April 2, 2012

Aloha mai käkou e nā mākua,

E komo mai i Kamehameha! For our returning ʻohana, welcome back! To all, we continue to be honored and privileged to serve your children.

Ke Aliʻi Bernice Pauahi Bishop gave the Hawaiian people a very special gift: a school to help children become good and industrious men and women. Her gift has helped educate more than 22,000 students over the past 120 years and is one that will last in perpetuity, educating thousands more. Through a Kamehameha Schools education, your child receives the best in academics, spiritual, physical, social and leadership development within an environment rich in heritage, spirituality, and Hawaiian culture.

Such an experience at Kamehameha Schools does not come without considerable costs. The table below provides tuition levels for the current and upcoming school years, along with the approximate annual cost per student and cost covered by Kamehameha for the 2012 - 2013 school year.

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>2011-2012 Tuition, Fees &amp; Meals</th>
<th>2012-2013 Tuition, Fees &amp; Meals</th>
<th>Cost of Education Covered by KS</th>
<th>Approximate Annual Per Student Cost of Education at KS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grades K-5</td>
<td>$2,971</td>
<td>$3,120</td>
<td>$13,880</td>
<td>$17,000</td>
</tr>
<tr>
<td>Grade 6</td>
<td>$3,070</td>
<td>$3,225</td>
<td>$13,775</td>
<td>$17,000</td>
</tr>
<tr>
<td>Grades 7-12</td>
<td>$3,744</td>
<td>$3,931</td>
<td>$13,069</td>
<td>$17,000</td>
</tr>
</tbody>
</table>

Clearly, tuition, fees and meal charges for students enrolled in full-time Kamehameha Schools' campus programs continue to constitute a small percentage of the overall per student cost to provide these program services. As shown in the table, all Kamehameha students receive financial assistance through a KS subsidy that covers approximately 76-82 percent of total program costs.

For families who feel they cannot cover their portion/balance of the cost to attend Kamehameha, we will continue to provide generous financial aid to those who demonstrate financial need. Financial aid applications can be accessed through our Financial Aid and Scholarship Services Web page at www.ksbe.edu/finaid or requested by calling 534-8080.

All families, even those who qualify for full financial aid, are required to pay a $100 reservation deposit toward their child’s education. This non-refundable deposit commits students to attend next year and obligates the school to reserve a space. Classroom seats are at a premium as there are many deserving children wait listed for admission.
The deposit will be added to the existing account of all returning students and billed accordingly in April 2012 by FACTS Management. Payment should be received by FACTS no later than April 30, 2012. A 1% finance charge will be assessed on all deposit payments received after April 30th. Parents of newly invited students are required to mail their reservation deposit in the envelope provided by the applicable deadline stated in their child’s orientation packet.

In addition, all existing accounts at Kamehameha Schools must be current by May 25, 2012, unless other arrangements have been made with your Campus Fiscal Officer. If your account consists of past due amounts that remain unpaid after May 25, 2012 and you have not sought assistance through your Campus Fiscal Officer, KS reserves the right to give your child’s seat to the next child on the waiting list.

Enclosed with this letter is an enrollment packet consisting of a Tuition Contract, Enrollment Instructions, and Frequently Asked Questions (FAQs) related to enrollment. All KS billing and collection activities for students enrolled in grades K-12 will once again be provided by FACTS Management. All students will automatically be enrolled with FACTS to receive monthly invoices over an eight month payment plan. Please note that you will have the opportunity to select other payment plan options available – please refer to the FAQs for additional information.

Kamehameha Schools will continue to offer a premier education program at low cost to our families. Your continued love and support of your child at home and at school are much appreciated. We understand that your child is a precious gift we hold in our hands, a child whom we have promised our Princess to serve well.

If you have any questions or concerns regarding your child’s enrollment for the 2012-2013 school year, please contact Carl Alexander, Fiscal Administrator at 572-3132.

Me ke aloha pumehana,

Mrs. Lee Ann L. DeLima
Po‘o Kula (Head of School)
This Tuition Contract is made between The Kamehameha Schools (“KS”) and the undersigned parent(s) and/or guardian(s) (“I/we”). In consideration for KS’s enrollment of my/our child named above (“Student”) for the 2012-2013 school year, I/we agree to the following:

1. **Payment of All Amounts Due.** I/We agree to pay KS the tuition, fees and meals for the entire school year by payment to FACTS Management Company (“FACTS”). I/We understand that FACTS is an independent company separate and distinct from KS that provides various financial services including low-cost, automated payment plans for families and students as well as information management technology.

