

# Bloom Academy



## Business Plan

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## Table of Contents

<b>I. Executive Summary .....</b>	<b>4</b>
A. Overview .....	4
B. Mission Statement .....	4
C. Vision Statement .....	4
<b>II. Description of Bloom Academy, Part 1 .....</b>	<b>4</b>
A. Legal Entity .....	4
B. Governance and Organizational Structure .....	4
C. Type of Center .....	6
D. Nondiscrimination Policies .....	6
<b>III. Research and Market Analysis .....</b>	<b>6</b>
A. Education Issues and Trends .....	6
B. Local and Regional Centers Similar to Bloom Academy .....	13
C. Why Bloom? .....	14
1. How Bloom Will Address Education Issues and Trends .....	14
2. Target Market Identification .....	17
D. Why Families are Choosing Self-Directed Education .....	17
<b>IV. Description of Bloom Academy, Part 2 .....</b>	<b>18</b>
A. Core Principles .....	18
B. Curriculum .....	19
C. Instruction .....	19
D. Admissions Procedure and Checklist .....	21
E. Academic Calendar .....	21
F. Methods for Recording Child Achievements .....	21
G. Essential Features and Services .....	23
H. Meals .....	25

I. Transportation .....	25
<b>V. Location and Facility .....</b>	<b>25</b>
<b>VI. Management and Personnel .....</b>	<b>26</b>
A. Background and Experiences of Full-Time Personnel .....	26
B. Directoral Materials .....	28
1. Volunteer Guide .....	28
2. Safety Procedures .....	28
C. Quality Assurance: Center and Staff Evaluation .....	29
1. End-of-Session Family Surveys .....	29
2. End-of-Session Child Surveys .....	29
3. Volunteer Surveys .....	29
4. Total Program Review .....	29
<b>VII. Financial Plan .....</b>	<b>29</b>
A. Overview .....	29
B. Operating Budget .....	30
C. Budget/Financial Assumptions Worksheet .....	30
D. Projected Balance Sheet .....	31
E. Pricing Strategy for Tuition and Fees .....	31
F. Financial Aid Programs .....	31
<b>VIII. Appendix .....</b>	<b>33</b>

## I. EXECUTIVE SUMMARY

### A. Overview

Bloom Academy is a self-directed learning center that believes school is not the only place a child can receive an education. It is open to children ages 5-11 and will operate 5 days a week following the CCSD academic calendar, and will be available to families of all socioeconomic backgrounds. Kids who join Bloom Academy will, with the help of our staff, be registered as homeschoolers in the state of Nevada and, therefore, will not be attending public school. We'll follow no curriculum or prescribed grade levels nor will we give assessments or grades. Instead, staff will be available to offer support or resources as the students spend their time either pursuing their own independent studies, participating in optional workshops based on their interests, developing essential skills, contributing to their community, or playing.

### B. Mission Statement

To celebrate and nurture the natural curiosity of every child through self-directed education.

### C. Vision Statement

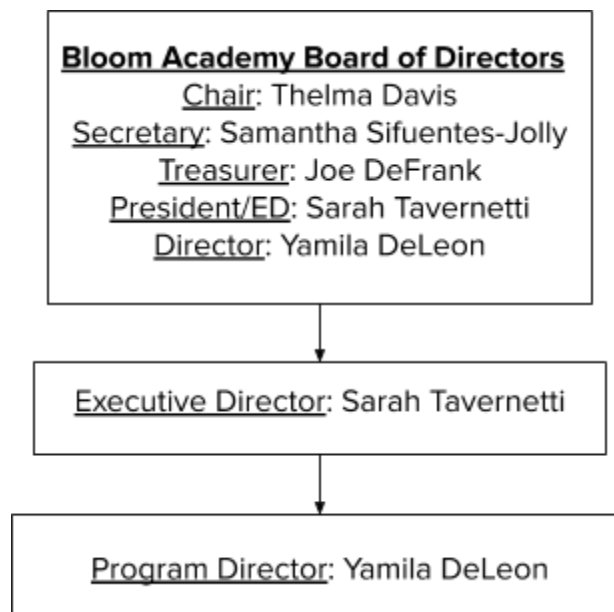
A world where every person has the will and ability to become everything they are capable of becoming.

## II. DESCRIPTION OF BLOOM ACADEMY, PART 1

### A. Legal Entity

Bloom Academy is a 501(c)(3) approved nonprofit corporation that provides an alternative to conventional schooling to children ages 5-11.

### B. Governance and Organizational Structure



The roles and responsibilities of the Board of Directors, Executive Director, and Program Director include, but are not limited to, the following:

#### Board of Directors

Helping to create the center's bylaws and ensuring they are consistent with applicable state laws and nonprofit regulations, supporting the Executive Director and assessing her performance, approving an annual budget, overseeing financial accountability, ensuring that, in broad terms, the organization is fulfilling its mission, determining, monitoring, and strengthening the organization's programs and services, enhancing the organization's public standing, ensuring legal and ethical integrity and maintain accountability, and believing in and being an advocate of the philosophy of Bloom Academy.

#### Chair of the Board

Ensuring the board is functioning effectively and meeting high standards for effective governance, holding the board accountable for executing key board functions, facilitating all meetings of the board and other meetings or events as necessary, developing board meeting agendas in partnership with the Executive Director that reflect the center's and board's priorities, driving strategic conversation and decision making, and keeping the board's work focused on the goals, participating in regularly-scheduled check-ins with the Executive Director to discuss strategic issues, monitor progress toward goals, and identify opportunities where she needs support from the board.

#### Secretary of the Board

Recording the minutes for each board meeting, making sure the board adheres to open meeting laws and other legal requirements, providing notice of board meetings to all board members, keeping all legal and official documents up-to-date, maintaining all the books and records of the organization, assuming the responsibilities of the chair in the absence of the board chair.

#### Treasurer of the Board

Ensuring that all members of the board fully comprehend the financial matters of the organization and receive reliable and timely information regarding those matters, working with the Executive Director and the Chair in leading the development of an annual budget and presenting the budget to the full board for approval, keeping all records of the organization's accounts current, overseeing and reviewing the annual audit process.

#### Executive Director

Overseeing the administration, programs, and strategic planning of the organization, leading in a manner that supports and guides the organization's mission, meeting with the Board of Directors regularly to keep them informed on operational issues and work with

them to create strategic solutions to complex challenges, developing resources sufficient to ensure the financial health of the organization, working with the Board and staff to ensure that the mission is fulfilled through programs, strategic planning, and community outreach, overseeing and implementing appropriate resources to ensure that the operations of the organization are appropriate, recruiting members and volunteers, attending community events in an effort to build and maintain positive relationships.

#### Program Director

Working with the Executive Director to create and implement workshops, events, and policies, monitoring the effectiveness of the center and making adjustments as necessary, aiding in the recruitment of members and volunteers, assisting with the securing of funds, donations, and grants to meet the budgetary requirements, attending community events in an effort to build and maintain positive relationships.

### **C. Type of Center**

Bloom Academy is a self-directed learning center which aims to serve as an alternative to conventional schooling. Children who attend Bloom Academy will be registered as homeschoolers in the state of Nevada.

### **D. Nondiscrimination Policy**

Bloom Academy admits children of any race, color, religion, gender, disability, sexual orientation, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to children at the center. This public benefit organization does not discriminate on the basis of race, color, religion, gender, disability, sexual orientation, or national and ethnic origin in administration of its educational policies, admissions policies, scholarship and financial aid programs, employment policies, or election of officers or membership.

## **III. RESEARCH AND MARKET ANALYSIS**

### **A. Education Issues and Trends**

In order to create an alternative that did not inhabit the same detrimental components of conventional school, research was done on current issues and trends in education.

#### Classroom Size

Large class sizes inhibit the level of student engagement and decrease the opportunity for teachers to better tailor their instruction to the students in the class. Due to increasingly limited resources for public schools, reducing class size may not be a priority and school systems may have no choice other than to allow class sizes to become larger. Several research studies support the notion that smaller class sizes provide both long and short-term benefits to both students and teachers. The benefits of reducing class sizes are particularly significant for lower-income students and children of color, who experience

gains two to three times larger when in smaller classes.<sup>1</sup> According to evidence from Tennessee's Student Teacher Achievement Ratio (STAR) randomized experiment, students who were assigned to small classes, 13-17 students instead of 22-25 students, "...did better than their school-mates who were assigned to regular-sized classes across a variety of outcomes, including juvenile criminal behavior, teen pregnancy, high school graduation, college enrollment and completion, quality of college attended, savings behavior, marriage rates, residential location and homeownership." In addition, smaller class sizes enhance the development of "non-cognitive" skills like motivation, persistence, and self-esteem which are all linked to success in school and in life.<sup>2</sup>

According to the National Center for Education Statistics data, the student-to-teacher ratio in Nevada rose from 18.3 to 21.2 between 2008-2015 school years. In 2018, Nevada was reported to have the largest student-to-teacher ratio in the nation for the second year in a row, averaging at 25.86 students per teacher in 2017.<sup>3</sup>

### Poverty

Studies show that students who do not get enough food or sleep are less likely to perform at their full academic and personal potential. Poverty reduces a child's readiness because it can lead to poor physical health and motor skills, diminishes a child's ability to concentrate and remember information, and reduces attentiveness, curiosity, and motivation. Children living in poverty are also exposed to several disadvantages that children not living in poverty experience; all of which affect their overall development, such as exposure to toxins, lack of food and/or sleep, lack of child-care and attention, and lack of health insurance. A deficiency of these basic and psychological needs are linked to high levels of stress hormones that contribute to physical damage such as hypertension, heart disease, and diabetes. On a psychological level, it can lead to depression, alcohol and drug abuse, violence, and other behaviors that put their well-being, in addition to the well-being of others, at risk. It can also stunt a child's brain development which affects their ability to focus, think, and study. As children living in poverty grow into adults, they do not have the skills necessary to become self-sufficient and contribute to their world.

Stanford University researcher, Sean Reardon, found that areas in the United States that have greater income gaps between high- and low-income families also usually had the greatest achievement gaps between high- and low-income children. Data collected from the National Assessment of Educational Progress (NAEP) in 2011 showed that a group of fourth-graders who were eligible for free or reduced-price lunch had reading achievement scores 29 points lower than those who were not eligible. In order to qualify for reduced-price or free meals, a family's income must be in between 130 and 185 percent of the poverty line. Reading to young children has been proven to be a key factor in helping children acquire essential literacy and language skills. In 2016, the percentage of children

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<sup>1</sup> Leonie Haimson and Katie Donnelly of Class Size Matters, "Summary of Class Size Reduction Research", December 2016.

