



Pennsylvania

Parent and School Handbook

Pennsylvania Opportunity Scholarship Tax Credit Program

AAA Scholarship Foundation – Pennsylvania

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Parent and School Handbook - Pennsylvania

AAA Scholarship Foundation (AAA), a private non-profit organization, is an approved Pennsylvania Opportunity Scholarship Organization (OSO). AAA awards annual (one year) scholarships to eligible students entering eligible grade levels from eligible households to help them attend an eligible private school of their choice. The private school scholarships are for published tuition and fees. An AAA household may NOT accept a scholarship from more than one state-funded program or other Tax Credit Scholarship program for the same time period they have accepted an AAA Scholarship.

AAA scholarships ARE NOT TUITION VOUCHERS. Tuition vouchers are government-funded and the payments come from the State. AAA Scholarships are privately funded. The payments for students receiving Pennsylvania Opportunity Scholarships come from the OSO that serves their household.

If you enroll your student into a private school before you have received a Scholarship Award Letter and School Commitment Form (SCF) you will be responsible for your student's tuition/fees and may not qualify for future scholarship funding if your student is not awarded an AAA scholarship for 2017/2018. Funding is not guaranteed. Please consider this before enrolling your student in a private school.

Please remember that in applying and if accepting a scholarship you have agreed on the application to the below statements in the Certification Signature Section.

- √ I certify that the information provided on the application and all supporting documentation submitted at any time is true, correct and complete to the best of my knowledge. I understand that if I give information that is not true or if I withhold information and my student(s) receive a scholarship for which they are not eligible, I can be lawfully punished for fraud and the scholarship will be denied or revoked.
- √ I certify that no parent/guardian of a student on this application is not an owner, operator, principal or person with equivalent decision making authority of the eligible private school which my student will attend.
- √ I understand that any information I provide at any time will be verified, which may include computer file matching, public records search, IRS transcripts and that I may be required to provide other information and/or documentation.
- √ I authorize the release of personal, financial and educational information for the purpose of determining eligibility and for research.
- √ I understand that AAA Scholarship Foundation does not discriminate because of race, color, sex, age, disability, religion, nationality or political belief.
- √ I authorize AAA Scholarship Foundation and its application processing company to make this form and the information therein available to the appropriate state agencies as required by the law governing the scholarships.
- √ I authorize the application and all attachments to be returned to AAA Scholarship Foundation from the application processing company.
- √ I agree to follow the rules and responsibilities as they apply to the program as set forth in the Parent and School Handbook, available online at www.aaascholarships.org.
- √ I understand if I am deemed eligible and am awarded a scholarship, that I am not automatically entitled to a scholarship in following years.
- √ I understand that it is my responsibility to reapply and document my eligibility whenever I am required to if I accept a scholarship.
- √ I understand if I enroll my student(s) into a private school before receipt of a Scholarship Award Letter and School Commitment Form (SCF), I will be responsible for their tuition and the student(s) may not qualify for future scholarship funding. I understand funding is not guaranteed.

Scholarship Distribution Priority

First Priority (Renewals and Renewal Add-Ons): Renewal students, who received an AAA scholarship for the previous year, meet the current eligibility criteria (Page 4) and meet all deadlines for renewal priority. Add-On siblings of Renewal students who received an AAA scholarship for the previous year, meet the current eligibility criteria (Page 4) and meet all deadlines for renewal priority. Funding is not guaranteed.

Second Priority (Transfers and Transfer Add-Ons): Students, who are eligible for an AAA Scholarship are transferring from other SSO's that meet the current eligibility criteria (Page 5) and meet all deadlines for transfer priority. Add-On siblings of Transfer students, who received another tax credit scholarship for the previous year, meet the current eligibility criteria (Page 4) and meet all deadlines for renewal priority. Funding is not guaranteed.

Third Priority (Waitlist and Waitlist Add-Ons): Students who meet current eligibility criteria and are currently approved but on a waiting list due to lack of funding who meet the current eligibility criteria and meet all deadlines for waitlist priority. Add-On siblings of Waitlist students, who were determined eligible and waitlisted for the previous year, meet the current eligibility criteria (Page 4) and meet all deadlines for renewal priority. Funding is not guaranteed.