   I/We have received information pertaining to the Student’s tuition amount that I/we must pay for the 2012-2013 school year. I/We further agree to pay such tuition in accordance with a payment plan consisting of eight (8) monthly installments of tuition, meals and fees, and authorize FACTS to bill us to that effect, commencing on August 1, 2012. I/We understand that there are alternate payments plans that I may select that would require me/us to complete a FACTS Tuition Payment Agreement by June 1, 2012.

   I/We have chosen this payment plan carefully, with the express understanding that NO CHANGES WILL BE ALLOWED, except in cases of extreme hardship. In addition to the above, I/we will pay all charges, incurred by the Student to the KS Student Account during the school year, by the due date shown on the statement sent to me/us by FACTS. I/We will call the Campus Fiscal Office for more information or for inquiries.

2. **Financial Aid.** I/WE UNDERSTAND THAT I/WE MUST MAKE PAYMENTS EVEN IF I/WE ARE APPLYING FOR FINANCIAL AID; I/we will call (808) 534-8080 if I/we need an application form. I/We agree that the payment plan will apply to any portion of the tuition, fees and meals not covered by financial aid.

3. **Reservation Deposit (Minimum Tuition Contribution).** I/We understand that I/we must submit this Tuition Contract and reservation deposit of $100.00 on or before June 1, 2012. The reservation deposit will be applied toward payment of the tuition. I/We understand and agree that the reservation deposit is nonrefundable and nontransferable if the Student does not enroll for any reason. Failure to pay the deposit with this Tuition Contract may cause the withholding of class schedules, barring student attendance on campus, or rescinding admission invitations for new invitees.

4. **Withdrawals or Dismissals.** I/We agree that I/we will pay all adjusted tuition and meal amounts calculated to the partial (15th day of the month) or whole month (end of the month) of our Student’s withdrawal or dismissal. If this adjustment results in a credit on our Student’s account, I/we will receive a refund within 90 days of the withdrawal or dismissal. I/We understand and agree that fees and bus transportation charges are NOT adjusted, reduced or refunded, including fees assessed. I/We also
understand and agree that no reduction in tuition or fees will be made for late entrance or absence. The Student’s release from KS will not release me/us from my/our obligations under this Tuition Contract.

5. **Late Charge.** I/We agree to pay a late charge at the rate of 1% per month (12% per annum) on any and all past due amounts under our payment plan and on other past due charges at least 30 days past due made by the Student to the Student’s account during the year.

6. **Enforcement.** I/We agree to abide by KS’s policies and procedures set forth in the current Student and Parent Handbook, (as amended). In addition, if I/we do not make payments as required by this Tuition Contract, I/we understand that KS will follow its policy governing unpaid student accounts which provides for the following non-exclusive remedies; a) late charges; b) suspension of enrollment; c) denial of registration of my/our child(ren)/ward(s) who has/have applied for admission into KS programs; d) denial of graduation ceremonies attendance privileges to seniors; and e) disqualification from receiving any post-high school financial aid.

7. **Costs and Expenses.** I/We agree to pay to KS the amounts due under this Tuition Contract. If KS must pursue a legal remedy, I/we agree to pay all costs and expenses including reasonable attorney’s fees paid or incurred by KS to enforce any of my/our promises under this Tuition Contract.

8. **General Terms.** I/We agree that this Tuition Contract shall be construed and enforced under the laws of the State of Hawai‘i. I/We further agree that if any portion of this Tuition Contract is deemed illegal or invalid, then only such portion shall be deemed omitted. I/We further agree that if either KS or I/we fail to enforce any of the terms of this Tuition Contract, such failure shall not be construed to be a waiver of such term.

