



# Utah State Charter School Board New Charter School Proposal

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## Introduction



# PROSPERUS ACADEMY

### ***Charter School Information***

1. Name of Proposed Charter School: ProsperUs Academy
2. Name of Applicant: Ashley McCleary
3. Authorized Agent: Nathan Durbano
4. Mailing Address: P.O. Box 459 Morgan, UT 84050
5. Phone Number: (385) 350-1270
6. Email Address: ashley@prosperusacademy.com
7. New School Location and Location's School District(s): Mountain Green in Morgan District

### ***Governance Structure***

*In this section provide information regarding the governance structure. The governing body of a charter school is responsible for the policy decisions of the school*

*Below, list the names and positions of all Board Members (officers, members, directors) of the school, and their positions. List their area of expertise (education, legal, finance, parent) and any other] charters in which they have ever had affiliations. Add rows as necessary.*

<b>Name</b>	<b>Position</b>	<b>Area of Expertise</b>	<b>Charter Affiliations</b>
Ashley McCleary	President	Parent/Business	
Crystal Nielsen	Co-Chair	Parent/Education	North Star Academy
Julie Dee	Secretary	Education	
Nathan Durbano	Finance	Strategic Business Partner	
Mark Hadley	Member	Education	
Marina Hallsten	Member	Education/Business	
Doug Durbano	Member	Legal	

**Enrollment**

8. Year School will start: 2024

9. Grades Served: K-12th

Does the proposed grade configuration match the resident district grade configuration?

Yes

No: *Describe the difference.*

10.	10. Grades and Specific Number of Students Served by Grade													Max Enrollment
<b>Year 1</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	
<b>SY</b>	80	80	80	80	80	80	80	80	80					720
<b>Year 2</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	
<b>SY</b>	80	80	80	80	80	80	80	105	105	105				875
<b>Year 3</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	
<b>SY</b>	80	80	80	80	80	80	80	105	105	105	105	105	105	1,190

**Waivers**

11. Is this proposal seeking special treatment under UCA §53G-5-301?

Yes: *Provide a justification.*

No

12. Is this proposal seeking priority consideration under UCA §53G-5-504?

Yes: *Provide a justification.*

No

*A charter school may apply to the State Board of Education for a waiver of any rule that inhibits or hinders the school from accomplishing its mission or educational goals set out in its charter.*

13. List any waiver requests here (i.e., Rule numbers and titles).

Waiver R277-121: R277-419-4 4 Day School Week See Appendix G

**Signatures**

WE, THE UNDERSIGNED, do hereby certify that, to the best of our knowledge and belief, the data in this proposal are true and correct. Therefore, this proposal for charter school status and funding is hereby submitted with the full approval and support of the governing body of the proposed charter school.

Name of Authorized Agent: Nathan Durbano

Signature of Authorized Agent:



Name of Charter School Board Chair: Ashley McCleary

Signature of Charter School Board Chair:



## 1. Key Elements

1a. State the proposed school's mission.

ProsperUs Academy exists to provide a personalized learning experience that encourages intellectual curiosity, creates compassionate members of society, and develops personal and fiscal responsibility now and for future success.

1b. State the legislative purpose(s) outlined in UCA 53G-5-104 which this school specifically satisfies.

ProsperUs Academy will satisfy the following state legislative purposes:

Continue to improve student learning.

- ProsperUs Academy is committed to advancing student learning. We will create a Student Map (My Academic Plan) for each student. This will include the students preferred learning style in addition to current academic levels and individual interests. By incorporating Differentiated Instruction (DI) and Inquiry-Based Learning (IBL) opportunities for measurable learning and growth will take place in authentic and meaningful ways. These teaching methods will improve student's ability to master concepts in all content areas as they increase their aptitudes in critical thinking and problem solving.

Encourage the use of different and innovative teaching methods.

- At ProsperUs Academy, we will form a curriculum committee to stay informed and updated on researched best teaching practices as well as staying abreast of innovative teaching methodologies and technology. Additionally, we will promote continual professional development. This will be facilitated by allocating funds for board approved courses, programs, and/or conferences for our teachers to attend. These will be determined based on student needs and school desired intended learning outcomes.

Create new professional opportunities for educators that will allow them to actively participate in designing and implementing the learning program at the school.

- ProsperUs Academy teachers will participate in professional development as indicated above. These opportunities will allow our teachers to develop personal and academic acumen. We highly value our teachers and want to do all in our power to ensure they are prepared, confident, and adequately equipped to provide our students with the best education possible. We recognize the challenge of incorporating and individualizing given curriculum to meet the specific and varied needs of each class. Consequently, we will provide our teachers adequate time within the workday to prepare and plan. They will be responsible to actively design and put into action the best teaching processes and methodologies to fit the needs of their students.

Increase choice of learning opportunities for students.

- ProsperUs Academy will offer alternative and/or accelerated learning opportunities for students in subjects such as math, finance, trade licensure/certification and language. Morgan County currently has no choice or options for students to achieve their desired learning goals. Our proposed school is essential to the educational growth of our students and would provide a much needed and desired resource for our community.

Provide opportunities for greater parental involvement in management decisions at the school level.

- At ProsperUs Academy, the involvement of our parents is of the utmost importance. We know they are a currently underutilized resource and their desire to be involved is remarkable! In a survey taken summer of 2022, 89% of our polled parents desired to be involved in our school. To promote and facilitate parental involvement, we will require parents to track a minimum of 30 volunteer hours per year. Volunteer hours may be spent helping teachers in the classroom with group lessons or projects, preparing teaching materials, providing one-on-one instruction with individual students, serving on school committees, coordinating and assisting with school fairs, fundraisers, plays, or participation in school approved extracurricular activities. ProsperUs Academy understands the critical role parents play in our success. We will improve correspondence with parents by requesting feedback through semi-annual parental surveys. These surveys will ask their desired areas of improvement, student achievement goals, and overall satisfaction of the Academy.

1c. Explain how this school will promote the State Charter School Board’s mission and vision.

ProsperUs Academy will promote the State Charter Board’s mission and vision by creating a unique and personalized learning experience that is not currently available to our community. We will create authentic learning opportunities for students and continually train our teachers to work cohesively inside the classroom and with one another. At ProsperUs Academy, our students will master academic concepts while growing in creativity, responsibility, and career readiness. We will offer opportunities to explore personal interests, foster unique abilities, explore budding curiosities, and show personal mastery through standard assessments and our own authentic assessment as well.

1d. List the school’s key elements. The key elements of the Charter School, as set forth in the application, are programs and processes that are defining characteristics and make this school unique.

The key elements that separate ProsperUs Academy from other schools include:

- Offering educational choices to Morgan County and surrounding areas that do not currently exist.
- Creating fiscally responsible individuals:
  - We will begin teaching personal finance at a young age, allowing students to understand and practice all areas of fiscal responsibility, accountability, and independence as they grow to adulthood.
- Conducting frequent mathematic and reading formative assessments to ensure they are progressing at an appropriate and challenging pace.
- Cultivating personal responsibility through consistent goal setting.
- Establishing a review of each student referred to as MAP (My Academic Path).
- Requiring a Technical Certification from Davis Applied Technology Center (DATC) for each student upon graduation.
- Building cross-curricular and integrated learning opportunities aimed at developing and nourishing the growth of core skills across multiple subject areas.
  - We will prepare our students to learn, and problem solve independently to better

equip them for their desired college, trade, and career. This mastery of essential real-life skills and knowledge are imperative for our youth to be successful.

- Facilitation of question-driven problem-solving to encourage creative solutions.
- Utilizing DI in interactive and exploratory small group settings.
- Integration of IBL in both small group and classroom settings.

1e. Describe the academic goals of this school.

At ProsperUs Academy, we strive for challenge and motivation in our learning environment by committing to the following:

- Profound conceptual understanding of personal and business finance;
- Mastery of mathematic concepts, theories, and ability to identify real-world applications;
- Instill ownership, responsibility, and accountability in all aspects of student education;
- Promote a sense of pride, confidence in learning, and achievement of self-driven goals;
- Create a supportive atmosphere by celebrating the achievements and success of others;
- Champion positive practices and reinforcements for children to discover their true potential;
- Foster the spirit of teamwork and success;
- Provide accelerated math and language classes;
- Develop an atmosphere of curiosity, respect, acceptance, safety, and growth;
- Commit to constant improvement by continually assessing goals in teaching and learning.

## 2. Program of Instruction

2a. Does the school intend to offer any of the following programs:

- Career education is a focus of the charter school.
- Distance and/or online education will be offered.
- A partnership with a four-year college or university to offer early college options will formed.

2b. Briefly present the overall vision for how the school will operate.

ProsperUs Academy will provide students with a solid foundation of fiscal understanding and mastery of math benefiting them throughout their lives. Studies show that 37% of teens ages 13-17 report math is harder than other subjects.<sup>1</sup> Our desire is to foster a growth mindset and create a confident math culture <sup>in 2021</sup>. We plan to change these statistics in Morgan County and surrounding areas.

A unique facet of our school is how we will begin and end each day. Upon arrival, students will have a 15-minute teacher supervised, student-driven Plan and Prepare session. During this time, they will learn or review their daily learning objectives and as needed, create content-guided questions to focus and align their intention to accomplish their daily goals. Additionally, those students with extra time will memorize personally motivating quotes and

when ready, share them with their peers. The day will end with a reflection session during which students will review their progress, attitude, and accomplishments and plan anything they need to complete before returning the next day.

