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January 20, 2022


Charter School Board
East Chicago Focus Academy, Inc.
d/b/a Gary Middle College West
4030 West 5th Ave
Gary, IN 46406

We have reviewed the audit report of East Chicago Focus Academy, Inc. d/b/a Gary Middle College West which was opined upon by Crowe LLP, Independent Public Accountants, for the period July 1, 2020 to June 30, 2021. Per the *Independent Auditor's Report* the financial statements included in the report present fairly the financial condition of East Chicago Focus Academy, Inc. d/b/a Gary Middle College West, Inc. as of June 30, 2021 and the results of its operations for the period then ended, on the basis of accounting described in the report.

In our opinion, Crowe LLP prepared the audit report in accordance with guidelines established by the State Board of Accounts.

In addition to the report presented herein, a Supplemental Audit Report for East Chicago Focus Academy, Inc. d/b/a Gary Middle College West, was prepared in accordance with the guidelines established by the State Board of Accounts.

The Financial Statements and Independent Auditors' Report and the Supplemental Audit Report are filed in our office as a matter of public record.


Paul D. Joyce, CPA
State Examiner

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West

FINANCIAL STATEMENTS
June 30, 2021 and 2020

East Chicago Focus Academy, Inc.
d/b/a Gary Middle College West

FINANCIAL STATEMENTS
June 30, 2021 and 2020

CONTENTS

INDEPENDENT AUDITOR'S REPORT	1
FINANCIAL STATEMENTS	
STATEMENTS OF FINANCIAL POSITION	3
STATEMENTS OF ACTIVITIES.....	4
STATEMENTS OF CASH FLOWS.....	5
NOTES TO FINANCIAL STATEMENTS	6
OTHER REPORT.....	13

INDEPENDENT AUDITOR'S REPORT

The Board of Directors
East Chicago Focus Academy, Inc.
Gary, Indiana

Report on the Financial Statements

We have audited the accompanying financial statements of the East Chicago Focus Academy, Inc. d/b/a Gary Middle College West (the School), which comprise the statements of financial position as of June 30, 2021 and 2020, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

(Continued)

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Gary Middle College West as of June 30, 2021 and 2020, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Emphasis of Matter

As discussed in Note 1 to the financial statements, the School has adopted, ASU 2014-09, *Revenue from Contracts with Customers Topic (606)*. Our opinion is not modified with respect to this matter.

Crowe LLP

Crowe LLP

Indianapolis, Indiana
December 21, 2021

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
STATEMENTS OF FINANCIAL POSITION
June 30, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Cash and cash equivalents	\$ 192,569	\$ 365,500
Grants receivable	27,149	4,616
Prepaid expenses	-	1,108
Property and equipment, net	<u>219,661</u>	<u>211,498</u>
Total assets	<u>\$ 439,379</u>	<u>\$ 582,722</u>
LIABILITIES AND NET ASSETS		
Accounts payable and accrued expenses	\$ 15,490	\$ 24,397
Deferred revenue	-	6,737
Due to management company	<u>12,695</u>	<u>4,836</u>
Total liabilities	28,185	35,970
NET ASSETS		
Without donor restrictions	<u>411,194</u>	<u>546,752</u>
Total liabilities and net assets	<u>\$ 439,379</u>	<u>\$ 582,722</u>

See accompanying notes to financial statements.

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
STATEMENTS OF ACTIVITIES
Years ended June 30, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Public support and revenues		
Federal grants	\$ 197,157	\$ 98,392
State and local grants	832,596	935,104
Other revenue	<u>22,665</u>	<u>872</u>
Total revenue and support	1,052,418	1,034,368
Expenses		
Education services	1,068,754	850,034
Management and general	<u>119,222</u>	<u>104,364</u>
Total expenses	<u>1,187,976</u>	<u>954,398</u>
Change in net assets	(135,558)	79,970
Net assets – without donor restrictions, beginning of year	<u>546,752</u>	<u>466,782</u>
Net assets – without donor restrictions, end of year	<u>\$ 411,194</u>	<u>\$ 546,752</u>

See accompanying notes to financial statements.