Fourth Priority (New): New household applicants who meet current eligibility criteria (Page 5); awarded on a first completed, first awarded basis. Funding is not guaranteed.

Renewal 1st-12th Scholarship Eligibility (NOT Add-On, New or Transfer Students)

Scholarships may be renewed every year through 12th grade as long as the household and student(s) continue to meet the conditions of eligibility.

To be eligible for a renewal scholarship, all of the following requirements must be met:

1. The household must complete the renewal application and send it along with **ALL** required supporting documentation listed on the application to the designated processing company BY THE STATED DEADLINE. Failure to meet all renewal deadline requirements will result in the household losing their renewal priority and may result in the household not receiving a scholarship even if they eventually complete the required process.
2. The household must have been actively using their AAA scholarship the prior school year.
3. Resides within the attendance boundary of 1) a low achieving public school as of the first day of classes of the school year or 2) a public school that was on the low-achieving school list in the last 5 years.
4. Household must meet the income guidelines (*see chart on Page 6*).
5. The student(s) must continue to age qualify by state guideline on September 1st, by law.
6. The household must be free of debt to the private school(s) attended during the prior school year.
7. The household must not have been disqualified/revoked from the program for any reason, including internal audit process.

Add-On Siblings Scholarship Eligibility (NOT Renewals, New or Transfers)

To be eligible for an add-on scholarship (sibling to a renewal or transfer student), all of the following requirements must be met:

1. The household must complete the scholarship application and mail it along with **ALL** required supporting documentation listed on the application to the designated processing company.
2. The student(s) must have been included in the household member's clarification section of the application which qualified for the scholarship in the prior year.
3. The student(s) must age qualify by state guideline on September 1st, by law.
4. The student(s) must:
 - Be entering Kindergarten (K) – 12th Grade.**AND**
 - Reside within the attendance boundary of a low achieving school as of the first day of classes of the school year.
5. Household must meet the income guidelines (*see chart on Page 6*).
6. The household must not have been disqualified from the program for any reason, including internal audit process.

Transfer Scholarship Eligibility (NOT Renewals, New or Add-on Students)

To be eligible to transfer your current tax-credit scholarship to AAA (within Pennsylvania only), all of the following requirements must be met:

1. The household must complete the scholarship application and mail it along with **ALL** required supporting documentation listed on the application to the designated processing company BY THE STATED DEADLINE. Failure to meet all deadline requirements will result in the household losing their transfer priority and may result in the household not receiving a scholarship even if they eventually complete the required process.
2. The household must have been a previous recipient of a tax credit scholarship the prior school year.
3. Resides within the attendance boundary of 1) a low achieving public school as of the first day of classes of the school year or 2) a public school that was on the low-achieving school list in the last 5 years.
4. The student(s) must continue to age qualify by state guideline on September 1st, by law.
5. The household must be free of debt to the private school(s) attended during the prior school year.
6. Household must meet the income guidelines (*see chart on Page 6*).
7. The household must not have been disqualified/revoked from the program for any reason, including internal audit process.

New Scholarship Eligibility (NOT Renewals, Add-on or Transfer Students)

To be eligible for a new scholarship, all of the following requirements must be met:

1. The household must complete the scholarship application and mail it along with **ALL** required supporting documentation listed on the application to the designated processing company.
 2. The student(s) must:
 - Be entering Kindergarten (K) – 12th Grade.
- AND**
- Reside within the attendance boundary of a low achieving school as of the first day of classes of the school year.
3. Students must meet the age eligibility for their state. Student(s) must be between 5-21 years old on September 1st, by law.
 4. Household must meet the income guidelines (*see chart on Page 6*).
 5. The household must not have been disqualified/revoked from the program for any reason, including internal audit process.
 6. The household must be residents of Pennsylvania to apply for a scholarship.

Household Income Levels for Scholarship Eligibility

The financial eligibility guidelines change each year and are based on household size and income. The household size includes but is not limited to the total of ALL the people living in the household. Household income includes, but is not limited to, ALL the income added together for everyone who lives in the household.

