

STO SCHOLARSHIPS AT A GLANCE

In the State of AZ, nonprofits called School Tuition Organizations (STOs) work with the state to utilize tax dollars to scholarship students at independent schools like Desert Garden Montessori.

At Desert Garden, you can reduce tuition for all students by participating in this program. There are two ways to participate.

1. You can re-direct your AZ state tax dollars to Desert Garden by donating to a School Tuition Organization and recommending the school. You can contribute from as little \$1 to over \$2,000, depending on your AZ state tax liability, and you get all of that money back – **it doesn't cost you anything!**
 - What do I do?
 1. Estimate your upcoming AZ state tax liability by reviewing previous year's tax forms (make adjustments as necessary if income, etc. has changed significantly).
 2. Create a donor account with Arizona Tuition Connection (ATC) and donate either your estimated AZ tax liability or the maximum allowed donation, whichever is lower. **Recommend Desert Garden Montessori!**
 3. Include completed forms 323 and 348 when filing your AZ state taxes. You may also be able to claim the donation as a charitable contribution on your federal taxes.
 4. **You will receive a dollar for dollar tax credit** from the state and, if applicable, a deduction from the federal government.

2. When your student is 5 years or older and in his/her kindergarten year, he/she can receive scholarships from School Tuition Organizations, reducing tuition for your family!
 - What do I do?
 1. **Complete an application** at Arizona Tuition Connection.
 2. **Invite** friends, family, colleagues, neighbors, etc. to re-direct their tax dollars to education by donating to ACT and recommending your student. They will realize the same tax benefits as mentioned above.
 3. If your child If your child qualifies for a Low Income (see Low Income Guidelines are at the end of this document) or Disabled/Displaced scholarship, you may also complete applications at *several* additional STOs. Eligibility criteria are listed below and a list of qualifying STOs is attached.

Original Individual Income Tax Credit

Who is Eligible?	Additional Eligibility Requirements	Notes
<p>Students who are</p> <ul style="list-style-type: none"> attending a qualifying private school AND 5 years or older AND in grades K-12 <p>OR</p> <ul style="list-style-type: none"> Preschool students with disabilities 	<ul style="list-style-type: none"> A preschool student with disabilities must have an MET or IEP from an Arizona public school 	<ul style="list-style-type: none"> Re-direct your own tax dollars by donating to ATC and recommending DGM. Ask friends and family to re-direct their state tax dollars to education by donating to ATC and recommending your student.

Switcher Income Tax Credit (aka Overflow, PLUS, 348)

Who is Eligible?	Additional Eligibility Requirements	Notes
<p>Students who are</p> <ul style="list-style-type: none"> attending a qualifying private school AND 5 years or older AND in grades K-12 AND meet ONE of the additional eligibility requirements at right <p>OR</p> <ul style="list-style-type: none"> Preschool students with disabilities 	<p>Student must meet ONE of the following prerequisites:</p> <ul style="list-style-type: none"> Student attended an Arizona public school as a full-time student for at least 90 days of the prior fiscal year and then transferred from the public school to a private school; <i>OR</i> Is enrolling or currently enrolled in a private school kindergarten; <i>OR</i> Is enrolling or currently enrolled in a private preschool program for students with disabilities (preschool students must have an MET or IEP from an Arizona public school; a 504 does not meet the requirement); <i>OR</i> Is a dependent of a member of the armed forces of the United States who is stationed in Arizona pursuant to military orders (preschool students must also have an MET or IEP from an Arizona public school; a 504 plan does not meet the requirement); <i>OR</i> Received a switcher individual scholarship under one of the above criteria in a prior year and the child continued to attend a private school in subsequent years; <i>OR</i> Received a <u>low-income corporate scholarship</u> or a <u>disabled/displaced corporate scholarship</u> in a prior year and the child continued to attend a private school in subsequent years. 	<ul style="list-style-type: none"> If your student received a switcher, low income, or DD award one year, you must send confirmation of that award to all of the STOs you are applying to the next year.