<sup>2</sup> Thomas Dee and Martin West, "The Non-Cognitive Returns to Class Size," Educational Evaluation and Policy Analysis, March 2011.

<sup>3</sup> National Education Association Rankings and Statistics, "Rankings of the States 2017 and Estimates of School Statistics 2018", April

ages 3-5 who were read to three or more times a week by a family member with incomes 100%-199% above the poverty level was 75% while the percentage of those in families with incomes below the poverty level was 71%.<sup>4</sup>

Data collected from the Center for American Progress in 2017 showed 18.2% of children under 18 in Nevada were living in poverty. According to the National Center for Education Statistics, during the 2016-2017 school year, 60% of students enrolled in public schools in Nevada were eligible for free or reduced-price lunch.

### Technology

Over the last decade, children's use of technology has increased significantly which is causing parents, teachers, and others to question whether or not children are being positively or negatively impacted; fears such as addiction, lack of social skills, and inaccurate brain development have been discussed. Although there have been several studies done to help determine an answer to this predicament, scientists, psychologists, researchers, and more have explained that figuring out whether or not technology has an impact on the mental, social, or physical well-being of a child is much more complex. Some factors that need to be considered are whether or not the child has strong social relationships outside of technology, what the child's socio-economic conditions are, whether the child has an addictive disorder, etc. It seems that what matters more than the amount of time spent using technology is the content and activities in which they are participating.

Some benefits of technology are obvious, such as the unlimited amount of information that can be found which aids in the process of self-directed learning as well as the ability to communicate and stay connected with people outside of your community, while others are not; such as the ability to exercise cognitive skills like pattern detection, hand-eye coordination, and hypothesis construction.<sup>5</sup> There have been several studies done that indicate that video games provide several opportunities for children to explore identity development as well as cognitive social challenges. In a 2013 study done with over 120,000 15-year-old children by Dr. Andrew Przybylski at the University of Oxford, it was found that watching tv and movies or using computers had a positive impact on mental well-being when done less than 4 hours a day, however once it exceeded that amount of time, a small negative impact was seen. In 2017, 6000 children ages 12-18 were studied and those with low-quality friendships reported a reduced amount of self-reported feelings of depression when socializing with others online versus the increased amount of self-reported depression they reported after spending hours "just surfing"<sup>6</sup>; confirming how long children use technology may not be as important as what they use it for. In another

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<sup>4</sup> U.S. Department of Education, National Center for Education Statistics, "Family Reading to Young Children", 2016.

<sup>5</sup> Stixrud, William R., et al. *The Self-Driven Child: The Science and Sense of Giving Your Kids More Control Over Their Lives*. Penguin Books, 2019.

<sup>6</sup> Office of Research- Innocenti, Daniel Kardefelt-Winther, UNICEF, "How does the time children spend using digital technology impact their mental well-being, social relationships and physical activity?", December 2017.

study done by Dr. Andrew Przybylski on children ages 10-15, he found that playing video games for less than one hour a day was associated with many benefits, such as “higher levels of prosocial behavior and life satisfaction, as well as lower levels of conduct problems, hyperactivity, peer problems, and emotional problems.”<sup>7</sup> Children playing 1-3 hours of video games a day saw no effects while those who spent more than half of their daily free time on video games saw some negative effects.

Some of the negative aspects of the abuse of technology is stress due to the pace of what can be accomplished with technology, an increase in blood pressure, a decrease in sense of well-being, deprivation of sleep, exercise, and face-to-face social interaction, as well as a decrease in empathy.<sup>5</sup> The content to which children are exposed to can also affect the overall well-being of the brain. Certain video games mimic “the kinds of sensory assaults humans are programmed to associate with danger. When the brain senses danger, primitive survival mechanisms swiftly kick in to provide protection from harm. This response is instantaneous; it is hardwired in our genes and necessary for survival. Keep in mind that the threat does not have to be real- it only needs to be a perceived danger for the brain and body to react.”<sup>6</sup> When our bodies are in “fight or flight” mode, it causes certain neurotransmitters to be released which sends signals to the adrenal glands. If stress is prolonged, the adrenal gland secretes cortisol which can impair and eventually kill cells in the hippocampus which is where memories are created and stored. The hippocampus is also the part of the brain that can help turn off these stress responses by being able to separate a past situation from the current one. Children who experience this type of response too often are at high risk of a reduction of higher brain functions.

In his article, “Time for a View on Screen Time,’ Aric Signman reveals that by the time an American child is seven, they have spent the equivalent of one full year in front of a screen. According to the Nevada Kindergarten Health Survey done in May 2019, 7.6% of children entering Kindergarten in the 2018-2019 school year played 3 hours or more of computer/video games per school day, as compared to 7.2% from the previous school year. The study also showed that 17.7% of children entering Kindergarten in the 2018-2019 school year watched 3 hours or more of television per school day as compared to 17.3% from the previous school year.

### Standardized Testing

Throughout the 1990s and in an effort to hold schools, students, and teachers accountable for their achievement, state after state began implementing educational standards that were enforced by recurrent standardized testing. Then, in 2002, the No Child Left Behind Act (NCLB) was enacted which required every state to test every student annually for which then each school was rated and judged. NCLB has now evolved into the Every Student Succeeds Act (ESSA). ESSA still mandates annual testing but gives schools more flexibility on how they test. The National Research Council conducted a nine-year

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<sup>7</sup> Office of Research- Innocenti, Daniel Kardefelt-Winther, UNICEF, “How does the time children spend using digital technology impact their mental well-being, social relationships and physical activity?”, December 2017.

study beginning in 2002 led to the conclusion that the emphasis on testing produced little learning progress but caused notable harm. This is due to the fact that since these standardized tests have become the major indicator of student learning, achievement gaps, and teacher and school quality, schools are feeling the pressure to make sure test scores increase.

One consequence of the pressures of standardized testing is teachers narrowing the curriculum and teaching to the test. The focus of their instruction is less on the child as an individual, and more on whether or not they can perform on “grade-level”. Instead of spending their time connecting with their students and learning content that is meaningful and applicable to the students’ daily life and future, teachers are busy collecting and analyzing data associated with the tests, grouping students according to their test performance, and developing assignments and curriculum that align with the results of the test, versus what they know to be true of their students. Another consequence, and arguably the most important, is that vital life skills such as conscientiousness, sociability, and perseverance are being pushed aside to make room for only cognitive dimensions; and even when students are being instructed on cognitive skills, it is rare that teachers have the time to dig deeper into the content which makes it difficult for students to connect with their learning and be able to apply it to new situations.<sup>8</sup> Research shows that GED recipients perform about as well as high school graduates on standardized tests but have much worse life outcomes because they often lack these important qualities and skills.<sup>9</sup>

There are currently 10 standardized assessments that have been adopted by the Nevada Board of Education and State Legislature that, according to the State of Nevada Department of Education website, “effectively prepare and assess students’ readiness for success in a global 21st century.”

### Student Mental Health

Too many young children are experiencing unnecessarily high amounts of stress which can lead to a variety of physical and mental complications. In their book *The Self-Driven Child*, William Stixurd, PhD and Ned Johnson state, “...chronically stressed kids routinely have their brains flooded with hormones that dull higher brain functions and stunt their emotional responses. Parts of the brain that are responsible for memory, reasoning, attention, judgment, and emotional control are dampened and eventually damaged. Over time these areas can shrink, while parts of the brain that detect threats grow larger. Ultimately, an overactive stress system makes a child far more likely to develop anxiety disorders, depression, and a host of other mental and physical problems.” From 1960 until 2002, high school adolescents and young adults were five to eight times more likely to experience symptoms of anxiety disorder than young people were during the times of World War II and the Great Depression. This is thought to be because of a shift in culture

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<sup>8</sup> Pellegrino, James W. *Education for Life and Work: Developing Transferable Knowledge and Skills in the 21st Century*. National Academies Press, 2012.

<sup>9</sup> “How Standardized Testing Damages Education (Updated July 2012).” *FairTest*, July 2012, [fairtest.org/how-standardized-testing-damages-education-pdf](http://fairtest.org/how-standardized-testing-damages-education-pdf).

that has glorified the value of extrinsic goals such as money, physical attractiveness, and status versus community and actually finding meaning in life. When the goals and motivation are extrinsic, rather than intrinsic, children learn that their future is determined by external factors, therefore, they feel powerless, passive, and out of control. When kids feel they aren't able to take control of their own lives, that is what leads to anxiety, difficulty managing anger, and self-destruction.<sup>10</sup> Knowing this, we think about how often children feel powerless or not in control of their own lives. When at conventional school, they are typically told where to sit, what to learn, when to use the bathroom, how to walk in the hallways, what to eat, when to eat, when to play, what to say. There are very few opportunities presented that let children make decisions for themselves. Science has proven that a small experience of control will activate the prefrontal cortex in the brain which helps it respond effectively to stress and decision-making. "The brain develops according to how it's used. This means that by encouraging our kids- and requiring our adolescents- to make their own decisions, we are giving them invaluable experience in assessing their own needs honestly, paying attention to their feelings and motivations, weighing pros and cons, and trying to make the best possible decision for themselves. We help them develop a brain that's used to making hard choices and owning them... By giving your five-year-old the ability to wear clashing clothes if she chooses, you will be helping her to cope better in every situation, including those she can't control." (William Stixrud, Ph.D, *The Self-Driven Child: the Science and Sense of Giving Your Kids More Control over Their Lives*, 2018)

According to the 2016 National Survey of Children's Health (NSCH) 7.4% of children aged 3-17 years (approximately 4.4 million) have diagnosed anxiety and 3.2% of children aged 3-17 years (approximately 1.9 million) have diagnosed depression. The rate of children ever having been diagnosed with either anxiety or depression among children aged 6-17 years has increased from 5.4% in 2003 to 8.4% in 2011-2012. It is estimated that in a given year, about 118,900 children in Clark County School District are in need of mental health services and, of those kids, about 40,000 suffer from serious mental health and behavioral conditions such as anxiety and depression.<sup>11</sup>

### Discipline/School-to-Prison Pipeline

In the United States, the school-to-prison pipeline is the excessive likelihood of minors and young adults from disadvantaged backgrounds to become incarcerated due to progressively rigid school and municipal policies. In an effort to keep schools safe and provide the most effective learning environment for the students, many schools have implemented "zero tolerance" policies which impose a suspension from school for a broad array of school code violations, no matter how minor, unintentional, or subjectively defined they may be. In their report, Suspended Education: Urban Middle Schools in Crisis, Daniel J.

