

Tuition Rates 2011/2012

Yearly Rates

Does not include the registration fees listed below.

	SDA	Regular
Boarding (Includes Room and Board)	\$15,000	\$17,000
Day	\$9,000	\$10,500

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	\$1,500	\$1,700
Day	\$900	\$1,050

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 \$2,000 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	\$2,100	\$2,300	Basic Charge #1 plus Registration Fees
Day	\$1,300	\$1,450	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 (\$10,500) Regular Dorm (\$17,000) SDA Day (\$9,000) SDA Dorm (\$15,000) Plus entrance fee of \$600 for Dorm students and \$400 for Day students
+ \$ _____	Class-related Fees	Additional class-related fees (see list)
- \$ _____	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 Work Program	Must have a Social Security Number and be at least 14 years old (up to \$2,000 per school year)
- \$ _____	SDA Education Subsidy	For children of Seventh-day Adventist employees (pastors, education staff, etc.) — Day (\$2,625 - 35% of tuition), Dorm (\$5,250 - 70% of tuition)
- \$ _____	Pre-payment Discount	5% off (for full room and board payment made per year or semester in advance)
- \$ _____	Family Discount	3% off tuition (for each additional student)
= \$ _____	Remaining Core Responsibility	Parent/Guardian responsibility

Financial Aid (See Financial Aid Information Sheet)

\$ _____	SAFE Match	\$2,000 from local church, \$2,000 from MBA (See requirements on application) — Deadline: July 31
+ \$ _____	3-Way Match (CCC)	\$300 from local church, \$300 from Central California Conference, \$300 from MBA (via the CCC website (PDF): http://ccc.edu.adventistfaith.org/assets/227886)
+ \$ _____	New CCC Member Scholarship	20% of first-year and second-year tuition and registration fees (via the CCC website (PDF): http://ccc.edu.adventistfaith.org/assets/293602)
+ \$ _____	CCC Minority Church Scholarship	Student and/or family must be member(s) of a Hispanic, Asian, or African-American church within CCC. Contact your local CCC Adventist church for more information
+ \$ _____	CCC Endowment	Via the CCC website (PDF): http://ccc.edu.adventistfaith.org/assets/282661 — Deadline: June 30
+ \$ _____	PUC Endowment	Typically \$500-\$1,000 for the Pacific Union Conf. Endowment (via the CCC website (PDF): http://ccc.edu.adventistfaith.org/assets/227883) — Deadline: June 15
= \$ _____	Financial Aid Total	

Summer Work Match Program

\$ _____	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-by-the-Sea Work at MBA Wage Match	MBA matches 50% of wages earned, up to \$1,000
= \$ _____	Summer Work Total	

Academics

\$ _____	Academic Scholarship	3.75–3.89 GPA: \$250 per semester 3.9–4.0 GPA: \$500 per semester
= \$ _____	Academics Total	

Loans and Other Sources

\$ _____	Other Scholarships/Grants	
+ \$ _____	MBA Tradition Grant	For children and grandchildren of MBA Alums — Underclassmen: \$500 per year Upperclassmen: \$250 per year
+ \$ _____	Early Registration Discount	\$100 credit awarded at the beginning of second semester
= \$ _____	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 <i>estimated</i> monthly payments

"How will I afford the rest?"

\$ _____	Home Expense Savings	See Home v. Boarding Cost Analysis worksheet (Money saved from not feeding, housing, and transporting your child at home)
\$ _____	Private Donor Support	Many families solicit help from friends and family

Financial Aid Information 2011/2012

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. 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 Babienko, Student Labor Coordinator, at (831) 728-1481 ext. 1212.

Pre-payment Discount

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

Family Discount

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

Student Aid For Education (SAFE Match)

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—Up to \$2,000 from MBA, \$2,000 from home church, \$2,000 from student's earnings. Total eligible benefit could be as high as \$6,000.

