

Family Handbook 2023-2024

Contents

Our Mission	4
Our Commitment to Diversity	4
Overview	4
A Brief History	4
Parents and Independent Schools	4
Board of Trustees	4
Arrival and Dismissal	5
Classroom Hours	5
Attendance	6
Late Pickups	6
Procedures for Picking Children Up/Sign-Out	6
In the Classroom	6
Birthday Parties	6
Clothing	6
Lost and Found	7
Visiting the Classroom	7
Technology	7
Field Trips	7
Food and Nutrition	7
Lunch and Snack	7
Food Allergies (In place when necessary)	8
Homework Guidelines	8
Communication	8
Communication Folders	8
Weekly Newsletter	8
Email, Phone, and Messages	8
Student Records and Transcripts	g
Family Directory	g

Assessment	9
Parent/Teacher/Student Conferences	9
Portfolio	9
Progress Reports	9
Behavioral Issues and Discipline	9
Respect and Kindness	10
Logical Consequences	10
Reflection at Home	10
Additional Consequences for Chronic or Extreme Behavioral Issues	10
Emergencies and Snow Policy	11
Parent Involvement	11
Fundraising	11
Volunteer Hours Policy	11
Major Events at Country Classroom	12
Health Policies	12
Medical Records and Immunization	12
Use of Medication at School	13
Allergies	13
Head Lice Policy	13
Enrollment and Finances	13
Admissions Policy	13
Business and Billing	14
Enrollment	14
Provisional Enrollment Period	14
Non-discrimination Policy	15
Financial Aid	15
Withdrawal Policy	15

Our Mission

Country Classroom is a small, independent educational center located in beautiful Schoharie County.

We value a holistic learning environment focused on academics, critical thinking, compassion, joy, creativity, and reverence for nature.

We demonstrate our values with rigorous academic expectations that promote self-reflection. We model compassion and kindness with each other and with the natural world. We include creative expressions, such as music, art, and dance as an integral part of our community. We welcome non-conventional and playful approaches to problem solving, and we treat both nature and people with kindness, gentleness, and respect.

Our Commitment to Diversity

We bring together and embrace children of differing intellectual characteristics, cultures, beliefs, and socio-economic backgrounds. We welcome families of all designs to cultivate a dynamic community where we constructively interact with all people.

Country Classroom does not discriminate on the basis of race, color, creed, national or ethnic origin, socio-economic status, gender, age, sexual orientation, familial structure, or disability.

Overview

A Brief History

A group of educators and parents started meeting in 2014 to form an independent school. They wanted a place that allowed their children plenty of time to play and to explore the natural world. This school would nurture compassion, joy, creativity, and critical thinking. Children would be encouraged to dig deeply into topics from all disciplines. Their mistakes would be celebrated as opportunities to learn and to make more mistakes. Together they built Country Classroom.

Parents and Independent Schools

Independent schools need and expect the cooperation of parents who must understand and embrace the school's mission, share its core values, and fully support its curriculum, faculty, and staff. Together, parents and faculty, form a powerful team with positive effects on children and the entire school community.

Parents advocate for their children, and they support the school through volunteer activities and events.

We welcome parent involvement and encourage parents to stay informed about their child's progress and important events in the life of the school. The school welcomes thoughtful questions and suggestions. Parents best support a school climate of trust and respect by communicating concerns openly and constructively to the teacher or administrator closest to the problem.

Board of Trustees

A Board of Trustees governs Country Classroom. The Board focuses on three areas: it selects, evaluates, and supports the Head of School; it develops broad policies that guide the school; and it is accountable for the

financial well-being of the school. The Board of Trustees is not involved in the daily affairs of the school. However, you are welcome to reach out to Board Chair, Sarah Nies (chair@countryclassroom.org), should any issues that can't be addressed with staff arise.

There are a minimum of five trustees on the board, and trustees can serve two successive terms of three years each. The Board meets a minimum of five times a year, and these meetings are open to the Country Classroom community.

We are lucky to benefit from the expertise and wisdom of five trustees currently on our board.

Sarah Nies, Board Chair

Chemical Dependency Clinic Program Coordinator with the Office of Community Services for Schoharie County, Country Classroom parent.

