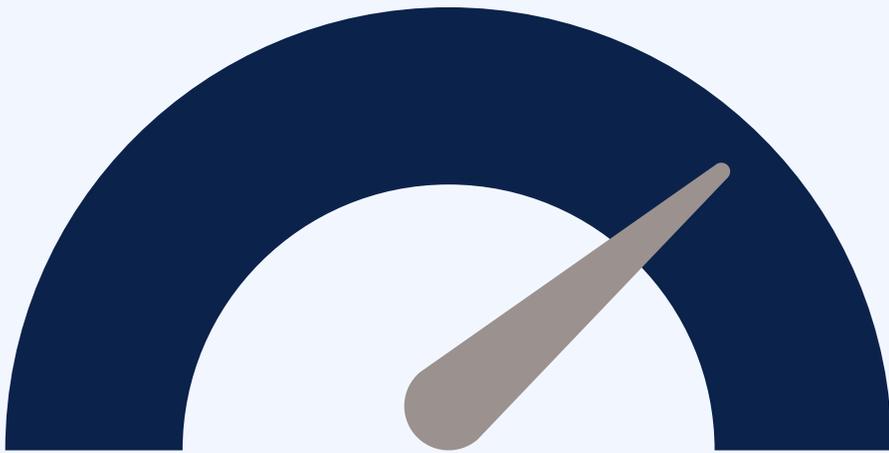




# TUITION ASSISTANCE

*Informational Packet*



**75%**

**OF MCS STUDENTS RECEIVE  
SCHOLARSHIP/TAX CREDIT  
FUNDING**

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## **Our Mission:**

***Partnering with Parents***  
*to provide a*  
***Quality Academic Education***  
*integrated with a*  
***Biblical Worldview***

**WHAT'S INSIDE:**

***Tuition Assistance  
Options***

***School Tuition  
Organization  
Facts***

***STO Quick  
Reference***

***Tax Credit  
Resources***





# TUITION ASSISTANCE OPTIONS

## School Tuition Organizations (STOs)

- Funded by the AZ School Tuition Tax Credit program and provides both pool funds that are issued based upon criteria of each STO and recommended funds given in the name of a student or school by donors.
- If qualified, you may receive funds from 3 separate pools of donated funds.
  - Original Tax Credit
  - Overflow/Plus/Switcher Tax Credit
  - Corporate Tax Credit
- Some pools of donated funds require specific qualifications such as switching from public to private school, student entering kindergarten, or the family income level.
- AZ Taxpayers may donate up to \$3,131 (married filing jointly) or \$1,571 (single taxpayer) for the 2025 year (up until April 15, 2026) and receive dollar for dollar credit toward their AZ state tax liability. (Tax Credit Maximums change yearly, check with the office or [www.acsto.org](http://www.acsto.org) for the most updated maximums)
- Donors may direct their tax dollars to a specific school or recommend a specific student to receive the funds as a tuition credit. (STOs cannot award, restrict, or serve scholarships solely on the basis of donor recommendation, however the recommended student is considered for the scholarship.)
- Parents are highly encouraged to apply when their child is entering kindergarten and can apply as soon as applications are open for the year your student is entering kindergarten.

## AAA Scholarship Foundation

AAA offers state-authorized scholarships of up to \$6,500 for Grades K-8 to pay for tuition at eligible schools (including MCS). The qualifications are income based and the application process takes time and attention to detail. The scholarship runs on a 3 year cycle, anyone approved will be guaranteed the scholarship for 3 consecutive years as long as renewal paperwork is completed each year. Students can accept other STO funding while accepting AAA for the remaining balance between the tuition cost and the AAA scholarship coverage. Applications open in March yearly and it is best to apply early, visit [www.aaascholarships.org](http://www.aaascholarships.org) for more information.

## Empowerment Scholarship Account (ESA)

The Empowerment Scholarship Account (ESA) program is an account administered by the Arizona Department of Education that is funded by state tax dollars to provide educational options for Arizona students. By opting out of the public school system, parents can seek a range of alternative educational services, such as private school or home-based education, to tailor an individualized educational plan that is best for their child. The ESA program is not affiliated with any services, providers, vendors or websites, please ensure you are referring to their website and documents for direction (<http://www.azed.gov/esa/>). Anyone who applies will qualify, all you need is a birth certificate and proof of AZ residency. Kindergarten students can expect to receive about \$4,800 and 1st-8th grades can expect to receive about \$7,500. Applications are open year-round and you will receive funding in the quarter you apply and sign the contract. You cannot receive ESA funds and STO funds within the same school year.

# SCHOOL TUITION ORGANIZATION FAQs

## How do I apply for a scholarship from an STO?

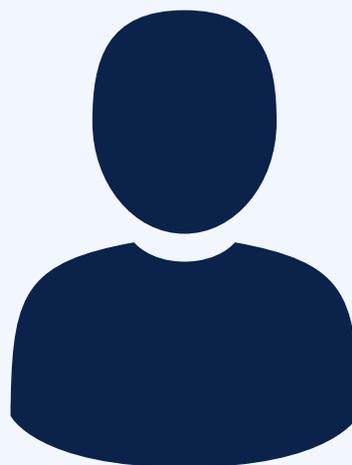
The application process and submission deadlines vary by STO. Most STOs have an online application and/or portal to submit apps. CCSTO uses paper applications which are available in the MCS office or on CCSTO's website at [www.ccsto.org](http://www.ccsto.org). The state of Arizona requires the applicant to submit certain financial information as part of the application process. A new application is due each year, however most STOs have a shortened renewal application.

