



# Calvin Christian School

## Illinois Invest in Kids Act of 2017 Questions & Answers for Scholarship Seekers

The *Illinois Invest in Kids Act of 2017* allows individuals and businesses to contribute to Scholarship Granting Organizations (SGOs) and receive a partial credit on their state income tax. The SGOs in turn use this money to grant scholarships for education and tuition expenses to qualifying students. Individual donors (not businesses) can designate that they want their scholarship funds to go to Calvin Christian School, or other approved private schools of their choice.

1. **What are tax credit scholarships?** Tax credit scholarships provide IL state income tax **credits** (not just a deduction like other charitable contributions) to individuals and businesses that contribute money to a non-profit Scholarship Granting Organization (SGO). The SGO then awards scholarships to eligible students from families with financial need.
2. **What is a Scholarship Granting Organization?** A Scholarship Granting Organization, or SGO, is a state-approved non-profit organization (with 501(c)3 status) that:
  - a. Receives contributions from individuals and businesses,
  - b. Processes scholarship applications for students with financial need, and
  - c. Distributes scholarship funds to approved independent schools on behalf of eligible students (scholarships are awarded to the student, but funds are sent to their chosen school) in accordance with the laws set forth by the state of Illinois.
3. **How much money can be contributed to an SGO for tax credit scholarships?** Contributions are capped at \$1 million per taxpayer per year. Total tax credits are capped at \$75 million statewide annually. In order for \$75 million to be reached, contributions of \$100 million will need to be made to SGOs.
4. **Can contributions be directed to a certain school or student?** Individuals may designate a certain school or subset of schools but cannot designate specific students. Businesses may not restrict their contributions in any way.
5. **Who is eligible to receive a scholarship?** Students from families with limited financial resources are eligible to receive a tax credit scholarship. To be considered, students must be from a household with an adjusted gross income below 300% of the federal poverty level (\$73,800 for a family of 4.) Students must also be eligible to attend a public elementary or high school in IL and be in Kindergarten through 12<sup>th</sup> grade. Prior to April 1<sup>st</sup>, 2018, priority will be given to:
  - a. Students from households that are below 185% of the federal poverty level (\$45,510 for a family of four.)
  - b. Students who reside in a “focus district”, which is a public school district identified by the state that is performing below standards.
  - c. In subsequent years, siblings of students already receiving scholarships will be given priority as well. For more specific information on eligibility and federal poverty guidelines, go to the state’s website: <http://www.revenue.state.il.us/InvestInKids>.
6. **How does an SGO determine the size of a scholarship?** In order to qualify for a scholarship, a student’s family will have to give official documents to the SGO of their ability to pay. Based on how a student’s household income compares to the federal poverty level, a student will receive the following:

- For students whose household income is less than 185%, scholarships can be 100% of tuition and necessary fees;
  - For students whose household income is between 185% and 250%, scholarships will average 75% of tuition and necessary fees; and
  - For students whose household income is above 250%, scholarships will average 50% of tuition and necessary fees.
7. **What is the maximum amount of scholarship a student can receive?** The maximum is the amount of tuition and necessary fees or the statewide average operating expense per student, whichever is lower. For 2017-18, the statewide average operating expense per student is \$12,280. Additionally, students identified as:
- Gifted and talented can receive a maximum scholarship of \$13,508;
  - English Language Learners can receive a maximum scholarship of \$14,736, and
  - Eligible to receive services under the federal Individuals with Disabilities Education Act can receive a maximum scholarship of \$24,560.
8. **How will it be determined whether students are benefitting from this program?** All students who receive scholarships will be required to take a state assessment. The Illinois State Board of Education (ISBE) will select an independent research organization to conduct an annual study examining the year to year learning gains in comparison to gains of public school students with similar demographic backgrounds.
9. **How can I apply for a scholarship for my student(s)?** This is brand new legislation, and details and processes are still being worked out. Applications should be available on the SGO websites in early 2018 for the subsequent 2018-19 school year. To apply, please visit the following SGO websites: Thus far, SCCS is aware of two SGOs (listed below.) Families are encouraged to apply for scholarship through either or both SGOs, or other SGOs as they are made aware.
- Illinois Children’s Tuition Fund: [www.acsi.org/ctfil](http://www.acsi.org/ctfil) (Accepting applications January 22, 2018.)
  - Empower Illinois: [www.EmpowerIllinois.org](http://www.EmpowerIllinois.org) (Accepting applications January 24, 2018.)

Checklist – Have these materials available for the application process:

- A copy of your family’s 2016 federal tax return
  - Proof of Illinois residency (utility bill, driver’s license)
  - Proof of the student’s age (birth certificate, passport, or federal/state ID)
- Report card from the prior semester (unless beginning school for the first time)
- Upon availability, a letter of acceptance from CCS.

For more information:

- Contact Tanya Harper, Director of Enrollment – [Tharper@calvinschool.org](mailto:Tharper@calvinschool.org) or 708-331-5027.
- State of Illinois’ Invest in Kids website – <http://www.revenue.state.il.us/InvestInKids/>