1983
- Founder of Spear Lancaster Associates: 1962–1996
- Dance Instructor:1954-1955
- Airforce R.O.T.C at University of Maryland at College  
Park:1951-1953
- La Plata High School, MD: 1951

## **SPEAR LANCASTER**

### **CONTACT**

---

Phone Number: 443-572-1999

Address: 1188 Bacon Ridge  
Road, Crownville, MD 21032

Email: [spearlib@verazon.net](mailto:spearlib@verazon.net)

Website: TBA

**CHERIESE HUNTER, Ph.D.**

*Policy Manager & Charter School Liaison*

**Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

**SUE WAGNER**

- President of Board of Directors for  
Reading Opens Doors Montessori of Jessup: 2019-Present
- Founder of Reading Opens Doors, Inc:2000-Present
- Founder of PromiseK14: 2004-Present
- Boy Scout Troop 702 Committee Member: 1995-2008
- Member of Steering Committee for Howard County Human  
Resource Services Master Plan: 2004-2005
- Committee Member of Equity Counsel for Howard Board of  
Education: 2000
- Volunteer Director for Bookworms Club: 2000–2005
- Howard Community College AA: 1992
- Computer Programmer: 1976-1979

**Special Education:**

- Certification: Continuing Education for None Profit  
Leadership from the Distance Learning Department of the  
University of Wisconsin:2001 (Social Entrepreneurship,  
Volunteer Management, Strategic Planning, Resource  
Development, Board Governance, Financial Management,  
Strategic Alliance):2000-2001
- Certification from Hazelden for Wings and Roots Parents  
Workshop: 2001
- Certification for Scouting Fundamentals for Adults: 2000

**SUE WAGNER**

**CONTACT**

Address: CIC@CET 4041 Forest

Park Blvd. St. Louis, MO 63108

Phone Number: 443-812-3266

Email:

sueforkids@promiseforall.com

Website: TBA

## **CHERIESE HUNTER, Ph.D.**

*Policy Manager & Charter School Liaison*

### **Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

## **JACQUELINE YATES**

- Board Member for  
Reading Opens Doors Montessori of Jessup: Present
- Owner, Broker, Marquis Realty, LLC:1990-Present
- Account Manager for eight LLC's:1994–Present
- Manager of commercial and residential properties:1990–  
Present
- United States Postal Service, Carrier, Secretary and  
Management:1979-1990
- Eleanor Roosevelt High School, Greenbelt, MD: 1979

## **JAQUELINE YATES**

### **CONTACT**

---

Phone Number: 301-922-8020

Address: 46 Poplar Point Rd,  
Edgewater, MD 21037

Email: [jandkyates@yahoo.com](mailto:jandkyates@yahoo.com)

Website: TBA

**Exhibit 13 Affidavits Delivered in Person by Mr. Brian Park to HCPSS**

**Cherish Hunter, PhD.**

*Policy Manager & Charter School Liaison*  
**Howard County Public School System**

10910 Clarksville Pike (Route 108)

Ellicott City, MD 21042

30 October 2020

**Reading Opens Doors Inc.**

Sue Wagner

CIC@CET 4041 Forest Park Ave.

St. Louis, MO 63108

Dear Dr. Hunter;

On the Affidavits are sensitive personal information of each board member, and they were mailed using traditional post mail to your office during July and August 2020.

Our new board member Mr. Se (Brian) Park delivered his own Affidavit to Dr. Hunter's office on August 24, 2021.

Sincerely,

Sue Wagner

**APPENDIX M - AFFIDAVIT, DISCLOSURE, AND CONSENT FOR CRIMINAL BACKGROUND AND CREDIT CHECK**

Instructions: Return this signed affidavit with the application. Include a copy of this form for all members of the Founding Group and Board of Directors.

Name: Se Hwan Park SSN: \_\_\_\_\_  
 Street Address: 8012 Roland Ct  
 City: Elkridge State: MD Zip: 21075  
 Phone: ( 443-928-5229 ) Date of Birth: 02/17/89 Place of Birth: Seoul, South Korea

<p>1. Have you ever been convicted or pled "no contest" for any violation of law other than minor traffic offenses?</p> <p>If either event has occurred, you must answer YES. If the conviction has been set aside, the charges must be disclosed. Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>2. Have you ever been convicted of, admitted committing, or are you awaiting trial on any of the following criminal offenses in this state or similar offenses in another jurisdiction: (1) Sexual abuse of minor, (2) Incest, (3) First or second degree murder, (4) Kidnapping, (5) Arson, (6) Sexual assault, (7) Sexual exploitation of a minor, (8) Contributing to the delinquency of a minor, (9) Commercial sexual exploitation of a minor, (10) Felony offenses involving distribution of marijuana or dangerous or narcotic drugs, (11) Felony offenses involving the possession or use of marijuana or dangerous or narcotic drugs, (12) Misdemeanor offenses involving the possession or use of marijuana or dangerous drugs, (13) Burglary in the first degree, (14) Burglary in the second or third degree, (15) Aggravated or armed robbery, (16) Robbery, (17) A dangerous crime against children (18) Child abuse, (19) Sexual conduct with a minor, (20) Molestation of a child, (21) Manslaughter, (22) Aggravated assault, (23) Assault, or (24) Exploitation of minors involving drug offenses?</p> <p>If YES, submit certified court record and details of incident(s), signed notarized and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>3. Have you ever been suspended or debarred by any government regulator/licensing body from participating in government funded/assisted programs?</p> <p>If YES, submit a copy of the administrative record and details of the incident(s), signed, notarized, and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>4. Have you ever declared bankruptcy? Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>

With signature below, permission is hereby granted to the Howard County Public School System to complete the Criminal Background and Credit Check of the individual above for Reading Opens Doors Montessori of Jessup School.

I do solemnly swear or affirm that the foregoing information provided by me is true and correct to the best of my knowledge. Furthermore, should any part of the information herein provided prove to be false, I recognize that it shall be just cause for denial of charter school application, or revocation of charter status.

[Signature] Date 9/8/2021  
 Applicant's signature Date

**APPENDIX M - AFFIDAVIT, DISCLOSURE, AND CONSENT FOR CRIMINAL BACKGROUND AND CREDIT CHECK**

Instructions: Return this signed affidavit with the application. Include a copy of this form for all members of the Founding Group and Board of Directors.

Name: Donald Craig Frazier SSN: 212-72-6875  
 Street Address: 211 East Baltimore Street  
 City: Toweytown State: MD Zip: 21787  
 Phone: ( ) 443-867-6809 Date of Birth: 4/29/59 Place of Birth: Baltimore city -

<p>1. Have you ever been convicted or pled "no contest" for any violation of law other than minor traffic offenses?</p> <p>If either event has occurred, you must answer YES. If the conviction has been set aside, the charges must be disclosed. Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>2. Have you ever been convicted of, admitted committing, or are you awaiting trial on any of the following criminal offenses in this state or similar offenses in another jurisdiction: (1) Sexual abuse of minor, (2) Incest, (3) First or second degree murder, (4) Kidnapping, (5) Arson, (6) Sexual assault, (7) Sexual exploitation of a minor, (8) Contributing to the delinquency of a minor, (9) Commercial sexual exploitation of a minor, (10) Felony offenses involving distribution of marijuana or dangerous or narcotic drugs, (11) Felony offenses involving the possession or use of marijuana or dangerous or narcotic drugs, (12) Misdemeanor offenses involving the possession or use of marijuana or dangerous drugs, (13) Burglary in the first degree, (14) Burglary in the second or third degree, (15) Aggravated or armed robbery, (16) Robbery, (17) A dangerous crime against children (18) Child abuse, (19) Sexual conduct with a minor, (20) Molestation of a child, (21) Manslaughter, (22) Aggravated assault, (23) Assault, or (24) Exploitation of minors involving drug offenses?</p> <p>If YES, submit certified court record and details of incident(s), signed notarized and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>3. Have you ever been suspended or debarred by any government regulator/licensing body from participating in government funded/assisted programs?</p> <p>If YES, submit a copy of the administrative record and details of the incident(s), signed, notarized, and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>4. Have you ever declared bankruptcy? Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>

With signature below, permission is hereby granted to the Howard County Public School System to complete the Criminal Background and Credit Check of the individual above for Remedy Open Door Montessori & Daycare School.

I do solemnly swear or affirm that the foregoing information provided by me is true and correct to the best of my knowledge. Furthermore, should any part of the information herein provided prove to be false, I recognize that it shall be just cause for denial of charter school application, or revocation of charter status.

Donald C. Frazier Sept 9, 2021  
 Applicant's signature Date

**APPENDIX M - AFFIDAVIT, DISCLOSURE, AND CONSENT FOR CRIMINAL BACKGROUND AND CREDIT CHECK**

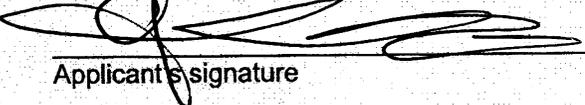
Instructions: Return this signed affidavit with the application. Include a copy of this form for all members of the Founding Group and Board of Directors.

Name: Sue Wagner (a.k.a. Seum) SSN: \_\_\_\_\_  
 Street Address: 7356 Kingsbury Ave.  
 City: Saint Louis State: MO Zip: 63130  
 Phone: ( ) \_\_\_\_\_ Date of Birth: 03/03/57 Place of Birth: Republic of Korea  
443 812 3266

<p>1. Have you ever been convicted or pled "no contest" for any violation of law other than minor traffic offenses?</p> <p>If either event has occurred, you must answer YES. If the conviction has been set aside, the charges must be disclosed. Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>2. Have you ever been convicted of, admitted committing, or are you awaiting trial on any of the following criminal offenses in this state or similar offenses in another jurisdiction: (1) Sexual abuse of minor, (2) Incest, (3) First or second degree murder, (4) Kidnapping, (5) Arson, (6) Sexual assault, (7) Sexual exploitation of a minor, (8) Contributing to the delinquency of a minor, (9) Commercial sexual exploitation of a minor, (10) Felony offenses involving distribution of marijuana or dangerous or narcotic drugs, (11) Felony offenses involving the possession or use of marijuana or dangerous or narcotic drugs, (12) Misdemeanor offenses involving the possession or use of marijuana or dangerous drugs, (13) Burglary in the first degree, (14) Burglary in the second or third degree, (15) Aggravated or armed robbery, (16) Robbery, (17) A dangerous crime against children (18) Child abuse, (19) Sexual conduct with a minor, (20) Molestation of a child, (21) Manslaughter, (22) Aggravated assault, (23) Assault, or (24) Exploitation of minors involving drug offenses?</p> <p>If YES, submit certified court record and details of incident(s), signed notarized and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>3. Have you ever been suspended or debarred by any government regulator/licensing body from participating in government funded/assisted programs?</p> <p>If YES, submit a copy of the administrative record and details of the incident(s), signed, notarized, and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>4. Have you ever declared bankruptcy? Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>

With signature below, permission is hereby granted to the Howard County Public School System to complete the Criminal Background and Credit Check of the individual above for Reading Opens Doors Montessori of Jessup School.

I do solemnly swear or affirm that the foregoing information provided by me is true and correct to the best of my knowledge. Furthermore, should any part of the information herein provided prove to be false, I recognize that it shall be just cause for denial of charter school application, or revocation of charter status.

  
 Applicant's signature

Sept 9, 2021  
 Date

**APPENDIX M - AFFIDAVIT, DISCLOSURE, AND CONSENT FOR CRIMINAL BACKGROUND AND CREDIT CHECK**

Instructions: Return this signed affidavit with the application. Include a copy of this form for all members of the Founding Group and Board of Directors.

Name:   Jacqueline Yates   SSN: \_\_\_\_\_  
 Street Address:   317 Hamlet Circle    
 City:   Edgewater   State:   MD   Zip:   21037    
 Phone: ( )   410 266-1021   Date of Birth:   1/16/61   Place of Birth:   Maryland  

<p>1. Have you ever been convicted or pled "no contest" for any violation of law other than minor traffic offenses?</p> <p>If either event has occurred, you must answer YES. If the conviction has been set aside, the charges must be disclosed. Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>2. Have you ever been convicted of, admitted committing, or are you awaiting trial on any of the following criminal offenses in this state or similar offenses in another jurisdiction: (1) Sexual abuse of minor, (2) Incest, (3) First or second degree murder, (4) Kidnapping, (5) Arson, (6) Sexual assault, (7) Sexual exploitation of a minor, (8) Contributing to the delinquency of a minor, (9) Commercial sexual exploitation of a minor, (10) Felony offenses involving distribution of marijuana or dangerous or narcotic drugs, (11) Felony offenses involving the possession or use of marijuana or dangerous or narcotic drugs, (12) Misdemeanor offenses involving the possession or use of marijuana or dangerous drugs, (13) Burglary in the first degree, (14) Burglary in the second or third degree, (15) Aggravated or armed robbery, (16) Robbery, (17) A dangerous crime against children (18) Child abuse, (19) Sexual conduct with a minor, (20) Molestation of a child, (21) Manslaughter, (22) Aggravated assault, (23) Assault, or (24) Exploitation of minors involving drug offenses?</p> <p>If YES, submit certified court record and details of incident(s), signed notarized and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>3. Have you ever been suspended or debarred by any government regulator/licensing body from participating in government funded/assisted programs?</p> <p>If YES, submit a copy of the administrative record and details of the incident(s), signed, notarized, and dated.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>
<p>4. Have you ever declared bankruptcy? Please give details on a separate signed, notarized and dated sheet.</p>	<p>Yes ___ No <input checked="" type="checkbox"/></p>

With signature below, permission is hereby granted to the Howard County Public School System to complete the Criminal Background and Credit Check of the individual above for \_\_\_\_\_ School.

I do solemnly swear or affirm that the foregoing information provided by me is true and correct to the best of my knowledge. Furthermore, should any part of the information herein provided prove to be false, I recognize that it shall be just cause for denial of charter school application, or revocation of charter status.

  Jacqueline Yates     9-9-21    
 Applicant's signature Date

**Exhibit 14            Governing Board Assurance**

The Governing Board of the Reading Opens Doors Montessori of Jessup agrees to comply with the Howard County Public School System Policy 10040 for Charter Schools.

Sue Wagner

Date:

President of the Board Members of Reading Opens Doors Montessori of Jessup

## Accountants' Compilation Report

Board of Directors  
Reading Opens Doors, Inc.  
CIC@CET 4041 Forest Park Blvd.  
St. Louis, MO 63108

We have compiled the accompanying Profit & Loss Statements of Reading Opens Doors, Inc. for the year of 2020 in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The financial statements have been prepared on the cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

A compilation is limited to presenting in the form of financial statements information that is the representation of the Organization whose financial statements are presented. We have not audited or reviewed the accompanying statements and, accordingly, do not express an opinion or any other form of assurance on them.

Management has elected to omit substantially all of the disclosures ordinarily included in financial statements prepared on the cash basis of accounting. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Organization's revenue and expenses. Accordingly, these financial statements are not designed for those who are not informed about such matters.

*Robin D. Kwon, CPA, PC*

Columbia, Maryland  
August 24, 2021

Profit & Loss Statement  
Reading Opens Doors, Inc.  
For the Year Ending 12/31/2020

Gross Revenue		\$ 55,000
Operating Expenses		
Labor Costs	\$ 43,772	
Taxes/Fees/Permits	5,035	
Reimbursements	3,090	
Other Operating Expenses		
Software	1,955	
Website Expenses	1,515	
Professional Fees	300	
Marketing fees	188	
Meals/Entertainment	553	
Office Expenses	206	
Printing/Publications	1,371	
Travel	3,627	
Bank Svc Charges	345	
Telephone	338	
	<hr/>	
Total Operating Expenses		62,295
Net Income (Loss)		<u><u>\$ (7,295)</u></u>

## Exhibit 16            Position Descriptions for Key Leadership

### Elementary School Principal

Location: Reading Opens Doors Montessori of Jessup, Jessup, MD.

**Function:** Under the supervision of the Director of Elementary Schools, the Elementary School Principal shall be responsible for the organization, administration, instructional leadership, staff relations, pupil relations, community relations, and successful operation of the elementary school in accord with Board of Education policies and the rules, regulations and procedures set forth for the Principal of a Howard County Public School System.

**Essential Job Functions:** An individual must possess the ability to perform these essential job functions with or without reasonable accommodation. The following are typical of the types of duties performed:

1. Establishes and implements instructional goals and objectives. Plans, implements and evaluates instructional programs including learning objectives and instructional strategies for the school.
2. Provides a school environment in which it is the expectation that all children can learn. Implements administrative procedures consistent with federal law, state school law and state board of education and local school board policy.
3. Performs delegated management duties related to school fiscal operations, inventories, school plant facilities and equipment, and keeps records within established guidelines.
4. Evaluates and counsels all staff members regarding their individual and group performances.
5. Reports to appropriate central office administrator regarding the needs of the school with respect to personnel, instruction, curriculum, administration, etc.
6. Coordinates or supervises such support services as maintenance, security, food services, recreational programs, financial and accounting functions and media activities.
7. Establishes and maintains favorable relationships with multicultural groups, local community organizations, and individuals to foster understanding and support for overall school objectives and programs; interprets board policies and administrative directives; and discusses and resolves individual student problems.
8. Keeps abreast of changes and developments in the profession by attending professional meetings, reading professional journals and other publications, and discussing problems of mutual interest with others in the field.
9. Manages comprehensive co-curricular and extra-curricular activities. This job description is not exhaustive and may be changed or supplemented without notice.

