

Nicole Smith:

I am pleased to inform you that Top Flight Education has been granted probationary approval status by the Michigan Department of Education (MDE) to be a provider of supplemental educational services (SES) under Section 1116(e)(4) of Title I of the *Elementary & Secondary Education Act*, as amended by the *No Child Left Behind Act of 2001*. The list of approved providers for the 2011-12 academic year will be posted on MDE's website at [www.michigan.gov/mde-ses](http://www.michigan.gov/mde-ses). Please read the attached information regarding your probationary status as a new state-approved SES provider.

Each local school district or public school academy with a Title I school that has failed to make adequate yearly progress for three or more consecutive years will provide parents with a list of approved SES providers in their area. Each district will contact you, the provider, to begin negotiating an SES contract.

In addition, MDE is required to develop and implement methods for monitoring the quality and effectiveness of the SES provided. To meet this requirement, MDE is currently engaged in a formal evaluation of currently approved providers. MDE will be required to withdraw approval if a provider fails for two consecutive years to contribute to improved academic achievement for the participating students.

All newly approved SES providers in Michigan must attend an orientation session. Within the next 30 days you will receive a separate communication with the date and time of the orientation session.

Your probationary status will be reviewed after the completion of the 2011-12 academic year. Providers that have met the probationary requirements will be granted full approval status. Those that have not met the probationary requirements will be considered on a case by case basis. This may result in either an additional year of probation or removal from the state approved SES provider list. There is no appeal process; all decisions made by MDE are final.

Thank you for your interest in working with students who need additional educational opportunities in order to improve their academic skills. If you have any questions regarding SES, please contact Greg Olszta, SES Consultant, at 517-241-4715 or [MDE-SES@michigan.gov](mailto:MDE-SES@michigan.gov).

Mark Coscarella, Assistant Director  
Office of Education Improvement & Innovation



## OFFICE OF SCHOOL IMPROVEMENT

### SUPPLEMENTAL EDUCATIONAL SERVICES PROBATIONARY STATUS INFORMATION

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#### **2011-12 PROBATIONARY STATUS - IMPORTANT!**

All newly approved SES providers are placed on probationary status for one year.

#### ***During the Probationary Period, Providers Must:***

- a) Attend the SES new provider orientation session presented by the Michigan Department of Education
- b) Participate in any other school district or State sponsored SES training that is mandatory for new providers

#### ***During the Probationary Period, Providers are subject to:***

- a) All applicable local, state, and federal laws, policies and agreements related to the provision of supplemental educational services
- b) This includes, but is not limited to:
  - o Title I, Part A, Section 1116
  - o United States Department of Education (USED) SES Non-Regulatory Guidance of January 14, 2009
  - o Michigan's Assurances and Code of Ethics for SES providers
  - o Contracts with individual school districts or public school academies (PSAs)

**Failure to meet any of the above requirements will lead to immediate corrective action, leading up to and including removal from the state approved SES provider list.**

At the conclusion of the probationary year, each newly approved SES provider will go through a final review process for determination of status.

In order to be granted full approval (non-probationary) status, providers must:

- a) Have met all requirements above or have a valid explanation, if a requirement is not met.
- b) Provided services for eligible students
- c) Be free of any corrective action or pending corrective action

The MDE will review provider status and decide on one of the following options:

- a) Full approval
- b) An additional year of probation
- c) Removal from the state approved SES provider list

**All decisions made by the MDE are final. There is no appeal process.**

**Please note that being placed on the Approved List does not guarantee that an SES provider will be selected by parent(s)/legal guardian(s) to provide services.**



Office of Education  
Improvement & Innovation

Supplemental Educational Services  
Application Review Consensus 2011-2012

Entity Name: Top Flight Education Inc.

Criterion	Consensus Score	Min Score Needed	Min score Met?	Comments
1	30	20	Yes	None
2	15	10	Yes	None
3	10	7	Yes	None
4	10	7	Yes	None
5	7	7	Yes	None
6	8	7	Yes	None
7	10	7	Yes	None
8	5	3	Yes	None
9	5	-	-	-
<b>Application Total</b>	<b>100</b>	<b>Met Min in all Criteria?</b>	<b>Yes</b>	

Hourly Rate Calculation			
\$2000 +	\$58.00	= 35	30
Per pupil Allocation	Maximum fee per hour	Calculated hours of instruction	Minimum number of hours required for student to achieve their individualized learning goals

Is the total application score 85 or greater?	Yes
Did the application met the minimum in each criterion?	Yes
Is the hourly rate calculation sufficient?	Yes
Does the applicant entity ever lower the hourly rate to guarentee each student receives a specific # of service hours?	n/a
Is the application recommended for approval?	Yes

## SECTION A. BASIC PROGRAM INFORMATION

Please enter the requested information in the spaces provided. Be sure to read all notes, as they provide important information regarding each category.

**IMPORTANT NOTE:** Once approved, providers must operate within the information identified in this application. Changes in application information may be requested in writing to MDE prior to the beginning of the application process in subsequent years. The request must include the rationale for the changes. All changes must receive written approval from MDE prior to implementation and will be determined on a case by case basis. This includes, but is not limited to, information changes in the following categories:

- Tutor qualifications
- Grade level
- Hourly rate
- Maximum and minimum number of students
- Curriculum
- Service session information
- Tutor/Student ratio
- Service area

**Instructions :** Complete each section in full.

1. Federal EIN, Tax ID or Social Security Number:

2. Legal Name of Entity:

Top Flight Education Inc.

3. Name of Entity as you would like it to appear on the Approved List:

Top Flight Education

4. Entity Type:

- For-profit  
 Non-profit  
 Michigan corporation  
 Corporation organized in another state  
 Individual

5. Check the category that best describes your entity:

- Business  
 Child Care Center  
 Community-Based Organization  
 Educational Service Agency (e.g., RESA or ISD)  
 Faith-Based Organization  
 Institution of Higher Education  
 Other (specify):  
 School District(LEA, ISD)

Provide Michigan (or other state) Corporation ID number

70812G

NOTE: An LEA or an ISD that is identified for Improvement, Corrective Action, or Restructuring as a district is NOT an eligible applicant.

6. Applicant Contact Information (Only the two individuals listed on this application will have access to the information contained within the application)

Name of Contact: \*

Mr.  Ms.

First Name: Nicole

Last Name: Smith

Phone: \* (248 ) 247 - 1185 e.g. ( xxx ) xxx - xxxx

Fax: \* ( ) - e.g. ( xxx ) xxx - xxxx

Street Address: 18530 Mack Ave #312

\*

City: \*

Gross Pte Farms

State:

\* MI

Zip: \* 48236

E-Mail: \* office@mytopflight.com

Website

7. Local Contact Information (This contact information will be published)

Name of Contact: \*

Mr.  Ms.

First Name: Nicole

Last Name: Smith

Phone: \* (248 ) 247 - 1185 e.g. ( xxx ) xxx - xxxx

Fax: \* ( ) - e.g. ( xxx ) xxx - xxxx

Street

Address: 18530 Mack Ave #312

City: \*

Gross Pte Farms

State:

MI

Zip: \* 48236

E-Mail: \* office@mytopflight.com

Website:

8. SES History:

Is the applicant entity a current or past approved SES provider in Michigan under applicant entity name or any other name?

Current SES provider?  Yes Provide entity name:

Past provider?  Yes List previous provider company name(s):

Is the applicant entity a current or past approved SES provider in any other state?

Yes  No

If yes, list the state(s) in which entity has been an approved SES provider:

Has the applicant entity ever had any official action taken against it by any state, including but not limited to a formal warning, prohibition of service, or removal from a state-approved SES provider list, or other approval as a provider of educational services to state or local educational agencies (LEA)?

Yes  No

If yes, explain:

Have any other individuals associated with or providing support to this applicant entity ever been an SES provider that had any official action taken against them by any state, including but not limited to a formal warning, prohibition of service, or removal from a state-approved SES provider list, or as a provider of other education related services to a state or LEA?

Yes  No

If yes, explain:

9. Service Area:

List the intermediate school district and each individual district in which you agree to provide services. Enter "Statewide" ONLY if you agree to provide services to any district in the State of Michigan. By indicating that you will serve a specific district (or all districts, if you indicate "Statewide"), you agree to provide services to any student in that district whose parent(s)/legal guardian(s) select you as their provider within minimum and maximum capacity. Additionally, you may only enroll students from the districts identified in this application, and you may not add additional districts once the application is approved.

Statewide

10. Conflict of Interest Disclosure:

Are you or any member of your organization currently employed in any capacity by any public school district or public school academy (charter school) in Michigan, or do you serve in a decision making capacity for any public school district or public school academy in Michigan (i.e. administrative staff, school board member)?

Yes  No

What school district are you employed by or serve:

In what capacity are you employed by or do you serve (position title):

A school or school district may apply to become an approved SES provider. However, the administration of the SES program by the school or district must be separate and distinct from the school or district's SES provider entity. In effect, the school or district's SES provider entity must function and behave as if it were an outside organization. A potential conflict of interest, even if disclosed, may be reason to deny the application or to deny the approval of the applicant to serve one or more districts requested in the application.

11. Place of Service:

Check the location(s) that best describe(s) where you intend to deliver services to students. If you select "Via Technology," please use the Criteria 2 narrative to identify the type of technology used, describe where the students will access the service and whether it is distance learning. Describe how the session will be facilitated and monitored.