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
STATEMENTS OF CASH FLOWS
Years ended June 30, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Cash flows from operating activities		
Change in net assets	\$ (135,558)	\$ 79,970
Adjustments to reconcile change in net assets to net cash from operating activities		
Depreciation	66,013	62,935
Change in assets and liabilities		
Grants receivable	(22,533)	223,941
Prepaid expenses	1,108	3,941
Due to/from management company	7,859	(3,281)
Accounts payable and other accrued expenses	(8,907)	(18,280)
Deferred revenue	<u>(6,737)</u>	<u>6,737</u>
Net cash from operating activities	<u>(98,755)</u>	<u>355,963</u>
Cash flows from investing activities		
Purchases of property and equipment	<u>(74,176)</u>	<u>(6,243)</u>
Net cash from investing activities	<u>(74,176)</u>	<u>(6,243)</u>
Net change in cash and cash equivalents	(172,931)	349,720
Cash and cash equivalents, beginning of year	<u>365,500</u>	<u>15,780</u>
Cash and cash equivalents, end of year	<u>\$ 192,569</u>	<u>\$ 365,500</u>

See accompanying notes to financial statements.

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description of Organization: East Chicago Focus Academy, Inc. (the School), doing business as (d/b/a) Gary Middle College West, is a nonprofit corporation established to operate a charter school. The School is dedicated to ensure that all students are armed with the skills and tools they will need to not only receive a high school diploma, but also to excel at the collegiate level.

The School was established under the laws of the State of Indiana and operates under a Board of School Directors form of government.

Method of Accounting: The School maintains its accounts on the accrual basis of accounting and prepares its financial statements in accordance with accounting principles generally accepted in the United States of America (GAAP).

Income Taxes: The School is exempt from income taxes on income from related activities under Section 501(c)(3) of the U. S. Internal Revenue Code and corresponding state tax law. Accordingly, no provision has been made for federal or state income taxes. Additionally, the School is not considered to be a private foundation under Section 509(a) of the Internal Revenue Code.

The School has adopted applicable guidance with respect to accounting for uncertainty in income taxes. A tax position is recognized as a benefit only if it is “more likely than not” that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized on examination. For tax positions not meeting the “more likely than not” test, no tax benefit will be recorded.

The School does not expect the total amount of unrecorded tax benefits to significantly change in the next 12 months. The School recognizes interest and/or penalties related to income tax matters in income tax expense. The School did not have any amounts accrued for interest and penalties at June 30, 2021 and 2020, respectively.

Use of Estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses. Actual results could differ from those estimates.

Cash Equivalents: Cash and cash equivalents consist of bank deposits in accounts that are federally insured up to \$250,000. Bank balances may periodically exceed FDIC insured limits. For the purpose of the statement of cash flows, the School considers all highly liquid instruments, if any, purchased with a maturity of three months or less to be cash equivalents.

Grants Receivable: Grants receivable balances consist of amounts billed or billable for services provided or contracted and are due within one year. The School does not accrue interest on any of its grants receivables.

Allowances: No allowance for doubtful accounts is recorded as of June 30, 2021 and 2020. The allowances are based upon prior experience and management’s analysis of specific receivables and promises to give. Losses are charged off to the reserve when management deems further collection efforts will no longer produce additional recoveries. The School currently considers all receivables to be fully collectible.

(Continued)

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Property and Equipment: Expenditures for property and equipment and items in excess of \$500 which substantially increase the useful lives of existing assets are capitalized at cost or at fair value at date of gift. Repairs and maintenance costs are expensed as incurred. Depreciation has been computed on straight-line method at rates designed to depreciate the costs of assets over their estimated useful lives as follows:

Property and equipment	3-7 years
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Impairment of Long-Lived Assets: In accordance with GAAP, the School reviews its property and equipment for impairment whenever events or changes in circumstances indicate that the carrying value of an asset may not be recoverable. If the fair value is less than the carrying amount of the asset, an impairment loss is recognized for the difference. As of June 30, 2021 and 2020, management believes that no impairment exists.

Fair Value of Financial Instruments: The carrying value of all the School's financial instruments, which include cash and cash equivalents and accounts payable approximate fair values. Grants receivable are not readily marketable. The School has estimated their fair value to be the carrying value.