10. Accountable to compliance officer and charter school board

**Qualifications:** At the time of application each candidate must possess the following.

* Master's degree from an accredited institution.
* Eligibility for Advanced Professional Certificate in administration/supervision (including successful completion of principal assessment requirement) or Administrator II/or eligibility for Maryland State Department of Education (MSDE) Alternative Principal Certification.
* At least three (3) years of outstanding teaching experience at the secondary school level.
* Demonstrated leadership ability with at least two (2) years of administrative experience at the secondary school level.
* Demonstrated outstanding interpersonal communication skills with ability to work with persons with diverse backgrounds.
* Outstanding references related to instruction and school administration.

**Preferences:** At the time of application preferred candidates will possess the following.

* Montessori certification (AMS or AMI), or willingness to obtain within 2 years.
* Prior experience as a Montessori teacher or principal.
* Prior experience in a public charter school.

### **Elementary Teacher**

Location: Reading Opens Doors Montessori of Jessup, Jessup, MD.

**Function:** To create an atmosphere where it is the expectation that all students can learn.

**Essential Job Functions:** An individual must possess the ability to perform these essential job functions with or without reasonable accommodation. The following are typical of the types of duties performed.

1. Plans and provides for appropriate learning experiences for students.
2. Supervises students in a variety of school-related settings.
3. Monitors and evaluates student outcomes.
4. Communicates and interacts with students, parents, staff, and community.
5. Develops, selects, and modifies instructional plans and materials to meet the needs of all students.
6. Provides an atmosphere and environment conducive to the intellectual, physical, social, and the emotional development of children.

7. Strives to maintain and improve professional competence.
8. Maintains appropriate records and follows required procedures and practices.
9. Monitors appropriate use and care of equipment, materials, and facilities.
10. Attends meetings and serves on staff committees as required.

**Qualifications:** At the time of application, each candidate must possess the following.

* Must possess a bachelor’s degree from an accredited institution.
* Must be eligible for a Standard Professional Certificate from the Maryland State Department of Education.

**Preferences:** At the time of application preferred candidates will possess the following.

* Montessori certification (AMS or AMI), or willingness to obtain within 2 years.
* Prior experience as a Montessori teacher.
* Prior experience in a public charter school.

Exhibit 17      **Enrollment Decision Making Matrix**

1. Applications are taken each year.

Children are given priority for enrollment into the Reading Opens Doors Montessori of Jessup based upon several weighted criteria. The school will select students to fill vacancies for each age/grade level (K-5th grade) based upon the following:

- A. First priority is given to applicants who are dependents of Reading Opens Doors Montessori of Jessup founding families.
  - B. Second priority is given to applicants who have siblings living at the same address who are currently enrolled in Reading Opens Doors Montessori of Jessup.
  - C. Third Priority is given to applicants who are the dependents of an employee of Reading Opens Doors Montessori of Jessup.
2. If there are more applicants for each age level than the school can accommodate, a lottery will be held. The following criteria apply to the lottery:
    - A. After the window for applications closes, no further applications will be accepted.
    - B. The lottery will be applied at each age level and in order of priorities listed above.

Example:

    - I. All first grade applicants for which the first priority applies.
    - II. All first grade applicants for which the second priority applies.
    - III. All first grade applicants for which the third priority applies Continued in the order listed above for each age level for which students are to be accepted.
  3. Twin and Triplet applicants will be entered into the lottery collectively.
  4. Sibling applicants from various age levels will be entered into the lottery separately.
  5. Parents must notify the school by the two-week deadline (given in their letter) if they plan for their child to attend the program the following year.
  6. When parents do not notify the school on or before the two-week deadline given in their letter, the slot for their child's name will be removed from the acceptance list.
  7. When vacancies occur, parents whose children are on lottery waiting lists will be notified that their child has been accepted into the program.

Exhibit 18     **Hiring Recommendations for Principal and Staff**

- HCPSS elementary school experience
- Community involvement
- Prior charter school experience
- Innovative ideas
- Skills relevant to instructional area
- Principal and Grade-Level Teachers hold Certification from the American Montessori Society (AMS), Association Montessori International (AMI) or are enrolled in a program to obtain certification within 2 years
- Maryland State certified
- Teachers College graduates
- English Literature or History Major Graduates from colleges and universities
- Teachers will hold at least a bachelor's degree from a regionally accredited institution of higher education, hold a valid Standard Professional Certificate or Advanced Professional Certificate or Resident Teacher Certificate in the subject area they are teaching.
- Teachers will demonstrate content knowledge and pedagogy competency by passing state tests that assess subject knowledge and teaching skills in reading, writing, math, and other areas of basic early childhood or elementary school curriculum.
- Teachers hired to instruct art and music shall demonstrate competency in each of the core academic subjects in which the teacher is teaching based on a Highly Objective Uniform State Standard of Evaluation (HOUSSE).

**Exhibit 19: Job Description for Administrative Staff (Secretary)**

**Function:** Under the direction of the school principal, this position manages the main office of the school and renders administrative assistance to the principal and other members of the school staff and community. This position requires a high level of secretarial and bookkeeper skill and experience to complete a variety of functions within the school.

**Essential Job Functions:** An individual must possess the ability to perform these essential job functions with or without reasonable accommodation. Reporting directly to the Principal, the Administrative Staff performs these typical duties:

1. Uses experience and judgement to resolve problems and prioritize work on behalf of the school.
2. Ability to work independently with a minimum of supervision.
2. Maintains proficiency in the use of technology to meet administrative needs including researching any new technology to assist the administrative team.
3. Maintains consistent and reliable attendance.
4. Manages the office including procuring all necessary supplies needed and training office support staff.
5. Maintains financial records/reports, payroll records, school funds, and student activity funds.
6. Effectively uses the following automated systems: purchasing, student information and substitute acquisition.
7. Maintains filing systems, attendance reports, logs and trip records.
8. Answers telephone, takes messages, greets visitors, makes appointments, and provides information.
9. Distributes mail and supplies.
10. Operates various office machines and trains others.
11. Orders and receives materials and supplies (including all aspects of the school) and checks invoices.
12. Provides monthly financial overview reports to the Principal.
13. Composes routine correspondence in addition to impromptu correspondence that reflects the mission/vision of the school.
14. Prepares, types and proofreads letters, memos, reports and presentations as requested by the Principal.
15. Assists in scheduling use of facilities.
16. Assists with school lottery process.
17. Registers students.
18. Maintain confidentiality at all time.
<b>Performs other duties as assigned by the Principal.</b>

**Qualifications:** At the time of application, each candidate must possess the following:

1. High school diploma or equivalent (G.E.D.)
2. Five (5) years of secretarial experience.
3. Demonstrated proficiency in the use of office technology to meet administrative needs.
4. Demonstrated ability to effectively use word processing, database, spreadsheets and email software.
5. Demonstrated ability to communicate clearly and concisely in oral and written form.
6. Demonstrated ability to work under pressure and maintain flexibility.
7. Demonstrated strong human relations skills.
8. Demonstrated proficiency in business math.

**Preferences:** At the time of the application, each candidate must possess the following:

1. Working knowledge of the general organization and functions of the major units of a school and school district.
2. Demonstrated net keyboard rate of 55 words per minute, demonstrated proofreading proficiency, and a creation of a table in a word processing program.
3. Demonstrated evidence of continuous professional growth.
4. Demonstrated evidence of the ability to anticipate work demands and to be pro-active.

## Exhibit 20 **Dispute Resolution**

**Policy:** Each member of the Reading Opens Doors Montessori of Jessup learning community will take responsibility and show respect for self, others, and the environment.

**Families:** First, it is important to note that families will be asked to handle issues through the school hierarchy. That is, if a family has a problem in the classroom, except for extraordinary circumstances, they should consult the teacher first. If there is no resolution, the principal will become involved and then HCPSS. Should an issue be related to school governance or Reading Opens Doors, Inc., the liaison between HCPSS and Reading Opens Doors, Inc. will bring the matter to the attention of the board and it will be handled using the same grievance procedure.

**Students:** In the Montessori environment, Peace Education involves children resolving conflicts with honesty and words, building a community of respect and courtesy in the classroom, and extending the sense of community to the world outside the classroom. Where children are unable to resolve a dispute on their own, the staff of Reading Opens Doors Montessori of Jessup will intervene. Positive Discipline will be part of the fabric of daily life at Reading Opens Doors Montessori of Jessup and will be carried out by all staff members through very practical means taking into consideration the safety and well-being of the children.

**Staff:** In the case of disputes between Teachers, Principal, or other staff, they shall follow grievance procedures outlined by the Master Agreements with HCPSS.

**Board:** Disputes amongst the Board of Directors of Reading Opens Doors, Inc. will be handled in accordance with the bylaws of the organization.

**Alternative Dispute Resolution:** In the event that an individual or class of individuals is not satisfied with the disposition of the dispute after exhausting the channels set forth above (with the exception of staff grievances subject to collective bargaining agreements), the individual may promptly submit the dispute for mediation.

NOTE: Reading Opens Doors, Inc. reserves the right to modify this document.
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**Procurement Policy****For Reading Opens Doors, Inc., and Reading Opens Doors Montessori of Jessup**

**Policy:** It is the policy of Reading Opens Doors, Inc. (“Operator”) to assure that procurements are conducted to obtain high quality goods, services and achieve maximum financial benefit. This Procurement Policy is designed to give Reading Opens Doors Montessori of Jessup and Operator a standard and written reference document for purchases. This policy does not override HCPSS Board Policy DJE but compliment.

**Purpose:** The purchase of all goods and services, including consulting and professional services, are to be facilitated through the Board of Directors.

**Applicability:** These policies apply to the staff and administration of Reading Opens Doors Montessori of Jessup and the Board of Directors of Reading Opens Doors, Inc. as Operator of the school.

**Budget:** Prior to the start of the fiscal year, the Board of Directors will approve the upcoming year’s budget. This budget provides guidance for purchasing decisions made during that fiscal year. At the start of each month, the Compliance Officer will provide the Principal a detail of cash available by category, as well as prior cash outlays.

**Procurement Responsibilities:** The Principal and the Compliance Officer are responsible for interpretation of the Procurement Policy. The Compliance Officer is the staff of the Operator responsible for oversight of the management and reporting of the school’s finances. The Principal, Compliance Officer and the Board of Directors are knowledgeable about who has access to the organization’s funds, and any outstanding bills or debts owed, as well as the systems for keeping cash flow manageable. The Treasurer tracks actual revenues and expenses incurred against the budget. The Principal performs delegated management duties related to school’s fiscal operations, inventories, school plant facilities and equipment, and keeps records within established guidelines.

**Steps to a Purchase:** Every effort should be made to locate vendors who can provide the most cost-effective services and that share the corporate vision of the Operator. During initial research or bidding, the Principal will inform potential vendors of Operator’s status as a non-profit organization, and exemption from Maryland sales tax.

1. The Principal identify the operational and instructional needs of Reading Opens Doors Montessori of Jessup and submit appropriate specifications and justification to the Compliance Officer. Specifications and justification shall include:

- a. Desired quantity

- b. Order/model number
  - c. Description of goods/services
  - d. Unit price
  - e. Explanation of budget category and whether items are related to the use of specific grant monies
  - f. Vendor's complete address
  - g. Where items are to be shipped, including whether any special shipping applies
  - h. Justification if the purchase is over \$5,000
2. If the Purchase Request is deemed appropriate and necessary, the Compliance Officer will report to the Board of Directors and Treasurer will review the finances to determine availability of funds.
  3. If funds are available and the purchase is justified, the Purchase Request will be authorized.
  4. If funds are not available, the Treasurer will consult the Executive Board to determine availability of funds from other categories.
  5. The Administrative staff shall locate vendors and calculate costs, including delivery.
  6. Three (3) quotes or bids shall be obtained for any purchase. There is no exception to this policy.
  7. If a potential vendor is related with the school staff and/or board members of the school, the related staff or board member must recuse from the decision making.
  8. The Administrative staff will complete a Purchase Request Form and forward to the Principal.
  9. No purchase request will be considered unless the Purchase Request Form is complete.
  10. The Compliance Officer in no case, shall approve his/her own Purchase Request.
  11. The Compliance Officer signs the Purchase Request Form and return it to the Administrative staff.
  12. Where a vendor requires a signed contract, such contract shall be reviewed by the Principal prior to signature and placing the order.
  13. The Administrative staff (ordering designee) places the order.
  14. The signed Purchase Request Form, order form, and contract, as applicable, are kept in the records for the school by the Administrative staff and given to the vendor which made the request.

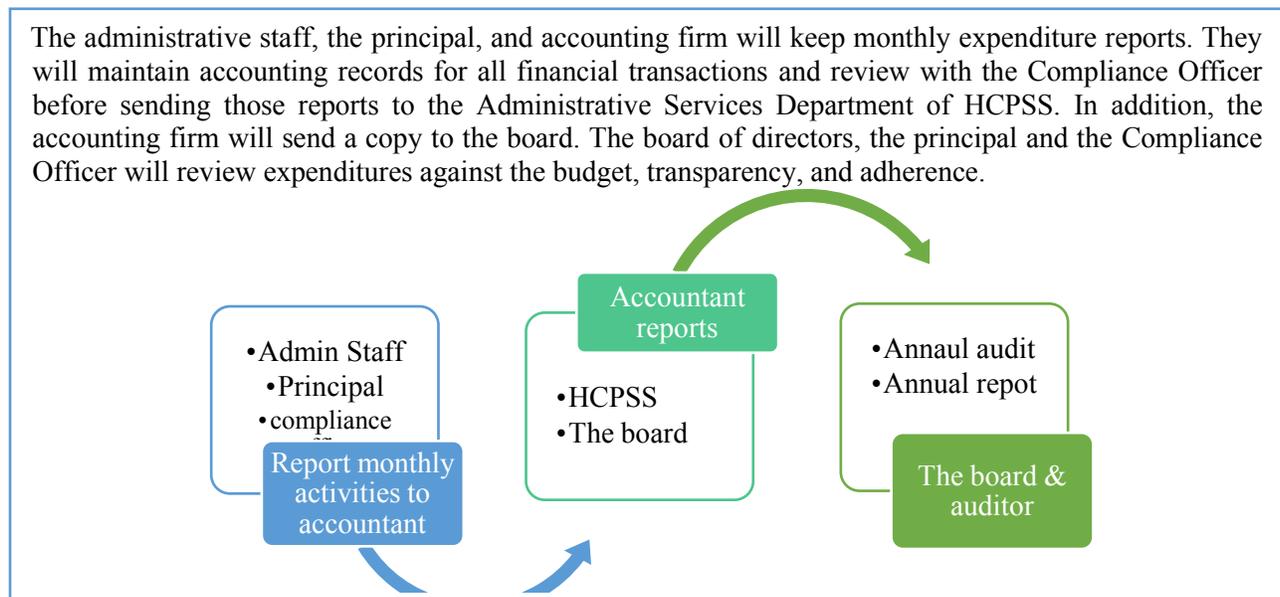
Required Signatures: The Board of Directors via its Compliance Officer may authorize the purchase of goods or services in the amounts of \$0 to \$5,000. In addition, any vendor whose goods or services exceed \$5,000 in value must follow HCPSS Board Policy DJE. Exemptions to this are: goods or services related solely to the operation of Reading Opens Doors, Inc. and not for specific use by Reading Opens Doors Montessori of Jessup, for example, accounting services to the board of directors. The Purchase Request Forms, vendor contracts and all other forms and contracts can be electronically signed, and the signed copies must be kept by the Administrative staff.

**Emergency Purchases:** When a condition exists that require the immediate, emergency purchase of supplies, materials, or equipment to prevent delay in work that may vitally affect the school’s programs, the Emergency Order procedure may be followed. With an Emergency Order, the Principal may contact a vendor directly to obtain the needed supplies or services. Within three (3) working days after this contact, a Purchase Order form must be generated with the words “EMERGENCY” written prominently on the form. If the goods are paid for up front and no invoice will be generated, a receipt shall be attached to the Purchase Order Form. For Emergency Orders over \$5,000, prior approval must be obtained from the Board of Directors via Compliance Officer. Emergency Orders should not be for commodities or services requiring a contract, and equipment items which value exceeds \$5,000.

**Receipt of Items**

1. Once items and invoice are received, the Administrative staff compares items to purchase order form.  
If all items are present, invoice is approved and forwarded to the Principal to arrange payment.
2. If the order is incomplete, the Administrative staff will contact vendor for reconciliation. Once order is reconciled, invoice is approved and forwarded to the Principal for payment.
3. The Compliance Officer validates invoice, checks for duplicates, and issues payment.
4. Invoices and debit card statements are filed with the signed Purchase Request Form.

**Cash Reimbursement:** When it is necessary for an individual to purchase items for cash without a Purchase Order, those costs may be reimbursable. Every attempt should be made to get the proper approval before purchase. Requests for a cash reimbursement must be made in writing and include the original receipts. Reimbursement will not take place without original receipts and proper justification.



