AGREEMENT

BETWEEN THE BOARD OF EDUCATION FOR

SUMMIT HILL DISTRICT 161

WILL COUNTY, ILLINOIS

AND THE

SUMMIT HILL COUNCIL, AFT LOCAL 604

AFT-IFT, AFL-CIO

2008-2009 2009-2010 2010-2011 2011-2012 2012-2013

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2008-2013 Collective Bargaining Agreement

This Agreement is made and entered into this 27th day of August, 2008, by and between the Board of Education of District 161, Will County, hereinafter referred to as the "Board," and Summit Hill Council of the American Federation of Teachers, Local 604, AFT/IFT, AFL-CIO, hereinafter referred to as the "Union," for the purpose of setting salaries, wages, working conditions, fringe benefits, and grievance procedures of the bargaining unit defined herein.

Article I

Recognition, Scope, and Jurisdiction

1.1 <u>Recognition</u>

The Board recognizes the Union as the sole and exclusive bargaining agent for all full-time certified classroom teachers (hereinafter referred to as Teachers), except administrators and supervisors as defined in the Illinois Educational Labor Relations Act with regard to salaries, wages, working conditions, fringe benefits, and grievance procedures. Excluded are the day-to-day substitute teachers and aides employed by the district.

1.2 <u>Scope</u>

If any previously adopted policy, rule, or regulation of the Board is in conflict with a provision of the Agreement, the provisions of the Agreement shall prevail.

1.3 <u>Jurisdiction</u>

Should any article, section, or clause of this Agreement be declared illegal by a court of competent jurisdiction or conflict with the laws, ordinances, resolutions, rules, or regulations of any state or local legislative or administrative body (excepting those of the Board), said article, section, or clause, as the case may be, shall be automatically deleted from this Agreement to the extent that it violates the law, etc., but the remaining articles, sections, and clauses shall remain in full force and effect for the duration of the Agreement if not affected by the deleted article, section, or clause.

ARTICLE II

Teacher Working Conditions

2.1 Working Conditions

The normal teaching day for Teachers shall consist of a seven-hour day. If it is necessary to hold meetings or staff meetings beyond the seven-hour day, such meetings shall be held once a month on a mutually agreeable day. Agendas for such meetings shall be provided in advance. If the purpose of the meeting can be accomplished via bulletin, it shall be done by that means. The Administration will attempt to plan meetings in a fashion that will provide for the meetings to conclude, where possible, within the seven-hour day.

2.2 <u>Teacher Certification</u>

Recognizing the state's certification process, Teachers are required to choose between the District's workshops, approved outside district workshops, and college coursework. By the end of each year, Teachers shall demonstrate incremental progress on an annualized basis toward attaining certification during the prescribed period. Intervening factors beyond the Teacher's control shall be considered if the Teacher fails to satisfy this requirement. The District's workshops will be held for no longer than one and one-half (1½) hours and will be scheduled in a fashion that will take into account the varying schedules of Teachers.

2.3 <u>Curriculum Meetings</u>

When possible, the starting and ending times for curriculum meetings will be scheduled in a fashion that will take into account the varying schedules of teachers. The District will schedule on early release days when appropriate.

2.4 <u>Open House</u>

Open House shall be from 7:00 p.m. to 8:15 p.m. Teachers shall be released for the same amount of time as they are required to be in attendance at Open House. The released time for Teachers may comprise more than one day. On Open House day, the Teachers shall be released at the same time as the students are released.

2.5 <u>Planning Periods</u>

All Teachers will be granted a minimum of 175 minutes (or an equal amount of) planning time per week. All Teachers shall have a daily planning period. This applies on regular work days when other provisions cannot be made. Losing a planning time on the day of a field trip or a shortened day shall not apply.

The Board agrees that Teacher planning time is an integral part of a Teacher's instructional day. It is with that in mind that the Board and the Union shall work in a Joint Planning Time Sub-Committee to determine a special program schedule. It shall be the goal of the committee to provide equivalent planning time in all of its District's buildings. It will also be the goal of the Administration to minimize the number of routine meetings scheduled.

2.6 Assignment and Transfer

Each Teacher shall be notified of his/her tentative teaching assignment for the following school year prior to May 1 of the present school year. When changes in assignment(s) are made subsequent to the above date, any Teacher so affected shall be given prompt, written notice of the change. At no time will the Administration make such transfers or assignments without conferring with the Teacher or the Teachers involved.

Teachers may request transfers when appropriate and will be given due consideration by the Administration. If a requested transfer is refused, a written reply containing the reasons why the transfer was denied will be given to the Teacher. Teachers will be notified of vacant positions when they arise and will be given consideration depending on the best qualifications necessary for that position. District seniority shall be one of the considerations when decisions involving transfers are made.

2.7 <u>Procedures of Teacher Evaluation</u>

The Administration will meet periodically and regularly with a committee of the Union to discuss the nature of the District 161 Teacher Evaluation system and to discuss the implementation of the District 161 Teacher Evaluation system.

Confidential references made prior to a Teacher's employment in District 161 shall not be used in the evaluation of any Teacher.

Formal evaluations may be made by the designated supervisor or by the Superintendent.

The Summit Hill Teacher Evaluation Plan shall conform to the requirements of Illinois Law and shall include, but not be limited to provisions as described by Illinois law.

Teacher performance shall be evaluated on the basis of direct evaluator observation or on the basis of objective measures that can be directly and clearly related to the Teacher's effectiveness in the classroom and in the performance of his/her other professional duties.

If a difference of opinion occurs between the Teacher and the evaluating supervisor, the Teacher shall have the right to a response or rebuttal to the observation/evaluation.

The evaluator shall communicate with the Teacher as soon as possible after the visitation, but in no case will the communication take place more than five (5) school days after the visitation.

Any grievance filed relative to this article shall be limited to alleged violations of the specified procedures contained herein.

A. Non-tenured Teacher Evaluation

Each non-tenured Teacher (probationary) will be observed and the observation evaluated through the evaluator's completion of a written Observation Report at least three times per year. The completed Observation Report will be presented to the evaluated Teacher in a timely fashion. The first observation will be made prior to Christmas, and the second visit between Jan 1st and March 1st. There will be only one written, formal evaluation each year. The Teacher shall have the right to attach any explanation to the evaluation Observation Report as a part of that report, provided such attachment is presented to the evaluator in a timely fashion.

B. Tenured Teacher Evaluation

Each tenured Teacher will be observed and evaluated through the evaluator's completion of a written Observation Report a minimum of two times during a two-year period. The evaluator may elect to complete the evaluation summary during alternate years for tenured teachers.

Each evaluation observation shall be followed by a post-evaluation conference between the qualified evaluator and Teacher being evaluated. The Teacher shall have the right to attach any explanation to the evaluation Observation Report as a part of that report, provided such attachment is presented to the evaluator in a timely fashion.

The completed Observation Report will be presented to the evaluated Teacher in a timely fashion. The building Principal may visit any Teacher at any time for any reason. An evaluation, with appropriate written comments, may be made by an evaluator at any time providing that such formal written evaluation of classroom teacher performance was proceeded by at least one (a minimum of one) classroom observation of at least twenty (20) minutes.

C. Remediation

Should any tenured Teacher's performance, at any time, warrant consideration of termination, the procedure of dismissal of tenured teachers in the State of Illinois will be followed, Illinois School Code, Section 24-12 and Section 24-11, paragraph 5. This includes remediation, notice of dismissal, etc.

Remediation will include a remediation plan and procedure developed and implemented in accordance with Chapter 122, Section 24A-5 of the Illinois School Code.

The Union shall supply a roster of five (5) qualified Teachers from whom the consulting Teacher is to be selected.

The consulting Teacher shall provide advice to the Teacher rated "Unsatisfactory" on how to improve teaching skills and to complete, successfully, the remediation plan. The consulting Teacher shall participate in developing the remediation plan.

The evaluator shall communicate with the Teacher as soon as possible after the visitation.

Any Teacher shall have the right to file a written reply with any formal evaluation. This document shall be attached to every copy of the evaluation form.

Any grievance filed relative to this article shall be limited to alleged violations of the specified procedures contained herein.

2.8 <u>Academic Freedom</u>

Teachers shall have academic freedom in the District. Academic freedom shall mean that the Teachers are free to present instructional materials which are pertinent to the subject and level taught, within the outlines of appropriate course content and within the planned instructional program, as determined by normal administrative procedures, and shall present all facts of controversial issues in a scholarly and objective manner.

Teachers shall be entitled to freedom of discussion within the classroom on all matters which are relevant to the subject matter under study and within their area of professional competence. Notification will be made to the Administration whenever a Teacher intends to inject into course coverage units instructional materials which might reasonably be anticipated to be controversial.

2.9 <u>Recess and Bus Duty</u>

Recess duty and bus duty shall be assigned to the aides employed by District 161. Teachers may be called upon to perform these duties in cases of emergency, and Teachers with more plan time shall be called upon first. Should the district₇ because of financial exigency, not employ teacher aides in the future, this provision will be renegotiated at the time that the decision is made.

2.10 <u>School Calendar</u>

Although the school calendar must provide for 185 days, sufficient holidays will be given, unless required for emergency closing, to insure that a total number of 180 work days will not be exceeded.

A Union committee shall meet with the Superintendent and/or his/her designee to discuss the school calendar and make recommendations to the Superintendent regarding the calendar.

Two hours or more will be given at the final District Institute Day for teachers to work on record-keeping duties.

2.11 <u>New Teacher Program</u>

New Teachers shall be required to attend monthly new Teacher meetings for a period of two (2) years in order to fulfill local criteria and/or ISBE certification requirements. New Teachers will not be paid for these requirements.

2.12 <u>Professional Dress</u>

In the interest of establishing a professional image for the Teachers of Summit Hill School District #161 and ensuring an environment conducive to learning and

promoting a working environment that is free from unnecessary disruption, the following guidelines shall apply to the manner of dress for all District personnel:

- 1. Employees are prohibited from wearing rubber shoe thongs (flip-flops).
- 2. Clothing should be neat and clean with no frayed pants/slacks and no holes.
- 3. Clothing and jewelry shall be free of writing, pictures, or any other insignia which are crude, vulgar, obscene, profane, sexually suggestive, or advocates prejudice against any group/individual or advocates the use of drugs or alcohol.
- 4. Clothing shall fit appropriately and conceal undergarments at all times. Fishnet fabrics, halter tops, off-the-shoulder tops, bare midriffs, and skirts or shorts shorter than mid-thigh are prohibited.
- 5. Hats and caps shall not be worn indoors.
- 6. Appropriate tops should cover cleavage and the waist-band area.

Article III

Employee and Union Rights

3.1 <u>Non-Discrimination</u>

The Board and the Union shall continue their polices of equal employment.

The Board shall professionally and ethically administer the contract with fairness and uniformity.

3.2 <u>Personnel Files</u>

Only one official file shall be kept for each Teacher in the District. Such file shall be in the Administrative Center and, except for confidential references, shall be available to the Teacher. The school-building personnel file shall also be made available to the Teacher if requested. Each Teacher shall have access to his/her file and shall have the right to insert materials relevant to his/her service in the district or his/her qualifications in general.

Teachers shall have the right to a photocopy of any non-confidential material in his/her files at the District's expense.

The Teacher shall have the right to attach dissenting material to any nonconfidential item in his/her file.

No confidential reference in the Teacher's official or building file shall be copied or made known to anyone other than appropriate School District officials or through court subpoena either during or after his/her service in the District.

Each Teacher shall be notified, in writing, when new materials will be inserted in his/her file.