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<sup>10</sup> Twenge, Jean *It's Beyond My Control: A Cross-Temporal Meta-Analysis of Increasing Externality in Locus of Control*. 1960-2002.

<sup>11</sup> Denby, R.W., Owens, S.D., Kern, S. *How are the children: Challenges and opportunities in improving children's mental health*. Lincy Institute, 2013

Losen, J.D. and Russell Skiba, Ph.D. state, “Concerns about lost instructional time, as well as other possible harmful side effects from suspension, are amplified by consistent findings that AfricanAmerican and Latino youth are overrepresented in school suspensions and that the increased use of suspension has been largest for poor and minority children. A review of national suspension rates since the early 70’s for K-12 public schools reveals a substantial increase in the use of suspension for students of all races, as well as a concomitant increase in the racial discipline gap.” Their study was focused on middle school students because there has been research that suggests that the consequences of suspension in middle school are more significant. They also cite a study done by Robert Balfanz of Hopkins University that reports students who were most at risk of incarceration were distinctly identifiable and had severely struggled while in middle school. He reported that the average time spent in middle school by a ninth grader who had been incarcerated was only 58%. Fights or physical aggression were found to be the most common reasons for suspension followed by abusive language, issues with attendance, disobedience, disrespect, and classroom disruption.<sup>12</sup> This leads to the question of whether frequent suspension is an effective disciplinary tool that can help keep schools safe and productive while also helping said child learn from their behavior.

There is no data showing that out-of-school suspension or expulsion reduce rates of disruption or improve school climate; indeed, the available data suggest that, if anything, disciplinary removal appears to have negative effects on student outcomes and the learning climate.<sup>13</sup> It was actually found that schools with higher rates of school suspension have lower ratings in academic quality as well as poorer outcomes on standardized tests. A study done by the Problem Solving & Response to Intervention Project found that the chances of succeeding academically after being suspended one time are a 16% dropout rate, a 23% reduction in graduation rate, a 19% reduction in attendance and over a 50% rate of reduction of perseverance. Besides lowering chances of academic success, there are other repercussions of suspension from school such as lack of trust between students and adults, a higher chance of getting arrested, as well as the risk of depression, aggression, and economic hardship. An non-profit organization called Fight Crime: Invest in Kids stated, “While school safety must be maintained and truly dangerous students removed from the school community as appropriate, suspension and expulsion often provide troubled kids exactly what they do not need: an extended, unsupervised hiatus from school that increases their risk of engaging in substance abuse and violent crime”

According to the District Accountability Report provided by Clark County School District, 11,264 students in the school district were suspended for serious offenses such as bullying, fighting, or possession of alcohol or controlled substances. There is no data found to show how many students have been expelled for less safe offenses such as disrespect or classroom disruption.

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<sup>12</sup> Losen, Daniel, and Russell Skiba. *Suspended Education: Urban Middle Schools in Crisis*. Southern Poverty Law Center.

<sup>13</sup> American Psychological Association Zero Tolerance Task Force. (2008). Are zero tolerance policies effective in the schools? An evidentiary review and recommendations. *American Psychologist*, 63, 852-862.

## **B. Local Alternatives Similar to Bloom Academy**

Currently, there are no self-directed learning centers in Las Vegas, NV. There are a few schools, co-ops, and organizations that share similar qualities but have significant differences in either philosophy or operations.

### 9th Bridge School

A project-based preschool and private school for children 12 months- 4th grade.

- **Similarities:** Believes an educational environment should aid in the development of social/emotional skills and fundamental skills such as decision making and persistence, believes learning should be “student-inspired, inquiry-driving, and experiential”, project-based, values the development of critical thinking and believes children should be able to solve real-world situations and contribute to the world.
- **Differences:** Children are separated according to age, prescribed curriculum all children must follow, available to children as young as 12 months, children must attend five days a week, tuition for the Elementary Program (including all fees) is \$13,400 annually, report cards with grades given.

### Mojave Springs School

An early childhood and elementary school inspired by the philosophy of Rudolf Steiner and Waldorf Education.

- **Similarities:** Believes a teacher’s role is to facilitate and be a role model for love and respect of other beings and nature as well as nourish the interests of the children, focus on the development of the whole child, classes are mix-aged.
- **Differences:** Mandatory 5-day, full-day attendance, tuition for the full year \$13,900, implement a Waldorf curriculum.

### Joy Academy

A faith-based, non-profit school for grades K-12.

- **Similarities:** Values hands-on learning, contributing to their community, and that children should have a say in their learning, offer a discount for siblings, offer a Community Outreach program in which high-school children are engaging with the world outside of the classroom, ask that parents volunteer their time and resources as they are able to, instead of using the standard A-F grading system, children conference and reflect on their work with their teacher.
- **Differences:** Faith-based, implement a Waldorf inspired-curriculum, children grouped according to age, tuition for the full year \$6,800 for kids grades 1-8.

### Innovation Academy

A Montessori school for grades K-8.

- **Similarities:** Supports physical, social, cognitive, and emotional development, creates more opportunities for children to go on field trips, values collaboration and critical thinking,

works to build a cooperative partnership between the child, their family, the school, and their community.

- **Differences:** Montessori based, implements a S.T.E.M curriculum, teaches the Clark County District K-8 Common Core State Standards and uses programs to teach said standards such as enVision Math and McGraw-Hill Social Studies, children grouped according to age, tuition for the full year \$7,200.

#### Rainbow Dreams Academy

A charter school for grades K-8.

- **Similarities:** Encourage diversity and cultural appreciation, dedicated to providing education to children of all socio-economic backgrounds.
- **Differences:** Believe that challenging academic curriculum with a focus on early childhood literacy will help bring educational success to children, teaches the Clark County District K-8 Common Core State Standards, uses data collected from standardized assessments to guide instruction and develop individualized child learning, issues report cards, uses suspension as a disciplinary action, children grouped according to age, no tuition.

#### Future Makers

A for-profit organization dedicated to providing equal access to supplemental education for children and families.

- **Similarities:** Offers workshops taught by members in the community, encourages children to become makers and young entrepreneurs, organizes opportunities for children to sell their products to the public.
- **Differences:** Used as a supplement to education rather than an alternative, offers workshops for kids ages 0 and up, price depends on the package chosen but varies from \$15-\$125 a month.

### **C. Why Bloom?**

#### **1. How Bloom Will Address Education Issues and Trends**

Bloom Academy was created with the intent of providing an alternative to conventional schooling. Due to this, the staff and Board of Bloom Academy have developed ways to address the current issues in Education.

#### Classroom Size

Any workshops or classes we offer will be optional for the children; if they are interested in what is being offered, then they can choose to attend. Since our workshops are attended based on interest and we recognize that each child's interests vary, the class sizes of the workshops will never meet the size of the classes in conventional school. Classes will typically be capped off at around 10 children.

### Poverty

Bloom Academy believes that every child, regardless of their socio-economic background, should be able to attend Bloom Academy if they feel that is where they will be the most successful. In addition to providing a variety of financial aid options and due to our small size and emphasis on relationships and connection, the staff at Bloom Academy will be able to monitor the well-being of each child and help to provide resources within the community that will help support the child and his or her family. Since Bloom Academy will not operate under the pressures of time, standards, and standardized testing data, children will be free to spend their time at the center the way they feel they need to; whether it be taking a nap because they weren't able to get a good night's rest at home or seeking emotional support from a staff member. At Bloom Academy, we will listen to the needs of the child to ensure that they are being taken care of physically, mentally, and emotionally. Bloom Academy also strives to help children develop the skills necessary to become self-directed and self-sufficient; providing endless opportunities to learn practical skills like cooking or applying for jobs, as well as life skills such as coping with stress and navigating through difficult emotions so that they may gain the confidence and capability to create a better life for themselves.

### Technology

At Bloom Academy, we believe that technology, when used appropriately, is a wonderful and enriching tool. We also believe that kids need and deserve more responsibility and should be given opportunities to learn how to self-regulate when it comes to the use of technology. With our partnership philosophy and our goal of aiding in the creation of self-disciplined children, the staff and children of Bloom Academy will decide how to handle technology as a community. We, as the staff, want to make sure children are making the most informed decision possible so we will explain the research surrounding the overuse of technology as well as our perspectives, concerns, etc. Should concern arise from children, staff, or parents regarding our technology policy that has been decided upon, we will address it and revise as necessary while keeping the end-goal in mind: helping children learn how to self-regulate their use so that they may. We are aware that a portion of our children will be coming from a learning environment or household where they have not felt the freedom of being able to make their own decisions in regards to how they choose to spend their time. Due to this, we acknowledge and embrace the time it will take for a child to adjust to Bloom's environment and the temptation children will have to spend the majority of their time in any one activity, including technology. In order to help children self-regulate their use of technology, the staff at Bloom Academy will model responsible use of technology, will seek to understand why it is important to the child, will provide opportunities for the child to get outside, will

inform and make suggestions on how the child can self-regulate, and will create a solution with the child instead of for the child.

### Testing

Currently, Nevada does not require homeschooling children to partake in standardized tests. Due to this, children who attend Bloom Academy will not be required to take the state standardized tests. Once Bloom Academy becomes open to teens, we will offer resources and support by helping them prepare for necessary tests. For example, guided practice for entrance examinations to college (ACT/SAT), as well as the military's knowledge/skills tests, applications for apprentice programs, GED tests, and other necessary assessments in order for the child to move forward will be made available.

