



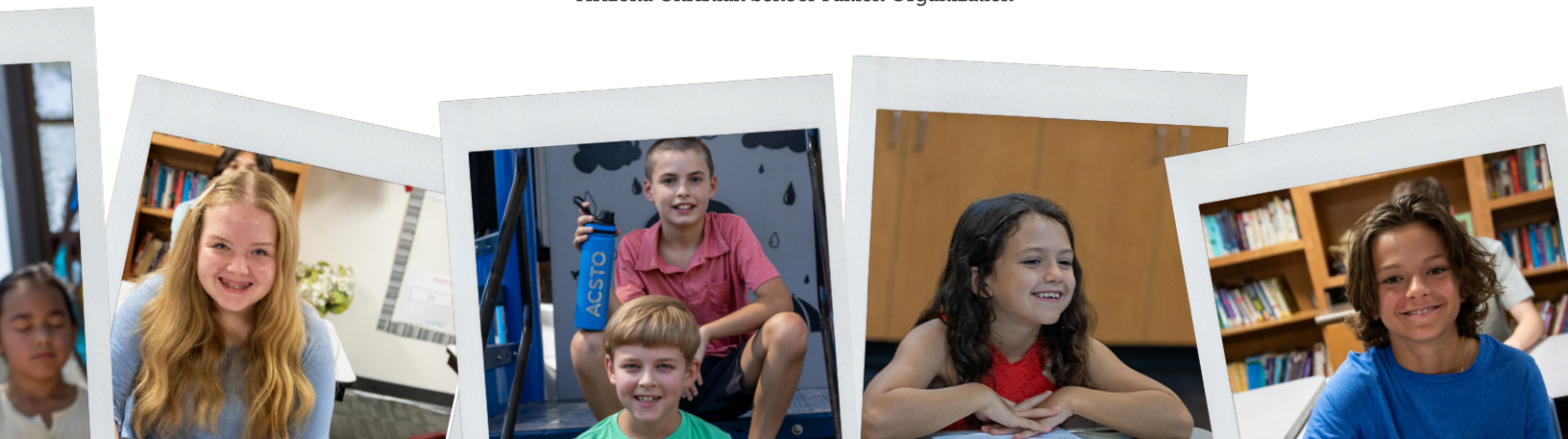
**25<sup>TH</sup>**  
ANNIVERSARY

# JOIN THE ACSTO FAMILY

*We exist to make Christian Education affordable for everyone*

# ACSTO

Arizona Christian School Tuition Organization





## ***WELCOME TO THE ACSTO FAMILY!***

ACSTO considers it a great privilege to partner with your family as you choose to enroll your children in a Christian School. Our passion is to build the body of Christ, which is why we partner with only Christian Schools.

Our mission is to help parents understand how they can afford a Christian Education for their children. Since ACSTO began in 1998, we have worked diligently to help parents learn how Arizona's Private School Tax Credit Program works and how they can best take advantage of it.

For the past 25 years, we have provided scholarships for thousands of students, giving them an education in an environment where they not only learn, but they develop and grow in their relationship with Christ—the only relationship that will never fail them!

### **ACSTO PROMISES TO:**

- Always operate based on godly principles
- Fight for a parent's right to choose a Christian Education for their child
- Make Christian Education affordable for all
- Provide the resources families need to make the most of the Private School Tax Credit Program

We are very blessed God has given us a role in your Christian Education journey.



**STEVE YARBROUGH**  
*Executive Director*

# CONTENTS

<b>Why ACSTO?</b> .....	<b>1</b>
<b>How It Works</b> .....	<b>2</b>
<b>Tax Credit Scholarships</b>	
<b>Original</b> .....	<b>3</b>
<b>Overflow</b> .....	<b>4</b>
<b>Disabled/Displaced</b> .....	<b>5</b>
<b>Low-Income</b> .....	<b>6</b>
<b>Getting Started</b>	
<b>Zoom Parent Workshops</b> .....	<b>7</b>
<b>Apply for Scholarships</b> .....	<b>8</b>
<b>Create a Family Page</b> .....	<b>9</b>
<b>Custom Donation Link</b> .....	<b>10</b>
<b>Empowerment Scholarship Account</b> .....	<b>11</b>
<b>Videos</b> .....	<b>12</b>

# WHY ACSTO?

Parents, schools, and donors have trusted us for more than 25 years to help make Christian Education affordable for everyone. **Why?** Because we operate on biblical principles, exercise transparency, and go to great lengths to protect a parent's right to choose the best educational option for their child.



