



January 12, 2010

Dear Parent(s):

Enclosed you will find an application for Financial Aid for the 2010-11 school year. The deadline for submitting this application is February 16, 2010. To apply for tuition assistance for the next academic year you will need to have your **2009 Federal Income tax forms** completed as soon as possible so they may be included with your completed application. Please do not submit original tax forms, attach copies only to your application. You may either hand deliver your application and tax copies in a sealed envelope to the school or mail to the attention of *Teresa Brown, TNHSP, 2511 Numa Watson Road, Seaside, CA 93955*. It is a distinct advantage to meet the February 15th deadline for the first financial aid meeting as the majority of available funds will be awarded at this meeting. Available funds may be greatly diminished thereafter.

***** Please note ***** the financial aid policy and application have been updated to include important required information. If you are re-applying for financial aid, you may qualify for a medical tax deduction for the tuition paid in the previous year. It is important that you take advantage of this deduction in order to qualify your FA application. More information regarding the deduction will be sent under separate cover.

The New High School Project at Chartwell has engaged the services of business consultant, Teresa Brown to administer the school's financial aid program. Once you have gathered and completed the required information please submit your application in a sealed envelope or folder which will then be forwarded to Teresa Brown for processing. She will be in contact with you to clarify and verify information and prepare your application for committee evaluation. She may require a brief meeting, and in most cases will be in contact via telephone. This brief meeting is critical in moving your request efficiently through the committee process. You can always contact Teresa Brown by calling the school at 831.394.3468, ask for extension 5005.

Applications are assessed for demonstrated need. The financial aid committee is charged with determining what your need is. Any assistance you may have received in the past should in no way indicate or set expectation for future awards. Due to the nature of funding the start of TNHSP, it is anticipated that large awards will not be available for the 2010-11 school year. Because funds available for financial assistance can vary, awards often do not represent the entire solution to solving the tuition

challenge. You may find it necessary to explore other alternatives such as loan programs or consider

other options that may be available to you. We are enclosing information that may be useful when exploring other options.

We look forward to working with you to explore how the school's financial aid program can help secure your child's important educational future. Please do not hesitate to call should you have any questions about completing the financial aid application or payment options.

Sincerely,

The New High School Project

A handwritten signature in cursive script that reads "Ashley Vizurraga".

Ashley Vizurraga

Chief Business Officer

The Mission of Chartwell School is to provide diagnostic education to students with specific learning variations in a way that provides them with the academic skills, confidence, creativity and perseverance necessary to meet the challenges of mainstream education and lifelong learning.

CHECKLIST

For Submitting Financial Aid Application

Please use this checklist to verify that your application packet is complete and ready for submission to The New High School Project at Chartwell. Incomplete applications will delay consideration for financial assistance.

- ✓ Read and sign Financial Aid Policy. Return with application.
- ✓ Completed financial aid application – **all questions answered.**
- ✓ Copies of 2008 and 2009 Federal Tax return. Include copies of all schedules.
- ✓ Copies of all 2008 and 2009 W-2 forms.
- ✓ Copy of current pay stub.
- ✓ If self employed, enclose copy of current P&L statement.
- ✓ If divorced and a Divorce Agreement exists that pertains to your child's education, please attach a copy of relevant ruling(s) (*see policy #5*).
- ✓ Include additional written explanation to further clarify financial situation if necessary.
- ✓ Review Funding Options (included in application packet).
- ✓ **Include Volunteer Form in return packet (included in original application packet).**
- ✓ Put completed application, signed policy statement and all attachments in a large envelope and seal the envelope to assure confidentiality. The school can provide an envelope if needed.
- ✓ Attach this **CHECKLIST** to the outside of the sealed envelope if delivering by hand.
- ✓ If submitting by mail, include this **CHECKLIST** in your packet. Please label outside of envelope **Confidential** and mail to:
Teresa Brown
Chartwell School
2511 Numa Watson Road
Seaside, CA 93955
- ✓ Please list any other items that you have included in your return packet:

Student Name

Date submitted or mailed

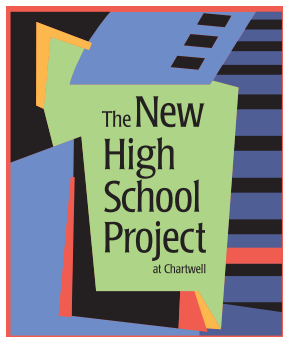
Parent/Guardian Name

Parent/Guardian Name

Date Received: _____

Received by: _____

Comments: _____



2511 Numa Watson Road
Seaside, CA 93955
831.393.8004
info@thenewhighschoolproject.org
www.thenewhighschoolproject.org

Steve Henderson
Dean of Student Life & Educator
shenderson@thenewhighschoolproject.org

Elizabeth Miles
Dean of Curriculum & Educator
emiles@thenewhighschoolproject.org

Financial Assistance Recipients policy and conditions

Only requests with fully completed application data (including financial statements and tax returns as requested) will be considered for financial assistance.

Applying for financial aid does not confirm or guarantee enrollment. The student must already be enrolled or in the admission application process in order to be considered for financial assistance. TNHSP must be assured that placement is appropriate before the financial aid application can be considered.

The Financial Aid Committee will monitor adherence to the payment schedule. It is required that recipients stay within the guidelines established on the payment schedule. Accounts that become 30 days past due will result in a written request for payment. At such time, the committee has the authority to rescind all remaining financial aid monies and to demand the full balance of the tuition. Failure to comply with a written demand within 15 days may result in the child's disenrollment and possible legal action.

Financial Aid monies will be credited to your child's account proportionate to actual payments made.

In order for TNHSP to comply, in the instance of divorce, court documentation may be required describing parent's obligation for child's educational expenses. In addition it is expected that if Child Support obligations are not being fulfilled then it must be demonstrated that steps are being taken to ensure future child-support payments.

It is also recommended that at least one parent/guardian of a Financial Aid recipient attend no less than three Parent Support workshops offered through THE NEW HIGH SCHOOL PROJECT each year.

Many factors are considered when awarding funds. Awards are based on availability of funds and will not be awarded without demonstrated need.

All financial aid recipients are required to take advantage of the Medical Tax deduction for tuition as is allowable by IRS tax code Reg. 1.213-1(e) (1) (v) (a), Rev Rul. 78-340, 1978-2 C.B. 124. THE NEW HIGH SCHOOL PROJECT will provide supporting documentation in a timely and regular manner.

Financial Aid awards may vary year-to-year depending on the number of applicants, demonstrated need and available funds. Prior year awards should in no way set precedent of future awards.

The Financial Aid Committee will review the application and attachments to recommend an award. Once Financial Aid is granted, it may not be amended without the approval of the Financial Aid Committee.

The voting members of the Financial Aid Committee are independent of faculty, administrators and board members. They receive recommendations from an academic administrator to verify appropriate placement and from the Business Office to verify all existing accounts are current per terms of any previous financial obligation(s) that have been previously agreed to.

All financial information disclosed on this application and verified by the accompanying tax reports will be held in the strictest confidence. It will not be used for any other purpose other than to determine the level of assistance needed for educational services at THE NEW HIGH SCHOOL PROJECT. Any financial information existing in the THE NEW HIGH SCHOOL PROJECT files after student is no longer enrolled will be shredded and destroyed.

THE NEW HIGH SCHOOL PROJECT does not discriminate against students of any race, religion, national origin, gender or sexual orientation in the administration of its educational policies, admission policies, financial aid program or other school administered programs.

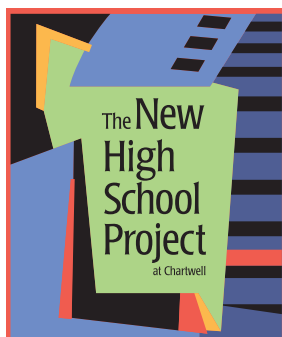
The signatures below indicate that this document has been read and understood by the signing parties.