The day will continue in block segments starting with Math. Teachers will model the steps to help students understand the concepts in the lesson. Based on Differentiated Instruction models, students will then move into small groups or individually work to practice and achieve understanding. These lessons will include comprehensive and applicable life skills in finance, fiscal management, and financial goal setting/preparation. In this way we combine math skills and core requirements with applicable exercises to better equip our students to enter the real world.

Flexible grouping will take place in both reading and math instruction. These groups will include grade level, ability, and mixed ability-leveling. As we encourage team-work, camaraderie, and individual/group problem solving, students will receive alternate ways to both learn from and teach one another. To see the proposed bell schedule see Appendix E.

2c. Describe the school's overarching educational philosophy.

Crescere, Discere, Prosperum. (Grow, Learn, Prosper)

*Individuals create the US in ProsperUs*

**Crescere** – At ProsperUs Academy, we will promote growth through a deliberate process of providing support, creating relationships, experiences, and opportunities leading to happy, healthy, successful individuals. ProsperUs will nourish individuality through encouraging classroom engagement, peer-to-peer cooperation, and self-reflection when addressing challenges and reaching goals. In implementing this approach, students will not only learn to view challenges as opportunities, but they will also gain the confidence and work ethic necessary to overcome adversity and succeed later in life. Through development of cooperative exercises, we will foster growth in self-awareness, emotional regulation, relationship development, self-esteem and collaboration with others. Cultivating a spirit of hard work and perseverance will be an integral pillar of ProsperUs Academy philosophy.

**Discere** – At ProsperUs Academy, we aim to inspire curiosity of the learning mind. We will not teach the students what to think, but how to think. Through engaging and challenging students, they will be able to excel not only academically but socially and emotionally as well. Through the use of vetted, proven instructional models (e.g., DI and Inquiry-based learning (IBL), ProsperUs Academy will inspire students to be focused and engaged in the learning process. By being able to fully explore subject content based on their individual strengths, students will flourish in their classes. Instilling a sense of ownership and pride in education will be a fundamental philosophy at ProsperUs Academy.

**Prosperum** – At ProsperUs Academy, we believe that financial literacy begins at a very young age. By focusing on it early, our students will grow up with an understanding that will be foundational in their future financial success. Teaching students financial literacy and the basics of money management through budgeting, saving, debt management, and investing will lay a foundation for them to build strong money habits early in life. Creating confidence and a

skill-set to make financially sound choices will empower them in avoiding common mistakes that can lead to life-long financial hardships. At ProsperUs Academy, fostering strong financial skill-sets and decision-making abilities is vital to our core philosophy.

2d. Provide a description of the intended educational program that includes methods of instruction and either sample curriculum choices or a description of how curriculum will be selected/developed.

At ProsperUs Academy, we understand the importance of teamwork and classroom management. To accomplish this spirit of unity, we will implement the management system created by Randy Spricks CHAMPS (Conversation. Help. Activity. Movement. Participation. Success) program. <sup>iii</sup>

The CHAMPS program provides a model for teachers to demonstrate to students how to be successful in specific classroom situations. Clear understanding of what is expected will improve student behavior and strengthen student engagement.

Methods of instruction to be used at ProsperUs Academy may include, but are not limited to the following:

- Inquiry-Based Learning
  - Students' understanding of subject matters increases as they are encouraged to elaborate on their own thoughts as well as those of their peers.
- Differentiate Instruction
  - Children who participated in the DI model made significant gains in academic achievement, catching up to or even surpassing the national average in several subjects such as arithmetic, reading, and language skills. <sup>iv</sup>
- Utah's Multi-tiered System of Supports for Mathematics (UMTSS)
  - This multi-tiered system will assist teachers support for students in problem solving, data-based decision making, and fulfillment of educational goals.

Data-based and data-driven methods will be used in decision-making for curriculum and assessments to ensure learning potential and growth will be achieved. Curriculums such as Core Knowledge and HMH may be used while seeking counsel from educators and administrators to share their best data-based and proven curriculums. We value and promote personal insights from our educators and their experiences in the industry.

Curriculum with a focus on finances will be utilized in helping ProsperUs Academy<sup>v</sup> The Consumer Financial Protection Bureau continues to stress the importance of introducing 'key financial education concepts early, building on that foundation consistently throughout the K-12 years.'<sup>vi</sup> Involvement of parents, caregivers, and youth program provider as partners, help in preparing children and youth for skillful money management in the future. <sup>vi vii</sup> Specific details for grades are listed in Appendix F.

2e. Provide a description of how the Utah Core Standards will be taught and assessed in the school.

ProsperUs Academy will use curriculum aligned with Utah Core Standards. Implementation of

the standards in our school will use proven curriculum as the basis for general instruction. A variety of curriculum programs such as the Core Knowledge Sequence, Core Knowledge Language Arts, Saxon Math, and Fountas and Pinnell. Other possibilities: Eureka Squared/Assistments.org (math), Flyleaf (LA), Word Play (spelling), and Typing City (keyboarding) may be used. Application of these curriculum will be student-centered and data-driven.

ProsperUs Academy will ensure students master the Utah Common Core Standards as evidenced through the administration of state standardized tests. Additionally, students will continue to have formative and summative assessments as deemed appropriate by the teacher to ensure mastery before moving forward in the curriculum.

2f. Explain how the school will meet the needs of all students, including special education students, advanced students, students with disabilities, educationally disadvantaged students, and the like.

ProsperUs Academy will follow all necessary requirements in the adaptation and implementation of an Individualized Education Plan (IEP) for qualifying students. We will ensure that the needs of each individual student are met by working closely with our Special Education team. We will assess the needs of students and their appropriate learning styles. While IEP integration is preferential for some, we will provide a safe and secluded working environment for others. Upon initial evaluation, the proper steps will be taken in providing prior written notice to and receiving parental consent. Following the student's assessment, a meeting with a member of the Special Education team, parent, and administrator will occur. Goals for the qualifying student will be created and monitored as deemed necessary. Communication between parent and educators is key throughout this process as achievement of goals are met and new ones instated. Positive reinforcements will be a key component of these meetings and interactions. Providing parents with a focus on what their child is doing correct and the areas in which they are excelling.

ProsperUs Academy will task the Special Education team with making appropriate accommodations and evaluations for students in need of a 504 plan. Data gathered may include, but are not limited to, medical records, school records, standardized test results, classroom observations, and anecdotal records. These will be used to determine needs and accommodations.

Creating growth in all of our students will be our passion at ProsperUs Academy. Our utilization DI for reading and math will enable children of all ages and capabilities to succeed. The grouping systems will encompass a variety of levels for each learner. Based on prior assessments, children will be placed in a group where progress is attainable. The opportunity for advancement will be ongoing, as each child reaches their goals correlating with their current grouping. This grouping allows the most advanced student to continue to excel, as well as those are falling behind to catch up to grade level requirements. While teaching them how to reach their goals and create a sense of pride in their achievements.

At ProsperUs Academy the opportunity for educational advancement is continual. We will

work to produce a program allowing advanced students time to help disadvantaged students by creating an opportunity for peer-to-peer learning. In this setting, students educate their peers as part of a two-way learning activity. This allows for them to help one another in understanding educational concepts. Research has shown that peer-to-peer learning improves communication, improves social skills, improves confidence, promotes academic achievement, and increased student knowledge retention. Application of this learning model will empower students through helping others and provide success in learning.<sup>viii</sup> Through facilitating and tracking the goals of our students, we will be able to more readily identify gifted students, as well as their special interests and talents. This information will allow us to create unique opportunities and further motivation. Lastly, but of equal importance, we will acknowledge and praise their hard-work and perseverance, not just their intelligence.

2g. If any grades 9-12 will be served, explain the proposed graduation requirements.

As students enter 9<sup>th</sup> grade, their learning MAP will transition into a personalized graduation MAP. This MAP will be created by the student, counselor, and parent to document the student's aptitudes, desired courses, and personal educational goals. ProsperUs Academy has a strong affiliation with the DATC and will require a licensure of completion in one of their programs upon graduation. Their personalized pathway for licensure will begin to take shape during their graduation MAP creation to ensure licensure will be obtained prior to, or at the time of graduation from ProsperUs Academy.

Individual MAPs will be reviewed and altered as necessary by the student and counselor at the beginning, middle, and end of each subsequent year until graduation. This will ensure students remain on track to complete the 24-credit hour graduation requirement as set forth by the state, pursue and enroll in courses geared toward their career path, and set personal goals for grades and academic and individual achievement.

Student will be required to complete the following: English (4 credits), Mathematics (3 credits), Science (3 credits), Social Studies (3 credits), Directed Coursework (3.5 credits), Physical Health Education (2 credits), Required Electives (5.5 credits) to equal 24 credits. Modifications for individual students may be made as per the Utah State Board of Education requirements.

2h. If any boxes were checked in 2a, please elaborate.

**Career Education:** ProsperUs Academy will work closely with the DATC to provide access to 35 CTE programs. Students can complete these programs on our campus or at Davis Tech as their schedules permit. We are excited to offer our students these additional CTE opportunities to enhance the depth and magnitude of their educational experience. Our partnership with Davis Tech will provide a pathway for continuous learning to other colleges and universities.

**Distance Education:** ProsperUs Academy will offer a comprehensive approach to learning by incorporating the best of our onsite and online education. Our individualized learning approach allows students to spend as much or as little time as needed to reach educational mastery creating the ideal learning experience for all. Students will customize their schedules

according to their desired time spent online and in class. Utilizing face to face instruction and online technology, students will focus on their interests, explore their budding curiosities, and consequently be set to acquire future success.