3.3 <u>Use of School Facilities</u>

Upon notice within a reasonable length of time, provided it does not interfere with the educational program, the Union shall have the right to use a meeting place in a school building, provided that when special custodial services are required, the Board may make a reasonable charge therefore.

The Union shall have the opportunity to use school equipment for Union business after the conclusion of instruction time, when such equipment is not otherwise in use provided such use is approved by the appropriate Principal as per current practice.

3.4 <u>School Financial Information</u>

The School Board agrees to furnish or make available to the Union for reproduction, in response to reasonable requests, all available public information already compiled concerning the financial resources of the District, such as annual financial reports and audits, annual budgets, agenda, and minutes of all Board Meetings and Treasurer's Reports. Nothing herein shall require the Board's administrative staff to research and assemble information.

The Union will furnish or make available for reproduction copies of any pertinent information in connection with the administration or implementation of this Agreement as reasonably requested by the Board or its representatives.

3.5 Mail Boxes and Bulletin Boards

The Union shall have the right to the reasonable use of faculty mailboxes and the faculty bulletin board for the purpose of communications, provided that the communications is identified as to source.

3.6 <u>Contract Implementation</u>

The Union and Administration recognize the importance of communication in maintaining good relationships. The Superintendent shall meet at least once a month, or as needed, with representatives of the Union to discuss matters of educational policy and development as well as matters relating to the implementation of this Agreement. Monthly meetings shall be held at mutually convenient times.

3.7 <u>Standardized Test Administration</u>

The Board and Administration have shown concern with keeping the burden of scoring criterion referenced tests and standardized tests from Teachers. The Board and Administration will continue to work toward alleviating that burden from falling on Teachers.

3.8 <u>Complaints Against Teachers</u>

A complaint against a Teacher must be presented to the Teacher. The Teacher has the right to defend him/herself against any accusations or complaints. The Teacher may request Union representation.

3.9 <u>Class Size</u>

The Administration will meet with a committee of the Union to discuss class size. This joint committee will investigate, with the purpose of making recommendations to the Board, the issues of class size.

3.10 Leaving the Building

Teachers are permitted to leave their building during their lunch periods upon notifying the Principal or his/her designee. Teachers shall be permitted to leave the building during their planning period by stating the reason for leaving and receiving approval by the Principal or his/her designee.

3.11 Supply Ordering

The Board shall annually establish the amount of money to be allocated to Teachers for the ordering of classroom supplies. The Teachers shall order the classroom supplies through a catalogue or catalogues designated by the Board. In the event a Teacher wishes to purchase items that are not listed in the catalogue(s) or wishes to purchase from an alternative source, the Teacher may seek approval from his/her Principal for a purchase order to do so.

3.12 **Posting of Vacancies**

If a vacancy occurs in a teaching or administrative position, the vacancy shall be posted by the Administration on the District website and in all schools; in addition, a copy of the notice will be sent to the Union President(s). However, if the vacancy occurs during the summer vacation period, it will be posted on the District website and at the District office, plus a copy will be sent to the Union President(s).

3.13 Fair Share

All full-time employees covered by the Agreement who are not members of the Union shall, commencing thirty (30) days after their employment, pay a fair share to the Union equivalent to the amount of dues uniformly required of members of the Union, including local, state, and national dues.

Such proportionate share payments shall be deducted by the Board from the earnings of the non-member employees and paid to the Union. The Union shall submit to the Board an affidavit which specified the amount which constitutes said proportionate share for full-time and part-time employees which amount shall not exceed the dues uniformly required of members of the Union.

The Union shall indemnify and hold harmless the Board, its members, officers, agents, and employees from and against any and all claims, demands, actions, complaints, suits, or other forms of liability including, but not limited to damages, attorney's fees, and costs that shall arise out of or by reason of actions taken by the Board for the purpose of complying with the above provisions of this article, or in reliance on any list, notice, certification, affidavit, or assignment furnished under any such provisions.

Exempt from this provision shall be those employees covered by this Agreement and who are not members of the Union on May 1, 2003. At the time such employees join the Union, they shall be subject to the provisions of the Fair Share provision.

3.14 Union Right to Address Faculty

The Union shall be allotted time during the New Teacher Institute for orientation of new staff. With the Superintendent's approval, the Union shall have the right to insert information in the "opening of school" packets that each teacher receives.

Article IV

Leaves

4.1 <u>Extraordinary Leaves</u>

Teachers may request leaves, and if the Board approves, the terms of such leave will be arranged on an individual basis.

4.2 <u>Personal Leave</u>

Each Teacher shall be entitled to two (2) personal leave days annually for those pressing personal business or legal matters which may not be attended to during a time other than working hours. The Teacher will fill out the application for personal leave form and check the appropriate reason(s). The personal leave application form will be limited to the following reasons for the Teacher to check: (a) attorney appointments, (b) tax audits, (c) court hearing, (d) closing a home mortgage, (e) weddings, (f) graduations, (g) funeral other than for family, which are covered under sick leave, (h) an emergency that affects the financial welfare of applicant Teacher or immediate family, (i) personal business that may not be attended to during a time other than working hours: furniture delivery, furnace breakdown, car break down, etc.

Such leave will not be granted during the first or the last week of school, on a day before or day after a vacation period or holiday, or on days of mandated state testing except in cases of emergency or with the approval of the Superintendent. In cases of emergency, written application must be made after the Teacher's return to duty. Two (2) days of personal leave per year not used in the year of service for which it is granted shall be added to the sick leave accumulated days.

4.3 <u>Sick Leave</u>

- A. Full-time Teachers may have sick leave of not less than fifteen (15) days at full pay during each school year. Sick leave shall accumulate without limitation.
- B. Sick leave shall be interpreted to mean personal illness, quarantine at home, or serious illness or death in the immediate family or household. Immediate family shall be defined as parents, spouse, brothers, sisters, children, grandparents, grandchildren, parents-in-law, sisters-in-law, brothers-in-law, uncles, aunts, and legal guardians. All equal employment requirements will be followed.
- C. Absence due to injury incurred in the course of a Teacher's employment which is compensable under the provisions of the Illinois Workmen's Compensation Act shall not be charged against sick leave, and said Teacher will not lose regular pay, but there will be deducted there from any amount received by the Teacher in the form of Workmen's Compensation, whether in the form of temporary or permanent disability. Such payment will not extend beyond the school year during which the job-connected injury was incurred.

4.4 <u>Child-Care Leave/Family and Medical Leave</u>

The Board shall provide, upon the request of any tenured Teacher, a child-care leave not to exceed the remainder of the school year during which the child is born or adopted. The Board shall entertain a request for an additional year. The Teacher on such leave shall not advance on the salary schedule, nor shall there be any accrual of benefits. Such leave shall be without pay, but the recipient may elect to continue membership in the District's hospital and medical insurance, life insurance, and dental plans at his/her own expense.

The terms and conditions of a child-care leave not only will include the beginning and termination dates thereof, but also shall specify the date by which the Teacher is to notify the Board of his/her intention to be granted a teaching position for which he/she is qualified, provided that the position is not involved in any reduction-in-force program by the Board. Upon return, the Teacher will be placed on the salary schedule at a step not lower than the one held at the time of the commencement of such leave.

Teachers are informed of their rights under the Family Medical Leave Act. A link to the statute and accompanying regulations will be provided on the District Website. A hard copy of the statute and accompanying regulations shall be available in each building.

4.5 <u>Jury Duty Leave</u>

In the event any employee is subpoenaed for jury duty, the employee will be allowed to serve with pay. However, jury duty pay, minus the Teacher's expenses, will be surrendered to the District as soon as it is received.

4.6 <u>Release Time for Officers</u>

No more than three union officers and/or building representatives may utilize an aggregate of two personal leave days each annually to attend AFT recommended meetings, workshops, and/or training sessions.

Article V

Fringe Benefits

5.1 <u>Duty-Free Lunch</u>

All full-time Teachers shall be entitled to and be allowed duty-free lunch period equal to the regular school lunch period but not less than thirty (30) minutes in each school day.

5.2 <u>Mileage Allowance</u>

An allowance at the rate established by the IRS on July 1 of every contract year per mile shall be paid to Teachers who are required by the Administration to use their cars on official school business. Periodic adjustments will be considered by the Board of Education.

5.3 <u>Reimbursement for Professional Activities</u>

All requests involving leave to attend workshops, conferences, and professional meetings must be submitted to the Superintendent in writing for his/her recommendations to the Board. In all cases, the Board must approve any such requests for professional leave if approving those requests it feels will benefit the School District. The Board will approve the estimated costs of such leave and will reimburse the Teacher for actual expenses based upon receipts and vouchers submitted to it by the Teacher.

5.4 Insurance

A. Health Insurance

For the first year of this contract, the Board shall pay the entire cost of employee group health insurance for each full-time tenured Teacher. The deductible for this plan will be \$250. Out of pocket maximum shall be \$1,000 (PPO) / \$2,000 (Non-PPO). The benefit percentage shall be 90 percent (PPO) / 70 percent (Non-PPO). The Drug Card co-payments shall be \$7 (Generic) / \$12 (Preferred Brand) / \$20 (Non-Preferred) / \$25 (Injectables other than Insulin) / Mail Order (2 co-pays).

For each additional year, the Board will pay up to a 20 percent increase in the cost of employee health insurance premiums. A committee comprised of the Union and Administration shall study cost containment options for the plan. The committee will provide information to the Union and Board. If agreement cannot be reached by the Union and the Board on cost containment options that reduce the premium increase to 20 percent or less, the increase in premiums will be paid by the employees.

Individual Teachers shall have the option of securing family coverage for Health Insurance at the Teacher's expense. However, annually, the Board will establish a pool of \$42,000 for family health insurance for those currently enrolled in family health insurance and for tenured Teachers who select family health insurance. Each participating Teacher shall be entitled to no more than \$2,000 for health insurance premiums only.

The Union agrees that all Teachers hired after September 1, 2006, shall pay 10 percent of the annual premium for single health insurance in the first year of employment, 8 percent of the annual premium for single health insurance in the second year of employment, 6 percent of the annual premium for the single health insurance in the third year of employment, and 4 percent of the annual premium for single health insurance in the fourth year of employment.

B. Dental Insurance

The Board shall pay the entire cost of employee dental insurance for each Teacher annually. Individual Teachers shall have the option of securing family coverage for dental insurance at the Teacher's expense.

C. Life Insurance

The Board shall provide a group life and accidental death dismemberment insurance policy in the amount of \$50,000 per insured for all members of the bargaining unit while they are employed by the Board. Employees electing to retire under the provisions of the law of the State of Illinois may elect to continue with the District's group life and accidental death dismemberment insurance policy with the premiums paid by the employee.

5.5 <u>Extramural & Other Duties</u>

When possible, extramural positions will be filled on a voluntary basis. District seniority and qualifications shall be one of the primary considerations when assignments are made. A Teacher who has been doing an extramural or other duty and who has performed satisfactorily in that activity will continue to do that duty if he/she so wishes.

In those cases where there are insufficient volunteers to fill an extramural position, the District will assign the duties to those who have the least seniority in the District on a rotating basis. The determination of the qualifications shall be made by the Administration and shall not be grievable.

Notification of tentative extramural positions for the next school year will be made prior to the end of the current school year.

The Board agrees to increase the rate of compensate for all extramural positions by 3.25 percent for each year of this Agreement. The exact amounts for each stipend are listed in Appendix B. Payment of stipends will be issued in full at winter break for those activities beginning and ending before winter break. Payment for stipends will be paid in full at the end of the school year for those activities beginning and ending after winter break. For activities that span both semesters, one-half will be paid at winter break and the other at the end of the school year. Coaches will be appointed from, among others, those Teachers assigned to teach physical education full-time, and provided that such physical education Teachers shall teach a full load of classes, and provided that any Teacher who is assigned two sports from the extramural coaching category below will be paid an additional \$250 annually for such duty and provided that any Teacher who is assigned three sports from the extramural coaching category below will be paid an additional \$500 for such duty.

