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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every receipt, invoice, and bill should be properly filed and dated. This not only helps in tracking expenses but also provides a clear audit trail for tax purposes. The text suggests using a combination of physical folders and digital scanning to ensure that no document is lost or overlooked.

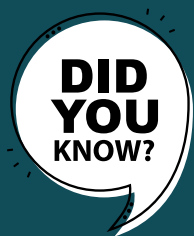
Next, the document addresses the issue of budgeting. It advises that a realistic budget should be created at the beginning of each year, taking into account all expected income and expenses. Regularly reviewing the budget allows for adjustments as needed, ensuring that financial goals remain on track. The text also mentions the importance of setting aside funds for emergencies and long-term investments.

The third section focuses on debt management. It provides strategies for reducing high-interest debt, such as credit cards, by making more than the minimum payments. It also discusses the benefits of consolidating debts into a single loan with a lower interest rate. The document stresses the importance of staying on top of all payments to avoid late fees and damage to credit scores.

Finally, the document offers advice on retirement planning. It encourages starting to save for retirement as early as possible, taking advantage of compound interest. It mentions various investment options, including 401(k) plans and Individual Retirement Accounts (IRAs), and suggests consulting with a financial advisor to determine the best strategy for each individual's situation.







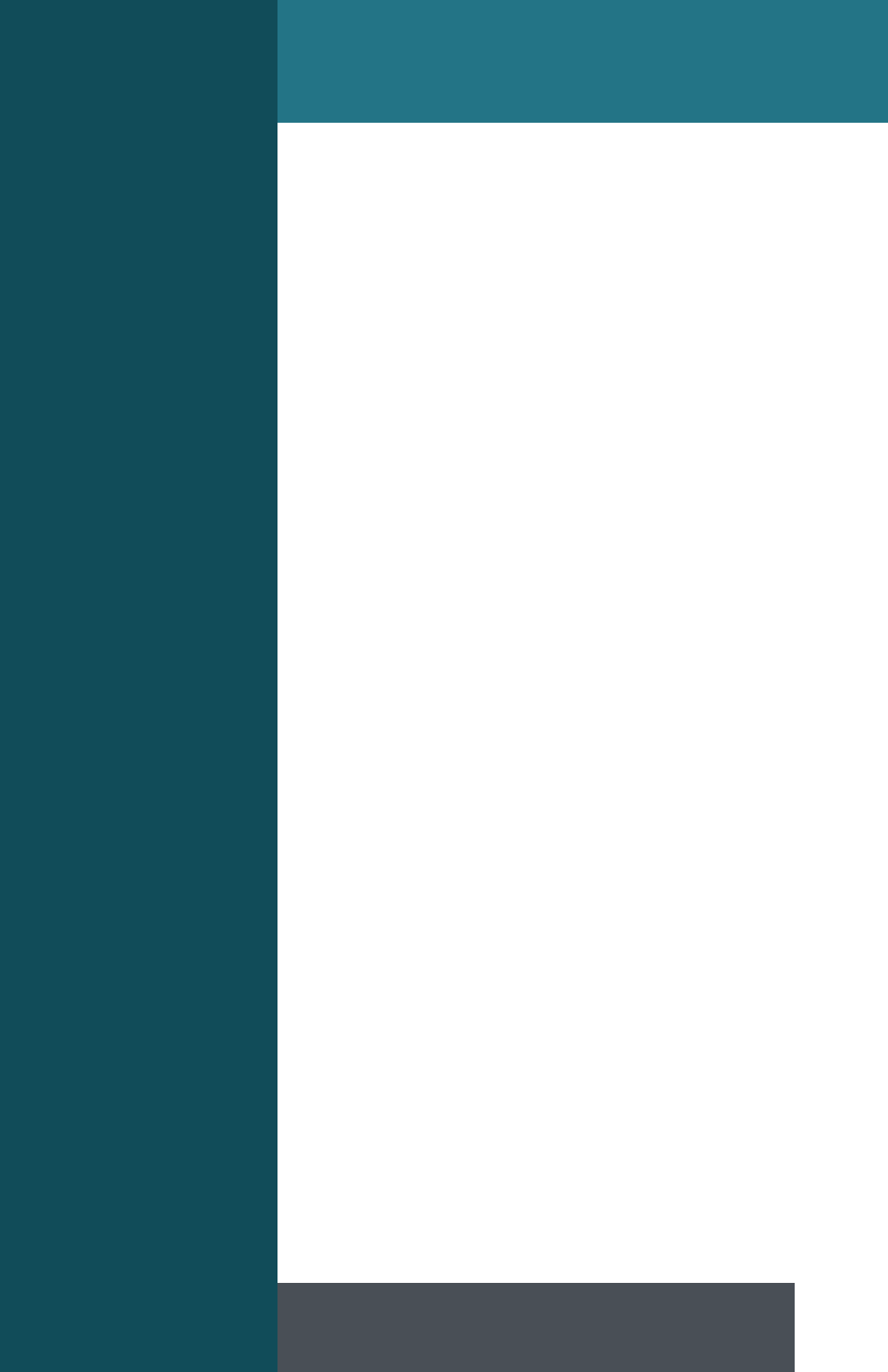
**DID  
YOU  
KNOW?**



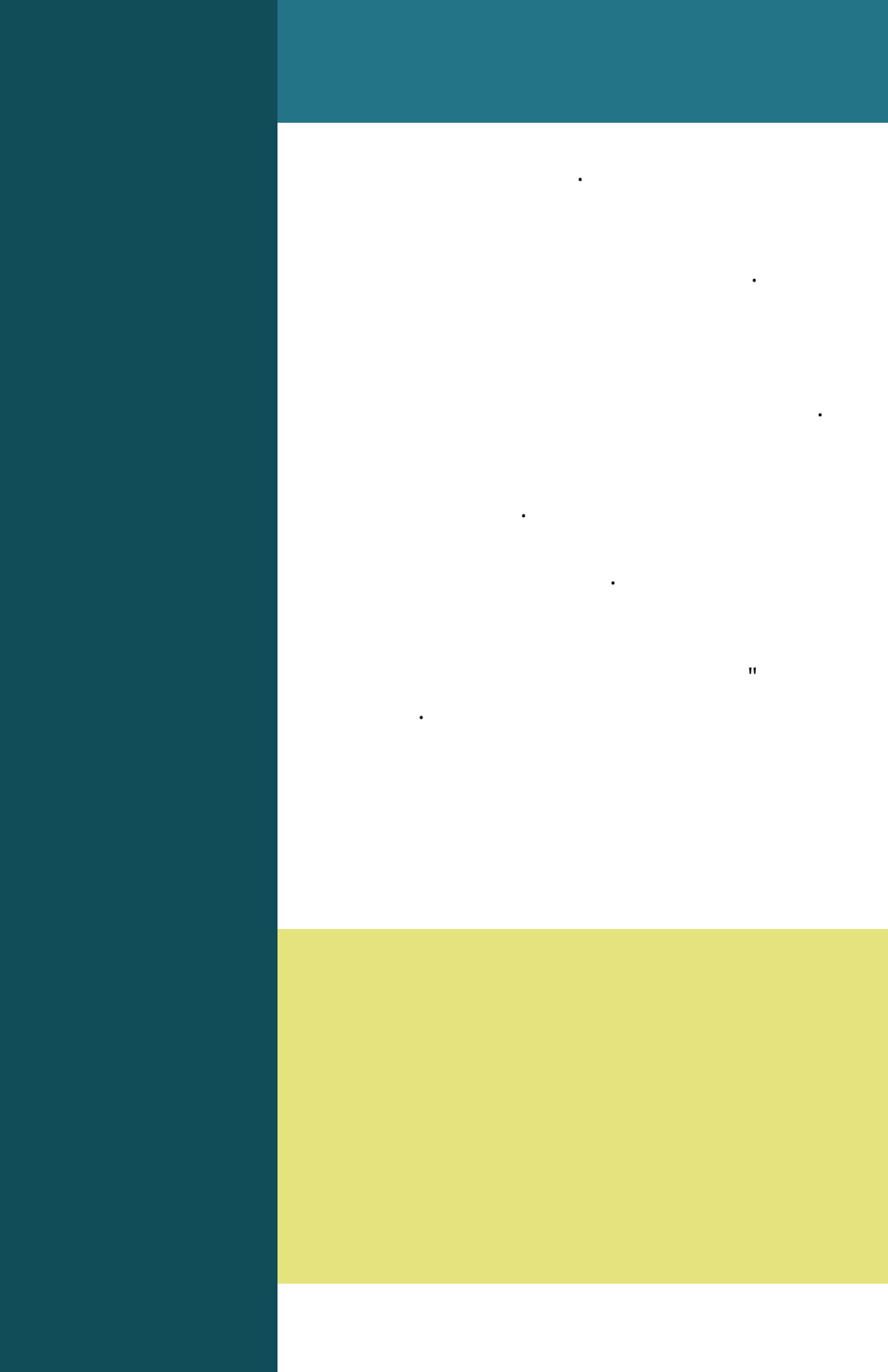




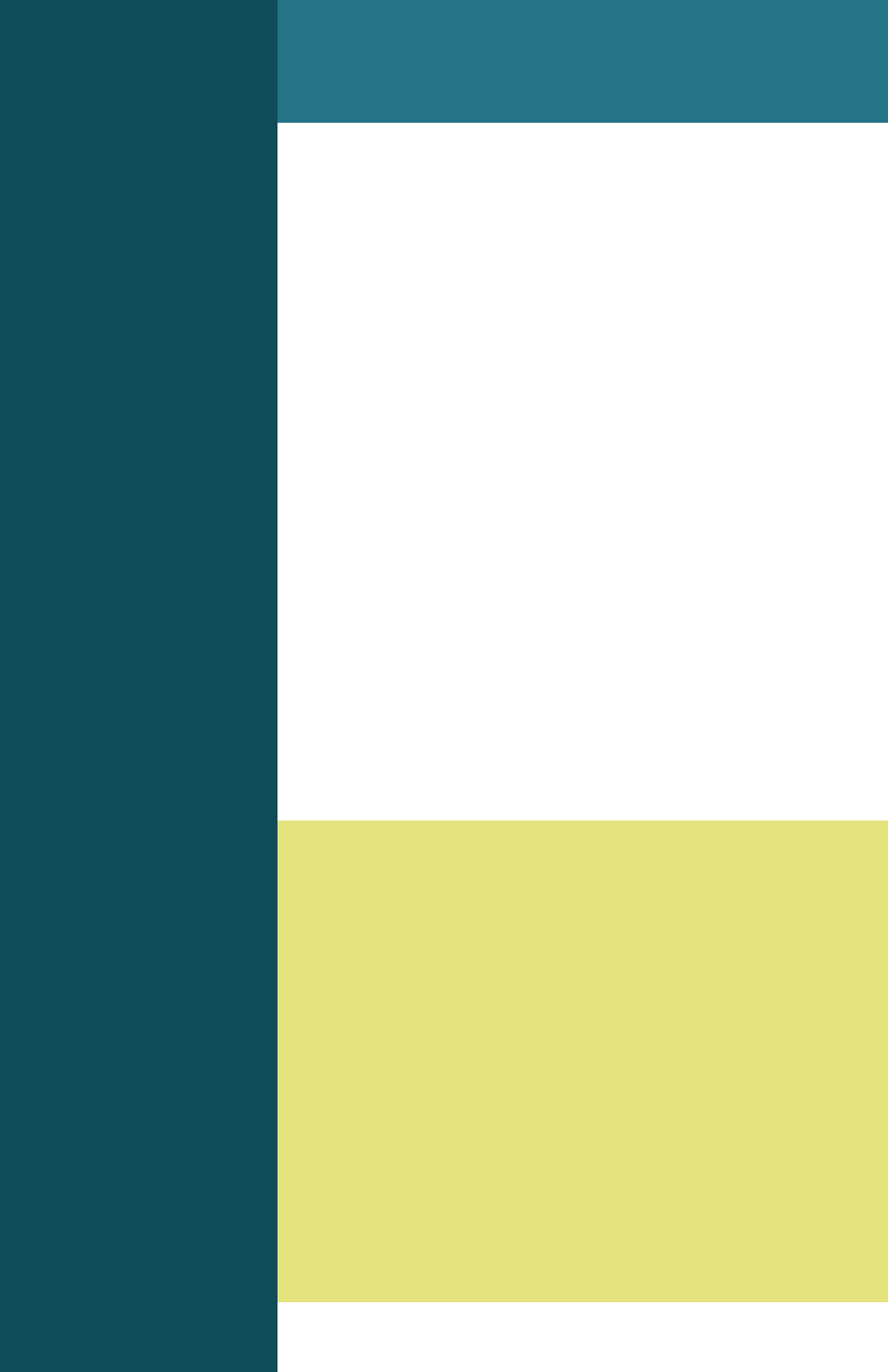


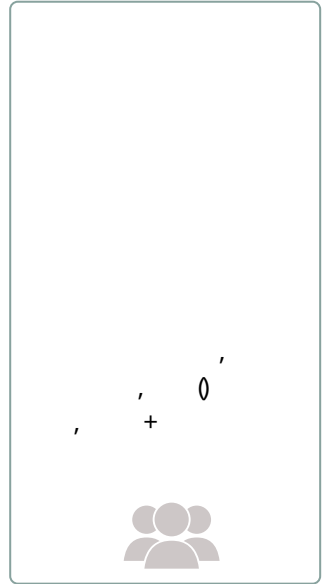
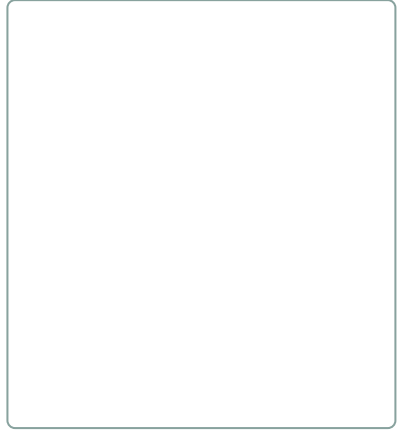