**Early College Options:** ProsperUs Academy will invite Weber State University to provide concurrent enrollment with those students who want to accelerate their higher education experience while at the academy. As secondary content teachers are hired, job criteria will be set so they possess the qualifications to teach Concurrent Enrollment for Weber State University. Specifically, general education courses such as Math 1030 and 1050, History 1700, English 1010 and 2010, and available science courses. These courses will be offered as the school adds 11<sup>th</sup> and 12<sup>th</sup> grades.

ProsperUs Academy will provide an instructor with these credentials required for such training on campus so that our students get the full benefit and credit(s) from the University while still in high school. This seamless opportunity will encourage students to advance their education to a pathway of lifelong learning.

### 3. Market Analysis

3a. State the school's intended location. Be as specific as possible. If the exact location is unknown, describe the characteristics of the areas the school will be seeking and how the governing board will find and acquire the location.

ProsperUs Academy will be located in Mountain Green's new town center at the junction of I-84 and Trapper's Loop. The school will occupy approximately 10 acres adjacent to a new housing development encompassing both multi-house and single-family homes. Board members have been working with a local land developer who has participated in the construction of 14 other Charter schools in the state of Utah. The location is 8 minutes from the mouth of Weber Canyon and Highway 89. Snow Basin is approximately 5 minutes away. Summit county is 20 minutes east. An LOI is in place for the property listed above.

3b. Justify why this school's educational program is needed in the selected location.

1. Community: In a survey sent throughout the community, 83% of participants said they would send their child to a local charter school. Of that 83%, 74% lived in Mountain Green, with 9.5% in Morgan City and 16% living in surrounding areas of Morgan and Weber counties. Upon these findings, ProsperUs Academy was created to fill the need of the community's request for an additional source of education. Morgan County Schools are currently serving 3,478 students with class sizes averaging 28 students per teacher. Research shows that one of the largest impacts of student outcomes is achieved with smaller class sizes, with a preferred ration of 15:1. We plan to cap our classes at 20 students to ensure the best learning opportunity for those in our school. Studies throughout the years have shown that students in smaller classes obtain higher testing scores, participate more in school and demonstrate improved behavior. Smaller class sizes provide teaching benefits as well. Allowing the teacher to spend much needed

attention with each student, remediating any learning problems in a timely manner and facilitating teamwork between teachers and adults at home. All of which contribute to improved moral for the teachers.<sup>ix</sup>

2. Public Schools: Morgan High's math proficiency scores are among the bottom 50% in the state, showing 25-29%. ProsperUs Academy's strong foundation in math will provide a much-needed boost in math and fiscal skills to the children in the community.
3. Choice for Education: In Morgan County there is no choice in educational opportunity. Demographically, 20% of Morgan County residents have a Bachelor's degree and 13% a Graduate degree.<sup>x</sup> These statistics demonstrate a recognition in the importance of and appreciate for education.

### 3c. Provide the demographic information for the selected location.

**Proximity of Schools:** ProsperUs Academy will be the first and ONLY charter school in Morgan County. Surrounding schools are as follows: Highmark is the nearest charter located 11 miles/17 driving minutes each way from the proposed location. Highmark serves K-9, with no opportunities for high school students. Within a five-mile radius to ProsperUs Academy's proposed location, there are currently two public schools. Mountain Green Elementary serving grades K-4 and Mountain Green Middle serving grades 5-8 totaling 1,191 students combined. Morgan High School is a distance of 11 miles/17 driving minutes each direction, with 1,000 students in addition to Morgan Middle School and Morgan elementary with an additional 1,287 students combined. Students from Croyden and Huntsville currently travel distances of up to 15.8 miles/21 driving minutes to attend schools in Morgan.

**Residential Growth:** Morgan County has grown 32.62% since 2010.<sup>xi</sup> According to the Census Bureau, Morgan County population projection is expected to grow from 12,954 in 2022 to 26,925 in 2050. It has also seen a gradual increase in household size during the past decade, increasing from 3.32 in 2010 to approximately 3.47 in 2019. According to the most recent ACS estimates, the county household size has been larger than both Morgan City and the state. The increasing household size in the county indicates a general trend towards larger families, more children per household and a younger population.<sup>xii</sup>

**Commercial Growth:**

Mountain Green has launched the beginnings of a new commercial town center. A grocery store, hotel, retail-spaces, warehousing, restaurants, multi-family, and traditional residential housing will all be constructed. Additionally, a new private development (Wasatch Peaks) comprising golf, skiing, and green space launched last year and is attracting population world-wide. This growth from Wasatch Peaks alone creates additional demand for educational opportunities. Pressures from over-growth in adjacent counties including Summit, Davis, and Weber are spilling into Morgan County. Schools in Morgan County currently have large class sizes creating a necessity for alternatives, without the additional growth resulting from the new town center and residential growth.

### 3d. Explain in detail how the proposed mission, vision, and program of instruction align with the educational needs of the population described in 3c.

ProsperUs Academy will greatly impact ALL students within our area. We live in a thriving community, where excellence is modeled and children are capable of achieving greatness, but may not yet know what they are capable of. We will raise the bar of what is expected from our students, and consequently, the educational expectation of all will be heightened. Our community needs choice in education and our school will provide opportunities for an individualized educational experience. ProsperUs Academy will bear some of the burden placed on our local schools due to our expanding population and as a result, will allow all students smaller class sizes. As we take into account students varying learning styles, intelligence, motivations, and interests, we will create the ideal learning atmosphere to maximize growth and internal drive. Our desire is to provide a positive, challenging, and personalized education that will produce well-rounded, compassionate, intelligent human beings who will prosper, not just glide through life, and lead others to do the same. Their contributions back to society will be greatly needed in the years to come.

3e. Provide the characteristics of the proposed charter school that sets it apart from other schools in target location.

ProsperUs Academy differs greatly from all other options available. Our primary focus is on achieving high math proficiency and teaching students fiscal responsibility. Additionally, we will meet student's individual needs and allow them to voice their interests through the creation of a MAP, or personalized pathway for educational success. By offering smaller class sizes, providing differentiated instruction, and ultimately opening future educational and professional doors through trade licensure, our students will be set up for success now and for their future.

## Appendix A: Background Information Sheet

Name: Ashley McCleary

Role: President, Board Member

### **Statement of Intent:**

We are at a point in this world where things are changing, and we need to help our students navigate the ever-changing landscape. Education provides the pathway to success for our youth. By creating opportunities for personal-growth, we are preparing our children to advance and thrive as they make their way into the world. I am passionate about our youth and helping them navigate their lives, turning failures into successes and short-comings into talents. These goals and the desire for their advancement are shared by ProsperUs Academy. As President of the board, I am devoted to the success of our schools, students and community.

### **Not-for-Profit History:**

I am the mother of four children ages 10-17. I have always been an advocate for their education and in doing so, made the decision to homeschool my youngest two children for the last two years. Many lessons in planning individual learning styles and execution were learned. Previous to homeschooling, I spent many hours volunteering in my children's classrooms for reading, fieldtrips, testing and additional activities where assistance was needed. I have served in various callings in The Church of Jesus Christ of Latter-Day Saints such as the Primary Presidency for three years. In this calling I managed 240 children ages 18 months to 11 years. I have experience in training, organizing and

### **Employment History:**

**Cosmetologist/Small Business Owner:** (2001-Present) - I have built a reliable reputation for myself in the beauty industry and have grown and maintained my clientele. In this role I manage inventory, manage expenses and provide a marketable service. I have a passion for building relationships and providing a quality service to those throughout the state.

**MidWest CES:** (2021 – Present) - Assist in the coordination, communication, and compilation of critical information between the United States Social Security Office and disability clinics in the Midwest.

**Owner/Operator:** Of three franchise brands across 17 Utah locations. Red Mango, Snap Fitness, and Baji Mexican Grill. Partnership named 'Fastest Growing Company in Utah' by Entrepreneur Magazine in the first year of operating Red Mango's yogurt concept.

### **Education History:**

While attending Bonneville High, I entered into the Cosmetology program at Stacey's Hands of

Champions Beauty College. In 2000 I graduated from both Bonneville High School and Stacey's with my cosmetology license. I attended Salt Lake Community College for a time until I had my fourth baby and made the decision to stay home and raise my family.

WITH THE SIGNATURE BELOW, PERMISSION IS HEREBY GRANTED TO THE UTAH STATE CHARTER SCHOOL BOARD TO VERIFY ANY INFORMATION PROVIDED. I AFFIRM THAT THE INFORMATION PRESENTED HEREIN IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

A handwritten signature in black ink, appearing to read 'AMC' followed by a stylized flourish.

**Applicant's Signature**

Name: Crystal Nielsen

Role: Co-Chair, Board Member

**Statement of Intent:**

ProsperUs Academy is the result of a desired vision of educational excellence for our children. Research, collaboration, and planning have set the stage to create the vision of an individualized, intentional, and engaging academic experience for all the children of our beloved community. I have assisted in researching philosophies and curriculums to fit our community's needs as well as drawn on my personal experience teaching in a charter school to help draft the mission, vision, and characteristics that will make our proposed school outstanding. I am committed to help create a school where students are inspired to learn, teachers love to teach, and parents are excited to participate. I envision a safe learning environment where students are challenged and encouraged to maximize their potential each and every day. I believe ProsperUs Academy's charter contains the foundation for an amazing school and thus am confident in committing my time, talents, and experience to see it to fruition.

**Not-for-Profit History:**

I am the mother of 5 children ages 2-11. I was their preschool teacher, ensuring they could read before entering Kindergarten. I have since volunteered in their classrooms working one on one with students as well as planned various parties and activities.