Chair@countryclassroom.org

Crista Pratt, Board Treasurer

Accountant for The Middleburgh Telephone Company.

Mike Echtner, Trustee

Forester for New York State Department of Environmental Conservation.

Diane Stewart, Trustee

Former Teaching Assistant for the Middleburgh Central School Library, and Clerk for the Middleburgh Public Library.

Teresa Norfolk, Trustee

Art Teacher for the Middleburgh Central School District

Arrival and Dismissal

Classroom Hours

Full Time: Monday - Friday 8:30 am - 3:00 pm* Part Time: Wednesday - Friday 8:30 am - 3:00 pm*

*Half day students until noon

If conditions surrounding the Covid-19 situation change and further precautions are deemed necessary, we will implement the following hybrid schedule:

Grades 3 – 6 In-person attendance Mon & Tue, 8:30 am – 3:00 pm; distance learning Wed, Thu, Fri.

Grades PK – 2 In-person attendance Wed, Thu, Fri, 8:30 am – 3:00 pm*; distance learning Mon & Tue. *Half day students until noon

The school's reopening plan, as submitted to NYS, can be found at www.countryclassroom.org. Please refer to pages 13-14 for more details about the above schedules, including materials provided and expectations for distance learning, as well as alternate plans if the school must revert exclusively to distance learning.

Attendance

Regular attendance is part of the learning process and builds our community. Please help your child to arrive in a timely fashion so we can jump into our day. Tardiness and absences are recorded on a daily basis and become part of the student's record.

Absences should be reported by phone to the school as early as possible, and preferably before 8:30 a.m. If a student has an appointment during the day, please write a note for the teacher.

If a student is ill or becomes ill during the day, parents will be called to take their child home. If students are injured during the day, it will be logged in the accident and injury book, and the parents will be notified as appropriate.

Late Arrival/Early Pick Up

We ask that parents use our attendance sheets posted inside the front and back doors to sign their child in or out when they arrive or leave outside of the normal school hours (after 9am, or before 2:45pm).

Late Pickups

All students not picked up within 10 minutes of their dismissal time will be charged a late pickup fee of \$20 for each half hour after 3:00 p.m. Emergency situations will be considered, as needed.

Procedures for Picking Children Up/Sign-Out

Parents, caregivers, and carpool drivers sign out each child. Your children may be picked up by authorized adults listed on your child's emergency information sheet. Picture identification may be requested at the time of pick-up. We require your written permission to permit someone new to pick up your child. It is school policy that anyone picking up your child must be over the age of 18, unless special permission is granted.

In the Classroom

Birthday Parties

We like to honor our children's birthdays at school with a special snack or craft. Please coordinate any celebrations with the teacher.

Please do not bring invitations to school for your child's home birthday party unless everyone in your child's class (grade) is invited. When inviting smaller groups or students from other grades, we urge parents and guardians to use the Family Directory to send invitations outside of school. In this case, please encourage your child not to talk about their home party at school to avoid hurt feelings.

Clothing

Outdoor play and art projects are integral to our curriculum. The children will get dirty. Clothes will rip. Please send your children to school in clothing that they feel free to play and explore in.

In the winter, children must have hats, gloves, boots, and snowsuits or snow pants. In a light rain, we will still play outside, so send boots and rain gear.

Children must have a complete change of clothes, clearly labeled with their name. Check with the changing seasons that this bag is complete and the clothes still fit.

To help keep our classroom clean, we ask that each student has a dedicated pair of indoor shoes or slippers that can stay in school.

Lost and Found

Please label your child's clothing as much as possible. Lost and found items will be kept in a central bin. At the end of every month, any unclaimed items will be donated to charity.

Visiting the Classroom

Parents are invited and encouraged to visit our school. Please make arrangements with your child's teacher to find a good time to visit.

Technology

Country Classroom considers computers and technology to be a useful educational tool. Computers, internet, videos, tablets, and other types of screen time may be used to support regular classroom activities. Teachers prescreen any technology, teach students safe internet and technology protocols, and supervise students' computer use at all times.

Children are not allowed to have music or personal devices (including cell phones) during the school day.

Field Trips

Field Trips are a wonderful way to enrich the work of the classroom. They enhance our themes and are an important part of the curriculum. Parents are informed of any trips well in advance and are required to sign release forms before a child can attend any field trip.

