

Tuition Rates 2010/2011

Yearly Rates

Does not include the registration fees listed below.

	SDA	Regular
Boarding (<i>Includes Room and Board</i>)	\$14,700	\$16,200
Day	\$8,600	\$10,100

10-Month Installment Plan (Basic Charges)

The first installment (Basic Charge #1) is due at registration with the registration fees (see below). The remaining nine payments (Basic Charges #2 through #10) are due on the 10th of each month, starting with the month of September and ending with the month of May.

Basic Charges are as follows:

	SDA	Regular
Boarding	\$1,470	\$1,620
Day	\$860	\$1,010

Registration Fees

This is a **non-refundable** entrance fee, except as noted.

Boarding Students

Room and Key Deposit (refundable)	100
Entrance Fee (see below)	500*
Total Registration Fee	\$600

Day Students

Entrance Fee (see below)	400
Total Registration Fee	\$400

*Boarding entrance fee includes:	Laundry Facility Fee	\$90
	Dorm Club Dues	10

Entrance fees for all students:	Student Accident Insurance	\$200
	ASB Dues	50
	Cypress Bough (yearbook)	70
	Library Dues	35
	Class Dues	45

» Earn up to \$3,000 towards your school bill through the on-campus student work program*

» Day student rates include weekday lunch meal (Monday through Friday only)

» **Financial Aid available.** See *Tuition and Financial Aid Budget Calculator* and *Home v. Boarding Cost Analysis*

» Approximately \$250,000 in financial aid was awarded last year alone. Don't count yourself out until you have explored all financial aid options

*Must have a Social Security Number and be at least 14 years old

An Adventist Christian education at MBA is not expensive, it is priceless!

Due At Registration

	SDA	Regular	
Boarding	\$2,070	\$2,220	Basic Charge #1 plus Registration Fees
Day	\$1,260	\$1,410	Basic Charge #1 plus Registration Fees

The rates on this page do not include books, varsity fees or clothing, music uniforms, trip fees, drama fees, physical education clothing, classroom lab fees, etc.

The financial gifts and offerings to MBA from Seventh-day Adventist church members allow for the children of Seventh-day Adventist families to receive a lower tuition rate.

Tuition and Financial Aid Budget Calculator

Note: This planning tool is based on the assumption that all parties fulfill their obligations and responsibilities as required. Any unfulfilled amount is the parents'/guardian's responsibility. It is not guaranteed that any or all of the financial aid opportunities will be received. This planning tool is not a contract, and does not guarantee final payment amounts.

Core Financial Responsibilities

\$ _____	Tuition	Regular Day (\$10,100) Regular Dorm (\$16,200) SDA Day (\$8,600) SDA Dorm (\$14,700) Plus entrance fee of \$600 for Dorm students and \$400 for Day students
- \$ _____	Payment at Registration	First month tuition [10% of yearly tuition], plus entrance fee of \$600 for Dorm students and \$400 for Day students as listed above
- \$ _____	Student Wages	Must have a Social Security Number and be at least 14 years old
- \$ _____	Home Expense Savings	See Home v. Boarding Cost Analysis worksheet (Money saved from not feeding, housing, and transporting your child at home)
- \$ _____	Lunch Expense Savings	Day Students only (Lunch is included Monday through Friday only)
- \$ _____	SDA Education Subsidy	For children of Seventh-day Adventist employees (pastors, education staff, etc.) — Day (\$2,572 - 35% of tuition), Dorm (\$5,145 - 70% of tuition)
= \$ _____	Remaining Core Responsibility	Parent/Guardian responsibility