Low-Income Corporate Income Tax Credit

Who is Eligible?	Additional Eligibility Requirements	Notes
<p>Students who are</p> <ul style="list-style-type: none"> attending a qualifying private school AND 5 years or older AND in grades K-12 AND meet ONE of the additional eligibility requirements at right AND Student's family income cannot exceed 185% of the income required to qualify a child for reduced price lunches <p>OR</p> <ul style="list-style-type: none"> Preschool students with disabilities 	<p>Student must meet ONE of the following prerequisites:</p> <ul style="list-style-type: none"> Student attended an Arizona public school as a full-time student for at least 90 days of the prior fiscal year and then transferred from the public school to a private school; <i>OR</i> Is enrolling or currently enrolled in a private school kindergarten; <i>OR</i> Is enrolling or currently enrolled in a private preschool program for students with disabilities (preschool students must have an MET or IEP from an Arizona public school; a 504 does not meet the requirement); <i>OR</i> Is a dependent of a member of the armed forces of the United States who is stationed in Arizona pursuant to military orders (preschool students must also have an MET or IEP from an Arizona public school; a 504 plan does not meet the requirement); <i>OR</i> Received a switcher individual scholarship under one of the above criteria in a prior year and the child continued to attend a private school in subsequent years; <i>OR</i> Received a <u>low-income corporate scholarship</u> or a <u>disabled/displaced corporate scholarship</u> in a prior year and the child continued to attend a private school in subsequent years. 	<ul style="list-style-type: none"> If your student received a switcher, low income, or DD award one year, you must send confirmation of that award to all of the STOs you are applying to the next year.

Disabled/Displaced Corporate Income Tax Credit

Scholarship Guidelines	Scholarship Prerequisites	Scholarship Guidelines
<p>Students who are</p> <ul style="list-style-type: none"> attending a qualifying private school AND 5 years or older AND in grades K-12 AND meet ONE of the additional eligibility requirements at right 	<p>Student must meet ONE of the following prerequisites:</p> <ul style="list-style-type: none"> Student has a MET or IEP from an Arizona public school (for preschool and grades K-12); <i>OR</i> Has a 504 plan from an Arizona public school (for grades K-12 only); <i>OR</i> Was placed at one time in the Arizona foster care system (for grades K-12 only and will be verified with the Arizona Department of Economic Security). 	<ul style="list-style-type: none"> The sum of a student's DD scholarships is limited to 90% of state aid or cost of tuition, whichever is less.

Low Income Guidelines 2015-16

(185% of the income required to qualify a child for reduced price lunches)

Number of Family Members	Annual Household Income
1	\$40,284
2	\$54,521
3	\$68,759
4	\$82,997
5	\$97,234
6	\$111,472
7	\$125,709
8	\$139,947
Each additional member	\$14,238

STO Reference Guide

STO Name/Website	Deadline to Apply	Cost to Apply	Eligibility	Special Instructions/ Requirements	Award Cycle	Notes
ATC - Arizona Tuition Connection https://arizonatuitionconnection.com/ All DGM families should have both a DONOR and an APPLICANT Account with ATC	NONE	FREE	Original	Household Income and Narrative discussing student's character, leadership, community involvement, etc.	monthly	MERGED WITH FUNDS FOR KIDS
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
ALF - Arizona Leadership Foundation http://arizonaleader.org/	JUNE 30th	FREE	Switchers	Verification of switcher eligibility	mid-July	May re-open applications later in year
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
ASCT - Arizona School Choice Trust http://www.asct.org/	Open JAN 15 - MAR 1	\$30	Switchers	Verification of switcher eligibility	September, January & April	Apply EARLY - ON JANUARY 15
			Low Income	Income sheet or tax forms		
			Disabled/Displaced	DD Eligibility Form (on their website)		
SCA - School Choice Arizona http://www.schoolchoicearizona.org/	NONE	FREE	Original	Household Income Written Narrative Letters of Recommendation		
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
ACF - Arizona Community Foundation https://www.azfoundation.org/	Opens FEBRUARY	FREE	Original	Income sheet or tax forms		Awards are a minimum of 1 year and a maximum of 4 years.
			Switchers	Verification of switcher eligibility		
			Low Income	Income sheet or tax forms		
			Disabled/Displaced	Eligibility Form (on their website) & MET, IEP, 504 or Foster Care Doc		