**NOTE: Reading Opens Doors, Inc reserves the right to modify this document.**

Exhibit 22 Student Grading & Promotion – Sample Montessori Report Card

**Reading Opens Doors Montessori of Jessup Progress Report Card**

School Year: \_\_\_\_\_

Name: \_\_\_\_\_ Grade: \_\_\_\_\_

Teacher's Name: \_\_\_\_\_ Principal: \_\_\_\_\_

	First	Second	Third	Fourth	Total
Lawful Absences					
Unlawful Absences					
Tardis					

KEY: 4 – Adept    3- Progressing    2- Needs Development    1- Introduced  
 0- Not covered this quarter Work Habits & Behavior

	First	Second	Third	Fourth
Navigates through the classroom independently and efficiently to make work choices				
Stays on task throughout work time				
Chooses challenging work independently				
Works independently				
Seeks help when needed				
Completes class assignments on time				
Completes homework on time				
Works well in a group				
Maintains personal belongings				
Organizes work and materials				
Presents neat and careful work				
Shows courtesy and consideration				
Respects school property				

Obeys school and classroom rules				
Respects others' personal and workspace				

**Comprehensive Literacy (Writing: Grammar, Word Study and Composition & Reading)**

	First	Second	Third	Fourth
Works Above, On or Below grade level in writing				
Student completes an appropriate amount of work in Writing				
Works Above, On or Below grade level in reading				
Student completes an appropriate amount of work in reading				

**Mathematics & Geometry (Operations, Basic Concepts, Math Application)**

	First	Second	Third	Fourth
Works Above, On or Below Grade Level				
Student completes an appropriate amount of work in this Math & Geometry				
Study Island Math Assessment				

**Cultural Subjects**

	First	Second	Third	Fourth
Student completes an appropriate amount of work in Biology				
Student completes an appropriate amount of work in Geography				
Student completes an appropriate amount of work in History				
Comments:				

**Exhibit 23**

**Application for Enrollment Consideration**

Grade applying for (circle one): K 1 School year applying for: \_\_\_\_\_

Student: First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Birth date: (Month)\_\_\_\_ / (Day)\_\_\_\_ / (Year)\_\_\_\_\_ Sex: \_\_\_\_ Male \_\_\_\_ Female

Home Address (Physical - Not PO Box):

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address (If different than above):

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code: \_\_\_\_\_

Email Address: \_\_\_\_\_

Parent/Guardian

Full Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Parent/Guardian

Full Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Public school that student is zoned to attend for school year: \_\_\_\_\_

Siblings that that will be attending Reading Opens Doors Montessori of Jessup during the school year:

Name: \_\_\_\_\_ Grade \_\_\_\_\_

Name: \_\_\_\_\_ Grade \_\_\_\_\_

Parent / guardian of student is an employee of Reading Opens Doors Montessori of Jessup or a Founder:

Name: \_\_\_\_\_ Position: \_\_\_\_\_

By submitting this application:

- I understand that the school philosophy requires parental and student involvement and agree to be an active participant in my child’s education.
- I understand that if there are more student applications than spots my child will be in a waiting pool.
- I understand I am responsible for updating the school with any changes in contact information of this application.

### Division with the Golden Beads-Two Digit Divisor

#### Preparation

1. The children should have done single-digit division with the golden beads before this preparation.
2. Ages 7-8

#### Educational Objectives

The child will experience division using concrete materials and the function of a two-digit divisor.

#### Materials Needed

Golden Beads, small set of numerical cards, small pieces of paper to write the division symbol, = and r.  
Green, blue and red ribbons, or materials to represent the place values.

#### Presentation

1. Ask fourteen children to meet. Ask one of them to bring the amount (e.g. 8765) in symbol and quantity.
2. Explain that if we were to divide that quantity up fourteen times it would take a long time.
3. Form a group of ten children. Choose a leader who will receive the quantity for the group. The other nine children can return to their work. A blue ribbon is tied around the leader's wrist. The four other children have green ribbons tied around their wrist.
4. Begin to distribute the quantity 8765. If a thousand is given to the leader of ten then a hundred is given to the individual children. One thousand is ten times more than one hundred. The leader needs ten times more since he is collecting for ten children. One thousand is ten times more than one hundred.
5. Give a thousand to the leader of ten and give a hundred to each child. Give another thousand to the leader. There are not enough hundreds to give each one so exchanges one thousand for ten hundred. Continue to give thousands to the leader and one hundred to the individual children. Exchange when necessary.
6. Next, give hundreds to the leader of ten and tens to the individual children. Explain why the leader gets ten times more. Exchange hundred when necessary.

7. Give tens to the leader of ten and units to the other four children, exchanging when necessary. Note there is a remainder of one.
8. Ask the nine children to return. The leader divides his quantity among the ten of them. When finished, a child counts his share and puts the amount out in small cards. Each child checks to see if they received the same amount.
9. Place the problem cards. 8675 divided by (use the symbol)  $14=626 \text{ r. } 1$
10. Explain if you had a divisor of 114, the large red ribbon would be a leader of 100. The large green ribbon would be a leader of a thousand if you had a divisor with a thousand in it.

NOTE: For the first presentation it is important that the leader of ten distributes the quantity to the ten children, so that the children can see that the ten contains the share on the ten units.

### Control of Error

Problem cards with answers on the back can also provide the child with a control of error.

### Follow-up Work

The child should do a variety of these problems to get used to the process.

### Extensions and Integration

Real life problems will provide a context for the use of division.

### Assessment

Ongoing observation of the use of division with the golden beads is essential since if an error is made, it can be frustrating to the child. It is ideal to guide the child if they miscount when exchanging. Problem cards also can be examined.

**School Needs Assessment**

In its first year of operation, Reading Opens Doors Montessori of Jessup will need to show that it can meet the performance standards outlined in the charter. Students must be proficient in reading, math, and science and participate in the MSA Science and PARCC assessments. The school should set a strong baseline on its first year Annual Measurable Objectives.

**School Improvement Goals to Target Areas from Needs Assessment**

- › Strong academic achievement (including academic and nonacademic performance)
- › Organizational viability
- › Adherence to the unique aspects of our mission

**School Vision and Mission**

- › To engage parents and the local community together to provide an excellent education for every student.
- › To promote learning as an exciting process of discovery using the Montessori method while developing good reading habits, critical thinking skills, finding one's own natural talent and respecting Nature.

**Prepare Globally Competitive Students**

- › Fully implement a CCPS curriculum aligned with the Maryland State standards.
- › Enhance programs to ensure middle school and ultimately life-long career readiness for all students.

**Meet Each Student's Instructional Needs**

- › Close the achievement gap between highest achieving and most struggling students.
- › Provide appropriate education services for students identified with Autism Spectrum Disorder.
- › Enhance alternative programs responsive to the needs of at-risk students.
- › Implement a Gifted and Talented Program aligned with COMAR requirements.
- › Enhance alternative learning opportunities using digital resources.

**Develop and Maintain an Effective Workforce**

- › Attract and retain highly qualified, effective, and diverse employees.
- › Promote a culture of diversity in the workplace.
- › Develop an electronic observation, evaluation, feedback, and professional development system.

**Provide a Secure, Orderly, Modern Environment**

- › Reduce incidents of bullying, violence, intolerance, and behavioral disruptions.
- › Improve and modernize the environment within our school facilities and school buses.
- › Enhance security for all Howard County Public School System students, staff, volunteers, and visitors.

**School Improvement Goal**

**Achievement Reading AMO Targets of 83.15% on School Progress Index benchmark.**

Strategic Actions	Timeline	Measures of Success / Desired Performance
<ul style="list-style-type: none"> <li>› Staff will provide engaging and fun activities integrating Montessori method and State and County curriculum</li> <li>› Provide professional development and planning time to staff</li> <li>› Principal to review data and best practices with teachers</li> </ul>	<ul style="list-style-type: none"> <li>› Ongoing</li> <li>› Weekly planning</li> <li>› Professional days</li> <li>› Weekly staff meetings</li> </ul>	<ul style="list-style-type: none"> <li>› Teachers will observe students demonstrating improved reading skills.</li> <li>› Teachers may use Study Island to track progress, or other Montessori tracking tools.</li> <li>› Teachers will complete Maryland professional development credits and 50 hours of professional development every 5 years for AMS certification.</li> <li>› Teachers will be proficient in Montessori methods for improving reading and writing and word knowledge and aligning them with Common Core.</li> </ul>

**School Improvement Goal**

Achievement Math AMO Targets of 73.6%% on School Progress Index benchmark.

Strategic Actions	Timeline	Measures of Success / Desired Performance
<ul style="list-style-type: none"> <li>› Teachers will provide instruction integrating Montessori method and State and County curriculum</li> <li>› The school will provide professional development and planning time to staff</li> <li>› Principal will review data and best practices with teachers</li> </ul>	<ul style="list-style-type: none"> <li>› Ongoing</li> <li>› Weekly planning</li> <li>› Professional days</li> <li>› Weekly staff meetings</li> </ul>	<ul style="list-style-type: none"> <li>› Teachers will observe students demonstrating improved mathematic skills.</li> <li>› Teachers will use Study Island to track progress, or other Montessori tracking tools.</li> <li>› Teachers will complete Maryland professional development credits and 50 hours of professional development every 5 years for AMS certification.</li> <li>› Teachers will be proficient in Montessori methods for improving math skills and aligning them with Common Core.</li> </ul>

**School Improvement Goal**

Achievement Science AMO Targets of 81.21% on School Progress Index benchmark.

Strategic Actions	Timeline	Measures of Success / Desired Performance
<ul style="list-style-type: none"> <li>› Teacher will provide instruction integrating Montessori method and State and County curriculum</li> <li>› The school will provide professional development and planning time to staff</li> <li>› Principal to review data and best practices with teachers</li> <li>› Participating in STEM activities</li> </ul>	<ul style="list-style-type: none"> <li>› Ongoing</li> <li>› Weekly planning and Professional days</li> <li>› Weekly and quarterly staff meetings</li> </ul>	<ul style="list-style-type: none"> <li>› Teachers will observe students demonstrating improved science/STEM skills.</li> <li>› Teachers will use Study Island to track progress, or other Montessori tracking tools.</li> <li>› Teachers will complete Maryland professional development credits and 50 hours of professional development every 5 years for AMS certification, including professional development in STEM.</li> <li>› Teachers will be proficient in Montessori methods for improving STEM skills and aligning them with Common Core.</li> <li>› Teachers will provide STEM activities all through the school year.</li> </ul>

**School Improvement Goal**

**Students will demonstrate respectful behavior.**

Strategic Actions	Timeline	Measures of Success / Desired Performance
<ul style="list-style-type: none"> <li>› Students will receive instruction on problem solving strategies for social/emotional situations</li> </ul>	<ul style="list-style-type: none"> <li>▸ Ongoing</li> </ul>	<ul style="list-style-type: none"> <li>› Success will be measured by a low level of discipline referrals.</li> <li>› Success will also be measured through the school survey.</li> </ul>
<ul style="list-style-type: none"> <li>› Students will demonstrate self-control in the classroom by using careful body movements and indoor voices. They will participate in group activities that build self-control.</li> </ul>	<ul style="list-style-type: none"> <li>▸ Ongoing</li> </ul>	<ul style="list-style-type: none"> <li>› Success will be measured by a low level of discipline referrals. Success will also be measured through the school survey.</li> </ul>
<ul style="list-style-type: none"> <li>› The school will provide staff development for targeted teams on specific, targeted behavior and its management.</li> </ul>	<ul style="list-style-type: none"> <li>▸ Ongoing</li> </ul>	<ul style="list-style-type: none"> <li>› Success will be measured observation and evaluation of the teacher. Success will also be measured through the school survey.</li> </ul>

**School Improvement Goal**

Organizational viability

Strategic Actions	Timeline	Measures of Success / Desired Performance
<ul style="list-style-type: none"> <li>› The school will provide professional development and planning time to teachers and constructive staff meetings.</li> </ul>	<ul style="list-style-type: none"> <li>▸ Prior to opening</li> <li>▸ Mid-year regarding classwork toward certification</li> </ul>	<ul style="list-style-type: none"> <li>› Teachers will be Maryland State Certified with or working toward Montessori Certification and complete all professional development requirements.</li> </ul>
<ul style="list-style-type: none"> <li>› Principal will provide monthly reports on finances and progress to Compliance Officer who will report to the Board of Directors.</li> </ul>	<ul style="list-style-type: none"> <li>▸ Quarterly</li> </ul>	<ul style="list-style-type: none"> <li>› Reports to Reading Opens Doors, Inc will show that the school is on target for budget.</li> <li>› Audit will show that practices are sound.</li> </ul>

### School Improvement Goal

Adherence to the unique aspects of our mission.

Strategic Actions	Timeline	Measures of Success / Desired Performance
<ul style="list-style-type: none"> <li>› Develop a classroom design that is compatible with Montessori prepared environment.</li> <li>› Provide parent education programs that promote understanding of Montessori methods and materials.</li> </ul>	<ul style="list-style-type: none"> <li>▸ August</li> <li>▸ December</li> <li>▸ Ongoing as Needed</li> </ul>	<ul style="list-style-type: none"> <li>› Through observation and consultation from Montessori experts, each classroom will meet at least 80% of the prepared environment principles.</li> <li>› At least two formal programs will be offered during the year.</li> <li>› Newsletters, web sites, and other parent communications will include reading material.</li> <li>› Success will be measured through a periodic school survey.</li> </ul>

## Exhibit 26

## Waiver Requests

**1. Citation:** The applicant requests a waiver so the proposed school can have 30 students in each class.

**Justification:** Montessori classrooms are traditionally larger to facilitate greater interaction with peers and materials. Each classroom will be staffed with a fulltime homeroom teacher and full or part-time instructional assistant.

**Impact:** The waiver will allow optimal learning environment and facilitate financial sustainability.

**2. Citation:** The applicant requests a waiver on “Assessments,” so the school can implement and maintain an assessment program which will be used to drive the school’s planning process toward achieving goals and core objectives for student achievement.

**Desired Outcomes:** The school will use the county assessments in a way that matches with the Montessori flow of instruction.

**Justification:** The progress/order of Montessori lessons may not be the same as the order of the scheduled assessments. The school will apply the county assessments at the appropriate times during the instructional year. Students will participate in the MCAP and MAP assessments. Montessori-specific tools are available in addition to County and State assessments.

**Impact:** Teachers will apply the Montessori methods while aligning with the county curriculum, facilitating both the application of the methods and meeting of the rigorous academic goals.

**3. Citation:** The applicant requests a waiver on “Grading, Homework, and Communicating Student Achievement” and its corresponding Administrative Regulation which requires a specific developmental checklist, and/or notations to achievement and performance.

**Desired Outcome:** The applicant requests a waiver so that it may use a traditional Montessori report card.

**Justification:** At Reading Opens Doors Montessori of Jessup, the philosophy of Montessori pedagogy will be implemented across the curricular areas, focusing upon individual student understanding and achievement as evidenced by formative and summative assessments and live event learning projects. The school does not seek a waiver of grading and assessment requirements, but simply requests a waiver from any HCPSS specified format so that it can implement a reporting mechanism specific to Montessori.

**Impact:** A Montessori report card will be reflective of the work by each student. Teachers may have difficulty aligning that with a specified format in a meaningful way. This system of Grading and Achievement is consistent with Administrative Regulation and the school will conform to it.

**4.Citation:** The applicant requests a waiver on “Dress Code” and its corresponding Administrative Regulation which requires students to abide by a county-wide dress code.

**Desired Outcome:** The applicant can implement a school uniform.

**Justification:** One tenet of Montessori is the prepared environment. A uniform becomes part of that prepared environment for the student.

**Impact:** Allowing uniform consistent with HCPSS dress code adds to the uniqueness of the charter school.

**5.Citation:** The applicant requests a waiver on “Bidding Limits” delineating the limits for bids and competitive quotations.

**Desired Outcome:** The school may implement a complimentary procurement policy.

**Justification:** As a private nonprofit organization, Reading Opens Doors Inc. is subject to State and Federal laws regarding nonprofit organizations, including maintenance of tax-exempt status under Section 501(c)(3). The school must maintain a viable financial plan and requires control of its purchasing power. To fully implement the innovative operational plan, offer extra-curricular and supplemental services, we believe that it is necessary to procure goods and services that fit into that plan. The innovative parts of the charter school require materials from specialized providers than the providers for traditional schools. The school’s procurement policy includes stricter controls than required and is not contradictory.

**Impact:** Without this waiver, it can’t maintain a viable financial and operational plan.

**6.Citation:** The applicant requests a waiver on “Assistant Principal” and its corresponding Administrative Regulation.

**Desired Outcome:** The school will not need an Assistant Principal in the earlier years.

**Justification:** At full capacity, Reading Opens Doors Montessori of Jessup will have 540 students, much smaller than any other elementary schools in Howard County. The school will hire an assistant principal/counselor in the second year, until then managing without adversely affecting student learning.

**Impact:** Requiring the charter school to hire an Assistant Principal will negatively impact the school such that it has less funding for innovative instruction and could incur debt.

**7.Citation:** The applicant requests a waiver on “Naming of Public-School Facilities” which states: Schools and members of the community should have the opportunity to present suggestions for names of new public-school facilities. The name of a public-school facility should be one which gives proper recognition to it and to the community which it serves.”