Financial Aid

\$ _____	SAFE Match	\$2,000 from local church, \$2,000 from MBA (See requirements on application) — Deadline: June 30
+ \$ _____	3-Way Match (CCC)	\$300 from local church, \$300 from Central California Conference, \$300 from MBA
+ \$ _____	PUC Endowment	Typically \$500-\$1,000 for the Pacific Union Conference Endowment — Award is not decided until Fall of each school year
+ \$ _____	Private Donor Support	Many families solicit help from friends and family
+ \$ _____	New Convert Scholarship	Contact the Central California Conference for more information: 559-347-3000
+ \$ _____	Minority Church Scholarship	Contact the Central California Conference for more information: 559-347-3000
= \$ _____	Financial Aid Total	

Summer Work

\$ _____	Literature Evangelism Wage Match	MBA matches 50% of wages earned, up to \$1,000
+ \$ _____	Summer Camp Wage Match	MBA matches 50% of wages earned, up to \$1,000
+ \$ _____	Camp Meeting Wage Match	MBA matches 50% of wages earned, up to \$500
+ \$ _____	Summer Work at MBA Wage Match	MBA matches 50% of wages earned, up to \$1,000
= \$ _____	Summer Work Total	

Academics

\$ _____	High GPA Scholarship	3.75–3.89 GPA: \$250 per semester 3.9–4.0 GPA: \$500 per semester
+ \$ _____	MBA Tradition Grant	For children and grandchildren of MBA Alums — Underclassmen: \$500 per year Upperclassmen: \$250 per year
= \$ _____	Academics Total	

Loans and Other Sources

\$ _____	Other Scholarships/Grants	
= \$ _____	Loans and Other Sources Total	

Summary

\$ _____	Remaining Core Responsibility total	
- \$ _____	Financial Aid total	
- \$ _____	Summer Work total	
- \$ _____	Academics total	
- \$ _____	Loans and Other Sources total	
= \$ _____	Total Remaining Balance	Divide this amount by 10-months for estimated monthly payments

Financial Aid Information 2010/2011

MONTEREY BAY ACADEMY AID PROGRAMS

Student Aid For Education (SAFE)

Description—For students on the SAFE program, the local church must agree to pay \$200 per month for 10 months on the student's account. The student's on-campus labor must be a minimum of \$200 per month. Parents must make a minimum commitment of \$2,000. MBA matches the lesser of these contributions up to \$2,000, pending the student's eligibility.

Benefits—\$2,000 from MBA, \$2,000 from home church, \$2,000 from student's earnings, \$2,000 from parents. Total eligible benefit could be as high as \$8,000.

Deadlines—SAFE applications will be considered for acceptance once during the summer months. **They will be awarded for the following school year on a first-come, first-served basis . . . and space is limited.** The deadline to receive completed forms from all parties involved is: **July 31.**

*See SAFE application for detailed requirements.

**The SAFE application is also available online: <http://www.montereybayacademy.org>

Summer Work Match Programs

MBA will match the following summer student work programs in the amount specified:

Adventist Summer Camp — Students may sign over their summer camp paychecks **or** must show their summer camp check stubs, along with submitting the cash/check/credit card amount they wish to be matched, to the MBA Business Office. Once employment at summer camp has been verified, MBA will match 50% of the amount submitted to the student's account, not to exceed a maximum total paid by MBA of \$1,000.

Example: Sally earns \$2,000 at Camp Wawona for the summer. She brings all her paychecks to the MBA Business Office to be applied to her student account. MBA matches the \$2,000 with \$1,000 (50% of the amount Sally earned and the maximum amount possible). Now Sally has a total of \$3,000 on her student account.

Literature Evangelism — Students may sign over their summer literature evangelism paychecks **or** much show their summer literature evangelism check stubs, along with submitting the cash/check/credit card amount they wish to be matched, to the MBA Business Office. Once employment with the literature evangelism program has been verified, MBA will match 50% of the amount submitted to the student's account, not to exceed a maximum total paid by MBA of \$1,000.

Example: Billy earns \$2,000 Literature Evangelism program for the summer. He brings all his paychecks to the MBA Business Office to be applied to his student account. MBA matches the \$2,000 with \$1,000 (50% of the amount Billy earned and the maximum amount possible). Now Billy has a total of \$3,000 on her student account.

