

# WAYS YOU CAN AFFORD A CHRISTIAN EDUCATION 2020-2021

## **PRIVATE SCHOOL TUITION TAX CREDITS (Individual and Switcher Programs)**

An Arizona resident for 2020, may donate up to \$2,365 (for married taxpayers filing a joint tax return) or \$1,183 (for single taxpayers and married couples filing separately) to a private school tuition tax credit organization or STO (up to their Arizona State tax liability). Many STO's allow donors to recommend a student for STO consideration of an award by listing a student name and anticipated school on the application. Donors can take a dollar-for-dollar tax credit on their Arizona state tax return for that tax year. All donations must be received before April 15th in order to receive a tax credit for the previous year. You cannot recommend your own child, and you must re-apply every year by the organization's stated deadline. The guidelines and prerequisites of awards are based on several factors. Review the "STO Tax Credits At A Glance" handout to determine your eligibility. It may be possible for both new and current NCS families to qualify for "switcher" funding (also known as PLUS or Overflow) in certain circumstances. Additional verification paperwork may be required to verify eligibility for "switcher" funding. Out of state donors are welcome to make a donation to an STO, but they will not receive a tax credit. Although there are 80+ individual Arizona tax credit organizations in Arizona, NCS works with a specific group of STO's and the list changes annually. Each STO has their own timeline and application process. Families seeking tuition assistance may apply to more than one organization. Several are listed below. For more information, applications, donor & verification forms and frequently asked question links, go to:

[www.azto.org](http://www.azto.org) Arizona Tuition Organization  
[www.acsto.com](http://www.acsto.com) Arizona Christian School Tuition Organization  
[www.arizonatuitionconnection.com](http://www.arizonatuitionconnection.com) Arizona Tuition Connection  
[www.ibescholarships.org](http://www.ibescholarships.org) Institute for Better Education  
[www.apesf.org](http://www.apesf.org) Arizona Private Education Scholarship Fund, Inc.  
[www.pstf123.org](http://www.pstf123.org) Private School Tuition Fund 123  
[www.sto4kidz.org](http://www.sto4kidz.org) School Tuition Organization 4 Kidz

## **CORPORATE TAX DOLLARS (Low Income Student Program)**

Families may apply for corporate tax dollars if your student is entering kindergarten at NCS **or** is a 1<sup>st</sup>-12<sup>th</sup> grade student transferring to NCS from an AZ school (public, charter, or Arizona funded on-line program), **or** is a child of an active military guardian, **or** received a prior corporate **or** individual tax credit scholarship in the prior school year while being continually enrolled at a private school. Your income must not exceed 185% of the income limit to qualify a child for reduced lunches under the National School Lunch and School Act (see chart on reverse; right hand column). The majority of Arizona families, approximately 58%, qualify by income for this program.

Applying early is advantageous as most applications are due in mid-late spring prior to the school year that begins in August. NCS families who are connected with an Arizona C-Corp. or S-Corp. are invited to learn more about making a corporate tax credit donation. There are 80+ Arizona Tax Credit Organizations that process corporate tuition scholarships and families are encouraged to seek out the various organizations below to learn more about corporate scholarship opportunities. Current NCS families that meet the financial "means test" AND receive a corporate scholarship, may become eligible for Switcher/Overflow/PLUS individual tax credits in the following school-year. Current NCS families that have received a prior tuition assistance award in any current year, and have been consistently enrolled in an AZ private school, may qualify for corporate tuition assistance if income meets the income guidelines. For more information, income limit charts, verification forms and new and renewal applications and deadlines go to:

[www.azto.org](http://www.azto.org) Arizona Tuition Organization  
[www.arizonaleader.org](http://www.arizonaleader.org) Arizona Leadership Foundation  
[www.arizonatuitionconnection.com](http://www.arizonatuitionconnection.com) Arizona Tuition Connection  
[www.schoolchoicearizona.org](http://www.schoolchoicearizona.org) School Choice Arizona  
[www.aaascholarships.org](http://www.aaascholarships.org) AAA (NOTE: lower income limits; can't combine awards)  
[www.pstf123.org](http://www.pstf123.org) Private School Tuition Fund 123

## **DISPLACED OR DISABLED STUDENT, CORPORATE TAX CREDIT (Lexie's Law")**

If your child has a special need or was a ward of the State at any time, and was adopted out of the State system, you may be eligible for awards. Contact APESF: [www.apesf.org](http://www.apesf.org) or ALF: [www.arizonaleader.org](http://www.arizonaleader.org)