9. **Payment Responsibility.** KS may rely on the following information in administering this Tuition Contract:

<table>
<thead>
<tr>
<th>Print Name of Mother or Legal Guardian</th>
<th>Print Name of Father or Legal Guardian</th>
</tr>
</thead>
<tbody>
<tr>
<td>........................................</td>
<td>........................................</td>
</tr>
<tr>
<td>Phone: Home/Business</td>
<td>Phone: Home/Business</td>
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<tr>
<td>........................................</td>
<td>........................................</td>
</tr>
<tr>
<td>Address</td>
<td>Apt. No.</td>
</tr>
<tr>
<td>........................................</td>
<td>........................................</td>
</tr>
<tr>
<td>City/State/Zip Code</td>
<td>City/State/Zip Code</td>
</tr>
</tbody>
</table>

**I/WE HAVE READ AND UNDERSTAND THE TERMS OF THIS TUITION CONTRACT, AND AGREE TO BE BOUND BY ITS TERMS.**

<table>
<thead>
<tr>
<th>Signature Mother/Legal Guardian</th>
<th>Date</th>
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</thead>
<tbody>
<tr>
<td>........................................</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Signature Father/Legal Guardian</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>........................................</td>
<td></td>
</tr>
</tbody>
</table>

*Return this Tuition Contract by June 1, 2012 to the respective Kamehameha Schools Campus Fiscal Office.*
Kamehameha Schools Electronic Enrollment Process
FREQUENTLY ASKED QUESTIONS (FAQ’s)

The deadline for completing the enrollment process is June 1, 2012

Requirements:

☐ A computer with Internet access

☐ A valid email address AND an active KS Connect Account. If you do not have a KS Connect Account, contact your respective unit office via email to request set up. Be sure to include your student’s name.

- Unit office contact information
  - Maui Elementary School: Kauko Kane kakane@ksbe.edu
  - Maui Middle School: Sheri Keator shkeator@ksbe.edu
  - Maui High School: Andie Simon ansimon@ksbe.edu

☐ A checking or savings account at a financial institution that allows electronic funds transfers if electing an alternate method of payment via EFT/ACH (see below),

☐ A Master Card, Discover, or American Express charge card if electing an alternate method of payment via credit card (see below). Parents using these credit cards will be assessed an additional convenience fee of 2.50%. VISA is not accepted.

PLEASE REFER TO THE ATTACHED PAYMENT INSTRUCTIONS TO LOG ON TO KS CONNECT.

If you are unable to enroll electronically or meet any of the above requirements, please complete the KS Tuition Contract (included in your packet or attached to your email) and mail to the following address by June 1st: Kamehameha Schools Maui, 260 ‘A’apueo Parkway Pukalani, Hawai’i 96768, Attn: Fiscal.

If you have any questions on this matter or would like to select an alternate payment method (see pages following), please contact Verna Takakura, Administrative Coordinator at 573-7452 or vetakaku@ksbe.edu.

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Electronic Security and Electronic Fund Transfers

Q: Is the electronic enrollment process secure?

A: Yes, systems are in place to provide safeguards to protect your security. No information will be shared with unauthorized third parties other than FACTS.

Q: What is an electronic funds transfer?

A: Electronic funds transfer or EFT is a computer based system used to perform financial transactions electronically. Please check with your financial institution to ensure that it allows EFT.
Q: Does this mean that the School or FACTS has direct access to my account?

A: No one other than you and your financial institution has access to your account.

**FACTS Management**

Q: Why does Kamehameha Schools use FACTS Management?

A: FACTS specializes in the billing and collection of tuition and serves more than 3,000 schools including over 60 schools in Hawai‘i. They are more efficient and cost effective in this specialized area and can reduce expenses for both the School and parents.

Q: What are the fees charged by FACTS?

A: This year, all enrollment fees will be covered by Kamehameha Schools. However, parents will continue to be responsible for the following:

- $30.00 for missed payment or for insufficient funds;
- 1% Late Charge Fee computed on all outstanding past due amounts;
- Optional $12 Peace of Mind (POM) benefit (refer to the “Protection Plan” tab on the FACTS Web site for more information)

Q: When are payments due and how do I avoid the 1% late fee?

A: Unless otherwise requested, all students will be automatically enrolled with FACTS to receive monthly invoices over an eight month payment plan. Accordingly, payments will be due as follows:

- **Monthly** - Eight payments
  - 1st monthly payment due no later than 6:00p.m. Hawaii Time, August 31, 2012 with last payment due no later than 6:00p.m. Hawaii Time, March 29, 2013.