Soquel Camp Meeting (or other SDA Camp Meeting) — Students may sign over their summer camp meeting paychecks **or** must show their summer camp check stubs, along with submitting the cash/check/credit card amount they wish to be matched, to the MBA Business Office. Once employment at summer camp has been verified, MBA will match 50% of the amount submitted to the student's account, not to exceed a maximum total paid by MBA of \$500.

Example: Devon earns \$500 by working at Soquel Camp Meeting during the summer. He brings all his paychecks to the MBA Business Office along with the \$250 cash that he wishes to place on his student account. (He needed to buy school clothes with the other \$250.) MBA matches the \$250 with \$125 (50% of the amount Devon submitted from his total earnings). Now Devon has a total of \$375 on his student account.

Summer-By-The-Sea Work Program — Students are required to sign over their summer work paychecks to MBA. MBA will match 50% of the amount submitted to the student's account not to exceed a maximum total paid by MBA of \$1,000.

Example: Lisa works at MBA during the summer months. All of Lisa's earnings are applied to her student account. She happened to earn \$2,220. MBA adds a \$1,000 match amount to her account (50% of her earnings would be \$1,110—however, \$1,000 is the maximum match amount.)

Student Work Program

Students are encouraged to work on campus as part of their educational experience at Monterey Bay Academy. Jobs on campus are available for students in a variety of areas, including campus industries like Rainbow Fin, the Campus Laundry, etc. Students are paid the full California minimum wage, and all student earnings are credited to their account. There are also a limited number of jobs available for day students interested in summer work. For more information about the Student Work Program, please contact Shirley Babienco, Student Labor Coordinator, at (831) 728-1481 ext. 1212.

Pre-payment Discount

A discount of 5% is given for paying the full year's tuition in advance.

Sibling Discount

A tuition discount of 3% for families with two or more students simultaneously enrolled at Monterey Bay Academy. To be eligible for the sibling discount, the accounts of all siblings must be current.

MBA Tradition Grant (for children or grandchildren of MBA graduates)

Applied at end of school year

Underclassmen	\$500 per year
Upperclassmen	\$250 per year

Academic Scholarships (for students with a 'B' or better in attendance each quarter)

3.900 to 4.000 GPA or better	\$500 per semester
3.750 to 3.899 GPA	\$250 per semester

(scholarships are credited to the following semester)

CENTRAL CALIFORNIA CONFERENCE AID PROGRAMS

CCC Three-way Match

Description—This scholarship consists of a three-way match of up to \$300 each from the Central California Conference of Seventh-day Adventists, MBA, and your local church.

Benefits—\$900

Requirements—The student must apply for the three-way match through their church board and/or worthy student committee first. **Submit the completed form and \$300 from the church to MBA Business Office by December 15.** If the church and the conference agree, then MBA will also match. **The student must re-apply for the three-way match each year.**

CCC New Member Scholarship Fund

The Central California Conference is committed to providing a Christ-centered education that emphasizes the tenets of the Seventh-day Adventist church throughout the curriculum. The Camp Meeting Evangelism Fund has allocated monies in order to financially make this a reality for new adult members by profession of faith or new adult members baptized for the first time during the past two (2) years. Those members who have joined the Seventh-day Adventists church for the first time during the past two years will be eligible to use this resource as they integrate themselves and their children into their local church family, to its belief structure, and the Adventist education system. Currently, there is approximately \$160,000 designated for this purpose for the 2010-2011 school year.

* Scholarship availability will depend on funds in future years.

PACIFIC UNION CONFERENCE AID PROGRAMS

Pacific Union Endowment

Benefits—Based on number of applicants and funds available.

Requirements—Applications must be requested from the Central California Conference treasurer's office at (559) 347-3000. Applicants will be accepted on an individual basis. The student must re-apply each year.

Home v. Boarding Cost Analysis

SAMPLE: Family of four with a child in private school at home

Is your child eating you out of house and home? How much money does it cost you to have your child at home? — You might be surprised.