**Desired Outcome:** The applicant wishes to keep the proposed school as “Reading Opens Doors Montessori of Jessup.”

**Justification:** The name has already been used in the context of this proposal and includes “Jessup”.

**Impact:** Changing the name would lessen the focus of the school to the students and parents.

**8.Citation:** The applicant requests a waiver on “Selection, Evaluation, and Adoption of Instructional Materials” which requests that the list of recommended textbooks and instructional materials to be submitted to HCPSS for approval.

**Desired Outcome:** Reading Opens Doors Montessori of Jessup will submit Montessori materials, selected reading lists, and Junior Great Books for each grade. We request that the school not be held to only those materials. If deemed necessary by HCPSS, Montessori materials be approved before the school opening.

**Justification:** Montessori materials have been used successfully for over 100 years. The Junior Great Books have been used since 1962. The reading list consists of classical American children’s books and books selected by America’s Battle of Books that have been loved by American children in generations.

**Impact:** Deviation from the materials undermines the mission of the school.

**9. Citation:** The applicant requests a waiver on “School Related Fundraising”.

**Desired Outcome:** The school will hold fundraising activities to support other nonprofit organizations.

**Justification:** Reading Opens Doors Montessori of Jessup will engage its children to raise funds by participating in school wide athletic events and baked goods/produce sales. The raised funds will be donated for local and international nonprofit organizations that serve families and children in needs.

**Impact:** The fundraising event will engage students to care for others as well as teach about business and management skills just as the Boy Scouts and the Girls Scouts learn about the business and management by selling pop corns and cookies.

**10. Citation:** The applicant requests a waiver in selection process of Montessori certified teachers and instructional assistants. To recruit and maintain a steady supply of highly qualified instructional assistants and the certified teachers, the school will collaborate with UMCP, Towson, Loyola, Goucher, American Montessori Association (AMA), American Montessori International (AMI), International Montessori Council (IMC). All candidates will go through rigorous selection process. The selected candidates will be required to get certified.

**Desired Outcome:** The entire school community – students, teachers, and parents -will benefit from passionate and well-trained teachers.

**Jurisdiction:** National and International qualified instructional assistant will enhance the school culture

with high quality and diversity.

**Impact:** Instructional Assistants will work with the certified teachers and provide more individual tutoring sessions for any child in need.

**11. Citation:** The applicant requests a waiver in management on cafeteria and indoor/container farm on the campus.

**Desired Outcome:** The board will outsource the management of the cafeteria and the indoor/container farm to a small company. The company will hire a professional chef/meal service, and/or vocational culinary students to cook nutritious meals with the fresh vegetables/fruits from the farm on campus. The company will also serve the dinners for parents and their children at the cafeteria (Book Café) after American Dream After-School.

**Impact:** Children will learn about the new technology that enables food production in indoor/container farm. They will also be trained to eat healthier meals daily. Busy parents will be able to spend quality time reading and helping homework with their children.

**12. Citation:** The applicant requests a waiver for the school to start at 8:00 and end at 3:00pm each day.

**Desired Outcome:** The extended day will enable children to exercise in the morning.

**Impact:** The children will learn to adopt and live by the creed, “Healthy Body and Healthy Mind”.

**13. Citation:** The applicant requests a waiver on the transfer of the students’ tuition allotment before the payroll day on the first month of the school’s opening.

**Jurisdiction:** The school anticipate limited budget in the earlier years with small number of students enrolled while the expenses will be as much as having near full enrollment of students.

**Impact:** It will prevent financial shortfall in the first year of the school and all staff will be paid on time. school will be able to welcome its students as scheduled in fall, 2022.

**14. Citation:** The applicant requests a waiver so current Bylaw with non-related Grandfather Clause can be replaced with current affairs for the proposed school.

**Desired Outcome:** Revising current Bylaw will provide simple financial management for the school.

## Group insurance benefits

Proposal for: Reading Opens Doors  
Effective date: August 1, 2020  
Prepared by: Jacob Bishop  
Paula Cooley

Thanks for considering group insurance from Principal® for your employee benefits program. This proposal includes rates and benefit information for:

- ✓ Group term life
- ✓ Voluntary term life
- Short-term disability
- Long-term disability
- ✓ Dental
- ✓ Vision
- ✓ Critical illness
- ✓ Accident

### Benefits you can depend on

You can count on Principal for the choice, flexibility and support you need. Choose from our broad portfolio of products which includes life, short-term disability, long-term disability, dental, vision, critical illness and accident insurance. These comprehensive benefits can help you attract and retain the best employees.

Also, take advantage of our service. Professional staff helps you with employee education, enrollment and account management. And you benefit from our experienced local sales and service teams who are here to address your needs – every step of the way.

## Rates

Reading Opens Doors



Effective date: August 1, 2020

Group term life					
	Employee monthly rate	Volume	Lives	Estimated monthly cost	Estimated annual cost
Group term life	\$.077 (per \$1,000)	\$1,000,000	5	\$77.00	\$924.00
AD&D	\$.019 (per \$1,000)	\$1,000,000	5	\$19.00	\$228.00
<b>Total</b>				<b>\$96.00</b>	<b>\$1,152.00</b>

Rate guarantee: two years, unless volume increases or decreases by more than 25%

Dental				
	Lives	Monthly rate	Estimated monthly cost	Estimated annual cost
Employee	5	\$31.64	\$158.20	\$1,898.40
Employee & spouse	0	\$70.09	\$0.00	\$0.00
Employee & child(ren)	0	\$83.17	\$0.00	\$0.00
Family	0	\$127.79	\$0.00	\$0.00
<b>Total</b>	<b>5</b>	<b>N/A</b>	<b>\$158.20</b>	<b>\$1,898.40</b>

Rate guarantee: two years

Vision				
	Lives	Monthly rate	Estimated monthly cost	Estimated annual cost
Employee	5	\$5.18	\$25.90	\$310.80
Employee & Spouse	0	\$11.89	\$0.00	\$0.00
Employee & Child(ren)	0	\$12.78	\$0.00	\$0.00
Family	0	\$21.01	\$0.00	\$0.00
<b>Total</b>	<b>5</b>	<b>N/A</b>	<b>\$25.90</b>	<b>\$310.80</b>

Rate guarantee: two year

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61690-06 | 11/2019 | Proposal number: 06292010194-1 | Today's date: 06/29/2020 | SIC code: 8211

## Voluntary rates

Reading Opens Doors



Effective date: August 1, 2020

The volume, lives, monthly costs and annual costs will be determined upon final enrollment.

Voluntary term life monthly rate <sup>1</sup> per \$1,000 all members		
Age	Employee	Spouse
29 & under	\$.137	\$.137
30 - 34	\$.147	\$.147
35 - 39	\$.208	\$.208
40 - 44	\$.328	\$.328
45 - 49	\$.552	\$.552
50 - 54	\$.871	\$.871
55 - 59	\$1.331	\$1.331
60 - 64	\$2.060	\$2.060
65 - 69	\$3.323	\$3.323
70 & over	\$5.444	\$5.444
<b>Rate guarantee:</b> two years, unless volume increases or decreases by more than 25%		
<sup>1</sup> Voluntary term life rates do not include the AD&D rate. The spouse is charged based upon his/her individual age.		
<b>Child(ren) monthly rate:</b> \$10,000 of coverage for \$2.00 per family \$20,000 of coverage for \$4.00 per family		

Voluntary Accidental Death and Dismemberment (AD&D) monthly rate per \$1,000	
Employee and spouse	\$.019
AD&D is automatically added to any voluntary term life benefit elected. Employee and spouse are charged separately.	

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

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## Voluntary rates

Reading Opens Doors



Effective date: August 1, 2020

Voluntary critical illness monthly rate <sup>1</sup> per \$1,000 all members		
Age	Employee	Spouse
24 & under	\$ .746	\$ .746
25 - 29	\$ .832	\$ .832
30 - 34	\$ .965	\$ .965
35 - 39	\$ 1.183	\$ 1.183
40 - 44	\$ 1.566	\$ 1.566
45 - 49	\$ 2.514	\$ 2.514
50 - 54	\$ 3.868	\$ 3.868
55 - 59	\$ 5.755	\$ 5.755
60 - 64	\$ 9.110	\$ 9.110
65 - 69	\$ 11.902	\$ 11.902
70 & over	\$ 16.155	NA <sup>2</sup>
<b>Rate guarantee:</b> one year		
<b>Child(ren) monthly rate:</b> \$2,500 of coverage for \$0.75 per family		
<sup>1</sup> Employee and spouse are charged separately, based on individual ages.		
<sup>2</sup> Spouse coverage terminates at age 70		

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.

24-hour accident all members	
	Monthly rate
Employee	\$17.22
Employee & spouse	\$24.31
Employee & child(ren)	\$28.33
Family	\$42.16
<b>Rate guarantee:</b> one year	
Rates include: <ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment (AD&amp;D)</li> <li>• Wellness benefit</li> </ul>	

ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS.

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61690-06 | 11/2019 | Proposal number: 06292010194-1 | Today's date: 06/29/2020 | SIC code: 8211

## Group term life

Reading Opens Doors



Effective date: August 1, 2020

Group term life for all members	
<b>Life benefit</b>	\$200,000 benefit
<b>Accidental Death and Dismemberment</b>	\$200,000 benefit Coverage for employees on and off the job.
<b>Benefit age reduction</b>	35% reduction at age 65 and an additional 15% reduction at age 70 Age reductions apply to the benefit amount after evidence of insurability.
<b>Evidence of insurability</b>	Required for life insurance amounts greater than \$50,000  Persons age 70 and over shall have an amount that is the lesser of the amount shown or the amount with the prior carrier.  Evidence of insurability is required if on the date the member becomes eligible for coverage there are fewer than five members insured.

Additional benefits	
<b>Accelerated benefits</b>	Terminally ill employees can receive up to 75% of their life insurance benefit, up to \$250,000, if their life expectancy is 12 months or less (as diagnosed by a physician) and the death benefit is at least \$10,000. When an employee uses the accelerated benefit, the death benefit is reduced by the accelerated benefit payment. There are possible tax consequences to receiving an accelerated benefit payment and the employee should contact a tax advisor for details. Receipt of accelerated benefits could also affect eligibility for public assistance.
<b>Coverage during disability</b>	If an employee becomes totally disabled before age 60, coverage will continue and premium will be waived. The employee must be totally disabled for 9 months before the waiver begins. Coverage continues without premium payment until the employee recovers or turns age 65, whichever occurs first. No benefits will be paid for any disability that results from: willful self-injury or self-destruction, while sane or insane / war or act of war / voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
<b>Accidental Death and Dismemberment</b>	Benefit is paid when the loss occurs within 365 days of the accident. <ul style="list-style-type: none"> <li>• Full benefit - Loss of life, loss of both hands, both feet, sight of both eyes, one hand and sight of one eye, one foot and sight of one eye, or one hand and one foot.</li> <li>• Half the benefit - Loss of one hand, one foot, or sight of one eye.</li> <li>• One fourth the benefit - Loss of thumb and index finger on the same hand.</li> </ul> Additional AD&D benefits: <ul style="list-style-type: none"> <li>• Standard package - Seatbelt/airbag, education, repatriation, loss of use/paralysis, loss of speech and/or hearing, exposure, disappearance.</li> </ul>
<b>Individual purchase rights</b>	Employees who terminate employment may be able to convert to individual policies. Upon coverage termination, employers are required to inform employees of their right to convert to an individual policy without evidence of insurability. The purchase amount varies depending on the termination situation.

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61695-05 | 01/2020 | Proposal number: 06292010194-1 | Today's date: 06/29/2020 | SIC code: 8211

## Group term life

Reading Opens Doors

Effective date: August 1, 2020



### Highlights

<b>Participation</b>	<ul style="list-style-type: none"><li>• 100% participation for all non-contributory coverages.</li><li>• 50% participation for all contributory coverages.</li></ul>
<b>Eligibility</b>	<b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week.
<b>Express claim processing</b>	For claims meeting certain criteria, decisions are reached within 5 working days without the employer or beneficiary submitting paperwork.
<b>Life benefit limitations and exclusions</b>	Benefits are not paid if you are outside the United States for certain reasons for more than six months.
<b>AD&amp;D limitations</b>	Unless otherwise covered in the policy or required by state or federal law, AD&D benefits are not paid for losses resulting from: willful self-injury or self-destruction / disease or treatment of disease or complications following the surgical treatment of disease / participation in certain criminal activities / participation in certain activities such as flying, ballooning, parachuting, parasailing, bungee jumping or other aeronautic activities / duty as a member of a military organization / war or act of war / the use of alcohol, if the member's alcohol concentration level exceeds the legal limit in the jurisdiction where the injury occurs / the member's operation of a motor vehicle or motor boat if the member's alcohol concentration level exceeds the legal limit in the jurisdiction where the injury occurs / the member's use of certain drugs, narcotics or hallucinogens not prescribed by a licensed physician.

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61695-05 | 01/2020 | Proposal number: 06292010194-1 | Today's date: 06/29/2020 | SIC code: 8211

## Voluntary term life

Reading Opens Doors



Effective date: August 1, 2020

Voluntary term life for all members		
	Employee	Spouse
<b>Life benefit</b>	<p>Employees choose to purchase benefits in \$10,000 increments.</p> <p>Minimum amount: \$10,000</p> <p>Maximum amount: \$300,000</p>	<p>Eligible spouses choose an amount in \$5,000 increments.</p> <p>Minimum amount: \$5,000</p> <p>Maximum amount: Up to \$100,000.</p> <p>Employee coverage is required for spouse to elect coverage.</p> <p>Spouse benefits cannot exceed 100% of the employee's coverage.</p>
<b>Accidental Death and Dismemberment</b>	<p>Included. Benefit equal to the base voluntary term coverage.</p> <p>This is automatically included for employees electing voluntary term life insurance.</p>	<p>Included. Benefit equal to the base voluntary term coverage.</p> <p>This is automatically included for employees electing spouse voluntary term life insurance.</p>
<b>Benefit age reduction</b>	<p>35% reduction of benefits at age 65 and an additional 15% reduction at age 70</p> <p>Age reductions apply to the benefit amount after evidence of insurability.</p>	<p>35% reduction of benefits at age 65 and an additional 15% reduction at age 70</p> <p>Age reductions apply to the benefit amount after evidence of insurability.</p>
<b>Evidence of insurability</b>	<p>Required for life insurance amounts greater than:</p> <p>Under age 70: \$20,000</p> <p>Age 70 and over: \$10,000</p>	<p>Required for life insurance amounts greater than:</p> <p>Under age 70: \$10,000</p> <p>Age 70 and over: \$10,000</p>
<p><b>Child life benefit</b></p> <p>For eligible children 14 days of age or older, employees may elect coverage in the amount of:</p> <ul style="list-style-type: none"> <li>• \$10,000, or</li> <li>• \$20,000</li> </ul> <p>For eligible children under 14 days of age, employees who elect child coverage receive \$1,000 of coverage.</p> <p>Child benefits cannot exceed 100% of the employee's coverage.</p>		

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

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## Voluntary term life

Reading Opens Doors



Effective date: August 1, 2020

...continued

### Additional benefits

<b>Accelerated benefits</b>	Terminally ill employees can receive up to 75% of their life insurance benefit, up to \$250,000, if their life expectancy is 12 months or less (as diagnosed by a physician) and the death benefit is at least \$10,000. When an employee uses the accelerated benefit, the death benefit is reduced by the accelerated benefit payment. There are possible tax consequences to receiving an accelerated benefit payment and the employee should contact a tax advisor for details. Receipt of accelerated benefits could also affect eligibility for public assistance.
<b>Coverage during disability</b>	If an employee becomes totally disabled before age 60, coverage will continue and premium will be waived for the employee and any covered dependents. The employee must be totally disabled for 9 months before the waiver begins. Coverage continues without premium payment until the employee recovers or turns age 65, whichever occurs first. No benefits will be paid for any disability that results from: willful self-injury or self-destruction, while sane or insane / war or act of war / voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
<b>Accidental Death and Dismemberment</b>	Benefit is paid when the loss occurs within 365 days of the accident. <ul style="list-style-type: none"> <li>• Full benefit - Loss of life, loss of both hands, both feet, sight of both eyes, one hand and sight of one eye, one foot and sight of one eye, or one hand and one foot.</li> <li>• Half the benefit - Loss of one hand, one foot, or sight of one eye.</li> <li>• One fourth the benefit - Loss of thumb and index finger on the same hand.</li> </ul> <p>Additional AD&amp;D benefits:</p> <ul style="list-style-type: none"> <li>• Standard package - Seatbelt/airbag, education, repatriation, loss of use/paralysis, loss of speech and/or hearing, exposure, disappearance.</li> </ul>
<b>Portability</b>	Employees may continue coverage for themselves and any covered dependents until age 70 if the employee ceases to qualify as a member. The employee or spouse must enroll within 60 days from the date they cease to qualify as a member. Maximum age requirements apply. Portability is not available if: coverage is continued during disability / the employee has received accelerated benefits / individual purchase rights have been exercised / the employee dies / a dependent no longer meets the eligibility requirements.
<b>Individual purchase rights</b>	Several circumstances exist where employees and covered dependents can convert to individual policies. Upon coverage termination, employers are required to inform employees of their individual purchase rights to convert to an individual policy without evidence of insurability. The purchase amount varies depending on the termination situation.

