

EVERY STUDENT EVERY STATE

*How Christian School Leaders
Can Expand Access to
Christ-Centered Education*



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Dear Christian School Leader,

Every child entrusted to our schools is created in the image of God, with purpose and potential placed there by our Creator. As Christian educators and leaders, we share a sacred responsibility to steward that potential by partnering with families to nurture faith, character, and calling.

Across our nation, many families desire a Christ-centered education for their children but face financial barriers that make that choice difficult. A new opportunity, the Federal Tax Credit Scholarship, has the potential to expand access to scholarships that help students attend Christian schools without diverting funds from public education.

For over 20 years, the Association of Christian Schools International (ACSI) has operated a Scholarship Granting Organization (SGO) called Children's Tuition Fund (CTF). Through CTF, thousands of students have received scholarships that allow them to attend Christ-centered schools where faith and learning are integrated.

This guide is designed to help Christian school leaders and administrators understand this opportunity, discern how it affects your school community, and take strategic, practical steps to prepare, educate, and engage families and donors.

When schools lead with clarity, families respond. When administrators act with vision, access expands. Together, we can help ensure Every Student in Every State has access to an education that points them to Christ.

With gratitude,



Larry Taylor, Ph.D.
President & CEO
Association of Christian Schools International



[Why This Matters]

Christ-centered education shapes more than academic outcomes. It forms hearts, strengthens faith, and prepares students to live with wisdom, courage, and conviction.

For many families, Christ-centered education is deeply valued but not always financially accessible. Tuition costs can limit enrollment, diversity, and long-term sustainability for Christian schools, even when families are committed to faith-based education.

The **Federal Tax Credit Scholarship** creates a new opportunity to help expand access to Christ-centered education by encouraging donors to redirect their federal tax liability for scholarships. These scholarships help families choose a Christian school while supporting schools in fulfilling their mission without lowering standards or compromising identity.

This opportunity is about access and sustainability. It allows schools to partner with families, churches, and donors to remove financial barriers and strengthen long-term enrollment health.

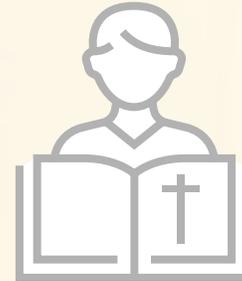
When schools educate families, align with scholarship partners, and communicate clearly, access expands and mission advances.

Is There a Downside for Schools or Families?

There is no downside. The Federal Tax Credit Scholarship uses private contributions and does not reduce public school funding. It does not require schools to change curriculum, admissions standards, or faith commitments. For families and schools alike, this opportunity expands access without compromising mission.



How does the Federal Tax Credit Scholarship work?



An individual contributes through CTF.

The contributor can claim a federal tax credit.

A student receives a scholarship to attend a Christian school.

- Contribute through ACSI Children's Tuition Fund
- Receive up to \$1,700 tax credit
- Support K-12 student scholarships

Important for School Leaders:

The Federal Tax Credit Scholarship works **in addition to** existing state scholarship programs. In states where CTF already operates, this federal tax credit can help fill funding gaps and expand the number of students served.



[Take Action]

How Christian Schools Can Take Action

Christian schools play a central role in helping families understand this opportunity and preparing for effective implementation.

1 Action 1: Select Children's Tuition Fund as Your Primary SGO

Schools can partner with CTF to be their Scholarship Granting Organization (SGO). Schools know their students, families, and culture best. As a CTF partner, CTF will work with your school to steward scholarship dollars with wisdom and care.

What you can do:

- Evaluate Children's Tuition Fund as a trusted, mission-aligned SGO
- Sign the CTF Registration Form to secure CTF as your school's SGO
- Coordinate with CTF



2 Action 2: Prepare Your Leadership Team

Christian school leaders play a catalytic role in this effort. When school leadership understands and communicates this opportunity clearly, families, donors, and advocates follow. Alignment among leadership ensures clarity and confidence.

What you can do:

- Ensure Head of School, CTO, Board, and Development staff understand the tax credit
- Review eligibility, timelines, and school responsibilities—watch for monthly communications from CTF
- Identify a primary point person for scholarship communication



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Action 3: Educate and Equip Families

Parents often look to schools for guidance on financial aid and scholarships.

What you can do:

- Share clear, simple information with families
- Host parent information sessions
- Use the ready-made toolkits, graphics, and templates provided by CTF

Family-facing resources are available at: EveryStudentEveryState.org/schoolresources

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Action 4: Engage Donors and Advocates

Donors and advocates play a key role in expanding scholarship capacity. The Federal Tax Credit Scholarship does not replace traditional giving. Instead, it allows contributors to redirect up to \$1,700 of federal tax dollars they already owe to the federal government toward scholarships. Schools should continue to cultivate donors as usual while helping contributors understand this additional opportunity.