Community Center

LEA Facility (Checking this box does not guarantee space will be available in district buildings to offer tutoring. SES Providers

Place of Religious Worship (e.g., church, synagogue, mosque, temple)

Student's Home

Via Technology (site-based)

must work with each district to gain access to school facilities.  
Space in school buildings varies by district.

Place of Business

Online  
 Other (specify):

**12. Transportation:**

Do you provide transportation? (If "yes", Districts will require additional insurance.)

Yes  No  At select sites only

**13. Subject Areas:**

Check all that apply.

English language arts  Mathematics  Science  Social studies

Providers must offer tutoring in English Language Arts and/or math. Newly approved providers may offer additional tutoring in science and/or social studies. Previously approved providers wishing to add tutoring in science or social studies must have submitted a written request to MDE detailing the elements of the instructional design and connections to Michigan's content standards for these subjects.

**14. Grade Levels:**

List each grade to be served. The program described must address each of the grade levels indicated.

K  5  9  
 1  6  10  
 2  7  11  
 3  8  12  
 4

Note: Applicants proposing to serve grade levels 7-12 and to provide tutoring in math and science to grade levels 7-12 will receive 5 bonus points to be added to the total score. NOTE: Both math and science must be proposed for grades 7-12 in order to receive bonus points!

**15. Minimum Number of Students:**

Indicate the minimum number of students needed in order to provide services in each district. 28

**16. Maximum Number of Students:**

Indicate the maximum number of students that may be enrolled in each district. This number should allow the applicant entity to maintain quality service and results. 275

**17. Specific Student Populations:**

Indicate which sub-groups the applicant entity will be qualified to serve:

English Language Learners (ELL)

Yes  No

If yes, in which language:

Hmong, Spanish

Students with Disabilities:

Yes  No

If yes, which disabilities:

**18. Session Information:**

Ideally, how many days per week would a student be scheduled for services?

3 days

Ideally, for how long each day would a student receive services (in minutes)?

120 minutes

How many hours are required for a student receiving tutoring in your program to achieve their individualized learning goals?

26 hours

Applicants must ensure that the maximum hourly rate identified in number 19 of this application is low enough to allow for the number of hours required to achieve individualized learning goals or that this number is equal or lesser than the guaranteed number of service hours you identify in number 18.

**19. Hourly Rate:**

List the maximum fee per hour of instruction, per student. \$

The MDE does not allow approved SES providers to charge fees outside of the maximum fee per hour of instruction, per student identified above. The hourly rate should include the cost for all program expenses including, but not limited to: facility expenses, administrative costs, assessment materials, salaries, equipment, software and instructional materials.

Once approved, providers may not exceed the maximum hourly rate indicated above during the academic year identified in this application. Changes in hourly fees may be requested in writing to the MDE prior to the beginning of the application process in subsequent years. The request must include the rationale for the change in the charges. Any increase in rates or fees must receive approval from the MDE prior to implementation.

Does your program ever lower the hourly fee to guarantee each student receives a specific number of service hours?

Yes  No

If yes, what is the guaranteed minimum number of service hours each student receives:

Applicants must ensure that the maximum hourly rate you identify in this section is low enough to allow for the number of hours required to achieve individualized learning goals you identified in number 18 or that this number is equal to or lesser than the guaranteed number of service hours you identified here in number 19.

**20. Tutor/Student Ratio:**

Indicate the maximum number of students who will be assigned to each tutor per session. Student/tutor ratios should fall within the following ranges:

- 1-5 students:1 tutor for non-computer based instruction
- 1-8 students:1 tutor for computer based instruction in a classroom or lab setting
- 1-30 students:1 tutor for online instruction with an off-site facilitator

students:1 tutor—Non-Computer based instruction

students:1 tutor—Computer-based instruction (classroom setting)

students:1 tutor—Online instruction (off-site facilitator)

**21. Program Summary:**

Please summarize your program in a narrative form. The description should be 1,000 characters or less and include the following information::

- Your approach or model of instruction, including assessment and goal-setting procedures;
- The structure of a standard tutoring session including length of sessions, frequency of sessions, length of sessions and student /teacher ratio;
- The instructional materials that will be used; and
- Tutor qualifications.

Please note that this summary will be used by the MDE and/or by the LEAs you serve to describe your services to parent(s)/legal guardian(s) and/or to the public. The MDE reserves the right to edit your description for space considerations, but will not edit for spelling errors or typos. It is highly advised that you proofread your program description carefully.

Minimal rewards, up to a total of \$20.00 per student annually, are allowed for attendance or achievement, but may not be advertised in the program description. Technology-based providers that allow students to keep computers at the completion of services may not disclose this information in the program summary.

Top Flight Education provides tutoring in reading and math for children in grades K-12. Our program is designed to raise achievement in students who struggle but are yet eager to learn. Top Flight was created to meet the expectations of the State and the need of the parents and students. We mainly employ experienced Certified or formerly Certified Teacher. Because our teachers are so vital to student's success, they also submit a letter of recommendation from their principal or department head certifying credentials. Tutors will be assigned only to students relative to their certification, degree or ability to prove mastery through testing. Top Flight provides tutoring in before and after-school settings for schools that have not made AYP. Our services are offered at the convenience of our parents and student: generally, tutoring is administered 3 days/wk for 2hrs/day, in-school, in-home, off-site, or 24/7 online.

**SECTION B. CRITERIA**

**Instructions:** All responses must comply with stated word or character limits, where applicable. Figures such as tables, charts, graphs can be uploaded at the end of the application, but such information will be counted toward page limits. Text and figures beyond the stated page limit will not be considered and should not be submitted with the application. All references must be cited. Use American Psychological Association (APA) citation style when referencing your research and provide a reference list that includes every in-text citation. The Reference List should be uploaded in the online application, Section E. Information on APA citation style may be found at the website of the Cornell University Library at the URL:

<http://www.library.cornell.edu/resrch/citmanage/apa>

**Applications that contain plagiarized information will not be considered.**

**Criterion 1 (30 points):**

**Financial Soundness and Management Structure**

**Rationale:** The No Child Left Behind Act of 2001 (NCLB) Section 1116(e)(12)(B)(iii) requires providers to be financially sound. Your application will be evaluated on your ability to demonstrate financial soundness and sound management structure through a review of financial and licensure documentation.

**Required Documentation:** Attach the following documents which will be used to determine that your entity is financially sound. **ALL** of these items are required.

- **Cash-on-Hand:** Applicants must provide evidence that there is enough cash-on-hand to support the business for at least six months. Examples of sufficient evidence are: savings account or checking account statements, notarized letters from investors identifying the investment amount available, evidence of an available line of credit or loan from a financial institution. The amount identified should be enough to cover all projected revenue and expenses for **at least six months for the maximum number of students per district** identified in the application. Narrative text that states the money is available is not sufficient evidence of cash-on-hand.  
**NOTE:** Tax documents are not considered evidence of cash-on-hand. Applications submitted with tax documents as evidence of cash-on-hand are considered incomplete and will not be reviewed.
- **Cash Flow:** Applicants must provide an organizational cash flow that accounts for and details all **monthly projected revenue and expenses for at least twelve months, ending in June 2012.**
- **Expense Minimum:** Applicants must provide a comprehensive list of expenses necessary to serve the **the minimum number of students per district** identified in the application (See Section A, "Basic Program Information" #15).
- **Expense Maximum:** Applicants must provide a comprehensive list of expenses necessary to serve the **maximum number of students per district** as identified in the application (See Section A, "Basic Program Information" #16).
- **Corporate Organization:** Applicants must provide a copy of their business license, if applicable, and formal documentation of corporate legal status as a corporation organized in Michigan or another state (must include copy of certificate of incorporation identifying the state issued corporation ID number), and if relevant, proof of 501(c)(3) tax-exempt status).
- **Insurance:** Applicants must provide a copy of their liability insurance or a recent quote (60 days or less from date of application submission) from an insurance agency that reflects your intent to obtain general liability insurance (Note: the cost of insurance should be included in the cash-flow document and also in the comprehensive list of expenses for the minimum and maximum number of students per district);  
**NOTE: individual school districts may require additional professional liability insurance coverage.**
- **Billing and Payment:** Applicants must provide sample invoices and other business documents for tutoring services identifying that a management structure related to billing and payment for tutoring is in place.
- **Financial Narrative:** Applicants must provide a one-page narrative explaining how the financial documents listed above represent a strong business plan.

The financial documents should only identify revenue and expenses for the Michigan applicant entity. If the applicant entity is part of a national franchise, for instance, only the revenue and expenses directly related to this Michigan applicant entity should be identified in the financial documents. Likewise, if the applicant operates other businesses, the costs associated with these businesses should not be included in the budget. Revenue associated with other businesses may be a viable contribution, but should have sufficient documentation.

**Criterion 2 (15 points):**

**Demonstrated Record of Effectiveness in Increasing Student Academic Achievement**

**Rationale:** Providers must have a demonstrated record of effectiveness in increasing the academic proficiency of students in subjects relevant to meeting the state academic content and student achievement standards [NCLB Section 1116(e)(4)(B)]. In addition, an applicant must provide evidence that its instructional methods and content are aligned with state academic content and student academic achievement standards, and are of high quality, research-based, and specifically designed to increase the academic achievement of eligible children (Final Title I Regulations of October, 2008).

**Evaluation:** Your application will be evaluated on your ability to demonstrate your record of effectiveness in Michigan and/or other state(s) in increasing academic achievement, particularly for low-income and/or underachieving students, in the subjects and grade levels in which you intend to provide services. Data that provides evidence of a positive impact on Michigan state assessments will provide the applicant with the opportunity to enhance the score for Criterion 2.