Income includes but is not limited to: Total Income as listed on the Federal Income Tax Return (if filed), Child Support, any other non-taxable income, along with various other categories including other money that may be available.

AAA will verify the household's eligibility through the application/renewal process. Applications are processed by an independent application processing company. Completing the application/renewal process is the responsibility of the parent/guardian, not the private school.

2017-18 Household Income/ Financial Resources Table				
HOUSEHOLD SIZE	NEW Maximum Award Up to \$7500	RENEWAL & TRANSFER Maximum Award Up to \$7500	RENEWAL & TRANSFER Maximum Award Up to \$5625	RENEWAL & TRANSFER Maximum Award Up to \$3750
1	\$22,311	\$24,120	\$27,135	\$30,150
2	\$30,044	\$32,480	\$36,540	\$40,600
3	\$37,777	\$40,840	\$45,945	\$51,050
4	\$45,510	\$49,200	\$55,350	\$61,500
5	\$53,243	\$57,560	\$64,755	\$71,950
6	\$60,976	\$65,920	\$74,160	\$82,400
7	\$68,709	\$74,280	\$83,565	\$92,850
8	\$76,442	\$82,640	\$92,970	\$103,300
<i>For each additional person, add</i>	\$7,733	\$8,360	\$9,405	\$10,450

Scholarship Funding Amounts

Households qualifying for the scholarship are awarded up to the amounts listed below or the cost of tuition; whichever is less, per student, per year to attend the eligible private school of their choice (see examples on page 7).

Pennsylvania	100% award	75% award	50% award
New Households Income	Up to 185% of poverty	N/A	N/A
Renewal Households Income	Up to 200% of poverty	201% to 225% of poverty	226% to 250% of poverty
Scholarship award per student, per year	Up to \$7,500 or tuition and school-related fees, whichever is less	Up to \$5,625 or tuition and school-related fees, whichever is less	Up to \$3,750 or tuition and school-related fees, whichever is less

AAA's scholarship funding calculation is based on a 36-week school year beginning on the first day of school as listed on the SCF. School breaks of one week for Thanksgiving, two weeks for winter and one week for spring are factored into the calculation as well. Every school has different calendars and different breaks. AAA does not try to match its scholarship funding calculation to any specific school calendar.

If the student remains in the private school the entire year, the scholarship is paid in four equal installments throughout the 36-week school year. The payment calendar is available at <http://www.aaascholarships.org/schools/pennsylvania/>.

If a student attends an eligible private school for a period of less than a full school year, the scholarship funding value will be prorated. For example, if a student's maximum scholarship award is \$7,500 but begins attending 21 weeks after the beginning of the school year, the calculated value of those 21 weeks (\$4,375) will be subtracted from the maximum scholarship award to determine the prorated scholarship funding value (\$7,500 - 4,375 = \$3,125).

If the student transfers during the school year AAA will determine the prorated amount owed to/from the private school for tuition. The remaining balance of the student's scholarship will then be available for use at a new eligible private school, if the student remains on the scholarship. See page 10 for details on transferring schools.

Schools may not charge a different rate for scholarship students. The published tuition schedule must apply to all students enrolled whether they are on AAA scholarships or if their parents are paying for their tuition and school-related fees. Scholarship students are allowed to receive private scholarships or discounts to assist with paying their portion of the financial responsibility to the school.

Scholarship Funding Examples

Here are examples of how we determine the maximum scholarship for a **Pennsylvania** student:

	Example #1 Cost to attend the school is less than 100% award (\$7,500)	Example #2 Cost to attend the school is equal to 100% award (\$7,500)	Example #3 Cost to attend the school is greater than 50% award (\$3,750)	Example #4 Cost to attend the school is Greater than 100% award (\$7,500)
Maximum Scholarship Value <i>(based on income qualification)</i>	\$7,500	\$7,500	\$3,750	\$7,500
Tuition	\$2,800	\$6,250	\$4,000	\$8,000
+ Additional school-related fees*	\$550	\$1,250	\$750	\$1,800
= Total Tuition and school-related fees	\$3,350	\$7,500	\$4,750	\$9,800
Total Paid by AAA	\$3,350	\$7,500	\$3,750	\$7,500
Parent Responsibility	\$0	\$0	\$1,000	\$2,300

***School-Related Fees are fees charged by the school to all students for books, instructional materials, technology equipment and services, uniforms and activities. Lunch is not included.**

Scholarship Awarding Procedure

Households must first complete the AAA application process. AAA uses an independent third party application processing company to process applications and determine eligibility.