The Board reserves the right not to fill all extramural positions listed in the collective bargaining agreement. Except for extramural activities involving academic support, extramural activities should have at least ten (10) participants enrolled before the club receives final approval.

Either the Administration or a Teacher may initiate a proposal for a new extramural activity or additional duty. The Board retains the right for final approval for any additional activities or duties. At the time the duties or activities are approved, the Board and the Union shall negotiate the rate of pay.

Extramural Coaching

For continuing sponsors, the Board agrees to compensate other duties in the exact amounts listed in Appendix B.

5.6 <u>Tuition Reimbursement</u>

Teachers wishing tuition reimbursement shall make application to the Superintendent for pre-approval to enroll in a graduate-level course. In those instances when the applying Teacher has not earned a Master's Degree, evidence of acceptance into a Master's Degree program at an accredited institution must be provided at the time of the application for tuition reimbursement. Within thirty (30) days of completion of the pre-approved course(s), the Teacher must provide the Superintendent with official proof that establishes the completion of the pre-approved course (s), the Teachers meeting the requirements specified in this section will be reimbursed the costs of tuition not to exceed \$125 per semester hour and not to exceed nine (9) semester hours for each period of May 1 through April 30. The amount of money available for tuition reimbursement will not exceed \$80,000 annually. There shall be no "carry over"

of funds from one period to the next. Reimbursement for interim session or summer school shall be made when the Teacher returns to teach for the fall semester.

In order to receive reimbursement for courses completed after March 1, the Teacher must return to District employment in the following school year.

5.7 <u>Retirement Options</u>

- **A.** Teachers who wish to retire under the Teachers' Retirement System's Early Retirement Option and do not qualify for the District's Retirement Benefit Plan described below in the Plan for Non-ERO Teachers must notify the Superintendent in writing. The notification must be in the Superintendent's office by November 1 of the school year prior to the intended retirement date. The submitted notice must indicate an irrevocable intent to retire approved by the Board.
- **B.** The Board shall allow a maximum of early retirements equal to 10 percent of the Teachers who are eligible and who apply, rounded to the nearest whole number, by seniority. In any given year, the Board in its sole and non-grievable discretion may permit additional retirees under ERO. However, the decision to allow additional ERO retirees shall not be deemed to create a past practice, pattern, or precedent.
- **C.** Teachers who are considering retirement under the Early Retirement Option are expected to contact the Teachers' Retirement System to review any penalty payments they might owe.

Plan for Non-ERO Teachers

No more than a total of six (6) employees per school year, selected by seniority, and who have a minimum of fifteen (15) years of full-time teaching service in District 161 may access a single benefit listed under Plan for non-ERO Teachers. If fewer than six (6) employees access the benefit during the November 1, 2008, nomination period, the remaining unused eligible positions will carry over to the November 1, 2009, nomination period. Each year during the length of this Agreement, the remaining unused eligible positions will carry over to the following year. To access the payment, written notice of irrevocable retirement must be received by the Board no later than November 1 of the year prior to the final year of service. Retirement under this Section will only occur at the end of a school year. Once given and accepted by the Board, a Teacher's notification of intent to retire may not be rescinded.

Teachers retiring with no ERO penalty may choose either (one only):

A. The Board will pay TRS the employee's 2.2 percent payment or

- **B.** If the Teacher gives an irrevocable notice of retirement by November 1 in the 5th year before retirement, the Teacher will receive a 6 percent increase in each of the five (5) years prior to retirement. The 6 percent increase will be based on the previous year's placement on the salary schedule. , If the Teacher gives an irrevocable notice of retirement by November 1 in the 4th year before retirement, the Teacher will receive a 6 percent increase in each of the last four (4) years prior to retirement. The 6 percent increase will be based on the previous year's placement on the salary schedule. If the Teacher gives an irrevocable notice of retirement by November 1 in the 3rd year before retirement, the Teacher will receive a 6 percent increase in each of the last three (3) years prior to retirement. The 6 percent increase will be based on the previous year's placement on the salary schedule. If the Teacher gives an irrevocable notice of retirement by November 1 in the 2nd year before retirement, the Teacher will receive a 6 percent increase in each of the last two (2) years prior to retirement. The 6 percent increase will be based on the previous year's placement on the salary schedule. If the Teacher gives an irrevocable notice of retirement by November 1 in the last year before retirement, the Teacher will receive a 6 percent increase in the last year prior to retirement. The 6 percent increase will be based on the previous year's placement on the salary schedule. In the event the pay raises pursuant to this section shall result in the Board being required to pay an additional payment or penalty to the TRS, the pay increases shall be limited to the amount that is TRS creditable without additional payments by the Board.
- **C.** Those Teachers who provide five (5) years notice prior to retirement pursuant to subsection B. shall receive a lump sum payment of \$12,500 no later than sixty (60) days after the end of the fiscal year of the year of retirement. Those Teachers who provide four (4) years notice shall receive \$10,000; those Teachers who provide three (3) years notice shall receive \$7,500; those Teachers who provide two (2) years notice shall receive \$5,000; and those Teachers who provide one (1) year notice shall receive \$2,500. The Teacher shall be responsible for all taxes and other payments that may be required by law.
- **D.** Employees electing to retire under the provisions of the law of the State of Illinois may continue in the dental and/or life insurance programs of the School District with the premiums paid by the employee for up to ten (10) years or when the employee reaches age 65.

Article VI

Salary

The Union accepts an increase of 6 percent (\$622,767) over the labor cost of 2007-08 (\$11,002,222) to be distributed on the salary schedule for 2008-09 in a manner agreed to by the Union and the Board; 6 percent (\$630,133) over the labor cost of 2008-09 (\$11,662,356) to be distributed on the salary schedule for 2009-10 in a manner agreed to by the Union and the Board; 5 percent (\$583,118) over the labor cost of 2009-10 (\$12,245,473) to be distributed on the salary schedule for 2010-11 in a manner agreed to by the Union and the Board; 5 percent (\$612,273) over the labor cost of 2010-11 (\$12,857,747) to be distributed on the salary schedule for 2011-12 in a manner agreed to by the Union and the Board; and 5 percent (\$642,887) over the labor cost of 2011-12 (\$13,500,634) to be distributed on the salary schedule for 2012-13 in a manner agreed to by the Union and the Board. For specific figures, the salary schedules are listed in Appendix A.

6.1 <u>Pay Periods</u>

Teachers shall be paid bi-weekly throughout the school terms. The first pay period shall be on the Friday of the first or second week of Teacher attendance. The last paycheck in June which reflects the remainder of monies, if any, owed to the Teacher by the school district shall be paid the last day of school or, in the event that insufficient funds available, as soon as sufficient State or local revenues for June are received.

When a regular payday falls on a holiday or when school is not in session, payday for all Teachers will be held on the last day of school in session prior to the beginning of the holiday period.

6.2 <u>Deductions</u>

The District will make payroll deductions for the Will County Schools Credit Union upon written request of the employees. Such request shall be made at the beginning of each year.

6.3 Advancement on the Salary Schedule

Teachers who earn credit in graduate courses may advance horizontally on the salary schedule provided the following requirements have been met:

- **A.** The Teacher shall present a request for course pre-approval to the Superintendent in advance of taking the course;
- **B.** The Superintendent may accept or reject a course for any or all of the following reasons:
- **1.** Its pertinence to the area of education;

- **2.** Its relevance to subject(s) taught;
- **3.** Teachers may apply to the Superintendent for approval of training for an administrative degree. The Superintendent's decision is final and at his/her sole discretion.

The decision of the Superintendent to accept or deny the course for horizontal advancement on the salary schedule is final and not subject to the grievance procedure.

- **C.** When a request for a course subject approval is submitted to the Superintendent, said request shall be granted or rejected within ten (10) days of its submission. If the request is rejected, the Superintendent shall notify the employee in writing of the reasons for the rejections.
- **D.** Once advance approval for the course is given and the course is completed, the following conditions must be met prior to the employee receiving the appropriate salary schedule placement:
- 1. All hours must be earned at an accredited institution of higher learning;
- 2. Satisfactory completion of a course with a grade of "B" or higher must be demonstrated by an official transcript submitted to the Superintendent by October 15 of the school year for which salary-schedule placement is requested.
- **E.** Teachers shall be advanced at the appropriate earned step on the salary schedule only at the beginning of the academic year, except in the case of a Teacher earning a Master's degree in which case a salary-schedule lane change from the BA or BA+15 to the MA lane will also be recognized at the beginning of District 161 second academic semester. For the mid-year lane change, an official transcript must be submitted to the Superintendent by February 15.

Article VII

Grievance

7.1 <u>Definition</u>

A grievance shall mean a written complaint that there has been a violation, misinterpretation, or misapplication of any of the provisions of this Agreement.

7.2 <u>Presentation of Grievance</u>

Individual employees may present a grievance, and they may be accompanied by a Union representative if they so desire. A union representative shall have the opportunity to be present and to represent the grievant, if the grievant so desires, at any stage of the grievance procedure, and any settlement reached must not be inconsistent with the provisions of this Agreement.

7.3 <u>General Provisions</u>

- **A.** Only one subject matter shall be covered in any one grievance. The grievance shall be in writing and shall contain a statement of the grievance and the issues involved, the relief sought, and the date the incident or violation took place.
- **B.** The grievance shall be presented to the immediate supervisor in duplicate and signed and dated by the grievant.
- **C.** By agreement of the grievant and the administration, the grievance may be filed with the Superintendent or the Board instead of with the immediate supervisor in any appropriate case.
- **D.** A Teacher who participates in the grievance procedure shall not be subjected to disciplinary action or reprisal because of such participation.
- **E.** Failure at any step of this procedure to communicate the decision of a grievance within the specified time limits shall permit the lodging of any appeal at the next step of the procedure within the time limits allotted had a decision been given. The filing of a grievance or appeal from any step of this grievance procedure shall be accomplished within the time limits specified. The time limits shall be extended only by mutual agreement.
- **F.** Proceedings will be conducted at times and places which will afford a fair and reasonable opportunity for all persons entitled to be present to attend. If it becomes necessary, in the opinion of the Administration or the Board, for a grievant and/or his/her representative to be involved in proceedings during school hours, they shall be excused without loss of pay for that purpose.
- **G.** Failure of the Administration or the Board to give copies of decisions on grievances to the Union shall not nullify nor otherwise affect such decisions.

7.4 **Procedure for Adjustment of Grievances**

Informal Conference

- **A.** A grievance shall first be discussed with the Principal with the object of resolving the matter informally.
- **B.** In the event the matter is resolved informally and a Union representative was not present at the adjustment of the grievance, the grievant shall inform the President(s) of the Union or his/her designee of the adjustment.

Formal Procedure <u>Step 1, Principal Level</u>

In the event the matter is not resolved informally, the grievance, stated in writing, may be submitted by the Teacher or his/her representative, if any, to the appropriate Administrator within thirty (30) days after the occurrence of the act or condition which is the basis for the grievance.

- a) The Administrator shall meet and confer on the grievance within five (5) working days after the filing thereof, with a view to arriving at a mutually satisfactory adjustment. Participants in this conference and throughout the procedure shall be those guaranteed in the general provisions.
- b) Within five (5) working days after hearing the grievance, the Administrator shall state his/her decision in writing, together with supporting reasons, and shall furnish one (1) copy to the grievant Teacher and one (1) copy to the Union President.