## **DISTINCTLY CHRISTIAN**

Our passion is Christian Education. We work tirelessly to build God's kingdom through Christian Schools!



## **GOOD STEWARDS**

By law we are required to award 90% of all donations we receive; we actually award 92%! We have received Charity Navigator's top Four-Star rating for six consecutive years.



## **LARGEST STO IN ARIZONA**

Since the Tax Credit Program began, ACSTO has received the most Individual donations, accounting for at least 20% of total donors among all STOs.



## **SCHOOL CHOICE CHAMPIONS**

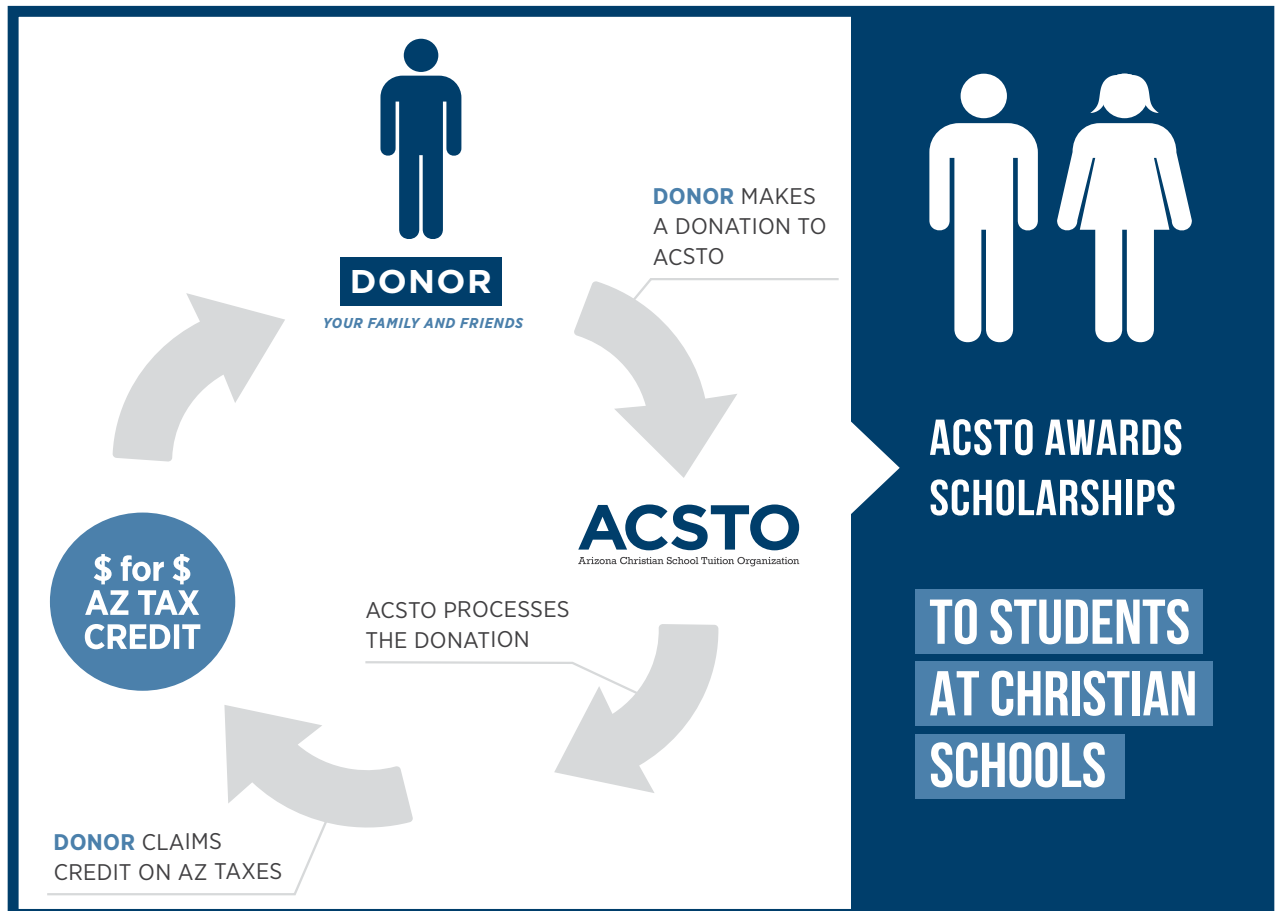
Our leadership stays continuously engaged with policymakers and school choice advocates to promote educational freedom for parents, both through choice and affordability.