STO Name/Website	Deadline to Apply	Cost to Apply	Eligibility	Special Instructions/ Requirements	Award Cycle	Notes
APESF - Arizona Private Education Scholarship Foundation https://apesf.org/	Open APRIL - MARCH	FREE	Original	Gross Income Optional: Supporting Documentation (report cards, recommendations, etc.)	monthly except for January and May	
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
IBE - Institute for Better Education https://www.ibescholarships.org/	APRIL	FREE	Original	Household Income Written narrative	monthly	
			Switchers	Verification of switcher eligibility	monthly	
			Low Income	Household Income	August and January	
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc	August and January	
ASF - Arizona Scholarship Fund https://www.azscholarships.org/	NONE	FREE	Original	Household Income	monthly except for January	To be eligible for an award, must have completed an e-Application the previous month
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
AAA Scholarships http://www.aascholarships.org/	NONE	FREE	Low Income	Birth Certificate Last Year's signed taxes (1040, EZ, etc.) Social Services Year-end Statement	JULY and then continuously until \$ is gone	*If accept AAA award, cannot accept awards from any another STO *Usually honor award for 3 years
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		

STO Name/Website	Deadline to Apply	Cost to Apply	Eligibility	Special Instructions/ Requirements	Award Cycle	Notes
AZ4E - AZ4Education https://www.az4education.org/	JUNE 1 for Fall NOV 1 for Spring	FREE	Original	Household Income Tax Forms Recommended Any other documents that support the request for assistance	Monthly	
			Switchers	Verification of switcher eligibility	Monthly	
			Low Income	Household Income	June, September, December & March	
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc	June, September, December & March	
AESO - Arizona Education and Scholarship Opportunity Program https://aesopkids.org/	NONE	FREE	Original	Household Income Statement of education/comm svc/interests/hobbies, etc. 3 letters of recommendation		
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
TOPS - Tuition Organization for Private Schools https://www.topsforkids.com/	NONE	FREE	Original	Household Income Financial Hardship Info	August, November & February	
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
MSO - Montessori Scholarship Organization http://msoonline.com/	NONE	FREE	Original	Income Info Form School Participation Form AZ tax return		
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		

STO Name/Website	Deadline to Apply	Cost to Apply	Eligibility	Special Instructions/ Requirements	Award Cycle	Notes
SEE - Scholarships for Educational Excellence Foundation http://www.seefaz.org/	NONE	FREE	Original	Household Income Statement of Need		
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
AIASF - Arizona International Academy Scholarship Fund http://www.aiascholarshipfund.org/	NONE	FREE	Original	Household Income Optional: Supporting Documentation (report cards, recommendations, etc.)		
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
Arizona Tuition Organization http://azto.org/	MAY 1 - OCT 31	FREE	Original	Household Income Optional: Supporting Documentation (report cards, recommendations, etc.)	Every Other Month: July, September, November, January and March	E-applications and recommendations must be received by previous month to be eligible
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		
Just Friends of Education http://www.justfriendsofeducation.com/	NONE	FREE	Low Income only	Household Income	monthly	
HESTO - Higher Education School Tuition Organization http://hesto.org/	JUNE 1 - APR 1	FREE	Original	Household Income		Religious-based STO but religious affiliation not a requirement for an award
			Switchers	Verification of switcher eligibility		
			Low Income	Household Income		
			Disabled/Displaced	MET, IEP, 504 or Foster Care Doc		