If you have served students as a SES provider in other states but not in Michigan, provide data documenting your effectiveness in those states.

If you have not served students as an approved SES provider, the requirements apply to the instructional program that you propose to use in Michigan.

Evidence that will be considered includes:

- Data that demonstrate a positive impact on national, Michigan, another state's, and/or district assessments;
- Data that demonstrate a positive impact on other independent, valid and reliable assessments (e.g., provider-administered assessments, teacher-administered content area assessments);
- Data that demonstrate a positive impact on course grades;
- Data that demonstrate positive feedback from customers (e.g., parent(s)/guardian(s), students, LEAs) related to the effectiveness of the instructional program)
- Data that demonstrate a positive impact on other indicators (e.g., student attendance, student

- behavior/discipline, retention/promotion rates, graduation rates).
- Feedback from constituent groups (parent(s)/guardian(s), students, LEAs) about the effectiveness of the proposed delivery model, the instructional program in the intended subject areas and grade levels, particularly for low-income and/or underachieving students.

**Narrative (limit 7,880 characters):** Cite and reference available research studies (as appropriate) and **provide data** that indicate the instructional program has a positive impact on the academic achievement of students in the subjects and grade levels in which you intend to provide services, particularly for low-income and/or underachieving students.

- Use American Psychological Association (APA) citation style when referencing your research and provide a Reference List that includes every in-text citation. The Reference List should be uploaded in Section E. Information on APA citation style may be found at the website of the Cornell University Library at the URL: <http://www.library.cornell.edu/resrch/citmanage/apa>

If you intend to serve students with disabilities or students with limited English proficiency, cite and reference available research studies (as appropriate) and **provide data** that indicate the positive impact your program is expected to have on the academic achievement of those student population(s).

The most important aspect of any intervention program is its learning materials and instructional program. Students across the country have been notably showing declines in academic achievement in many areas, due to the shifting of the ages. We are now living in a technological age, and the former educational mode of instruction is becoming more and more difficult for learners to remain interested and retain information. In response to the needs of these students, Topflight has chosen a researched, web-based, animated, high quality and proven effective curriculum, Destination Success.

Destination success has been used across the world, and its record of effectiveness speaks for itself. Below you will find various studies and feedback to demonstrate the quality of this great curricula.

Fairmount Elementary School in Canton, Ohio had been labeled "in need of improvement" by the Ohio Department of Education based on student scores on high stakes tests. They decided to use Destination Success for improvement. The results were as follows: "We collected anecdotal evidence throughout the year and we knew our students were improving," Eaton recalled. "But it wasn't until we got state reading test results that we realized how well things were going. In October 2003, only 37.5% of fourth graders passed the state reading test. In March, 2004, the same group of children achieved an 82.76% pass rate - the highest pass rate in the district. It was definitely cause for celebration." The grade level average increased by 120%! The school also saw significant improvements in math scores, Eaton said. Not only did the students improve, the teachers loved the way the program worked so well with their curriculum. "These weren't just add-ons, but strong instructional tools in reading and math," said Carole Eaton, Curriculum Specialist for Instructional Technology in Canton Public Schools "They focus a lot on actual instruction, rather than just drill and skill." ("Ohio school raises,")

Palm Beach County, Florida is serving 20,073 English Language Learners from kindergarten through high school. Students who are not proficient in English receive instructional services through the English for Speakers of Other Languages (ESOL) program. The primary focus of the program is to develop student proficiency in the English language. Already using Destination Math®, which is available in both English and Spanish, the ESOL department investigated Destination Reading® expecting the same high quality product. The goals were to 1. To use Destination Reading with elementary, middle, and high school students in the English for Speakers of Other Languages program. 2. To increase students' reading skills and understanding of English. Destination Reading was chosen based on the district's positive experience with Destination Math and on how thoroughly Destination Reading correlates to the Florida Sunshine State Standards. Dr. Lisa Troute, ESOL Curriculum Specialist, added, "One of the real key selling points was that it's Internet-based so it can be accessed both from school and from home. Teachers turn the computer on and it's there." The summer program was a huge success. Dr. Troute found that Destination Reading, while designed for primary students, worked well at all grade levels including high school for beginning English students. In fact they were so impressed that everyone wanted to get the program incorporated into the day classes. According to Dr. Troute, they told their home school principals, "We've got to have this program. It's an incredible program, it does wonderful things." As a result of this "The school board said if it's this good for ESOL it's good for all the struggling readers in the district. And so the school board made a districtwide purchase." ("English language learners,")

In 1998, when Marblehead 8th graders (class of 2002) took the MCAS, twenty-eight of them failed or barely passed in the "Needs Improvement" category. Two years later, when the same students took the 10th grade version, four out of five of the low scoring students failed again. Administrators were eager to address this problem. At-risk students were identified as those who had previously failed or scored in the lower half of "Needs Improvement" on the 8th grade test. These students then participated in a 14-week remedial program that focused on the skills covered on the test

and used Destination Math as the primary mode of instruction. The project goals were: 1. Use Destination Math in remedial study groups to address math deficits. 2. Improve the passing scores of the students in the at-risk group. The results are as follows: In April 2001, all 10th graders in the high school took the MCAS. The pass rate for the at-risk students was 81 percent. Students who used Destination Math had a 64 percent higher pass rate than students who did not take part in the intervention program. These results demonstrate that Destination Math, accompanied by good teaching and a focused mission, can produce dramatic test results in a short period of time. Marblehead is continuing to use Destination Math to help all at-risk 8th graders prepare for the MCAS. ("64% higher pass,")

At Petroglyph Elementary School, Technology Coordinator, Tia Turner, was searching for reading software to serve special populations. "We weren't looking for an entire program when we ordered this, we were just looking for some supplemental activities in reading, especially for our emergent, young readers, our ESL students, and special needs students, but we were also looking, of course, to always improve test scores." Their goals were as follows: 1. To provide supplemental reading software for emergent readers, ESL, and special needs students 2. To provide supplemental reading software that would raise student test scores. Turner continued, "I liked the way the activities are interrelated within each unit. Skills such as phonics, word recognition, and comprehension are integrated within each unit of activities." The program was instituted in a stand-alone model in the computer lab for special populations. Regular classroom teachers saw the program in action. They were very impressed and asked Turner, "could we have this in our classrooms? So that prompted us to go ahead and buy the network version of the software." Turner says, "Students will use it in committee rotations as supplemental to the reading cycle that the teachers will be using. The teachers

will have their students on Destination Reading at least twice a week. ("success with special population,")

Desert Sands Unified School District in Southern California found that in two schools only 23 percent of 6th grade students scored at or above the 50th percentile on the math portion of the Stanford 9 test, compared to 46 percent for the district as a whole. A six-week research study was designed to compare the effectiveness of computer-assisted instruction to traditional instruction. The project goals were as follows 1. Compare computer-assisted to traditional instruction 2. Increase test scores

Destination Math was chosen for its breadth of subject matter, for its assessment capabilities and for its ability to individualize curriculum for students based on assessment results. The analysis combined the data from the two treatment classrooms and the two control classrooms.

The raw scores on the pre-test and post-test produced the mean gain score for each group. While neither group achieved mastery of all the topics, due to the short six-week duration of the study, a repeated measures t-test of this gain score determined that the treatment group outperformed the control group at a statistically significant level.

The staff at Gilbert Elementary School was searching for a better way to serve students who had fallen behind in their reading and math. "We felt that we needed something to reach those students," said Heather Price, Math Coach at Gilbert. "We were looking for software that was instructional and had an assessment component so that our comprehensive remediation teachers would have another resource to use." The project goals were: 1. To provide math and reading supplemental materials for the comprehensive remediation Program 2. To be able to individualize curriculum for students. The comprehensive remediation program meets for 45 minutes three times a week in the computer lab "Once we started seeing the program [in the remediation classes], we started using it in our instructional day at the school." The flexibility of Destination allows teachers to use it in a number of ways. The Learning Management System makes Destination capable of assessing individual children and providing assignments based on the results of those assessments. Some teachers design their own classes, noted

Price. "Several different teachers have developed subgroups within their classes, which has been great because they're able to individualize their instruction." "Our kids really like it," said Price. One feature they like is that the program is interactive—"they're not just sitting the whole time." They also like the animated characters.

As evidence clearly shows, our curricula is proven to be effective across the nation. This curricula along with our high quality professionals will guarantee improvement.

#### Criterion 3 (10 points):

#### Evidence of a High Quality, Research-Based Instructional Program Designed to Increase Academic Achievement

**Rationale:** By definition, SES is tutoring and other enrichment services that are high quality, based on research, and designed to increase student academic achievement (NCLB, Section 1116(e)(12)(C)(2)). According to the U.S. Department of Education (January 14, 2009), the major focus of NCLB is to utilize only those educational practices that have evidence to suggest that they will increase academic achievement (see *Federal Supplemental Educational Services Non-Regulatory Guidance*). In addition, an applicant must provide evidence that its instructional methods and content are aligned with state academic content and student academic achievement standards, and are of high quality, research-based, and specifically designed to increase the academic achievement of eligible children (Final Title I Regulations of October, 2008).