# HOW IT WORKS

The more you understand about how the Private School Tax Credit Program works, the easier it is to communicate the advantages of this great opportunity to others. Arizona taxpayers can receive a dollar-for-dollar tax credit when they donate to ACSTO, which goes against what they would normally pay as a state tax payment, or up to the current tax credit maximums (whichever is less).

When donors give, they may recommend a specific student to be considered for a scholarship, or they may identify a school and their donation will be awarded to students at that specific school. Therefore, the best way to maximize tax credit scholarships is to invite people you know to take advantage of receiving a dollar-for-dollar tax credit by donating to ACSTO and recommending your student(s) to be considered for a scholarship.

ACSTO awards 92% of donated funds to students attending one of our Partner Schools. Currently, we partner with approximately 130 Christian Schools in Arizona.



# TAX CREDIT SCHOLARSHIPS

The Private School Tax Credit laws provide four different tax credit scholarships for Kindergarten – 12th grade students attending private schools. Students are eligible to receive these scholarships as long as they meet the qualifications specified for each one. Preschool students with disabilities may also qualify for these scholarships. They must have an MET or IEP from an Arizona public school.

**ACSTO** provides the two Individual Tax Credit Scholarships, Original and Overflow (Switcher), which are funded by Individual taxpayers.

To be considered for these scholarships, an ACSTO Scholarship Application must be completed and the student must be enrolled in a Partner School. Apply at [acsto.org/parents/apply-now](http://acsto.org/parents/apply-now).

Please complete the following questionnaire to determine if your student qualifies for Original or Overflow Tax Credit Scholarships.



## ORIGINAL INDIVIDUAL TAX CREDIT SCHOLARSHIP

If you have at least one “yes,” then your student qualifies for an Original Individual Tax Credit Scholarship!

**YES**      **NO**

My student is enrolled in a K-12th grade private school

My student is a preschooler with disabilities and is receiving services from a private school based on an MET or IEP they received from an Arizona public school *(a copy of the MET or IEP required upon application)*

## OVERFLOW (SWITCHER) INDIVIDUAL TAX CREDIT SCHOLARSHIP

If you have at least one "yes," then your student qualifies for an Overflow Individual Tax Credit Scholarship!

YES

NO

My student attended an Arizona district/charter school for at least 90 days in the previous school year and will now be transferring to a private school (*Public School Verification Form required upon application*)

My student is a preschooler with disabilities and is receiving services from a private school based on an MET or IEP they received from an Arizona public school (*a copy of the MET or IEP required upon application*)

My student is or will be attending a private school their Kindergarten year (*no documentation required; student must be 5 years old by Dec. 31 of their Kindergarten year*)

My student is a dependent of a member of the US Armed Forces who is stationed in Arizona under military orders (*a copy of active military orders required upon application*)

My student was homeschooled immediately prior to enrolling in a private school (*Homeschool Verification Form required upon application; see form for additional documentation required*)

My student moved to Arizona from out of state immediately prior to enrolling in a private school (*Out of State School Verification Form required upon application*)

My student participated in the ESA program and did not renew or accept the scholarship in order to accept STO scholarships (*a copy of documentation from the AZ Dept. of Education stating the ESA was not renewed or was closed required upon application*)

My student has remained continuously enrolled in a private school since they received an Overflow and/or Corporate Scholarship (*Scholarship Verification Form required upon application if ACSTO was not the awarding STO*)

# TAX CREDIT SCHOLARSHIPS

*(continued)*

**School Choice Arizona**, ACSTO's sister organization, provides the other two Tax Credit Scholarships, Disabled/Displaced and Low-Income. These scholarships are funded by Corporate taxpayers. That means C corps, S corps, LLCs that file like an S corp, companies that pay insurance premiums, and banks can take advantage of the dollar-for-dollar tax credit just like Individual taxpayers can. While the donation process is very different, the benefit is the same.