### Student Mental Health

Besides a healthy sense of control, children also need a learning environment that is conducive to their physical, emotional, and mental development. "Students learn and perform best in an environment that offers high challenge and low threat- when they're given difficult material in a learning environment in which it is safe to explore, make mistakes, and take the time they need to produce good work. When students know it's all right to fail, they can take the kinds of risks that lead to real growth. They can develop brains that are capable of performing at a high level, and of being happy." (William Stixrud, Ph.D, *The Self-Driven Child: the Science and Sense of Giving Your Kids More Control over Their Lives*, 2018) Due to the fact that the children at Bloom Academy will not feel the pressures and restrictions of time, assessments, and a set curriculum, they will be free to learn what they want when they feel it is necessary, which will provide them with ample amounts of opportunities to explore, make mistakes, and practice decision making all while knowing that they have the support of the Bloom Academy staff, should they need it. When faced with decision making, we will make it top priority to ensure that every child understands that we trust them to make a good decision and that we will not force them to do something they do not want to do; ultimately, it will be their choice and we also want to make sure that they make the best and most informed decision possible, therefore we are there to support them as they work through making a choice. Due to our small size, we will be able to build relationships with each child so that we are able to recognize when he or she is feeling distressed or in need of assistance. We will be able to help the child work through strategies of dealing with stress and other emotions that may seem overwhelming. We will also be able to help find resources for families who feel that help from a professional is needed.

### Discipline/School-to-Prison Pipeline

Bloom Academy believes in educating the whole child; meaning paying attention to the development of a child's intellectual, emotional, social, physical, artistic, and creative selves. We acknowledge that a lot of our children will be attending Bloom Academy without having positive experiences with the skills that are necessary when trying to make decisions, navigate through difficult emotions, or problem-solve. Without these skill sets, children often react towards unwelcomed situations or emotions through anger, stress, or sadness. The staff and children will practice choice theory to promote problem-solving strategies while maintaining a physically safe and emotionally supportive environment. If a child acts or reacts in a way that jeopardizes the safety and/or wellbeing of others, a protocol that does not include detention or suspension will be implemented. Due to our focus on relationships and community and our small class sizes, we will be able to get to know each child as an individual and build a relationship built on trust and compassion. Children at Bloom Academy will see the staff members not as authoritarians who are there to judge them or impose their own beliefs upon them, but rather as consultants who are there to support the child and work through difficult situations with them. With our partnership approach, children collaboratively create the guidelines on which we operate and share space, therefore they will feel a sense of ownership and responsibility to be respectful of our space and the people in it. Through our mentoring program, we will work with each child as they set goals for themselves and offer suggestions while reminding them that, ultimately, they get the final say on the choices they make. In addition, because children will be in charge of how they spend their day, they will be involved in more activities that are engaging for them which reduces their opportunities to be bored or disconnected which can, and usually does, lead to misbehavior.

## **2. Target Market Identification**

- a. Children ages 5-11 living in the Las Vegas area who are currently registered as homeschoolers in the state of Nevada and whose families are seeking a place for their child to learn outside of home curriculum.
- b. Children ages 5-11 living in the Las Vegas area whose emotional, mental, behavior, or academic needs are not being met in conventional school and whose families are seeking an alternative.

## **3. Why Families are Choosing Self-Directed Education**

There are several reasons why families are choosing self-directed education (SDE); three primary reasons being that it is natural and joyful, it's an alternative to increasingly toxic conventional schools, and it works. SDE operates under the belief that children come into the world naturally curious, playful, social and able to

educate themselves. Through SDE, parents notice their children are “full of joy, full of love of learning, creative, self-directed, passionate, enthusiastic, playful, thoughtful, questioning, and curious.”<sup>14</sup> Not only does SDE allow children to enjoy learning, it also prepares them for their future just as well as, if not better than, conventional schooling. There have been several follow-up studies done on adults who received an education outside of traditional school including a study done on a group of graduates of the Sudbury Valley School in Massachusetts. The conclusion of the study was that “Although these individuals educated themselves in ways that are enormously different from what occurs at traditional schools, they have had no apparent difficulty being admitted to or adjusting to the demands of traditional higher education and have been successful in a wide variety of careers. Graduates reported that for higher education and careers, the school benefitted them by allowing them to develop their own interests and by fostering such traits as personal responsibility, initiative, curiosity, ability to communicate well with people regardless of status, and continued appreciation and practice of democratic values.”<sup>15</sup>

SDE also provides an alternative to conventional schooling that children are desperate for. The standard school system has remained unchanged since the 18th century, when it was designed to serve the interests of the state and corporate industry. Schools were designed to create people who were obedient and efficient in order to best integrate and contribute to the industrial age. The structures of testing and grading, sorting by age and academic talent, condensing experience into textbooks and units, and imposing authoritarian order in a school building is serving the worldview of the industrial age and dominator paradigm. As our world has evolved ecologically, economically, and socially, education has stayed the same. Our society now needs people who are innovative, authentic, and problem-solvers. Children need a learning environment that believes in the organic and dynamic nature of learning and the importance of caring relationships. Currently, natural and holistic development along with individual interests and passions are being neglected in the name of standards, homework, and test scores. Parents are searching for an educational experience for their child that supports, encourages, and lovingly guides their child’s exploration and self-expression so that they may develop the skills necessary to lead a satisfying and meaningful life.

## **IV. DESCRIPTION OF BLOOM ACADEMY, PART 2**

### **A. Core Principles**

1. Children are natural learners and do not need to be tricked or forced into learning.
2. Learning happens anywhere at any time.

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<sup>14</sup> “Why Choose Self-Directed Education?” *Alliance for Self-Directed Education*, [www.self-directed.org/sde/why/](http://www.self-directed.org/sde/why/).

<sup>15</sup> Gray, Peter, and David Chanoff. “Democratic Schooling: What Happens to Young People Who Have Charge of Their Own Education?” *American Journal of Education*, vol. 94, no. 2, 1986, pp. 182–213., doi:10.1086/443842.

3. Children should have unlimited opportunities to play, make mistakes, and develop their interests.
4. Children should be given opportunities to explore and create using the tools of our culture.
5. Adults provide a support system for children to develop their curiosities, interests and learning.
6. Children should learn in a diverse environment, surrounded by people of various ages, interests, and abilities.
7. Children are part of a community that values their ideas, opinions, and personalities.

## **B. Curriculum**

Bloom Academy will be a self-directed learning center. With self-directed education, there is no prescribed curriculum. Instead, children and staff will co-create the curriculum based on interests and child-led activities. Should a child prefer to acquire certain skills and knowledge through activities such as taking an offered workshop that is directed by a volunteer or by using a textbook or curriculum, they will do so by choice and will have the freedom to withdraw from any activity that isn't working for them.

## **C. Instruction**

At Bloom Academy, instruction will occur in the following manner:

### Independent Study

We believe that children should determine the topic, activities, and outcomes for his/her own learning. Children will be encouraged to take charge of their learning by learning independently about things that interest them. If asked by the child, the staff at Bloom Academy will provide support, guidance, and resources for the child's independent learning process until they are confident enough to continue on their own.

### One-on-One Help/Co-Learning

When a child wishes to acquire certain skills or knowledge with assistance, staff at Bloom Academy will work with the child to help them achieve their desired goal. If a staff member doesn't have the knowledge necessary to assist the child, they will find someone within the community who does and who is willing to dedicate some time to share their knowledge. If a volunteer cannot be found, then the staff member and child will learn about the topic together.

### Workshops

Various workshops will be offered based on child, staff, and volunteer interest.

- Pop-up Workshops

Pop-Up Workshops are workshops that are offered one time based on child, staff, or volunteer interests. If a child wishes to gain knowledge or experience in a particular area, they may propose that a workshop be created by completing a Workshop Proposal sheet. The sheet will be posted for other members to see so that they may sign up to attend the workshop if they wish. The staff members at Bloom Academy will then work to find someone within the community who has knowledge in that area and is willing to dedicate some time to share their knowledge to a group of eager learners. Once a date and time is scheduled, the workshop will be posted on the Bloom Academy calendar. If a staff member, child, or volunteer wishes to host a one-time workshop, a Workshop Proposal sheet detailing a brief description as well as the proposed day and time will be posted so interested members may sign up to attend. The workshop will be added to the Bloom Academy calendar.

- Weekly Workshops

Some workshops will be offered weekly as a way to provide an opportunity to deepen the skills and knowledge in a particular area. The topics of each workshop will be dependent on the host which can be a staff member, child, family member, or community member. The workshops will be posted on the Bloom Academy online calendar. Current ideas for workshops include, but are not limited to, yoga, dance therapy, guitar, sustainability, book club, art with nature, influential women, and coding.

### Play and Socialization

When children are given an opportunity to play and socialize with each other in a free and organic way, certain skills are acquired that are crucial for their overall development; skills such as language, expressing emotions, problem-solving, sharing, and working with others. Children learn with all of their senses through taste, touch, vision, hearing and smelling. Being able to play, observe and socialize with others provides ample opportunities for exploration and growth

### Field Trips

At Bloom Academy, we believe that learning happens anywhere and that children should be encouraged to explore the world in which they live. Bloom Academy will provide extensive opportunities for children to be out in their community by organizing interactive field trips to local businesses, parks, grocery stores, libraries, etc. A field trip may be scheduled ahead of time or may happen when inspiration arises in the middle of a lesson and it is safe and possible to do so.

## **D. Admissions Procedure and Checklist**

### **Admissions Procedure**

1. Visit Us! We ask that all families interested in learning more about Bloom Academy attend an Introductory Workshop. This event includes a brief history of our center, an explanation of our philosophy and self-directed education, insight into our daily life, tour of the space, and a Q & A session. We will have a calendar on our website showcasing the Introductory Workshop dates.
2. Apply! We accept applications year-round for both full-time and part-time children at all age levels. If they've already attended an Introductory Workshop and are ready to join our community, they will complete our online application.
3. Interview! We will schedule an interview for an in-depth conversation with the family. We will use this time to learn about the child, their experiences, and how Bloom Academy can help the child become everything they are capable of becoming. We will also be able to answer any questions they may have about our philosophy or daily life.
4. Experience Days! Following the interview, the child will have the opportunity to participate in Experience Days, a free 3 or 5-day trial of Bloom Academy. During this time, the child(ren) will attend the center to get a feel for daily life. Once Experience Days are complete, the staff at Bloom Academy will schedule time with the family to reflect on the child's experience and decide together if Bloom Academy meets the learner's needs.
5. Exploratory Enrollment! If staff and the family are excited to move forward following Experience Days, Bloom Academy offers five weeks of Exploratory Enrollment. During this time, the child(ren) will check-in with their Bloom Academy mentor weekly to discuss how they are acclimating and to have the opportunity to set optional short and long-term goals. If, at this point, both the family and the staff feel confident that Bloom Academy is the right choice for their child, full enrollment for the remainder of the academic year is offered.
6. Attend!

