

WAYS YOU CAN AFFORD A CHRISTIAN EDUCATION 2017-2018 & 2018-2019

PRIVATE SCHOOL TUITION TAX CREDITS

An Arizona resident for 2017, may donate up to \$2,177 (for married taxpayers filing a joint tax return) or \$1,089 (for single taxpayers and married couples filing separately) to a private school tuition tax credit organization (up to their Arizona State tax liability). Donors may recommend a student for STO consideration of an award by listing a student name and anticipated school on the application. By doing so, 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 may not donate for your own child, and you must re-apply every year by the organization's stated deadline. The amount of a student award is based on many factors including prior school status, guardian military status, income, previous scholarship awards, and whether a student is entering kindergarten. The laws have recently changed making it possible for both new and current NCS families to qualify for "overflow/PLUS" funding in certain circumstances. Additional verification paperwork may be required from the family of a student applicant to be eligible for "overflow/PLUS" funding. Out of State donors may make a charitable contribution to an Arizona STO, but the donation may be eligible as a federal "write-off" only, not a state credit. There are 59 individual Arizona tax credit organizations, each with 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.AZscholarships.org Arizona Scholarship Fund
www.topsforkids.com Tuition Organization for Private School

For a complete list of more than 50 Arizona state tax credit organizations (STO's), as well as links to State tax forms to "take the credit" go to: <http://www.azdor.gov/TaxCredits/SchoolTaxCreditsforIndividuals.aspx#private>

CORPORATE TAX DOLLARS

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 governmental 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 past 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. For example, the maximum income for a family of three is \$69,887, a family of four <\$84,194, for five <\$98,500, and a family of six, <\$112,806. 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-Corporation are invited to learn more about making a corporate tax credit donation. There are 50 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 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.arizonaleader.org Arizona Leadership Foundation
www.arizonatuitionconnection.com Arizona Tuition Connection
www.azfoundation.org Arizona Community Foundation
www.ASCT.org Arizona School Choice Trust
www.schoolchoicearizona.org School Choice Arizona
www.aaascholarships.org AAA (NOTE: lower income limits; can't combine awards)

For a complete list of Arizona corporate STO organizations, go to link: <http://www.azdor.gov/TaxCredits/CorporateTuitionTaxCredits.aspx>

SCHOOL CHOICE ARIZONA- GCU Sponsored Scholarship for High School Students

NCS High school students may apply for a Grand Canyon University Sponsored Scholarship through School Choice Arizona. To qualify, 1) the student must have attended a public or charter school as a full-time student for at least the first 100 days of the prior year and is transferring to a qualified private school (NCS) as a full-time student **OR** must have been continuously enrolled at a private school and received a prior individual tax credit OR corporate tax credit scholarship award that can be verified **AND**, 2) the family's income cannot exceed 185% of the income limit required to qualify for reduced price lunches under the national school lunch and child nutrition acts. A short written reference is required and renewal and new student application deadlines are May 1st and the 15th of each year (check website for deadlines). www.schoolchoicearizona.org or call to request the GCU/School Choice AZ application directly as it is normally not posted on-line: (480) 722-7502.

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 Info@BuiltOnTheRock.net.

DISPLACED PUPILS CHOICE GRANT (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 Arizona School Choice Trust, ASCT, www.asct.org for more information.

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. Childcare expenses may also qualify as a Federal tax credit. Contact the IRS or an accountant for more information. NCS preschool families seeking tuition assistance are encouraged to sign up for the "Shop with Scrip" program to earn rebates to assist with tuition. There are more scholarship opportunities for incoming kindergarten students than at any other point. Scheduling a personal consultation with the NCS admissions department before May 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 "ScripNOW" 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. Applications for the 2018-2019 school-year must be received by the ESA organization by April 1, 2018, but applying in early January is recommended since awards are limited. To find out if your student qualifies for an ESA scholarship, visit: <http://www.azed.gov/esafaq/>

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 account no earlier than the 2nd semester of which the new family is successfully 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 "Spotlight" newsletter, the admissions or finance office and through scheduled NCS workshops. One-on-one tuition consultation appointments may also be scheduled with Michelle Reddy, Director of Admissions or the finance department. **The next "How to Afford a Christian Education Workshops" are scheduled for 9/26/17 and 1/11/18. 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, ext. 515 or option 9, MReddy@NCSaz.org