

Everyone Participates: Directing Tax Liability

- **Families ARE permitted to apply to multiple STOs to maximize tuition awards.** There are Arizona Private School Education Tax Credit tuition awards available to all AZ private school students, regardless of income. However, not all awards are applicable to all students. This FUND for ALL STA Kick Off event is meant to give you the opportunity to get information and ask your family-specific questions of many of the top Student Tuition Organizations (STO) in AZ. STOs are the vehicles by which the tax credit dollars are delivered to the school for funding tuition.
- **STACKING:** You earned it. You paid it. Now, tell AZ where to send it! AZ state tax laws allow you to direct where your tax dollars are sent up to the total of your tax liability. You can direct a portion of your tax liability (\$1-\$2,266 as a married couple filing jointly) to STA tuition through Catholic Education Arizona (CEA) and/or any STO. As long as you have remaining tax liability, you can also participate in the public school tax credit program and/or the working poor tax credit program. We refer to this as stacking.
- **EVERY PENNY COUNTS!** You do not have to direct the maximum amount. We recommend you check your last year's tax forms to see what your previous liability was.
- **SCHOOL-BASED AND INDIVIDUAL STUDENT RECOMMENDATIONS:** Many STOs permit student-specific recommendations. However, "swapping" or participating in "funding circles" is not legal. Also, parents may not direct tax liability to their own child.

Everyone Benefits: Applying for and Receiving Tuition Awards

- **Families can apply for tuition awards from more than one STO.** When applying for tuition awards, families must fill out an application for each STO independently. Also, regardless of the type of tuition award (need-based, availability-based, school-specific or student-specific), families are required by state law to report household income. Need-based awards may require more information, often including previous year's tax forms.
- **There are specific income guidelines when applying for financial need-based tuition awards set by the state.** Please refer to the chart below.

Household Size	1	2	3	4	5	6	7	8
342.24% of poverty level	\$42,747	\$57,874	\$73,002	\$88,129	\$103,257	\$118,384	\$133,512	\$148,639

(For each additional household member, add \$15,127 to the income limit.)

- **All tuition awards will be sent directly to your STA tuition account. This tuition money is not considered income. Please contact Dawn Mulligan, STA Tuition Manager, with questions regarding your tuition account at 602-954-9089.**
- **Tuition award notifications are typically sent by email or regular mail; however, some STOs only notify the school directly.**

STO	Need/ Income- Based Awards	Availability- Based Awards	Application Deadline	Application Fee	Recommend a specific student/ school?	Notes
Catholic Education Arizona (CEA) catholiceducationarizona.org	YES	YES, after need is met	1st Round Funding Apr. 15; 2nd Round Aug.15	\$24	Can recommend STA School (code 192)	When applying: use school code 700 and password cea700
Arizona Tuition Connection arizonatuitionconnection.com	YES	YES	NONE	NO	Can recommend STA School or student	
Arizona Private School Education Fund apsef.org	YES	YES	NO, you apply each month	NO	Can recommend STA School or student	
School Choice AZ schoolchoicearizona.org	YES	YES	NO	NO	Can recommend STA School	
Arizona School Choice Trust asct.org	YES	NO, must meet income guideline	Opens in Jan.; first come, first served	\$30	Can recommend STA School (need-based applicants only)	
Institute for Better Education ibescholarships.org	YES	YES	Need- based due Mar./Apr.	NO	Can recommend STA School or student	
TOPS For Kids topsforkids.com	YES	YES	Varies depending on the award	NO	Can recommend STA School or student	