Parent/Guardian

Date

Parent/Guardian

Date



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info@thenewhighschoolproject.org
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Dean of Student Life & Educator
shenderson@thenewhighschoolproject.org

Elizabeth Miles
Dean of Curriculum & Educator
emiles@thenewhighschoolproject.org

financial assistance application

Instructions for SUMMER and ANCILLARY PROGRAMS

Financial awards for SUMMER and ANCILLARY PROGRAMS follow a process that is independent from the process for the full academic year. Should your intentions change and you wish to apply for financial assistance for the full academic year, you will need to re-apply. Financial awards granted for the SUMMER and/or ANCILLARY PROGRAMS should in no way imply the amounts of future awards.

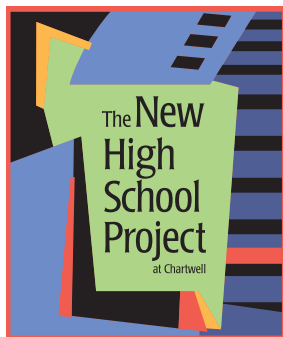
1. Please complete the entire application. It is imperative that all questions be answered. Do not leave any blanks. The Committee will not consider applications that are incomplete.
2. Submit the completed application along with a COPY of your entire 2009 Federal Income Tax return. Please include all schedules and attachments.

Instructions for COMPLETING APPLICATION

1. Submit the completed application along with COMPLETE COPIES of your entire 2008 and 2009 Federal Income Tax returns; please include all schedules and attachments for each return. PLEASE do not send original tax documents. This information will be held in strict confidence.
2. Attach copies of the most recent current year pay stub(s) showing gross pay and year-to-date deductions.
3. Include copies of all W-2 forms for each year.
4. If self-employed, attach a current financial statements such as Profit and Loss and Income Statements.

Please provide as much documentation as possible. If there are extenuating circumstances or other factors you want the committee to consider, use the space provided at the end of this application or attach additional pages to explain.

Student Name	<input type="text"/>		
Address	<input type="text"/>		
Home Phone	<input type="text"/>	Parent Cell	<input type="text"/>
Father Name	<input type="text"/>	Job Title	<input type="text"/>
Employer	<input type="text"/>	Years Employed	<input type="text"/>
Business Address	<input type="text"/>		
Monthly Gross Salary	<input type="text"/>	Net	<input type="text"/>
Mother Name	<input type="text"/>	Job Title	<input type="text"/>
Employer	<input type="text"/>	Years Employed	<input type="text"/>
Business Address	<input type="text"/>		
Monthly Gross Salary	<input type="text"/>	Net	<input type="text"/>



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financial assistance cont.

Number of members in the household? (Include all adults and minors) Ages of dependents Single parent household(Y/N)

Make, model and year of vehicle(s) in your possession	Balance	Fair Market Value
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>

Income per month

List all sources of income, including any funds that may be provided by extended family, friends, income from property and/or investments, Child Support and/or Social Security payments.

Please list your average NET income per month

Total Salary(ies)	<input type="text"/>
Interest Income	<input type="text"/>
From investments	<input type="text"/>
Child Support	<input type="text"/>
Family Support	<input type="text"/>
Other (Please list)	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Total Income per month

Expense per month

List all expenses that apply, occurring monthly

Housing Rent or Mortgage(s)	<input type="text"/>
Utilities	<input type="text"/>
Car Payment(s)	<input type="text"/>
Insurance Payments	<input type="text"/>
Tuition Payments	<input type="text"/>
Child Support	<input type="text"/>
Food	<input type="text"/>
Loan Payments	<input type="text"/>
Credit Card Payments	<input type="text"/>
Other (Please list)	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Total Expense per month

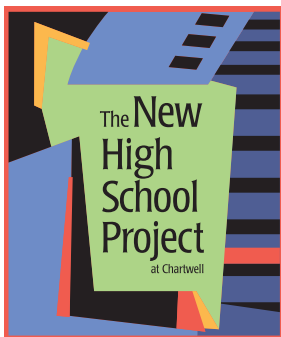
Value of retirement account(s) Value of other investment(s) Balance in Savings account(s)

How long have you owned your home? Can anyone from extended family help with tuition? Yes No

If you own your home, what is estimated value? If not employed, please explain what prevents from being employed:

If you own your home, when was last refinance?