What you can do:

- Share how the Federal Tax Credit can support access and enrollment
- Encourage donors to give up to \$1,700 of their federal tax dollars to CTF beginning January 1, 2027
- Equip families to respectfully advocate for state opt-in Common Questions Christian Schools Ask

[FAQs]

1. What is Children's Tuition Fund?

Children's Tuition Fund (CTF) is a Scholarship Granting Operation created as a ministry of ACSI. CTF has supported Christian schools for more than 20 years and currently operates in multiple states, managing millions of dollars in scholarship funding. CTF's depth of experience provides schools with the confidence to engage, backed by established systems and trusted partnerships.

2. What is the Federal Tax Credit Scholarship?

The Federal Tax Credit Scholarship is a new federal tax law that allows individuals to receive a **100% non-refundable federal income tax credit up to \$1,700** for contributing to CTF, an approved SGO. CTF uses tax credit contributions to provide tuition scholarships and other education-related support throughout the United States.

3. Who can receive a scholarship?

Scholarships are available to K-12 students in states that formally opt in to the federal tax credit scholarship and whose families meet income criteria (up to 300% of the area's median income). In 2028, priority may be given to students who previously received scholarships or their siblings.

4. What can scholarship funds be used for?

Scholarship funds may be used for a range of education costs, including tuition, curriculum materials and books, standardized test fees, educational therapies, instructional materials, and sometimes even homeschool-related costs, depending on SGO policies.

5. Who can benefit from the program?

The tax credit and scholarship program is designed to benefit a wide range of families. Because the credit is based on giving and scholarships are targeted by income eligibility (up to 300% of area median), many middle-income and moderate-income families may qualify.

6. Does the Federal Tax Scholarship take money from public school funding?

No. The Federal Tax Credit Scholarship uses private contributions to fund scholarships and does not divert federal or state education funds away from public schools.

7. Will Federal Tax Credit Scholarships be awarded in every state?

Not automatically. For students to receive scholarships in a particular state, the governor must opt in by allowing SGOs to operate under federal law. If a state does not opt in, families in that state cannot use scholarships funded through this tax credit; however, taxpayers in that state can still contribute \$1,700 to CTF for use at a Christian school in another state.

8. Can scholarship funds be used for homeschooling or learning services?

The law allows these scholarships to apply to homeschoolers. More information will follow once the rules and regulations are received later this year. CTF's primary service is to ACSI member schools and other Kingdom schools.

9. Does participation affect our school's autonomy or curriculum?

No. Scholarships support family choice and do not require schools to change curriculum, admissions standards, or faith commitments.

Learn more at
EveryStudentEveryState.org.



[A Special Note]

to the Board Chair and Board of Directors

As a Board Chair and Board members, you are entrusted with safeguarding the mission, integrity, and long-term health of your Christian school. The Federal Tax Credit Scholarship is an opportunity to advance access to Christ-centered education while remaining aligned with sound governance and fiscal responsibility.

The Federal Tax Credit Scholarship:

- Uses private contributions, not government funds
- Does not require changes to curriculum, admissions standards, or faith commitments
- Preserves school autonomy while expanding scholarship capacity

Board leadership plays a critical role in:

- Encouraging informed discussion and alignment among school leadership
- Supporting participation by aligning with ACSI's CTF
- Helping the school discern how this opportunity fits within its strategic and financial planning

When boards lead with clarity and confidence, schools are better positioned to serve families, steward resources wisely, and expand access without compromising identity.

Your oversight and encouragement can help ensure this opportunity strengthens both mission and sustainability for years to come.

If you have any questions at all, you are invited to engage CTF at a school board meeting for a question-and-answer session, in person or via Zoom.

Thank you for your valuable time invested in reaching the next generation!

[A Special Note]

to the Development Director

As a Development Director, you carry the responsibility of resourcing the mission of your school with wisdom and integrity. The Federal Tax Credit Scholarship represents a **new category of support** that complements, rather than replaces, traditional fundraising.

This opportunity is not about shifting donor generosity away from annual giving or major gifts. Instead, it invites contributors to redirect a portion of federal tax dollars they already owe toward student scholarships through the ACSI Children's Tuition Fund.

This means:

- A new on-ramp for supporters who may not typically give
- A way to deepen engagement with existing donors without cannibalizing gifts
- An additional scholarship stream that can stabilize enrollment and expand access

Your leadership will be essential in helping donors understand the distinction between donations and tax-credit contributions and in positioning this opportunity as part of a broader, healthy development strategy.

When integrated thoughtfully, this tax credit can strengthen your school's long-term sustainability while keeping mission and relationships at the center.

Learn more at
EveryStudentEveryState.org

ACSI  Children's Tuition Fund