I have freely given of my time to assist in organizing and planning various neighborhood and church-wide activities. For two years I served as President of our local Relief Society, a group of women 18 years of age and up. In this role, I taught, planned, visited, ministered to, and looked after the well-being of 80+ women.

**Employment History:**

**Teacher, North Star Academy (2007-2011)**-Teaching fifth grade at North Star Academy in Bluffdale, Utah gave me an absolute love for charter schools and their passion for educational excellence. I taught at North Star through their accreditation process with the state and served under three principals. I learned a lot from each of their educational philosophies and approaches toward educating the whole child.

**Teacher, Utah Online (2011-2015)**- After my first child was born, I switched from teaching in the traditional classroom to teaching online for Utah Online. I learned of the vast curriculum available online and gained an appreciation for home schooling families. I aided and taught children Kindergarten through 8th grade and was in charge of monitoring the progress and growth of approximately 75 students. I served my families in the Ogden/Weber area for four years.

**Preschool Teacher (2021-2022)**- There was a need for additional preschool options in our local community, so for the past two years I opened my doors and taught preschool in my home. I get

to see the world through the eyes of a 4-year-olds and focus on exploring with them all the joys our world has to offer.

**Education History:**

After graduating from Park City High School, I attended Utah State University (2003-2004). I then transferred and graduated from the University of Utah (2004-2007). I graduated SummaCum Laude with a bachelor's degree in Elementary Education. I was selected valedictorian of the department and graduated number one in my class with 3.9 GPA. Throughout my years teaching I have logged countless professional development hours and attended various conferences throughout the state and country.

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A handwritten signature in black ink, appearing to read "Amber Hudson", is written on a light gray rectangular background.

**Applicant's Signature**

Name: Julie Dee

Role: Secretary, Board Member

**Statement of Intent:**

Educational innovation is crucial to the development of young minds. Education in modern times will lead the charge for development tomorrow. I believe the intellectual capacity of today's youth is limitless and requires unique and creative methods to grow and develop. Prosperus Academy allows students to reach their potential by interactive and innovative techniques. As member and secretary of the board, I will work diligently to achieve the goals outlined in our mission statement. As a mother, physician, and community member I believe I can recognize shortcomings and/or deficiencies in our current public education system and remedy those in a positive, structured way. I have extensive knowledge and education in the fields of science, mathematics and medicine. Just as the field of medicine is changing its focus to treating the whole patient, our education system must teach the whole student. Prosperus Academy gives each student the opportunity to maximize their abilities in all aspects of their education. The sky is the limit and I want each student to reach the sky.

**Not-for-Profit History:**

As the mother of three children in public schools, I consistently volunteer in their classrooms to assist the students' reading and math proficiency development. I have coordinated class activities and parties in addition to schoolwide functions including but not limited to field day, assemblies, and fundraisers. I have an extensive history working with special needs youth in educational and recreational environments. I volunteered my time in college to assist in research identifying early and improved methods to diagnosing spectrum disorders in young children. During medical school, I spent countless hours volunteering at the local homeless medical clinic and administering medical tests at the local homeless shelters. I currently provide sport physical exams to students in need and medical care to community members for no fee. I have served as medical director and consultant for the development and operation of a new ambulatory surgical center in northern Utah. During my anesthesiology residency, I created a clinical rotation to teach other residents techniques for regional anesthesia with great success.

**Employment History:**

**Anesthesiologist- Utah Surgical Center, Mt. Ogden Surgical Center, South Ogden Surgical Center, Lakeview Hospital, Davis Hospital, Jordan Valley Medical Center, Jordan Valley West Surgical Center (Utah), Dalles Surgery Center (Oregon), Kaiser Medical Center (California), University of Nebraska Medical Center (Nebraska) (2009-2017)**

As an anesthesiologist I care for each patient through their perioperative experience. I provide intense medical care for patients requiring anesthesia for general, neuro, cardiac, orthopedic,

pediatric and other types of procedures. I care for patients in the intensive care unit as well as oversee resuscitation efforts for patients in the hospital. I served as medical director of South Ogden Surgical Center and supervised the training and certification requirements of the nursing staff. I served as attending physician for two years at the University of Nebraska Medical Center and oversaw the clinical education of anesthesiology residents as well as the supervision of certified registered nurse anesthetists. I directed the regional anesthesia department as well. My work requires a team approach made up of physicians, nurses, technicians and assistants. I work well in high stress environments and excel at helping others maximize their potential. I lead by example, inclusivity, respect and positivity. Every person I work with including the janitorial staff and surgeon plays a crucial role in accomplishing patient care in the safest way possible.

**Resident in Anesthesiology- Virginia Mason Medical Center (Washington), University of Nebraska Medical Center, Creighton University (Nebraska) (2005-2009)**

During my residency, I worked 80+ hours/week for four years and dedicated my time to becoming a professional in anesthesiology. I taught medical students and helped create a regional anesthesia program. I completed my board exams in the top one percent of anesthesia residents to achieve my certification as a diplomate in the American Board of Anesthesiology.

**Special Needs Youth Counselor- Seattle Parks and Recreation (Washington)(1998-2001)**

I worked as a camp counselor for special needs youth ages 4-21 with mild to severe disabilities in an overnight camp setting.

**Education History:**

I graduated valedictorian of my high school in 1997 with a 4.0 GPA. I attended the University of Washington and graduated cum laude with a major in biology and minor in chemistry in 2001. I attended the University of Utah School of Medicine and graduated AOA in 2005 with my medical degree. I completed a residency in anesthesiology 2005-2009 and received my certification as a diplomate in the American Board of Anesthesiology in the top one percentile of board applicants.

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A handwritten signature in cursive script that reads "Julie Dex". The letters are fluid and connected, with a prominent loop on the 'J' and a long tail on the 'x'.

Applicant's Signature

Name: Nate Durbano

Role: Treasurer, Board Member

**Statement of Intent:**

I am very excited to participate in ProsperUs Academy and look forward to being part of building a new school option for Morgan County and surrounding rural areas. I believe my well-rounded business and entrepreneurial experience will provide an additional sound voice to our Board of Directors and help with some of the business decisions for the School and development of Business/Financial aspects for the student curriculum.

**Not-for-Profit History:**

N/A

**Employment History:**

I have been involved in multiple business and real estate projects for the last 20 years along the Wasatch front primarily in the Davis and Weber County areas. These include hotels, apartments, commercial properties, residential properties and developments primarily located in Northern Utah.

I have always cared about our local businesses and community involvement and tried to avoid doing businesses outside of our Northern Utah areas.

I am a 15% owner of my family estate with a value in excess of \$150,000,000 and currently sit on the board of directors for that business estate. I also have 100% ownership in multiple other businesses in the Weber County area with about a \$4,000,000 value and no debt.

I am an owner and partner on 2 commercial real estate properties in Weber County valued at \$9-10,000,000 with a \$4,000,000 debt.

I have substantial experience in multiple business industries including Entrepreneur, Real Estate Acquisition and Development, Real Estate Construction, Property Management, Law Firm and Legal knowledge, Banking and Lending, Automotive Industry, Federal Firearms Licensee to name a few.

**Personal:**

I am a Utah native and have lived in Davis and Morgan County my whole life. Father to 4 wonderful children (ages 11, 9, 6, 3) and a dedicated husband.

**Education History:**

I received my Higher Education from UVSC (Associates Degree) then the U of U for my Undergraduate, and my Bachelors Degree in Business from Weber State University.

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A handwritten signature in black ink, appearing to read "Nathan Durbano". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Nathan Durbano

Applicant's Signature

Name: Mark F. Hadley

Role: Board Member

**Statement of Intent:**

One of my greatest achievements in life is to help our amazing youth love and succeed in life. My desire as a board member is to offer input that can help these youth thrive in a very competitive world. I feel my expertise in technical education can offer additional pathways for students to succeed and find their own passion. I promise to give all that I can both in time and input to further the cause of this future charter school so that students will have every opportunity to succeed.

**Not-for-Profit History:**

I taught five years at the Davis Applied Technology Center in Heavy Duty Diesel Technology. I have for the past six years served as the Director of Programs for the Davis Technical College. I have extensive background in technical education and working with high schoolsschool studs on concurrent enrollment and teaching actual technical college programs with high schools.

**Employment History:**

- Over 40 years' experience working with youth of various age groups.
- Over 35 years of managerial, director, and executive leadership.
- Five years of technical education teaching experience.
- Five years of corporate consultation.

**Personal:**

Love everything about life and the great outdoors along with a passion for playing sports of all kinds with an emphasis on physical fitness.

**Education History:**

- Master of Business Administration (Weber State University)
- Master of Science in Technical Education (Utah State University)
- Bachelor's degree Business Administration (Weber State University)
- Associates of Applied Science in Heavy Duty Diesel Technology (Weber State University)

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Applicant's Signature

Name: Marina Hallsten

Role: Board Member

**Statement of Intent:**

My intent is to contribute towards the creation of Mountain Green's first charter school: ProsperUs Academy. I hope that my experiences and skills will be valuable in this regard as I seek to bring educational options to my rural community and those around me. I embrace the school's vision to bring learning, growth, and prosperity to its students and overall community. This is a charge I take very seriously, and my intent is to build an academic center of excellence where the school's values can flourish and inspire future members of society. Thank you for considering our proposal, I look forward to working with you.

**Not-for-Profit History:**

Mountain Green Elementary School Community Council 2017-current.

School Safety Committee 20017-2018.

Cottonwood MOA board member 2021.