Answer the following questions to discover the expenses that will be reduced or eliminated while your child is fed and housed at MBA. That money savings will translate into additional money you can budget towards paying your child's school bill.

Food

Groceries

$$\begin{aligned}
 & \$ 600 \text{ Monthly grocery bill (breakfast, lunch, dinner, snacks, desserts)} \\
 & \div 4 \text{ Number of members in your household} \\
 & = \$ 150 \text{ Monthly cost to buy groceries for your child} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 1,500 \text{ Total grocery expense saved while your child is at MBA}
 \end{aligned}$$

Hot Lunch

$$\begin{aligned}
 & 8 \text{ Number of lunches bought at school each month?} \\
 & \times \$ 5 \text{ Cost per meal} \\
 & = \$ 40 \text{ Hot Lunch expense each month} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 400 \text{ Total hot lunch expense saved while your child is at MBA}
 \end{aligned}$$

Restaurants

$$\begin{aligned}
 & 4 \text{ Number of times your family dines out each month} \\
 & \text{(sit-down, take out, fast food, order pizza)} \\
 & \times \$ 6 \text{ Your child's portion of the bill?} \\
 & = \$ 24 \text{ Monthly cost of your child to dine-out} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 240 \text{ Total restaurant expense saved while your child is at MBA}
 \end{aligned}$$

$$\begin{aligned}
 & \$ 2,140 \text{ Total 10-month food expense (food + hot lunch + restaurant)}
 \end{aligned}$$

Transportation

Gas (To drive your child to school each day)

$$\begin{aligned}
 & 15 \text{ Miles per day (drop off, pick up, there and back each time)} \\
 & \times 180 \text{ days (Number of legal school days each year)} \\
 & = 2,700 \text{ Miles driven to school per year} \\
 & + 720 \text{ Miles per year for other activities} \\
 & \text{(music lessons, team practices, to/from friends house, to/from work)} \\
 & = 3,420 \text{ Total miles per year} \\
 & \times 10\text{¢ / mile (conservative: assuming 24 MPG @ \$2.40/gallon)} \\
 & = \$ 342 \text{ Total 10-month gas expense saved while your child is at MBA}
 \end{aligned}$$

Oil Changes

$$\begin{aligned}
 & \$ 30 \text{ Cost of oil change} \\
 & \text{Driving less miles while your child is at MBA is likely to require at least one less oil change} \\
 & \\
 & \$ 372 \text{ Total 10-month transportation expense (gas + oil changes)}
 \end{aligned}$$

Current School Costs

Tuition

$$\begin{aligned}
 & \$ 350 \text{ Cost of tuition and related costs for current school per month} \\
 & \times 10 \text{ months (typical school year)} \\
 & = \$ 3,500 \text{ Total school expense saved while your child is at MBA}
 \end{aligned}$$

$$\begin{aligned}
 & \$ 3,500 \text{ Total 10-month current school expense}
 \end{aligned}$$

Sources:

¹ California Electrical Use per Person (2008)¹ — 750kWh per month
California ISO and California Building Standards Commission

Price for Electricity in California (November 2008)² — 14.76¢ per kWh
US Department of Energy's Energy Information Administration

² US Average Use Per Person (2004)³ — 100 gallons per day
US Environmental Protection Agency, Water Facts

Price for Electricity in California (2004)⁴ — \$523 per year
US EPA referencing American Water Works Association

Utilities

Electricity

Lights left on, cell phone and iPod charging, computer use, TV use, kitchen use (stove, refrigerator, microwave), bathroom use (fan, blow dryer, curling iron)
California Average Per Person — \$110.70 per month¹

$$\begin{aligned}
 & \$ 250 \text{ Average monthly electric bill} \\
 & \div 10 \text{ (Your child can account for about 10% of your monthly bill)} \\
 & = \$ 25 \text{ Monthly cost of electricity for your child} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 250 \text{ Total electricity expense saved while your child is at MBA}
 \end{aligned}$$