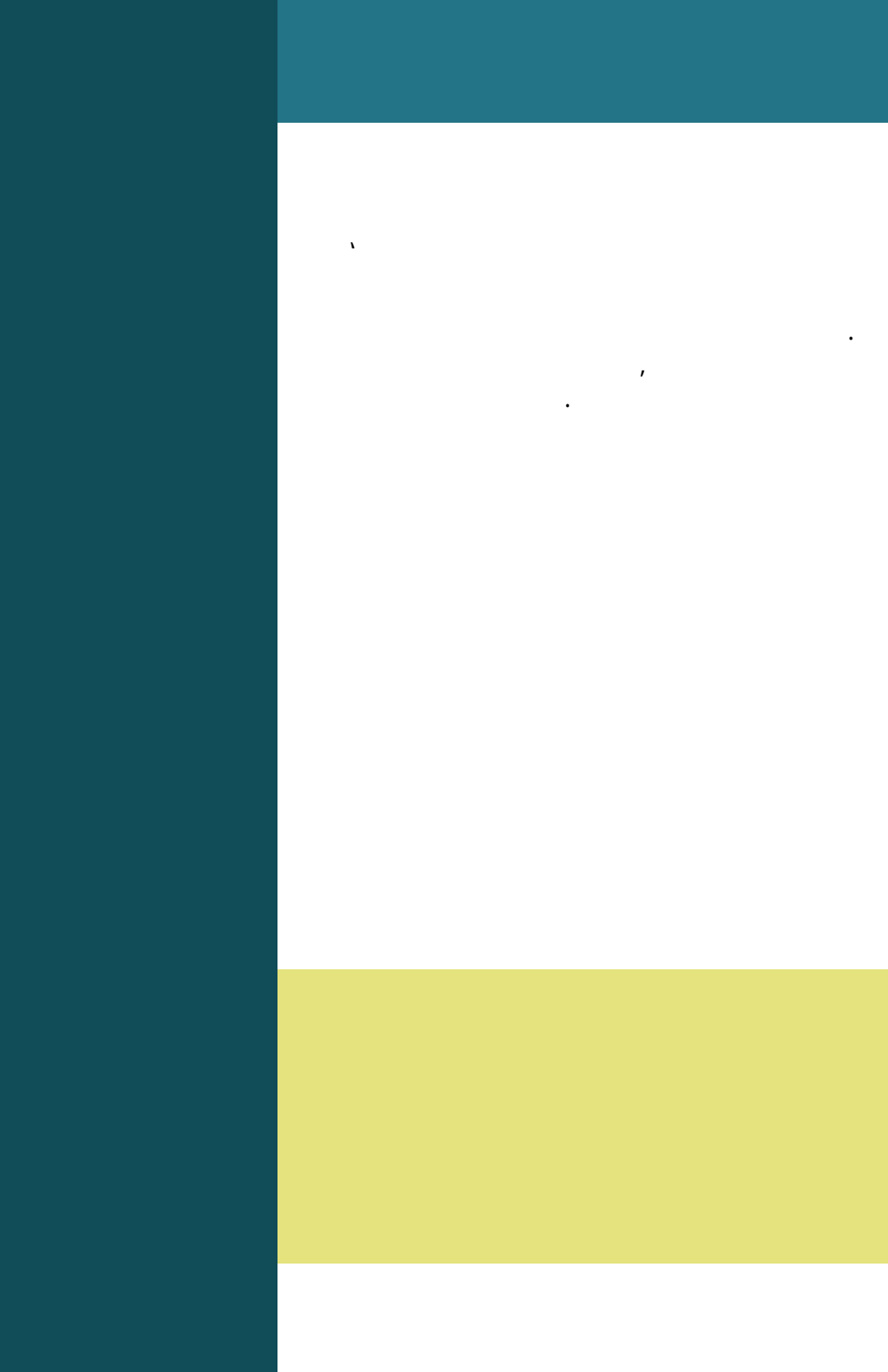
FAHRENHEIT



















## GdYVWU` 9Xi WH]cb

Teachers in a special education classroom must have specific qualifications

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]bhY[ fUH]cb

- The student will be in a regular classroom less than half of the school day
- The remaining part of the school day, the student will receive instruction outside the classroom from a special education teacher

: i ``!h]a Y`gdYVWU` YXi WH]cb WUgg

- The student will spend the entire day in a special education class

Maximum class sizes for full-time special education classes differ, based on the level of need. For student with severe learning disabilities, the maximum is eight students in one class, with a qualified special education teacher. Mixed exceptionality classes may have up to 16 students with one teacher.

For more information on special education classroom placements, see Regulation 298 of the Education Act, section 31

If an exceptional student is placed in a 'gdYVWU` YXi WH]cb WUgg, the IPRC a i gh provide written reasons for doing so

In addition to the five placement options, the IPRC can also refer the student to one of the Dfcj ]bVWU` UbX`8Ya cbghfUH]cb `GW`cc`g"

Students must meet eligibility requirements for admission to either:

- a provincial school for the blind, deaf, or deaf-blind, or
- a provincial demonstration school for students with severe learning disabilities

# Accommodations, modifications, and alternative programs

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Students with exceptionalities require special education programs or services to meet their learning needs.

They are identified as exceptional through the  
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7ca a ]hYY`fIDF 7Ł



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The IPRC is made up of at least three (3) school board staff, including the Principal and/or Superintendent (sometimes called Supervisory Officer)

Parents and students over 16 years of age have a right to attend the meeting

The XYbh]Z]WWh]cbžD`UW`a YbhžUbX`FYj ]Yk 7ca a ]hhYY fIDF 7Ł is a formal group of school board staff that meet to make a decision about the identification and placement of the student.