**Employment History:**

Senior Oncology Sales Specialist, Amgen. I have spent my career with global pharmaceutical companies including: Amgen, Astrazeneca, Shire, Pfizer and Takeda. 16 years of leadership, executive sales experience, communication, business analytics, healthcare/industry compliance standards and highly regulated environments taught me to ask questions, learn to communicate with others, teach a variety of audiences and creative problem solving. I hope to bring my experience to ProsperUs Academy to build it as an important contribution to our community.

Instructor of Italian BYU, University of Utah. As an entry level foreign language instructor in rigorous academic environments for 3 years I was tasked with preparation of syllabus, testing, grading, classrooms and administrative work. I was responsible for preparing students with various foreign language backgrounds to enter into higher level language courses and worked with students, professor colleagues, chairs of departments and college deans. I found I have a passion for teaching foreign language and am looking forward to contributing to ProsperUs Academy curriculum and coursework.

**Family:** Mother of 3 humans, 2 dogs, 1 cat, wife, camper, baker, skier.

**Education History:**

BA Italian Language and Literature- BYU 2004. Including a minor in Psychology with an added emphasis of completion of pre-med courses.

MBA-HM (Healthcare Management)-Western Governor's University 2015.

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A handwritten signature in black ink, appearing to read "Marietta". The signature is fluid and cursive, with a long horizontal stroke at the end.

Applicant's Signature



Name: Douglas M. Durbano

Role: Board Member Legal Counsel

**Statement of Intent:**

**Not-for-Profit/Civic History:**

- Utah State Privatization Policy Board member – 1996 to 2004
- Voting District Chairman – Davis County 1989 to 1998
- Governor’s Club President – 1987 to 1990
- Lincoln Club – 1990 to present
- Davis County Economic Development Committee – 1995
- Governor Leavitt’s Transition Team – 1992
- Executive Intern, Governor’s Office – 1982
- Legislative Intern, Utah Senate – 1981
- LDS Missionary, North Carolina, Asst. to President – 1974-1976

**Employment History:**

Banking/Finance/Workouts - Foreclosure; Bankruptcy and loan work outs as legal counsel for United Savings and Western Mortgage, 1985-1990- Founded Antion Capital (aka Antion Financial and SummerhazeCompany) in 1993

- Did real estate lending and construction
- Serviced/collected troubled loans
- Handled 100’s of deficiency actions so Handled 10,000+ collection matters dealing in real estate, utilizing foreclosure laws, bankruptcy, lift of stays, and other work out/collection remedies under Utah law- Developed and patented applied for (pending) “MemberBanking” Business Model (1998)

Founded America West Bank (1999), implementing the MemberOwned Bank business model and obtaining FDIC insurance for deposits and prepared appropriate applications and policies Raised \$13,000,000 equity capital for the Bank.

- Elected Chairman of Board (2000), conducted monthly Board Meetings, setting direction and creating agendas
- Elected President and CEO (2004) of the bank and helped established an SBA “Preferred Lender” status

- Founded America West Bank Members – a Bank Holding Company
- Prepared the application and policies for recognition as a Federal Reserve approved bank Holding Company
- Elected Chairman, President and CEO
- Devised a unique public offering allowing business owners and individuals to become “members” and owners of their local bank and participate in the profits-

#### Legal

- Durbano Law Firm, 1985 to present-
- Farr, Kaufman & Hamilton, 1984-1985- Hanson, Epperson & Smith,
- 1982-1984- Judge Pro Tem, Weber County,
- 1990 to present- Concentrated on business/commercial and tort law; conducted trials in the First, Second, Third, Fourth, Fifth, Seventh and Eighth District courts; conducted appeals to the 9th and 10th Circuit Court of Appeals and both Utah Supreme Courts and Appellate Courts, having actually argued the case.

#### Business (Ownership Interest and Active Management)

- Durbano Properties -Multiple residential and commercial developments in Northern Utah
- Antion Capital (70% Owner)
- Marriott Fairfield Inn of Layton (50% owner)
- Marriott Courtyard of Layton (33% owner)
- Marriott Towne Place Suites (33% owner)
- Hilton Garden Inn/Davis Conference Center (21% owner)
- Durbano Properties (100% owner – various office and retail buildings)

#### Personal

- Married (Shawna Rasmussen), five children
- Interests: Pilot, skiing, racquetball, boating, politics

**Education History:**

- 2003: Strategic Management of Financial InstitutionsWIB, San Francisco, California
- 1986: National College of AdvocacyStanford University, California
- Advance Course in Trial Advocacy1984:
- University of Utah, College of LawSalt Lake City, UtahJuris Doctorate (J.D.) Degree-  
Class Standing: Top 25%- Officer – Student Bar Association- Moot Court Competition
- 1980: Weber State University Ogden, Utah Business Administration/Management-  
Honor Student- Emcee for College Touring Group-
- Vice President of Delta Sigma Pi, Business Honorary-
- Vice President of LDS Student Association

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Applicant's Signature

**STATE CHARTER SCHOOL BOARD TO VERIFY ANY INFORMATION PROVIDED.**  
**Appendix B: Articles of Incorporation**

File Number: 12920651

**Non-Profit Corporation Articles**  
**ARTICLES OF INCORPORATION**  
**OF**  
**ProsperUS Academy**

**We, the undersigned natural persons all being of the age of eighteen years or more, acting as incorporators under the Utah Revised Nonprofit Corporation Act, adopt the following Articles of Incorporation for such Corporation:**

**Article I**  
**Name**

**The name of the corporation is ProsperUS Academy**

**Article II**  
**Purpose**

Charter School K - 12 grade

To engage in any and all other lawful purposes, activities and pursuits, which are substantially similar to the foregoing and which are or may hereafter be authorized by Section 501(c)(3) of the Internal Revenue Code and are consistent with those powers described in the Utah Nonprofit Corporation and Cooperation Association Act, as amended and supplemented.

**Article III**  
**Name and Address of Registered Agent**

**The address of the corporation's initial registered office shall be:**

4380 Ranch Blvd  
MOUNTAIN GREEN, UT 84050

**The corporation's initial registered agent at such address shall be:**

Nathan Durbano



**Article IV**  
**Names and Addresses of Incorporators**

**The name(s) and address(es) of the incorporators are:**

Incorporator #1  
Nathan Durbano  
4380 Ranch Blvd  
MOUNTAIN GREEN, UT 84050  
Nathan Durbano  
Signature

**In Witness Whereof I / We have executed these Articles of Incorporation on 29 June, 2022 and say:**

**That they are all incorporators herein; that they have read the above and foregoing Articles of Incorporation; know the contents thereof and that the same is true to the best of their knowledge and belief, excepting as to matters herein alleged upon information and belief and as to those matters they believe to be true.**

**Article V**  
**Members**

**The nonprofit corporation will have voting members**

**Article VI**  
**Shares**

**The nonprofit corporation will not issue shares evidencing membership or interests in water or other property rights.**

**Article VII**

**Directors/Trustees/Officers**

**The name(s), address(es) and signature(s) of the director(s)/trustee(s)/officer(s) are:**

Director #1  
Nathan Durbano  
4380 Ranch Blvd  
MOUNTAIN GREEN, UT 84050  
Nathan Durbano  
Signature

Director #2  
Gavin McCleary  
6526 Stone Ridge Drive  
Mountain Green, UT 84050  
Gavin McCleary  
Signature

Director #3  
Ashley McCleary  
6526 Stone Ridge Drive  
MOUNTAIN GREEN, UT 84050  
Ashley McCleary  
Signature

Director #4  
Venessa Durbano  
4380 Ranch Blvd  
MOUNTAIN GREEN, UT 84050  
Venessa Durbano  
Signature

**Article VIII**

**The period of duration of this corporation is perpetual**

**Article IX Principal  
Place of Business**

**The street address of the principal place of the business is:**

6526 Stone Ridge Drive  
MOUNTAIN GREEN, UT, 84050

Under GRAMA {63-2-201}, all registration information maintained by the Division is classified as public record. For confidentiality purposes, the business entity physical address may be provided rather than the residential or private address of any individual affiliated with the entity.

## Appendix C: Governing Board Bylaws

### BYLAWS OF PROSPERUS ACADEMY

#### ARTICLE I NAME, PURPOSE

1. The name of the organization is ProsperUs Academy.
2. The corporation was formed to manage, operate, guide, direct and promote the corporation, a Utah Public Charter School. The corporation is organized under the Utah Nonprofit Corporation Act for public purposes and is not organized for the private gain of any person.

#### ARTICLE II MEMBERS

The corporation shall have no members. Any action which would otherwise by law require approval by a majority of all members or approval by the members shall require only approval of the Board. All rights which would otherwise by law vest in the members shall vest in the board.

#### ARTICLE III MEETINGS OF DIRECTORS

1. **Annual Meeting.** The Board of Directors of the corporation (the “Board”) shall hold an annual meeting for the purposes of organization, selection of Directors and officers, and the transaction of other business.
2. **Regular Meetings.** Regular meetings will be held as scheduled by the Board, with a published schedule and proper notice.
3. **Special Meetings.** Special meetings of the Board for any purpose(s) may be called at any time by the President, Secretary, or one-third of the members of the Board.
4. **Electronic Meetings.** In accordance with the applicable state law and Board policy, any meeting of the Board may be held by telephone conference or a similar communication method as long as all Board members participating in the meeting can hear one another, and any such participation shall constitute presence in person at the meeting.
5. **Notice.** Special meetings and regular meetings of the Board may be held only after each Director has received notice of at least twenty-four (24) hours by a document form of communication.