### Highlights

<b>Participation</b>	20% or 5 lives, whichever is greater. All eligible employees may enroll for coverage.
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Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

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## Voluntary term life

Reading Opens Doors



Effective date: August 1, 2020

...continued

<p><b>Eligibility</b></p>	<p><b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
<p><b>Express claim processing</b></p>	<p>For claims meeting certain criteria, decisions are reached within 5 working days without the employer or beneficiary submitting paperwork.</p>
<p><b>Open enrollment</b></p>	<p>One month before the policy anniversary date, an employee can request to add or increase existing life insurance coverage for themselves or eligible dependents up two benefit increments without providing evidence of insurability, not to exceed the maximum life insurance benefit allowed.</p> <p>Higher amounts of coverage can be requested, but will require approval of evidence of insurability.</p>
<p><b>Life benefit limitations and exclusions</b></p>	<p>Benefits are not paid for employees and dependents who commit suicide within the first 24 months of coverage. Benefits will not be paid if you or your dependents are outside the United States for certain reasons for more than six months.</p>
<p><b>AD&amp;D limitations</b></p>	<p>Unless otherwise covered in the policy or required by state or federal law, AD&amp;D benefits are not paid for losses resulting from: willful self-injury or self-destruction / disease or treatment of disease or complications following the surgical treatment of disease / participation in certain criminal activities / participation in certain activities such as flying, ballooning, parachuting, parasailing, bungee jumping or other aeronautic activities / duty as a member of a military organization / war or act of war / the use of alcohol, if the insured's alcohol concentration level exceeds the legal limit in the jurisdiction where the injury occurs / the insured's operation of a motor vehicle or motor boat if the insured's alcohol concentration level exceeds the legal limit in the jurisdiction where the injury occurs / the insured's use of certain drugs, narcotics or hallucinogens not prescribed by a licensed physician / a work-related sickness or injury for an insured spouse.</p>

Policy Form GC 6000

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

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Dental PPO network benefit design						
all members						
	Calendar year deductible		Coinsurance (policy pays)		Calendar year maximum benefit	
	In-network	Non-network	In-network	Non-network	In-network	Non-network
<b>Preventive</b>	\$0	\$0	100%	100%	\$1,000	\$1,000
<b>Basic</b>	\$50	\$50	80%	80%	\$1,000	\$1,000
<b>Major</b>	\$50	\$50	50%	50%	\$1,000	\$1,000

Family deductible = 2 x per person deductible.

Combined deductibles: deductibles for basic and major in-network and non-network services are combined.

Combined maximums: calendar year maximums for preventive, basic and major services are combined.

We process claims using prevailing fees at the 90<sup>th</sup> percentile.

The maximum accumulation plan was elected. This allows for a portion of unused dollars to roll over to next year's maximum benefit amount. To qualify, a member must have had a dental service performed within the calendar year and use less than a maximum threshold. The threshold is equal to the lesser of 50% of the maximum benefit or \$1000. If qualification is met, 50% of the threshold will be carried over to next year's maximum benefit. Individuals with fourth quarter effectives will start qualifying for rollover at the beginning of the next calendar year. A member can accumulate no more than four times the carry over amount. The entire accumulation amount will be forfeited if no dental service is submitted within a calendar year.

**Participation:** 50% employee participation assumed

Covered services	
<b>Preventive</b>	<p>Exams ( 2 per calendar year)</p> <p>Second opinion consultation</p> <p>Cleanings (2 per calendar year )</p> <ul style="list-style-type: none"> <li>Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning.</li> </ul> <p>X-rays</p> <ul style="list-style-type: none"> <li>Bitewing (1 per calendar year)</li> <li>Occlusal (2 per calendar year)</li> <li>Periapical (4 per calendar year)</li> <li>Full mouth survey (1 per 60 months)</li> <li>Extraoral (2 per 12 months)</li> </ul> <p>Fluoride application (1 per calendar year); covered only for dependent children under age 16</p> <p>Sealants on first and second permanent molars for dependent children under age 16 (1 per 36 months)</p> <p>Space maintainers (covered only for dependent children under age 16; repairs not covered)</p> <p>Harmful habit appliance (covered only for dependent children under age 16)</p>

## ...continued

<b>Basic</b>	<p>Emergency exams (subject to exam frequency )</p> <p>Periodontal maintenance (if 3 months have elapsed after active surgical periodontal treatment; subject to routine cleaning frequency limit )</p> <ul style="list-style-type: none"> <li>Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning.</li> </ul> <p>Fillings</p> <p>Stainless steel crowns</p> <p>Simple oral surgery</p> <p>Periodontics (non-surgical), including scaling and root planing (1 per quad per 24 months)</p> <p>Simple endodontics (root canal therapy for anterior teeth)</p>
<b>Major</b>	<p>Complex oral surgery</p> <p>General anesthesia/IV sedation</p> <p>Periodontal surgical procedures (1 per quad per 36 months)</p> <p>Complex endodontics (root canal therapy for molar teeth)</p> <p>Crowns (1 per tooth per 120 months) if tooth cannot be restored by a filling; porcelain facings on molar crowns are covered</p> <p>Inlays, onlays, cast post and core, core buildup (1 per tooth per 120 months)</p> <p>Bridges - initial placement; replacement after 120 months; porcelain facings on molar bridges are covered</p> <p>Complete or partial dentures - initial placement; replacement after 60 months</p> <p>Repairs - partial denture, bridge, crown, relines, rebasing, tissue conditioning and adjustment to bridge/denture (within policy limitations)</p>

## Highlights

<b>Coordination of benefits</b>	<p>As allowed by state law, we coordinate benefits with coverage provided by any other employer, trust, union, association, or educational institution - other than student accident policies, governmental program or state law. Total benefits from all sources cannot exceed 100% of covered charges.</p>
<b>Eligibility</b>	<p><b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>

...continued

<b>Waiting periods</b>	None
<b>Prior dental coverage</b>	This proposal assumes the group had no prior dental coverage.
<b>Open enrollment period</b>	Any employee or dependent that didn't enroll within 31 days of being eligible can only enroll during the open enrollment period.
<b>Limitations</b>	<p>The proposed policy contains restrictions and limitations. Before making a purchase decision, review the following limitations and resolve any questions. The following limitations and restrictions are applied as required by state law or as otherwise described in the group policy.</p> <p>The insurance does not pay for treatment or services above: unless specifically mentioned above, veneers, anterior ¾ cast crowns, personalization or cosmetic reasons / performed by an immediate family member / performed by any person who is not a dentist, dental hygienist, or other authorized provider / that do not meet professionally recognized standards of quality / that are not for a covered charge / that exceed prevailing fee charges / unless specifically mentioned above, implants / to alter or maintain vertical dimension or restore or maintain occlusion / that are temporary / for provisional and permanent splinting / for a work related sickness or injury / paid for by U.S. government or its agencies (except Medicaid or as required under state or federal law) / resulting from war or an act of war / for which there would be no cost in the absence of insurance / that the appropriate regulatory board determines were provided as a result of a prohibited referral /for duplicating or replacing lost or stolen appliances or prosthetic devices / for replacing tooth structure lost from abrasion or attrition / not expected to correct your dental condition for more than 3 years / for services performed outside a dental office / for patient management / unless specifically mentioned above, occlusal guards / that are an experimental or investigational measure / paid for by a Medicare Supplement Insurance Plan. The insurance also does not cover: drugs or medicines other than antibiotic injections / instructions for plaque control, oral hygiene, or diet control / bite registration or occlusal analysis / orthodontic treatment, service, appliance, or bands / temporomandibular joint (TMJ) disorders.</p>



Vision for all members		
VSP choice network		
Covered charges	Benefit	Frequency
Exams	\$10 copay	1 per 12 months
Prescription glasses	\$25 copay	
Lenses	Single vision, lined bifocal, lined trifocal, and lenticular lenses; polycarbonate lenses for dependent children under age 18	1 pair per 12 months
Frames*	\$130 allowance for a wide selection of frames; 20% off amount over allowance <sup>1</sup>	1 set per 24 months
Elective contacts	Up to \$60 copay for standard and premium elective contact lens exams (fitting and evaluation)	1 per 12 months
	\$130 allowance for elective contacts	Instead of lens and frames benefit
Necessary contacts <sup>2</sup>	\$25 copay	1 per 12 months
	Covered in full for members who have specific conditions.	Instead of lens and frames benefit
Lens enhancements <sup>1</sup>	Most popular options are covered after a copay, saving members an average of 20-25%. Members should see their doctor for special pricing on additional lens enhancements.	
Additional savings <sup>1</sup>	Savings on laser vision correction and additional pairs of prescription glasses and non-prescription sunglasses.	



...continued		
Non-network providers		
Covered charges	Benefit <sup>3</sup>	Frequency
Vision exams	Up to \$45	1 per 12 months
Single vision lenses	Up to \$30	1 pair per 12 months
Lined bifocal lenses	Up to \$50	1 pair per 12 months
Lined trifocal lenses	Up to \$65	1 pair per 12 months
Lenticular lenses	Up to \$100	1 pair per 12 months
Frames	Up to \$70	1 set per 24 months
Elective contacts	Up to \$105	1 per 12 months Instead of lens and frame benefits
Necessary contacts <sup>2</sup>	Up to \$210	1 per 12 months Instead of lens and frame benefits

<sup>1</sup> Based on applicable laws; benefit may vary by doctor location.

<sup>2</sup> Prescribed to correct extreme visual problems that cannot be corrected with regular lenses.

<sup>3</sup> The benefit amount is the lesser of the maximum payment limit or billed amount minus the applicable copay.

\*VSP has agreements established with some participating retail chain providers that may also provide benefits for this covered service. Up to a \$70 allowance is given for a wide selection of frames from Costco or Walmart/Sam's Club. Not all providers at participating retail chains are in-network for exam services. Please talk to your provider or contact VSP customer care for further details.

Highlights	
Participation	50% employee participation assumed
Eligibility	<p><b>Employee:</b> Eligible Employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
Open enrollment period	Any employee or dependent that didn't enroll within 31 days of being eligible can only enroll during the open enrollment period.



...continued

**Limitations**

The proposed policy contains restrictions and limitations. Before making a purchase decision, review the following limitations and resolve any questions. The following limitations and restrictions are applied as required by state law or as otherwise described in the group policy.

No benefits will be paid for: visual analysis or vision aids that are not medically necessary / services and/or materials not specifically included in the benefit schedule / plano lenses / two pairs of glasses instead of bifocals / replacement of lenses, frames and/or contact lenses furnished under this plan which are lost or damaged / orthoptics, vision training or supplemental testing / medical or surgical treatment of the eyes / contact lens insurance policies or service agreements / refitting of contact lenses after the initial fitting period / contact lens modification, polishing or cleaning, local state and/or federal taxes, except where required by law. Benefits will not be paid for any vision care expense for: which proof is submitted by a person who is part of the member's or dependent's immediate family / vision aids provided outside the United States.

**VSP is not a member of the Principal Financial Group.**

Critical illness

Reading Opens Doors



Effective date: August 1, 2020

Voluntary critical illness for all members		
Covered illnesses/benefits		
	% of benefit for first occurrence	% of benefit for additional occurrences
Cancer one	100%	100%
Cancer two	25%	25%
Heart attack	100%	100%
Major organ failure	100%	100%
Stroke	100%	100%

To qualify for a benefit under this policy, the definition of the incurred critical illness must be satisfied.

**Multiple payouts**

- Benefits for a first occurrence of a different critical illness will be payable if incurred more than 12 months after the preceding critical illness.
- Benefits for additional occurrences of the same critical illness will be payable if incurred more than 12 months after the preceding critical illness and 12 months treatment free.
- Maximum lifetime benefit: Two times the scheduled benefit.

Scheduled benefit		
	Employee	Spouse
<b>Increments</b>	Benefits available in \$5,000 increments	Benefits available in \$2,500 increments
<b>Minimum amount</b>	\$5,000	\$2,500
<b>Guarantee issue amount<sup>1</sup></b>	\$10,000	\$5,000
<b>Maximum amount</b>	\$50,000	Cannot exceed 50% of employee's scheduled benefit amount, up to \$25,000
<b>Children</b>	\$2,500	

<sup>1</sup>Guarantee issue is the maximum scheduled benefit amount available during the initial enrollment period with no evidence of insurability required.

## Critical illness

Reading Opens Doors



Effective date: August 1, 2020

...continued

### Additional benefits

<b>Wellness</b>	Employees or spouses who have a covered wellness test performed may be eligible for a \$50 benefit. This benefit is payable only once per calendar year and does not count toward the maximum lifetime benefit.
<b>Portability</b>	<p>If employees cease to meet the definition of an employee, they may be eligible to continue insurance, for themselves and their covered dependents, without submitting evidence of insurability.</p> <p>To continue insurance, the employee must have been insured for 12 consecutive months, be less than age 70 and not incurred a critical illness.</p> <p>Ported insurance will terminate on the earliest of:</p> <ul style="list-style-type: none"> <li>• May 1 following the employee's 70th birthday</li> <li>• Date the maximum lifetime benefit is paid</li> </ul>

### Definitions<sup>1</sup>

<b>Cancer one</b>	A malignant tumor characterized by uncontrolled growth of malignant cells and invasion of normal tissue, and blood cancers (lymphoma, leukemia and multiple myeloma).
<b>Cancer two</b>	<p>Chronic lymphocytic leukemia, carcinoma in situ, early stage melanoma, early stage prostate cancer, papillary microcarcinoma of the thyroid and noninvasive papillary cancer of the bladder. Excludes all skin cancers.</p> <p>Note: Skin cancers that lead to internal cancer that is first diagnosed as internal cancer while the contract is in force will be considered under the Cancer One definition.</p>
<b>Heart attack</b>	Death of heart muscle due to inadequate blood supply. All of the following criteria must be satisfied: typical clinical symptoms, such as central chest pain; diagnostic increase of specific cardiac markers for myocardial infarction; and new electrocardiographic changes of infarction.
<b>Major organ failure</b>	Irreversible end-stage failure of bone marrow, heart, kidney, liver, lung or pancreas and for kidney failure, dialysis is initiated, or for other organs listed above, a transplant is recommended as soon as the appropriate donor is located and the insured is either listed with the United Network of Organ Sharing or a suitable donor is found.
<b>Stroke</b>	Death of brain tissue due to an acute cerebrovascular event: clinical evidence of infarction of brain tissue or intracranial or subarachnoid hemorrhage; clear evidence on a CT, MRI or similar imaging technique that a stroke has occurred; and permanent neurologic deficit measured thirty days or more after the event that results in a score of 2 or higher on the modified Rankin Scale for Stroke outcome.

<sup>1</sup> See policy for complete definitions. Additional guidelines apply.

### Highlights

<b>Participation</b>	10% or 5 lives, whichever is greater.
----------------------	---------------------------------------

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61694-07 | 03/2019 | Proposal number: 06292010194-1 | Today's date: 06/29/2020 | SIC code: 8211

Critical illness

Reading Opens Doors



Effective date: August 1, 2020

...continued	
<b>Eligibility</b>	<p><b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
<b>Preexisting conditions</b>	6 months prior/12 months insured
<b>Limitations and exclusions</b>	<p><b>CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS</b></p> <p><b>Limitations</b> Benefits will not be paid for a critical illness caused by, contributed to, or resulting from willful self-injury or self-destruction, while sane or insane; or war or act of war; or duty as a member of a military organization; or conditions diagnosed outside of the United States unless the diagnosis can be confirmed by a licensed physician in the United States; or a cosmetic surgery or other elective procedures that are not medically necessary (as determined by the treating physician); or a preexisting condition.</p> <p><b>Exclusions</b> No benefits will be paid for any critical illness incurred while residing outside the United States for more than six months; or incurred while incarcerated in any type of penal or detention facility; or unless the critical illness is diagnosed while the member or dependent is alive (unless the critical illness can only be diagnosed postmortem); or for which proof is submitted by a physician who is part of the member's or dependent's immediate family; or for health care services that the appropriate regulatory board determines were provided as a result of a prohibited referral.</p> <p><b>Preexisting conditions</b> A preexisting condition is any sickness or injury, including all related conditions and complications, or a pregnancy, for which a member or dependent received medical treatment, consultation, care, or services; or was prescribed or took prescription medications; in the six month period before the member or dependent became insured under the group policy.</p> <p>No benefits will be paid for a critical illness that results from a preexisting condition unless, on the date the member or dependent incurs the critical illness, the member has been actively at work for one full day for the member's critical illness or the dependent has been insured for one full day for a dependent's critical illness, after completing 12 consecutive months during which the member or dependent was insured under the group policy.</p> <p>Note: A preexisting condition does not include a condition revealed on the application for insurance, unless excluded by a signed waiver rider.</p>

## Accident

Reading Opens Doors

Effective date: August 1, 2020



24-hour accident for all members	
Benefits payable	
Injury	Benefit
Burn	Up to \$5,000
Coma	\$15,000
Concussion	\$500
Dental injury	\$500
Dislocation	Up to \$7,500
Eye injury with surgical repair	\$500
Fracture	Up to \$10,000
Injuries not specifically listed	\$100
Internal injury	\$1,500
Knee cartilage injury with surgical repair	\$1,500
Ruptured disc with surgical repair	\$1,500
Tendon / ligament / rotator cuff injury with surgical repair	\$1,500
Accidental Death and Dismemberment (AD&D)	
Employee	\$25,000
Spouse	\$12,500
Children	\$6,250
Covered loss	% of Benefit
Loss of life; loss of both hands or both feet or one hand and foot; quadriplegia; loss of speech and hearing in both ears; or loss of sight in both eyes	100%
Loss of one hand or foot; paraplegia; hemiplegia; loss of use of one hand and foot or both hands or feet; or loss of speech, hearing in both ears, or sight in one eye	50%
Loss of thumb and index finger on the same hand; loss of use of one arm, leg, hand or foot; or loss of hearing in one ear	25%
Common carrier	200%
Seat belt/airbag	25%
Repatriation	Up to 10%

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61989-01 | 03/2018 | Proposal number: 06292010194-1 | Today's date: 06/29/2020 | SIC code: 8211

...continued

Additional benefits

<b>Wellness</b>	Employees or spouses who have a covered wellness test performed may be eligible for a \$50 benefit. This benefit is payable once per calendar year.
<b>Portability</b>	If employees cease to meet the definition of an employee, they may be eligible to continue insurance for themselves and their covered dependents. To continue insurance, the employee must have been insured 12 consecutive months and be less than age 70. Ported insurance will terminate on May 1 following the employee's 70th birthday.

