



TUITION ASSISTANCE GUIDE

Removing the barrier to afford a private Christian education

Upd. 3/26/21



It is our sincere desire to make a VCS education as affordable as possible and accessible to any family who desires to be a part of our community, without compromising our opportunities and programs.

There are five different types of scholarship opportunities associated with attending Valley Christian Schools, and we do our best to highlight each opportunity here. If you have individual questions for us, please do not hesitate to contact one of our Admissions Managers to meet or to discuss individually. You may also request an individual **“Scholarship Consultation”** by visiting valleychristianaz.org/Consultation.

ELEMENTARY OR JUNIOR HIGH

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TUITION

For current tuition amounts, please view our *Tuition & Fees Information* at valleychristianaz.org/Tuition.

There are three (3) frequency options for paying your tuition:

- One (1) annual payment, due July 1
- Two (2) payments, one at the beginning of each semester, due July 1 and December 1
- Eleven (11) monthly payments, beginning June 1

Note that you will select your preferred payment option when completing your enrollment packet through FACTS online.

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FIVE PRIMARY SCHOLARSHIP OPPORTUNITIES

More information on each opportunity is provided on the following pages

- 1. Individual Tax Credit Program**
- 2. Corporate Tax Credit Program**
- 3. Internal Financial Aid**
- 4. Empowerment Scholarship Accounts (ESA)**
- 5. Courtesy and Competitive VCS Scholarships**

1. INDIVIDUAL TAX CREDIT PROGRAM

THE BASICS

- This program is the **largest scholarship opportunity** overall.
- **85%** of our families participate in some sort of financial aid at VCS, most through this program. A full **11%** of our students are fully funded through this program alone.
- An STO is a non-profit organization that accepts tax credit donations from AZ taxpayers and awards them as tuition scholarships.
- There are many individual STOs. Valley Christian’s preferred STO is **ACSTO** (acsto.org). Additional individual STO opportunities (many of these also offer corporate tax credit opportunities [#2]):

[ACSTO](#), [School Choice Arizona](#), [Arizona Private Education Scholarship Fund](#), [Arizona School Choice Trust](#), [Arizona Tax Credit](#), [Institute for Better Education \(IBE\)](#), and [TOPS for Kids](#)

- The application for ACSTO, specifically, **opens on February 3rd** each year for the following school year.
- Once you apply through ACSTO or for any individual STO, you immediately qualify for STO funds. That said, **the majority of scholarships that get awarded are made with a “recommendation” for your student(s)**. It does take some work in asking friends and family to participate – but it is well worth the effort!
- The shortest and clearest way to present this program for the first time to friends and family is:
 - * *Arizona allows you to take the money you’d normally pay in state taxes to Arizona and instead give it to my student’s private school tuition! You simply make a donation through ACSTO and recommend him/her, and you get a dollar-for-dollar credit back from the state, meaning it doesn’t cost you anything besides cash up front.*
- Our highest recommendation is to **make a donation yourself** (of any amount) to another student, so you can experience exactly how the program works.

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MORE ON THIS PROGRAM

- You can read even more about this program at acsto.org/parents/frequently-asked-questions.
- Scholarship awards are **sent directly to the school by the awarding STO** (not to individual families).
- Each STO **has its own** procedures/applications/due dates/award periods.
- Most STO applications are submitted **once per year** and remain valid for that current school year.
- Students may receive **multiple scholarship** awards and receive funds from **multiple STOs**.
- The state prohibits recommending tax dollars for taxpayers’ **own dependents**.
- The law also **does not tolerate purposeful “swapping”** between tax payers.
- A school tuition organization cannot award, restrict or reserve scholarships **solely** on the basis of a donor’s recommendation (which is why it is a “recommendation,” not a “designation”).
- Any AZ taxpayer may donate and receive a **dollar-for-dollar credit** based on their state tax liability.
- A **non-Arizona taxpayer** can donate; they will not receive a dollar-for-dollar credit, but may take a **charitable deduction** on their taxes. We recommend these donors consult their tax advisor for details.
- There are two components to the Individual Tax Credit; **Original and Overflow Plus/Switcher** (see next page for more info on each).

2021 TAX CREDIT MAXIMUMS

Single Taxpayers

Married Filing Jointly

ORIGINAL TAX CREDIT **\$611**

ORIGINAL TAX CREDIT **\$1221**

OVERFLOW TAX CREDIT **\$608**

OVERFLOW TAX CREDIT **\$1214**

COMBINED TOTAL **\$1219**

COMBINED TOTAL **\$2435**

YOU MAY DONATE UP TO THESE AMOUNTS OR THE **ACTUAL TAX**, WHICHEVER IS LESS

MORE ON THIS PROGRAM (CNT'D)

ORIGINAL TAX CREDIT

- Any student enrolled in a private school in grades K-12 qualifies for the Original Tax Credit scholarship.