Basis of Presentation: The School follows GAAP and reports information regarding its financial position and activities according to two classes of net assets:

Net Assets Without Donor Restrictions – The net asset without donor restrictions class includes general assets and liabilities of the School. The net assets without donor restrictions of the School may be used at the discretion of management to support the School's purposes and operations.

Net Assets With Donor Restrictions – The net asset with donor restrictions class includes assets of the School related to gifts and grants with explicit donor-imposed restrictions that have not been met as to specified purpose, or to later periods of time or after specified dates.

The net asset with donor restrictions class also includes assets of the School related to contributions and other inflows of assets whose use by the School is limited by donor-imposed stipulations that neither expire by passage of time nor can be fulfilled or otherwise removed by actions of the School. The School had no net assets with donor restrictions as of June 30, 2021 and 2020.

Federal and State Grants: Support funded by grants is recognized as the School satisfies the related conditions under various grant agreements. Grant revenue is typically recognized as allowable expenses are incurred or as eligible students are served. The School's basic grant support from the State is based on per-pupil funding. Government grants and contracts are generally subject to conditions that have a barrier and a right of return that must be met before the School is entitled to funding. Accordingly, advances from granting agencies are generally considered refundable in the unlikely event specified services are not performed. Grant expenditures are subject to audit and acceptance by the granting agency and, as a result of such audit, adjustments could be required.

Supporting Services: Revenue in this category, which is recorded as part of other revenue on the statements of activities, is related to services (such as employee time) provided to charter schools managed by Greater Education Opportunities Foundation, Inc., (GEOF). Reimbursement is requested for services provided to offset the corresponding expense. Revenue is recognized as services are performed and performance obligations are achieved.

(Continued)

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Deferred Revenue: Cash from certain grants are received in advance upon acceptance of the award and revenue is recognized as performance obligations are completed throughout the year. Unearned income represents cash receive for awards for expenditures have not occurred as of June 30. The following table represents balances and activity of deferred revenue as of and for the years ending June 30:

The following table represents activities for the year ended June 30, 2021:

Deferred revenue - beginning balance	\$	6,737
Deferred revenue recognized during the year		(6,737)
Cash received in advance of performance obligations being met		<u>-</u>
	\$	<u>-</u>

The following table represents activities for the year ended June 30, 2020:

Deferred revenue - beginning balance	\$	-
Deferred revenue recognized during the year		-
Cash received in advance of performance obligations being met		<u>6,737</u>
	\$	<u>6,737</u>

Functional and Allocated Expenses: Expenses have been classified as program services and supporting services based on the actual direct expenditures and estimated cost allocations based on employee head count and time incurred. Supporting services include management and general activities of the School. The School did not incur any fundraising expenses for the years ended June 30, 2021 and 2020, respectively.

Advertising: The School expenses advertising costs as incurred. During 2021 and 2020, expenses totaling \$16,926 and \$4,732 were incurred for advertising.

Recently Adopted Accounting Guidance: In May 2014, the Financial Accounting Standards Board (FASB) issued Accounting Standards Updated (ASU) 2014-09, *Revenue from Contracts with Customers Topic (606)*. This ASU affects any entity that either enters into contracts with customers to transfer goods or services or enters into contracts for the transfer of nonfinancial assets unless those contracts are within the scope of other standards (e.g., insurance contracts or lease contracts). This ASU has superseded the revenue recognition requirements in *Topic 605, Revenue Recognition*, and most industry-specific guidance.

The core principle of the guidance is that an entity should recognize revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. The School adopted the amendments in this ASU during the year ended June 30, 2021, using the full retrospective method but was not materially impacted by the ASU and as a result, no cumulative effect adjustment was recorded upon adoption.

Subsequent Events: Management has performed an analysis of the activities and transactions subsequent to June 30, 2021, to determine the need for any adjustments or disclosures to the financial statements for the year ended June 30, 2021. Management has performed their analysis through December 21, 2021, the date the financial statements were available to be issued.

As of July 2021, the School's Board of Directors approved the merging of Gary Middle College's operations into the School.

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EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 2 - PROPERTY AND EQUIPMENT

At June 30, the carrying value of property and equipment consists of the following:

	<u>2021</u>	<u>2020</u>
Property and equipment	\$ 401,377	\$ 327,201
Less: accumulated depreciation	<u>(181,716)</u>	<u>(115,703)</u>
	<u>\$ 219,661</u>	<u>\$ 211,498</u>

Depreciation expense for the years ended June 30, 2021 and 2020, was \$66,013 and \$62,935, respectively.