Safety of our children during field trips is a priority. The teacher carries a copy of each child's Health Emergency form and takes a cell phone. Volunteers are often asked to help with transportation on field trips. All drivers must be at least 25 years old and have copies of their driver's license, license plate number, and carry 100/300 automobile liability insurance. Please ask the teacher for special permission to bring any siblings on a field trip.

Food and Nutrition

Lunch and Snack

Children bring lunch and snacks from home. Please pack healthy food that will give your child energy for the whole day. Please do not pack soda or other sugary drinks. We ask that you do not send items in your child's lunch that need to be heated, and to use a cold pack if you are sending perishables. We do not allow the children to share food to ensure the safety of all students.

To support and reinforce the school's commitment to sustainability, we encourage you to try to pack a "waste-free" lunch with reusable containers, cloth napkins, and silverware.

Food Allergies (In place when necessary)

When a child with a known food allergy is enrolled at Country Classroom, we work with the child's family and healthcare providers to develop a policy that makes sense for that child and notify all community members. In the case of a severe nut allergy, this might mean asking that no nuts whatsoever are brought onto school property. In many other cases, it may simply mean that we avoid the allergen in shared cooking projects or special treats.

Homework Guidelines

Country Classroom believes that after school is a time for children to play outside, develop talents, help their families with chores, and learn other skills. Time with family and friends is a priority for us. Homework is carefully assigned to accommodate all these needs. If homework becomes an issue for your child or you, please talk to your child's teacher.

Homework connects school and family. It provides extra time to practice skills and to work on projects. The amount of time expected for homework changes over time. Our youngest students have very few assignments, and our older students have regularly scheduled assignments such as a weekly essay. Over time children develop effective organization, time management strategies, and a sense of responsibility for their own learning.

All students should read or be read to for at least 20 minutes every day.

Communication

We know that good communication is a key part of having a successful school. Please use the following resources to keep informed about school events and your child. If you have any questions, concerns, or changes going on at home, we rely on you to let us know.

Communication Folders

Each child has a special folder that travels back and forth every day from home to school. Your child should empty this folder each day. Any notes for your child's teacher can be placed inside.

Weekly Newsletter

The weekly newsletter is emailed every Sunday. If you would prefer a paper copy, please let us know. It includes information about what is happening in the classroom, upcoming field trips, and other school events.

Email, Phone, and Messages

Teachers are very busy and are away from their computers for long stretches of time as they work with their students. Please allow them 48 hours to reply to email communications.

Teachers and staff may be reached by phone as well. If they are not able to talk, they will return calls as soon as they are able.

If a teacher wants to contact you, you will be contacted in person, via email, by phone, or with a note in the communication folder. If you would like to discuss your child's progress, please schedule a meeting with the teacher.

Text message alerts for emergency school closing and health alert messages will be sent from the school's text alert number - (518) 310-7793 to all parents who have provided a cell phone number in their contact info.. Please email admin@countryclassroom.org or reply STOP to unsubscribe from this service.

Student Records and Transcripts

If your child is transferring to another school, parents must request in writing that records and transcripts be forwarded to the new school. The school will only release these records when the final tuition bill is paid in full.

Family Directory

Country Classroom distributes an annual Family Directory, listing the names and contact information for each child in the school. We encourage parents to use this directory for contacting families for school related activities and social events. Parents can use the Family Directory Permission form provided in the annual enrollment packet to select information for inclusion or to opt out. Information from the Family Directory should not be used for business purposes or shared with anyone outside our community.

Assessment

Assessment is an ongoing process for teachers. They are constantly checking student's understanding of current material and considering student progress. Country Classroom works to have all students set high standards for themselves and to find the joy in learning. This intrinsic motivation carries children further than any sticker or grade. Teachers look at the social, emotional, and intellectual growth of each child.

Parent/Teacher/Student Conferences

Country Classroom schedules two parent-teacher-student conferences each year, in the fall (November) and spring (May). Even if your child is doing well in school, it is important that you attend each conference to

communicate with the teacher, understand his or her perspective, and identify areas for improvement. Sometimes a special conference may be scheduled due to a child's behavioral change or academic difficulties.

