

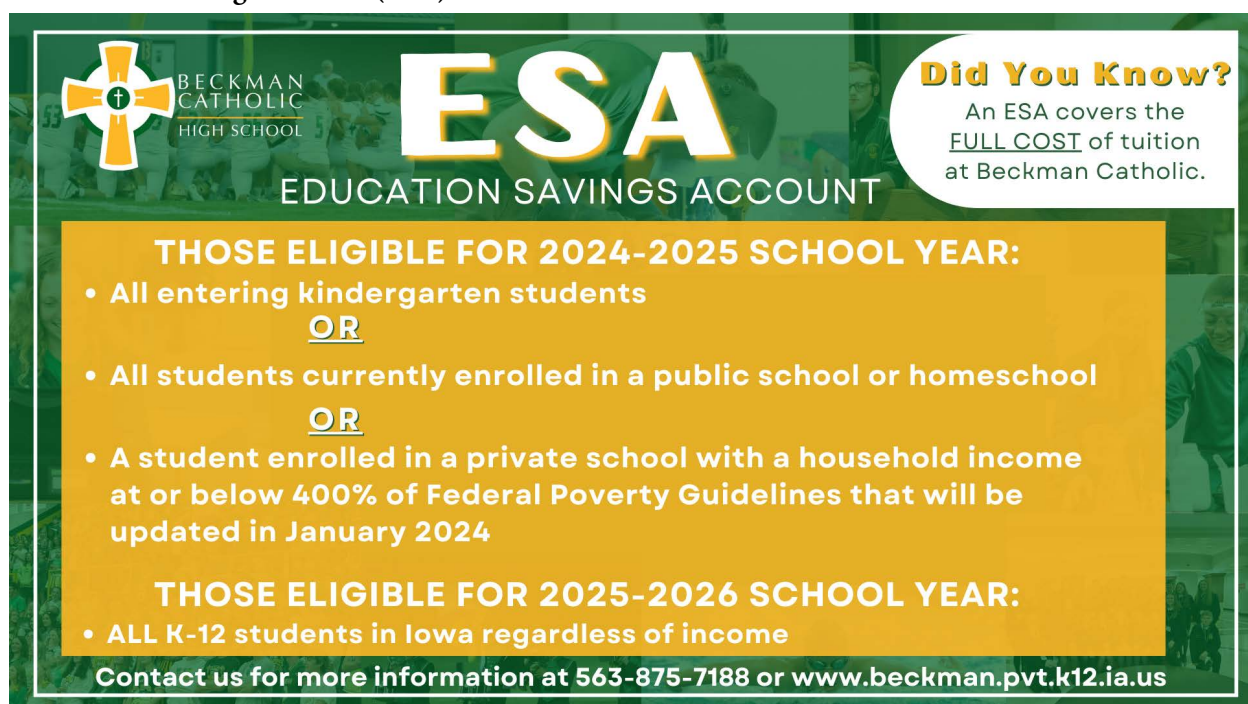
Paying For Tuition

There are a number of programs available to assist with the payment of tuition at Beckman Catholic.

Student Tuition Organization (STO)

Beckman Catholic High School is a participant in the Our Faith, Our Children, Our Future STO program. The STO program provides qualifying families with tuition assistance. There are income eligibility guidelines and an application that must be submitted in order to receive assistance. The application has a \$31.00 filing fee and also requires the uploading of a copy of the current tax year federal return. Filing for STO assistance is also required to qualify or to apply for any local assistance programs. More information on the STO program can be found at www.qurfaithsto.org

Educational Savings Account (ESA)

A green poster for Beckman Catholic High School's Educational Savings Account (ESA). The top left features the school's logo, a cross with a cross inside, and the text "BECKMAN CATHOLIC HIGH SCHOOL". To the right, the letters "ESA" are prominently displayed in large, bold, white font with a yellow outline, followed by "EDUCATION SAVINGS ACCOUNT" in a smaller white font. On the far right, a white speech bubble contains the text "Did You Know? An ESA covers the FULL COST of tuition at Beckman Catholic." Below this, a large yellow box contains the following text: "THOSE ELIGIBLE FOR 2024-2025 SCHOOL YEAR:" followed by a bulleted list: "• All entering kindergarten students", "OR", "• All students currently enrolled in a public school or homeschool", "OR", "• A student enrolled in a private school with a household income at or below 400% of Federal Poverty Guidelines that will be updated in January 2024". Below the yellow box, the text "THOSE ELIGIBLE FOR 2025-2026 SCHOOL YEAR:" is followed by a bulleted list: "• ALL K-12 students in Iowa regardless of income". At the bottom, a white banner contains the text "Contact us for more information at 563-875-7188 or www.beckman.pvt.k12.ia.us".

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- ALL K-12 students in Iowa regardless of income

Contact us for more information at 563-875-7188 or www.beckman.pvt.k12.ia.us

Local Assistance

Thanks to the generosity of local donors, Beckman Catholic also had need-based tuition assistance available to families. In order to qualify for local assistance programs, a family must first file for the STO assistance. If STO assistance is not adequate, or a family does not qualify for STO but is still in need, an application for local assistance is then completed. Applications are then reviewed and families will be notified of any award granted.

Iowa 529 College Savings Plans

Due to changes in tax laws, 529 College Savings plans can also be utilized to pay for K-12 tuition. The advantage of paying tuition via a 529 plan is that contributions to eligible 529 plans are deductible from Iowa income taxes. For the 2020 tax year, an individual taxpayer can contribute up to \$3,439 to a 529 plan per student. A married couple with 2 children could contribute up to \$13,756 into 529 plans and deduct that amount from their Iowa income taxes. Additional information on using 529 plans for K-12 tuition can be found at:

<https://www.iowaace.org/wp-content/uploads/2020/01/529-Plan-Information-Updated-1.6.20.pdf>

Scrip Program

Beckman Catholic participates with the St. Francis Xavier Scrip program. Through the Scrip program, participants purchase gift certificates for local and national business at face value. The program however purchases these at a discount which varies by vendor. The program keeps 50% of the difference to help fund Xavier Elementary, and the other 50% is returned to the purchaser as a tuition credit. For example, if you buy a \$100 gift card to Fareway, Fareway provides a 3% discount on the purchase to Xavier. \$1.50 is kept by the Scrip program to fund Xavier and you receive \$1.50 in tuition credit. Scrip is available for purchase at local financial institutions in Dyersville, and you can also set up an online account to purchase Scrip online or even on your smartphone. For more information on the Scrip program, please visit <http://www.xavier.pvt.k12.ia.us/scrip.html>