Step 2, Superintendent Level

Within ten (10) working days after receiving the decision of the Principal, an appeal from the decisions may be made to the Superintendent. The appeal shall be in writing and shall set forth specifically the act or conditions and the grounds on which the grievance is based and shall be accompanied by a copy of the grievance and the decision at Step 1. Neither party to the grievance will be permitted to assert grounds not previously asserted before the Superintendent. Each party shall be entitled to representation and witnesses. The arbitrator shall have no power to alter the terms of this Agreement, nor to make any award void or prohibited by law, statutory or decisional.

- **A.** The Superintendent shall meet and confer on the grievance within ten (10) with a view to arriving at a mutually satisfactory adjustment.
- **B.** Within five (5) working days after receiving the appeal, the Superintendent shall state his/her decision in writing, with supporting reasons, and furnish one (1) copy to the grievant and one (1) copy to the Union.

Step 3, Board Level

Within ten (10) working days after receiving the decision of the Superintendent, an appeal may be filed with the Board in writing and shall be accompanied by a copy of the original grievance, the appeal, and the decision at Steps 1 and 2.

A. No later than thirty (30) days after the receipt of the appeal, the Board shall hold a hearing on the grievance. The hearing shall be informal, but the Board shall allow the grievant and his/her representative, if any, to present the case.

B. Within thirty (30) calendar days after the hearing on the appeal, the Board shall communicate its decision, in writing, by furnishing one (1) copy of the decision to the grievant and one (1) copy to the Union.

Step 4, Arbitration

If the decision at Step 3 is not satisfactory to the grievant, there shall be available a 4^{th} and final step for the resolution of the grievance.

The grievant must submit, in writing, within thirty (30) working days after receiving the Board's decision in Step 3, a request to enter into binding arbitration. The arbitration shall be conducted by an arbitrator to be selected by the two parties within thirty (30) school days after said notice is given. If the two parties fail to reach agreement on the arbitrator within the above thirty-day period, the American Arbitration Association will immediately be requested to provide an arbitrator in accordance with the voluntary labor arbitration rules of said association. The arbitrator shall be without power or authority to make any decision which is contrary to, inconsistent with, or modifies or varies the terms of this Agreement, or which limits or interferes with the Board's duties, powers, or responsibilities under applicable law. The sole power of the arbitrator shall be to determine if the terms of this Agreement have been violated, misinterpreted, or misapplied. The decision and/or award of the arbitrator, if made in accordance with his/her jurisdiction and authority under this Agreement, will be binding upon the parties. Expenses for the arbitrator's services and expenses which are common to both parties to the arbitration shall be borne equally by the Board and the grievant.

In the event any member of the bargaining unit commences proceedings in any state or federal court or administrative agency against the Board, charging the Board with a violation of any of the rights enumerated herein or with a breach of this contract, such remedy shall be exclusive, and the said member shall be barred from invoking any other remedy which may be provided for in this Agreement.

Article VIII

Ratification, Conditions, and Duration

8.1 <u>Ratifications and Conditions</u>

This document will not be considered binding until such time as the Union has formally notified the Board in writing of official acceptance of this document by the membership and subsequent approval by formal Board action at a regular Board meeting.

8.2 **Duration**

This Agreement shall be effective on the 1st day of July, 2008, and shall remain in full force until June 30, 2013. This Agreement shall be renewed automatically from year to year thereafter, unless either party shall notify the other in writing no later than February 15 of any year that it desired to modify, change, amend, or terminate this Agreement. The Union agrees to a prohibition against all strikes for the duration of this Agreement.

In the event of such notice to modify, change, or amend this Agreement, negotiations shall begin no later than April 10 of any year or until such further dare as the parties may jointly agree in writing.

Dated this 27th day of August, 2008

In Witness whereof, the parties have executed this Agreement by their duly authorized representatives.

Summit Hill Council American Federation of Teachers, Local 604 Board of Education School District No. 161 Frankfort, Illinois

Co-President(s)

President(s)

Co-President(s)

Secretary

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Step (Basic)		BA		3A+15		MA	MA+15	MA+30	MA+45
1	\$3	37,185		38,123	9	\$39,045	\$39,945	\$40,907	\$41,907
2	\$3	87,668	\$	38,619	9	\$39,553	\$40,464	\$41,439	\$42,439
3	\$3	8,160	\$	39,125	9	640,071	\$40,997	\$41,984	\$42,984
4	\$3	8,650	\$	39,630	9	640,591	\$41,530	\$42,530	\$43,530
5				40,135	9	641,110	\$42,062	\$43,076	\$44,076
6	\$3	9,632	\$4	40,639	9	641,628	\$42,594	\$43,622	\$44,622
7	\$4	0,123	\$4	41,145		642,148	\$43,126	\$44,169	\$45,169
8		0,614		41,648		642,665	\$43,658	\$44,715	\$45,715
9		1,215		42,251		643,267	\$44,259	\$45,316	\$46,316
10	\$4	2,033	\$4	43,094	9	644,136	\$45,153	\$46,235	\$47,235
11		2,873		43,958		645,026	\$46,068	\$47,177	\$48,177
12		4,082		45,169		646,236	\$47,277	\$48,388	\$49,388
13		4,788	\$4	\$45,897		646,991	\$48,055	\$49,189	\$50,189
14	\$4	5,590	\$46,726		9	647,846	\$48,936	\$50,097	\$51,097
15	\$4	6,409	\$47,573		\$48,721		\$49,836	\$51,027	\$52,027
16	\$4	7,573	\$4	48,777	9	649,962	\$51,117	\$52,350	\$53,350
17			\$50,211		\$51,440		\$52,641	\$53,921	\$54,921
18					9	\$51,641	\$52,882	\$54,121	\$55,121
19					9	\$52,613	\$53,855	\$55,096	\$56,096
20					9	\$53,909	\$55,151	\$56,392	\$57,392
21					9	\$55,961	\$57,285	\$58,616	\$59,616
22					9	\$58,237	\$59,683	\$61,137	\$62,137
23							\$61,117	\$62,567	\$63,567
<u> </u>					_				
Step (Compute	ed)	BA	40	BA+1		MA	MA+15	MA+30	MA+45
1		\$41,04		\$42,07		\$43,096		\$45,151	\$46,255
2		\$41,57		\$42,62		\$43,657		\$45,738	\$46,842
3		\$42,1		\$43,18		\$44,229		\$46,340	\$47,444
4		\$42,66		\$43,74		\$44,802		\$46,943	\$48,047
5		\$43,20		\$44,29		\$45,375		\$47,546	\$48,649
6		\$43,74		\$44,85		\$45,947		\$48,148	\$49,252
7		\$44,28		\$45,41		\$46,521		\$48,752	\$49,856
8		\$11 8'	78	\$15.07	α	\$17 002	\$/8 188	\$10 351	\$50 459

Step (Computed)	BA	BA+15	MA	MA+15	MA+30	MA+45
1	\$41,043	\$42,079	\$43,096	\$44,090	\$45,151	\$46,255
2	\$41,576	\$42,626	\$43,657	\$44,663	\$45,738	\$46,842
3	\$42,119	\$43,184	\$44,229	\$45,250	\$46,340	\$47,444
4	\$42,660	\$43,742	\$44,802	\$45,839	\$46,943	\$48,047
5	\$43,201	\$44,299	\$45,375	\$46,426	\$47,546	\$48,649
6	\$43,744	\$44,856	\$45,947	\$47,013	\$48,148	\$49,252
7	\$44,286	\$45,414	\$46,521	\$47,601	\$48,752	\$49,856
8	\$44,828	\$45,970	\$47,092	\$48,188	\$49,354	\$50,458
9	\$45,491	\$46,634	\$47,756	\$48,851	\$50,018	\$51,121
10	\$46,394	\$47,565	\$48,716	\$49,838	\$51,032	\$52,136
11	\$47,321	\$48,519	\$49,697	\$50,847	\$52,072	\$53,176
12	\$48,656	\$49,855	\$51,033	\$52,182	\$53,408	\$54,512
13	\$49,435	\$50,659	\$51,866	\$53,041	\$54,293	\$55,397
14	\$50,320	\$51,574	\$52,810	\$54,013	\$55,294	\$56,398
15	\$51,224	\$52,509	\$53,776	\$55,007	\$56,322	\$57,425
16	\$52,509	\$53,838	\$55,146	\$56,421	\$57,782	\$58,885
17		\$55,421	\$56,777	\$58,102	\$59,516	\$60,619
18			\$56,999	\$58,369	\$59,737	\$60,840
19			\$58,072	\$59,443	\$60,812	\$61,916
20			\$59,503	\$60,873	\$62,243	\$63,347
21			\$61,767	\$63,228	\$64,697	\$65,801
22			\$64,280	\$65,876	\$67,480	\$68,583
23				\$67,459	\$69,058	\$70,162