Portfolio

Students develop a portfolio of work over each year to show their progress and accomplishments. Samples of work taken in a variety of disciplines and at different times demonstrate the skills and knowledge acquired. An online Google Drive folder will be shared with you, and contain digital copies of some of your child's work which will be added to throughout the year, as well as copies of completed narrative reports.

Progress Reports

Teachers write narrative reports twice a year to detail student's growth and any challenges. Country Classroom strives to paint a picture of the complete child. Teachers may also include a skills checklist for specific subject areas.

Behavioral Issues and Discipline

Country Classroom cultivates engaged learners and uses a democratic classroom where students collaborate with teachers to create rules. The emphasis is on creating a caring community where both the community and the individual are respected.

Respect and Kindness

We believe that all behavior needs to be guided by respect for others and kindness. All teachers model this behavior. Students are asked to solve their problems cooperatively with support and guidance provided by teachers as needed. Conflict resolution skills are actively taught and practiced. Any bullying is immediately addressed, and children are given strategies for handling these situations.

Logical Consequences

While many conflicts and issues can be resolved through a reminder of the rules and a little bit of redirection, some require a greater response. Our teachers try to make sure that these consequences give students a chance to realize what they did wrong, reflect on it, and help to make it better. Children who hurt a friend, physically or emotionally, have a chance to practice "apology by action." If a student knocks down a bridge constructed in the block corner, she could apologize and then help to rebuild it. If a student does not meet the responsibilities of a certain privilege, it may be temporarily taken away. Sometimes a child may be asked to leave a group until he or she has gained self-control and is ready to learn.

Reflection at Home

If a negative behavior is deemed serious or persistent enough, children bring home a "Behavioral Reflection" sheet. On this sheet, the student identifies the problem, comes up with a plan to help this situation in the future, and signs it. Parents are asked to discuss the problem and the solution with their child, sign the sheet, and return it to school. The teacher will review it with the student and keep it on file.

Additional Consequences for Chronic or Extreme Behavioral Issues

If behavioral issues persist despite reflection at home, teachers will ask the student's family to work together with outside professional specialists to help resolve the behavioral issues. If parents are unwilling to participate with outside professionals and/or with the teaching staff, Country Classroom may not be a good fit for that family and the school reserves the right to insist that the parents withdraw their child from Country Classroom. The teachers and staff will work to make the transition to a new school or a home school situation a positive experience for all involved parties.

If the child commits an act that is deemed dangerous, either to the others in the classroom or him or herself, a letter may be sent to the parents informing them that the next step will be suspension. Likewise, a negative behavior that continues, even after a "Behavioral Reflection" has been conducted, will result in a letter being sent to the parents informing them that the next step will be suspension.

If a decision is made to suspend a child, parents will be notified by the school directly, and informed in writing. The length of the suspension will be determined by the Head Teacher.

If the teaching staff is unable to serve a particular child, even after consulting with outside professionals and implementing a behavioral plan, the teachers may counsel the parents to withdraw that child from Country Classroom. The teachers and staff will work to make the transition to a new school or a home school situation a positive experience for all involved parties.

If, at any time during this process, a family wishes to meet with the Board of Trustees, they are encouraged to contact Board President, Sarah Nies, at chair@countryclassroom.org.

Emergencies and Snow Policy

When snow may make driving unsafe, we will close or delay school. An email and text message will be sent as soon as we make the determination. If Middleburgh Central School District has a delay or is closed, we will have a delay or be closed.

If it is snowing hard or accumulating rapidly, we may close early. We will call or email you, depending upon what you indicate is the most effective way to contact you. Parents should come and pick up their children as soon as possible.

In the event children are stranded at school for any reason, the following guidelines will apply:

Parents are encouraged to call the school. If you have someone (relative, close friend) nearby who can pick up your child, please let us know. No child will be sent home with anyone not listed on that child's Emergency Contacts or Approved Pick Up Persons list without permission from a parent/guardian.

Any child whose ride does not arrive by 6:00 p.m. will be cared for at the school for as long as necessary. An adult will stay at the school as long as children are present.

Parent Involvement

Fundraising

Like all independent schools, Country Classroom's tuition does not cover the total cost of running the school. We depend on our fundraising efforts to fill the gap and ask that all families help to support these efforts. Each year we participate in the following programs and appreciate the help of your family and friends. An email with further details on how to help with these programs will be sent out at the beginning of the year.