**Evaluation:** The application will be evaluated on the applicant's ability to demonstrate that the instructional program is (1) high quality and research-based, designed to increase student academic achievement; (2) aligned to Michigan content standards (e.g., Grade Level Content Expectations, High School Content Expectations, Course/Credit Content Expectations and/or the Michigan Curriculum Framework) for the grade levels the applicant proposes to serve. You must describe the findings of any academic research that support major elements of your instructional program. See also, the Michigan Department of Education website for the Common Core State Academic Standards:

[http://www.michigan.gov/mde/0,1607,7-140-6530\\_30334\\_51042-232021--00.html](http://www.michigan.gov/mde/0,1607,7-140-6530_30334_51042-232021--00.html)

Major elements must include:

- Instructional strategies;
- Time on task;
- Special instructional materials;
- Use of technology; and
- Other relevant program components.

**Narrative (limit 7,880 characters):** Clearly and specifically explain the ways in which the instructional program is (1) high-quality and research-based, and designed to increase student academic achievement; (2) aligned to Michigan content standards for the grade levels the applicant intends to serve.

Describe the findings of any academic research that supports the major elements of the instructional program. Major elements must include instructional strategies, time on task, special instructional materials, use of technology, etc. Cite and reference available research studies (as appropriate) and **provide data** that supports your position and findings. **Use APA citation style as described in Criterion 2.**

Top Flight has opted to utilize Destination Success Math & Reading curricula. The lessons are easy to customize; it is online based, therefore any specific tailoring that is necessary can be made and then share with the rest of our staff. In addition, the curriculum is available in Spanish to meet the needs of our Hispanic students.

Essential components of our instructional program are as follows:

**Direct Instruction:** As Graham, Pegg, and Alder (2007) point out, such explicit instruction is "clear teaching of important skills, information and appropriate strategies" which "involves showing, telling, using think-aloud protocols and self talk, as well as modeling and

demonstrating ..." (p. 223). Comparisons of direct instruction to other approaches reveal that struggling readers who receive this form of instruction are better able to use taught comprehension strategies, becoming more self-sufficient readers (Nelson & Manset-Williams, 2006; Van Keer & Verhaeghe, 2005), and performing better on tests measuring transfer of strategies to other readings (Hollingsworth & Collins, 1993; Klingner, Vaughn, & Boardman, 2007) than students receiving other forms of reading comprehension instruction.

Direct instruction has also been applied to teaching middle grade low-achieving migrant students who were two to four years behind their peers. A 19-day curriculum consisting of 80 to 95 hours of direct instruction was implemented with this group of children in California. The pre and posttest results showed student growth in all four areas: attitudes toward math and science, metric system skills, observation skills, and skills in the use of scientific method (Ochoa, 1994).

**Scaffolding:** Students are provided with support and direction when needed as scaffolds can include multiple forms of aid including hints, feedback, or teacher participation (Schunk, Pintrich, & Meece, 2008). Multiple studies have found that proper teacher scaffolding increases student reading achievement as students read more engaging texts (Clark & Graves, 2008; Kim & White, 2008; Lutz, Guthrie, & Davis, 2006). As highlighted in research by Angileri, scaffolding in the form of reviewing concepts helps "... to refocus [students'] attention and give them further opportunity to develop their own understanding rather than relying on that of the teacher" (Angileri, 2006, p. 41). Reviewing helps students develop their own understanding of mathematics.

**Graphic Organizers:** In addition to helping students learn how to process, organize, and store new information, regular use of graphic organizers can increase comprehension, retention, and recall of information (Jones, Palincsar, Ogle, & Carr, 1987). "Graphic organizers are effective differentiation strategies that affect student achievement in the classroom by providing a "big picture" view of concepts and by helping to organize the relationships between concepts" (Shores & Chester, 2009, p. 71).

**Teacher Modeling:** Appropriate teacher modeling is the cornerstone of effective direct instruction. Successful modeling should not only mimic the skills and strategies, but describe the skill, when, why, and how they are used, and illustrate the "mental processes" involved in application of the skill (Feilding & Pearson, 1994, p. 65). As Au (2002) pointed out, such "intensive instruction" of skills and strategies is necessary for struggling readers to be successful (p. 399).

**High Quality Web Base Program:** Researchers have demonstrated that the most effective online programs do not just let students "progress" from lesson to lesson, but allow students flexibility to cover material at their own pace. Through assessment and student input, the program customizes the lessons, assessments, and activities to meet the needs of each individual student. Student choice is also important and the program builds on students' previous experience to tailor lessons to improve reading achievement.

**Metacognition:** "[W]hen students... reflect on their own thinking, it makes a significant impact on their ability to solve problems now and in the future" (Roberts & Tayeh, 2006-07, p. 23). "Individual reflection or interaction with others (both teachers and peers) encourages students to communicate and explain their thinking" (Reys, Suydam, Lindquist, & Smith, 1998, p. 32).

**Differentiated Instruction:** As Tomlinson (2000) indicated, differentiated instruction can occur on three curriculum elements, content (what is learned), (Shanahan & Shanahan, 2008) process (how it is learned), and output (how students demonstrate learning)—effective reading programs allow for differentiation on all three of these curriculum elements. These types of differentiation are core features of effective digital online programs. As Means and colleagues (2009) reviewed, the most successful online learning programs allow for individual students to customize their experiences through differentiated instruction. The best differentiation occurred in online programs that gave students control over how they proceed through the program through targeted interaction within the learning environment.

Online programs that gave students the ability to review their work and monitor their progress were found to lead to greater student achievement when compared to programs that did not allow students these reflective experiences. The content and format of reading instructional programs also affect student engagement. Reading achievement is more likely to occur when texts students are asked to read have interesting content, are formatted in a way students prefer and can easily access, and address topics relevant to a reader's life (Guthrie et al., 2006; Reed, Schallert, Beth, & Woodruff, 2004).

**Formative Assessments:** Assessment should be incorporated into an intervention program, and it becomes most informative when students expect to be assessed and see these activities as a routine part of their day. Shepard (2000) suggests that assessment should be incorporated throughout lessons and not just seen as some end-point at the conclusion of a lesson or unit. Such ongoing assessment should be robust, and active, utilizing different forms and types to truly gauge student learning under different conditions

(Christenson, Ysseldyke, & Thurlow, 1989). Assessment should address both relevant knowledge and experiences, thus helping students develop the habit of reflecting on their own performance (Shepard, 2001).

Student improvement from formative assessments is "amongst the largest ever reported for educational interventions" (Black & Williams, 1998, p. 48). Improving formative assessments within reading programs has benefits outside of these programs as well, leading to greater student achievement on state and national assessments (Black, Harrison, Lee, Marshall, & William, 2003).

**Predictive scoring:** All assessments in Destination Reading are scored using the Lexile® Scale, the scientifically based reading ability measure. By utilizing this measure of student reading achievement, the assessments provide appropriate feedback regarding struggling readers' current reading ability. Using scores on these assessments, future student learning can be predicted and compared to other approaches and assessments based on the Lexile® Scale.

**Immediate feedback:** The assessments in Destination Success not only provide for benchmarking, but they provide support and encouragement for struggling readers as they demonstrate mastery of different skills and reading abilities. Immediate, on-screen results let students know what they have achieved and assistance indicating areas of improvement. This immediate feedback sustains students' interest in their own learning and encourages them to routinely reflect on how they are shaping their own learning. A study of immediate feedback, performed by Lee (1992) as cited by Mathan and Koedinger (2005), showed that students given immediate feedback during training completed problems significantly faster than those given delayed feedback and both groups performed equally well on a posttest given the following day.

#### Criterion 4 (10 points):

Evidence of an Instructional Program and Content Consistent with State Standards and LEA Program(s) – *Connection to Content Expectations*

**Rationale:** NCLB Section 1116(e)(5)(B) requires applicants to demonstrate that the instruction they provide and the content they use "are consistent with the instruction provided and content used by the local educational agency and state, and are aligned with state student academic achievement standards." According to the U.S. Department of Education (January 14, 2009), instructional content and methods need not be identical to those of the LEA, but they must "share a focus on the same state academic content and achievement standards and be designed to help students meet those standards" (*Federal Supplemental Educational Services Non-Regulatory Guidance*, p. 15). In addition, an applicant must provide evidence that its instructional methods and content are aligned with state academic content and student academic achievement standards, and are of high quality, research-based, and specifically designed to increase the academic achievement of eligible children (*Final Title I Regulations of October, 2008*).

**Evaluation:** The application will be evaluated on the applicant entity's ability to demonstrate the instructional program's connection to specific state content standards (e.g. Grade Level Content Expectations, High School Content Expectations, Course/Credit Content Expectations and/or the Michigan Curriculum Framework) for the grade levels the applicant intends to serve.

**Narrative (limit 1,970 characters):** Describe how the instructional program connects to specific Michigan content standards. The applicant entity must provide sample student learning objectives and demonstrate alignment to specific state content standards (e.g. Grade Level Content Expectations, High School Content Expectations, Course/Credit Content Expectations and/or the Michigan Curriculum Framework) for the grade levels the applicant intends to serve. See also, the Michigan Department of Education website for the Common Core State Academic Standards: [http://www.michigan.gov/mde/0,1607,7-140-6530\\_30334\\_51042-232021--00.html](http://www.michigan.gov/mde/0,1607,7-140-6530_30334_51042-232021--00.html) Cite and reference available research studies (as appropriate) and provide data that supports your position and findings. Use APA citation style as described in Criterion 2.

