

“Our Faith, Our Children, Our Future” STO Tuition Assistance Frequently Asked Questions

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 adjusted gross income is at or below 300% of the federal poverty rate. STO grants are not available for preschool students.

What income levels are at the 300% federal poverty rate?

Each year the federal government comes out with these guidelines at the end of January. A chart of these income guidelines will be distributed as soon as it becomes available. During 2016-17 a family of four, with an adjusted gross income at or below \$72,900, could qualify for an award.

How much money is given in STO grants?

For 2016-17 a total of \$5,079,985 was distributed to 3,073 students. Of the 31.5% of students in our STO receiving a grant, the average award was \$1,653. Last year qualifying families received between \$300 to 90% of their tuition depending upon verified need. No one receives a 100% award. Awards vary from year-to-year depending upon overall verified need of the applicant pool. Priority is given to families who complete an application with all required materials by March 31st, 2017. 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 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 1, 2017. The online application is available in English and Spanish.

Last year I used the PSAS website but this year the website is for FACTS. What is the difference?

Our STO will utilize FACTS Management for tuition assistance application processing. The previous company, PSAS, was recently acquired by FACTS. Families will need to complete an online profile and set a password when they begin an application on the FACTS website for the 2017-18 school year.

How do I set up an online profile to start my application?

There are two very brief videos that may be helpful for parents. The first is about how to create an online profile so that you can begin an application and the second provides tips about how to navigate through the FACTS application. These links can be found on your school website and at www.OurFaithSTO.org.

How much does it cost to apply for STO assistance?

Online applications cost \$26.00. 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 an application has been completed.

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.

What tax materials do I need to complete the application?

Families will need to provide their most recent tax return and all current W-2 wage and tax statements for both the applicant and co-applicant (if applicable). There are also additional tax documents required for those with business, farm, rental property, S-Corporation, Partnership, Estate, or Trust income. Families are urged to carefully review all tax documentation requirements stated on the application and to submit those materials as early as possible. Your school and www.OurFaithSTO.org has a separate sheet posted explaining all of these requirements. Applying as early as possible will allow more time to notify you if any materials are missing or incomplete.

How do I submit the supporting tax documents?

After completing the online application, you will need to up-load, fax or US mail all required supporting documentation. Documents can be uploaded online by logging in to your account at online.factsmgt.com/aid or faxed to 866-315-9264. If you need help scanning or faxing your documents, please stop by the school office for assistance. Any tax documents that are mailed must be postmarked by the deadline. Families are encouraged to submit tax documentation as early as possible.

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, Child support, Food stamps, Workers' compensation, and Temporary Assistance for Needy Families (TANF) are required to be submitted.

If I am divorced, do both parents have to complete a separate application?

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. Divorced families will need to provide schools with a copy of their divorce decree and information about which parent is required to pay what percentage of tuition. Divorced parents can only receive STO tuition assistance for their portion of the tuition bill.

What is the deadline for an application?

The deadline for round #1 STO applications is **March 31st, 2017**. It is very important that families apply AND submit ALL required tax documents by this deadline. There is a round #2 of STO applications with a deadline of July 14th but the amount of money available for these awards can be considerably smaller. A round #3 will be offered for applications submitted by September 22nd but this is subject to fund availability based on any previously returned awards.

What if I have questions about how to complete the application?

FACTS Management is happy to assist families with questions about completing their applications. The FACTS call center is open Monday-Friday from 7:30 am-9:00 pm 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 for an individual appointment to use the school's Internet access to complete an online application. Online applications are processed faster and any missing/incomplete materials will be identified sooner.

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. 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 15th. Families then have until June 5th to confirm with the school that they are accepting the award.

Is STO the only assistance available?

Many schools have local assistance programs 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 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.