To be considered for these scholarships, a School Choice Arizona Scholarship Application must be completed and the student must be enrolled in a Partner School. Apply at [schoolchoicearizona.org/application-intro](http://schoolchoicearizona.org/application-intro).

Please complete the following questionnaire to determine if your student qualifies for Disabled/Displaced or Low-Income Tax Credit Scholarships.



## ***DISABLED/DISPLACED CORPORATE SCHOLARSHIP***

If you have at least one "yes," then your student qualifies for a Disabled/Displaced Corporate Scholarship!

**YES**

**NO**

My K-12 student has an MET, IEP, or 504 plan from an Arizona public school (*a copy of documentation required upon application*)

My K-12 student is or was in the Arizona foster care system (*Displaced Verification Form required upon application*)

My student is a preschooler with disabilities and is receiving services from a private school based on an MET or IEP they received from an Arizona public school (*a copy of the MET or IEP required upon application*)



## LOW-INCOME CORPORATE SCHOLARSHIP

If your Household Annual Gross Income is **less** than the amount for your household size in the chart below **AND** you have at least one "yes," then your student qualifies for a Low-Income Corporate Scholarship!

Household Size	Household Gross Income	Household Size	Household Gross Income
2	\$67,492	6	\$137,858
3	\$85,083	7	\$155,450
4	\$102,675	8	\$173,042
5	\$120,267	Each Additional Person	\$17,592

23-24 INCOME MAXIMUMS

YES

NO



My student attended an Arizona district/charter school for at least 90 days (or one full semester) in the previous school year or the first semester of the current school year and will now be transferring to a private school (*Public School Verification Form required upon application*)



My student is a preschooler with disabilities and is receiving services from a private school based on an MET or IEP they received from an Arizona public school (*a copy of the MET or IEP required upon application*)



My student is or will be attending a private school their Kindergarten year (*no documentation required; student must be 5 years old by Dec. 31 of their Kindergarten year*)



My student is a dependent of a member of the US Armed Forces who is stationed in Arizona under military orders (*a copy of active military orders required upon application*)



My student was homeschooled immediately prior to enrolling in a private school (*Homeschool Verification Form required upon application; see form for additional documentation required*)



My student moved to Arizona from out of state immediately prior to enrolling in a private school (*Out of State School Verification Form required upon application*)



My student participated in the ESA program and did not renew or accept the scholarship in order to accept STO scholarships (*a copy of documentation from the AZ Dept. of Education stating the ESA was not renewed or was closed required upon application*)



My student has remained continuously enrolled in a private school since they received an Original, Overflow, and/or Low-Income Corporate Scholarship (*Scholarship Verification Form required upon application if School Choice Arizona was not the awarding STO*)

# GETTING STARTED

## ***Attend a Zoom Parent Workshop***

Learn how to make Christian Education affordable for your family by registering for a Zoom Parent Workshop. During this one-hour workshop, we will discuss:

1. How to maximize Tax Credit Scholarships & ESAs
2. Our application & award process
3. Steps to make the Tax Credit Program work for YOU



Scan the QR code or visit:  
*[acsto.org/parents/workshops](https://acsto.org/parents/workshops)*

We also host Parent Workshops at some of our Partner Schools. Check with your school to see if they have an ACSTO Parent Workshop scheduled on your campus.

# Apply for Scholarships

## 1. CREATE YOUR PARENT PORTAL

- You may set up a Parent Portal at anytime, even if your student will not be enrolled until the next school year.
- Visit [parent.acsto.org](http://parent.acsto.org), click “Register,” and complete the form.
- After registering, you will receive a confirmation email within 15 minutes.  
***You must click on the link in this email to complete the registration process!***

## 2. ADD YOUR STUDENT(S)

- Log in to your Parent Portal and click “Students” on the left side.
- Click “Add Student” and complete the information.