FEDERAL REDUCED PRICE LUNCH GUIDELINES '20-'21 School Year		INCOME MAXIMUMS FOR AZ LOW-INCOME CORPORATE TAX CREDIT SCHOLARSHIPS
HOUSEHOLD SIZE	ANNUAL GROSS INCOME (185% of Poverty Level)	ANNUAL GROSS INCOME (185% of Amount in Column 2)
1	\$23,606	\$43,671
2	\$31,894	\$59,004
3	\$40,182	\$74,337
4	\$48,470	\$89,670
5	\$56,758	\$105,002
6	\$65,046	\$120,335
7	\$73,334	\$135,668
8	\$81,622	\$151,001
EACH ADDITIONAL PERSON	\$8,288	\$15,333

### EARLY EDUCATION/PRESCHOOL (ages 1-5) -

Private School Tax credits are for K-12 students only. Arizona offers several scholarship programs for early education/child care for low-income families. Funds are limited.

[www.azfftscholarships.org](http://www.azfftscholarships.org) (Quality First Scholarships), parent helpline: 602-240-6324, or call NCS Early Ed Center Educate the 48th, 602-935-7955 (for Early Ed tuition, ages 1-5, and before and after care thru elementary school) AZ ESA, see info. below, 602-364-1969 (Preschoolers w/an IEP/504/MET/Foster Care or an NCS sibling on ESA in K-12)

**KINDERGARTEN** - Tax credits may be “banked” for an upcoming kindergarten student up to 8-12 months prior to the start of kindergarten, depending on the policies of the STO. There are more scholarship opportunities for incoming kindergarten students than at any other point. Receiving a tuition assistance award in ANY amount during the kindergarten school year is critical in securing a “switcher” status through 12<sup>th</sup> grade and in gaining eligibility for low-income corporate scholarships in a future year. Scheduling a personal consultation with the NCS admissions department before March of your student’s PreK year is advised.

### SHOP WITH SCRIP – SWS

There is a one-time fee of \$10 to register for this program at the main school office. Families shop on-line and choose from hundreds of gift cards with rebates of 1.5%-15%, depending on retailer. Based on historical data and other factors, SWS reports a national average rebate of 5%. On-line orders for gift cards are placed by Monday morning and are available for pick-up in the main office on Fridays. Many of the cards are reloadable making it more convenient for frequent users. There is also a “Scrip NOW” option that allows many gift cards to be ordered as e-gift cards that are available for immediate use by printing or scanning of your mobile device. Families use gift cards like cash at local stores, restaurants, and on-line websites. Rebates are applied twice per year to tuition accounts.

### ARIZONA DEPARTMENT OF EDUCATION “EMPOWERMENT SCHOLARSHIP ACCOUNT (ESA)

This scholarship is designed for qualifying preschool through 12<sup>th</sup> grade students. (IEP/504/MET, former wards of the State/Foster Care, active military/hearing or vision-impaired parents/guardians, or D/F rated public school transfer, etc.) Recipients of the ESA cannot combine their award with any other type of tuition support, including tax credits.. To find out if your student qualifies and for application deadlines, visit: <http://www.azed.gov/esa/> or call 602-364-1969

### REFERRAL PROGRAM

Current NCS families that refer a new family may be eligible to receive a \$500 (new K-12 family) or \$100 (new preschool family) referral tuition credit for each new family successfully referred and enrolled per confirmation from the financial department. The number of new families a current family can refer is unlimited. Qualifying referral tuition credits are applied to the referring family in the second semester of which the new family is enrolled. The finance department considers several qualifying factors when considering the authenticity of a new family referral.

### TUITION ASSISTANCE WORKSHOPS & ONE-ON-ONE CONSULTATION APPOINTMENTS

Tuition assistance updates and information is available through the NCS newsletter, the admissions or finance office and through NCS workshops. One-on-one tuition consultation appointments may be scheduled by phone or in-person. **The next “How to Afford a Christian Education Workshops” are scheduled for 10/6/2020 and 1/14/2021. To sign-up for a one-on-one consultation or group workshop, go to [www.calendly.com/ncsadmissions](http://www.calendly.com/ncsadmissions).**

For more information on tuition assistance, contact:

**Michelle Reddy, Director of Admissions, 602-978-5134, x515, [mreddy@ncsaz.org](mailto:mreddy@ncsaz.org)**

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