Scholarships are awarded based on the Scholarship Distribution Priority listed on Page 4. Households that are determined eligible AND have been awarded funding for the upcoming school year will receive a Scholarship Award Letter and School Commitment Form (SCF) via US postal mail directly from AAA.

The SCF states the deadline for initial submission. The use of a scholarship cannot be postponed to a later time (eg mid-year or an upcoming year). The household must find an eligible private school for their student(s) as soon as they receive a scholarship award letter and SCF. Failure to meet the deadline stated on the SCF will result in the forfeiture of the awarded scholarship. Contact the AAA office as soon as possible if you have any questions about the deadline.

Families should make a copy of the blank SCF before taking it to an eligible school in case they decide to transfer to a different eligible school later in the year (see the Student Transfer Procedure on page 10).

Schools should not accept any students without an SCF unless the household:

1) is willing to self-pay their tuition until they are awarded a scholarship, 2) will self-pay if they are not funded.

If a household receives a SCF in error or their eligibility is revoked, the private school that has enrolled the student will be notified as soon as possible. By accepting the scholarship student(s) and scholarship payment(s) the private school agrees to repay any incorrectly made or overpayment of funds on behalf of the student(s), regardless of the reason.

Households that document eligibility but are placed on a waitlist do not have a scholarship unless they receive a Scholarship Award Letter and SCF at a later date.

Scholarship Acceptance

Scholarships are awarded to eligible households for eligible students. The household decides which eligible private school to send their student(s). Failure to enroll the student in an eligible private school will result in the loss of the scholarship. Scholarships are not awarded to schools.

It is the responsibility of the household to determine if the chosen private school is meeting their student(s) needs. If the private school is not meeting their needs the household should transfer their student at any time during the school year or for the next school year if deemed eligible to renew. The scholarship follows the student(s) to any eligible private school as long as the household is eligible. For information on changing schools during the school year (see the "Student Transfer Procedure" on page 10).

Scholarship payments will be sent to the eligible private school selected by the household. The check will be made payable to the name of parent/guardian A on the application and will require that specified parent/guardian's endorsement before the private school can deposit the payment. (See page 10 for details.)

Private School Requirements

Pennsylvania Eligible schools are any nonpublic kindergarten, elementary or secondary schools which:

- Physically located in Pennsylvania
- Annually notify the PA Department of Education of their intent to participate in the program.
<http://www.education.pa.gov/K-12/Opportunity%20Scholarship%20Tax%20Credit%20Program/Pages/default.aspx#.V1G2pGTD-Uk>.
- Meet the applicable requirements of Title VI of the Civil Rights Act of 1964*, and
- Meet the compulsory attendance requirements of the commonwealth**, and
- Agree to follow the rules and responsibilities as they apply to the program as set forth in this Parent and School Handbook, available online at <http://www.aaascholarships.org/schools/pennsylvania/>.

* <http://www.hhs.gov/ocr/civilrights/resources/specialtopics/tanf/crrequirementsstvi.html>

** <http://www.portal.state.pa.us/portal/server.pt/community/lawsandregulations/20314/generallawsanregulations/975030>

Parental Tuition Payments

Parental tuition payments are necessary when an eligible private school's tuition and fees total *more* than the awarded scholarship. The household is responsible for the additional charges that exceed the awarded scholarship.

At times, the school may award a supplemental private scholarship to the household, but if this does not occur, the difference is the sole responsibility of the household. NO EXCEPTIONS.

All households must remain current with their payments to the school for any fees owed by the household, not including the scholarship payments. Failure to pay, or make arrangements to pay, a balance owed may result in the school suspending or expelling your student. If the student is expelled they will no longer be eligible for the scholarship.

AAA Scholarship Foundation will not renew or transfer scholarships while money is owed to a school. AAA will only renew or transfer if the family is on a payment plan with the private school and there is documentation from the school.