Water

Hygiene (bathing, toilet use, brushing teeth), consumption, laundry
Average Per Person — \$43.58 per month²

$$\begin{aligned}
 & \$ 80 \text{ Average monthly water bill} \\
 & \div 4 \text{ Number of members in your household} \\
 & = \$ 20 \text{ Monthly cost for water for your child} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 200 \text{ Total water expense saved while your child is at MBA}
 \end{aligned}$$

Natural Gas

$$\begin{aligned}
 & \$ 100 \text{ Average monthly gas bill} \\
 & \div 4 \text{ Number of members in your household} \\
 & = \$ 25 \text{ Monthly cost for natural for your child} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 250 \text{ Total natural gas expense saved while your child is at MBA}
 \end{aligned}$$

$$\begin{aligned}
 & \$ 700 \text{ Total 10-month utility expense (electricity + water + natural gas)}
 \end{aligned}$$

Miscellaneous Expenses

Entertainment

Bowling, miniature golf, movie rentals, food, fun, etc.

$$\begin{aligned}
 & \$ 20 \text{ Entertainment per month} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 200 \text{ Total entertainment expense saved while your child is at MBA}
 \end{aligned}$$

Other

$$\begin{aligned}
 & \$ 20 \text{ Other expenses per month} \\
 & \times 10 \text{ months (MBA school year)} \\
 & = \$ 200 \text{ Total other expense saved while your child is at MBA}
 \end{aligned}$$

$$\begin{aligned}
 & \$ 400 \text{ Total 10-month miscellaneous expense (entertainment + other)}
 \end{aligned}$$

Totals

$$\begin{aligned}
 & \$ 2,140 \text{ Food total} \\
 & + \$ 372 \text{ Transportation total} \\
 & + \$ 3,500 \text{ Current School total} \\
 & + \$ 700 \text{ Utilities total} \\
 & + \$ 400 \text{ Miscellaneous total}
 \end{aligned}$$

$$\begin{aligned}
 & = \$ 7,112 \text{ Total yearly expenses}
 \end{aligned}$$

$$\begin{aligned}
 & \div 10 \text{ months (MBA school year)} \\
 & = \$ 711.20 \text{ Total expenses saved per month while your child is at MBA}
 \end{aligned}$$

Home v. Boarding Cost Analysis

See reverse side for sample

Is your child eating you out of house and home? How much money does it cost you to have your child at home? — You might be surprised.

Answer the following questions to discover the expenses that will be reduced or eliminated while your child is fed and housed at MBA. That money savings will translate into additional money you can budget towards paying your child's school bill.

Food

Groceries

\$ _____ Monthly grocery bill (breakfast, lunch, dinner, snacks, desserts)
 ÷ _____ Number of members in your household
 = \$ _____ Monthly cost to buy groceries for your child
 x 10 months (MBA school year)
 = \$ _____ **Total grocery expense saved while your child is at MBA**

Hot Lunch

_____ Number of lunches bought at school each month?
 x \$ _____ Cost per meal
 = \$ _____ Hot Lunch expense each month
 x 10 months (MBA school year)
 = \$ _____ **Total hot lunch expense saved while your child is at MBA**

Restaurants

_____ Number of times your family dines out each month
 (sit-down, take out, fast food, order pizza)
 x \$ _____ Your child's portion of the bill?
 = \$ _____ Monthly cost of your child to dine-out
 x 10 months (MBA school year)
 = \$ _____ **Total restaurant expense saved while your child is at MBA**

\$ _____ **Total 10-month food expense** (food + hot lunch + restaurant)

Transportation

Gas (To drive your child to school each day)

_____ Miles per day (drop off, pick up, there and back each time)
 x 180 days (Number of legal school days each year)
 = _____ Miles driven to school per year
 + _____ Miles per year for other activities
 (music lessons, team practices, to/from friends house, to/from work)
 = _____ Total miles per year
 x 10¢ / mile (conservative: assuming 24 MPG @ \$2.40/gallon)
 = \$ _____ **Total 10-month gas expense saved while your child is at MBA**