Salary Schedule 2008-2009

Step (Basic)	BA	B	A+15	MA	MA+15	MA+30	MA+45
1	\$38,910	\$3	39,892	\$40,857	\$41,798	\$42,805	\$43,851
2	\$39,416	\$4	0,411	\$41,388	\$42,342	\$43,361	\$44,421
3	\$39,928	\$4	0,936	\$41,926	\$42,892	\$43,925	\$44,985
4	\$40,450	\$4	1,472	\$42,475	\$43,456	\$44,504	\$45,564
5	\$40,969	\$4	2,008	\$43,026	\$44,022	\$45,082	\$46,142
6	\$41,489	\$4	2,543	\$43,577	\$44,586	\$45,661	\$46,721
7	\$42,010	\$4	3,078	\$44,126	\$45,150	\$46,240	\$47,300
8	\$42,531	\$4	3,614	\$44,677	\$45,714	\$46,819	\$47,879
9	\$43,051	\$4	4,147	\$45,225	\$46,278	\$47,398	\$48,458
10	\$43,688	\$4	4,786	\$45,863	\$46,915	\$48,035	\$49,095
11	\$44,555	\$4	5,680	\$46,784	\$47,862	\$49,009	\$50,069
12	\$45,445	\$4	6,596	\$47,727	\$48,832	\$50,008	\$51,068
13	\$46,727	\$4	7,879	\$49,010	\$50,114	\$51,291	\$52,351
14	\$47,475	\$4	8,651	\$49,810	\$50,938	\$52,141	\$53,201
15	\$48,325	\$4	9,529	\$50,717	\$51,872	\$53,102	\$54,162
16	\$49,193	\$5	50,427	\$51,644	\$52,826	\$54,089	\$55,149
17		\$5	51,704	\$52,960	\$54,184	\$55,491	\$56,551
18				\$54,526	\$55,799	\$57,156	\$58,216
19				\$54,740	\$56,055	\$57,369	\$58,429
20				\$55,770	\$57,087	\$58,401	\$59,461
21				\$57,144	\$58,460	\$59,776	\$60,836
22						* • • • • •	000 400
22				\$59,318	\$60,722	\$62,133	\$63,193
22 23				\$59,318	\$60,722 \$63,264	\$62,133 \$64,805	\$65,865
				\$59,318	. ,	. ,	
	I) BA		BA+15	\$59,318 MA	. ,	. ,	
23 Step (Computed	I) BA \$42,9		BA+15 \$44,031		\$63,264 MA+15 \$46,135	\$64,805	\$65,865 MA+45 \$48,401
23 Step (Computed 1 2	/	947		MA	\$63,264 MA+15 \$ \$46,135	\$64,805 MA+30	\$65,865 MA+45 \$48,401
23 Step (Computed 1 2 3	\$42,9	947 505	\$44,031 \$44,604 \$45,183	MA \$45,096	\$63,264 MA+15 5 \$46,135 2 \$46,735	\$64,805 MA+30 \$47,246	\$65,865 MA+45 \$48,401 \$49,030
23 Step (Computed 1 2 3 4	\$42,9 \$43,5	947 505 971	\$44,031 \$44,604 \$45,183 \$45,775	MA \$45,096 \$45,682 \$46,276 \$46,882	\$63,264 MA+15 5 \$46,135 2 \$46,735 5 \$47,343 2 \$47,965	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121	\$65,865 MA+45 \$48,401 \$49,030 \$49,652
23 Step (Computed 1 2 3 4 5	\$42,9 \$43,5 \$44,0	947 505 971 546	\$44,031 \$44,604 \$45,183	MA \$45,096 \$45,682 \$46,276	\$63,264 MA+15 5 \$46,135 2 \$46,735 5 \$47,343 2 \$47,965 0 \$48,589	\$64,805 MA+30 \$47,246 \$47,860 \$48,482	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291
23 Step (Computed 1 2 3 4 5 6	\$42,9 \$43,5 \$44,0 \$44,6	947 505 971 546 219	\$44,031 \$44,604 \$45,183 \$45,775	MA \$45,096 \$45,682 \$46,276 \$46,882	\$63,264 MA+15 5 \$46,135 2 \$46,735 5 \$47,343 2 \$47,965 0 \$48,589	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930
23 Step (Computed 1 2 3 4 5 6 7	\$42,9 \$43,5 \$44,0 \$44,6 \$44,6 \$45,2	947 505 971 546 219 794	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490	\$63,264 MA+15 5 \$46,135 2 \$46,735 5 \$47,343 2 \$47,965 9 \$48,589 3 \$49,211	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760	\$65,865 MA+45
23 Step (Computed 1 2 3 4 5 6 7 8	\$42,9 \$43,5 \$44,0 \$44,0 \$44,6 \$45,2 \$45,2	947 505 971 546 219 794 869	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098	\$63,264 MA+15 \$46,135 \$46,735 \$47,343 \$47,965 \$447,965 \$48,589 \$48,589 \$49,211 \$49,834	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568
23 Step (Computed 1 2 3 4 5 6 7 8 9	\$42,9 \$43,5 \$44,0 \$44,0 \$44,6 \$45,2 \$45,2 \$45,7 \$46,3	947 505 546 219 794 569 943	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704	\$63,264 MA+15 5 \$46,135 2 \$46,735 5 \$47,343 2 \$47,965 0 \$48,589 3 \$49,211 4 \$49,834 2 \$50,457 7 \$51,079	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847
23 Step (Computed 1 2 3 4 5 6 7 8	\$42,9 \$43,5 \$44,0 \$44,0 \$44,6 \$45,2 \$45,7 \$46,3 \$46,9	947 505 546 219 794 369 943 517	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$48,704 \$49,312	\$63,264 MA+15 5 \$46,135 2 \$46,735 5 \$47,343 2 \$47,965 0 \$48,589 3 \$49,211 4 \$49,834 2 \$50,457 7 \$51,079	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11	\$42,9 \$43,5 \$44,0 \$44,0 \$44,6 \$45,2 \$45,7 \$45,7 \$46,3 \$46,9 \$46,9 \$47,5	947 605 971 946 219 794 969 943 943 943 943 943	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728	MA \$45,090 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$48,704 \$49,312 \$49,917	\$63,264 MA+15 \$46,135 \$46,735 \$447,343 \$47,965 \$47,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$447,965 \$45,135 \$45,135 \$45,135 \$45,135 \$45,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,135 \$46,735 \$46,735 \$46,735 \$46,735 \$46,735 \$46,735 \$46,735 \$46,735 \$47,965 \$47,965 \$49,211 \$49,834 \$49,834 \$45,0457 \$50,457 \$51,079 \$51,782	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12	\$42,9 \$43,5 \$44,0 \$44,6 \$45,2 \$45,7 \$46,3 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9,9 \$46,9,9,9 \$46,9,9,9 \$46,9,9,9 \$46,9,9,9,9 \$46,9,9,9,9,9 \$46,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9	947 605 71 646 219 794 669 943 617 221 78 60	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,917 \$50,622	\$63,264 MA+15 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$447,965 \$447,965 \$449,834 \$49,211 \$49,834 \$49,834 \$50,457 \$51,079 \$51,079 \$51,782 \$52,828	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13	\$42,9 \$43,5 \$44,0 \$44,6 \$45,2 \$45,7 \$46,3 \$46,9 \$46,9 \$46,9 \$46,9 \$46,9 \$46,2 \$44,6 \$44,6 \$44,6 \$44,6 \$44,6 \$44,6 \$44,0 \$44,0 \$44,0 \$44,0 \$44,0 \$44,0 \$45,2	947 605 71 646 219 794 669 943 617 221 78 60	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,917 \$50,622 \$51,638	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$449,834 \$49,834 \$49,834 \$49,834 \$50,457 \$51,079 \$51,782 \$52,828 \$52,828 \$53,898	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14	\$42,9 \$43,5 \$44,0 \$44,6 \$45,2 \$45,7 \$46,3 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9 \$46,9,9,9 \$46,9,9,9 \$46,9,9,9 \$46,9,9,9 \$46,9,9,9,9 \$46,9,9,9,9,9 \$46,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9	947 605 971 946 219 794 969 943 617 221 78 60 575	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,917 \$50,622 \$51,638 \$52,679	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$449,834 \$49,834 \$49,834 \$49,834 \$55,457 \$51,079 \$51,782 \$55,713 \$52,828 \$55,313	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094 \$55,197	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,264
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,9 \$46,9 \$47,5 \$48,2 \$48,2 \$49,1 \$50,1 \$50,1	947 605 71 646 219 794 669 943 643 643 643 643 643 643 643 655 60 675 601	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846	MA \$45,096 \$45,682 \$46,882 \$46,882 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$50,622 \$51,638 \$52,679 \$54,095	\$63,264 MA+15 \$46,135 \$46,735 \$446,735 \$47,343 \$47,965 \$47,965 \$48,589 \$449,834 \$49,834 \$49,834 \$49,834 \$550,457 \$51,079 \$51,079 \$51,782 \$55,313 \$55,313 \$56,223	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094 \$55,197 \$56,613	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,264 \$55,7783 \$58,720
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,9 \$46,9 \$47,5 \$48,2 \$48,2 \$49,1 \$50,1 \$51,5 \$52,4	947 605 971 946 994 994 969 943 617 221 78 60 675 601 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698	MA \$45,096 \$45,682 \$46,882 \$46,882 \$46,882 \$46,882 \$44,7490 \$48,704 \$49,312 \$49,312 \$49,312 \$49,312 \$50,622 \$51,638 \$52,679 \$54,095	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$447,343 \$47,343 \$47,343 \$47,365 \$47,365 \$47,365 \$47,365 \$47,365 \$47,365 \$55,313 \$55,313 \$55,223 \$57,254	\$64,805 MA+30 \$47,246 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094 \$55,197 \$56,613 \$57,550	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,264 \$55,7783 \$58,720 \$59,782
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,2 \$44,2 \$44,1 \$50,1 \$50,1 \$551,5 \$52,4 \$53,3	947 605 971 946 994 994 969 943 617 221 78 60 675 601 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698 \$54,668	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,096 \$48,704 \$49,312 \$49,917 \$50,622 \$51,638 \$52,679 \$54,095 \$54,095	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$447,965 \$449,834 \$49,211 \$49,834 \$49,834 \$50,457 \$51,079 \$51,079 \$51,782 \$55,313 \$52,828 \$55,313 \$556,223 \$57,254 \$58,307	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$55,019 \$55,197 \$56,613 \$57,550 \$58,612	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,7783 \$55,782 \$59,782 \$60,871
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,2 \$44,2 \$44,1 \$50,1 \$50,1 \$551,5 \$52,4 \$53,3	947 605 971 946 994 994 969 943 617 221 78 60 675 601 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698 \$54,668 \$55,659	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$55,622 \$51,638 \$55,679 \$54,095 \$54,0978 \$55,979	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,343 \$47,965 \$47,343 \$47,965 \$447,965 \$447,965 \$449,834 \$49,834 \$49,834 \$50,457 \$51,079 \$51,079 \$51,782 \$55,413 \$55,313 \$55,313 \$56,223 \$55,313 \$56,223 \$57,254 \$58,307 \$59,806	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094 \$55,197 \$56,613 \$57,550 \$58,612 \$59,701	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,7783 \$55,7783 \$58,720 \$59,782 \$60,871 \$62,419
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,2 \$44,2 \$44,1 \$50,1 \$50,1 \$551,5 \$52,4 \$53,3	947 605 971 946 994 994 969 943 617 221 78 60 675 901 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698 \$54,668 \$55,659	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$49,312 \$55,622 \$51,638 \$52,675 \$55,975 \$54,095 \$55,975 \$55,975	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$449,834 \$49,834 \$49,834 \$49,834 \$50,457 \$51,079 \$51,079 \$55,457 \$51,079 \$55,313 \$52,828 \$55,313 \$55,313 \$55,313 \$56,223 \$55,313 \$55,254 \$58,307 \$59,806 \$61,588	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$55,197 \$55,6613 \$55,197 \$56,613 \$57,550 \$58,612 \$59,701 \$61,249	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$55,264 \$55,264 \$55,264 \$55,7783 \$55,7783 \$55,7783 \$58,720 \$59,782 \$60,871 \$62,419 \$64,257
23 Step (Computed 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,2 \$44,2 \$44,1 \$50,1 \$50,1 \$551,5 \$52,4 \$53,3	947 605 971 946 994 994 969 943 617 221 78 60 675 901 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698 \$54,668 \$55,659	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,917 \$50,622 \$51,638 \$52,679 \$55,979 \$55,979 \$55,979 \$55,9702 \$55,9702 \$55,9702 \$58,454	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$447,965 \$449,834 \$49,834 \$49,834 \$50,457 \$51,079 \$51,782 \$55,413 \$52,828 \$55,313 \$55,313 \$56,223 \$55,313 \$56,223 \$55,366 \$55,307 \$59,806 \$61,588 \$61,588 \$56,871	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$55,197 \$55,6613 \$55,197 \$56,613 \$57,550 \$58,612 \$59,701 \$61,249 \$63,087	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,264 \$55,7783 \$55,7783 \$58,720 \$59,782 \$60,871 \$62,419 \$64,257 \$64,491
23 Step (Computed 1 2 3 4 5 6 7 6 7 8 9 10 11 12 13 14 15 16 17 18 19	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,2 \$44,2 \$44,1 \$50,1 \$50,1 \$551,5 \$52,4 \$53,3	947 605 971 946 994 994 969 943 617 221 78 60 675 901 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698 \$54,668 \$55,659	MA \$45,096 \$45,682 \$46,276 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,312 \$49,312 \$50,622 \$51,638 \$52,679 \$55,979 \$55,979 \$55,979 \$55,979 \$55,979 \$55,979 \$55,979 \$55,979	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$449,834 \$49,834 \$49,834 \$550,457 \$51,079 \$551,079 \$551,782 \$552,828 \$552,828 \$552,828 \$552,828 \$552,828 \$552,828 \$555,313 \$552,828 \$555,313 \$556,223 \$557,254 \$559,806 \$61,588 \$63,010	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094 \$55,197 \$56,613 \$57,550 \$58,612 \$59,701 \$61,249 \$63,087 \$63,321	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,291 \$50,930 \$51,568 \$52,207 \$52,847 \$53,486 \$54,189 \$55,264 \$55,264 \$55,264 \$55,264 \$55,7783 \$58,720 \$59,782 \$60,871 \$62,419 \$64,257 \$64,491 \$65,631
23 Step (Computed 1 2 3 4 5 6 7 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	\$42,9 \$43,5 \$44,0 \$44,0 \$45,2 \$45,7 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,3 \$46,2 \$44,2 \$44,1 \$50,1 \$50,1 \$551,5 \$52,4 \$53,3	947 605 971 946 994 994 969 943 617 221 78 60 675 901 939	\$44,031 \$44,604 \$45,183 \$45,775 \$46,366 \$46,957 \$47,547 \$48,139 \$48,728 \$49,432 \$50,419 \$51,430 \$52,846 \$53,698 \$54,668 \$55,659	MA \$45,096 \$45,682 \$46,882 \$46,882 \$46,882 \$46,882 \$47,490 \$48,098 \$48,704 \$49,312 \$49,312 \$49,312 \$49,312 \$50,622 \$51,638 \$55,679 \$55,079 \$55,979	\$63,264 MA+15 \$46,135 \$46,135 \$46,735 \$47,343 \$47,965 \$47,965 \$447,965 \$447,965 \$447,965 \$449,834 \$50,457 \$51,079 \$55,457 \$51,079 \$55,313 \$55,313 \$55,313 \$55,313 \$55,313 \$55,313 \$55,313 \$55,328 \$55,313 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$55,328 \$55,313 \$56,223 \$55,301 \$55,301 \$55,301 \$56,3010 \$56,4,525	\$64,805 MA+30 \$47,246 \$47,860 \$48,482 \$49,121 \$49,760 \$50,398 \$51,037 \$51,677 \$52,316 \$53,019 \$54,094 \$55,197 \$56,613 \$57,550 \$58,612 \$59,701 \$61,249 \$63,087 \$63,321 \$64,461	\$65,865 MA+45 \$48,401 \$49,030 \$49,652 \$50,291 \$50,930 \$51,568 \$52,207