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>

Please Note:

- MBA will only match the lower amount of what the student has worked, parent has paid, or church has paid up to \$500/quarter (\$2,000/year) maximum.
- I understand that any financial information that I share with MBA will be kept in strict confidence.
- 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.**
- Mail or fax the SAFE contract agreement to: (MBA Fax# 831 728-1485)
ATTN: SAFE Coordinator
Monterey Bay Academy
783 San Andreas Rd, La Selva Beach, CA 95076-1911

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.**

Application is available via the CCC website: <http://cccedu.adventistfaith.org/assets/227886>

CCC New Member Scholarship

CCC 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.

Application is available via the CCC website: <http://cccedu.adventistfaith.org/assets/293602>

CCC Minority Scholarship

Student and/or family must be member(s) of a Hispanic, Asian, or African-American church within CCC. Contact your local CCC Adventist church for more information.

CCC Endowment

Deadline: June 30

Application is available via the CCC website: <http://cccedu.adventistfaith.org/assets/282661>

Pacific Union Conference Endowment

Deadline: June 15

Benefits—Based on number of applicants and funds available.

Requirements—Applicants will be accepted on an individual basis. The student must re-apply each year. Application is available via the CCC website: <http://cccedu.adventistfaith.org/assets/227883>

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.

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.

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.)

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)

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

Applied at end of school year

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

Early Registration Discount

\$100 credit awarded at the beginning of second semester

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)

$$\begin{aligned}
 & 15 \text{ Miles per day (drop off, pick up, there and back each time)} \\
 & \times 180 \text{ days (Number of legal school days each year)} \\
 & = 2,700 \text{ Miles driven to school per year} \\
 & + 720 \text{ Miles per year for other activities} \\
 & \text{(music lessons, team practices, to/from friends house, to/from work)} \\
 & = 3,420 \text{ Total miles per year} \\
 & \times 15\text{¢ / mile (conservative: assuming 24 MPG @ \$3.50/gallon)} \\
 & = \$ 513 \text{ Total 10-month gas expense saved while your child is at MBA}
 \end{aligned}$$

Oil Changes

$$\begin{aligned}
 & \$ 30 \text{ Cost of oil change} \\
 & \text{Driving less miles while your child is at MBA is likely to require at least one less oil change} \\
 & \\
 & \$ 543 \text{ Total 10-month transportation expense (gas + oil changes)}
 \end{aligned}$$

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

$$\begin{aligned}
 & \$ 2,140 \text{ Food total} \\
 & + \$ 543 \text{ Transportation total} \\
 & + \$ 3,500 \text{ Current School total} \\
 & + \$ 700 \text{ Utilities total} \\
 & + \$ 400 \text{ Miscellaneous total}
 \end{aligned}$$

$$\begin{aligned}
 & = \$ 7,283 \text{ Total yearly expenses}
 \end{aligned}$$

$$\begin{aligned}
 & \div 10 \text{ months (MBA school year)} \\
 & = \$ 728.30 \text{ Total expenses saved per month while your child is at MBA}
 \end{aligned}$$

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 15¢ / mile (conservative: assuming 24 MPG @ \$3.50/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 month¹**

\$ _____ 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 month²**

\$ _____ 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) Guidelines

A Partnership for Christian Education
Monterey Bay Academy

SAFE is a three-way obligation between the Students, Church, and Monterey Bay Academy designed to assist parents in making Christian education a possibility for those who need financial assistance.

Benefits—Up to \$2,000 from MBA, \$2,000 from home church, \$2,000 from student's earnings. Total eligible benefit could be as high as \$6,000.

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. 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.

Applications will be considered from: April 01–July 31

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

BOTH steps must be completed prior to the deadline before your SAFE application is considered by the Student Finance Committee.

Incomplete applications will not be considered.

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 per quarter.
- **Students must maintain a C average** in attendance and citizenship per quarter.
- Work assignments will be made 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. Students will be scheduled to work one (1) weekend per quarter in the cafeteria, in addition to their regular work assignments.
- If a student is dropped from the work program due to work attendance or performance, the student will be dropped from the SAFE program. **Parents will still be responsible for any unpaid account balance.**
- If a student steadily fails to meet the minimum requirements for academics, class attendance, or citizenship, the student's continuation in the SAFE program will be reviewed and determined by the Student Finance Committee.