## 89BH: 75HCB

The IPRC will decide whether a student has an exceptionality. There are five categories of

Behaviour

Communication

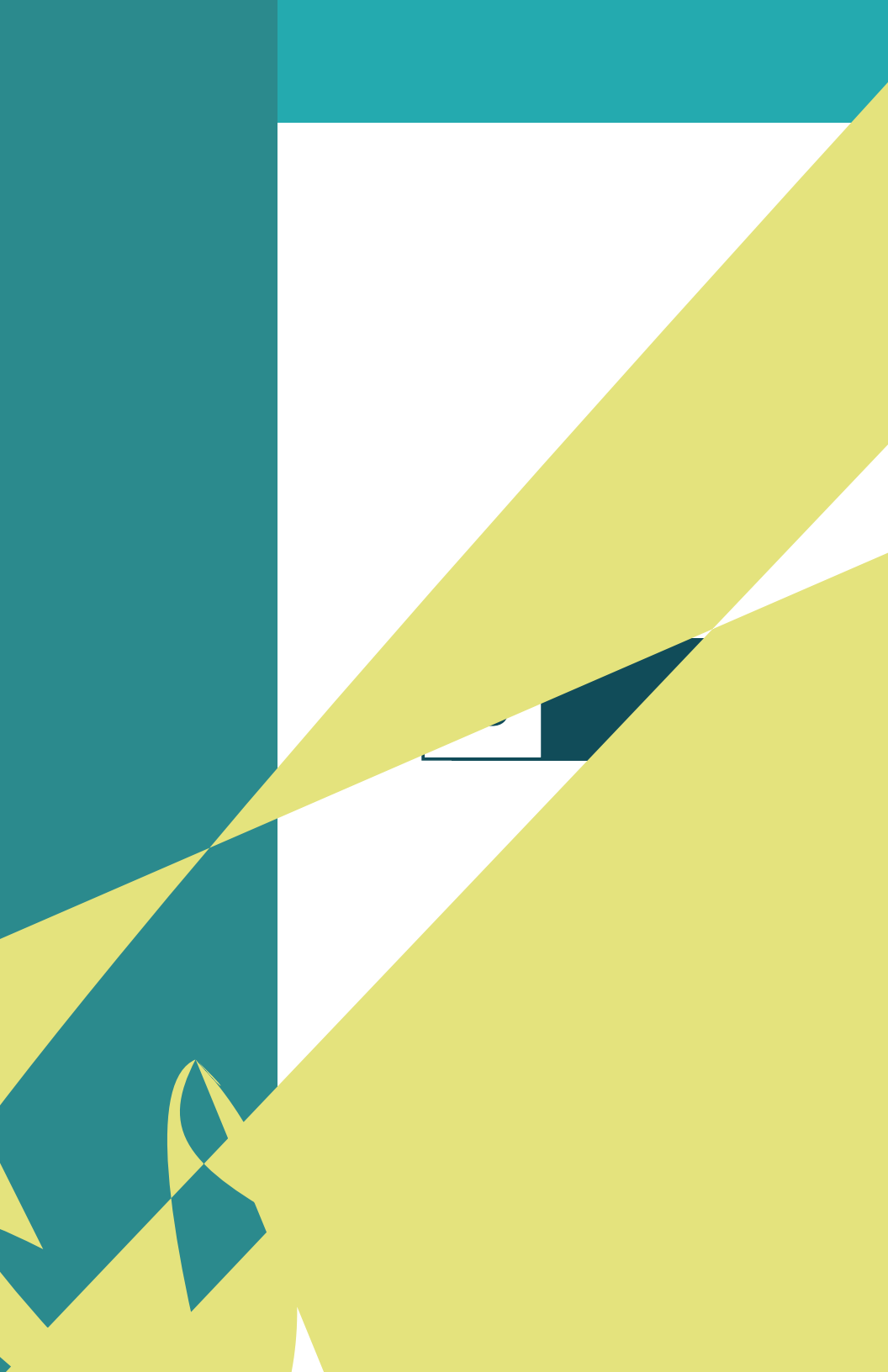
Intellectual

Physical

Multiple (of the above)

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Make a written request to



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## Guide to special education

Once a request for an IPRC meeting has been made, the principal must give the parent and student 16+ a copy of the school board's guide to special education for parents, within 15 days.