Box Tops for Education: You can scan receipts of purchases of General Mills' products via their app for cash for the school.

Price Chopper Tools for Schools: Sign up your Advantage card, and Price Chopper counts your purchases towards points that the school can use for school supplies.

Labels for Education: We can redeem labels towards art, athletic, and classroom supplies.

Annual Fundraiser: This is our one major fundraiser for the year, and we ask that everyone helps to make it a success. We do not yet have a date set for this, but please keep an eye out for announcements and plan to get involved.

Volunteer Hours Policy

Due in part to the fact that we charge significantly less for annual tuition than any other independent school in the area, we have found that we need more help than current staff are able to handle. As such, we ask that our families help with various projects throughout the year. There will be three School Building Maintenance days throughout the school year - Saturday 9 am - 12 pm, in October, January, and May. We ask that every family try to attend at least one of these work days, or make arrangements to do a project on their own time.

Major Events at Country Classroom

Celebrations and events unite us in the creation of a vibrant, joyful community. Please mark your calendar with each of these events. Details will be announced, as the activities listed below will depend on what is allowed by New York State as event dates draw near.

<u>The Back-to-School Potluck and Parent Information meeting.</u> This is an opportunity for families to meet each other. We will introduce ourselves and go over important policies. September TBD

<u>Fall Costume Party</u> provides parents and children with the opportunity to "trick or treat" in a safe setting. It will be in the evening on or near Halloween night. As we want to create a playful environment for everyone, costumes are not to be scary. Friday, October 27

<u>Solstice Celebration.</u> Let's celebrate light! We will gather for songs, stories and a bonfire. The children and staff will create a program. Friday, December TBD

<u>School Play.</u> Teachers and students create a special performance based on themes they have learned during the school year. Date TBD

Annual Fundraiser. Details and dates TBD

<u>Building Maintenance Workdays.</u> Help us keep the school building and grounds maintained. A variety of cleaning, building, organizing, and painting projects will be tackled. Saturday 9 am - 12 pm, October, January, and May.

As we complete large projects, our teachers and students often invite the school community in so we can share our accomplishments. Look for a variety of science fairs, publishing parties, and other special events over the course of the year.

Health Policies

All Country Classroom full-time faculty have been trained in First Aid and CPR.

Please do not send a sick child to school. Children should be free of fever (100.4 degrees or higher) and symptom-free for at least 24 hours before returning to school. All students must be well enough to go outside for recess. If your child has a contagious condition, please let us know as soon as possible.

When children are feeling ill at school, the teacher does a temperature check. If a child has a fever, we will call you so that you may pick him or her up. We will also call you if your child has no fever but is too sick to participate in classroom activities.

Medical Records and Immunization

Each child at the school is required to have a current and complete health record signed by a physician and parent. New York State law mandates that we have immunization records for each student by the second week of school or a medical exemption form signed by a physician. Medical exemptions must be reissued annually.

Use of Medication at School

Ideally, the dispensing time for medication should take place when the child is not in school. By law, we are not allowed to dispense any medication, including herbal or over-the-counter medicine, at school without prior written permission from the parent and a completed **Authorization for Administration of Oral Medication**Form signed by the parent/guardian and the child's physician. All medication must be provided to the school in an original container (including over-the-counter medications) and be clearly marked with a prescription label. Children cannot be in possession of medication.

Allergies

If your child suffers from life-threatening allergies, it is imperative that teachers be informed. Health or emergency plans must be submitted in writing and shall include the allergy, health consequences, symptoms of the allergic reaction, and procedures. This information will be distributed to all school personnel. The school cannot guarantee that a child will not be exposed to allergens whether known or unknown. However, the school will take reasonable precautions given appropriate notification.

Head Lice Policy

Any child who comes to school with active head lice or nits will be sent home with an information sheet including treatment instructions. The child may return to school only after adequate treatment. Parents must continue to check the child's head for at least two weeks after discovering the initial nits. Please be sure to notify us if you find head lice on your child so we can work together to limit the number of cases in our school.

Enrollment and Finances

Admissions Policy

Country Classroom admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national and ethnic origin, gender, gender identity/expression, sexual orientation, age, religion, or disability in the administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school-administered programs.