Of the full cost for services, what portion do you estimate that you can pay?



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financial assistance cont.

Please use this space for any additional financial circumstances you wish to make clear to the Financial Assistance Committee (attach an additional page if necessary):

Lined area for providing additional financial information.

I freely give my permission for an authorized representative of TNHSP to verify that the information I have given in this form is true and can be substantiated through a review of my financial records.

By signing this application, I acknowledge the foregoing is true and accurate to the best of my knowledge. Falsifying information on this document may result in the immediate revocation of any funding by TNHSP.

Blank line for signature.

Parent/Guardian

Blank line for date.

Date

Blank line for signature.

Parent/Guardian

Blank line for date.

Date

The New High School Project

PAYMENT PLAN ILLUSTRATION

Although a tuition has been approved by the Board of Trustees for the next academic year, it should be understood that full scholarships are never awarded and you will have a financial obligation at some level. The table below is designed to help you begin thinking and planning for how you will manage your tuition obligation

2010-11 Tuition		Tuition Reduction - Financial Aid							
		5% 1,550	15% 4,650	20% 6,200	25% 7,750	35% 10,850	50% 15,500	60% 18,600	75% 23,250
		Adjusted Tuition							
\$31,000		29,450	26,350	24,800	23,250	20,150	15,500	12,400	7,750
	Full Tuition								
April 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
May 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
June 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
July 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Aug. 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Sept. 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Oct. 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Nov. 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Dec. 2010	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Jan 2011	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
Feb 2011	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
March 2011	2,583	2,454	2,196	2,067	1,938	1,679	1,292	1,033	646
	31,000	29,450	26,350	24,800	23,250	20,150	15,500	12,400	7,750

TNHSP encourages that payments begin as early as possible in order to provide maximum flexibility in meeting the March deadline for full payment. Once financial aid is determined a *Payment Agreement* will be offered which allows for the opportunity to propose *alternative* plans within the timeline described above.

Please have a school representative contact me to discuss an *alternative payment plans* in more detail. _____

My signature below acknowledges that I understand that I will have financial obligation for tuition and I have been offered an opportunity to discuss early payment options.

Parent/guardian Signature

date

Parent/guardian Signature

date

The New High School Project

Parent/Volunteer Involvement

Parent volunteers are critical in making the educational experience the best it can be for students. Although your child is a student on The New High School Project your time and commitment to helping support our lower school is requested. Your help in the areas listed below enables our paid staff to focus on maximizing the delivery of excellent academic services and pursue fundraising opportunities for the financial aid program. **Your commitment as a volunteer is important, necessary and appreciated!** The following is a partial list of activities and events associated with the K-8 program that are scheduled throughout the year. Please indicate your commitment in advance as to how you will help ensure that your child receives the maximum benefit of excellent academic services while doing your part to sustain the financial aid program. Please return this form along with your financial aid application.

What	Details	When & Where	Interested
School Activities contact Jo Lynn 831.394.3468 ext. 2010			
Clerical/Office help	Assistance always welcome – at any level!	Ongoing throughout year—K8 Program	
Daily Lunch	Serve students lunch, veggies & fruit, clean-up	Ongoing daily lunch program—K8 Program	
Pizza Fridays	Serve students pizza, veggies & fruit, clean-up	Fridays, lunch program—K8 Program	
Fundraising Events & Community Relations contact Institutional Advancement 831.394.3468 ext. 1023			
Grandparent's Day	Help coordinate day, invitations, coordinate/serve lunch	February 11, 2011 (tentative)	
Party in a Pear Tree	Planning committee meets monthly (June-Dec), help secure auction items, help create student art projects, help on day/night of event	December 3, 2010 (tentative) Beach & Tennis Club, Pebble Beach	
Other Fundraising	Big Sur 5K participation, Annual Fund, Capital Campaign, etc.	Ongoing	
New Campus Events	Sustainable building tours, garden maintenance, composting	Ongoing	

YES! Please indicate which activities you are interested in and return to TNHSP.