Oil Changes

\$ _____ Cost of oil change
Driving less miles while your child is at MBA is likely to require at least one less oil change

\$ _____ **Total 10-month transportation expense** (gas + oil changes)

Current School Costs

Tuition

\$ _____ Cost of tuition and related costs for current school per month
 x 10 months (typical school year)
 = \$ _____ **Total school expense saved while your child is at MBA**

\$ _____ **Total 10-month current school expense**

Sources:

- ¹ California Electrical Use per Person (2008)¹ — **750kWh per month**
California ISO and California Building Standards Commission
 Price for Electricity in California (November 2008)² — **14.76¢ per kWh**
US Department of Energy's Energy Information Administration
- ² US Average Use Per Person (2004)³ — **100 gallons per day**
US Environmental Protection Agency, Water Facts
 Price for Electricity in California (2004)⁴ — **\$523 per year**
US EPA referencing American Water Works Association

Utilities

Electricity

Lights left on, cell phone and iPod charging, computer use, TV use, kitchen use (stove, refrigerator, microwave), bathroom use (fan, blow dryer, curling iron)
 California Average Per Person — **\$110.70 per month**¹

\$ _____ Average monthly electric bill
 ÷ 10 (Your child can account for about 10% of your monthly bill)
 = \$ _____ Monthly cost of electricity for your child
 x 10 months (MBA school year)
 = \$ _____ **Total electricity expense saved while your child is at MBA**

Water

Hygiene (bathing, toilet use, brushing teeth), consumption, laundry
 Average Per Person — **\$43.58 per month**²

\$ _____ Average monthly water bill
 ÷ _____ Number of members in your household
 = \$ _____ Monthly cost for water for your child
 x 10 months (MBA school year)
 = \$ _____ **Total water expense saved while your child is at MBA**

Natural Gas

\$ _____ Average monthly gas bill
 ÷ _____ Number of members in your household
 = \$ _____ Monthly cost for natural for your child
 x 10 months (MBA school year)
 = \$ _____ **Total natural gas expense saved while your child is at MBA**

\$ _____ **Total 10-month utility expense** (electricity + water + natural gas)

Miscellaneous Expenses

Entertainment

Bowling, miniature golf, movie rentals, food, fun, etc.

\$ _____ Entertainment per month
 x 10 months (MBA school year)
 = \$ _____ **Total entertainment expense saved while your child is at MBA**

Other

\$ _____ Other expenses per month
 x 10 months (MBA school year)
 = \$ _____ **Total other expense saved while your child is at MBA**

\$ _____ **Total 10-month miscellaneous expense** (entertainment + other)

Totals

\$ _____ Food total
 + \$ _____ Transportation total
 + \$ _____ Current School total
 + \$ _____ Utilities total
 + \$ _____ Miscellaneous total

= \$ _____ **Total yearly expenses**

÷ 10 months (MBA school year)
 = \$ _____ **Total expenses saved per month while your child is at MBA**

Student Aid For Education (SAFE)

A Partnership for Christian Education

Monterey Bay Academy

SAFE is a four-way obligation between the Parents, Students, Church, and Monterey Bay Academy designed to make Christian education a possibility for those who need financial assistance. Each entity commits to contributing \$2,000 for a combined potential total of \$8,000 toward the student tuition and living expenses.

We are blessed to be able to offer this program through the generous donations of Seventh-day Adventist Church members and MBA alumni and friends. Because of this spirit of philanthropy, we consider it our responsibility to honor those gifts with a program of integrity for all. The guidelines listed below and our process for making these awards is done so with the philosophy of fairness and objectivity for all applicants.

SAFE is a first-come, first-served basis—a maximum of 50 applicants accepted each year. The MBA Student Finance committee grants entrance to the program.