### **Admissions Checklist**

- ☐ Online Admissions Application
- ☐ Contact and Permissions Form
- ☐ Child Interest Form
- ☐ Family Contract

## **E. Academic Calendar**

Bloom Academy will follow the Clark County School District academic calendar for the 2020-2021 school year, with minor changes. See Appendix A for the calendar.

## **F. Methods for Recording Child Achievements**

Since each child's education will vary depending on their own interests and goals, child achievements will be recorded and monitored using any/all of the following:

### **1. Portfolios**

Everything here will be designed by the child to demonstrate their interests and what they are growing to understand - including physical samples; projects; multimedia and/or performance documentation. The child determines what he/she will learn and how he/she will show the learning.

### **2. Transcripts**

When Bloom Academy becomes available to children ages 14+, transcripts will be created as a way to inventory courses, projects, achievements, and experiences completed by each child. This can be done one of two ways.

#### Narrative Transcript

A narrative transcript is an in-depth, written reflection of the child's courses, projects, achievements, and experiences while at Bloom Academy. This is co-created by the children and staff. Narrative transcripts serve as an alternative to conventional grading and are accepted at all universities.

#### General Transcripts

A general transcript uses credits to demonstrate completion of courses, projects, achievements, and experiences. General transcripts are co-created by children and staff and detail the following information:

- Course/Activity name
- Course/Activity completion date
- Credits earned for Course/Activity

### **3. Mentoring**

Each member is assigned an advisor who meets with them bi-weekly or as needed. Advisors listen, give feedback if asked, assist with goal setting, and gain understanding of how the child is doing.

## **G. Essential Features and Services**

### Self-Directed Learning

In self-directed education (SDE), according to Scott Noelle, founding member of the Alliance for Self-Directed Education, education is viewed as “the process of acquiring knowledge, values, and skills that are conducive to a satisfying and meaningful life.” The implementation of SDE means operating under the beliefs that learning is natural, never-ending, and can be done anywhere. With self-directed learning, children are empowered and trusted to take control of their own learning by directing their own activities based on their interests and natural inclinations. Through this, they are learning what they need to when they are feeling motivated to do so which helps foster their curiosity and internal motivation. Often through SDE, children learn various academic skills such as reading, writing, and calculating indirectly, either through observation, exposure, or play. However, if a child decides that they’d like to opt for formal learning, they may do so whenever they feel it is right for them. SDE operates under six conditions, as identified by psychologist Peter Gray, and they are as follows:

- The clear understanding that children are responsible for their own education.
- The unlimited opportunity for children to play, explore, and pursue their own interests.
- The opportunity to play with the tools of the culture.
- Access to a variety of caring adults who are helpers, not judges.
- Free age mixing among children and adolescents.
- The immersion in a healthy community with egalitarian values.

Bloom Academy will operate under those six conditions in order to create a learning environment that is safe, respectful, positive, and supportive of the children in it.

### Love & Logic

At Bloom Academy, we use Love & Logic which operates on the fundamental rule, “Feel free to do anything that doesn’t cause a problem for anyone else.” If there is a child causing a problem, we will ask them to fix it. If they cannot or choose not to fix it, then we will intervene. We believe that all children are different and that all actions and reactions are very personal in nature; therefore, situations will be dealt with as they arise, with the focus being on enabling the child to grow and learn from his or her actions. The staff will respond to situations in a calm, empathetic, and respectful manner and encourage children to do the same. Through the use of Love & Logic, we will aim to achieve consistency by basing each of our decisions on the following sets of values:

- Every attempt will be made to maintain the dignity of both the adult and the child.
- Children will be guided and expected to solve the problems they create without causing problems for anyone else.

- Children will be given the opportunity to make decisions and work through the consequences.
- Misbehavior will be handled with natural consequences instead of punishments whenever possible.
- Misbehaviors will be viewed as an opportunity for individual problem solving and preparation for the real world.

### Partnership Structure

In an effort to eliminate the authoritarian structure conventional schools have operated under for so many years, Bloom Academy will implement a partnership structure in which kids are invited and encouraged to participate in the center's decision-making and rule-setting processes. By supporting their involvement in the day-to-day operations, we are instilling a sense of understanding, respect, and responsibility. We will empower children to express their real feelings, needs, and ideas in an attempt to make them feel valued and valuable and help them experience positive social action. This partnership structure allows kids to think for themselves and provides them with unlimited opportunities to deal with personal, social, and ecological problems in a more meaningful and constructive way.

### Community Meetings

Bloom Academy values community and believes that providing a safe, supportive environment is essential to the healthy and happy development of a child. To accommodate this, we will begin and end every day with an optional community meeting where staff and children will be able to share stories, goals, and anything else that they feel called to speak on. To support our implementation of partnership education, this will also be the time to discuss and share opinions on any important decisions that need to be made in regards to the environment and operations at Bloom Academy.

### Multiage Groups

Although there may be some activities that may be more developmentally aligned with a particular age group, Bloom Academy will not separate children based on age. Children of mixed ages and with different abilities will be interacting and learning in the same rooms. Studies show that, through multiage classrooms, children have an increase in social and emotional skills.<sup>16</sup> Due to the higher rates of language exchange among multiage classrooms, children also show significant gains in reading and language skills.<sup>17</sup> In addition, there is evidence that suggests that children in multiage settings achieve a higher cognitive developmental level at a faster rate than those in same-age classrooms. Furthermore, multiage classrooms support a "family of learners" in a caring and compassionate learning environment as older children gain a sense of leadership and an increased level of

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<sup>16</sup> Logue, M. E. (May, 2006). Teachers observe to learn: Differences in social behavior of toddlers and preschoolers in same-age and multiage groupings. *Young Children*, 61(3), 70-76.

<sup>17</sup> Skapski, M.K. (1960). Ungraded primary reading program: An objective evaluation. *Elementary School Journal*, 61, 41-45 Slaton, D. B., Atwood, V. A.

competence and confidence and younger children receive guidance and develop skills without relying on an adult which helps develop their own independence as learners and individuals.

#### Parent Workshops

In an effort to build a strong, supportive, and effective community, Bloom Academy will host parent workshops on topics we feel are essential in understanding how to ensure the success of the children. Workshops will be donation-based and will cover topics such as Love & Logic, child development, partnership structure, and self-directed education.

#### Parent Support Groups

We acknowledge that the transition from conventional schooling to “deschooling” or “unschooling” can be a difficult, confusing, and lonely process so we will help to organize parent support groups that will give parents an opportunity to connect and discuss any fears or successes that go along with releasing the restrictions that have been imposed by conventional schooling. These support groups will meet as frequently as needed based on parent response.

### **H. Meals**

Families are responsible for providing meals each day for their child.

### **I. Transportation**

Families are responsible for the transportation of their child to and from the center. Approved methods of transportation will be stated on the Child Contact and Permissions Form completed upon admission. If transportation is an issue, the staff at Bloom Academy will work with the family to coordinate a ride-share partnership. Bloom Academy will offer a 5% discount to any family willing to assist in the transportation of a fellow member.

## **V. Location and Facility**

Bloom Academy will be located on 2820 West Charleston Boulevard, Las Vegas, NV, 89102. We would be sharing the space with the non-profit organization, Adam’s Place, who uses the space on weekends and after-school hours. The space has 3 large rooms that will be designated for workshops, movement, crafts, cooking, quiet time, and more and has a large common area for group activities. There is also a large courtyard directly outside. The space is an 8 minute drive from the Springs Preserve and a 15-minute walk from Bob Baskin Park.

## **VI. Management and Personnel**

Bloom Academy will have two full-time personnel.

### **A. Background and Experiences of Full-Time Personnel**

#### Sarah Tavernetti, Founder, Executive Director

Sarah Tavernetti was born in Las Vegas, Nevada. She attended Las Vegas Day School, Alexander Dawson, Bishop Gorman High School, and graduated with her B.S. in Elementary Education from the University of Nevada, Las Vegas in 2013. Immediately following her graduation, she was hired to teach at Robert Lunt Elementary School, a Title 1 school, where she taught 2nd grade. In addition to teaching 2nd grade, Sarah helped her school receive the Disney Musicals in Schools grant which gave her school the resources needed to create and sustain its own theater program. Sarah's roles throughout her years in this program included director, choreographer, set and design, and costumes. Sarah also co-facilitated her school's Student Council which empowered students to develop ways to strengthen their school and their community.

After three years, her continued frustration with the policies imposed on her and her students from the district led her to resign from the district. She felt the excessive testing, lack of opportunity for playful, creative, and joyful activities, and overall pressures put on her and her students were unnatural and unethical. In an effort to find a place in education that best aligned with her own educational philosophy, Sarah applied and was accepted as an intern at a program called Kalu Yala. Kalu Yala is an organization based in a valley located 50 minutes from Panama City, Panama with the goal to bring together people of all backgrounds and interests to design and co-create a town that is a model for sustainability and quality living in the jungle. Sarah was a part of the Education program which worked to build a meaningful and positive relationship between the communities of Kalu Yala and of its neighboring town, San Miguel. While in the program, Sarah taught English in three of the public schools, implemented and managed the after school programs, and worked with the people of San Miguel to ensure a healthy and happy future for all. As her final project, Sarah created the event Camp Kalu Yala in which she brought a group of 4th and 5th graders from one of San Miguel's local schools to the valley for a two day, one night experience. While at Kalu Yala, students were able to attend optional workshops offered by the various interns; workshops included a cooking lesson by the Culinary program, a hike by the Biology program, and tight-rope walking lessons by the Outdoor Recreation program. The students learned more about their environment and ways to mindfully use the resources available to them. Sarah was one of three interns to win an award for most innovative project.

Following her time at Kalu Yala, Sarah decided to return to the school district in Las Vegas with the motivation to teach the way she believed. She returned to Robert Lunt Elementary where she taught 2nd grade for an additional year and a half. While back, Sarah facilitated Student Council once more; some of their projects included speaking at the groundbreaking ceremony of a new local library, raising money for the struggling family of a Route 91 victim, and hosting after school tutoring nights for younger students at school. Due

to new administration that was implementing even more requirements that, she believed, stripped students of their natural curiosity, creativity, and motivation to learn, Sarah transferred to Will Beckley Elementary School for the 2018-2019 school year. At Will Beckley, Sarah taught 2nd grade for a year and choreographed their school's musical. After realizing that the requirements imposed by the school district were getting worse and the emotional and social needs of her students were being pushed aside in the name of standards and tests, Sarah resigned to create Bloom Academy.