Your Name: _____ Phone: _____

Email: _____

Student's Name: _____



January 12, 2010

Dear Parent(s):

The New High School Project prides itself on ensuring the best possible education and well being for our students. At the core of TNHSP's mission is the ability of our school to provide access to a comprehensive quality education that cultivates a child's fullest potential as a learner. We understand the type of education TNHSP provides is an unanticipated expense for most families. With this in mind, and within all available means, we want to ensure the effort and dedication you are contributing towards your child's education and personal growth continues to flourish independent of your financial circumstances.

A variety of funding opportunities are available that we would like to share to further assist your decision to pursue your child's education at TNHSP.

School Resources

- *TNHSP Financial Aid Program*
Need based financial aid is available to those families able to demonstrate financial hardship and an inability to cover a portion of tuition. For additional information on this option contact Teresa Brown, Financial Aid Officer, 831-394-3468, extension 5005.
- *Payment Plan Option*
TNHSP offers families the option to select amongst various types of payment plan that are best suited to their financial situation. For additional information on this option contact the Chief Business Officer, Ashley Vizurraga, 831-394-3468, extension 1027.
- *Medical Cost Tax Deductions*
As a certificated and accredited school for children with specific language based learning disabilities, TNHSP families are eligible to utilize tuition costs, transportation and other school expenses as a medical deduction. For additional information on this option contact your accountant or the Chief Business Officer, Ashley Vizurraga, 831-394-3468, extension 1027.

Bank Lending Resources

- *Tuition Financing Program*
First National Bank of Central California is offering the Tuition Financing Program, a one year term unsecured loan at 8.5% annual percentage rate, to help parents of students in local independent schools pay for the full costs of tuition. For more information contact Beth Ferguson, 831-658-4602, or Kathy DiMaggio, 831-658-4603.
- *USB Bank USA Credit Line*
USB offers securities backed loans at a discounted interest rate to Chartwell parents with established financial portfolios managed through USB. For more information please local financial advisor Scott Fosmark, 831-626-2331, or your local broker to learn about security-based loan programs.

Private Lending Agencies

- *K-12 Family Education Loan*
Through its parent company, Sallie Mae, *Academic Management Services* offers the K-12 Family Education Loan to help parents pay all or part of their private K-12 tuition bill. The K-12 Family Education Loan offers high loan limits, from \$1,000 up to the full cost of tuition and expenses. The loan has high approval rates, with about 75% of applicants getting approved. It is available to parents or other credit-worthy family members. Interest rates start at Prime + 1% (with a 2% fee) for borrowers with excellent credit. Borrowers have 15 years to repay, and there are no prepayment penalties. For more information, call 1-888-2SALLIE (1-888-272-5543), or visit Sallie Mae's K-12 school loans page or www.tuitionpay.com.

Chartwell School ID: 60786600

- *Your Tuition Solution*
Your Tuition Solution offers fixed rate payment plans to cover the cost of tuition and related expenses at most private K-12 schools. The interest rates are fixed, and depend on the loan term, tuition amount and credit scoring. There are no origination or application fees and there is no prepayment penalty. Payments can be spread over 24-84 months. Your Tuition Solution is a program of Premier Payment Solutions, Inc. For more information, contact: 1-800-920-9777 or visit www.yourtutionsolution.com.

Education Saving Accounts

- [Coverdell Education Savings Accounts](#)
Formerly known as an Educational IRA, *Coverdell Education Savings Account* (ESA) is an account created as an incentive to help parents and students save for education expenses. An ESA may be used to save for K-12 education in addition to college. This allows families to save for a private school education in a tax advantaged manner. The total contributions for the beneficiary of this account cannot be more than \$2,000 in any year, no matter how many accounts have been established. Contributions to a Coverdell ESA are not deductible, but amounts deposited in the account grow tax free until distributed. Coverdell accounts can be set up at any bank or brokerage firm.

Please let us know if we can be of assistance should you wish to discuss payment plans or The New High School Project Financial Aid.

Sincerely,



Ashley Vizurraga

Chief Business Officer

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