For those families electing alternate payment plans, payments will be due as follows:

- **Annual** - One payment
  - Due no later than 6:00p.m. Hawaii Time, August 31, 2012
- **Semi-Annual** - Two payments
  - 1st payment due no later than 6:00p.m. Hawaii Time, August 31, 2012
  - 2nd payment due no later than 6:00p.m. Hawaii Time, January 31, 2013

All payments must be received no later than the last business day of the month to avoid the late fee. Payments received after 6:00p.m. Hawaii Time, the last business day of the month will be billed the 1% late fee. The 1% late fee will be computed on the outstanding balance on your account.

Q: What payment plans are available?

A: All returning students will automatically be enrolled with FACTS to receive monthly invoices over an eight month payment plan. The $100 non-refundable deposit will be billed directly by FACTS in April 2012. Annual (single payment) and semi-annual (two equal payments) payment plans are also available. Contact Verna Takakura at vetakaku@ksbe.edu no later than June 1st.
Q: What are my payment options for tuition and fees?

A: For the SY 12-13, invoice statements will automatically be mailed to the student’s home address on file unless an alternate method of payment is selected by June 1st. Parents should send their check or money order directly to FACTS with the remittance stub attached to the statement. Parents can also pay their bills electronically at www.factspayment.com

Parents who do not wish to receive invoice statements have the option to select an alternate method of payment via automatic bank payment (ACH) or credit card by completing a FACTS Tuition Payment Agreement by June 1st. All payments must be received before the last business day of the month in order to avoid the 1% late fee.

ACH is an automatic debit to your checking or savings account regularly scheduled for either the 5th or 20th of each month. While this method is convenient, parents selecting this option must ensure that sufficient funds are available in order to avoid the $30 fee for missed payments. Please check with your financial institution to ensure that it allows ACH. Do not elect ACH if you expect to receive Financial Aid.

Parents may pay by credit card (MasterCard, Amex or Discover only) but will incur an additional 2.50% convenience fee. VISA is not accepted.

Q: What about other school billings?

A: FACTS will bill all other charges such as lost student ID cards, library fines, lost books and boarder airfare using invoice statements. These charges are due upon receipt.

Q: What are the tuition payments for annual, semi-annual and monthly plans?

A: FACTS will automatically calculate the amount of your payment on-line, based on the payment plan selected. You can use the following chart to determine the balance due, number of payments, and payment amount less the mandatory $100 enrollment deposit.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Annual</th>
<th>Semi-Annual</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maui &amp; Hawai‘i K-5</td>
<td>$3,020.00</td>
<td>$1,510.00</td>
<td>$377.50</td>
</tr>
<tr>
<td>Maui &amp; Hawai‘i Gr. 6</td>
<td>$3,125.00</td>
<td>$1,562.50</td>
<td>$390.63</td>
</tr>
<tr>
<td>7 – 12 Day</td>
<td>$3,831.00</td>
<td>$1,915.50</td>
<td>$478.88</td>
</tr>
</tbody>
</table>

NOTE: If applicable bus fees will be added/due as follows: Annual 9/28/12, Semi-Annual 9/28/12 and 1/31/13, and Monthly 9/28/12 – 3/29/13 (divided into 7 monthly payments).

FACTS & Financial Aid

Q: I’ve applied for Financial Aid. How will this work?

A: If you applied for Financial Aid and meet the April 30, 2012 early notification deadline date, your application is being processed and reviewed for award eligibility by July 31. Once the award amount is determined, Financial Aid will send this information to FACTS to reduce your outstanding balance. FACTS will recalculate your new payment amount.
Q: I’ve applied for Financial Aid but I don’t know how much financial aid I will get and how much I might have to pay. What payment plan should I choose?

A: Your payment plan and payment frequency should be selected on the basis that no award will be received. Awards from Financial Aid will be credited to your account, and FACTS will recalculate the new payment amount. This means all applications for Financial Aid must be completed and submitted by April 30, 2012 in order for an award to post to your balance before the 1st billing cycle in August.

Q: Do I need to notify FACTS that I applied for Financial Aid?

A: No, contacting FACTS is not necessary since KS sends financial aid award information to them on scheduled basis. If your FACTS account does not show your award it may be due to the following:

- Application is incomplete and pending additional information,
- Completed application was received after 4/30/12

We advise you to call the KS Financial Aid office (808-534-8080) to find out the status on your financial aid application. Note that you are responsible for payments even if a financial aid application has been submitted. In the event an award is granted, any excess payments made by you will be refunded by KS.