Highlights

<b>Participation</b>	10% or 5 lives, whichever is greater.
<b>Eligibility</b>	<p><b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
<b>Limitations</b>	<p><b>ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS.</b></p> <p>Benefits will not be paid for an injury resulting from willful self-injury or self-destruction / an autoerotic activity / war or act of war / duty as a member of a military organization / injuries diagnosed outside of the United States unless confirmed by a physician in the United States / deliberate use of poison, gas, fumes, or household items / sickness, disease, treatment of disease, or complications following the surgical treatment of disease / participation in certain activities such as flying, ballooning, parachuting, parasailing, bungee jumping or other aeronautic activities / riding in any vehicle in a race, stunt show or speed test / any dental injury from biting or chewing / participating in any semi-professional or professional competitive athletic activity / any injury to a child received during child birth / for a spouse, injury arising from employment.</p>
<b>Exclusions</b>	No benefits will be paid for any injury incurred while residing outside the United States for more than six months / incurred while incarcerated in any type of penal or detention facility / for which proof is submitted by a physician who is part of the covered person's immediate family.

## Discounts and services

Reading Opens Doors



Effective date: August 1, 2020

Discounts and services	
<b>Laser vision correction</b>	Through the National Lasik Network, administered by LCA-Vision, Inc., employees, their spouses and dependent children receive savings on one of the most frequently performed elective surgeries in America. The discount includes 15% off standard pricing or 5% off promotional pricing.
<b>Hearing aid program</b>	Through American Hearing Benefits, Inc. (AHB), employees and their families are eligible for up to 60% off hearing aids.
<b>Travel assistance</b>	<p>Employees, their spouses and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits provided by AXA Assistance<sup>1</sup> when traveling domestically or internationally more than 100 miles from home for up to 120 consecutive days.</p> <ul style="list-style-type: none"> <li>• Participants are responsible for any incurred fees or expenses. Insured transportation services are administered by AXA Assistance USA, Inc. and underwritten by a third party licensed insurance company.</li> <li>• This service is not part of the coverage and may be changed or discontinued at any time. AXA Assistance USA, Inc. is not a member of the Principal Financial Group®.</li> </ul>
<b>Will &amp; legal document center</b>	Employees and their spouses have free access to resources and tools provided by ARAG <sup>2</sup> to create a will, living will, healthcare power of attorney, durable power of attorney and medical treatment authorization for minors. Estate planning resources and a personal information organizer are also included.
<b>Identity theft kit</b>	This valuable resource from ARAG provides employees with information on how to protect their identity and restore it if stolen.
<b>Beneficiary support</b>	<p>Beneficiaries receive grief support services from Magellan Healthcare.<sup>3</sup></p> <p>Financial professionals are available to help beneficiaries with insurance proceeds.</p> <p>Spouses and dependents also receive three months of free online access to will preparation services provided by ARAG.<sup>2</sup></p>
<b>Dental Health Edge<sup>SM4</sup></b>	This resource helps employees make better decisions about oral health care. Certified dentists can answer questions, and a dental cost estimator shows approximate costs in a specific ZIP code. The site is also available in Spanish.

### These discounts are not insurance.

The discounts and services listed here are available to members, and/or their dependents or beneficiaries, with group coverage underwritten by or with administrative services provided by Principal Life Insurance Company. The discounts and services are not a part of the policy or contract and may be changed or discontinued at any time. Although Principal has arranged to make these programs available to you, the third party providers are solely responsible for their products and services.

<sup>1</sup>Participants are responsible for any incurred fees or expenses. Insured transportation services are administered by AXA Assistance USA, Inc. and underwritten by a third-party licensed insurance company.

<sup>2</sup>The use of the services provided by ARAG® Services, LLC should not be considered as a substitute for consultation with an attorney.

<sup>3</sup>The use of services provided by Magellan Healthcare is not a substitute for consultation with a licensed medical professional. Principal Life Insurance Company is not responsible for any loss, injury, claim, liability, or damages related to the use of Grief Support Services. Magellan Healthcare is not a member of the Principal Financial Group®.

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## Discounts and services

Reading Opens Doors

Effective date: August 1, 2020



<sup>4</sup>The articles and resources on Employers Dental Health Edge are made available for the sole purpose of general education on dental health related matters. This information is not intended as medical advice. For answers to your own health concerns, contact your dentist or other health care provider. Employers Dental Services (EDS) does not provide dental or medical advice. EDS is a member of the Principal Financial Group®.

Our services	
<b>Online benefit administration</b>	eService offers free administration and management of all group insurance for employers and employees. Employers can add or remove employees, view and update employee information, pay premiums and more. Employees can view statuses of claims, confirm covered dependents and more.
<b>Claim services</b>	At Principal Life, we know filing a claim is a defining moment for clients. That's why we strive to make the claims process quick and easy for our customers. Vision claim services are handled by VSP.
<b>Simple payroll deduction</b>	We make employee payroll deductions easy by aligning your bill with your employees' pay frequency: weekly, bi-weekly, monthly and bi-monthly.
General provisions	
<b>Renewing your coverage</b>	Your insurance runs annually or based on your rate guarantee period, but no less than annually, unless the policy terminates before that date. While the insurance is in force and subject to its termination provisions, you may renew at the applicable premium rates in effect on your anniversary.
<b>Termination and renewability of your coverage</b>	The insurance is renewable at your option. Principal Life has the right to nonrenew or terminate the insurance if: you fail to pay premium / fraud or misrepresentation occurs / your company relocates to a state where Principal Life does not offer group coverage(s) provided by your policy / your company no longer meets the participation or contribution rules / you no longer qualify as an eligible business or group / we give you advance notice of termination as required by your state.
<b>Policy changes</b>	Principal Life has the right to modify coverage under the group policy at any time to meet legal requirements or to ensure consistent application of policy provisions. In addition, you may request coverage changes, subject to approval by Principal Life.
<b>Federal and state laws</b>	Various federal and state laws may affect the rights of insureds to continue coverage. The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), the Family Medical Leave Act (FMLA) and the Uniform Services Employment and Reemployment Rights Act of 1994 (USERRA) are examples. As an employer, you are responsible for meeting the obligations imposed by any federal and state continuation laws. However, we design and administer our policies to comply.

## Rating assumptions

Reading Opens Doors



Effective date: August 1, 2020

### Rating assumptions

#### These rates are based on the following:

**Maryland as the contract state. If you have employees located in other states, we may apply benefits based on those states' provisions, when applicable.**

An effective date of August 1, 2020. Suggested premiums and benefits are provided for illustration purposes only. Acceptance of your group, the final premium rates and actual benefits cannot be offered to you until all necessary information about your group has been received and reviewed by home office underwriters of Principal Life and approved by an officer of Principal Life. Rates will be recalculated based on actual enrollment under the policy and are subject to change if the number of employees on the effective date varies by more than 15% from the sold proposal. Changes in assumptions, group demographics, policy design and policy effective date may also affect your rates. Final rates will apply for the period of time specified in the contract. Rates may increase on renewal in accordance with the terms of the policy.

There are limitations, restrictions and exclusions in this policy. There are also certain restrictions involving payment of premium, termination, fraud, eligibility and participation. Final rates are dependent on entering into an insurance contract where all limitations, exclusions, and restrictions are taken into consideration.

As a result of this sale, your broker may receive commissions, administrative service fees, other compensation including non-cash compensation, and bonuses based on factors such as total premium volume and persistency or profitability of the business. The cost of this compensation may be directly or indirectly reflected in the premium or fee for this product. This compensation is in addition to any compensation your broker may receive from you. Contact your broker for further details.

This proposal is a general description. It is not a policy and does not modify or change the provisions of any policy or rider. If there is a discrepancy, the policy is the final arbiter of the coverage. Policy definitions and provisions may vary by state, read your policy carefully for the exact definitions and provisions. Policy limitations and exclusions apply. Benefits are limited when living outside the United States. Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group®.

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Exhibit 27

## LIFE INSURANCE POLICY ILLUSTRATION

### **Universal Life Provider Edge II**

### **STATEMENT OF POLICY COST AND BENEFIT INFORMATION**

#### **Developed for**

Ms Client

#### **Presented by**

Paula Cooley  
Insurance Producer  
6550 Rock Spring Dr  
Suite 410  
Bethesda, MD 20817

#### **Prepared On**

August 13, 2021

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Principal National Life Insurance Company  
711 High Street Des Moines, Iowa 50392-0290

This document is not a recommendation and is not intended to be taken as a recommendation  
that you purchase this product.



# INTRODUCTION

August 13, 2021

Universal Life Provider Edge II

Ms Client  
Female, Age: 31 Super Preferred Nontobacco  
State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000  
Initial Annual Premium: \$ 3,819.66  
Initial Death Benefit Option: 1 (Level)

This illustration demonstrates how Universal Life Provider Edge II works using varying assumptions. Actual performance may be more or less favorable than shown here. You should monitor the performance of your policy periodically to determine if any adjustments might be needed.

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An overview of the illustrated coverage and costs	
<b>Product Features and Benefits</b>	5
An explanation of Universal Life Provider Edge II	
<b>Plan Summary</b>	12
A comparison of premiums, policy values, and death benefits at various ages and varying assumptions	
<b>Policy Illustration</b>	14
A detailed depiction of the policy over a period of years based on specified assumptions	

## Ready To Serve You

When you work with Principal®, you can rest easier knowing we've been around for more than 135 years serving customers just like you.

## Financial Ratings

Year after year we receive strong financial ratings from the four major rating agencies. As of 08/01/2021:

Rating Agency	Financial Strength	Meaning of Category
A.M. Best & Company	A+(2nd highest of 13)	Superior
Fitch	AA-(4th highest of 19)	Very Strong
Standard & Poor's	A+(5th highest of 20)	Strong
Moody's	A1(5th highest of 21)	Good

The ratings reflect each rating agency's opinion of our life insurance companies' financial strength, operating performance and ability to meet our obligations to policyholders and are not evaluations directed toward the protection of investors. The ratings are neither a rating of securities nor a recommendation to buy, hold or sell any security, including our common stock. A high rating by a particular ratings firm does not constitute an endorsement of the rated insurer by the ratings firm. Visit our Investor Relations site on [principal.com](http://principal.com) for our most current ratings and financial information.

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# LIFE INSURANCE POLICY ILLUSTRATION

## SUMMARY OF BENEFITS

August 13, 2021

Universal Life Provider Edge II

**Ms Client**  
**Female, Age: 31 Super Preferred Nontobacco**  
**State of Issue: Maryland**

**Initial Death Benefit: \$ 1,000,000**  
**Initial Annual Premium: \$ 3,819.66**  
**Initial Death Benefit Option: 1 (Level)**

*This page is intended to give you a snapshot of the initial coverage being illustrated. For an explanation of the product features listed on this page, please refer to the Features and Benefits section of this illustration.*

**Representative**

Paula Cooley  
 Insurance Producer  
 6550 Rock Spring Dr  
 Suite 410  
 Bethesda, MD 20817

**Summary of Initial Benefit**

Insured	Age	Sex	Class	Initial Death Benefit	Initial Annualized Premium
Ms Client	31	Female	Super Preferred Nontobacco	\$ 1,000,000	

**Additional Insurance Benefits**

Cost of Living

Chronic Illness Death Benefit Advance Rider

Terminal Illness Death Benefit Advance Rider

Life Paid-Up Rider

Extended No Lapse Guarantee Rider

(See Features and Benefits for a detailed explanation of Riders)

Total Annualized Premium	\$ 3,819.66
--------------------------	-------------

**Assumptions**

This illustration may reflect future policy changes you are considering. But, Principal will not automatically make these policy or premium changes, or provide a premium notice, based on changes noted here. Actual changes to your policy require your written request. Changes in any of the illustrated benefits, premium, or assumptions will result in different illustrated values.

- ◆ Premiums are applied to your policy when received in our home office. If requested changes are made to your policy or the premium amounts submitted, differs from this illustration, the Extended No Lapse Guarantee will be impacted.
- ◆ Your current Planned Premium Duration is 69 years from the Policy Date (or the policy lapse year, whichever is less).

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## SUMMARY OF BENEFITS

August 13, 2021

Universal Life Provider Edge II

Ms Client  
Female, Age: 31 Super Preferred Nontobacco  
State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000  
Initial Annual Premium: \$ 3,819.66  
Initial Death Benefit Option: 1 (Level)

**Based on this illustration, including all changes and assumptions shown, the illustrated premiums paid to Attained Age 100 (or policy lapse age, whichever is less) will provide an Extended No Lapse Guarantee through Attained Age 100.**

**Assuming applicable 1035 exchanges and/or Planned Unscheduled Premium in the first policy year, and/or Planned Periodic Premium and no future adjustments; the illustrated premiums paid to Attained Age 100 will provide an Extended No Lapse Guarantee to age 100.**

- ◆ The Issue Premium is \$3,819.66.
  - ◆ May include 1035, unscheduled premium, loan and initial premium received prior to or on delivery.
- ◆ The Planned Unscheduled Premium is \$0.00.
  - ◆ May include 1035, or unscheduled premium in months 2 through 12.
- ◆ The Planned Periodic Premium of \$3,819.66 paid to Attained Age 100 (or policy lapse age, whichever is less).

Changes in any of the illustrated benefits, premiums, or assumptions will result in different illustrated values.

### Premium Payment Options

You have several premium payment options to choose from: electronic funds transfer (EFT) monthly, quarterly, semi-annual or annual. The premium amount required for the illustrated policy values is sensitive to the timing of any premium payments. The illustration should reflect the correct premium payment option you intend to follow. Compared to an annual premium payment option, required premiums may be higher for any other premium payment frequency in order to maintain the same illustrated policy values.

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# FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

Ms Client  
Female, Age: 31 Super Preferred Nontobacco  
State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000  
Initial Annual Premium: \$ 3,819.66  
Initial Death Benefit Option: 1 (Level)

## What is Universal Life?

Universal Life is a flexible premium, adjustable benefit life insurance policy that accumulates cash value. It provides protection today while allowing you to save for tomorrow. The policy offers great flexibility and is designed to meet a variety of your personal and business needs.

## How can the coverage be adjusted?

As the need arises, you can:

- ◆ After the first policy year, increase the death benefit (subject to underwriting approval) or decrease the death benefit.
- ◆ Change the premium amount and change when premiums are paid. Unlike traditional life insurance policies that require a regular premium payment, Universal Life does not. Policy cash accumulation values may be used to pay the cost of insurance and administrative charges as long as there is sufficient net surrender value in the policy to do so. However, additional out-of-pocket premium payments may be required in the future.

Although this Universal Life policy allows for flexibility in adjusting your coverage and paying premiums, your Extended No Lapse Guarantee is affected by such flexibility. Before exercising such flexibility, you may wish to obtain an illustration to understand the impact that it will have on your Extended No Lapse Guarantee. To better understand the policy features that impact the Extended No Lapse Guarantee, refer to the section "Is the Coverage Guaranteed?"

## What expenses are deducted from my policy?

This illustration reflects all policy charges and expenses. At any time, the company can change the charges and expenses up to the guaranteed maximum stated in the policy. Changes in these charges would be based on our expectations of future investment earnings, expenses, taxes, mortality and persistency experience, market conditions and revenue for profit. The expenses are subtracted from the policy through the following deductions:

- ◆ Monthly Cost of Insurance (COI) Charge – Rates are based on gender, attained age, tobacco status and risk class of the insured.
- ◆ Premium Expense Charge – Sales charge deducted from premiums when received.
- ◆ Monthly Administration Charge - A flat charge per month deducted from the Accumulated Value for administrative expenses of the policy.
- ◆ Monthly Policy Issue Charge – A monthly charge per \$1,000 of face amount applied for fifteen years from policy issue or from an increase in the policy face amount, to cover expenses associated with issue and underwriting.

The balance remaining after monthly deductions (if any) is contributed to the accumulated value and grows tax-deferred.