#### Yamila DeLeon, Program Director

Yamila DeLeon was born in Las Vegas, Nevada. She attended Ruby Thomas Elementary, Katz McMillan Elementary, Ernest Becker Middle School, Lawrence Jr. High School and graduated from Spring Valley High School in 2009. As a student, Yamila struggled to connect with the content being taught and felt she wasn't able to demonstrate her knowledge and understanding in the way her teachers expected her to. Outside of the classroom, however, Yamila found herself excited and driven to learn from her community and the people in it. Quickly after graduation, Yamila enrolled in classes at the College of Southern Nevada and her interest in early childhood education led to her beginning work at the daycare Kids 'R' Kids. Through this experience, she was introduced to the Montessori Method of Education which grabbed her attention for many reasons; a few being that it was interactive, hands-on, and something completely new and different from what she had experienced while in school. She began working at the Spring Valley Montessori School where she was the lead teacher for a group of children ages 3-6.

After three years, she made the decision to travel abroad with the desire to connect with new cultures and analyze a new realm of education. While abroad, she received her TEFL certification and began teaching English in Chiang Mai, Thailand at various learning centers. Her continued interest in the Montessori method led her to begin teaching at the American International Montessori school in Vietnam. After three years abroad and with a desire to continue working with children in a meaningful way, Yamila returned to Las Vegas and began working as a nanny for many families, particularly those who were dealing with the struggles of drug addiction and/or financial instability.

With eight years experience of uncovering, observing and absorbing an array of unique learning styles in diverse educational settings, and keeping her own encounters of school experiences present, she knew that there was a critical component missing when it came to addressing the needs of the whole child. She felt the tensions of the "one size fits all" misconception in all atmospheres that she came upon, leaving her with the same controversial questions that she had as a student. *Why must every child learn the exact same content in the exact same way when every child has different interests and strengths? What is the purpose of having to memorize meaningless information and repeat it in a short-amount of time? Why are children forced to learn inside of a building when there is so much to learn from their natural environment?* After hearing of Sarah Tavernetti's recent resignation from the school district and her vision of Bloom Academy, Yamila knew

that this was a project that truly aligned with her educational philosophy and would provide her with the opportunity to contribute to an educational environment that accommodated learners like her; saving them from years of feeling unmotivated and inadequate. Yamila believes that the self-directed philosophy of Bloom Academy will redefine education and empower the children who attend to become the best versions of themselves.

## **B. Directoral Materials**

### **Volunteer Guide**

Volunteers are an essential component to making Bloom Academy successful, as we believe that learning happens when students are interacting with the world and the people who live in it. We will be reaching out to people within our community who are eager to share their passions and knowledge with our students. Before coming, volunteers who wish to host a workshop will be asked to complete our online Workshop Proposal form that will give details on what, when, and how they wish to teach. To ensure that the philosophy of and operations at Bloom Academy is understood beforehand, all volunteers will be given a Volunteer Guide that details the following information:

- What they should know about Bloom Academy.
- How they should prepare for their visit.
- How they should handle any behavior issues, should they arise.
- What to do if they'd like to offer their workshop weekly.
- Who to contact if they have any questions.

A criminal background check will be completed for people who wish to volunteer for more than one day. If a person is volunteering only once, a Bloom Academy staff member must either remain in the same room as the volunteer or within close proximity of the volunteer. See Appendix B for Volunteer Guide.

## **C. Safety Procedures**

Safety is a top priority at Bloom Academy. To ensure the safety of the children and staff at all times, the following procedures are in place.

- Upon arrival and before leaving the center, children will be required to sign in and sign out on the log provided.
- Children will not leave the building unattended unless permission from their parents is given in the initial Permissions form completed at time of applying.
- A criminal background check will be completed for people who wish to volunteer for more than one day.
- If a person is volunteering only once, a Bloom Academy staff member must either remain in the same room as the volunteer or within close proximity of the volunteer.
- Minor exits/entrances will be locked throughout the day.

#### **D. Quality Assurance: Center and Staff Evaluation**

At Bloom Academy, we value the power of reflection and acknowledge that a learning environment is only successful if the families, children, and staff feel happy, safe, and comfortable. In order to ensure all voices are heard, end-of-session surveys will be given to all families and children.

##### End-of-Session Family Surveys

At the end of each session, every family will be given a survey that will help the staff at Bloom Academy understand parent opinions, perspectives, attitudes, and perceptions towards the center, their children, and the overall experience. This is done as a way to improve the learning environment at Bloom Academy.

##### End-of-Session Child Surveys

Although children will be encouraged to voice their opinions, issues, and desires as they arise, children will also be given a survey that will help the staff at Bloom Academy understand what can be implemented or changed in order to provide a more positive, safe, and comfortable learning environment.

##### Volunteer Surveys

After teaching a workshop, each volunteer will be emailed a survey that will ask them to reflect on their experiences and provide suggestions for improvements. This survey will provide the staff at Bloom Academy with the feedback necessary to strengthen our program and relationships within the community.

##### Total Program Review

Each month and at the end of each session, the Board of Directors will meet with the Executive Director and the Program Director to review and assess the overall operations of Bloom Academy thus far; verifying that the day-to-day operations and services are aligned with the overall mission and vision, ensuring that the center is in accordance with the annual budget, and determining, monitoring, and strengthening the center's programs and services.

### **VII. Financial Plan**

#### **A. Overview**

In the beginning and to make tuition affordable for families of all socioeconomic statuses, we will be primarily funded by fundraising and donations. As we develop our business, we aim to be profitable and have a more balanced stream of income from revenue coming from tuition and various day-to-day operations.

## B. Operating Budget

Luminaries: Individuals, organizations, or businesses that donate a set amount of money each month to support the children and activities at Bloom Academy.

Merchandise: Bloom Academy will have merchandise, such as stickers and t-shirts, available for purchase by the public.

### Operating Budget January 2021 - December 2021 only

Revenue:	Amount	Expenses:	Amount
Luminaries (monthly donations)	\$12,000.00	Staff Salaries	\$71,500.00
Half-Day Tuition (\$20 a day)	\$30,000.00	Rent	\$28,084.00
Full-Day Tuition (\$35 a day)	\$31,800.00	Insurance (D&O, Workers Comp, Liability)	\$14,500.00
Homeschooling Drop-Ins (\$25 a day)	\$6,000.00	Utilities	\$1,170.00
Sponsorships	\$6,000.00	Volunteer Background Checks	\$6,300.00
Fundraising	\$30,000.00	Miscellaneous Materials	\$1,700.00
Miscellaneous Donations	\$26,000.00	Computer	\$4,000.00
Merchandise	\$1,000.00	Events	\$100.00
		Nevada Secretary of State Filing	\$50.00
		Articles of Incorporation	\$600.00
		Form 1023 Filing	\$112.75
		Nevada Certificate of Good Standing	
<b>TOTAL REVENUE</b>	<b>\$142,800.00</b>	<b>TOTAL EXPENSES</b>	<b>\$141,116.75</b>
<b>NET PROFIT: \$1,683.25</b>			

## C. Budget/Financial Assumptions Worksheet

Please see Appendix C for our Budget/Financial Assumptions Worksheet.

#### D. Projected Balance Sheet

<b>Assets (Estimates)</b>	<b>Year Ending: 2021</b>
1 Cash	\$7,814.93
2 Accounts Receivable	\$868.33
3 Inventories	\$-
4 Bonds & Notes Receivable	\$-
5 Corporate Stocks	\$-
6 Loans Receivable	\$-
7 Other Investments	
8 Depreciable Assets	\$1,558.33
9 Land	\$-
10 Other Assets	\$-
11 Total Assets (1 through 10)	\$10,241.59
<b>Liabilities (Estimates)</b>	
12 Accounts Payable	\$-
13 Contributions, gifts, grants, etc payable	\$-
14 Mortgages and notes payable	\$-
15 Other Liabilities	\$4,006.00
16 Total Liabilities (12 through 15)	\$4,006.00
<b>Fund Balances or Net Assets (Estimates)</b>	
17 Total Fund balances or net assets	\$10,241.59
18 Total Liabilities and Fund Balances or net Assets (16 & 17)	\$14,247.58

#### E. Pricing Strategy for Tuition and Fees

Tuition: Tuition is calculated based on a daily rate. Members can attend 2, 3, 4, or 5 days a week and have the option of attending full-day or half-day. The full-day rate is \$35.00 per day. The half-day rate is \$20.00 per day.

Homeschooling Drop-In: We also offer a Homeschooling Drop-In option which allows us to open up a select few workshops to non-members. The price for a Homeschooling Drop-In is \$25.00 per workshop.

#### F. Financial Aid Programs

Our ability to offer financial assistance to those who need it is based on the generosity of our donors and other funders.

Payment Options: Families will be given the option to pay for a session, or semester, in full upon enrollment or pay monthly.

Volunteer Opportunities: Parents can dedicate their time and/or services for a decreased program fee. This can look like helping to clean and maintain the space one day a week or assisting in the organization of family nights and events. The amount reduced will be decided upon at the discretion of Bloom Academy staff and the family.

Sponsorships: Bloom Academy has partnered up with various individuals, businesses, and organizations to create our sponsorship program. Through this, families can apply to receive a sponsor who will agree to pay for a portion of the program fee. To apply, families must write a letter or create a video which gives basic information about their family, why they wish to attend Bloom Academy, and why they should be considered for the sponsorship. Families will be notified upon reviewal and acceptance of application.

Sibling Discount: For every sibling that attends Bloom Academy, a 10% discount will be applied to the program fee.

Referral Discount: For every member received due to referral, a 5% discount will be applied to the referring family's program fee.

