

Financial Aid Information 2015-2016

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. 1211.

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 \$100 day/\$200 dorm 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.

Benefits—Up to \$1000 day/\$2,000 dorm from MBA, \$1000 day/\$2,000 dorm 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.

Please Note:

- MBA will credit \$100/\$200 per month pending student eligibility at beginning of the year (\$1000 day/\$2,000 dorm per year) maximum.
- Any financial information that is shared 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 2015-2016. **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

Central California Conference Three-way Match (limited availability)

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 Monterey Bay Academy by September 1.** If the church and the conference agree, then MBA will also match. **The student may re-apply for the three-way match each year.**

Application is available via the CCC website.

Central California Conference 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.

Central California Conference 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.

Central California Conference Endowment

Deadline: June 30

Application is available via the CCC website.

Pacific Union Conference Endowment

Deadline: June 30

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.

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.

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 Re-Application Discount

\$100 credit awarded at the beginning of second semester if Re-Application was submitted by May 8, 2015 **AND** Registration Fee of \$1040/dorm or \$790/day was paid by July 15, 2015.

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 \$1000 day/\$2,000 dorm from MBA, \$1000 day/\$2,000 dorm 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.

The monthly MBA SAFE match is applied solely on need. Accounts with credit balances may not qualify for a monthly match. To be eligible to apply for SAFE see the annual family income table below:

Annual Family Income	and	No. of Student Tuitions You Pay
\$60,000 or less		1 Tuition
\$75,000 or less		2 Tuitions
\$90,000 or less		3 Tuitions

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 SmartTuition (ST) to process financial aid applications. The following page will explain the process. ST 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 ST.

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 may re-apply each year if student meets requirements below—no guarantees.
- **Parents are ultimately responsible for the entire student bill not covered by other SAFE education partners.**
- **Students must have a C average** (2.0 GPA) in academics at the end of the prior school year.
- **Students must have a C average** in attendance and citizenship at the end of the prior school year.
- 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**, or MBA student services may end.

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 _____

SAFE Contract Agreement

Student Aid For Education (SAFE) Program, 2015-2016

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 paying the monthly balance which includes the monthly SAFE match, remaining tuition and all other charges or fees that may be incurred.

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 having received the following grades at the end of the prior school year (2014-2015):

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 during the current school year.
4. I also understand that my participation in the SAFE program for the 2016-2017 school year will be dependent on my meeting the eligibility requirements as stated above for the 2015-2016 school year.

Student Signature _____ Date _____

Church Agreement

The named church below hereby agrees to participate in the SAFE matching program by committing up to \$1000 day/\$2,000 dorm for the year for this student. This may be paid in monthly installments of \$100 day/\$200 dorm beginning in August and going through May or less frequent lump sums. \$500 day/\$1,000 dorm 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 \$1000 day/\$2,000 of the student's total obligation upon determination of student eligibility based on the SAFE criteria for the prior school year. MBA SAFE funds will be credited monthly to the eligible students account.

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



SMART TUITION AID

Monterey Bay Academy Parent Instructions for 2015-2016

Access Application

www.smarttuitionaid.com

School ID Code

Please use the following school ID code – 12835

Application Deadline

Please submit your application and documentation by 07/31/2015

Eligible Grades

9th Grade – 12th Grade

Application Processing Fees

- Application Fee (required): **\$35**
- Business Fee (if applicable): **\$19** – Fee only applies to families filing: 1041, 1065, 1120 or 1120S.
- Parent Report Fee (optional): **\$8** – This report allows you to view the information submitted on your application.
This report does not display recommendations for financial aid.

Required Supporting Documentation

All applicants are required to submit documentation to support their application. Applications submitted without documentation will not be processed.

- Most recent paystubs and W-2 forms for all jobs.
- Most recently filed tax return: 1040, 1040A, 1040EZ with all schedules.
- Most recently filed business tax return: 1040, 1065, 1120, 1120S (if applicable).
- Supplemental income documentation: Social Security, Welfare, Food Stamps, Child Support, 1099-M Forms, Workers Compensation, Unemployment, Veterans Benefits, Etc.

Submitting Documentation

Application IDs must be included on all documents. Failure to include your application ID will delay the review of your application.

- Email: documents@smarttuitionaid.com
- Fax: (610)-599-8633
- Mail: Smart Tuition Aid – PO Box 25116 Lehigh Valley PA 18002

Contact Information

- Phone Support: (800)-360-8027
- Email Support: support@smarttuitionaid.com

Notification of Financial Aid

Once your application is processed, a financial aid recommendation will be forwarded to **Monterey Bay Academy**. All final financial aid decisions, including notification of an award amount (if any) will be made by **Monterey Bay Academy**. If you have not received notification regarding financial aid, contact the financial administrator at **Monterey Bay Academy**. Please allow a minimum of four weeks after you have submitted your application and required documentation.



SMART TUITION AID

Monterey Bay Academy Parent Instructions for 2015-2016

How to apply online

To access the online application, please go to www.smarttuitionaid.com. For first time applicants, you will need to register by selecting 'New Parent Registration.' From there you will be prompted to enter a valid e-mail address along with a password of your choice. It is important your e-mail address is correct, as email is the first line of communication. Once you are confirmed with a username and password, you will be logged into the Smart Tuition Aid online site, where you will begin the application process. For returning applicants, simply log in with your previous year's login information. For assistance in filling out the application, general questions or retrieving login information please contact Smart Tuition Aid either by phone at 1-800-360-8027 or by e-mail at support@smarttuitionaid.com.

Parent FAQ

Q: Who should complete this Tuition Aid form?

A: Whoever the child resides with should fill this application out, whether it is a parent, grandparent, aunt/uncle, or legal guardian. There is a section within the application where you can enter contributions from non-custodial parents and relatives.

Q: Why do I need to input my spouse's information if I am remarried and they are not legally responsible for my children?

A: Our calculation works off of the total household income, therefore including all income, whether the party is legally responsible for your children or not. Our system however, does take into effect your spouse's expenses as well as their income. It is important to list all expenses that are asked of within the application.

Q: Do I list all of the children in my household, even if they are attending another school?

A: Yes. You will need to enter all children within your household. That includes children attending another private school, children attending a public school, or children not attending school.

Q: What if I have an additional circumstance?

A: We have designed a section for you to select from a list of pre-determined circumstances. If your circumstance is not listed, please feel free to write a letter explaining your circumstance. Please write "SPECIAL CIRCUMSTANCES," on the top of your letter, along with your name and application ID.

Q: I do not have the required tax documents. HELP!

A: Include the most recent tax documentation you have available. If you are asked for a specific line from a tax document that you have not yet completed, please estimate the projected amount.

Q: How will I know if I qualify for aid or not?

A: We do not disclose information about the results of your application. All final tuition aid decisions, including notification of an award amount (if any); will be made by your school. For the date award notices will be given, please contact your school directly.