The guide is meant to support parents and students in understanding the IPRC process, special education, and what to expect.

If you have not received a copy of your school board's guide to special education, you can contact your Principal directly. The school board must also have it on their website.

It is your legal right to be given a guide to special education prepared by your school board

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The guide to special education for parents may differ depending on the school board

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DF 7`Z]bU`

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Special education programs or services that meet the needs of the student must be provided, even while waiting for the IPRC meeting or final decision

## Who will be at the IPRC meeting?

There are always a minimum of three school staff present at the IPRC meeting, including either the Principal or Superintendent.

Other school staff that may be there include:

- Resource teacher
- Classroom teacher
- Special education staff
- Social Worker
- School Psychologist
- Other school board professionals who provide support, or who may be able to provide further information

Other people who may attend include:

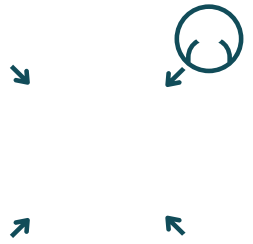
- Parent/caregiver(s)
- Student if 16+
- Representative of the parent(s) and/or of a student 16+ (to advocate, speak on behalf of, take notes for, etc.)
- Interpreter (including sign language)





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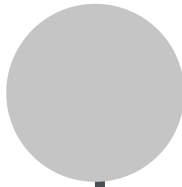
The meeting should begin with the host or "chair" of the meeting (often the Principal) introducing everyone at the table, explaining their roles, and the purpose for the meeting.

The chair should make sure that everyone has all of the information that will be considered.

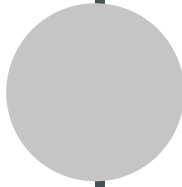
If you do not understand something, ask all the questions you need to be sure you understand. Talk about any concerns you have. Ask for clarification anytime it is needed.



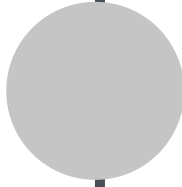




bhfcXi W]cb`hc  
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HXY`XYbh]Z]W]h]cbž



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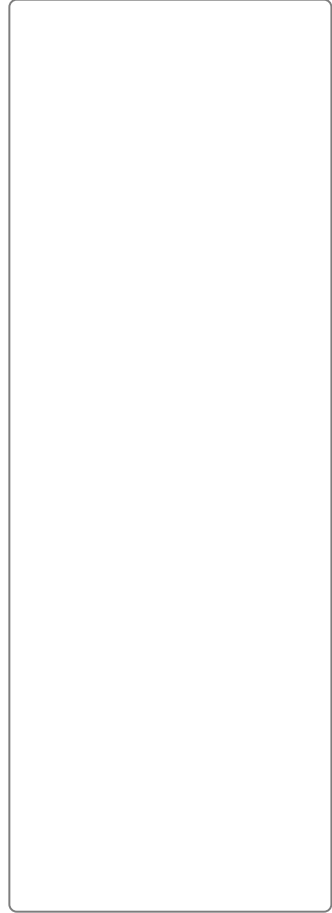
- The **WWhY[ cfmUbX`XYZ]b]h]cb** of exceptionality
- **GhfYb[ h\ g`UbX`bYYXg** of the student
- **D`UW`a Ybh`**decision

- Agree with the decision, OR
- Disagree with the decision and choose one of these options:
  - **8c`bch\ ]b[** "The student will be placed after 30 days
  - **FYeI Ygh`U`gYW`bX` DF7`a YYh]b[** to review your concerns, within 15 days
  - **: ]`Y`Ub`UddYU`** with the Special Education Appeal Board (SEAB), within 30 days

Znci X]gU[ fYY k ]h\ Ub  
DF 7 XYVg]cb

Within 15 days, make a written (email, typed, or handwritten) request to the principal to ask for a second IPRC meeting to review your concerns; or