NOTE 3 - LEASES

On July 1, 2018, the School entered into a six-year building lease agreement maturing on June 30, 2024, with Gary Middle College, Inc., a separate charter school managed by GEOFF. The lease requires monthly rent payments of \$6,142 and includes an option to purchase the facility from the landlord at fair market value. Rent expense totaled \$75,000 for the years ended June 30, 2021 and 2020, respectively.

Future minimum lease payments under operating leases at June 30, 2021, are as follows:

2022	\$ 73,703
2023	73,703
2024	<u>73,703</u>
	<u>\$ 221,109</u>

NOTE 4 – MANAGEMENT AGREEMENT

The School has a management agreement with the Greater Education Opportunities Foundation, Inc., (GEOF). Under the management agreement, GEOFF charges administrative and per student fees in exchange for the management, operation, administration, payroll and accounting services provided. During the years ended June 30, 2021 and 2020, the School paid GEOFF fees of \$101,000 annually. As part of the management services provided, GEOFF acts as the payor of certain operating expenses, which are reimbursed to GEOFF by the School. The School's Board retains final authority and responsibility for financial and budgetary commitments. At June 30, 2021 and 2020, the School had a payable to GEOFF for \$12,695 and \$4,836, respectively. At June 30, 2021 and 2020, the School had a receivable due from GEOFF in the amount of \$0, annually.

The School periodically has receivables and payables with other charter schools managed by GEOFF for shared costs. At June 30, 2021 and 2020, the School had no receivable or payable balances with other charter schools.

(Continued)

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 4 – MANAGEMENT AGREEMENT (Continued)

The School also has a select number of employees that work for multiple charter schools managed by GEOF. As opposed to an employee receiving multiple checks from different locations these employees are paid by Gary Middle College, Inc. and then reimbursed by the School for their portion of the employee's salary expense. As of June 30, 2021 and 2020 the School paid reimbursements of \$419,872 and \$165,058, respectively.

The School also leases the building disclosed in Note 3 from Gary Middle College, Inc., a separate charter school managed by GEOF.

NOTE 5 - CHARTER AGREEMENT

The School operates under a charter granted by Indiana Charter School Board (ICSB). As the sponsoring organization, ICSB exercises certain oversight responsibilities. Under this charter, the School has agreed to pay ICSB a monthly administrative fee equal to the amount set forth and approved by the Board in the Annual Budget each year. Payments under this charter agreement were \$3,353 and \$3,091 for the years ended June 30, 2021 and 2020, respectively.

NOTE 6 - PENSION PLANS

The School's faculty and certain administrative employees are participants in a 403(b) tax deferred annuity retirement plan. All participants may contribute to the plan. There were no employer matching contributions to the plan for the years ended June 30, 2021 and 2020.

The School participates in the Indiana Public Retirement System (INPRS). INPRS includes both the Public Employees' Retirement Fund (PERF) and the Teachers' Retirement Fund (TRF). PERF is a defined benefit pension plan. PERF is a cost sharing multi-employer public employee retirement system, which provides retirement benefits to plan members and beneficiaries. The contribution requirements of the plan members for PERF are established by the Board of Trustees of INPRS. TRF is a defined benefit pension plan. TRF is a cost-sharing multi-employer public employee retirement system, which provides retirement benefits to plan members and beneficiaries. The School employees are required to contribute three percent of their annual covered salary. The School is required to contribute an actuarially determined rate determined annually for PERF and TRF. The School's expense for the years ended June 30, 2021 and 2020 were \$6,508 and \$9,166, respectively.

