

SCS LION FUND

Fast Facts 2019/20

Everyone Participates: Directing Tax Liability

- **Families ARE permitted to apply to multiple STOs to maximize tuition awards.** There are Arizona Private School Education Tax Credit tuition awards available to all AZ private school students, regardless of income. However, not all awards are applicable to all students. Student Tuition Organizations (STO) are the vehicles by which the tax credit dollars are delivered to the school for funding tuition.
- **Tax-Credit STACKING is OK:** You earned it. You paid it. Now, tell AZ where to send it! AZ state tax laws allow you to direct where your tax dollars are sent up to the total of your tax liability (line 48 on your AZ tax form). You can direct a portion of your tax liability (\$1-\$2213 as a married couple filing jointly, \$1-1,107 filing individually) to tuition through Catholic Education Arizona (CEA) and/or any STO. As long as you have remaining tax liability, you can also participate in the public school tax credit program and/or the working poor tax credit programs as well. We refer to this as stacking.
- **SWAPPING OR CIRCING is ILLEGAL!** The State of AZ actively looks for behavior that indicates parents have made deals with other parents to swap tax credits with one another. If you are caught doing this illegal behavior, you will have a very limited time (months) to pay back **all of the STO money your child(ren) received EVER**. This can amount to tens or even hundreds of thousands of dollars. Don't circle or swap. It's illegal and not worth it!
- **EVERY PENNY COUNTS!** You do not have to direct the maximum amount. We recommend you check your last year's tax forms to see what your previous liability was (line 48 on your AZ tax form). If you are a parent current receiving STO scholarships, we recommend you send your tax credit dollars to CEA (ceaz.org) and recommend the school of your choice. You will still be supporting any other STOs you work with by finding other AZ taxpayers to redirect through them when they recommend your student as the tax-tuition scholarship recipient.
- **SCHOOL-BASED AND INDIVIDUAL STUDENT RECOMMENDATIONS:** Many STOs permit student-specific recommendations. However, remember, "swapping" or participating in "funding circles" is not legal. Also, parents may not direct tax liability to their own child.

Everyone Benefits: Applying for and Receiving Tuition Awards

- **STO STACKING is OK:** Families can apply for tuition scholarships from more than one STO. When applying for tuition scholarships, families must fill out an application for each STO independently. Also, regardless of the type of tuition scholarship (need-based, availability-based, school-specific or student-specific), families are required by state law to report household income. Need-based awards may require more information, often including previous year's tax forms.
- **Is your family CORPORATE SCHOLARSHIP ELIGIBLE?** There are specific income guidelines when applying for financial need-based tuition scholarships set by the state. If your family's Annual Gross Income is at or below the amount listed for your household size, then your student meets the first criteria for corporate tax-tuition scholarships. Please refer to the chart below. Additional non-income criteria also must be met. Go to a Fund for All parent training for more information.

2018 Income Numbers

Household Size	1	2	3	4	5	6	7	8
342.24% of poverty level	\$41,275	\$55,581	\$69,887	\$84,194	\$98,500	\$112,806	\$127,112	\$141,418

(For each additional member, add \$14,306 to the income limit.)

- All tuition scholarships will be sent directly to your tuition account. This tuition money is not considered income. Please contact the STO or our tuition manager, with questions regarding your scholarships.
- Tuition award notifications are typically sent by email or regular mail; however, some STOs only notify the school directly.

Thank you to the Student Tuition Organizations who help FUND Catholic Education!

This list is not exhaustive. There are more than 100 STOs in Arizona. It is meant to give you a place to start. Contact the parent volunteer and/or school staff member helping with Fund for All for more information.

STO	Need Income-Based Awards	Availability-Based Awards	Application Deadline	Application Fee	Recommend a specific student/school?	Notes:
Catholic Education Arizona (CEA) catholiceducationarizona.org	YES	Yes, after need is met.	1 st round funding 4/15/18 2 nd round August 2018 3 rd round TBD	\$26	Can recommend a school	When applying you need a school code (700) and password (cea700)
Arizona Leadership Foundation Arizonaleader.org	YES	NO	Due June 15 th	NO	Can recommend a school	
Arizona Private School Education Fund apsef.org	YES	YES	No, you apply each month.	NO	Can recommend a school or student.	
Arizona School Choice Trust asct.org	YES	No, must meet income guideline.	Opens Jan. 2018. First-come, first-served basis.	\$30	Can recommend a school (need-based, corp-eligible applicants only).	
Arizona Tuition Connection arizonatuitionconnection.com	YES	YES	None	NO	Can recommend a school or student.	
Brophy Community Foundation Brophyfoundation.org	YES	NO	Opens in Feb Due April 15th	\$15 2/1-4/15 \$30 AFTER APRIL 15	Please call to see if you can recommend a school	
Institute for Better Education ibescholarships.org	YES	YES	Need-based due end of March.	NO	Can recommend a school or student.	
School Choice AZ schoolchoicearizona.org	YES	YES	NO	NO	Can recommend a school.	
TOPS For Kids topsforkids.com	YES	YES	Varies depending on the award.	NO	Can recommend a school or student.	