



# TUITION ASSISTANCE GUIDE

Removing the barrier to afford a private Christian education

Upd. 2/3/2023



**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](http://valleychristianaz.org/Consultation).

## **K-8**

### **CHEYANNE JAMISON**

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## **HIGH SCHOOL**

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## **TUITION**

For current tuition amounts, please view our *Tuition & Fees Information* at [valleychristianaz.org/Tuition](http://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 July 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 State Tax Credit Program**
- 2. Corporate State Tax Credit Program**
- 3. Empowerment Scholarship Accounts (ESA)**
- 4. Internal Financial Aid (VCS)**
- 5. Courtesy Discounts and Competitive Scholarships (VCS)**

# 1. INDIVIDUAL TAX CREDIT PROGRAM

## THE BASICS

- This program is the **largest scholarship opportunity** overall.
- Traditionally, **85%** of our families have participated in 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](http://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](http://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**

## 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:
  1. "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, a student who was homeschooled immediately prior to enrolling, a student moving to AZ from out of state, or a student who participated in ESA and did not renew. (continued on next page)
  2. Is enrolling in Kindergarten at a private school.
  3. Is a dependent of a member of the U.S. Armed Forces who is stationed in AZ under military orders.
  4. Previously received an Overflow or Corp. scholarship in a prior year, and has attended private school continuously since.

## 2022 TAX CREDIT MAXIMUMS

Single Taxpayers

Married Filing Jointly

ORIGINAL TAX CREDIT **\$623**

ORIGINAL TAX CREDIT **\$1245**

OVERFLOW TAX CREDIT **\$620**

OVERFLOW TAX CREDIT **\$1238**

COMBINED TOTAL **\$1243**

COMBINED TOTAL **\$2483**

**YOU MAY DONATE UP TO THESE AMOUNTS OR YOUR ACTUAL STATE TAX LIABILITY, WHICHEVER IS LESS**

## 2. CORPORATE TAX CREDIT PROGRAMS

### LOW-TO-MODEST INCOME PROGRAM

- A student is eligible to receive corporate scholarship funds through this program 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 student who was home-schooled immediately prior to enrolling, a student moving to AZ from out of state, and a student who participated in ESA and did not renew), a Kindergartener, a dependent of a military member, or have previously received a tax credit scholarship (Original, Overflow, or Corporate).

FEDERAL REDUCED PRICE LUNCH GUIDELINES '22-'23 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	\$25,142	<b>\$46,513</b>
2	\$33,874	<b>\$62,667</b>
3	\$42,606	<b>\$78,821</b>
4	\$51,338	<b>\$94,975</b>
5	\$60,070	<b>\$111,130</b>
6	\$68,802	<b>\$127,284</b>
7	\$77,534	<b>\$143,438</b>
8	\$86,266	<b>\$159,592</b>
EACH ADDITIONAL PERSON	\$8,732	<b>\$16,154</b>

### DISABLED/DISPLACED PROGRAM

- Disabled** - These are scholarships for disabled students who have received an IEP, 504, or MET 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.

### MORE ON TEHSE PROGRAMS

- 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**.
- Unlike the individual program, families do not have to ask for funds to be donated.
- You can read even more about the corporate tax credit program at [schoolchoicearizona.org/parents](https://schoolchoicearizona.org/parents).

### FOR CORPORATIONS

- 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*.

## 3. EMPOWERMENT SCHOLARSHIP ACCOUNTS (ESA)



- The new Universal ESA program (H.B. 2853) expands educational opportunities for eligible students outside of the public school system, provides public funding that can be used for a wide variety of educational expenses, and pays for private school tuition, educational therapies, tutoring, and more.
- This bill expanded the ESA program to all students in Arizona. The only requirement is that the student lives in Arizona; there are no income, testing, or other requirements.
- Kindergarten students may receive approximately \$4,000, while 1st through 12th grade students may receive approximately \$7,000. These funds are paid to each family **quarterly**.
- 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).
- ESA applications are accepted year round and complete applications will be processed **within 30 days** of submission.
- To apply, please visit <https://esa.azed.gov/Account>
- 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](https://azed.gov/esa). (Continued on the next page)

## ESA CONTINUED

- Students who meet any of the following criteria [may be eligible](#) for **additional funds**.  
*K-12 student with or without a disability (Universal ESA), Preschool 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 attends a D or F rated school, student is a sibling of a current or previous recipient or was a previous recipient, student was a Ward of Court.*
- For category requirements please visit: <https://www.azed.gov/esa/eligibility-requirements>

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## 4. 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](https://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.

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## 5. COURTESY DISCOUNTS AND COMPETITIVE VCS SCHOLARSHIPS

- Valley Christian Schools offers a number of internal courtesy and competitive scholarships
- As of 23-24, **courtesy scholarships** (these are “stackable”) include:  
*VCS alumni (\$500) | Sibling/Multi-Student (\$500, beginning with student #2) | Christian educator (\$500)  
Full time pastors (\$2,000 for K, \$2,500 grades 1-6, \$3,000 grades 7-8, \$3,500 grades 9-11, \$4,000 grade 12)*
- As of 23-24, **competitive scholarships** include:  
*Justin Kyle Lett “Dream Then Do, in the Name of the Lord” Memorial Scholarship, Belinda Miller Memorial Scholarship, Al Nelson STEM Scholarship, The Bailey (Voss) Dykstra Scholarship, The Winfrey Family STEM Scholarship, and the Multi-Student Family Scholarship, The Samuel Keith Gellner Memorial Scholarship, The R.L. Johnson Family Foundation Scholarship*  
*Visit [valleychristianaz.org/endowment](https://valleychristianaz.org/endowment) for more information on each competitive scholarship.*

Read more about each of these discounts and scholarships at [valleychristianaz.org/Tuition](https://valleychristianaz.org/Tuition).

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