(Continued)

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 7 - FUNCTIONAL EXPENSES BY NATURE

The statements of activities reports certain categories of expenses attributable to the program and supporting functions of the School. Functions include program expense for education services and management and general activities. The table below presents these functional expenses by their natural classification for the years ended June 30, 2021 and 2020:

	2021		
	Education Services	Management and General	Total
Salaries and benefits	\$ 582,751	\$ -	\$ 582,751
Student support and supplies	145,988	-	145,988
Office and operation expense	87,761	-	87,761
Depreciation expense	66,013	-	66,013
Building and grounds	116,521	-	116,521
Service contracts	69,720	119,222	188,942
Total expenses	\$ 1,068,754	\$ 119,222	\$ 1,187,976

	2020		
	Education Services	Management and General	Total
Salaries and benefits	\$ 347,122	\$ -	\$ 347,122
Student support and supplies	63,907	-	63,907
Office and operation expense	43,479	-	43,479
Depreciation expense	62,935	-	62,935
Building and grounds	161,535	-	161,535
Service contracts	171,056	104,364	275,420
Total expenses	\$ 850,034	\$ 104,364	\$ 954,398

NOTE 8 - LIQUIDITY AND AVAILABILITY OF RESOURCES

The School's financial assets available within one year of the statement of financial position date for general expenditure are as follows:

	2021	2020
Financial assets at year-end:		
Cash and cash equivalents	\$ 192,569	\$ 365,500
Grants receivable	27,149	4,616
Total financial assets	\$ 219,718	\$ 370,116

As part of the School's liquidity management, the School invests its financial assets to be available as its general expenditures, liabilities, and other obligations come due.

(Continued)

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
NOTES TO FINANCIAL STATEMENTS
June 30, 2021 and 2020

NOTE 9 – COVID-19 IMPACT

In December 2019, a novel strain of coronavirus surfaced and spread around the world, with resulting business and social disruption. The coronavirus was declared a Public Health Emergency of International Concern by the World Health Organization on January 30, 2020. In response to the pandemic and in compliance with various state and local ordinances, the School moved to online instruction from March 30, 2020 through the end of the 2019-2020 academic year.

The operations and business results of the School could be materially adversely affected in the future. In addition, significant estimates as disclosed in Note 1, such as the allowance for doubtful accounts, may be materially adversely impacted by national, state and local events designed to contain the coronavirus. In August 2020, the School re-opened to in-person instruction for the 2020-2021 academic year.

The School was awarded an allocation of the Education Stabilization Relief Fund through the CARES Act totaling \$18,330. As of June 30, 2021, the School had incurred expenditures of \$4,914, of which \$2,717 of this balance has yet to be received by the School and is currently being shown as a grant receivable, and \$3,401 and \$1,513 is recognized within the federal grants revenue line as of June 30, 2021 and 2020, respectively. The remaining \$13,416 of the award is expected to be expended and recognized during fiscal year 2022.

During 2021, the School was awarded an allocation of the Education Stabilization Relief Fund through the Elementary and Secondary School Emergency Relief Funding (ESSER II) through the Coronavirus Response and Relief Supplemental Appropriations (CRRSA) Act totaling \$125,588. As of June 30, 2021, the School had expended \$82,559 of funding which is currently being recognized as revenue within the federal grant revenue line on the statement of activities. The remaining \$43,029 of the award is expected to be expended and recognized during fiscal year 2022.

During 2021, the School was awarded an allocation of the Education Stabilization Relief Fund through the Elementary and Secondary School Emergency Relief Funding (ESSER III) through American Rescue Plan (ARP) Act totaling \$282,053. The award is expected to be expended and recognized during fiscal year 2022.

NOTE 10 – INDIANA CHARTER SCHOOL BOARD – FACILITY EXPENSE DISCLOSURE

As required by the Indiana Charter School Board, the following table discloses certain facility expense details for the fiscal year ended June 30, 2021.

Facility rental	\$ 75,000
Water and sewage	3,479
Waste disposal	832
Maintenance and repairs	42,782
Security services	915
Custodial supplies	27,106
Improvements to facility	63,287
Insurance	<u>858</u>
	<u>\$ 241,299</u>

EAST CHICAGO FOCUS ACADEMY, INC.
d/b/a Gary Middle College West
OTHER REPORT
June 30, 2021 and 2020

The reports presented herein were prepared in addition to another official report prepared for the School as listed below:

Indiana State Board of Accounts Compliance Report of East Chicago Focus Academy, Inc.

The above report contains the results of compliance testing required by the Indiana State Board of Accounts under its *Guidelines for the Audits of Charter Schools Performed by Private Examiners* pertaining to matters addressing is *Accounting and Uniform Compliance Guidelines Manual for Indiana Charter Schools*.