Salary Schedule 2009-2010

Appendix A

26

Step (Basic)	E	BA	В	A+15	М	Α	MA+15	MA+30	MA+45
1	\$40,331		\$41,349		\$42,349		\$43,325	\$44,368	\$45,453
2	\$40,856		\$41,887		\$42,900		\$43,888	\$44,945	\$46,044
3	\$41,387		\$42,431		\$43,457		\$44,459	\$45,529	\$46,642
4	\$41,925		\$42,983		\$44,022		\$45,037	\$46,121	\$47,234
5		2,472		13,546	\$44,599		\$45,629	\$46,729	\$47,842
6		3,017		14,108		177	\$46,223	\$47,336	\$48,449
7		3,563		14,670		755	\$46,815	\$47,944	\$49,057
8		i,111		45,232		,332	\$47,407	\$48,551	\$49,664
9		1,657		15,794		,910	\$47,999	\$49,160	\$50,273
10		5,203		46,355		486	\$48,592	\$49,768	\$50,881
11		5,872		17,025		156	\$49,261	\$50,437	\$51,550
12		6,783		17,964		124	\$50,255	\$51,460	\$52,573
13		7,717		18,925		,114	\$51,273	\$52,508	\$53,621
14		,064		50,273		,461	\$52,619	\$53,856	\$54,969
15),849		51,083		,301	\$53,485	\$54,748	\$55,861
16),741		52,006		,253	\$54,466	\$55,758	\$56,871
17		,		52,949		,226	\$55,467	\$56,793	\$57,906
18				,		,608	\$56,894	\$58,266	\$59,379
19						,252	\$58,589	\$60,014	\$61,127
20						477	\$58,858	\$60,237	\$61,350
21						558	\$59,941	\$61,321	\$62,434
22					\$60,		\$61,383	\$62,764	\$63,877
23					\$000		\$63,758	\$65,239	\$66,352
							<i>\\\\\\\\\\\\\</i>	<i>(),200</i>	<i>\\</i>
Step (Compute	ed)	BA		BA+15		MA	MA+15	MA+30	MA+45
1		\$44,5	16	\$45,639	9 \$	646,743	\$47,820	\$48,972	\$50,169
2		\$45,0	94	\$46,233	3 \$	647,351	\$48,442	\$49,608	\$50,821
3		\$45,68					\$49,072	\$50,253	\$51,482
4		\$46,2	74	\$47,443	3 \$	648,590	\$49,710	\$50,906	\$52,135
5		\$46,8					\$50,363	\$51,577	\$52,805
6		\$47,48			18,685 \$49,80		\$51,018	\$52,248	\$53,476
7		\$48,08	83	\$49,305	5 \$	50,503	\$51,672	\$52,918	\$54,147
8		\$48,68	87	\$49,924	1 \$	51,139	\$52,326	\$53,589	\$54,817
9		\$49,29		\$50,546		51,778	\$52,979	\$54,261	\$55,489
10									\$56,160
11		\$49,89	93	\$51,164	1 \$	52,413	\$53,633	\$54,931	$\psi_{30}, 100$
		\$49,89 \$50,63		\$51,164 \$51,904		52,413 53,153	\$53,633 \$54,371	\$54,931 \$55,670	\$56,898
12			32		4 \$				
12 13		\$50,63	32 37	\$51,904	4 \$ D \$	53,153	\$54,371	\$55,670	\$56,898
		\$50,63 \$51,63	32 37 68	\$51,904 \$52,940	4 \$ 0 \$ 2 \$	53,153 54,220	\$54,371 \$55,469	\$55,670 \$56,799	\$56,898 \$58,027
13		\$50,63 \$51,63 \$52,60	32 37 68 54	\$51,904 \$52,940 \$54,002	4 \$ 0 \$ 2 \$ 9 \$	53,153 54,220 555,313	\$54,371 \$55,469 \$56,593	\$55,670 \$56,799 \$57,956	\$56,898 \$58,027 \$59,185 \$60,672
13 14		\$50,63 \$51,63 \$52,60 \$54,15	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489	4 \$ 0 \$ 2 \$ 9 \$ 3 \$	53,153 54,220 555,313 556,800	\$54,371 \$55,469 \$56,593 \$58,079	\$55,670 \$56,799 \$57,956 \$59,443	\$56,898 \$58,027 \$59,185
13 14 15		\$50,63 \$51,63 \$52,60 \$54,19 \$55,02	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489 \$56,383	4 \$ 2 \$ 3 \$ 2 \$	53,153 54,220 55,313 56,800 57,727	\$54,371 \$55,469 \$56,593 \$58,079 \$59,035	\$55,670 \$56,799 \$57,956 \$59,443 \$60,428	\$56,898 \$58,027 \$59,185 \$60,672 \$61,656
13 14 15 16		\$50,63 \$51,63 \$52,60 \$54,19 \$55,02	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489 \$56,383 \$56,383	4 \$ 0 \$ 2 \$ 0 \$ 2 \$ 0 \$	53,153 54,220 55,313 56,800 57,727 558,778	\$54,371 \$55,469 \$56,593 \$58,079 \$59,035 \$60,117	\$55,670 \$56,799 \$57,956 \$59,443 \$60,428 \$61,543	\$56,898 \$58,027 \$59,185 \$60,672 \$61,656 \$62,771
13 14 15 16 17		\$50,63 \$51,63 \$52,60 \$54,19 \$55,02	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489 \$56,383 \$56,383	4 \$ 0 \$ 2 \$ 0 \$ 2 \$ 0 \$	53,153 54,220 55,313 56,800 57,727 58,778 59,852	\$54,371 \$55,469 \$56,593 \$58,079 \$59,035 \$60,117 \$61,222	\$55,670 \$56,799 \$57,956 \$59,443 \$60,428 \$61,543 \$62,686	\$56,898 \$58,027 \$59,185 \$60,672 \$61,656 \$62,771 \$63,914
13 14 15 16 17 18		\$50,63 \$51,63 \$52,60 \$54,19 \$55,02	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489 \$56,383 \$56,383	4 \$ D \$ 2 \$ 3 \$ 2 \$ 2 \$ 3 \$ 2 \$ 2 \$ 3 \$ 2 \$ \$ \$ \$ \$	53,153 54,220 555,313 56,800 57,727 58,778 59,852 61,377	\$54,371 \$55,469 \$56,593 \$58,079 \$59,035 \$60,117 \$61,222 \$62,797	\$55,670 \$56,799 \$57,956 \$59,443 \$60,428 \$61,543 \$62,686 \$64,311	\$56,898 \$58,027 \$59,185 \$60,672 \$61,656 \$62,771 \$63,914 \$65,540
13 14 15 16 17 18 19		\$50,63 \$51,63 \$52,60 \$54,19 \$55,02	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489 \$56,383 \$56,383	4 \$ 0 \$ 2 \$ 9 \$ 33 \$ 22 \$ 22 \$ 22 \$ 22 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$ 9 \$	53,153 54,220 555,313 56,800 57,727 558,778 59,852 61,377 63,192 63,440	\$54,371 \$55,469 \$56,593 \$58,079 \$59,035 \$60,117 \$61,222 \$62,797 \$64,668 \$64,965	\$55,670 \$56,799 \$57,956 \$59,443 \$60,428 \$61,543 \$62,686 \$64,311 \$66,241	\$56,898 \$58,027 \$59,185 \$60,672 \$61,656 \$62,771 \$63,914 \$65,540 \$67,469
13 14 15 16 17 18 19 20		\$50,63 \$51,63 \$52,60 \$54,19 \$55,02	32 37 68 54 21	\$51,904 \$52,940 \$54,002 \$55,489 \$56,383 \$56,383	4 \$ 0 \$ 2 \$ 0 \$	53,153 54,220 555,313 56,800 57,727 58,778 59,852 61,377 63,192	\$54,371 \$55,469 \$56,593 \$58,079 \$59,035 \$60,117 \$61,222 \$62,797 \$64,668	\$55,670 \$56,799 \$57,956 \$59,443 \$60,428 \$61,543 \$62,686 \$64,311 \$66,241 \$66,241	\$56,898 \$58,027 \$59,185 \$60,672 \$61,656 \$62,771 \$63,914 \$65,540 \$67,469 \$67,715

