

# **“Our Faith, Our Children, Our Future” STO Tuition Assistance**

## **Frequently Asked Questions for Parents**

**As of December 10, 2017**

### **What is STO tuition assistance?**

STO stands for “School Tuition Organization”. The STO serving the Archdiocese of Dubuque is “Our Faith, Our Children, Our Future” School Tuition Organization. The tuition assistance grants from this program are funded through an Iowa tax credit program. This program has been in existence since 2006 and more information can be found at [OurFaithSTO.org](http://OurFaithSTO.org).

### **Who can qualify for STO tuition assistance?**

STO grants are available for K-12 students who reside in Iowa and whose household’s taxable income is at or below 300% of the federal poverty rate. STO grants are not available for preschool students.

### **What income levels are at the 300% federal poverty rate?**

Each year the federal government comes out with these guidelines at the end of January. A chart of these income guidelines will be distributed as soon as it becomes available. During 2017-18 a family of four, with a taxable income at or below \$73,800, could qualify for an award.

### **How much money is given in STO grants?**

During 2017-18 a total of \$5,350,737,985 was distributed to 3,020 students. Of the 31% of students in our STO receiving a grant, the average award was \$1,771. Last year qualifying families received between \$300 to 90% of their tuition depending upon verified need. No one receives a 100% award. Non-Catholic students can receive assistance but only up to the “Catholic tuition rate” for that school. Awards vary from year-to-year depending upon overall verified need of the applicant pool. Priority is given to families who complete an application with all required materials by March 29, 2018. Applications after that date will be given consideration, pending fund availability, and will generally be significantly smaller.

### **How do I apply for STO tuition assistance?**

Only one application needs to be completed per household. Parents can start an application utilizing the name/zip code of one school. Additional children and the names of their schools can be added to that single application.

### **What is the link to the application?**

The online application is located at [online.factsmgt.com/aid](http://online.factsmgt.com/aid). You will then enter the zip codes of the schools for which you are applying for assistance.

### **When is the application open?**

The online application will open January 1, 2018. The online application is available in English and Spanish.

**If I applied last year, do I use the same email address and password this year?**

Yes! By using the email and password from last year, some demographic information will automatically be visible and will just need your verification. If you remember the email address you used, but not your password, click on the “Forgot Password” button and a temporary password will be emailed to that address. If you don’t remember which email address you used last year, you can start a new account. This won’t impact your ability to apply except no information from last year will be pre-populated for you.

**How do I set up an online profile to start my application?**

There are two very brief videos that may be helpful for parents. The first is about how to create an online profile so that you can begin an application and the second provides tips about how to navigate through the FACTS application. These links can be found on at [www.OurFaithSTO.org/for-parents/apply/](http://www.OurFaithSTO.org/for-parents/apply/).

**How much does it cost to apply for STO assistance?**

Online applications cost \$26.00. Families will make their payments directly to FACTS Management.

**What if the application fee is cost prohibitive for my family?**

If the application fee is cost prohibitive, you are encouraged to contact the school to request that they pay the fee on your behalf. Schools cannot access an application to waive the fee until at least the first section of the online application has been completed.

**Do I need to fill out an application for each of my children?**

No, only one application per household is required. Be sure to include all children on this application.

**The application asks for social security numbers. What if I don’t have one or don’t feel comfortable using it on the application?**

The social security number is how FACTS matches the tax return/W-2s to the family’s application. Families that do not have a social security number or would prefer not to give this information can enter any unique 9-digit number and the system will let them continue with the application process. If a family has a 9-digit ITIN number they may want to consider using that number. When sending in their tax documents, FACTS recommends having parents write their application ID number on the tax document so it gets matched up with the correct application. The application ID number is assigned online as soon as the application has been started.

**What tax materials do I need to complete the application?**

The Iowa legislature requires that families verify their income from the previous 2017 calendar year. Families are urged to carefully review all tax documentation requirements stated on the application and to submit those materials as early as possible. Families generally fall into one of three categories:

**Parents with W-2 Income:** These families need to send in their 2017 W-2's and must submit their most recent IRS Federal Form 1040, 1040A, or 1040EZ U.S. Individual tax return from 2016. If applicant and co-applicant file separately, they are required to both submit tax returns for the same year.