## 3. COMPLETE A SCHOLARSHIP APPLICATION FOR EACH STUDENT

- Click “Apply” on the left side, then scroll down to “Student Information.”
- Choose the student you are applying for, select the correct application year, and complete the form.
- Write a student Narrative. Visit [acsto.org/parents/resources](http://acsto.org/parents/resources) for helpful suggestions.
- Complete the Financial Information by entering your household size and the income for each person.  
***Please read this information thoroughly. If you have questions, call our office at 480.820.0403 and speak to one of our Customer Service Specialists.***
- Review the qualifications for Overflow Scholarships. If your student qualifies, check the appropriate box and follow the instructions.

## 4. REVIEW

- Review the application, then click “Submit.”
- Watch for an email confirming your application was received and is being processed.

## Create a Family Page



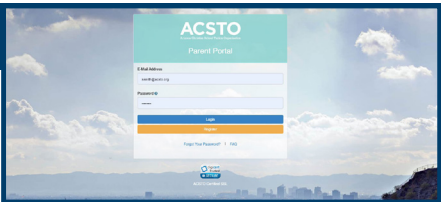
Your ACSTO Family Page is a custom page featuring your student(s). It explains how your friends and family can give a dollar-for-dollar tax credit donation to ACSTO and recommend your student(s) to receive a scholarship! You do not need to submit an ACSTO Scholarship Application to create an ACSTO Family Page; you just need to have a Parent Portal.

When someone donates through your Family Page, your student's name and school will automatically appear in the recommendation fields.

There are so many ways to use your ACSTO Family Page! Try posting the link on your social media or sending it to friends and family in an email or text message. Be creative!

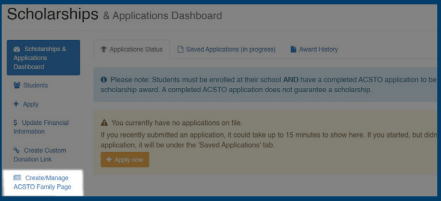
### STEP 1

Log in to your Parent Portal



### STEP 2

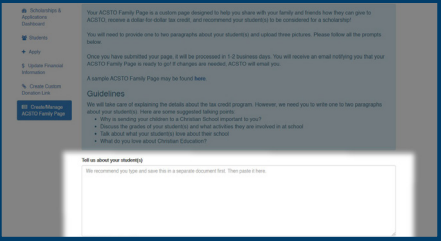
Select "Create/Manage ACSTO Family Page" on the left sidebar



### STEP 3

Upload 1-3 photos and write a short narrative about your student

*\*Please allow 1-2 business days to process your page. You will receive an automated email when your page is ready!*

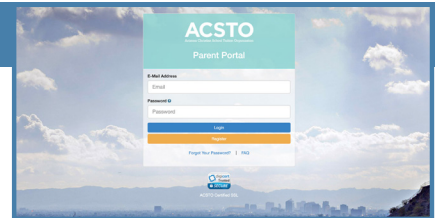


# Make a Custom Donation Link

Do you have friends and family who are ready to donate and recommend your students? Send them a Custom Donation Link! When someone donates through your Custom Donation Link, your student's name and school will automatically appear in the recommendation fields.

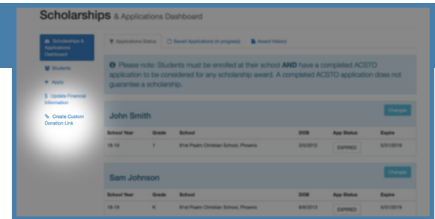
## STEP 1

Log in to your Parent Portal



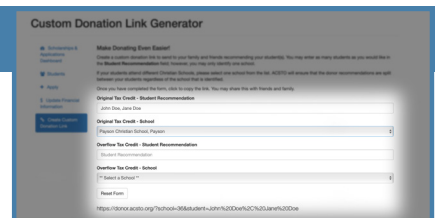
## STEP 2

Select "Create Custom Donation Link" on the left sidebar



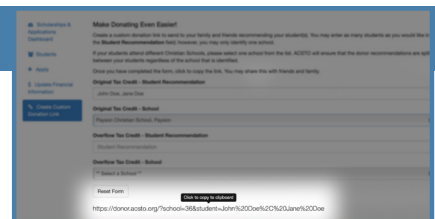
## STEP 3

Fill in the name(s) and the school for your student(s)



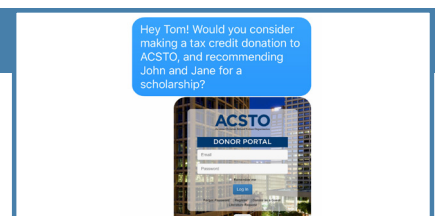
## STEP 4

Right click (or highlight) the link and copy it



## STEP 5

SEND IT OUT! You can paste the link into an email, text message, or to your social media!