#### ARTICLE IV BOARD OF DIRECTORS, OFFICERS

1. **Board Role, Size, Composition:** The Board is responsible for overall policy and direction of the school and delegates responsibility for the day-to-day operations to the Director/Principal and committees established by the Board. The Board shall consist of no fewer than five (5)

and no more than seven (7) directors. The Board members shall receive no compensation other than reasonable expenses.

2. **Meetings.** The Board shall meet at an agreed upon time and place.
3. **Terms.** Board members shall serve three (3) year terms. However, in order to ensure that the terms of Board members are staggered to provide continuity in the Board, the terms for the initial Board of Directors shall be as follows: the Board member initially elected to serve as Board President shall serve a five (5) year term; the Board member initially selected to serve as Vice President shall serve a four (4) year term; the Board member initially selected to serve as Secretary and Financial Coordinator shall serve three (3) year terms; and Board members not initially elected to Board officer positions shall serve two (2) year terms. Board members are eligible for re-election.
4. **Quorum.** A quorum consists of a majority of the current Board members. A quorum of Board members must be present, in person or by electronic means, at any meeting of the Board before business can be transacted or motions made or passed.
5. **Officers and Duties.** There shall be four (4) officers of the Board consisting of a President, a Vice President, Secretary and Financial Coordinator. The officers shall be elected to serve a one (1) year term by a majority vote of the Board at the annual meeting of the Board. The individuals elected to these offices shall hold their respective offices until their resignation, removal or other disqualification from service, or until the expiration of their office's term. No Board member may hold more than one office at any given time. Officers' duties are as follows:
  - A. The President shall convene regularly scheduled Board meetings, shall preside or arrange for other members of the executive committee to preside at each meeting in the following order: Vice President, Secretary and Financial Coordinator.
  - B. The Vice President will chair committees on special subjects as designated by the Board.
  - C. The Secretary shall be responsible for keeping records of the Board actions, including overseeing the taking of minutes at all board meetings, sending out meeting announcement, distributing copies of minutes and the agenda to each Board member, and assuring that corporate records are maintained.
  - D. The Financial Coordinator shall ensure a financial report is presented at each Board meeting. The Financial Coordinator shall chair the finance committee, assist in the preparation of the budget, help develop fundraising plans, and make financial information available to the public.
6. **Vacancies.** Vacancies on the board will exist (1) with death, resignation or dismissal of any member, or (2) when the term of a current Board member is up.
7. **Board Elections.** In order to fill a vacancy on the Board, the Board will solicit nomination and letters of application from the school community or members of the community at large. The Board may then elect an approved application to fill the vacancy. Board members will be elected by the vote of a majority of the remaining Board members.
8. **Resignation, Termination and Absences.** Resignation from the Board must be in writing and received by the Secretary. If the resignation is effective at a future time, a successor may be selected before such a time, to take office when the resignation becomes effective. A Board member may be removed with or without cause by the vote of two-thirds (2/3) of the remaining directors.

## **ARTICLE V COMMITTEES**

The Board may create committees as needed to fulfill its responsibilities.

## **ARTICLE VI DIRECTOR AND STAFF**

**Director/Principal.** The Director/Principal is hired by the Board. The Director/Principal has the day-to-day responsibilities of managing the school, including carrying out the school's goals and the Board policy. The Director/Principal will attend all Board meetings, reports on the progress of the school, answer questions of Board members and carry out the duties described in the job description. The Board can designate other duties as necessary.

## **ARTICLE VII INDEMNIFICATION**

1. **Indemnification of Directors and Corporation Agents:** The corporation hereby declares that any person who serves at its request as a Director, officer, employee, Chair or member of any committee, or on behalf of the organization as a trustee, Director, or officer of another organization, whether for profit or not, shall be deemed the corporation's agent for the purposes of this Article and to the extent allowed by the law, shall be indemnified by the corporation against the expenses (including attorney's fee), judgement, fines, excise taxes, and amounts paid in settlement actually and reasonably incurred by such a person who was or is a party or threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative, or investigative by reason of such service, provided such a person acted in the good faith and in a manner he reasonably believed to be in the best interest of the corporation and, with respect to any criminal action or proceedings, had no reasonable cause to believe his conduct was unlawful. Except as provided in Article VII, Section 3, below, termination of such action, suit, or proceeding by judgement, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not of itself create either a presumption that such person did not act in good faith and in a manner which he reasonably believed to be in the best interest of the corporation or, with respect to any criminal action or proceeding, a presumption that such person had reasonable cause to believe that his conduct was unlawful.
2. **Indemnification Against Liability to the Corporation.** No indemnification shall be made with respect to any claim, issue, or matter as to which a person covered by Article VII, Section 1 shall have been adjudged to be liable for negligence or misconduct in the performance of his/her duty to the corporation unless and only to the extent that the court in which such action, suit, or proceeding was brought shall determine upon application that, despite the adjudication of the liability, but in view of all the circumstances of a case, such a person is fairly and reasonably entitled to indemnification for such expenses which such court deems proper.
3. **Indemnification of Criminal Actions.** No indemnification shall be made in respect of any criminal action or proceeding as to which a person covered in Article VII, Section 1 shall have been adjudged to be guilty unless and only to the extent that the court in which such action or proceeding was brought shall determine upon application that, despite the adjudication of guilt, but in view of all the circumstances of the case, such a person is entitled to

indemnification for such expenses, or fines which such court shall deem proper.

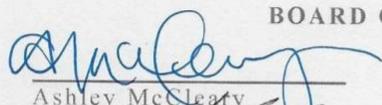
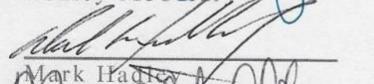
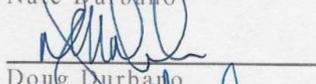
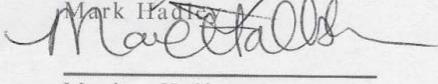
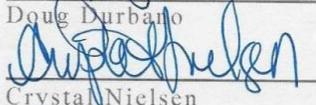
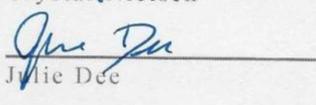
4. **Period of Indemnification.** Any indemnification pursuant to this Article shall: (a) be applicable to acts or omissions which occurred prior to the adoption of this Article, and (b) continue as to any indemnification party who has ceased to be a Director, officer, employee, or agent of the corporation and shall insure to the benefit of the heirs and personal representatives of such indemnified party. The repeal or amendment of all or any portion of these Bylaws which would have the effect of limiting, qualifying, restricting any of the powers or rights of indemnification provided or permitted into this Article shall not sole by reason of such a repeal or amendment, eliminate, restrict, or otherwise affect the right or power of the corporation to the indemnity any person, or affect ay right of indemnification of such person, with respect to any acts or omissions which occurred prior to such repeal or amendment.
5. **Advances of Cost and Expenses.** The corporation may pay costs and expenses incurred by a Director, officer, employee or agent in defending a civil or criminal action, suit or proceeding, in advance of the final disposition of the action, suit or proceeding upon receipt of an undertaking by or o behalf of the person that he or she shall repay the amount advanced if it is ultimately determined that he or she is not entitled to be indemnified by the corporation as authorized by these Bylaws.
6. **Personal Liabilities of Directors and Officers.** No Director of officer of the corporation shall be personally liable to the corporation for civil claims arising from acts or omissions made in the performance of his or her duties as a Director of officer, unless the acts or omissions are the result of his or her fraud, or malicious willful misconduct, or the illegal use of alcohol or a controlled substance.

## ARTICLE VIII AMENDMENTS

THESE BYLAWS MAY BE AMENDED WHEN NECESSARY BY THE VOTE OF A TWO-THIRDS (2/3) MAJORITY OF THE BOARD.

Dated June 29, 2022

BOARD OF DIRECTORS:

 _____ Ashley McCleary	 _____ Nate Durbano
 _____ Mark Hadley	 _____ Doug Durbano
 _____ Marina Hallsten	 _____ Crystal Nielsen
	 _____ Julie Dee

5

Appendix D: Minutes from Governing Board meetings
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MINUTES OF THE ORGANIZATIONAL MEETING  
OF THE BOARD OF DIRECTORS OF  
PROSPERUS ACADEMY  
June 29, 2022

The following minutes are of the organizational meeting of the Board of Directors of ProsperUS Academy, a Utah nonprofit corporation. The meeting was held June 29, 2022.

Present and participating in the meet were the following directors: Nathan Durbano, Ashley McCleary, Marina Hallsten, Crystal Nielsen, Julie Dee and Mark Hadley which constitute all of the directors of the corporation. The meeting was held in accordance with the provisions of the Bylaws, notice of the meeting was provided to all directors, and a quorum was present.

Accordingly, the meeting was duly convened.

Ashley McCleary served as Chairman of the meeting and conducted the meeting in that capacity. After calling the meeting to order, the Chairman requested that Julie Dee keep the minutes of the meeting.

The meeting proceeded to the election of the Board Officers. Upon motion duly made, seconded and unanimously carried, the following persons were elected to the offices indicated opposite their respective names, to serve during the ensuing year and until such time as their successors have been duly elected and shall qualify:

Ashley McCleary	President
Crystal Nielsen	Vice President
Nathan Durbano	Financial Coordinator
Julie Dee	Secretary

Upon motion duly made, seconded and unanimously carried, the following resolution was adopted regarding the Amended and Restated Articles of Incorporation and the Bylaws of the Corporation:

**RESOLVED:**

That the Articles of Incorporation of the Corporation, a copy of which has been presented to the Board of Directors, shall be and the same hereby are adopted Article of Incorporation of the Corporation and the same shall be filed with the Division of Corporations for the State of Utah.

