"Our Faith, Our Children, Our Future" STO Tuition Assistance
Frequently Asked Questions for Parents-2019

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.

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 400% of the federal poverty rate. STO grants are not available for preschool students.

What income levels are at the 400% federal poverty rate for 2019-2020?

Persons in Household	Maximum Qualifying Taxable Income Levels*
2	67,640
3	85,320
4	103,000
5	120,680
6	138,360
7	156,040
8	173,720

*Important Notes about Income Guidelines
- STO qualifying levels are based upon 400% of 2019 Federal Poverty Levels.
- Families are eligible for STO assistance if they are Iowa residents AND their taxable income is at or below the above listed income levels. Falling within these guidelines does not necessarily guarantee tuition assistance awards.
- Family size includes parents/guardians plus total number of dependents claimed on tax return.
- For families/households with more than eight persons, add $17,680 for each additional person.

- Any available local tuition assistance may not be based upon the above income levels but may require completion of an STO application.

How much money is given in STO grants?
During 2018-19 a total of $5,039,161 was distributed to 3,063 students. Of the 33% of students in our STO receiving a grant, the average award was $1,645. Last year qualifying families received between $7.5% 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. The "identified need" a particular family has through the FACTS calculations can vary from year to year based on several factors. Priority is given to families who complete an application with all required tax documentation by April 15, 2019. 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 https://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 1st. 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.

How much does it cost to apply for STO assistance?
Online applications cost $31.00. 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. Thus, you should first start an application through the first section and then contact your school.

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. Even if you have children attending different Catholic schools, you only need to complete one 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 taxable income from the previous calendar year so you will need to upload your **2018 tax return & all requested 2018 income documentation.** Families are urged to carefully review all tax documentation requirements stated on the application and to submit those materials as early as possible.

The following supporting documents are required to complete the application process:
- **2018 IRS Federal Income Tax Return**, including all supporting schedules.
- Copies of **all 2018 W-2 Wage and Tax Statements** for both the applicant and co-applicant. (NOTE: If you are applying before you have received all the current year W-2 Wage and Tax Statements, please submit them as soon as they become available.)
- Copies of all supporting tax documents if you have business income/loss from any of the following:
  - **Business** - send Schedule C or C-EZ and Form 4562 Depreciation and Amortization
  - **Farm** - send Schedule F and Form 4562 Depreciation and Amortization
  - **Rental Property** - send Schedule E (page 1)
  - **S-Corporation** - send Schedule E (page 2), Form 1120S (5 pages), Schedule K-1 and Form 8825
  - **Partnership** - send Schedule E (page 2), Form 1065 (5 pages), Schedule K-1 and Form 8825
  - **Estates and Trusts** - send Schedule E (page 2), Form 1041 and Schedule K-1

How do I submit the supporting tax documents?
After completing the online application, you will need to upload all required supporting documentation. Documents can be uploaded online by logging in to your account. The submissions can be in pdf or jpeg form. (Photos uploaded from a mobile phone are acceptable.) If you have any difficulties uploading your information they can be 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. Please allow FACTS two weeks to process tax documents.

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, Welfare, Child Support, Food Stamps, Workers' Compensation, and

Temporary Assistance for Needy Families (TANF). If you do not file a tax return, you are required to provide documentation of all income received.

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.

The FACTS application asks about 529 plans. Will my chances of being awarded assistance be smaller if we have 529 plans?
No, you will not be "penalized" for having 529 plans. This question is asked on this national application but the "Our Faith STO" has asked FACTS not to consider 529 plans as available income. The Archdiocese of Dubuque encourages families to utilize Iowa 529 plans for K-12 tuition.

What is the deadline for an application?
The deadline for round #1 STO applications is **April 15, 2019**. It is very important that families apply AND submit their 2018 tax return and all requested income documents by this deadline. It is very wise and prudent to apply as early so you are able to allow time for your tax documentation to be processed and to allow time to be notified in case you are missing any materials. There is a round #2 of STO applications with a deadline of July 15th 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 available to assist families with questions about completing their applications. The FACTS call center is open Monday-Thursday from 7:30 am-7:00 pm and Fridays 7:30am -5:00pm 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 which is considerably slower. 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 24th. Families then have until June 7th 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 identified 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.

What is a summary of the deadlines?

Jan 1st   FACTS Online Application Opens at https://online.factsmgt.com/aid

April 15   Round #1 Deadline for FACTS Applications
- Completed online application AND all required 2018 tax return & requested income documentation must be uploaded or faxed by this date.

April 16   Round #2 Application Window Opens for Incomplete Round #1 Applications or New Applications

May 24   Schools Distribute STO Round #1 Award/Tuition Contract Letters

June 7   Deadline for Parents to Accept/Deny STO Awards & Return Tuition Contracts

July 15   Round #2 Deadline for FACTS Applications
- Completed online application AND all required 2018 tax return & requested income documentation must be uploaded or faxed by this date.

August 6   Schools Distribute STO Round #2 Awards/Tuition Contract Letters