Step (Basic)	BA	BA+15	MA	MA+15	MA+30	MA+45
1	\$41,804	\$42,860	\$43,896	\$44,908	\$45,989	\$47,113
2	\$42,348	\$43,417	\$44,467	\$45,491	\$46,587	\$47,725
3	\$42,898	\$43,981	\$45,045	\$46,083	\$47,192	\$48,346
4	\$43,456	\$44,553	\$45,630	\$46,682	\$47,806	\$48,974
5	\$44,021	\$45,132	\$46,223	\$47,289	\$48,427	\$49,596
6	\$44,596	\$45,723	\$46,829	\$47,911	\$49,065	\$50,234
7	\$45,168	\$46,314	\$47,436	\$48,534	\$49,703	\$50,872
8	\$45,742	\$46,904	\$48,043	\$49,156	\$50,341	\$51,510
9	\$46,316	\$47,493	\$48,649	\$49,777	\$50,979	\$52,148
10	\$46,890	\$48,084	\$49,256	\$50,399	\$51,618	\$52,787
11	\$47,463	\$48,672	\$49,860	\$51,021	\$52,256	\$53,425
12	\$48,166	\$49,376	\$50,564	\$51,724	\$52,959	\$54,127
13	\$49,122	\$50,362	\$51,580	\$52,768	\$54,033	\$55,201
14	\$50,103	\$51,372	\$52,619	\$53,837	\$55,134	\$56,303
15	\$51,517	\$52,786	\$54,034	\$55,250	\$56,549	\$57,717
16	\$52,342	\$53,637	\$54,916	\$56,160	\$57,485	\$58,654
17		\$54,606	\$55,916	\$57,189	\$58,545	\$59,714
18			\$56,938	\$58,241	\$59,633	\$60,802
19			\$58,388	\$59,738	\$61,179	\$62,348
20			\$60,115	\$61,519	\$63,015	\$64,184
21			\$60,350	\$61,801	\$63,249	\$64,418
22			\$61,486	\$62,938	\$64,387	\$65,556
23				\$64,452	\$65,903	\$67,071
		-				
Step (Computed				MA+15	MA+30	MA+45
1	\$46,14	42 \$47,30	6 \$48,450	\$49,567	\$50,760	\$52,001
1 2	\$46,14 \$46,74	42 \$47,30 41 \$47,92	06 \$48,450 21 \$49,080	\$49,567 \$50,211	\$50,760 \$51,420	\$52,001 \$52,677
1 2 3	\$46,14 \$46,74 \$47,34	42 \$47,30 41 \$47,92 49 \$48,54	06 \$48,450 21 \$49,080 14 \$49,718	\$49,567 \$50,211 \$50,864	\$50,760 \$51,420 \$52,089	\$52,001 \$52,677 \$53,362
1 2 3 4	\$46,14 \$46,74 \$47,34 \$47,34	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17	96\$48,45021\$49,08014\$49,71875\$50,365	\$49,567 \$50,211 \$50,864 \$51,525	\$50,760 \$51,420 \$52,089 \$52,766	\$52,001 \$52,677 \$53,362 \$54,056
1 2 3 4 5	\$46,14 \$46,74 \$47,34 \$47,96 \$48,58	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742
1 2 3 4 5 6	\$46,14 \$46,74 \$47,34 \$47,34 \$47,96 \$48,58 \$48,58	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46	06 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446
1 2 3 4 5 6 7	\$46,14 \$46,74 \$47,34 \$47,90 \$48,58 \$49,22 \$49,85	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150
1 2 3 4 5 6 7 8	\$46,14 \$46,74 \$47,34 \$47,90 \$48,50 \$49,22 \$49,85 \$49,85 \$50,48	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$51,77	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358 70 \$53,028	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854
1 2 3 4 5 6 7 8 9	\$46,14 \$46,74 \$47,34 \$47,96 \$48,56 \$49,22 \$49,85 \$49,85 \$50,48 \$50,48	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$51,77 22 \$52,42	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 87 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558
1 2 3 4 5 6 7 8 9 10	\$46,14 \$46,74 \$47,34 \$47,36 \$47,96 \$48,58 \$49,22 \$49,88 \$50,48 \$50,48 \$51,12 \$51,75	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$52,42 55 \$53,07	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 73 \$54,366	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,256 \$54,942 \$55,628	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$55,564 \$56,268 \$56,974	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264
1 2 3 4 5 6 7 8 9 10 11	\$46,14 \$46,74 \$47,34 \$47,36 \$47,96 \$48,58 \$49,22 \$49,85 \$50,48 \$51,12 \$51,75 \$52,38	42 \$47,30 41 \$47,92 49 \$48,54 55 \$49,17 38 \$49,81 23 \$50,46 54 \$51,11 37 \$51,77 22 \$52,42 55 \$53,07 38 \$53,72	06 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,268 \$56,974 \$57,678	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968
1 2 3 4 5 6 7 8 9 10 11 12	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$51,12 \$51,75 \$52,38 \$53,10	42 \$47,30 41 \$47,92 49 \$48,54 55 \$49,17 38 \$49,81 23 \$50,46 54 \$51,11 37 \$51,77 22 \$52,42 55 \$53,07 38 \$54,49	96 \$48,450 21 \$49,080 14 \$49,718 25 \$50,365 5 \$51,019 57 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,268 \$56,974 \$57,678 \$58,453	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743
$ \begin{array}{c} 1 \\ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$47,96 \$48,56 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$52,38 \$53,16 \$54,27	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 89 \$53,72 54 \$53,68 \$53,72 \$54,49 55 \$53,67 58 \$53,72 53 \$54,49 19 \$55,58	b6 \$48,450 21 \$49,080 14 \$49,718 25 \$50,365 5 \$51,019 57 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 39 \$55,810 37 \$56,931	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929
$ \begin{array}{r} 1 \\ 2 \\ 3 \\ 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$447,36 \$447,36 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,20 \$55,30	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$52,42 55 \$53,07 88 \$53,72 63 \$55,58 02 \$56,70	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 57 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 37 \$56,931 32 \$58,079	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$56,315 \$57,090 \$58,243 \$59,423	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144
$ \begin{array}{r} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$58,26	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 87 \$56,931 92 \$58,079 83 \$59,640	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$447,36 \$447,36 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,20 \$55,30	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,17 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$56,70 62 \$59,20	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 87 \$56,931 92 \$58,079 93 \$59,640 93 \$60,614	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983 \$61,986	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416 \$63,449	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ 17\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,11 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$58,26	b6 \$48,450 21 \$49,080 24 \$49,718 25 \$50,365 5 \$51,019 57 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 37 \$56,931 32 \$59,640 33 \$59,640 33 \$60,614 22 \$61,717	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$55,423 \$59,423 \$60,983 \$61,986 \$63,123	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416 \$63,449 \$64,620	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739 \$65,910
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ 17\\ 18\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,17 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$56,70 62 \$59,20	b6 \$48,450 21 \$49,080 24 \$49,718 25 \$50,365 5 \$51,019 57 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 37 \$56,931 32 \$59,640 33 \$59,640 33 \$60,614 22 \$61,717 \$62,845	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983 \$61,986 \$63,123 \$64,283	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$60,854 \$62,416 \$63,449 \$64,620 \$65,820	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739 \$65,910 \$67,110
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ 17\\ 18\\ 19\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,17 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$56,70 62 \$59,20	96 \$48,450 21 \$49,080 14 \$49,718 25 \$50,365 5 \$51,019 57 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 37 \$56,931 32 \$59,640 33 \$59,640 33 \$60,614 22 \$61,717 \$62,845 \$64,446	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983 \$61,986 \$63,123 \$64,283 \$65,936	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416 \$63,449 \$64,620 \$65,820 \$65,820	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739 \$65,910 \$65,910 \$67,110 \$68,816
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ 17\\ 18\\ 19\\ 20\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,17 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$56,70 62 \$59,20	96 \$48,450 21 \$49,080 94 \$49,718 75 \$50,365 5 \$51,019 87 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 87 \$56,931 92 \$55,810 93 \$59,640 93 \$60,614 22 \$61,717 \$62,845 \$64,446 \$66,352	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983 \$61,986 \$61,986 \$63,123 \$64,283 \$64,283 \$65,936 \$67,901	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416 \$63,449 \$64,620 \$65,820 \$66,527 \$69,553	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739 \$65,910 \$67,110 \$68,816 \$70,843
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ 17\\ 18\\ 19\\ 20\\ 21\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,17 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$56,70 62 \$59,20	96 \$48,450 21 \$49,080 14 \$49,718 75 \$50,365 5 \$51,019 67 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 87 \$56,931 92 \$55,810 83 \$59,640 93 \$59,640 93 \$60,614 22 \$61,717 \$62,845 \$64,446 \$66,352 \$66,612	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983 \$61,986 \$63,123 \$64,283 \$64,283 \$65,936 \$67,901 \$68,213	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416 \$63,449 \$64,620 \$65,820 \$65,820 \$69,553 \$69,811	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739 \$65,910 \$67,110 \$68,816 \$70,843 \$71,101
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ 12\\ 13\\ 14\\ 15\\ 16\\ 17\\ 18\\ 19\\ 20\\ \end{array} $	\$46,14 \$46,74 \$47,34 \$47,36 \$48,58 \$49,22 \$49,85 \$50,48 \$50,48 \$51,12 \$51,75 \$51,75 \$52,38 \$53,16 \$54,27 \$55,30 \$56,86	42 \$47,30 41 \$47,92 49 \$48,54 65 \$49,17 88 \$49,81 23 \$50,46 54 \$51,17 87 \$52,42 55 \$53,07 88 \$53,72 63 \$54,49 19 \$55,58 02 \$56,70 62 \$59,20	96 \$48,450 21 \$49,080 94 \$49,718 75 \$50,365 5 \$51,019 87 \$51,688 9 \$52,358 70 \$53,028 21 \$53,696 23 \$54,366 22 \$55,034 99 \$55,810 87 \$56,931 92 \$55,810 93 \$59,640 93 \$60,614 22 \$61,717 \$62,845 \$64,446 \$66,352	\$49,567 \$50,211 \$50,864 \$51,525 \$52,195 \$52,882 \$53,569 \$54,256 \$54,942 \$55,628 \$56,315 \$57,090 \$58,243 \$59,423 \$60,983 \$61,986 \$61,986 \$63,123 \$64,283 \$64,283 \$65,936 \$67,901	\$50,760 \$51,420 \$52,089 \$52,766 \$53,452 \$54,156 \$54,860 \$55,564 \$56,268 \$56,974 \$57,678 \$58,453 \$59,639 \$60,854 \$62,416 \$63,449 \$64,620 \$65,820 \$66,527 \$69,553	\$52,001 \$52,677 \$53,362 \$54,056 \$54,742 \$55,446 \$56,150 \$56,854 \$57,558 \$58,264 \$58,968 \$59,743 \$60,929 \$62,144 \$63,706 \$64,739 \$65,910 \$67,110 \$68,816 \$70,843