Q: I received a Financial Aid award notification. How do I know what my balance is and how much are my payment amounts?

A: FACTS allows you to review your account activity and balance on-line. Your recalculated payment amount will also be reflected on your account. Simply go to www.factsmgt.com and log on to My FACTS Web site using your access code to get new payment information. If you wish to speak directly with a FACTS customer service representative, call toll free 1-800-624-7092. Please allow 2-3 weeks for payment recalculations information.

General FACTS & Enrollment Information

Q: When is the $100 reservation deposit due?

A: FACTS will include the $100 non-refundable deposit in the April 2012 invoice for currently enrolled students. Payment should be received by FACTS no later than April 30, 2012 to avoid a 1% late fee finance charge. The applicable payment deadline for new invites can be found in your child’s student orientation packet.

Keep in mind that all outstanding account balances held by you with Kamehameha Schools must be cleared by May 25, 2012 to avoid potential disenrollment of your child and/or rescission of his/her invitation.

Q: What if I cannot afford the $100 reservation deposit?

A: If there are extenuating circumstances, please contact Debbie Kato, Fiscal & Data Management Coordinator at 573-7035 or dekato@ksbe.edu prior to May 25, 2012.
1. Log into KS Connect (http://connect.ksbe.edu/) with your Email Address as your Username (Non-KS Addresses) and Password. (Email the Elementary, Middle or High School Office to setup an account if you don’t have one – email addresses are listed on the FAQ’s).

2. In the upper-right corner, switch your role to .

3. Click on “Forms” , then “Payment” .

4. Verify the student name, ID number, grade, status and tuition amount listed. Contact Verna Takakura, Administrative Coordinator at 573-7452 if there are any discrepancies. If the information is correct, review the instructions on this screen.

5. Click on the button.

6. Review the terms and conditions of the Tuition Contract. Select in the drop down menu at the bottom of the screen, and type your full name in the text box ( ). Click the button.

7. Click the button to continue. Print the next screen for your records.

This completes the electronic registration process. Note that all parents will automatically be setup on an eight month invoice plan with FACTS. This means that FACTS will send you an invoice beginning in August 2012 through March 2013. If you wish to elect an annual or semester plan, email vetakaku@ksbe.edu by June 1, 2012. If you want an ACH, or credit card plan, continue to Step 8.

8. Review the instructions for FACTS. Click on the button.

9. Review the information on the Facts eCashier Automatic Payment Program. Click on the menu bars for additional information as required. Click the button.

10. Student name, student ID number, parent name, address and phone and email address for billing party is pre-populated. Verify and update if necessary. Select Peace of Mind Option (Yes/No), set FACTS Access Code and enter Additional Authorized Party if applicable. Click the button.

11. Select a payment date (either the 5th or the 20th of each month) AND a payment frequency – monthly (8 payments), semi-annual (2 payments) or annual (full) payment. Note you must select the 5th if you elect to receive invoice statements.
12. FACTS automatically calculates your payment amount in the next screen, based on the payment frequency you selected. Use the “Reset Form” button to make changes; otherwise click the **Proceed** button.

13. Select a payment method on the next screen. 63% of our parents use the invoice option, 33% use ACH and 4% use credit card. ACH is an automatic debit to your checking or savings account regularly scheduled for either the 5th or 20th of each month. While this method is convenient, parents selecting this option must insure that sufficient funds are available in order to avoid the $30 fee for missed payments. Please check with your financial institution to insure that they allow ACH. Note there is a 2.5% convenience fee for credit cards and VISA is not accepted.

The options listed on this page are:
- **ACH** - tuition either monthly, semi-annually or annually via regularly scheduled EFT payments
- **Credit card** - tuition either monthly, semi-annually or annually via credit card
- **Invoice Option** - invoice statements mailed to your address either monthly, semi-annually or annually (Note this is the default plan for all parents)

Select one of the three payment methods and click the **Proceed** button.

14. The next screen depends on the payment method selected. Most parents will see a screen requesting Bank Information. Others will see a screen for credit cards. Fill in all fields and click the **Proceed** button.

15. Confirm all information on the Final Review Screen. This is the last opportunity to change personal information, payment plan, and account information. Review the terms and conditions click on the checkbox and click the **Submit and Activate** button.

16. The final screen provides a confirmation number. Print this screen for your records. Click on the **Exit e-Cashier** button and close the browser window.