I have read and agree to abide by the above guidelines and the terms of the attached SAFE contract. I also understand that, should financial aid not provide anticipated funds, I am also responsible for payment of the account balance.

Parent Signature _____

Date _____



Financial Aid Applications

Information for Families Applying for Aid for the 2011–12 School Year

Thank you for your interest in MONTEREY BAY ACADEMY for the 2011–12 school year. To be eligible for consideration for financial aid, you must complete your Parents' Financial Statement (PFS) by July 31.

We use School and Student Services (SSS) to process financial aid applications. Based on the financial information you provide in the Parents' Financial Statement, SSS gives us an estimated amount your family can contribute to educational expenses. This estimate is a starting point to help us make fair and objective financial aid decisions. To begin your financial aid application for the 2011–12 school year, please follow these steps below. (You only have to complete one Parents' Financial Statement, even if you have several children applying.)

TO COMPLETE THE PARENTS' FINANCIAL STATEMENT (PFS) ONLINE

1. Go to sss.nais.org/parents.
2. Click on the "Apply Now" button.
3. You will set up a PFS Online account using your e-mail address and a password. *Returning parents: If you completed an online PFS application last year, use your e-mail address and existing password. If you have forgotten your password, click on "Forgot my password."*
4. Submit and pay for the PFS (\$35). This fee is nonrefundable.



Why apply online? Your information will be delivered to us more quickly and accurately, allowing us to make a faster financial aid decision. You'll also save \$12.

TO COMPLETE A PAPER PARENTS' FINANCIAL STATEMENT FORM

1. If you don't already have a paper Parents' Financial Statement (PFS) form, call our school at 831-728-1481 x1212 or go to our website at www.montereybayacademy.org to download one.
2. Complete the PFS and return it with nonrefundable payment (\$47) to: SSS By NAIS, P.O. Box 449, Randolph, MA 02368-0449 USA. (For overnight mail: SSS By NAIS, 437 Turnpike Street, Canton, MA 02021.)
3. The PFS comes with a Required Documents Cover Sheet and large envelope you can use to send in additional documents that we require.

ADDITIONAL DOCUMENTS WE REQUIRE

Our school requires that you submit to SSS by mail or online the following documents in addition to your completed Parents' Financial Statement: current year's tax returns (2010) and all applicable schedules. We must receive these documents by July 31, 2011.

- To submit these documents by mail, send one copy (not the original) of each document with a Required Documents Cover Sheet to: SSS By NAIS, P.O. Box 449, Randolph, MA 02368-0449 USA. (For overnight mail: SSS By NAIS, Processing Center, 437 Turnpike Street, Canton, MA 02021.)
Tips: If you submitted the PFS in paper, you'll find with your form a Required Documents Cover Sheet and a large envelope to use when sending in your documents. Send copies of your documents – not originals. Do not use staples or paper clips.
- To submit these documents online, go to the Manage Documents tab in the PFS Online. There you can upload documents from your computer. Save each document separately in Adobe Acrobat PDF or as a JPG file. Each document must not exceed a size of 500 kilobytes. On the Manage Documents page, click on "Browse," locate the document on your computer, then click on "Upload."



Tip: Mail any documents 10 days in advance of our deadline to allow for mail delivery and for SSS's processing time.

Call SSS Customer Service at (800) 344-8328 with any questions (M-F: 9am-8pm EST. Sat: 9am-4pm EST)

SAFE Contract Agreement

Student Aid For Education (SAFE) Program, 2011-2012

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 _____ Signature _____

Student Name _____ Grade Entering 9 10 11 12 Enrollment Status New Returning
Last First Middle

Parent (or Responsible Party) Agreement

The responsible parent(s) commit to a minimum of \$2,000 per year for the SAFE matching program **plus 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 _____@_____.

By signing below, I authorize Monterey Bay Academy to provide information to my local church regarding my account status:

Parent (or Responsible Party) 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. Work one weekend per quarter in the cafeteria, as scheduled, in addition to my regular work assignments.

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.

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