Appen	dix	A
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Step (Basic)	B	Α	B	A+15	MA	MA+15	MA+30	MA+45
1	\$43,331		\$44,425		\$45,499	\$46,548	\$47,668	\$48,834
2	\$43,895		\$45,003		\$46,091	\$47,153	\$48,288	\$49,469
3	\$44,	465	\$45,588		\$46,690	\$47,766	\$48,916	\$50,112
4	\$45,043		\$46,180		\$47,297	\$48,387	\$49,552	\$50,763
5	\$45,629		\$46,781		\$47,912	\$49,016	\$50,196	\$51,423
6	\$46,	222	\$4	7,389	\$48,535	\$49,653	\$50,849	\$52,076
7	\$46,	825	\$4	8,009	\$49,171	\$50,306	\$51,518	\$52,746
8	\$47,	426	\$4	8,630	\$49,808	\$50,960	\$52,188	\$53,415
9	\$48,	029	\$4	9,249	\$50,445	\$51,613	\$52,858	\$54,085
10	\$48,	632	\$4	9,868	\$51,081	\$52,266	\$53,528	\$54,755
11	\$49,	234	\$5	0,488	\$51,719	\$52,919	\$54,199	\$55,426
12	\$49,	837	\$5	1,106	\$52,353	\$53,572	\$54,869	\$56,096
13	\$50,	574	\$5	1,845	\$53,092	\$54,310	\$55,607	\$56,834
14	\$51,	578	\$5	2,880	\$54,159	\$55,406	\$56,734	\$57,961
15	\$52,	608	\$5	3,940	\$55,250	\$56,529	\$57,891	\$59,118
16	\$54,	093	\$5	5,426	\$56,736	\$58,013	\$59,376	\$60,603
17			\$5	6,319	\$57,662	\$58,968	\$60,359	\$61,586
18					\$58,711	\$60,048	\$61,473	\$62,700
19					\$59,784	\$61,153	\$62,615	\$63,842
20					\$61,308	\$62,725	\$64,238	\$65,465
21					\$63,121	\$64,594	\$66,166	\$67,393
22					\$63,368	\$64,891	\$66,412	\$67,639
23						\$66,085	\$67,607	\$68,834
Step (Compute	ed)	BA		BA+15		MA+15	MA+30	MA+45
1		\$47,82		\$49,034			\$52,614	\$53,900
2		\$48,44	10	¢10 670	2 \$50,873	\$52,045	¢52 200	
3				\$49,672			\$53,298	\$54,601
		\$49,07	79	\$50,317	7 \$51,534	\$52,722	\$53,991	\$55,311
4		\$49,07 \$49,71	79 17	\$50,317 \$50,972	7 \$51,534 2 \$52,204	\$52,722 \$53,407	\$53,991 \$54,693	\$55,311 \$56,030
4 5		\$49,07 \$49,71 \$50,36	79 17 63	\$50,317 \$50,972 \$51,634	7 \$51,534 2 \$52,204 4 \$52,883	\$52,722 \$53,407 \$\$54,102	\$53,991 \$54,693 \$55,404	\$55,311 \$56,030 \$56,758
4 5 6		\$49,07 \$49,71 \$50,36 \$51,01	79 17 63 18	\$50,317 \$50,972 \$51,634 \$52,305	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570	\$52,722 \$53,407 \$54,102 \$54,805	\$53,991 \$54,693 \$55,404 \$56,124	\$55,311 \$56,030 \$56,758 \$57,479
4 5 6 7		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68	79 17 53 18 34	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218
4 5 6 7 8		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34	79 17 53 18 34 47	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957
4 5 6 7 8 9		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01	79 17 53 18 34 47 12	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697
4 5 6 7 8 9 10		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67	79 17 53 18 34 47 12 78	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436
4 5 6 7 8 9 10 11		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34	79 17 53 18 34 47 12 78 43	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$57,689 \$58,410	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177
4 5 6 7 8 9 10 11 12		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00	79 17 53 18 34 47 12 78 43 07	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,968 \$57,689 \$58,410 \$58,410 \$59,131	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,082 \$59,823 \$60,562	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916
4 5 6 7 8 9 10 11 12 13		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$53,67 \$54,34 \$55,00 \$55,82	79 17 53 18 34 47 12 78 43 07 21	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$58,410 \$59,131 \$59,945	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730
4 5 6 7 8 9 10 11 12 13 13 14		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93	79 17 53 18 34 47 12 78 43 07 21 30	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 7 \$60,983	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537 \$61,176	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 9 \$57,785 9 \$59,778 9 \$60,983 6 \$62,622	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 4 \$58,601 7 \$59,778 3 \$60,983 6 \$62,622 3 \$63,644	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,968 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032 \$65,086	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536 \$66,622	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891 \$67,976
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ 18 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537 \$61,176	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$60,983 6 \$62,622 3 \$63,644 \$64,803 \$64,803	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032 \$65,086 \$66,279	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536 \$66,622 \$67,851	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891 \$66,891 \$67,976 \$69,205
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ 18 \\ 19 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537 \$61,176	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 4 \$58,601 7 \$60,983 6 \$62,622 3 \$63,644 \$64,803 \$65,987	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032 \$65,086 \$66,279 \$67,498	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536 \$66,622 \$67,851 \$69,111	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891 \$66,891 \$67,976 \$69,205 \$70,466
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ 18 \\ 19 \\ 20 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537 \$61,176	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 4 \$58,601 7 \$60,983 5 \$62,622 3 \$63,644 \$64,803 \$64,803 \$65,987 \$67,668	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032 \$66,279 \$66,279 \$67,498 \$69,233	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536 \$66,622 \$66,622 \$67,851 \$69,111 \$70,903	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891 \$66,891 \$67,976 \$69,205 \$70,466 \$72,257
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ 18 \\ 19 \\ 20 \\ 21 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537 \$61,176	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 0 \$54,272 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 4 \$58,601 7 \$59,778 4 \$58,601 7 \$59,778 4 \$58,601 7 \$60,983 5 \$62,622 3 \$62,622 3 \$63,644 \$64,803 \$65,987 \$67,668 \$69,670	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032 \$66,279 \$67,498 \$69,233 \$71,296	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536 \$66,622 \$67,851 \$69,111 \$70,903 \$73,031	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891 \$66,891 \$67,976 \$69,205 \$70,466 \$72,257 \$74,385
$ \begin{array}{r} 4 \\ 5 \\ 6 \\ 7 \\ 8 \\ 9 \\ 10 \\ 11 \\ 12 \\ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ 18 \\ 19 \\ 20 \\ \end{array} $		\$49,07 \$49,71 \$50,36 \$51,01 \$51,68 \$52,34 \$53,01 \$53,67 \$54,34 \$55,00 \$55,82 \$55,82 \$56,93 \$58,06	79 17 53 18 34 12 78 13 07 21 30 57	\$50,317 \$50,972 \$51,634 \$52,305 \$52,990 \$53,675 \$54,358 \$55,042 \$55,727 \$56,409 \$57,224 \$58,367 \$59,537 \$61,176	7 \$51,534 2 \$52,204 4 \$52,883 5 \$53,570 5 \$53,570 0 \$54,272 5 \$54,976 3 \$55,679 2 \$56,381 7 \$57,085 9 \$57,785 4 \$58,601 7 \$59,778 4 \$58,601 7 \$60,983 5 \$62,622 3 \$63,644 \$64,803 \$64,803 \$65,987 \$67,668	\$52,722 \$53,407 \$54,102 \$54,805 \$55,526 \$56,248 \$56,968 \$57,689 \$59,131 \$59,945 \$61,155 \$62,394 \$64,032 \$66,279 \$67,498 \$69,233 \$71,296	\$53,991 \$54,693 \$55,404 \$56,124 \$56,864 \$57,603 \$58,342 \$59,082 \$59,823 \$60,562 \$61,376 \$62,621 \$63,897 \$65,536 \$66,622 \$66,622 \$67,851 \$69,111 \$70,903	\$55,311 \$56,030 \$56,758 \$57,479 \$58,218 \$58,957 \$59,697 \$60,436 \$61,177 \$61,916 \$62,730 \$63,975 \$65,251 \$66,891 \$66,891 \$67,976 \$69,205 \$70,466 \$72,257

Appendix B Extramural Activity Schedule

Extramural Activity	Service Unit	2008-09	2009-10	2010-11	2011-12	2012-13
1-4 Elementary Clubs (5 per building)	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Art Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Book Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Bowling (2 positions)	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Boys' Baseball	Season	\$2,244	\$2,317	\$2,392	\$2,470	\$2,550
Boys' Cross Country	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Career Ed Day (2 positions)	Season	\$656	\$678	\$700	\$722	\$746
Cheerleading (2 positions)	Season	\$2,386	\$2,464	\$2,544	\$2,627	\$2,712
Chess Club (2 positions)	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Computer Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Consulting Teacher	School Year	\$477	\$493	\$508	\$525	\$542
Crowd Control Supervisor	Per Evening	\$48	\$50	\$52	\$53	\$55
Curriculum Work	Per Day	\$117	\$121	\$125	\$129	\$133
Dance Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Eighth Grade Boys' Basketball	Season	\$4,292	\$4,431	\$4,576	\$4,724	\$4,878
Eighth Grade Boys' Track	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Eighth Grade Boys' Volleyball	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Eighth Grade Girls' Basketball	Season	\$4,292	\$4,431	\$4,576	\$4,724	\$4,878
Eighth Grade Girls' Track	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Eighth Grade Girls' Volleyball	Season	\$3,511	\$3,625	\$3,743	\$3,865	\$3,990
Elementary Choir (4)	School Year	\$995	\$1,027	\$1,061	\$1,095	\$1,131
Elementary Safety Patrol (3)	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219
Foreign Language Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Future Problem Solvers	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Girls' Softball	Season	\$2,244	\$2,317	\$2,392	\$2,470	\$2,550
Girls' Cross Country	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Golf	Season	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Internal Substitution	Class Period	\$32	\$33	\$34	\$35	\$36
Intramural Basketball (2)	Season	\$914	\$944	\$974	\$1,006	\$1,039
Intramural Supervisor	Class Period	\$32	\$33	\$34	\$35	\$36
Jr. High Band #1 (1)	School Year	\$4,974	\$5,136	\$5,303	\$5,475	\$5,653
Jr. High Band #2 (1)	School Year	\$2,985	\$3,082	\$3,182	\$3,286	\$3,392
Jr. High Choir (1)	School Year	\$1,991	\$2,056	\$2,123	\$2,191	\$2,263
Jr. High Pep Club	School Year	\$1,195	\$1,234	\$1,274	\$1,315	\$1,358
Junior High Drama Club (2)	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,218
Jr. High IESA Speech Team (1)	School Year	\$656	\$677	\$699	\$722	\$746
Junior High Newspaper (1)	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Math Team (4 positions)	Season	\$1,072	\$1,107	\$1,143	\$1,180	\$1,218
Math Tutoring	School Year	\$36	\$37	\$38	\$40	\$41
National Junior Honor Society	School Year	\$829	\$856	\$884	\$912	\$942
Orff Ensemble	School Year	\$1,991	\$2,056	\$2,123	\$2,191	\$2,263

Appendix B Extramural Activity Schedule

Summit Hill Extramural Activity Schedule: 2008-2013						
Extramural Activity	Service Unit	2008-09	2009-10	2010-11	2011-12	2012-13
Safety Patrol	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219
Scholastic Bowl	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219
Scholastic Bowl	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219
Science Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Science Fair (2)	Season	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219
Scorekeeper	Per Evening	\$51	\$53	\$55	\$56	\$58
Seventh Grade Boys' Basketball	Season	\$4,292	\$4,431	\$4,575	\$4,724	\$4,877
Seventh Grade Boys' Track	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Seventh Grade Boys' Volleyball	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Seventh Grade Girls' Basketball	Season	\$4,292	\$4,431	\$4,575	\$4,724	\$4,877
Seventh Grade Girls' Track	Season	\$2,863	\$2,956	\$3,052	\$3,151	\$3,254
Seventh Grade Girls' Volleyball	Season	\$3,511	\$3,625	\$3,743	\$3,865	\$3,990
Show Choir	School Year	\$1,991	\$2,056	\$2,123	\$2,192	\$2,263
Strings	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Student Council Advisor-Jr. High	School Year	\$1,553	\$1,604	\$1,656	\$1,709	\$1,765
Student Council Advisor-Walker	School Year	\$920	\$950	\$981	\$1,013	\$1,046
Summer School Tchr/Homebound	Per Hour	\$36	\$37	\$38	\$40	\$41
Video/Tech Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Video/Tech Club	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Volleyball Intramural	Season	\$914	\$944	\$974	\$1,006	\$1,039
Walker Art Club (4)	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Walker Band (2)	School Year	\$2,985	\$3,081	\$3,182	\$3,285	\$3,392
Walker Boys' Basketball	Season	\$3,255	\$3,361	\$3,470	\$3,583	\$3,700
Walker Boys' Volleyball	Season	\$1,828	\$1,887	\$1,949	\$2,012	\$2,077
Walker Choir (1)	School Year	\$1,991	\$2,056	\$2,123	\$2,192	\$2,263
Walker Drama Club (2)	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219
Walker Girls' Basketball	Season	\$3,255	\$3,361	\$3,470	\$3,583	\$3,700
Walker Girls' Volleyball	Season	\$1,828	\$1,887	\$1,949	\$2,012	\$2,077
Walker IESA Speech Team (1)	School Year	\$656	\$678	\$700	\$722	\$746
Walker Newspaper (1)	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Walker Pep Club	School Year	\$662	\$683	\$706	\$728	\$752
Walker/Jr. High Athletic Director	School Year	\$5,166	\$5,334	\$5,508	\$5,687	\$5,871
Writing Workshop	School Year	\$993	\$1,026	\$1,059	\$1,093	\$1,129
Yearbook	School Year	\$1,072	\$1,107	\$1,143	\$1,180	\$1,219

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