Destination Success materials are correlated to the standards of all 50 states. These correlations allow teachers to develop assessments and lessons by searching the DR resources on specific standards. Aligning lessons is easy with the LMS. Teachers simply search on a topic or standard specific to the state, and Destination Success provides a list of appropriate lessons, tutorials and activities. For example if the classroom reading program is studying the silent "e", the teacher can easily assign lessons that reinforce that concept. In the classroom or in the computer lab, this highly tailored approach to integrating technology has proven successful in reinforcing the student's classroom program. For example, if you type into the LMS R.WS.00.01 Demonstrate phonemic awareness y the wide range of sound manipulation competencies including sound blending and deletion. You will get tons of lessons that come up to enforce that standard. ( Course 1 Units Jump Rope Rhymes Activity: Find the F Sound)

If you were to type in Strand IV Number Sense and Numeration, you would see how number sense is to mathematics what vocabulary is to language. The course teaches students how to quantify and measure, concretely at first and increasingly more abstractly as they mature. They also learn to develop and understanding for numeration systems and of the structure of such systems.

Our will offer a curriculum that uses the Michigan Department of Education Grade Level Content Expectations as a guide for tutoring students. The guide will serve as assurance that the instruction received within each tutorial session is consistent with the material studied and often observed on standardized tests such as the MEAP and MME.

#### Criterion 5 (10 points):

Evidence of an Instructional Program and Content Consistent with State Standards and LEA Program(s) – *Staff Qualifications*

**Rationale:** NCLB Section 1116(e)(5)(B) requires applicants to demonstrate that the instruction they provide and the content they use "are consistent with the instruction provided and content used by the local educational agency and state, and are aligned with state student academic achievement standards." According to the U.S. Department of Education (January 14, 2009), instructional content and methods need not be identical to those of the LEA, but they must "share a focus on the same state academic content and achievement standards and be designed to help students meet those standards" (*Federal Supplemental Educational Services Non-Regulatory Guidance*, p. 15). In addition, an

applicant must provide evidence that its instructional methods and content are aligned with state academic content and student academic achievement standards, and are of high quality, research-based, and specifically designed to increase the academic achievement of eligible children (Final Title I Regulations of October, 2008).

**Evaluation:** The application will be evaluated on the applicant entity's ability to demonstrate that there is a process for ensuring staff is qualified to deliver the required program, content and instruction, and there is a plan for ongoing professional development and supervision. This section should include:

- Clearly defined instructor qualifications
- Evidence that instructors possess the minimum of a high school diploma
- Evidence that a systematic plan for professional development is in place that includes the following:
  - Instructional strategies
  - Focus on student learning
  - Assessment & communication of progress to students, parents, and LEAs
  - Documentation of tutoring sessions and student progress
  - Differentiation of instruction based on diagnosed student needs
  - Feedback to students and employees

**Narrative (limit 1,970 characters):** Describe the process for ensuring staff is qualified and describe plans for ongoing professional development and supervision. The plan must be detailed and specific.

We will seek to employ teachers who have a current State of Michigan Teaching Certification, 2 years of classroom experience in their area of certification and a Letter of Recommendation from their principal or department head. All substitute tutors will hold a BA or a MA, 1 year experience and a recommendation from a past employer. Teachers will be placed only with students relative to their certification or degree. Preference will be given to teachers with Master's degrees and/or Doctorate degrees with certification in their subject areas. Prior to the start of tutoring there will be training on our curriculum, the development of a realistic ILP's and our Three T model (Teach, Test, and Tailor). The first Saturday of every month, professional development will be held for all staff for continued monitoring and training on: A.) The Three T's, B.) Exercising only instructional strategies that are effective within your classroom and specific to the learner, C.) Student learning styles (audible, visual, etc.),

D.) Follow-up communication with parents, students, teacher, and administrative staff,

E) Problem solving, as it relates to academic goals that are not being met. We understand that tutors may get lax, so we will assign personnel "Top-Flight" to monitor their performance as well as build relationships with the students to assist the tutors in keeping students interested, encouraged and focused on goals. "Top-Flight's" job is to make sure everyone is happy and being served effectively according to their specific learning goals. In addition "Top-Flight" collects copies of all paperwork and feedback and submits them to administration for review. Our strategy is to use our allowable incentive funds to ensure communication of progress to parents and teachers. All progress reports returned to "Top-Flight" signed by the student's parent and teacher, will result in the student getting a prize. It is also the job of "Top-Flight" to provide extra support tools i.e. user I.D. and password for our online program, or extra practice worksheets from the office upon tutor's requests, if necessary.

**Criterion 6 (10 points):**

**Evidence of an Instructional Program and Content Consistent with State Standards and LEA Program(s) – Assessment of Student Need**

**Rationale:** NCLB Section 1116(e)(5)(B) requires applicants to demonstrate that the instruction they provide and the content they use "are consistent with the instruction provided and content used by the local educational agency and state, and are aligned with state student academic achievement standards." According to the U.S. Department of Education (January 14, 2009), instructional content and methods need not be identical to those of the LEA, but they must "share a focus on the same state academic content and achievement standards and be designed to help students meet those standards" (*Federal Supplemental Educational Services Non-Regulatory Guidance, p.15*). In addition, an applicant must provide evidence that its instructional methods and content are aligned with state academic content and student academic achievement standards, and are of high quality, research-based, and specifically designed to increase the academic achievement of eligible children (Final Title I Regulations of October, 2008).

**Evaluation:** The application will be evaluated on the applicant entity's ability to demonstrate that a specific process is used to assess student need, identify skill or knowledge gaps, and prescribe an instructional program based on the student's individual needs. The applicant must:

- Provide evidence an objective assessment is in place;
- Describe the frequency of objective assessment administration
- Provide evidence of a systematic process to analyze the results of the objective assessment

**Narrative (limit 1,970 characters):** Describe the plan to assess student academic need, identify skill or knowledge gaps, and prescribe an instructional program based on the student's individual needs. Provide detailed evidence of a comprehensive, systematic process for analyzing results to identify student needs, skill or knowledge gaps, and prescribing an instructional program based on student needs

In Destination Success, as explained earlier, each lesson is correlated to a Specific GLCE. Therefore once students take the Pre-test we are able to see exactly which standards they are deficient in and thus create an individualized plan. In addition, our students are given a formative assessment after every 10 hours of instruction. Due to the greatness of our instructional program, this assessment is easily put together by our teachers. The teachers simply select the lessons specific to the Learning plan of the child, provide the amount of questions desired for the assessment and the Destination Success grades for mastery. Depending on the results of these tests our students either get to move on to the next topics, or retake the lessons along with individualized help from our tutors. It is our objective to have quality learning and not simply introduction to lots of concepts. This way we ensure we close the knowledge gaps as much as possible.

**Criterion 7 (10 points):**

**Evidence of an Instructional Program and Content Consistent with State Standards and LEA Program(s) – Communication Plan**

**Rationale:** NCLB Section 1116(e)(5)(B) requires applicants to demonstrate that the instruction they provide and the content they use "are consistent with the instruction provided and content used by the local educational agency and state, and are aligned with state student

academic achievement standards." According to the U.S. Department of Education (January 14, 2009), instructional content and methods need not be identical to those of the LEA, but they must "share a focus on the same state academic content and achievement standards and be designed to help students meet those standards" (*Federal Supplemental Educational Services Non-Regulatory Guidance*, p.15).

**Evaluation:** The application will be evaluated on the applicant entity's plan for communicating student progress to LEA(s)/teacher(s) and to parent(s)/guardian(s). The applicant must:

- Provide evidence that written progress reports occur regularly;
- Provide evidence that communication between the applicant and the stakeholders is documented;
- Describe the process for obtaining parent feedback related to their child's instructional goals.
- Describe how the processes may address parent reluctance or non-responsiveness to the applicant's efforts to engage and communicate with the parent about instructional goals and the child's progress.

**Narrative (limit 1,970 characters):** Describe the plan for obtaining parent feedback related to identification of specific instructional goals and communicating student progress to LEA(s)/teacher(s) and to parent(s)/guardian(s).

Once the parent has applied for our service we immediately begin communication with all parties via phone, email, social network, or home visits. After a tutor has been assigned to the student, they execute the pre-test(s) assessment(s). The parent, tutor, student and subject area teacher are required to meet, if possible, to formulate the most comprehensive IEP goals for the student consistent with state standards. We will then have the parent(s), tutor and teacher sign the IEP and submit it to the district for approval.

Tutors will monitor the student's progress based on the objectives set forth in the Individualized Education Plan. Progress reports will be prepared after every 4 tutoring sessions. The format of the progress report is numerically based. Each point scale includes a descriptive narrative explaining its meaning. Additionally, the tutor will include some narrative information relative to the student's progress as it relates to the original IEP to which the all parties agreed. It is the responsibility of the tutor to maintain all required paperwork so that it would be easily accessed. Six copies of the student's progress report will be made. The reports will be mailed to the parent/guardian with a section for comments, given to the student, to the appropriate math, English/language arts, and/or Science teacher, to district personnel and finally our Site Manager for evaluation. The subject teacher will receive the information by method of front office dissemination.

In our initial tutor training session, tutors are instructed to exhaust all possible communication with relevant parties, especially the parent, and to document all communication. Following four student sessions they are required not only to send written reports home, but to persistently engage, document and log feedback from parents and teachers via phone, email, social network, or personal meeting to discuss noticeable student progression or the lack thereof. A copy of this information is kept with the manager of that site, for reference purposes. Monthly parent/teacher meetings, with refreshments, are held to incent and build a communication mechanism to assist in meeting all learning goals for the student.