## APPENDIX A

Bloom Academy  
Spring 2021

January 2021						
Center Closed on Shaded Days						
S	M	T	W	TH	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

February 2021						
Center Closed on Shaded Days						
S	M	T	W	TH	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

March 2021						
Center Closed on Shaded Days						
S	M	T	W	TH	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

April 2021						
Center Closed on Shaded Days						
S	M	T	W	TH	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May 2021						
Center Closed on Shaded Days						
S	M	T	W	TH	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

January 2021
<b>Wednesday, January 6-</b> Doors open
<b>Monday, January 18-</b> Martin Luther King, Jr. Day (Center closed)

February 2021
<b>Monday, February 15-</b> Presidents' Day (Center closed)

March 2021
<b>Friday, March 26-</b> Spring Break begins

April 2021
<b>Tuesday, April 6-</b> Programs resume

May 2021
<b>Wednesday, May 26-</b> End of program, start of Summer Break

## APPENDIX B

# Bloom Academy

## Volunteer Guide



### WHAT SHOULD I KNOW ABOUT BLOOM ACADEMY?

Bloom Academy is a self-directed learning center; that means that there is no prescribed curriculum. Children and staff co-create the curriculum based on interests and child-led activities. Should a child prefer to acquire certain skills and knowledge through activities such as taking an offered workshop that is directed by a teacher or by using a textbook or curriculum, they will do so by choice and will have the freedom to withdraw from any activity that isn't working for them. So what does this mean? It means that any child who attends your workshop decided to because they are curious or interested in what you have to share and they *want* to be there. Pretty cool, huh? At Bloom Academy, we cultivate a learning environment that supports intrinsic motivation and self-directed learning by eliminating the use of grades or tests as assessments. Instead, we encourage the use of goal-setting, projects, oral or written reflections, or whatever else the children feel like sharing.

Here are our core principles:

1. Children are natural learners and do not need to be tricked or forced into learning.
2. Children are in charge of their own learning.
3. Learning happens anywhere at any time.
4. Children have unlimited opportunities to play, make mistakes, and develop their passions.
5. Children are given opportunities to explore and create using the tools of our culture.
6. Adults provide a support system for children to develop their curiosities, interests and learning.
7. Children learn in a diverse environment, surrounded by people of various ages, interests, and abilities.
8. Children are part of a community that values their ideas, opinions, and personalities.

### HOW SHOULD I PREPARE FOR MY VISIT?

Before arriving, please make sure you have read completely through this Volunteer Guide and have explored our website. If you are hosting a workshop, please let us know at least a week in advance what audio/visual resources you will need from us. You are responsible for bringing the materials necessary for your workshop but we are happy to contribute what resources we have! If you have any questions, please contact us at [bloomacademylv@gmail.com](mailto:bloomacademylv@gmail.com).

### HOW DO I HANDLE BEHAVIOR ISSUES?

In an effort to eliminate the authoritarian structure conventional schools have operated under for so many years, Bloom Academy will implement a partnership structure in which kids are invited and encouraged to participate in the center's decision-making and rule-setting processes. By supporting their involvement in the day-to-day operations, we are instilling a sense of understanding, respect, and responsibility. We will empower children to express their real feelings, needs, and ideas in an attempt to make them feel valued

and valuable and help them experience positive social action. This partnership structure allows kids to think for themselves and gives them unlimited opportunities to deal with personal, social, and ecological problems in a more meaningful and constructive way. We contribute our lack of behavior problems to the elimination of the authoritarian structure since our kids understand that the adults present are there to support their development and choices so, therefore, they don't feel the need to compete for power or respect.

If you are hosting a workshop, it is important to remember that all children participating in it chose to be there due to their own interest or curiosity so it is rare that you will be faced with any behavior issues. That being said, we want you to understand how we handle behavior issues, should they arise.

At Bloom Academy, we use Love & Logic which operates on the fundamental rule, "Feel free to do anything that doesn't cause a problem for anyone else." If there is a child causing a problem, we will ask them to fix it. If they cannot or choose not to fix it, then we will intervene. We believe that all children are different and that all actions and reactions are very personal in nature; therefore, situations will be dealt with as they arise, with the focus being on enabling the child to grow and learn from his or her actions. The staff will respond to situations in a calm, empathetic, and respectful manner and encourage children to do the same. Through the use of Love & Logic, we will aim to achieve consistency by basing each of our decisions on the following sets of values:

1. Every attempt will be made to maintain the dignity of both the adult and the child.
2. Children will be guided and expected to solve the problems they create without causing problems for anyone else.
3. Children will be given the opportunity to make decisions and work through the consequences.
4. Misbehavior will be handled with natural consequences instead of punishments whenever possible.
5. Misbehaviors will be viewed as an opportunity for individual problem solving and preparation for the real world.

## **WHAT IF I'D LIKE TO VOLUNTEER MORE THAN ONCE?**

If you enjoyed your time at Bloom Academy and wish to continue volunteering, you will be required to undergo a background check as a safety precaution. Once we are able to verify your eligibility, we will work with you to schedule a day and time for you to volunteer each week. If you are wishing to host a workshop, we will post it on our calendar so that kids who are interested may sign-up.

## **WHO DO I CONTACT IF I HAVE ANY QUESTIONS?**

Should you have any questions before, during, or after your workshop, you may contact us via email. We will respond within 24 hours.

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

In case of an emergency, please contact Sarah Tavernetti directly at (702) 498-2270.

We ask that you keep all of this in mind when interacting with our children. They are here because they are curious and excited to learn from you. We hope you enjoy your time at Bloom Academy!

**APPENDIX C**  
 Bloom Academy  
 Budget/Financial Assumptions Worksheet  
 January 2021- December 2023

Expenses	Start-Up	1/1/2021	2/1/2021	3/1/2021
Sarah Salary	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
Yamila Salary	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
Rent	\$4,012.00	\$2,006.00	\$2,006.00	\$2,006.00
Insurance (D&O, Workers Comp., Liability)	\$2,500.00	\$1,000.00	\$1,000.00	\$1,000.00
Utilities	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Volunteer Background Checks	\$90.00	\$90.00	\$90.00	\$90.00
Miscellaneous Materials	\$1,500.00	\$400.00	\$400.00	\$400.00
Computer	\$1,700.00			
Computer Maintenance	\$0.00			
Events	\$1,000.00	\$250.00	\$250.00	\$250.00
Nevada Sec of State Filing	\$100.00			
Articles of Incorporation	\$50.00			
Form 1023 Filing	\$600.00			
Nevada Cert of Good Standing	112.75			
<b>TOTAL EXPENSES</b>	<b>\$18,164.75</b>	<b>\$10,246.00</b>	<b>\$10,246.00</b>	<b>\$10,246.00</b>
<b>REVENUE</b>				
	<b>Start-Up</b>	<b>1/1/2021</b>	<b>2/1/2021</b>	<b>3/1/2021</b>
Luminaries (monthly donations)		\$1,000.00	\$1,000.00	\$1,000.00
Half-Day Tuition (\$20 a day)		\$2,500.00	\$2,500.00	\$2,500.00
Full-Day Tuition (\$35 a day)		\$2,650.00	\$2,650.00	\$2,650.00
Homeschooling Drop-Ins (\$25 day/workshop)		\$500.00	\$500.00	\$500.00
Sponsorships		\$500.00	\$500.00	\$500.00
Fundraising	\$25,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Miscellaneous Donations	\$20,000.00	\$500.00	\$500.00	\$500.00
Merchandise	\$1,000.00			
<b>TOTAL REVENUE</b>	<b>\$46,000.00</b>	<b>\$8,650.00</b>	<b>\$8,650.00</b>	<b>\$8,650.00</b>
<b>TOTAL EXPENSES</b>	<b>\$18,164.75</b>	<b>\$10,246.00</b>	<b>\$10,246.00</b>	<b>\$10,246.00</b>
<b>PROFIT / LOSS</b>	<b>\$27,835.25</b>	<b>-\$1,596.00</b>	<b>-\$1,596.00</b>	<b>-\$1,596.00</b>
	\$27,835.25	\$26,239.25	\$24,643.25	\$23,047.25

2021

4/1/2021	5/1/2021	6/1/2021	7/1/2021	8/1/2021	9/1/2021	10/1/2021	11/1/2021
\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00
\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00
4/1/2021	5/1/2021	6/1/2021	7/1/2021	8/1/2021	9/1/2021	10/1/2021	11/1/2021
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
\$2,650.00	\$2,650.00	\$2,650.00	\$2,650.00	\$2,650.00	\$2,650.00	\$2,650.00	\$2,650.00
\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
\$8,650.00	\$8,650.00	\$8,650.00	\$8,650.00	\$8,650.00	\$8,650.00	\$8,650.00	\$8,650.00
\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00	\$10,246.00
-\$1,596.00	-\$1,596.00	-\$1,596.00	-\$1,596.00	-\$1,596.00	-\$1,596.00	-\$1,596.00	-\$1,596.00
\$21,451.25	\$19,855.25	\$18,259.25	\$16,663.25	\$15,067.25	\$13,471.25	\$11,875.25	\$10,279.25

12/1/2021	TOTAL	Asumptions	1/1/2022	2/1/2022	3/1/2022	4/1/2022	5/1/2022
\$3,000.00	\$39,000.00	Constant	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
\$2,500.00	\$32,500.00	Constant	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
\$2,006.00	\$28,084.00	Constant	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00
\$1,000.00	\$14,500.00	Constant	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$1,000.00	\$13,000.00	Constant	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$90.00	\$1,170.00	Quarterly 10%	\$100.00	\$100.00	\$100.00	\$110.00	\$110.00
\$400.00	\$6,300.00	Quarterly 10%	\$400.00	\$400.00	\$400.00	\$440.00	\$440.00
	\$1,700.00	Random Est	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	Random Est	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$250.00	\$4,000.00	Quarterly 10%	\$250.00	\$250.00	\$250.00	\$275.00	\$275.00
	\$100.00	Annual fee	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$50.00	Annual fee	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$600.00	Annual fee	\$600.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$112.75	Annual fee	\$112.75	\$0.00	\$0.00	\$0.00	\$0.00
\$10,246.00	\$141,116.75		\$11,118.75	\$10,256.00	\$10,256.00	\$10,331.00	\$10,331.00
12/1/2021	TOTAL		1/1/2022	2/1/2022	3/1/2022	4/1/2022	5/1/2022
\$1,000.00	\$12,000.00	Quarterly 10%	\$1,000.00	\$1,000.00	\$1,000.00	\$1,100.00	\$1,100.00
\$2,500.00	\$30,000.00	Quarterly 10%	\$2,500.00	\$2,500.00	\$2,500.00	\$2,750.00	\$2,750.00
\$2,650.00	\$31,800.00	Quarterly 10%	\$2,650.00	\$2,650.00	\$2,650.00	\$2,915.00	\$2,915.00
\$500.00	\$6,000.00	Quarterly 10%	\$500.00	\$500.00	\$500.00	\$550.00	\$550.00
\$500.00	\$6,000.00	Quarterly 10%	\$500.00	\$500.00	\$500.00	\$550.00	\$550.00
\$1,000.00	\$30,000.00	Quarterly 10%	\$1,000.00	\$1,000.00	\$1,000.00	\$1,100.00	\$1,100.00
\$500.00	\$26,000.00	Quarterly 10%	\$500.00	\$500.00	\$500.00	\$550.00	\$550.00
	\$1,000.00	Annual Release	\$1,000.00				
\$8,650.00	\$142,800.00		\$9,650.00	\$8,650.00	\$8,650.00	\$9,515.00	\$9,515.00
\$10,246.00	\$141,116.75		\$11,118.75	\$10,256.00	\$10,256.00	\$10,331.00	\$10,331.00
-\$1,596.00	\$1,683.25		-\$1,468.75	-\$1,606.00	-\$1,606.00	-\$816.00	-\$816.00
\$8,683.25			\$7,214.50	\$5,608.50	\$4,002.50	\$3,186.50	\$2,370.50