**FURTHER RESOLVED:**

That the Bylaws of the Corporation, a copy of which has been presented to the Board of Directors, shall be and the same hereby are adopted as the official Bylaws of the

Corporation.

**FURTHER RESOLVED:**

That the Articles of Incorporation and the Bylaws of the Corporation in accordance with the requirements of the Utah Revised Nonprofit Corporation Act.

Thereby being no further business, the meeting was thereupon adjourned.



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Ashley McCleary, BOARD CHAIR

## Appendix E: School Bell Schedule

A generic K-6 daily schedule is as follows:

Monday-Thursday: 8:30am – 3pm

Friday: Condensed Schedule

8:30 – 8:45	Plan and Prepare
8:45 – 10:00	Math
10:00 – 10:15	Recess
10:15 – 11:30	Language Arts (Reading and Centers)
11:30 – 11:55	Lunch and Recess
11:55 – 12:30	Language Arts (Writing and Grammar)
12:30 – 1:10	Specials (PE, Computers, Library, Art)
1:10 – 1:30	Recess
1:30 – 2:30	History M/W   Science T/H
2:30 – 3:00	Daily Review and Read Aloud

An A/B-Day schedule for 7-12 grades is as follows:

Monday-Thursday: 8:30am-3pm

Friday: Condensed Schedule: 8:30am-1pm

8:30 - 8:50	MAP
8:50 – 10:05	1 <sup>st</sup> / 5 <sup>th</sup>
10:05 – 11:20	2 <sup>nd</sup> / 6 <sup>th</sup>
11:20 – 12:00	LUNCH
12:00 – 1:15	3 <sup>rd</sup> / 7 <sup>th</sup>
1:15 – 2:30	4 <sup>th</sup> / 8 <sup>th</sup>
2:30 – 3:00	MAP

## **Appendix F: Detailed Intent of Educational Program**

### **Grades K-3**

ProsperUs Academy will use DI for grades K-3. Students will be in their home rooms with grade level peers for history, science, P.E., art and computers. They will meet in groups of 5-10 during their allotted math and language arts blocks. These groups will receive tailored instruction based on the groups needs and will be provided opportunities to practice and demonstrate mastery. This approach supports accelerated learners as well as those needing to work on their foundation skills, allowing each to progress at their own pace while creating inclusivity. Students can be grouped with peers on the same level, or varying levels allowing students individual opportunities for success and personalized achievement. We understand that students' needs are frequently changing, therefore ongoing formative assessments are crucial in our approach to success.

Math specifically will include time within the allotted math block for financial introductory instruction. Young children who are just learning their numbers come to understand money through playing and observing. “Developmentally, kids can understand from a very young age that you can do four basic things with money. You can spend it, save it, invest it or give it away. If every child could understand from an early age what their options are with money, then 15 years from now they might make a different choice.”<sup>xiii</sup> Special focus to develop knowledge and skills will be:

- Understand basic numeric numbers
- Learning to compare in different categories
- Big vs. Small
- Working with coins
- Concepts of buying and selling
- Teaching about banks and other financial institutions

### **Grades 4-6**

Our 4-6 grade students will follow the outline as shown above. The designated math block will include specific time slotted for an expansion of their financial knowledge. In middle childhood, children are starting to develop financial habits. They are getting birthday money, allowance, and having more first-hand experiences with money.<sup>xiv</sup> The financial habits and norms developed during this developmental stage will influence many of the financial behaviors and habits as adults.<sup>xv</sup> Special focus to develop knowledge and skills will be:

- Teaching simple constructs, such as investing time or money and considering the trade-off
- Frugality vs. Materialism
- Value of saving and planning ahead
- Reliance on own values when making spending decision
- Supporting financial analysis skills, planning and goal setting

### **Grades 7-9**

Students in grade 7 through grade 12 will adhere to an A/B-Day schedule block. This schedule will permit more time in each subject allowing teachers ample instructional time and students time to complete lessons and or project/activity. While teens are developing new knowledge and skills about money, how they apply that knowledge is influenced by the habits, attitudes, and executive function skills they have begun to develop in earlier stages. In grade 9, introduction to

the DATC and online classes required to complete licensure will begin. This will continue and progress through the students' time at ProsperUs Academy until the licensure is complete and graduation requirements from the DATC are met. Special focus in finance will be:

- Balancing needs and wants while encountering peer pressure
- Learning to plan, save, and develop a budget
- Introduction to financial digital applications
- Learning the importance of giving to others

### **Grades 10-12**

ProsperUs Academy will offer experiential learning opportunities to support financial capabilities in grades 10-12 in addition to essential core curriculum. This will help youth learn from both mistakes and successes. Both research and teachers' experience suggest that 'experiential learning is most beneficial when the content is relevant and meaningful in the lives of students.'<sup>xvi</sup>, <sup>xvii</sup> The emphasis of lessons will be curated based on real-life relevance and what students will likely encounter before or upon graduation. Special focus in finance will be:

- Learning about student loans and debt management
- Learning to manage personal expenses
- Discuss how debt can become unmanageable
- Introduce applications such as Mint, Mvelopes and Acorns
- Research and create a savings plan for things such as a car and/or college
- Credit card basics
- True costs associated with driving as they are getting or have their licenses
- Help students in research and comparison on topics such as buying a car, renting an apartment or choosing a cell phone plan
- Such strategies help students in applying math concepts such as interest rates and comparison shopping, preparing them for real life

### **Grades 7-12**

In grades 7-12 students will have additional focuses and opportunities such as that may include, but are not limited to:

- **Goal Setting:** Practice setting short- and long-term goals, which aids in developing positive financial habits. Practice can strengthen goal setting, planning, and follow-through skills. Goal setting and creating plans and timelines to achieve goals can be incorporated into many types of experiences.
- **Opportunities:** Create school- and community-based programs for meaningful learning opportunities, such as: bank-in-school programs, create business plans, JA Biztown, Money Smart, Money Skill, and 4-H Financial Futures program.
- **Strategic Alliance:** Streamlining students to the DATC beginning in 9<sup>th</sup> grade to meet the technical licensure requirements at time of graduation.
- **Fundraisers:** There are many opportunities available for our community in raising funds to benefit the student body at ProsperUs Academy. Students will work together in creation of a plan, promotion, execution, and evaluation of such fundraisers.

## Appendix G: 4 Day School Week Waiver

### Applicant Assurances

School Name: ProsperUs Academy

The Applicant certifies all information contained in this application is complete and accurate, realizing that any misrepresentation could result in disqualification from the Waiver Request process or revocation after award.

The Applicant understands that applications must be uploaded into the UCAP system no later than the third Friday of the month preceding the month of the requested SCSB meeting and that incomplete applications will not be considered.

The Applicant acknowledges that all information presented in the application package, if approved, may become part of the charter to be used for accountability purposes throughout the term of the charter.

The Applicant acknowledges that the charter school governing board is subject to all Utah statutes regarding charter schools as well as all relevant federal, state and local laws, and requirements, and should comply with such.

The Applicant acknowledges that the most current academic and compliance data will be provided to the SCSB for its consideration of the application.

The applicant acknowledges that prior to inclusion on the agenda, the SCSB recommends charter school governing boards read the associated rule and information documents, as well as schedule an appointment with SCSB staff to discuss the request and provide clarification to any questions.



Ashley McCleary  
Name of Board Chair

June 30, 2022  
Signature of Board Chair /Date

## School Entity Information

Name of School: **ProsperUs Academy**Name of School Administrator: **Ashley McCleary**

Contact Information for School: (385) 350-1270

*Below, list the names and positions of all current Board Members (officers, members, directors, partners), and their positions. Also list any other current charters in which they act as a corporate principal or charter representative. Add rows as necessary.*

<b>Name</b>	<b>Position</b>	<b>Area of Expertise</b>	<b>Charter Affiliations</b>
Ashley McCleary	President	Parent/Business	
Crystal Nielsen	Co-Chair	Parent/Education	North Star Academy
Julie Dee	Secretary	Education	
Nathan Durbano	Finance	Strategic Business Partner	
Mark Hadley	Board Member	Education	
Marina Hallsten	Board Member	Education/Business	
Doug Durbano	Board Member	Legal	

## Contractual Charter Agreement Goals

List the school's contractual goals.

### Required Attachments:

- If the school is *not* meeting all its charter contractual agreement goals, then include the governing board's corrective action plan. (Corrective action plan limited to two pages.)

## Waiver Requests Require both State Charter School Board (SCSB) and Utah State Board of Education (USBE) Approval

*The following request may take 2-3 months to complete.*

Waivers from a Board rule are not granted if the requirement is required by or adopts criteria from a federal statute, federal regulation, or state law, would negatively affect the health, safety, or welfare of public education students, could reasonably result in discrimination or harassment of public school

students or employees, would benefit one element of the public education system to the detriment of another; or when the concerns giving rise to an request could be addressed through means other than waiver of Board rules.

### ***Waiver from Board Rule***

Rule Number and Title: R277-121 and R277-419-4 4 Day School Week

**Describe why the waiver is necessary to meet the mission and/or purposes(s) of the school and help the governing board meet the terms and conditions of its contractual agreement.**

ProsperUs Academy strives for excellence in education and high academic outcomes where students and staff can Learn, Grow and Prosper. We believe a 4 day school week will help us accomplish these goals by:

1. Offering dedicated out of classroom time for extracurricular activities and school/life balance.
2. Provide staff with dedicated time for professional development and classroom planning.
3. Be an environmental benefit to our state pollution problem and lessen the travel burden for our rural students.