# EMPOWERMENT SCHOLARSHIP ACCOUNT (ESA)

An ESA is an account administered by the Arizona Department of Education (ADE) and funded by state tax dollars. It consists of 90% of the state funding that would have otherwise been allocated to the school district the student is assigned to attend based on their address. Applications are available all year round. When parents sign an ESA contract, they opt out of the education and services the public education system offers. ESA funds can be used to pay private school tuition, home education and curriculum, tutoring, and more.

**Per the ESA handbook for the '23-'24 school year, students cannot receive STO funds (tax credit scholarships) and ESA funds within the same school year.** Parents need to choose which funding source works best for their financial situation for that specific school year.

## UNIVERSAL ESA

All K-12 students in Arizona are eligible to receive a Universal ESA, giving parents more educational options for their students.

Funds are distributed quarterly and begin the quarter that the ESA contract is signed. Kindergarten students are eligible for approximately \$4,000/school year. Students in 1st - 12th grade are eligible for approximately \$7,000/school year.

**Quarter 1:** July 1 - September 30

**Quarter 3:** January 1 - March 31

**Quarter 2:** October 1 - December 31

**Quarter 4:** April 1 - June 30

Other ESA eligibility categories include: students in K-12th grade with a disability and students in preschool with a disability.

## WHICH FUNDING SOURCE IS THE BEST OPTION FOR YOUR STUDENT— ESA or STO funds?

### ESA

- Funded by state tax dollars
- Set amounts that may or may not cover all tuition costs
- Scholarships are paid after parents submit monthly or quarterly tuition statements
- ESA program communicates with parents only

### STO

- Funded by private taxpayers
- No set amounts; potential for scholarships to cover 100% of tuition costs
- Scholarships are paid directly to the school throughout the year as long as there is a tuition balance
- STOs communicate with both schools and parents

**IS YOUR STUDENT'S TUITION LESS THAN THE APPROXIMATE ESA AMOUNT?**

YES

ESA

NO

**ARE YOU ABLE TO PAY THE BALANCE OF YOUR STUDENT'S TUITION AFTER USING ESA FUNDS?**

YES

**IT'S YOUR CHOICE!**

Apply for an ESA and receive the approximate funds quarterly **or** work the Tax Credit Scholarship Program and possibly cover your student's tuition in full!

NO

**STO FUNDS**

Keep working the Tax Credit Scholarship Program — you may be able to cover the cost of your student's tuition in full!

Keep in mind: Funding is per student, not per family. You can use an ESA for one student and STO funds for another student.

# CHECK OUT OUR VIDEOS

## WHAT IS A TAX CREDIT?

[acsto.org/donors/what-is-a-tax-credit](https://acsto.org/donors/what-is-a-tax-credit)



## HOW MUCH CAN I DONATE?

[acsto.org/donors/how-much-can-i-donate](https://acsto.org/donors/how-much-can-i-donate)



## HOW TO CLAIM YOUR TAX CREDIT

[acsto.org/donors/claim-your-credit](https://acsto.org/donors/claim-your-credit)



**Follow us on  
Social Media!**



**@acstoconnect**

# ACSTO

Arizona Christian School Tuition Organization

PO Box 6580  
Chandler, AZ 85246



480.820.0403



social@acsto.org



**ACSTO**.org

**NOTICE:** A school tuition organization cannot award, restrict, or reserve scholarships solely on the basis of a donor's recommendation. A taxpayer may not claim a tax credit if the taxpayer agrees to swap donations with another taxpayer to benefit either taxpayer's own dependent. A.R.S. 43-1603 (C). Any designation of your own dependent as a potential recipient is prohibited.