Deadline for completed application: July 31

However, the sooner you complete the process the better your chances for receiving financial aid.

STEP I

We use School and Student Services (SSS) to process financial aid applications. The following page will explain the process. SSS will provide Monterey Bay Academy with an estimated amount that your family can contribute towards tuition. This procedure can be done online (at a lower fee) or by mail (a higher fee). You must also submit your previous year tax returns to SSS.

STEP II

The following items need to be sent directly to Monterey Bay Academy to complete your financial aid application:

- **SAFE Contract Agreement** *signed* and completed by all parties indicated (parents, student, church).
- **A Parent Financial Letter** explaining why you are seeking this financial assistance and your desire for your child to attend MBA.
- **A Student Letter** explaining why they would be a strong asset to the MBA campus. Examples include, but are not limited to, academic skills, athletic and musical abilities, leadership qualities, artistic skills, and spiritual gifts.

SAFE Guidelines

- Incomplete applications will not be considered.
- All former SAFE program students must re-apply each year—no guarantees.
- **Parents are ultimately responsible for the entire student bill not covered by other SAFE education partners.**
- **Students must maintain a C average** (2.0 GPA) in academics.
- **Students must maintain a C average** in attendance and citizenship.
- Work assignments will be assigned by the Student Labor Coordinator in an industry job first if available, or cafeteria as a second placement if the industry jobs are filled. Students are not allowed to determine their job placement. At the discretion of the Student Labor Coordinator, students may be moved from one job to the next in order to maximize student earnings.
- If a student is dropped from the work program due to work attendance or performance, the student's continuation in the SAFE program is placed in jeopardy.
- If a student steadily fails to meet the minimum requirements for academics, class attendance, or citizenship, the student's continuation in the SAFE program is placed in jeopardy.



SSS Financial Aid Applications

Information for Families

Thank you for your interest in Monterey Bay Academy for the 2010-2011 school year. You may begin to apply for financial aid starting on March 18, 2010, as described below. To be eligible for consideration for financial aid you must **complete your application by July 1 and mail additional documents by July 15**. We will communicate decisions about financial aid in your enrollment contract packet by July 31.

School and Student Services (SSS) will process our financial aid applications. SSS is a service of the National Association of Independent Schools (NAIS). Based on the financial information you provide, SSS will report to us an estimated amount your family can contribute towards tuition. This helps us make fair and objective financial aid decisions. To begin your financial aid application for the coming school year, please follow the steps below. For more information on financial aid at Monterey Bay Academy, go to the Admissions section of the MBA website: <http://www.montereybayacademy.org>.

ONLINE SSS APPLICATION

1. After March 18, 2010, go to <http://sss.nais.org/>.
2. Click on the prompt to begin your Parents' Financial Statement (PFS). You only have to complete one PFS for all children applying to MBA. **MBA's School Code is 148989**.
3. You will be given a password that will allow you to return to your PFS at a later date before submitting the final PFS.
4. *An application fee of \$35.00 (payable to SSS).*

BY MAIL to SSS

1. If you don't already have a printed Parents' Financial Statement (PFS) and you chose not to use the online service, call the Monterey Bay Academy Business Office at 831-728-1481 x1212 for a copy of the PFS.
2. Complete the PFS and return it to:
SSS by NAIS
Application Processing Center
PO Box 449
Randolph MA 02368-0449
3. (For overnight mail, use this address:)
SSS by NAIS
Application Processing Center
437 Turnpike St
Canton MA 02021
4. *An application fee of \$42.00 (payable to SSS) must be mailed with application to SSS.*

ADDITIONAL DOCUMENTATION to be mailed to SSS

Whether you apply online, or by mail, please mail SSS a copy of this current year's tax returns (2009) and all applicable schedules.