Law Regarding minimum number of school days: **R277-419-4 Minimum School Days, LEA records, and Audits.**

A. Minimum standards for school days.

1. LEAs shall conduct school for at least 990 instructional hours and 180 school days each school year.

School districts operating on a traditional five day school week may schedule roughly 5.8 hour days for 180 school days per school year and a total of 990 instructional hours. A school district operating on a 4 day school week may achieve those hours by scheduling 6.75 hour school days, for 148 days per school year (including lunch and recess breaks), reaching a total of 999 instructional hours, 32 days less than the 180 day requirement.

Proposed 4 Day School Schedule:

A generic K-6 daily schedule is as follows:

Grades will vary in the allotted time for each subject.

Additionally, recess, lunch, and specials will be staggered among grades/classes.

Monday-Thursday: 7:45AM-3PM

7:45 – 8:00 Plan and Prepare

8:00 – 9:15	Math/Financial Literacy
9:15 - 9:35	Recess
9:35 - 10:50	Language Arts
10:50 - 11:30	Specials
11:30 - 12:05	Lunch and Recess
12:05 - 1:20	Language Arts Specials
1:20 - 2:40	History-M/W, Science -T/TH
2:40 –3:00	Daily review and Reading

An A/B-Day schedule for 7-12 grades is as follows:  
Monday-Thursday: 7:45AM-3PM

7:45 - 8:00	MAP
8:00 – 9:30	1 <sup>st</sup> / 5 <sup>th</sup>
9:30 – 11:00	2 <sup>nd</sup> / 6 <sup>th</sup>
11:00 – 11:40	LUNCH
11:40 – 1:10	3 <sup>rd</sup> / 7 <sup>th</sup>
1:10 – 2:40	4 <sup>th</sup> / 8 <sup>th</sup>
2:40 – 3:00	MAP

The Language Arts block will begin with phonics instruction in the younger grades progressing into Guided Reading groups based on independent reading levels beginning in **second grade**. Cross curricular centers including curriculum from Core Knowledge Language Arts as well as reading projects to further understanding in Science and History. ProsperUs Academy will utilize parent volunteers to assist in instruction. Vocabulary words will be selected from the current units being studied in math, reading, science, and/or history. Specials will include computers, library, PE, and music

### Considerations:

-Start Date: 2024-2025 School year.

-Sunset Date: N/A

-The distance from surrounding rural communities to Mountain Green can span anywhere from 5-45 miles one way. With this geographic diversity, a 4 day week will benefit these students with dedicated classroom time as well as dedicated extracurricular opportunities that will take place on the non-classroom day. This provides students with an option in education where outstanding academic achievement and life balance can exist. In addition to extracurricular activities, ProsperUs Academy would like to partner with local technical schools, like the DATC, and institutions for higher education, Weber State University, so students may earn advanced technical degrees or work on concurrent enrollment for college credit courses. We believe the time allotted for these important contributions will enrich student's learning pathway by providing continuing

education opportunities for those who seek them.

-Cost effectiveness for families attending ProsperUs Academy: ProsperUs Academy seeks to include a diverse student population of various backgrounds, race, religion, ethnicity and socioeconomic status. A 4 day school week could be less cost prohibitive to students and reach a broader spectrum of prospective student body. For example (For illustrative purposes only):

If fuel costs \$5.12 per gallon and a family vehicle averages 17 miles per gallon. A student who travels 30 miles round trip to school 5 days a week spends \$2,340.00 A student who travels 30 miles round trip to school 4 days a week spends \$1,872.00, a cost saving difference of \$468.00 per year.

-Professional development for our teachers and staff is paramount to a successful student experience. Offering teachers preparation and development time is a priority for PA, and teachers will have the flexibility and work/life balance of having the option to prepare remotely one day per week.

-Lastly, reducing one day of vehicle travel per week also contributes to cleaner air in supporting Utah's efforts to improve air quality.

Minutes from Board meeting outlining vote for 4 day school week. Find the minutes for this waiver on Appendix D

Letter from our Board

June 29, 2022

Formal Application 4 Day School Week, Prosperous Academy Mt. Green, Ut

Greetings Utah State Charter School Board Members,

This letter accompanies a waiver form for the newly proposed charter school in Mt. Green, UT to implement a 4 day school week. Mt. Green, in Morgan county, is located in a rural community and the students we serve reside here, and in neighboring rural communities. The benefits to the students and learning experience have been successfully modeled by 2 schools in Utah: Wendover High School and Anna Smith Elementary . ProsperUs Academy strives for excellence in education and high academic outcomes where students and staff can Learn, Grow and Prosper. We believe a 4 day school week will help us accomplish these goals by:

1. Offering dedicated out of classroom time for extracurricular activities and school/life balance.
2. Provide staff with dedicated time for professional development and classroom planning.
3. Be an environmental benefit to our state pollution problem and lessen the travel burden for our rural students.

ProsperUs Academy's vision to support students in the classroom, and beyond, includes extracurricular activities as a supplement to the student classroom experience. Internships, sports teams, the arts and field-trips, as well as requirements such as doctor's appointments, or school work can have a dedicated time that won't interfere with scheduled learning time.

In addition to extracurricular activities, PA would like to partner with local technical schools, like the DATC, and institutions for higher education, Weber State University, so students my earn advanced

technical degrees or work on concurrent enrollment for college credit courses. We believe the time allotted for these important contributions will enrich student's learning pathway by providing continuing education opportunities for those who seek them.

Professional development for our teachers and staff is paramount to a successful student experience. Offering teachers preparation and development time is a priority for PA, and teachers will have the flexibility and work/life balance of having the option to prepare remotely one day per week.

Reducing one day of vehicle travel per week also contributes to cleaner air in supporting Utah's efforts to improve air quality. Families who wish to participate in PA from neighboring rural and metropolitan communities will commute via I84, through Weber canyon, or over Trapper's loop. Both routes can be difficult in winter conditions and traveling one less day reduces commuting miles and contributes positively towards attendance.

The ProsperUs Academy (PA) Board voted unanimously for the 4 day week because they believe focused classroom time, accompanied with shorter commute times, provides students with an option in education where outstanding academic achievement and life balance can exist.

ProsperUs Academy strives for excellence in education where students and staff can Learn, Grow and Prosper. We hope that with the support of this board, our dedication to providing an outstanding learning experience through a 4 day school week, and the benefits it offers, can be achieved.

Thank you,

ProsperUs Academy Board

## END NOTES

<sup>i</sup> <https://www.tutordocor.com/blog/2019/january/the-top-5-reasons-students-struggle-with-math/>

<sup>ii</sup> NGPF is a 501(c)(3) nonprofit organization <https://www.ngpf.org/>

<sup>iii</sup> [https://www.safeandcivilschools.com/services/classroom\\_management.php](https://www.safeandcivilschools.com/services/classroom_management.php)

<sup>iv</sup> [1,6] Morgan, H. *Maximizing Student Success with Differentiated Learning*. The Clearing House: A Journal of Educational Strategies, Issues, and Ideas, 2014, 87(1), pp. 34-38.

(6)Subban, P. *Differentiated Instruction: A Research Basis*. International Education Journal, 2006, 7(7), pp. 935-947.

<sup>v</sup> *Transforming the Financial Lives of a Generation of Young Americans: Policy Recommendations for Advancing K-12 Financial Education*, Consumer Financial Protection Bureau (2013), available at [https://files.consumerfinance.gov/f/201304\\_cfpb\\_OFE-Policy-White-Paper-Final.pdf](https://files.consumerfinance.gov/f/201304_cfpb_OFE-Policy-White-Paper-Final.pdf)

<sup>vii</sup> <https://www.businesswire.com/news/home/20220404005339/en/Survey-Finds-93-of-Teens-Believe-Financial-Knowledge-and-Skills-Are-Needed-to-Achieve-Their-Life-Goals>. Survey insights were collected by Greenlight through a Researchscape survey fielded between March 18 and March 20, 2022, among 1,096 respondents in the U.S., split between teens ages 13-18 and parents of 13-18 year olds. Results were weighted by age, gender, and Census region.

<sup>viii</sup> NCETM - National Centre for Excellence in Mathematics and Science Teaching and Learning. © Jennifer Johnston & NCE-MSTL, 2009

<sup>ix</sup> ASSA/ Charles M. Achilles

<sup>x</sup> <https://worldpopulationreview.com/us-cities/morgan-ut-population>

<sup>xi</sup> World population review 2022

<sup>xii</sup> *U.S. Census American Community Survey Estimates list the median age of Morgan County at 31.6 in 2010 and 32.2 in 2019.*

<sup>xiii</sup> [The Four Money Bears](#), Written By Mac Gardner

<sup>xiv</sup> [https://files.consumerfinance.gov/f/documents/092016\\_cfpb\\_BuildingBlocksReport\\_ModelAndRecommendations\\_web.pdf](https://files.consumerfinance.gov/f/documents/092016_cfpb_BuildingBlocksReport_ModelAndRecommendations_web.pdf)

<sup>xv</sup> Danes, Sharon M., *Parental Perceptions of Children's Financial Socialization*, 5 Journal of Financial Counseling and Planning 127–146 (1994).

<sup>xvi</sup> Fernandes, Daniel, John G. Lynch Jr., and Richard G. Netemeyer, *Financial Literacy, Financial Education and Downstream Financial Behaviors*, 60(8) Management Science 1861–1883 (2014).

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<sup>xvii</sup> Johnson, Elizabeth, and Margaret S. Sherraden, *From Financial Literacy to Financial Capability Among Youth*, 34(3) *Journal of Sociology & Social Welfare* 119–145 (2007).