Scholarship Payments

By accepting the scholarship student(s) and scholarship payment(s) the school agrees to repay any incorrectly made or overpayment of funds on behalf of the student(s), regardless of the reason. Failure to return the funds to AAA could lead to loss of eligibility as a participating school in the scholarship program and/or may lead to legal ramifications relating to the scholarship laws. The household is responsible for any balance of tuition/fees not covered by the scholarship.

Scholarships are paid in four installments throughout the school year. The payment calendar can be found at <http://www.aaascholarships.org/schools/>

Before each installment is processed, a verification report will be sent to the school, listing the student's name and scholarship payment amount. The school must:

- 1) verify each student's information is correct
- 2) report each student's absences to date (students may not have more than 18 days "excused" or "unexcused" absences per year)
- 3) report if the household is current with any monies privately owed to the school (if not current the past due amount must be reported)
- 4) sign and date the verification report and return it to AAA by the stated deadline

Provided the verification report is returned to AAA by the deadline stated on the form a separate check is issued for each scholarship student attending a school, even if multiple students are from the same household, and distributed via US postal mail to the private school.

Student withdrawal may result in an exit payment being owed to the school or the school being required to reimburse the AAA for the difference between actual time period attended and actual scholarship funds received to date. For information on changing schools during the year see the "Student Transfer Procedure" on page 10 of this handbook. The scholarship only pays for services rendered.

If any student receiving an AAA scholarship also receives a scholarship from another Scholarship Organization or a State Funded Scholarship the school/guardian must contact AAA and the school must return the un-cashed check to AAA immediately. Failure to report such situations to AAA may result in a school's loss of eligibility to enroll new scholarship students and/or legal ramifications with the State Attorney's Office.

If a school receives a check for a student who is not currently attending their school they must return the un-cashed check to AAA immediately, unless it is the final "exit" payment as determined by AAA. If the student has expenses over and above tuition for actual attendance at their school before the receipt of this check, it is the household's responsibility to pay the debt. If pro-rated monies are owed to the school a check will be issued following receipt of the Student Withdrawal Form (SWF). Exit Payments must be signed by Parent/Guardian A, therefore submitting the SWF prior to the student leaving, whenever possible, is critical.

Failure to return the checks to AAA in these situations could lead to loss of eligibility as a participating school in the AAA scholarship program and/or may lead to legal ramifications relating to the scholarship laws.

Depositing Scholarship Checks

Schools must process and deposit the checks for scholarship students promptly. Upon receipt of a scholarship check, the school must immediately stamp/write the first three of the following lines on each check before the Parent/Guardian signs the check. The back of the check should read:

For Deposit Only
(Name of School's Bank)
Into the account of (Name of School/Account Number)
Parent Signature

The school shall then notify the household that the scholarship check has arrived and have them come in to "restrictively endorse" the check to the school. Failure of the designated parent to sign the check within five business days of being notified by the school or within the time specified by school policy, whichever is less, may result in the loss of the scholarship. Schools should notify AAA as soon as possible if a parent does not fulfill this obligation.

The check will be made payable to the name of Parent/Guardian A listed on the application. That individual MUST be the person who endorses the scholarship check when received by the school. ONLY the individual on the check can endorse the back of the check. If a household needs the parent listed to be changed they must make a request to AAA in writing to change the name to the other parent/guardian.

NO POWER OF ATTORNEY OR OTHER TRANSFER OF SIGNATURE AUTHORITY IS ALLOWED.

The scholarship checks may not leave the possession of the school. Students may not bring scholarship checks home for parent endorsement (signature).

Failure by the school to follow these procedures may result in loss of eligibility as a participating school for the scholarship program, legal ramifications with the state attorney's office, and reimbursement in full of any overpaid monies due to AAA.

Student Transfers

One of the benefits of private education is that if the parent/guardian is not satisfied with a school they may choose another one.

A student's scholarship may be transferred to another eligible in-state private school at any time during the year. However, AAA will not renew or transfer scholarships while money is owed to a previous school.

If the parent/guardian plans to withdraw a student during the school year, the parent/guardian should notify the school at least two weeks prior to withdrawal.