**Criterion 8 (5 points):**  
Fluency and Mechanics

**Rationale:** By definition, SES is tutoring that is high quality, based on research, and designed to increase student academic achievement [NCLB, Section 1116(e)(12)(C)(2)]. According to the U.S. Department of Education (January 14, 2009), the major focus of NCLB is to utilize only those educational practices that have evidence to suggest that they will increase academic achievement (see *Federal Supplemental Educational Services Non-Regulatory Guidance*).

**Evaluation:** The application will be evaluated on the applicant entity's ability to demonstrate that entity leaders have a basic understanding of basic mechanics and grammar, and the ability to communicate effectively with parents, districts and employees.

**Narrative:** No additional narrative should be submitted for this criterion. The narrative supplied for criteria 1-7 will be used to demonstrate fluency and mechanics and as a basis for scoring Criterion 8.

**Criterion 9 (5 points):**

Applicants proposing to serve grade levels 7-12 and provide tutoring in math and science both to grade levels 7-12 will receive 5 bonus points to be added to the total score. Bonus points do not apply to the minimum points required in each criterion.

**Rationale:** By definition, SES is tutoring that is high quality, based on research, and designed to increase student academic achievement [NCLB, Section 1116(e)(12)(C)(2)]. The goal of SES is to increase eligible students' academic achievement in a subject or subjects that the State includes in its ESEA assessments under Section 1111 of the ESEA, which must include reading/language arts, mathematics, and science, as well as English language proficiency for students with limited English proficiency (LEP). *Non-Regulatory Guidance, Supplemental Educational Services*, January 2009. Michigan's experience is that there is a great need for improved achievement in mathematics and science, particularly at the middle and high school grade levels.

**Evaluation:** 5 Bonus Points will be added to the total application score for those applicants proposing to serve grade levels 7-12 and provide tutoring in mathematics and science both, for grade levels 7-12. Bonus points do not apply to the minimum points required in each criterion. In order to receive Bonus Points, the provider must propose to offer mathematics and science, and all of the grade levels 7-12.

**Narrative:** No additional narrative should be submitted for this criterion. Information about meeting this criterion will be obtained from Section A, numbers 13 and 14.

**SECTION C. ASSURANCES**

By electronically submitting the SES provider application, I certify that I have read and understand each of the following statements, agree to be held accountable for the content of each, and understand that the MDE may invoke disciplinary action at any time, up to and including removal from the Approved List, based upon evidence that I have violated any of these Assurances.

1. The applicant entity certifies that the instructional program described in the application is the instructional program that will be offered to students.
2. The applicant entity certifies that the instruction and content that will be offered is secular, neutral, and non-ideological.
3. The applicant entity is responsible for payment of all payroll taxes and other business expenses or fees.
4. The applicant entity will be available to provide services in a district as required by the district's enrollment procedures or contract.
5. The applicant entity will serve all qualified eligible children whose parent(s)/guardian(s) register for services from the applicant entity, on a fair and equitable basis and in accordance with the terms specified in the application
6. The applicant entity will promptly notify the district, in writing, within three business days, if it does not meet its minimum or exceeds its maximum number of students.
7. The applicant entity will provide parent(s)/legal guardian(s) of children receiving services, and district personnel, information on students' academic progress in an understandable format and language on a regular basis consistent with this application.
8. The applicant entity will provide evidence to the district (before services are delivered) that individuals providing services to children have successfully completed fingerprinting and criminal background checks as required in the district contract.
9. The applicant entity will not disclose to the public the identity of any student eligible for or receiving SES without the written permission of the parent(s)/guardian(s). All public requests for student information should be directed to the district.
10. The applicant entity ensures that the entity is financially sound and agrees to notify the MDE and district, in writing within ten business days, if and when it is no longer financially sound.
11. The applicant entity agrees to follow all applicable Federal, state, and local health, safety, employment, and civil rights laws at all times. This includes, but is not limited to, provision of occupancy permits and fire marshal reports to districts, if requested.
12. The applicant entity will not discriminate on the basis of race, national origin, sex, or disability in accepting students and providing students with SES under Title I (in general, a provider may not, on the basis of disability, exclude a qualified student with disabilities or a student covered under Section 504 if a student can, with minor adjustments, be provided SES designed to meet the individual educational needs of the student).
13. The applicant entity will provide services consistent with the qualified student's individualized education program under the Individuals with Disabilities Education Act (IDEA) if the student is covered under IDEA or Section 504 of the Rehabilitation Act of 1973 if the entity proposes to serve such students.
14. The applicant entity will comply with the MDE Standards for Monitoring SES Providers. The applicant entity agrees to make all documents available to the MDE or district for inspection/monitoring purposes, and participate in site visits at the request of the MDE or the district.
15. The applicant entity agrees to notify MDE and applicable district(s), in writing, of any change in the contact information provided in this application within ten business days.
16. The applicant entity further ensures that it will provide written notification to MDE, when SES will no longer be provided, thirty days prior to termination of services.

#### SECTION D. SES PROVIDER CODE OF ETHICS

By electronically submitting the SES provider application, I certify that I have read and understand each of the following statements, agree to be held accountable for the content of each, and understand that the Michigan Department of Education (MDE) may invoke disciplinary action at any time, up to and including removal from the approved list, based upon evidence that I have violated any of section of the SES Code of Ethics.

1. Providers must accurately and completely describe services to consumers in terms that are easy to understand. Reading level for informational materials should be no higher than eighth grade.
2. Providers must create and use promotional materials and advertisements that are free from deception. Deception may include, but is not limited to, misrepresentation through implied or stated endorsement for the provider by a school district, school building or its staff or representatives.
3. Providers must not misrepresent to anyone the location of a provider's program or the approval status of a program. If the location of services is dependent upon a minimum student enrollment or the approval of a district, the provider shall indicate the applicable contingencies in its marketing materials.

4. Providers must not publicly criticize or disparage other providers.
5. Providers must not engage in false advertising about other providers' programs.
6. Providers must comply with each district's enrollment procedures.
7. Providers must not distribute a district enrollment form that has the selected provider's name pre-printed as part of the form. The provider may not modify or alter the district enrollment form in any way.
8. Providers must not encourage or induce students or parents to switch providers, once enrolled, without approval by the district. Providers may not create or distribute enrollment change forms for this purpose.
9. Providers must maintain a system of addressing consumer grievances and concerns and must immediately report any grievances to both the district and MDE.
10. Providers must not charge districts more than the maximum hourly rate identified in the application, nor charge districts any additional fees.
11. Providers must not make payments or in-kind contributions to a district, exclusive of customary fees for facility utilization or transportation.
12. Providers must not compensate district employees in exchange for access to facilities, registration, to obtain student lists, or to encourage any district employee to violate district policies or procedure including conflict of interest.
13. Providers must not solicit or accept an exclusive arrangement with any district or school (including, but not limited to, an exclusive right to conduct in-school assemblies or other marketing activities).
14. Providers may not seek access to individual classrooms or interrupt instructional time during the school day for any reason.
15. Providers may not employ any SES-eligible or enrolled student.
16. Each parent of an eligible student who is hired by a provider must have a written job description and must be compensated on the same basis as all other employees of the provider who perform similar work. No parent may receive any commission or other benefit related to the enrollment of their child in a provider's program, nor may a parent be subject to any employment action by the provider on account of the parent's selection of an SES program for their child.
17. Any school personnel employed by an SES provider shall not recruit students to a provider's program, engage in marketing activities on behalf of a provider, or otherwise promote or encourage students to enroll in a specific provider's program. This restriction does not apply to school districts that are approved SES providers. Please see #20 below for specific guidance regarding marketing and recruiting in school districts that are approved SES providers.
18. Providers shall not employ any district employees who currently serve in the capacity of Principal, Assistant Principal, building SES Coordinator, or district SES Coordinator.
19. Providers shall not employ any individuals, including teachers, parents or community leaders, who have any decision-making authority over a school district or school site. The sole exception shall be in school districts that are considered rural and where there are few providers.
20. Where a school district or a school is also an approved provider of SES, district personnel assigned SES provider responsibilities shall avoid all conflicts of interest or favoritism, including the following:
  - a. Individuals employed by the district for this purpose shall not present marketing or recruitment information on any occasion unless all other providers approved for the schools served are offered the same opportunity to present information or recruit students.
  - b. The district shall ensure that the individual has no greater access to parents and students at provider fairs, school assemblies, and other, similar occasions than is afforded to all other providers. "Access" means the amount of speaking time available, the space used, and any other resources allocated to providers.
  - c. Individuals serving as an approved SES provider shall have duties that are entirely distinct from those of any other district employee who performs oversight with respect to the provision of SES. This prohibits the district SES provider from duties such as serving as the district's liaison to all SES providers within a school or schools, or assigning students to other providers.
21. Before or during the registration period, providers must not distribute any objects (such as gift cards, money, pencils, balloons, candy, Frisbees, tote bags, etc.) to parents or students. Informational program materials should be printed on paper.
22. Before or during the registration period, providers must not verbally or nonverbally promise or reference any objects or rewards that will be provided upon registration, program completion or as student rewards during the provision of services.
23. Informational program materials, including the 150-word program summary, must not verbally or non-verbally promise or reference any objects or rewards that will be provided upon registration, program completion or as student rewards during the provision of services.
24. During the provision of SES, providers may not exceed a total of \$20.00 per student annually for rewards. These rewards may not be identified in any written informational material or identified verbally to parents until AFTER enrollment.
25. Technology-based providers may not advertise computers as a reward for program completion. Students may keep computers at the cessation of tutoring services, but providers must fully disclose information about the computers as detailed in the MDE Policy of December 15, 2008. This information may not be included in any written informational material or identified verbally to parents until AFTER enrollment. Computers are not subject to the \$20.00 annual cap on rewards.
26. Providers must not attempt to influence or bias parents when performing an evaluation of the provider's services and achievement of the student's individualized learning goals.
27. A provider shall not use information provided by parents of SES-enrolled students for any commercial purpose without securing the parent's prior written consent for the intended use of the specified information, except that a provider may use parental contact information to communicate about SES with the parents of students served by that specific provider in any prior year.
28. Providers must serve substantially all students registered and immediately communicate to the district any students who cannot be served or who drop out of the program.

