

Using Tax Credits vs ESA (Empowerment Scholarship Account)

Arizona families are blessed to have options to afford the educational setting that best meets their student’s individual needs.

Tax Credits (STO funds)

Arizona allows you to take the money you’d normally pay in state taxes to Arizona and instead give it to a student’s private school tuition! This is done through a School Tuition Organization or STO. There are many individual STOs. **Heart Cry Christian Academy’s preferred STO is ACSTO.** Once you apply with ACSTO, you immediately qualify for STO funds. That said, a majority of funds that get disbursed to families are funds that come with a “recommendation” to your student(s). It does take some work to ask friends and family to participate – but it is well worth the effort! Using this method there is potential to have your student’s tuition paid in full, with no out-of-pocket cost to you!

ESA

An Empowerment Scholarship Account (ESA) is an account administered by the Arizona Department of Education (ADE) and funded by state tax dollars to provide education options for qualified Arizona students. An ESA consists of 90% of the state funding that would have otherwise been allocated to the school district or charter school for the qualified student (does not include federal or local funding). By accepting an ESA, the student's parent or guardian is signing a contract agreeing to provide an education that includes at least the following subjects: reading, grammar, mathematics, social studies and science. **ESA funding can be used to pay private school tuition, for curriculum, home education, tutoring and more.** ESAs put private education within reach of every family in Arizona, regardless of wealth.