Within 30 days, write to the secretary of the school board explaining why you disagree with the decision and to ask for an appeal to the Special Education Appeal Board (SEAB)









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Who can be chosen as the parent/studee

# OVERVIEW OF THE PROPOSED

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During the hearing

## The Special Education Tribunal (SET)

SET will send you a Form A: Notice of Appeal



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# Appeals

voluntary mediation

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hearing c

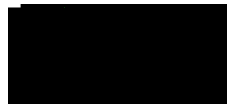
pre-

START

Appeal by filing in writing with the secretary of the school board

Second IPRC Meeting (Review)

If you disagree






# The ( Individual Education Plan )







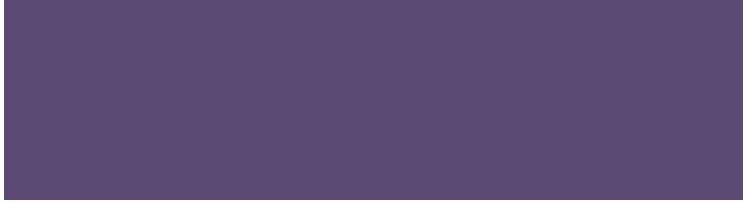


After the IPRC

within  
30 days

- 
- 
- 
- 
- 

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# The Individual Education Plan

## ACCOMODATIONS

Instructional accommodations  
( )

Environmental accommodations  
( )

Assessment accommodations  
( )

## MODIFICATIONS

Different grade level

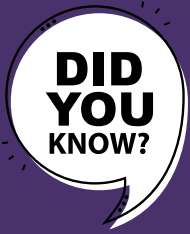
The complexity of the grade level





- Goals -
- Action steps
- Individual(s) responsible
- Timelines

# The Individual Education Plan (IEP)



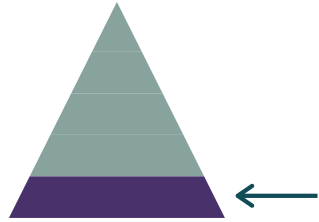
These disagreements often fall into one of three categories:

- Content
- Implementation
- Putting an IEP in place:

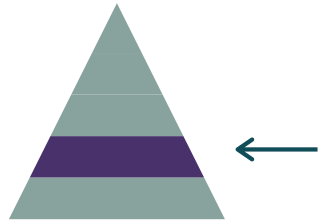


# The Individual Education Plan

Step 1: Meet with the teacher

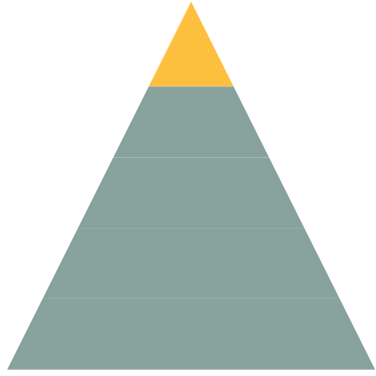


Step 2: Meet with the Principal



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-







Accommodations

Alternative programs





the 1990s, the number of people in the UK who are aged 65 and over has increased from 10.5 million to 13.5 million, and the number of people aged 75 and over has increased from 4.5 million to 6.5 million (Office for National Statistics 2000).

There is a growing awareness of the need to address the needs of older people, and the need to ensure that the health care system is able to meet the needs of older people. The Department of Health (2000) has published a strategy for older people, which sets out the government's commitment to older people and the need to ensure that the health care system is able to meet the needs of older people.

The strategy for older people is based on the following principles:

- Older people should be able to live independently and actively in their own homes.
- Older people should be able to access the services they need to live independently and actively in their own homes.
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The strategy for older people is based on the following principles:

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Special Education Advisory Committees  
(SEAC)

Special education programs

## Community Organizations

### General

Accessibility for Ontarians with Disabilities Act Alliance (AODA Alliance)

Centre for Addiction and Mental Health (CAMH)

□

Centre for ADHD Awareness,  
Canad

## Supports by Category