For any SSS questions, call 800-334-8328
(Monday–Friday, 9:00a–8:00p EST)

A New Look at sss.nais.org

Families who have applied for financial aid in the past will see that this website looks different. It uses the same methodology and will require the same information, but we think you will find the interface and on-screen help more user-friendly:

- Clear, step-by-step instructions
- Ability to begin a PFS and complete it at a later date
- Ability for you to track the receipt of documents you submitted
- Online help to ensure successful submission

At sss.nais.org, also find tips and articles.

SAFE Contract Agreement

Student Aid For Education (SAFE) Program, 2010-2011

For MBA office use only

Student MBA app received SAFE Contract completed Parent Letter Parent tax return Student letter Copies sent to all parties
 Accepted Not Accepted Date _____

Student Name _____
Last First Middle

Home Address _____
Street Address or Post Office Box Apartment # City State Zip Country

Home Phone # (_____) _____ - _____ Grade Entering 9 10 11 12 Enrollment Status New Returning

Parent Agreement

The responsible parent(s) commit to \$2,000/year for the SAFE matching program **and all other remaining account balances**, whether it be due to a failure of a) the church to pay, or b) your student in meeting the SAFE criteria (work, grades, attendance, citizenship). Failure to meet this financial obligation will be processed through the Student Finance Committee and handled according to the financial policies governing Monterey Bay Academy. (See the school bulletin.)

Responsible Parent Name _____
Last First Middle

Mailing Address _____
Street Address or Post Office Box Apartment # City State Zip Country

Home Phone # (_____) _____ - _____ Work Phone # (_____) _____ - _____ Cell/Mobile Phone # (_____) _____ - _____

Email _____@_____.

Parent Signature _____ Date _____
 Father Mother Step-father Step-mother Grandparent Guardian

Parent Signature _____ Date _____
 Father Mother Step-father Step-mother Grandparent Guardian

Student Agreement

I understand that participation in the SAFE program is dependent on my maintaining:

1. C grade average per quarter (2.0 GPA or higher)
2. C average in attendance and citizenship
3. Earning \$200 per month or more in the job I am assigned (approx. 2 hours/day)

I understand that failure to do so in any of these areas will result in the **forfeiture** of MBA SAFE matching funds for that quarter. I also acknowledge that my grade report, including attendance and citizenship, will be sent to my church treasurer each grading period.

Student Signature _____ Date _____

Church Agreement

The named church below hereby agrees to participate in the SAFE matching program by committing up to \$2,000 for the year for this student. This may be paid in monthly installments of \$200 beginning August 2010 through May 2011 or less frequent lump sums. \$1,000 must be paid by the end of the first semester, regardless of payment frequency.

Church Name _____

Church Address _____
Street Address or Post Office Box Apartment # City State Zip Country

Church Phone # (_____) _____ - _____ Treasurer's Phone # (_____) _____ - _____

Pastor Signature _____ Date _____

Treasurer Signature _____ Date _____

Monterey Bay Academy Agreement

MBA agrees to fund \$2,000 of the student’s total obligation upon determination of student eligibility based on the SAFE criteria. Funds will be credited quarterly following the grading period, upon determination that all parties upheld their obligations.

Principal Signature _____

Date _____

VP of Finance Signature _____

Date _____

Please Note:

- a) MBA will only match the lower amount of what the student has worked, parent has paid, or church has paid up to \$500/quarter maximum.
- b) I understand that any financial information that I share with MBA will be kept in strict confidence.
- c) The application must be complete with all signatures of responsible parties, letters with all required information, and tax information before it will be taken before the Student Finance Committee for consideration. Remember—only the first 50 accepted applicants will be in this program for 2010-2011. **Delays may be costly for you in the long term if you fail to fully complete this application.**
- d) Mail or fax the SAFE contract agreement pages (only pages 2 and 3) to: (MBA Fax# 831 728-1485)

ATTN: SAFE Coordinator
Monterey Bay Academy
783 San Andreas Rd
La Selva Beach, CA 95076-1911

(We suggest you make a copy of this agreement for your records prior to mailing it.)