

WAYS YOU CAN AFFORD A CHRISTIAN EDUCATION 2018-2019

PRIVATE SCHOOL TUITION TAX CREDITS (Individual and Switcher Programs)

An Arizona resident for 2018, may donate up to \$2,213 (for married taxpayers filing a joint tax return) or \$1,107 (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 84 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 Arizona Tuition Organization
www.acsto.com Arizona Christian School Tuition Organization
www.arizonatuitionconnection.com Arizona Tuition Connection
www.ibescholarships.org Institute for Better Education
www.apesf.org Arizona Private Education Scholarship Fund, Inc.
www.pstf123.org Private School Tuition Fund 123
www.sto4kidz.org School Tuition Organization 4 Kidz

For a complete list of Arizona state tax credit organizations (STO's), as well as links to tax forms, go to:

https://azdor.gov/sites/default/files/media/REPORTS_2018_sto-i-list.pdf

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 1st-12th grade student transferring to NCS from a government 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). The majority of Arizona families, 58%, qualify by income.

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 83 Arizona Tax Credit Organizations that process corporate tuition scholarships and families are encouraged to seek out the various organizations 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 Arizona Tuition Organization (NEW-AZTO has Corporate money for 2018!)
www.arizonaleader.org Arizona Leadership Foundation
www.arizonatuitionconnection.com Arizona Tuition Connection
www.schoolchoicearizona.org School Choice Arizona
www.aaascholarships.org AAA (NOTE: lower income limits; can't combine awards)
www.pstf123.org Private School Tuition Fund 123

For a complete list of Arizona corporate STO organizations, go to link:

https://azdor.gov/sites/default/files/media/REPORTS_2018_sto-c-list.pdf

FEDERAL REDUCED PRICE LUNCH GUIDELINES '18-'19 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	\$22,459	\$41,549
2	\$30,451	\$56,334
3	\$38,443	\$71,120
4	\$46,435	\$85,905
5	\$54,427	\$100,690
6	\$62,419	\$115,475
7	\$70,411	\$130,260
8	\$78,403	\$145,046
EACH ADDITIONAL PERSON	\$7,992	\$14,785

HIGH SCHOOL SENIOR GRANT PROGRAM

This program was established to assist kids who have been attending a Christian school for several years but who may not be able to finish their senior year without tuition assistance. For more information, email: BOTR@ncsaz.org.

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 or ALF: www.arizonaleader.org

PRESCHOOL/KINDERGARTEN -

Tax credits are for K-12 students only. 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. Arizona does have a scholarship program for early education/child care for low income families, but funds are limited. For more information visit:

www.azftfscholarships.org or call the parent helpline: 602-240-6324. There are more scholarship opportunities for incoming kindergarten students than at any other point. Scheduling a personal consultation with the NCS admissions department before April 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 students only and funding is limited. Recipients of the ESA cannot combine their award with any other type of tuition support, including tax credits. New legislation that could expand the ESA is on the November ballot. To find out if your student qualifies for an ESA scholarship and application deadlines, visit: <http://www.azed.gov/esa/>.

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. There is no limit to the number of new families a current family can refer. 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, UPDATES & COMMUNICATION

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 also be scheduled. **The next "How to Afford a Christian Education Workshops" are scheduled for 9/25/18 and 1/15/19. You can sign up for a workshop up to one week in advance by sending an email to WorkshopRSVP@ncsaz.org.**

For more information on tuition assistance, contact:
Michelle Reddy, Director of Admissions, 602-978-5134, x515, mreddy@ncsaz.org

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