2022

6/1/2022	7/1/2022	8/1/2022	9/1/2022	10/1/2022	11/1/2022	12/1/2022	TOTAL
\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$36,000.00
\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$30,000.00
\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$24,072.00
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$12,000.00
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$12,000.00
\$110.00	\$121.00	\$121.00	\$121.00	\$133.10	\$133.10	\$133.10	\$1,392.30
\$440.00	\$484.00	\$484.00	\$484.00	\$532.40	\$532.40	\$532.40	\$5,569.20
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00
\$275.00	\$302.50	\$302.50	\$302.50	\$332.75	\$332.75	\$332.75	\$3,480.75
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$112.75
<b>\$10,331.00</b>	<b>\$10,413.50</b>	<b>\$10,413.50</b>	<b>\$10,413.50</b>	<b>\$10,504.25</b>	<b>\$10,504.25</b>	<b>\$10,554.25</b>	<b>\$125,427.00</b>
6/1/2022	7/1/2022	8/1/2022	9/1/2022	10/1/2022	11/1/2022	12/1/2022	TOTAL
\$1,100.00	\$1,210.00	\$1,210.00	\$1,210.00	\$1,331.00	\$1,331.00	\$1,331.00	\$13,923.00
\$2,750.00	\$3,025.00	\$3,025.00	\$3,025.00	\$3,327.50	\$3,327.50	\$3,327.50	\$34,807.50
\$2,915.00	\$3,206.50	\$3,206.50	\$3,206.50	\$3,527.15	\$3,527.15	\$3,527.15	\$36,895.95
\$550.00	\$605.00	\$605.00	\$605.00	\$665.50	\$665.50	\$665.50	\$6,961.50
\$550.00	\$605.00	\$605.00	\$605.00	\$665.50	\$665.50	\$665.50	\$6,961.50
\$1,100.00	\$1,210.00	\$1,210.00	\$1,210.00	\$1,331.00	\$1,331.00	\$1,331.00	\$13,923.00
\$550.00	\$605.00	\$605.00	\$605.00	\$665.50	\$665.50	\$665.50	\$6,961.50
<b>\$9,515.00</b>	<b>\$10,466.50</b>	<b>\$10,466.50</b>	<b>\$10,466.50</b>	<b>\$11,513.15</b>	<b>\$11,513.15</b>	<b>\$11,513.15</b>	<b>\$120,433.95</b>
<b>\$10,331.00</b>	<b>\$10,413.50</b>	<b>\$10,413.50</b>	<b>\$10,413.50</b>	<b>\$10,504.25</b>	<b>\$10,504.25</b>	<b>\$10,554.25</b>	<b>\$125,427.00</b>
<b>-\$816.00</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$1,008.90</b>	<b>\$1,008.90</b>	<b>\$958.90</b>	<b>-\$4,993.05</b>
\$1,554.50	\$1,607.50	\$1,660.50	\$1,713.50	\$2,722.40	\$3,731.30	\$4,690.20	

	2023						
<b>Asumptions</b>	<b>1/1/2023</b>	<b>2/1/2023</b>	<b>3/1/2023</b>	<b>4/1/2023</b>	<b>5/1/2023</b>	<b>6/1/2023</b>	<b>7/1/2023</b>
10% Growth	\$3,750.00	\$3,750.00	\$3,750.00	\$3,750.00	\$3,750.00	\$3,750.00	\$3,750.00
10% Growth	\$3,250.00	\$3,250.00	\$3,250.00	\$3,250.00	\$3,250.00	\$3,250.00	\$3,250.00
10% Growth	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00
10% Growth	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00
10% Growth	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00
Quarterly 10%	\$146.41	\$146.41	\$146.41	\$161.05	\$161.05	\$161.05	\$177.16
Quarterly 10%	\$585.64	\$585.64	\$585.64	\$644.20	\$644.20	\$644.20	\$708.62
Random Est	\$1,700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Random Est	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Quarterly 10%	\$275.00	\$275.00	\$275.00	\$302.50	\$302.50	\$302.50	\$332.75
Annual fee	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Annual fee	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Annual fee	\$600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Annual fee	\$112.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	<b>\$14,775.80</b>	<b>\$12,213.05</b>	<b>\$12,213.05</b>	<b>\$12,313.76</b>	<b>\$12,313.76</b>	<b>\$12,313.76</b>	<b>\$12,424.53</b>
	<b>1/1/2023</b>	<b>2/1/2023</b>	<b>3/1/2023</b>	<b>4/1/2023</b>	<b>5/1/2023</b>	<b>6/1/2023</b>	<b>7/1/2023</b>
Quarterly 5%	\$1,397.55	\$1,397.55	\$1,397.55	\$1,467.43	\$1,467.43	\$1,467.43	\$1,540.80
Quarterly 5%	\$3,493.88	\$3,493.88	\$3,493.88	\$3,668.57	\$3,668.57	\$3,668.57	\$3,852.00
Quarterly 5%	\$3,703.51	\$3,703.51	\$3,703.51	\$3,888.68	\$3,888.68	\$3,888.68	\$4,083.12
Quarterly 5%	\$698.78	\$698.78	\$698.78	\$733.71	\$733.71	\$733.71	\$770.40
Quarterly 5%	\$698.78	\$698.78	\$698.78	\$733.71	\$733.71	\$733.71	\$770.40
Quarterly 5%	\$1,397.55	\$1,397.55	\$1,397.55	\$1,467.43	\$1,467.43	\$1,467.43	\$1,540.80
Quarterly 5%	\$698.78	\$698.78	\$698.78	\$733.71	\$733.71	\$733.71	\$770.40
Annual Release	\$1,000.00						
	<b>\$13,088.81</b>	<b>\$12,088.81</b>	<b>\$12,088.81</b>	<b>\$12,693.25</b>	<b>\$12,693.25</b>	<b>\$12,693.25</b>	<b>\$13,327.91</b>
	<b>\$14,775.80</b>	<b>\$12,213.05</b>	<b>\$12,213.05</b>	<b>\$12,313.76</b>	<b>\$12,313.76</b>	<b>\$12,313.76</b>	<b>\$12,424.53</b>
	<b>-\$1,686.99</b>	<b>-\$124.24</b>	<b>-\$124.24</b>	<b>\$379.49</b>	<b>\$379.49</b>	<b>\$379.49</b>	<b>\$903.38</b>
	\$3,003.21	\$2,878.97	\$2,754.72	\$3,134.22	\$3,513.71	\$3,893.20	\$4,796.58

8/1/2023	9/1/2023	10/1/2023	11/1/2023	12/1/2023	TOTAL
\$3,750.00	\$3,750.00	\$3,750.00	\$3,750.00	\$3,750.00	\$45,000.00
\$3,250.00	\$3,250.00	\$3,250.00	\$3,250.00	\$3,250.00	\$39,000.00
\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$2,006.00	\$24,072.00
\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$13,200.00
\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$13,200.00
\$177.16	\$177.16	\$194.87	\$194.87	\$194.87	\$2,038.47
\$708.62	\$708.62	\$779.49	\$779.49	\$779.49	\$8,153.87
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,700.00
\$0.00	\$0.00	\$0.00	\$0.00	\$100.00	\$100.00
\$332.75	\$332.75	\$366.03	\$366.03	\$366.03	\$3,828.83
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$112.75
<b>\$12,424.53</b>	<b>\$12,424.53</b>	<b>\$12,546.38</b>	<b>\$12,546.38</b>	<b>\$12,646.38</b>	<b>\$151,155.91</b>
8/1/2023	9/1/2023	10/1/2023	11/1/2023	12/1/2023	TOTAL
\$1,540.80	\$1,540.80	\$1,617.84	\$1,617.84	\$1,617.84	\$18,070.85
\$3,852.00	\$3,852.00	\$4,044.60	\$4,044.60	\$4,044.60	\$45,177.11
\$4,083.12	\$4,083.12	\$4,287.27	\$4,287.27	\$4,287.27	\$47,887.74
\$770.40	\$770.40	\$808.92	\$808.92	\$808.92	\$9,035.42
\$770.40	\$770.40	\$808.92	\$808.92	\$808.92	\$9,035.42
\$1,540.80	\$1,540.80	\$1,617.84	\$1,617.84	\$1,617.84	\$18,070.85
\$770.40	\$770.40	\$808.92	\$808.92	\$808.92	\$9,035.42
<b>\$13,327.91</b>	<b>\$13,327.91</b>	<b>\$13,994.31</b>	<b>\$13,994.31</b>	<b>\$13,994.31</b>	<b>\$156,312.81</b>
<b>\$12,424.53</b>	<b>\$12,424.53</b>	<b>\$12,546.38</b>	<b>\$12,546.38</b>	<b>\$12,646.38</b>	<b>\$151,155.91</b>
<b>\$903.38</b>	<b>\$903.38</b>	<b>\$1,447.92</b>	<b>\$1,447.92</b>	<b>\$1,347.92</b>	<b>\$5,156.91</b>
\$5,699.96	\$6,603.34	\$8,051.26	\$9,499.18	\$10,847.11	