29. Providers may not solicit confidential information on minor students without the written consent of parents and/or the school district. This includes, but is not limited to, collecting student or parent information such as addresses, phone numbers, or email addresses.

**SECTION E.**

Reference List:	<a href="#">final references.pdf</a>
Business License:	<a href="#">Business License Top Flight.pdf</a>
Insurance or Insurance Quote:	<a href="#">Insurance Top Flight Education.pdf</a>
Cash Flow:	<a href="#">topflight Cash Flow.xls</a>
Expense Minimum:	<a href="#">topflight min expense format.xls</a>
Expense Maximum:	<a href="#">topflight max expense format.xls</a>
Evidence of Cash-on-Hand:	<a href="#">Top Flight Education COH.pdf</a>
Billing and Payment:	<a href="#">Top Flight district invoice package.xls</a>
Financial Narrative:	<a href="#">Top Flight Financial Narrative.pdf</a>



# Top Flight Financial Narrative

The documents requested all play a specific role in determining financial soundness and success for our company. The first thing to note is our corporation status. Top Flight is a Michigan based company, as shown by our *Licensure*, to perform business in Michigan. We have successfully obtained *General Liability Insurance* along with the required limits. In the event of an unfortunate occurrence, we are legally compliant.

Concerning *Cash on hand*, we have in our possession, as shown in the attachments, an account certification letter from Comerica bank. We have over \$84,000.00 available for cash. We understand that it is vital to have working capital readily available to sustain any business against unforeseen occurrences. As we have produced our projected numbers on our organizational *Cashflow*, one can see all of our expenses, fixed and variable. We are well prepared to handle all expenses without going into deficit during the first 8 mos. of our program year. Regardless of any unforeseen financial circumstances with LEA's, our parents will receive their service.

Pulling from our organizational expenses, we have outlined in both the *Minimum* and *Maximum Expense* reports, a comprehensive list of the necessary expenses to run this program effectively. We have identified for the financial safety of our organization, we would need a minimum of 30 students enrolled and serviced to meet our fixed expenses. Serving our minimum students only, will at the very least grant us invaluable experience in anticipation for the following year.

As for *Billing and Payment*, we have invoices that will allow the district to fully understand the breakdown of our fee for service for the various types of instruction. With our comprehensive invoices, districts should be able to remit full payment for services rendered. As for accounts payable to LEA's, vendors, and/or tutors, we have contracted with QuickBooks's payroll division. Our financials are reviewed by Ernst & Young.

The financial documents show that there are resources in place to operate our business. Secondly, we do understand that invoices from districts may not be paid within a week's time of invoice submission. We have funds available and have the ability to think on our feet so as to maintain services without realizing accounts receivable promptly.

TOP FLIGHT EDUCATION, INC.  
 18530 Mack Ave #312  
 Grosse Pointe Farms, MI 48236  
 Phone: (248) 247-1185  
 Email: office@mytopflight.com

**Report of Minimum Expense**

Fiscal Year: July 2011 - June 2012

Student Enrollment: 30

**Expenses**

<b>In-direct Staff Support</b>	
Lead Director	\$ 1,500.00
administrative Assistance	\$ -
Legal	\$ 3,600.00
<b>Direct Staff Support</b>	
Tutors (55 tch@ \$25/hr)	\$ 5,250.00
Site Directors	\$ -
<b>Instruction</b>	
Student Materials	\$ 1,500.00
Incentives	\$ 600.00
Staff training	\$ 500.00
<b>Daily Operations</b>	
Office lease	\$ 13,980.00
Insurance	\$ 1,126.00
Telephones (multi-line)	\$ 1,512.00
Supplies	\$ 420.00
Internet service	\$ 948.00
Postage	\$ 346.00
Copier lease	\$ 3,180.00
Marketing	\$ 3,600.00
Investment Expense	\$ 6,600.00

**Total Expense : \$ 44,662.00**

TOP FLIGHT EDUCATION, INC.  
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Cash Flow Projection (12 months)

Fiscal Year: July 2011 - June 2012

Cash Inflow Items	2012											
	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
Projected Income for services rendered (275 std x \$2000)	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33
Total Income 2011-2012	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33	45,833.33

Expenses	2011											
	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
<b>Indirect Staff Support</b>												
Lead Director	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00	1,133.00
Administrative Assistance	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
Legal	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00
<b>Direct Staff Support</b>												
Tutors	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00	4,010.00
Site Directors	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
<b>Instruction</b>												
Student Materials	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80	1,145.80
Incentives	458.33	458.33	458.33	458.33	458.33	458.33	458.33	458.33	458.33	458.33	458.33	458.33
Staff training	333.33	333.33	333.33	333.33	333.33	333.33	333.33	333.33	333.33	333.33	333.33	333.33
<b>Daily Operations</b>												
Office lease	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00	1,165.00
Insurance	93.83	93.83	93.83	93.83	93.83	93.83	93.83	93.83	93.83	93.83	93.83	93.83
Telephones (multi-line)	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00
Supplies	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00
Internet service	79.00	79.00	79.00	79.00	79.00	79.00	79.00	79.00	79.00	79.00	79.00	79.00
Postage	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
Copier lease	265.00	265.00	265.00	265.00	265.00	265.00	265.00	265.00	265.00	265.00	265.00	265.00
Marketing	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00
<b>Investment Expense</b>												
Interest on Loan (10%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Expense</b>	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29
<b>Cash On Hand</b>												
Income	80,000.00	85,833.33	87,066.67	87,559.52	87,559.52	87,559.52	87,559.52	87,559.52	87,559.52	87,559.52	87,559.52	87,559.52
Expense	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29	11,480.29
<b>Ending Cash</b>	68,519.71	57,039.41	45,559.12	34,078.83	22,598.54	11,118.24	320,471.28	354,824.32	389,177.36	423,530.40	457,883.44	485,631.44



2011-2012
12 Month Projection
550,000.00
550,000.00

2011-2012
12 Month Projection
13,596.00
7,200.00
3,600.00
48,125.00
15,600.00
0.00
13,749.60
5,500.00
3,999.96
13,980.00
1,126.00
1,512.00
1,440.00
948.00
612.00
3,180.00
3,600.00
6,600.00
144,368.56
485,631.44
550,000.00
144,368.56
470,631.44

TOP FLIGHT EDUCATION, INC.  
 18530 Mack Ave #312  
 Grosse Pointe Farms, MI 48236  
 Phone: (248) 247-1185  
 Email: office@mytopflight.com

**Report of Maximum Expense**

Fiscal Year: July 2011 - June 2012

Student Enrollment: 275

**Expenses**

<b>In-direct Staff Support</b>	
Lead Director	\$ 13,596.00
administrative Assistance	\$ 7,200.00
Legal	\$ 3,600.00
<b>Direct Staff Support</b>	
Tutors (55 tch@ \$25/hr)	\$ 48,125.00
Site Directors	\$ 15,600.00
<b>Instruction</b>	\$ -
Student Materials	\$ 13,749.60
Incentives	\$ 5,500.00
Staff training	\$ 3,999.96
<b>Daily Operations</b>	
Office lease	\$ 13,980.00
Insurance	\$ 1,126.00
Telephones (multi-line)	\$ 1,512.00
Supplies	\$ 1,440.00
Internet service	\$ 948.00
Postage	\$ 612.00
Copier lease	\$ 3,180.00
Marketing	\$ 3,600.00
<b>Investment Expense</b>	\$ 6,600.00

**Total Expense : \$ 144,368.56**

# Invoice / Billing Summary

Date:  
Invoice #:

TOP FLIGHT EDUCATION, INC.  
18530 Mack Ave #312  
Grosse Pointe Farms, MI 48236  
Phone: (248) 247-1185  
Email: office@mytopflight.com

TO:

	LAST NAME	FIRST NAME	SUBJECT AREA (ELA OR M)	Hours of Service ELA	Hours of Service Math
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					

*Michigan Department of Energy, Labor & Economic Growth*

*Filing Endorsement*

*This is to Certify that the ARTICLES OF INCORPORATION - NONPROFIT*

*for*

*TOP FLIGHT EDUCATION, INC.*

*ID NUMBER: 70812G*

*received by facsimile transmission on April 13, 2010 is hereby endorsed*

*Filed on April 13, 2010 by the Administrator.*

*The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.*



*In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 13TH day of April, 2010.*

A handwritten signature in black ink, appearing to read "A. S. [unclear]".