Admission is based on available space in the age-appropriate classroom. Class size is based on appropriate teacher-to-child ratios, and on square footage requirements per child, as set by the NYS OCFS and/or NAEYC.

Students will be admitted in the following order.

- 1. Current students whose registration is complete and tuition payments are current.
- 2. Siblings of present students whose families meet criteria 1, and whose registration is complete, and whose deposit has been paid.
- 3. New students whose parent, family member, or guardian are currently serving on the Board of Trustees or Full Time Faculty, or who have served as a Board member in the past, as confirmed by the Secretary of the Board, and whose registration is complete, and whose deposit has been paid.
- 4. Children who have stayed on the waiting list for the prior school year, and have reregistered for the current school year. The waiting list will not be redrawn and the order carries over from the prior year.
- 5. New students whose immediate family member is an alumni of the school, i.e., whether sibling or parent.
- 6. New students, whose registration is complete, based on the date of application and according to our goal of balancing gender, age, temperament, and diversity in the classroom.

Business and Billing

Country Classroom is a New York State educational corporation and is classified as a nonprofit organization under IRC Section 501(c)(3); (EIN 47-4740666).

Tuition will be billed monthly, but advance payments are always welcome. Payments are due the last Monday of the previous month. For example, September's payment, the first of the year, would be due Monday, August 29. A delinquent payment charge may be assessed for monthly payments received after the 1st of the month as outlined in the contract. Country Classroom depends on this monthly income to meet payroll, rent, and fees

associated with enhanced academic experiences, please be sure your payment is received by the school on the due date. Checks may be cashed as soon as they are received.

Enrollment

Before students can begin school, the following items must be on file with the school:

- Completed New Student Registration -or- Student Information Verification Form
- Enrollment Contract
- Physical and Immunization Forms
- · Family Handbook Acknowledgement Form
- Receipt of \$500 non-refundable deposit

Re-enrollment contracts are emailed to parents in the first quarter of each year. In the case of families with two households, contracts will be mailed to the primary parent unless you tell us otherwise. A \$500 non-refundable deposit is required to hold your student's place for the coming year. Contracts are due back to the school by April 1.

Provisional Enrollment Period

Enrollment for new students is provisional from the first day of school until the 30th of November of that year. If the teaching staff makes a determination that our school is unable to serve a particular child, the teachers may counsel the parents to withdraw that child from Country Classroom. The teachers and staff will work to make the transition to a new school or a home school situation a positive experience for all involved parties.

In the event a child is withdrawn from the school under these circumstances, see Withdrawal Policy below for refunding tuition.

Non-discrimination Policy

Country Classroom admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national and ethnic origin, gender, gender identity/expression, sexual orientation, age, religion, or disability in the administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school-administered programs.

Financial Aid

We recognize the considerable cost of an independent school education. In the future, we hope to create a sliding scale tuition. Due to budgetary constraints, we are not able to offer Financial Aid for the 2023-24 school year, but we hope to be able to reinstitute a Financial Aid fund in the future.

Withdrawal Policy

In the event a child is withdrawn from the school, the \$500 tuition deposit is non-refundable.

Tuition is an integral part of the budget for Country Classroom, and acceptance of enrollment constitutes an agreement to pay the full academic year's account, comprised of both total tuition and all related fees and expenses of the student. As such, the general guidelines for refunding tuition are as follows:

- Withdrawal prior to the first day of school, the parent(s)/guardian(s) will be responsible for 20% of the annual net tuition (tuition less any applicable discounts and deposit).
- Withdrawal or dismissal between the first day of school and the 30th of November, the parent(s)/guardian(s) will be responsible for 50% of the annual net tuition.
- Withdrawal or dismissal after the 30th of November, parent(s)/guardian(s) agree to pay the full annual net tuition amount. After the 30th of November, no portion of such tuition or fees will be forgiven, canceled, or refunded in the event of absence, withdrawal for any reason whatsoever, or dismissal of a student from Country Classroom.

Country Classroom reserves the right to assess potential refunds, or forgiveness of future tuition payments, in the event of withdrawal for medical reasons (as certified by a licensed physician), proven financial hardship, or individual circumstances at the discretion of the Board of Trustees.