MAY A STUDENT RECEIVE FUNDS FROM MORE THAN ONE SCHOOL TUITION ORGANIZATION (STO)?
Yes, we encourage you to apply for any opportunities available. Our number one goal is for you to afford a Christian Education for your child.

IF MY STUDENT RECEIVES FUNDS FROM AN EMPOWERMENT SCHOLARSHIP ACCOUNT (ESA), CAN THEY ALSO RECEIVE A SCHOLARSHIP FROM AN STO?
The ESA statute (A.R.S. 15-2402 (B)(3)) requires that while a parent has a contract with the ESA program, a student cannot accept ESA and STO money concurrently. If a parent ends their ESA contract during the school year, there is no conflict if that student receives an STO scholarship for the remainder of the academic year.

ARE SCHOLARSHIPS AWARDED TO FAMILIES?
Per the Arizona Department of Revenue (ADOR), scholarship awards are only given to individual students. There are no family accounts.

WHAT IS A TAX CREDIT?
A tax credit is a direct reduction of an individual’s or a company’s income tax. 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 donor recommendations received for the student is considered. By law, donor recommendations are not guaranteed. However, they do help in the award decision process. Regardless of our desire to award every student during each Award Cycle, we do not always have the funds available to meet this goal since we are a donation-based organization.

WHAT IF MY STUDENT RECEIVES AN AWARD BUT TRANSFERS TO ANOTHER SCHOOL?
As long as the new school is a private Christian School in Arizona that partners with ACSTO, the unused portion will follow the student. Otherwise, any remaining scholarship amount would be awarded among other students at that school.

WHAT TYPES OF SCHOLARSHIPS ARE AVAILABLE?
In Arizona, there are four different tax credit scholarship programs available to help families afford a private education. Two of the programs are funded by Individual taxpayers; the other two are funded by Corporate taxpayers.

ACSTO awards scholarships through the two Individual tax credit programs: Original and Overflow. Our sister organization, School Choice Arizona, awards scholarships through the Corporate tax credit program. For more information on Corporate scholarships, visit schoolchoicearizona.org.

ORIGINAL SCHOLARSHIPS are funded through the Original Individual Tax Credit Law, enacted in 1997 as A.R.S. 43-1089. Any student enrolled in a private school in grades K-12 (or a preschooler with disabilities) qualifies for this scholarship.

OVERFLOW SCHOLARSHIPS are funded through the Switcher Individual Tax Credit Law which took effect in August 2012 as A.R.S. 43-1089.03. To be eligible, students who qualify for an Original Scholarship must also meet one of the requirements below.

1. The student attended an AZ district or charter school for at least 90 days in the prior school year, then transferred to a private school.
2. The student is currently enrolled in Kindergarten at a private school.
3. The student is a dependent of a member of the US Armed Forces who is stationed in Arizona under military orders.
4. The student previously received an Overflow or Corporate Scholarship in a prior year, and has attended private school continuously since.
5. The student was homeschooled immediately prior to enrolling in a private school.
6. The student moved to Arizona from out of state immediately prior to enrolling in a private school.
7. The student participated in the ESA program and did not renew or accept the scholarship in order to accept STO scholarships.

Please review our website and Scholarship Application at ACSTO.org for further details.

Copyright © Arizona Christian School Tuition Organization, Inc. May 2022
HOW MUCH CAN I DONATE?
You can donate up to the combined maximum of the Original and Overflow Tax Credits, or your Arizona state tax liability, whichever is less. Your state tax liability is the amount of money you must pay to the state in taxes based on your earnings. In exchange for your donation, the state gives you a dollar-for-dollar tax credit, essentially taking the place of what you would have to pay to the state.

To claim the Overflow Tax Credit, you must donate the maximum amount to the Original Tax Credit before any additional amount is applied to the Overflow Tax Credit, up to that credit’s allowed maximum donation.

For the current tax credit maximums, see our Donation Brochure, or visit ACSTO.org.

If you have no liability, you cannot receive a credit. However, what you give to ACSTO may be considered a charitable gift.

WHY SHOULD I DONATE TO ACSTO?
ACSTO’s sole purpose is to make Christian Education affordable for everyone.
✓ WE ARE DISTINCTLY CHRISTIAN
Our passion is Christian Education—we believe every student should have the opportunity to learn not just in a private school but, specifically, a Christian School.
This is why we partner with over 130 Christian Schools across the state of Arizona!
✓ WE PROTECT THE PRIVATE SCHOOL TAX CREDIT PROGRAM
We engage with policymakers, school choice working groups, and will always fight to protect the program in court...including prevailing in ACSTO v. Winn at the U.S. Supreme Court.
✓ WE ARE GOOD STEWARDS
We award 92% of all donor recommendations more than the 90% required by law!
✓ OUR CUSTOMER SERVICE & RESOURCES ARE EXCELLENT!
Our team members have the best training, are available, and helpful! We also have great resources available for donors, parents, and schools.

WHAT IS THE DIFFERENCE BETWEEN A DONOR RECOMMENDATION AND A SCHOLARSHIP AWARD?
A donor recommendation is just that, a recommendation. By law, an STO cannot guarantee a scholarship award based solely on the recommendation of a donor. Recommendations are considered and are helpful in the scholarship award process, but they are not the only factor.

Scholarship awards are made by our Selection Committees on a quarterly basis. In addition to any donor recommendations received, the committees consider the family financial information (required by state law) and the student narrative provided in the student’s Scholarship Application.

CAN AN STO LET PARENTS KNOW WHO RECOMMENDED THEIR CHILD FOR A SCHOLARSHIP OR THE AMOUNT DONATED?
Per the ADOR, donor names may not be shared with scholarship recipients. In addition, as a 501(c)(3) charitable organization, we are required by federal law to maintain donor confidentiality.

Arizona tax credit law prohibits STOs from awarding, designating, or reserving scholarships based solely on a donor. Donation amounts for recommendations are not disclosed since there are no guarantees to scholarships that have not been awarded yet.