## What factors are considered when awarding a scholarship?

Each STO sets their own criteria. These may include, but are not limited to: financial need, merits of the student, scholastic ability, leadership, community involvement, other family needs (e.g. financial, health, employment) and donor recommendations.

## How does the donor recommendation process work?

A donor may specify a particular school or student on the STO donation form. A donor may not make a recommendation on behalf of their own dependent. STOs cannot award, restrict, or serve scholarships solely on the basis of donor recommendation.



## *Who should I ask to redirect their tax dollars as a donor recommendation?*

- Family Members Residing in AZ
- Neighbors & Friends
- Church Community Members
- Social Circles & Clubs
- Work Associates
- Volunteer Group Members
- Service Providers
- Medical Providers



Most STOs have resources like sample donation request letters on their websites.



# STO QUICK REFERENCE

We encourage all families seeking tuition assistance to contact each individual organization for their specific requirements, deadlines, and/or applicable fees - their websites and offices have the most up-to-date and accurate information available.

STO	Open Date	Phone Number	Website
<b>AAA</b> AAA Scholarship Foundation	3/23/2026	888-707-3465	<a href="http://www.aascholarships.org">www.aascholarships.org</a>
<b>ACSTO</b> Arizona Christian School Tuition Organization	2/3/2026	480-820-0403	<a href="http://www.acsto.org">www.acsto.org</a>
<b>ALF</b> Arizona Leadership Foundation	4/15/2026	602-525-7355	<a href="http://www.arizonaleader.org">www.arizonaleader.org</a>
<b>APESF</b> Arizona Private Education Scholarship Fund, Inc	3/1/2026	480-699-8911	<a href="http://www.apesf.org">www.apesf.org</a>
<b>ATC</b> Arizona Tuition Connection	5/15/2026	480-409-4106	<a href="http://www.arizonatuitionconnection.com">www.arizonatuitionconnection.com</a>
<b>CCSTO</b> Cochise Christian School Tuition Organization	4/1/2026	520-456-4961	<a href="http://www.ccsto.org">www.ccsto.org</a>
<b>IBE</b> Institute for Better Education	2/1/2026	520-512-5438	<a href="http://www.ibescholarships.org">www.ibescholarships.org</a>
<b>SCA</b> School Choice Arizona	3/1/2026	480-722-7502	<a href="http://www.schoolchoicearizona.org">www.schoolchoicearizona.org</a>

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<b>ESA</b> Empowerment Scholarship Account	Accept Apps Year Around	602-364-1969	<a href="http://www.azed.gov/esa/">www.azed.gov/esa/</a>
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- ESA funding cannot be combined with any STO funding.

# TAX CREDIT RESOURCES

## HOW TO WRITE A STUDENT NARRATIVE FOR THE ACSTO APPLICATION

We want to make this step in the application process easy for you. Below are some **helpful suggestions** to get you started.

### KEEP IN MIND

- We do take the **age of the child** into consideration.
- **Two to three paragraphs** are sufficient.
- Each year when you reapply to ACSTO, you will need to rewrite the Narrative. For this reason, we recommend that you type and **save it in a Word document**, then copy and paste it into the online application. Having a saved copy will make it easier when you apply the following year.

### TALKING POINTS

*These are just suggestions — you do not have to include all of this information.*

- **Brag about your child.** Provide a snapshot of your child so we have an opportunity to “know” him/her.
- **Share why you want your child to attend a Christian School.** How have you seen it impact them? What do you hope they will gain from a Christian Education? Consider sharing how it has impacted your family.
- **Discuss your student’s character traits and how you see your child demonstrate them.** What does your child like to do? What are their hobbies? Are they involved in any extracurricular activities? What household chores are they responsible for?
- **Discuss your child’s involvement at church.** Are they involved in a student program or Bible study program? Do they volunteer? Have they made the decision to accept Jesus Christ as their personal savior?
- **What are their favorite subjects at school and why?** Are they on the honor roll? Have they made improvements in their grades? What type of awards have they received at school?

**Still have questions?** Don’t hesitate to contact us at 480.820.0403 or [social@acsto.org](mailto:social@acsto.org).

**ACSTO**  
Arizona Christian School Tuition Organization

**More  
Resources**



For more tax credit resources, visit [www.acsto.org](http://www.acsto.org)

Most applications will require a narrative. This is a time to talk up your student. Talk about their hobbies, interests, academics, sports, church involvement, etc. Also talk about why you would like them in private school.

# When to take ESA

START HERE



**Take ESA**

- Continue to receive tax credit donations. Those funds can be held until you discontinue ESA.

**Don't take ESA**

- Apply to multiple school tuition organizations to get low-income corporate tax credit scholarships.
- Continue to receive tax credit donations.



**Don't take ESA - Use tax credit scholarships.**

- Continue to receive tax credit donations.

**Take ESA**

- Continue to receive tax credit donations. Those funds can be held until you discontinue ESA.