## Is the coverage guaranteed?

This Universal Life product matures at age 121. Your policy is capable of guaranteeing coverage for any duration between 15 years to age 100. Universal Life guarantees a minimum interest rate, maximum cost of insurance rates and maximum expense charges. The guarantee values shown in this illustration are based on these guaranteed interest rates, costs and expense charges. The guaranteed values also reflect the Extended No Lapse Guarantee Rider.

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## FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

**Ms Client**  
**Female, Age: 31 Super Preferred Nontobacco**  
**State of Issue: Maryland**

**Initial Death Benefit: \$ 1,000,000**  
**Initial Annual Premium: \$ 3,819.66**  
**Initial Death Benefit Option: 1 (Level)**

The policy's values and guarantees will be impacted by any changes You make to Your policy. These changes include but are not limited to both partial surrenders and loans as well as by the amount, frequency and timing of premium payments. The policy will terminate if the Net Surrender Value is insufficient to pay the Monthly Policy Charge unless the Extended No Lapse Guarantee is in effect. (See the Extended No Lapse Guarantee rider section for more details)

This policy includes an Extended No Lapse Guarantee (ENLG) Rider as described in the Rider Descriptions Section.

### Can I access my money?

As your Universal Life premiums are applied and accumulate, you may access all or some of your net surrender value at any time.

- ◆ You may surrender your accumulated values - similar to a withdrawal - or take a loan from your policy.
- ◆ You may make partial surrenders only after the first policy anniversary.

If you choose to surrender, be aware of these considerations:

- ◆ Loans or Partial Surrenders will have a negative impact on your cash value and death benefit.
- ◆ Loan interest charges will apply.
- ◆ Surrender charges will limit the amount of policy value available for any loans, partial surrenders, or full policy surrenders made during the surrender charge period. Any face amount increase will have its own surrender charge and surrender charge period. See Partial Surrenders and Loans below.

In general, amounts withdrawn (not including loans) from a contract which is not a modified endowment contract, are not taxable until the amount withdrawn exceeds the total of the premiums paid (investment). Once the amount of the withdrawal exceeds the investment, further withdrawals are taxable. However, if there is a withdrawal accompanied by the death benefit decrease within the first fifteen years of the policy, a portion of the withdrawn amount may be taxable even if the amount withdrawn does not exceed premiums paid. For complete information on how actual policy changes and withdrawals could affect your personal tax situation, always consult your personal tax advisor.

### What happens at policy maturity?

If your policy is in force at attained age 121 and not in a grace period, the Maturity Date Extension provision extends the death benefit coverage beyond Attained Age 121 and the new maturity date will be the date of the insured's death. The policy will continue in force, subject to applicable state laws in force at the time of the Policy Maturity Date shown on the Data Pages. When the maturity date is extended, the following will apply:

1. Your policy will automatically change to death benefit option 1.
2. The monthly policy charge will be zero.
3. Interest will continue to be credited.
4. No additional premium payments will be allowed.
5. No adjustments options will be available.
6. Loan repayments and loan interest will continue to accrue.

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# FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

Ms Client  
Female, Age: 31 Super Preferred Nontobacco  
State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000  
Initial Annual Premium: \$ 3,819.66  
Initial Death Benefit Option: 1 (Level)

- 7. New loans and partial surrenders will be permitted.
- 8. We will pay the beneficiary(ies) the death benefit as of the date of the Insured's death.

## Rider Descriptions

*The following descriptions are summaries only. Please refer to the riders themselves for complete information. There may be options available that are not illustrated in your proposal. For additional information about these or any other options and what they can do for you, ask your Principal representative. Riders may require an additional premium and are subject to variation and availability by state and may have additional costs.*

## Extended No Lapse Guarantee Rider

The Extended No Lapse Guarantee (ENLG) Rider guarantees the policy will not enter a grace period on any Monthly Date prior to the ENLG Date as long as the rider is in force and the ENLG is in effect. During the first Policy Year, the ENLG will be in effect on each Monthly Date if the sum of premiums paid, less any Loan Indebtedness, is equal to or greater than the sum of the ENLG Monthly Premiums since the Policy Date. The ENLG Monthly Premium is \$260.30. After the first Policy Year, the ENLG is in effect on each Monthly Date if the ENLG Value is greater than any Loan Indebtedness on the policy. There is no explicit charge to purchase the rider; however, the Accumulated Value will be impacted. Sufficient premiums are required to be paid in order for the rider provisions to apply.

The ENLG will be impacted if:

- ◆ Changes are made in the amount, frequency, duration and/or timing of premium payments,
- ◆ Planned Unscheduled Premium is not received within the first policy year,
- ◆ A loan or partial surrender is taken,
- ◆ Loan Indebtedness exceeds Accumulated Value on a Monthly Date,
- ◆ Changes are made in face amount, death benefit option, insured or risk class,
- ◆ A rider with a cost is added, deleted or modified,
- ◆ Any rights under any rider are exercised,
- ◆ The policy or the ENLG Rider is terminated and/or reinstated.

If there is Loan Indebtedness on the policy, the ENLG Date (assuming guaranteed crediting rates, guaranteed maximum cost of insurance rates and guaranteed maximum expense charges) assumes any policy loan interest is not paid when due and is instead added to Loan Indebtedness.

The ENLG Rider will be required to be reinstated at the time of policy reinstatement, if within the maximum guarantee period.

## Cost of Living

Allows for guaranteed coverage increases every three years to age 55 without evidence of insurability. If you choose to accept a death benefit increase under this rider, it likely will require a premium increase in order to support the new death benefit and policy values. If the additional premium is not paid, your policy may lapse.

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# FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

**Ms Client**  
**Female, Age: 31 Super Preferred Nontobacco**  
**State of Issue: Maryland**

**Initial Death Benefit: \$ 1,000,000**  
**Initial Annual Premium: \$ 3,819.66**  
**Initial Death Benefit Option: 1 (Level)**

### **Chronic Illness Death Benefit Advance Rider**

This rider provides the option of receiving a portion of the death benefit subject to terms and conditions including minimum and maximum amounts paid before death if the insured becomes chronically ill. Refer to the policy for details.

The death benefit, reduction factor, accumulated value, any loan amount and administrative fee are factors in determining the amount payable to the policy owner. The death benefit is reduced by the total of accelerated benefits. This rider is available on no more than two policies per insured.

### **Terminal Illness Death Benefit Advance Rider**

This rider provides the option of receiving a portion of the death benefit subject to terms and conditions including minimum and maximum amounts paid before death if the insured becomes terminally ill. Refer to the policy for details.

The death benefit advance is considered a lien against the policy and is charged interest. There is a one-time administrative fee. At the time of the insured's death, the death benefit is reduced by any death benefit advance plus any accrued interest charges.

### **Life Paid-Up Rider**

Under certain circumstances, the Life Paid-Up rider can prevent the policy from lapsing when there is a large policy loan(s) outstanding.

- ◆ If certain conditions are met, the policy will become paid-up on the monthly date where the loan balance exceeds a specified percent of the surrender value.
- ◆ The paid-up face amount will be 105% of the policy value.
- ◆ There is a one-time policy charge, dependent upon the loan value, taken from the policy value on the date the rider is exercised.
- ◆ Adjustments or changes to the policy are not allowed once the policy becomes paid-up.
- ◆ At the time the rider is exercised, if your policy includes the Extended No Lapse Guarantee Rider, the rider will terminate.

This rider was not illustrated due to required conditions not being met.

### **Additional Information**

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# FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

Ms Client  
Female, Age: 31 Super Preferred Nontobacco  
State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000  
Initial Annual Premium: \$ 3,819.66  
Initial Death Benefit Option: 1 (Level)

## Modified Endowment Contract (MEC)

A life insurance policy is classified as a Modified Endowment Contract (MEC) if total policy premiums exceed specified IRS limits. Partial surrenders, policy loans, assignments, pledges, and other forms of cash distributions from MEC policies may be subject to adverse tax consequences.

The illustrated premium in the first policy year does not exceed the MEC limit of \$21,437.85. Policy adjustments can cause this MEC premium to change. The policy as illustrated does not exceed the MEC limits in future years based on current assumptions.

This analysis of the MEC status is based on our understanding of current tax law. Consult your tax advisor to determine actual tax consequences.

## Guideline Premium

Per the Internal Revenue Code, premiums must not exceed Guideline Premium Limitations, if the policy is to be considered life insurance. There are two guideline premiums for the illustrated policy:

The current single premium limit for the illustrated policy is \$ 77,516.57

The current annual premium limit for the illustrated policy is \$ 7,282.72

Policy adjustments can cause the guideline premiums to change. **A force out of past premium may be required at the time of the policy adjustment or in the future. Withdrawals, due to force out of past premium, may be taxable.** The illustrated premium amounts in Guaranteed Values match those illustrated in Current Values. The illustrated premium amounts may have been adjusted to maintain the life insurance status. Any premium overpayment will be refunded.

If this illustration shows a death benefit option change, then the premium amounts shown in Guaranteed Values may be greater than the premium amounts we actually would allow you to pay. Premiums must not exceed Guideline Premium limitations if the policy is to be considered life insurance.

## Partial Surrenders

A partial surrender allows you to remove a portion of your policy's cash values, subject to the policy's provisions, and still keep the policy in force. Unless you provide evidence of insurability, the face amount will be reduced by the amount of the partial surrender. A partial surrender will impact your policy's protection period and potential cash value growth, and may require additional premiums to keep the policy in force so it doesn't lapse.

## Loans

The policyowner may borrow against the net surrender value of the policy. Loans in policy years 1 - 10 are charged at an annual rate of 2.5% (2.5% guaranteed). Loans in policy years 11+ are charged at 1.5% (1.5% guaranteed). In all policy years, interest is credited on the loaned amount at 1.0% (1.0% guaranteed).

Loan interest that accrues will increase the unpaid balance of the policy loan. A loan will impact your policy's protection period, potential cash value growth and death benefit. A loan may also require additional premiums to keep the policy in force so it doesn't lapse.

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# FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

**Ms Client**  
**Female, Age: 31 Super Preferred Nontobacco**  
**State of Issue: Maryland**

**Initial Death Benefit: \$ 1,000,000**  
**Initial Annual Premium: \$ 3,819.66**  
**Initial Death Benefit Option: 1 (Level)**

At death, total policy surrender or maturity, the loan balance is subtracted from the proceeds payable before a claim is paid. Outstanding loans can create adverse tax consequences if the policy matures, is surrendered or lapses. Please consult your tax advisor regarding the use of loans inside a life insurance policy.

### Contingent Compensation Disclosure

As a result of this sale, your Principal representative (or his/her firm) may receive compensation (cash or otherwise) that is based in part on factors such as total deposits, assets or premium volume and persistency or profitability of the business he/she sells. The cost of this compensation may be directly or indirectly reflected in the premium or fee for this product. The representative may receive this compensation from the insurer and/or entities through which he/she places business. Please contact your Principal representative if you have any questions about this compensation.

### Employer-Sponsored Plan Disclosure

If this policy is part of an employer-sponsored plan, policy-related information may be released to your employer as part of our consolidated list billing and reporting services.

If tax rules regarding selection of insured and consent requirements are not met, then death proceeds in excess of cost basis from employer-owned life insurance contracts may be taxable as ordinary income.

### Interest Adjusted Indices

An explanation of the intended use of the indices shown below, are included in the Life Insurance Buyer's Guide.

Interest Adjusted Indices	* Current Basis		Guaranteed Basis	
	10 Year	20 Year	10 Year	20 Year
Net Payment Cost Index	3.82	3.82	3.82	3.82
Surrender Cost Index	3.00	2.16	3.76	3.00

\* Current basis values assume that current interest, cost on insurance rates and expense charges remain unchanged. Current basis values are not guaranteed and are subject to change. The guaranteed interest rate is an effective annual rate of 1.00%. The current interest rate is an effective annual rate of 3.75%.

### Additional Disclosures

All guarantees are subject to the claims paying ability of the issuing insurance company.

Insurance products issued by Principal National Life Insurance Co (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Principal National and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392.

**Not FDIC or NCUA insured. May lose value, no bank or credit union guarantee. Not a**

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## FEATURES AND BENEFITS

August 13, 2021

Universal Life Provider Edge II

Ms Client

Female, Age: 31 Super Preferred Nontobacco

State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000

Initial Annual Premium: \$ 3,819.66

Initial Death Benefit Option: 1 (Level)

deposit. Not insured by any federal government entity.

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**PLAN SUMMARY****Ms Client****Universal Life Provider Edge II****Female, Age: 31 Super Preferred Nontobacco****State of Issue: Maryland****Initial Death Benefit: \$ 1,000,000****Initial Annual Premium: \$ 3,819.66****Initial Death Benefit Option: 1 (Level)**

		Guaranteed Values	Non Guaranteed	
			Midpoint Values	Current Values
<b>Year 5, Age 36</b>	Annualized Premium Outlay	3,819.66	3,819.66	3,819.66
	Net Surrender Value	0	0	0
	Net Accumulated Value	8,397	10,248	12,223
	Net Death Benefit	1,000,000	1,000,000	1,000,000
<b>Year 10, Age 41</b>	Annualized Premium Outlay	3,819.66	3,819.66	3,819.66
	Net Surrender Value	786	5,485	10,787
	Net Accumulated Value	15,312	20,012	25,313
	Net Death Benefit	1,000,000	1,000,000	1,000,000
<b>Year 20, Age 51</b>	Annualized Premium Outlay	3,819.66	3,819.66	3,819.66
	Net Surrender Value	28,398	41,232	57,678
	Net Accumulated Value	28,398	41,232	57,678
	Net Death Benefit	1,000,000	1,000,000	1,000,000
<b>Year 30, Age 61</b>	Annualized Premium Outlay	3,819.66	3,819.66	3,819.66
	Net Surrender Value	29,341	55,286	93,358
	Net Accumulated Value	29,341	55,286	93,358
	Net Death Benefit	1,000,000	1,000,000	1,000,000

**Acknowledgements**

- ◆ I have received a copy of the illustration and understand the illustration is not a contract and does not project actual future values or investment results. The marketing representative has told me any non guaranteed elements illustrated are not guaranteed, are subject to change, and could be either higher or lower.
- ◆ If this illustration does not match the application, I understand an illustration matching the policy as issued will be provided to me no later than policy delivery.
- ◆ I understand if I terminate this policy, there may be a cost (surrender charge) incurred that reduces the amount of money, if any, I receive by giving up my life insurance protection.
- ◆ I have received the applicable disclosure form for any Chronic Illness Death Benefit Advance rider that may be available under this policy.

Signature of ALL Owners/Applicants

Date

I certify this illustration was presented to the applicant and I have explained that any non guaranteed elements illustrated are subject to change. I made no statements inconsistent with the illustration. Any applicable Chronic Illness Death Benefit Advance rider disclosure forms have been given to all owners/applicants.

Signature of Marketing Representative

Date

An explanation of the terms and values used in this illustration can be found on the following page.

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August 13, 2021

## PLAN SUMMARY

Ms Client  
Female, Age: 31 Super Preferred Nontobacco  
State of Issue: Maryland

Universal Life Provider Edge II

Initial Death Benefit: \$ 1,000,000  
Initial Annual Premium: \$ 3,819.66  
Initial Death Benefit Option: 1 (Level)

### Definition of terms used in this illustration.

#### Annualized Premium Outlay

Sum of the premiums due during the policy year.

#### Net Surrender Value

The net accumulated value less surrender charges and policy loans. Amount of cash you would receive if you were to surrender the policy.

#### Net Accumulated Value

The sum of all premiums and credited interest less expenses, cost of insurance, withdrawals, loans and loan interest.

#### Net Death Benefit

The amount paid to the policyowner's beneficiary upon the death of the insured.

#### Guaranteed Values

Values are based on the guaranteed minimum annualized interest rate of 1%, guaranteed maximum cost of insurance rates, and guaranteed maximum expense charges.

#### Midpoint Values (Non Guaranteed)

Values assume an interest rate, cost of insurance, and expense charges that are halfway between current and guaranteed. (Shown only on this report)

#### Current (Non Guaranteed)

Values are based on the current annualized interest rate of 3.75%\* as of 08/01/2021, current cost of insurance rates, and current expense charges.

\*The values illustrated in this report are based initially on the current interest crediting rate stated above. The illustrated rate can vary in future years due to current assumptions regarding changing policy expenses or due to policy adjustments.