OVERFLOW (PLUS OR SWITCHER) TAX CREDIT

- Students meeting ONE of the following are eligible for the Overflow scholarship:
 - “Switcher”: Attended an AZ public or charter school for 90+ days, or a full semester, in the prior school year, then transferred to a private school.
 - Is enrolling in Kindergarten at a private school.
 - Is a dependent of a member of the U.S. Armed Forces who is stationed in AZ under military orders.
 - Previously received an Overflow or Corporate scholarship in a prior year, and has attended private school continuously since.

2. CORPORATE TAX CREDIT PROGRAM

THE BASICS

- A student is eligible to receive corporate scholarship funds if they **meet two criteria** (must meet #1, and also meet one of the four criteria under #2):
 - Family must have a **low-to-modest income** (see far-right column in table)
 - Either a “switcher” (coming from a public or charter school the previous school year), a Kindergartener, a dependent of a military member, or have previously received a tax credit scholarship (Original, Overflow, or Corporate).
- We typically recommend that families **apply through many corporate STOs** if they meet this criteria, as they each do their best to raise as much money through this program as possible. A few of note:
 - [School Choice Arizona](#), [Arizona Leadership Foundation](#), [Arizona Private Education Scholarship Fund](#), [Arizona School Choice Trust](#), [Arizona Tax Credit](#), [Institute for Better Education \(IBE\)](#), and [TOPS for Kids](#)
- Each Corporate STO has their **own deadline and application requirements**.
- Arizona corporations filing taxes as **S Corps** or **C Corps** may donate to this program.
- Donations may be recommended for a specific *school*.
- Donations may *not* be recommended for a specific *student*.
- This program includes two scholarships: low-to-modest income and Disabled/Displaced Scholarship:
 - Disabled - These are scholarships for disabled students who have received an IEP or 504 Plan issued by an Arizona public school.
 - Displaced – These are scholarships for students who are or have been placed in the Arizona Foster Care System at any time before the student graduated from high school.
- You can read even more about the corporate tax credit program at schoolchoicearizona.org/parents.

FEDERAL REDUCED PRICE LUNCH GUIDELINES '21-'22 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	\$23,828	\$44,082
2	\$32,227	\$59,620
3	\$40,626	\$75,158
4	\$49,025	\$90,696
5	\$57,424	\$106,234
6	\$65,823	\$121,773
7	\$74,222	\$137,311
8	\$82,621	\$152,849
EACH ADDITIONAL PERSON	\$8,399	\$15,538

3. INTERNAL FINANCIAL AID AT VCS



- This is financial aid **provided by VCS** out of our operating budget, disbursed based on financial need through **FACTS Grants & Aid Assessment**.
- These awards can certainly be helpful, but are **limited** based on the school's operating budget. We typically recommend applying for this opportunity if there is a *significant* financial need; just note that the first two opportunities – Individual and Corporate STOs – generate more overall disbursements.
- The funds for this program are **evaluated and determined in the spring and awarded in the summer** for the following school year. These funds get applied as a “discount” spread out over the course of the year.
- To apply, visit factsmgmt.com/parents and select “Apply Now” under “Financial Aid”
 - Create an Account
 - FACTS ID#: **25408** | District Code: **VCHS-AZ**
 - With any questions, contact 866.441.4637
- Student must be **currently enrolled** at VCS for scholarship consideration.
- Most recently filed **tax returns** are required.

4. EMPOWERMENT SCHOLARSHIP ACCOUNTS (ESA)



- Students who meet any of the following criteria may be eligible for an Empowerment Scholarship Account (ESA) through the State of Arizona:
 - Preschool or K-12 student with a disability, student with a parent who is active duty military or was killed in the line of duty, student with a parent who is legally blind, deaf, or hard of hearing, student resides within a Native American reservation, student is a sibling of a current or previous recipient or was a previous recipient, student was a Ward of Court*
- Families who accept ESA dollars from the state **are not eligible to receive STO scholarships** (either Individual [#1] or Corporate [#2]) during the same period.
- This program is run completely through the **State of Arizona**; VCS is not able to advise beyond anything listed on the Arizona Department of Education's webpage at azed.gov/esa.

5. COURTESY AND COMPETITIVE VCS SCHOLARSHIPS

- Valley Christian Schools offers a number of internal courtesy and competitive scholarships
 - As of 21-22, **courtesy scholarships** (limit one per student) include:
 - Pastors (up to 50%), VCS alumni (10%), sibling/multi-child (10%, at student #2), Christian educator (up to 10%)*
 - As of 21-22, **competitive scholarships** include:
 - Justin Lett Memorial Scholarship, Belinda Miller Memorial Scholarship, Al Nelson STEM Scholarship*
- Read more about these scholarships at valleychristianaz.org/Tuition.

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