*Director*

## REFERENCES

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# Insurance Quote

Gary Macks II  
President  
Total Insurance Agency Services, Inc.  
5900 S. Main Suite 200  
Clarkston, MI 48346  
Phone: 248-625-0410 Ext. 107  
Direct Fax: 248-707-5070  
Cell: 248-202-1841  
Main Fax 248-625-7603



Spectrum Proposal  
Prepared for:

**TOP FLIGHT EDUCATION  
18530 MACK AVE SUITE 312  
GROSSE POINTE, MI 48236**

Proposed by (Agency Name)

This document is a proposal of insurance for the applicant indicated above. It is not to be used as proof of coverage, unless bound by agent signature.

Coverage bound  
for 30 days, Effective \_\_\_\_\_ By \_\_\_\_\_  
(Date) (Authorized Representative)

Proposal Date 5/2/2011

*Regardless of whether an authorized representative has bound coverage, the premium amounts stated herein are determined based on the coverages and limits selected together with the specific characteristics of the insured. Changes to coverages, changes to limits, or incomplete or inaccurate insured characteristics may result in changes in premium and may only be determined by The Hartford or its automated submission system.*

*Coverage bound may be cancelled immediately upon notice to the insured and/or its agent subject to applicable state law. Coverage will expire upon the expiration of the 30-day period without further notice, unless extended in writing with consent of The Hartford. Coverage cannot be backdated without a signed no-loss letter and consent of The Hartford.*

*The coverage descriptions in the proposal are abbreviated. Any coverage bound in accordance with the terms of this proposal is subject to the terms, conditions, limitations and exclusions of the applicable policy(ies). If there is any conflict between the coverage statements within this proposal and the applicable insurance policy(ies), the policy provisions will prevail. For questions regarding this proposal, contact your independent Hartford agent or authorized Hartford representative.*

# Insurance Quote

## *Why The Hartford?*

### **Company:**

- Founded in 1810, The Hartford is a leading provider of business property and casualty, personal automobile and homeowners, investment products, life insurance and group benefits

### **Product:**

- Broad coverages at competitive prices – The Hartford and (Agency Name) are committed to bringing value to you at an affordable price.

### **Claims Excellence:**

- Claim reporting available any time, day or night
- State-of-the-art technology enables fast claim settlements

### **Numerous Premium Payment Options:**

- Pay by phone or by check
- Or, take advantage of Electronic Funds Transfer (EFT) – no check, stamp or worries

**The Hartford offers innovative solutions to other lines of commercial insurance as well.** They realize that cash flow is very important to small business owners. Are you interested in paying your Workers' Compensation premium on a pay-as-you-go basis? QuickBooks®\* payroll users are eligible for our XactPAY Web® billing option. The premium is calculated and withdrawn from your bank account with every payroll run through QuickBooks®. Benefits include:

- Elimination of a large down payment
- Elimination of late fees, finance and billing fees
- Elimination of the need to write checks
- Potential to minimize audit adjustments

**Buying business insurance can be intimidating. The Hartford is here to help.** A site dedicated to small business owners, <http://sb.thehartford.com/> helps you find out what hundreds of insurance terms mean and ways to reduce your risk.

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# Insurance Quote

## Property Coverages

	<u>Limits of Insurance</u>	<u>Premium</u>
Property Deductible	\$ 1,000	
Automatic Equipment Breakdown Coverage which includes:	\$ Included	\$ 4
▶ Mechanical Breakdown	\$ Included	\$ Included
▶ Artificially Generated Electric Current	\$ Included	\$ Included
▶ Explosion of Steam Equipment	\$ Included	\$ Included
▶ Loss or damage to Steam Equipment	\$ Included	\$ Included
▶ Loss or damage to Water Heating Equipment.	\$ Included	\$ Included
Business Income And Extra Expense Actual Loss Sustained – 12 mos.	\$ Included	\$ 34
Terrorism		\$ 0
Identity Recovery Coverage	\$ 15,000	Included

## Location/Building Level:

### Location/Building Information:

Location No./Building No. : 001/001  
 Street Address : 18530 Mack Ave Suite 312  
 City, State and Zip Code : Grosse Pointe, MI 48236  
 Protection Class : 05  
 Class Code : 40781  
 Description : Learning Center - Reading  
 Construction : Frame  
 Year Built : 1990  
 Sprinklered : No  
 Area : 1,000

	<u>Limits of Insurance</u>	<u>Premium</u>
Business Personal Property	\$ 10,000	\$ 131

## Stretch Endorsements:

		<u>Premium</u>
Super Stretch for Business Services	See Stretch Summary Attached	\$ 324

# Insurance Quote

The Limits of Insurance for the following Additional Coverages are in addition to any other limit of insurance provided under this policy

<b><i>Super Stretch for Business Services</i></b>
<b><i>Summary</i></b>
<b>Blanket Coverage Limit : \$350,000</b>
<b>Blanket Coverages</b>
Accounts Receivable - On/Off Premises
Computers and Media
Debris Removal
Personal Property of Others
Temperature Change
Valuable Papers and Records - On/Off Premises

<b><i>Coverage</i></b>	<b><i>Limit</i></b>
Brands and Labels	Up to Business Personal Property Limit
Claim Expenses	\$ 10,000
Computer Fraud	\$ 5,000
Contract Penalty	\$ 1,000
Employee Dishonesty (including ERISA)	\$ 25,000
Fine Arts	\$ 50,000
Forgery	\$ 25,000
Laptop Computers - Worldwide Coverage	\$ 10,000
Off-Premises Utility Services – Direct Damage	\$ 25,000
Ordinance or Law Coverage	
Undamaged Portion	Included in Building Limit
Demolition Cost	\$ 25,000
Increased Cost of Construction	\$ 25,000
Outdoor Signs	Full Value
Pairs or Sets	Up to Business Personal Property Limit
Property at Other Premises	\$ 50,000
Salespersons' Samples	\$ 25,000
Sewer and Drain Back Up	Included up to Covered Property Limits
Sump Overflow or Sump Pump Failure	\$ 50,000
Tenant Building and Business Personal Property Coverage-Required by Lease	\$ 20,000
Transit Property in the Care of Carriers for Hire	\$ 25,000
Unauthorized Business Card Use	\$ 5,000

The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Property Coverage Form.

<b><i>Coverage</i></b>	<b><i>Limit</i></b>
Newly Acquired or Constructed Property – 180 Days	
Building	\$1,000,000
Business Personal Property	\$ 500,000
Business Income and Extra Expense	\$ 500,000
Outdoor Property	\$ 25,000 aggregate/ \$1,000 per item
Personal Effects	\$ 60,000
Property Off-Premises	\$ 50,000

# Insurance Quote

The following changes apply only if Business Income and Extra Expense are covered under this policy. The Limits of Insurance for the following Business Income and Extra Expense Coverages are in addition to any other Limit of Insurance provided under this policy:

<i>Coverage</i>	<i>Limit</i>
Business Income Extension for Off-Premises Utility Services	\$ 50,000
Business Income Extension for Web Sites	\$ 50,000/7 days
Business Income from Dependent Properties	\$ 50,000

The following Limit of Insurance for the following Business Income Coverage is a replacement of the Limit of Insurance provided under the Property Coverage Form.

<i>Coverage</i>	<i>Limit</i>
Extended Business Income	120 Days

The following changes apply only if the Special Property Coverage Form applies to this policy. The Limits of Insurance for the following Additional Coverages are a replacement of the limit of insurance provided under the Special Property Coverage form:

<i>Coverage</i>	<i>Limit</i>
Precious Metal Theft Payment Changes	\$ 25,000
Theft of Patterns, Dies, Molds and Forms	Up to Business Personal Property Limit

The following changes apply to Loss Payment Conditions:

<i>Coverage</i>	<i>Limit</i>
Valuation Changes	
Commodity Stock	Included
"Finished Stock"	Included
Mercantile Stock – Sold	Included

# Insurance Quote

## Recommendations and Comments

### DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the Terrorism Risk insurance Act (as amended "TRIA"). In accordance with TRIA, we are required to offer you coverage for "certified acts of terrorism" in policies for which the act applies. However, coverage for "certified acts of terrorism" is limited by the terms, conditions, exclusions, limits, endorsements and other provisions of your policy(ies), as well as any applicable rules of law to which this coverage quote applies.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

#### **Disclosure of Premium**

In accordance with TRIA, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for "certified acts of terrorism" under TRIA. The portion of your premium attributable to this terrorism coverage is shown in the premium section(s) of this quote proposal.

#### **Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States Department of the Treasury will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of such insured losses that exceeds the applicable insurer deductible. However, if aggregate industry insured losses attributable to certified acts of terrorism under TRIA exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

#### **Cap on Insurer Participation in Payment of Terrorism Losses**

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**PLEASE CONTACT YOUR AGENT, BROKER OR REPRESENTATIVE IF YOU HAVE QUESTIONS**

\* The Total Spectrum Annual Premium includes State Surcharges of \$ 0 and a policy base premium of \$124.00

#### **Payment Plan: Four Payments**

The Hartford Direct Bill System, offers you the flexibility of various payment plans. You can tailor a plan to meet your cash flow needs. For each installment, there is a nominal fee. Also, to help you keep track of your premium payments, all of your Hartford Commercial Business can be placed on one payment plan.

To make paying your premiums as easy as possible, we also offer you the benefit of electronic payments. With this option, your payments are automatically deducted from your bank account, in accordance with the schedule you select. So there's no bill, no check, no stamp, no worry. When you receive your first bill, just call the toll free number provided and ask to sign up for Repetitive EFT (Repetitive Electronic Funds Transfer).