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# POLICY ILLUSTRATION

August 13, 2021

Universal Life Provider Edge

Ms Client  
 Female, Age: 31 Super Preferred Nontobacco  
 State of Issue: Maryland

Initial Death Benefit: \$ 1,000,000  
 Initial Annual Premium: \$ 3,819.66  
 Initial Death Benefit Option: 1 (Level)

Year	End of Year Age	Annualized Premium Outlay	Guaranteed at 1%			Current (Non Guaranteed) at a Current Rate of 3.75%*		
			Net Surrender Value	Net Accumulated Value	Net Death Benefit	Net Surrender Value	Net Accumulated Value	Net Death Benefit
1	32	3,819.66	0	1,763	1,000,000	0	2,405	1,000,000
2	33	3,819.66	0	3,504	1,000,000	0	4,869	1,000,000
3	34	3,819.66	0	5,194	1,000,000	0	7,312	1,000,000
4	35	3,819.66	0	6,831	1,000,000	0	9,750	1,000,000
5	36	3,819.66	0	8,397	1,000,000	0	12,223	1,000,000
		19,098.30						
6	37	3,819.66	0	9,890	1,000,000	0	14,738	1,000,000
7	38	3,819.66	0	11,309	1,000,000	1,959	17,299	1,000,000
8	39	3,819.66	0	12,655	1,000,000	4,842	19,910	1,000,000
9	40	3,819.66	0	13,986	1,000,000	7,784	22,581	1,000,000
10	41	3,819.66	786	15,312	1,000,000	10,787	25,313	1,000,000
		38,196.60						
11	42	3,819.66	3,574	16,642	1,000,000	15,011	28,079	1,000,000
12	43	3,819.66	6,377	17,988	1,000,000	19,263	30,874	1,000,000
13	44	3,819.66	9,195	19,348	1,000,000	23,536	33,689	1,000,000
14	45	3,819.66	12,001	20,713	1,000,000	27,871	36,583	1,000,000
15	46	3,819.66	14,839	22,094	1,000,000	32,335	39,590	1,000,000
		57,294.90						
16	47	3,819.66	17,654	23,450	1,000,000	37,243	43,040	1,000,000
17	48	3,819.66	20,417	24,773	1,000,000	42,227	46,583	1,000,000
18	49	3,819.66	23,153	26,052	1,000,000	47,316	50,214	1,000,000
19	50	3,819.66	25,826	27,267	1,000,000	52,477	53,917	1,000,000
20	51	3,819.66	28,398	28,398	1,000,000	57,678	57,678	1,000,000
		76,393.20						
21	52	3,819.66	29,416	29,416	1,000,000	61,469	61,469	1,000,000
22	53	3,819.66	30,279	30,279	1,000,000	65,256	65,256	1,000,000
23	54	3,819.66	30,949	30,949	1,000,000	69,001	69,001	1,000,000
24	55	3,819.66	31,403	31,403	1,000,000	72,686	72,686	1,000,000
25	56	3,819.66	31,629	31,629	1,000,000	76,299	76,299	1,000,000
		95,491.50						
26	57	3,819.66	31,634	31,634	1,000,000	79,850	79,850	1,000,000
27	58	3,819.66	31,426	31,426	1,000,000	83,346	83,346	1,000,000
28	59	3,819.66	30,981	30,981	1,000,000	86,769	86,769	1,000,000
29	60	3,819.66	30,297	30,297	1,000,000	90,115	90,115	1,000,000
30	61	3,819.66	29,341	29,341	1,000,000	93,358	93,358	1,000,000
		114,589.80						
31	62	3,819.66	28,069	28,069	1,000,000	96,455	96,455	1,000,000
32	63	3,819.66	26,419	26,419	1,000,000	99,349	99,349	1,000,000
33	64	3,819.66	24,334	24,334	1,000,000	101,985	101,985	1,000,000
34	65	3,819.66	21,756	21,756	1,000,000	104,310	104,310	1,000,000
35	66	3,819.66	18,628	18,628	1,000,000	106,264	106,264	1,000,000
		133,688.10						

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# POLICY ILLUSTRATION

August 13, 2021

Universal Life Provider Edge II

**Ms Client**  
**Female, Age: 31 Super Preferred Nontobacco**  
**State of Issue: Maryland**

**Initial Death Benefit: \$ 1,000,000**  
**Initial Annual Premium: \$ 3,819.66**  
**Initial Death Benefit Option: 1 (Level)**

Year	End of Year Age	Annualized Premium Outlay	Guaranteed at 1%			Current (Non Guaranteed) at a Current Rate of 3.75%*		
			Net Surrender Value	Net Accumulated Value	Net Death Benefit	Net Surrender Value	Net Accumulated Value	Net Death Benefit
36	67	3,819.66	14,916	14,916	1,000,000	107,817	107,817	1,000,000
37	68	3,819.66	10,559	10,559	1,000,000	108,904	108,904	1,000,000
38	69	3,819.66	5,480	5,480	1,000,000	109,450	109,450	1,000,000
39	70	3,819.66	0	0	1,000,000	109,350	109,350	1,000,000
40	71	3,819.66	0	0	1,000,000	108,479	108,479	1,000,000
		<u>152,786.40</u>						
41	72	3,819.66	0	0	1,000,000	106,857	106,857	1,000,000
42	73	3,819.66	0	0	1,000,000	105,042	105,042	1,000,000
43	74	3,819.66	0	0	1,000,000	103,132	103,132	1,000,000
44	75	3,819.66	0	0	1,000,000	101,125	101,125	1,000,000
45	76	3,819.66	0	0	1,000,000	99,017	99,017	1,000,000
		<u>171,884.70</u>						
46	77	3,819.66	0	0	1,000,000	96,803	96,803	1,000,000
47	78	3,819.66	0	0	1,000,000	94,477	94,477	1,000,000
48	79	3,819.66	0	0	1,000,000	92,035	92,035	1,000,000
49	80	3,819.66	0	0	1,000,000	89,469	89,469	1,000,000
50	81	3,819.66	0	0	1,000,000	86,774	86,774	1,000,000
		<u>190,983.00</u>						
51	82	3,819.66	0	0	1,000,000	83,944	83,944	1,000,000
52	83	3,819.66	0	0	1,000,000	80,971	80,971	1,000,000
53	84	3,819.66	0	0	1,000,000	77,848	77,848	1,000,000
54	85	3,819.66	0	0	1,000,000	74,568	74,568	1,000,000
55	86	3,819.66	0	0	1,000,000	71,123	71,123	1,000,000
		<u>210,081.30</u>						
56	87	3,819.66	0	0	1,000,000	67,504	67,504	1,000,000
57	88	3,819.66	0	0	1,000,000	63,703	63,703	1,000,000
58	89	3,819.66	0	0	1,000,000	59,711	59,711	1,000,000
59	90	3,819.66	0	0	1,000,000	55,518	55,518	1,000,000
60	91	3,819.66	0	0	1,000,000	51,113	51,113	1,000,000
		<u>229,179.60</u>						
61	92	3,819.66	0	0	1,000,000	46,487	46,487	1,000,000
62	93	3,819.66	0	0	1,000,000	41,628	41,628	1,000,000
63	94	3,819.66	0	0	1,000,000	36,524	36,524	1,000,000
64	95	3,819.66	0	0	1,000,000	31,163	31,163	1,000,000
65	96	3,819.66	0	0	1,000,000	25,532	25,532	1,000,000
		<u>248,277.90</u>						
66	97	3,819.66	0	0	1,000,000	19,617	19,617	1,000,000
67	98	3,819.66	0	0	1,000,000	13,405	13,405	1,000,000
68	99	3,819.66	0	0	1,000,000	6,880	6,880	1,000,000
69	100	3,819.66	0	0	1,000,000	5	5	1,000,000
		<u>263,556.54</u>						

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\*The current values illustrated in this report are based initially on the current interest crediting rate stated above.

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**Disclosure Statement For  
Chronic Illness Death Benefit  
Advance Rider  
(Accelerated Death Benefit)**

Only one company is the issuer and responsible for obligations of any given policy and is hereinafter referred to as "the Company".

**A. What is a Chronic Illness Death Benefit Advance?**

A Chronic Illness Death Benefit Advance (Accelerated Death Benefit) is the advance payment of a portion of the death benefit to You, the policy owner.

Any accelerated death benefit reduces the amount of death proceeds available to the beneficiary(ies). A notice detailing the effects to Your policy will be sent to You and any irrevocable beneficiary at the last addresses known to Us prior to or at the time any Accelerated Death Benefit Proceeds are paid.

You may use the money You receive as an accelerated death benefit for any purpose. This rider is not intended to be a long term care insurance contract.

If You have Medicaid, or similar coverage, You should consider whether the accelerated death benefits provided under this rider are suitable for Your needs. Receipt of accelerated death benefits under this rider may affect Your eligibility for Medicaid, Supplemental Security Income or other government benefits or entitlements. Contact the Medicaid unit of Your local department of public welfare and the Social Security Administration office for more information.

**B. When can I receive an accelerated death benefit?**

An accelerated death benefit is available when the Insured has been certified as Chronically Ill by a Physician within the preceding 12 months. Chronically Ill means that the Insured:

- has been unable to perform for a period of at least the last 90 consecutive days, without Substantial Assistance, two or more Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting and Transferring) due to loss of functional capacity that is expected to be permanent; or
- has required Substantial Supervision for a period of at least the last 90 consecutive days for protection from threats to health and safety due to permanent Severe Cognitive Impairment.
- Re-certification is required for each additional annual request.

**C. What benefits are available under the Chronic Illness Death Benefit Advance Rider?**

This rider provides, upon request, an advance of a portion of the death benefit (accelerated death benefit) when We receive written proof that the Insured has been certified by a Physician as Chronically Ill and conditions of the rider are satisfied.

Annual maximum and minimum accelerated death benefit amounts as well as the Maximum Lifetime Accelerated Death Benefit Amount are stated in the policy. Benefit payments will be paid as a lump sum.

The resulting death benefit and Face Amount after an Accelerated Death Benefit Payment is made cannot be less than the greater of \$10,000 and the Minimum Residual Death Benefit stated in the policy. Since the Accelerated Death Benefit Proceeds are paid prior to death, the payment You receive will be reduced by a Reduction Factor and will be less than the amount accelerated.

**D. What is the premium for the Chronic Illness Death Benefit Advance Rider?**

No additional premium is charged for this rider.

**E. What is the administrative expense fee?**

An administrative fee of \$150 will be charged per claim.

**PLEASE READ THE FOLLOWING SECTIONS CAREFULLY**

**F. How will taking an Accelerated Death Benefit Payment affect my policy?**

Any benefit paid under this rider will reduce the policy's death benefit and policy values, which include, but are not limited to, the Accumulated Value and Surrender Value. A portion of the accelerated death benefit will be used to repay any loan indebtedness proportionately.

If attached to Your policy, the following riders will be terminated before the Accelerated Death Benefit Proceeds are paid:

1. Any Increase option riders. Any pending Face Amount increases due to these riders will be cancelled.
2. Any change of insured rider.

Future death benefit option charges will not be allowed once an accelerated death benefit is processed. Requested Face Amount increases or decreases as described in the Adjustment Options section of Your policy are no longer allowed.

**G. How are the policy expenses and charges determined for my policy following the payment of an accelerated death benefit?**

Policy expenses and charges will be based on the reduced policy values following payment of an accelerated death benefit. Premiums may still be required to keep the policy in force.

**H. Are there tax consequences?**

The Chronic Illness Death Benefit Advance Rider (Accelerated Death Benefit) is intended to qualify for favorable tax treatment. However, the receipt of an accelerated death benefit may be taxable. Before You make a claim for an accelerated death benefit, You should seek assistance from Your personal tax advisor.

The rider is subject to state variations and availability. See the rider for full details.

**Exhibit 28      Budget Narrative**

**80% of Student Tuition Allotment**

In our budget calculation, we used only 80% of per student tuition allotment. We assumed that the remaining 20% will be applied to in-kind (buy back) services; superintendent, officer in charge of the charter school, monthly accounting service, annual CPA audit, IEP specialist, transportation for students in IEP and homeless shelters, part-time ESOL teacher, part-time G/T teacher, etc., and others.

<b>School Administration</b>				
<b>Administration</b>	<b>2023-2026 Hourly Rate</b>		<b>2026-2027</b>	
	<b>Hourly Rate</b>	<b>Benefit</b>	<b>Hourly Rate</b>	<b>Benefit</b>
Principal	\$50	30% of Wage	\$53	30% of Wage
Ass. principal	(PT in 2024) \$40	30% of Wage	(FT in 2025) \$43	30% of Wage
Staff (secretary)	\$25	30% of Wage	\$27	30% of Wage
<b>Instructional Staff</b>	<b>Hourly Rate</b>	<b>Benefit</b>	<b>Hourly Rate</b>	<b>Benefit</b>
Montessori teachers	\$28	30% of Wage	\$33	30% of Wage
PE teacher	\$28	30% of Wage	\$31	30% of Wage
ART teacher	\$28	30% of Wage	\$31	30% of Wage
Music teacher	\$28	30% of Wage	\$31	30% of Wage
Nurse	\$28	30% of Wage	\$31	30% of Wage
ESOL part-time teacher	\$28	30% of Wage	\$33	30% of Wage
GT part-time teacher			\$33	30% of Wage
Instructional Assistant	\$20	30% of Wage	\$22	30% of Wage
Substitute teacher	\$20	30% of Wage	\$22	30% of Wage
Custodian	\$22	30% of Wage	\$22	30% of Wage
Security guard	\$30	30% of Wage	\$33	30% of Wage

### Special Classroom Furniture

Student Assessment	About \$216/per student/year for assessment record (Montessori Compass)
Study Island	About \$240/per student/year for common core aligned online contents
Music Room	\$10,000 for piano and other instruments
Art Room	\$10,000 for art supplies
GYM	\$65,000 for one 9' X 5' Video Wall, \$5,000 for thirty 4' X 4' floor Mats
Info. technology	\$400 monthly internet service
Computer supplies/repair	\$1000 PC for each of total principal, administrative secretary, 6 homeroom teachers, 3 special teachers, 3 instructional assistants, 1 ESOL teacher, security guard (total 16 PCs) + 180 OLPC (One Laptop Per Child)
<b>Textbooks</b>	
Junior Great Anthologies	\$20 per anthology, 3 anthologies per year / per student
Teacher Manual	\$120 per teacher manual for 3 anthologies / per year
Brain Quest	\$7/2 books/ per student in a year
Highlight	\$62/2-year (24 issues) subscription special/ per student
Battle of Books list	For Kindergartners **2 pictures per day for 300 days total 600 books/ \$7 per book average For 1 <sup>st</sup> Graders **2 easy chapter books per day /300 days/ total 600 books/ \$7 per book average

### Business Service

Advertising	\$65,664 ½ page announcement at Columbia Flyer and Howard County Times each twice a month for 24 months
Public relations/marketing	\$63,947 post cards(4.5X6) to families with 4 & 5 years old in target zip codes Once a month for 24 months \$1500 website (up to 15 pages) with blog management @\$100 monthly
Insurance-general liability/building	\$2000 monthly general liability and contents insurance in the first year of the school. Monthly premium will be increased each year
Fees and membership	\$250 Yearly membership for Maryland Association of Public Charter Schools \$6018 Yearly membership for American Montessori Association (school + teachers)

Office supply	\$6400 stamps, papers, stationaries, etc.
<b>Purchase management services</b>	
<b>Expenses</b>	<b>5% of monthly tuition allotment in the 1<sup>st</sup> year for the following services</b>
	\$1000 Per project retainer fee for grant writer
	\$40 hourly, 2 full days per week for compliance officer
	\$25 8 hours, 5 days per week for After School director
	~\$700 D & O general liability insurance and contents insurance
	Travel, IT, telephone, etc.

### Operation and Maintenance

Custodian	For first 2 years @\$20/hour full time employee PLUS 30% of the wage benefit. On the third year @\$22/hour PLUS 30% of the wage benefit
Security guard	For first 2 years @30/hour full time employee PLUS 30% of the wage benefit On the third year, @\$33/hour PLUS 30% of the wage benefit

### Physical Rent

Rent	•Monthly \$24,000 rent
Utilities	Monthly \$2000 for both water and electricity

### Students Services (Nurse Room)

List	Quantity	Cost	List	Quantity	Cost
First aid kit:	4	25	Epipen		400
Bedding	2	30	Scale		40
Thermometer	2	30	Ice Packs		20
Glucometer	2	20	Refrigerator		400
Wheelchair	2	300	Nurse Ready Room		5000
Total					<b>\$6265</b>

NOTE: Items Included in the Nurse Ready Room: couch, stool, side chair, dual cabinet, steel trash bin

## F. Exhibit 29 Charter School Board of Directors - Forms for Section B.1-A

### Proposed Charter School Board of Directors<sup>(1)</sup>

		<b>Disclosure</b> Yes or No
<b>Address</b>	<b>Phone</b>	
Name <b>Sue Wagner</b> (a.k.a Geum Wagner)	Title President	Yes
Address 4041 Forest Park Ave. Saint Louis, MO 63108	Phone 443-812-3266	
Name <b>Spear Lancaster</b>	Title Vice President	Yes
Address 1188 Bacon Ridge Rd. Crownsville, MD 21032	Phone 443-572-1999	
Name <b>Don Frazier</b>	Title Treasurer	Yes
Address 211 East Baltimore St. Taneytown, MD 21787	Phone 443-867-6809	
Name <b>Brian Park (a.k.a Se Park)</b>	Title Board at Large	Yes
Address 8012 Roland Court, Elkridge, MD 20175	Phone 443-928-5279	
Name <b>Jaqueline Yates</b>	Title Board at Large	Yes
Address 46 Poplar Point Rd, Edgewater, MD 21037	Phone 301-922-8020	
Name	Title	Yes or No
Address	Phone	
Name	Title	Yes or No
Address	Phone	
Name	Title	Yes or No
Address	Phone	
Name	Title	Yes or No
Address	Phone	
Name	Title	Yes or No
Address	Phone	
Name	Title	Yes or No
Address	Phone	

**Important** – Each person listed as a proposed member of the Board of Directors of the Charter Operator must complete a Disclosure Form (Appendix N). The completed forms must be included in Section B-1 of your application.