**Parents with Business/Farm/Self-Employment Income:** These families need to expedite getting their taxes prepared so that they can submit a 2017 Federal 1040 tax return by the March 29<sup>th</sup>, 2018. If they are unable to complete this by the deadline, their application will be included in round #2 once the tax return is submitted. There are also several specific forms that will be required for anyone showing business, farm, rental property, S-Corporation, Partnership, and Estates and Trusts income. (See [FACTS parent flyer](#) or the FACTS application for more information.)

**Parents Who Are Not Required to File Federal Taxes:** These families that do not file a tax return are still required to provide documentation for household non-taxable income such as social security income, welfare, child support, food stamps, workers' compensation, and Temporary Assistance for Needy Families (TANF).

#### **How do I submit the supporting tax documents?**

After completing the online application, you will need to upload or fax all required supporting documentation. Documents can be uploaded online by logging in to your account at [online.factsmtg.com/aid](http://online.factsmtg.com/aid) or faxed to 866-315-9264. If you need help scanning or faxing your documents, please stop by the school office for assistance. Families are encouraged to submit tax documentation as early as possible. Uploaded documents must be in pdf form and not larger than 20MB.

#### **What if parents were not required to file taxes?**

Those families who were not required to file taxes will notate that on the application. Copies of all supporting documentation for household non-taxable income such as Social Security income, Child support, Food stamps, Workers' compensation, and Temporary Assistance for Needy Families (TANF) are required to be submitted.

#### **If I am divorced, do both parents have to complete a separate application?**

Divorced parents can only receive STO tuition assistance for their portion of the tuition bill. If parents are divorced, the parent responsible for payment of the tuition should complete an application. If each of the divorced parents is responsible for a portion of the tuition, each parent should complete a separate application and indicate the portion of tuition for which he/she is responsible. If one divorced parent chooses to apply for their portion but the other does not, the first parent can still receive an award if STO income-qualified. Divorced families

need to provide schools with a copy of their divorce decree and information about which parent is required to pay what percentage of tuition.

**What is the deadline for an application?**

The deadline for round #1 STO applications is **March 29<sup>th</sup>, 2018**. It is very important that families apply AND submit ALL required tax documents by this deadline. There is a round #2 of STO applications with a deadline of July 13<sup>th</sup> but the amount of money available for these awards can be considerably smaller.

**What if I have questions about how to complete the application?**

FACTS Management is happy to assist families with questions about completing their applications. The FACTS call center is open Monday-Friday from 7:30 am-9:00 pm at 866-441-4637. The FACTS online application also has a chat feature available Monday-Friday from 8:00 am-5:00 pm. You can also contact your school for additional assistance.

**What if I don't have Internet access to complete an online application?**

Parents can contact their local school to use the school's Internet access or to schedule an individual appointment for assistance in completing the online application.

**Do I have to have an email address to complete the online application?**

No, online applicants are not required to have an email address. However, any notification about missing/incomplete materials would then be communicated to you by FACTS via US mail. If parents have an email address, you are strongly encouraged to list it and monitor it for communications from FACTS.

**When will I find out if I get an STO award?**

Families that complete an application and include all required documentation by the round #1 deadline will receive notification of any STO award on May 11<sup>th</sup>. Families then have until June 1st to confirm with the school that they are accepting the award.

**Is STO the only assistance available?**

Most schools have some sort of local assistance program to supplement STO awards. Generally, families must first complete an application with FACTS as a prerequisite for local assistance. Local assistance programs, however, can create their own income guidelines or consideration of special circumstances.

**What if the STO award my family receives is not enough?**

STO awards cannot be appealed as the income guidelines are set by state law and the proportion of funds available for each family is based on the overall need of qualifying applicants. If you feel you need additional funds to supplement your STO award, you are strongly encouraged to contact your local school/parish about local assistance programs and any other opportunities for assistance.