How to transfer a scholarship during the school year:

1. Upon notification the school the student is leaving must complete a Student Withdrawal Form (SWF) and return it to AAA within 5 business days of being notified that the student is leaving. AAA will not transfer a scholarship until the school confirms that the household has no outstanding balance owed or a payment schedule is in place.
2. The new school must fill out a School Commitment Form (SCF) for each student and send it to AAA.

This process may result in a final payment to the school that is being exited, which must be signed by the appropriate individual following the check cashing policy, or a request for refund of over payment for the student transferring.

How to transfer a scholarship for the upcoming school year during the renewal process:

1. The household must complete the renewal process.
2. Upon receipt of the SCF the household must take it to the eligible private school of their choice; be it the same as the previous year or another eligible school.
3. The school must complete and sign the form then send it to AAA.

If at any time while utilizing the scholarship a student returns to public school the student will lose their scholarship. The household will be required to reapply and document eligibility to qualify in future years.

Student Behavior

Scholarship students must follow all academic and discipline policies of the individual private school. Schools may expel or suspend students if their policies are not followed.

If a student is expelled from school, he or she will lose their scholarship and will not be eligible to renew. This will not affect the scholarships of any siblings.

Students expelled from public school are not eligible for a scholarship.

Scholarship students assigned by the courts to the juvenile justice system will immediately lose their scholarship and will be required to reapply and document eligibility to qualify in future years.

Student Attendance

AAA Scholarship students may not be absent "excused" or "unexcused", more than 18 days during the 180-day school year ("90 percent attendance"). Failure to be present for this minimum amount of time will result in the loss of the scholarship. If you plan to withdraw your student during the school year, please notify the school at least two (2) weeks prior to withdrawal.

Loss of A Scholarship

A household will lose their scholarship for any of the following:

1. Providing fraudulent information or withholding information on the application or at any time (pg. 3)
2. Enrolling the student in a school that is not eligible (pg. 8)
3. Student returns to a public school (pg. 10)
4. Student is receiving multiple scholarships- An AAA family may NOT accept a scholarship from more than one state approved scholarship organization and/or tax credit program for the same time period (pg. 3)
5. The student being expelled from school (pg. 11)
6. The student not maintaining 90 percent attendance for the entire school year (pg. 11)
7. Not endorsing scholarship payments within 5 business days of being notified by the school or within the time specified by school policy, whichever is less (pg. 10)
8. The household owing a school money or not maintaining an agreed upon payment schedule (pg. 8)
9. Not completing the renewal process by the deadline (pg. 4)
10. Exceeding the household financial eligibility guidelines (pg. 6)
11. Failing to complete the internal audit process, if required
12. Parent/guardian of the student on the application is not an owner, operator, principal or person with equivalent decision making authority of the eligible private school which the student attends (pg. 3)
13. Otherwise violating the conditions of the scholarship program

Scholarship "Hold" Status

A scholarship may, in rare circumstances, be put on hold for a limited period of time if the student has a valid reason to temporarily be unable to attend school as determined by AAA on a case-by-case basis. The parent must notify AAA within 5 business days that they wish to have their scholarship placed on "hold" including detailed documentation as to why the student is unable to attend. During the "hold" period the student may not be attending a public school or the public school disqualification will take effect.

While the scholarship is on hold, the student's scholarship payments will not be made. When the student returns to the eligible private school (when the situation is resolved) the scholarship payments will resume. The parent must notify AAA of the student's return to school.

In a penalty situation, such as a suspension, the parent may be responsible for payment to the school during the "Hold" period.

Change of Contact Information

If there is a change of address, telephone, cell phone or E-mail address, the parent/guardian must immediately notify AAA. AAA must be notified if the household is moving regardless of whether it is within the area or outside the area the household currently reside in. A scholarship can be transferred to any eligible private school in the state the scholarship was awarded as long as eligibility is maintained. Failure to inform AAA of the household's current address may result in the household not receiving important, time-sensitive communication from AAA, such as renewal communication, and may result in the loss of the scholarship. It is very important that AAA be able to reach you! Reach us at

Pennsylvania@aaascholarships.org