

“Love the LORD your God with all
your heart and with all your soul
and with all your strength.

These commandments that I give you
today are to be upon your hearts.

Impress them on your children. Talk
about them when you sit at home and
when you walk along the road, when you
lie down and when you get up.”

Deuteronomy 6:5-7

*Cornerstone Christian Academy does not
discriminate on the basis of race, color,
ethnic or national origin in the
administration of any of its academic or
extracurricular programs.*

**CORNERSTONE CHRISTIAN ACADEMY
AWARDS FINANCIAL ASSISTANCE
THROUGH THE FOLLOWING:**

Arizona Christian School Tuition
Organization (ACSTO)

*Cornerstone appreciates
those donors that make
these funds available.*

“Credo ut intelligam”
I believe in order to understand.
-Saint Augustine



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Financial Assistance Program



Cornerstone Christian Academy

What is it

The financial assistance program is a resource offered by the School Board of Cornerstone Christian Academy (CCA) to guide parents who demonstrate a genuine financial need in the pursuit of Christian schooling for their children. The program reflects the deep conviction of Cornerstone that Christian education should be available to all children from Christian families, and not solely those from families who can financially afford tuition.

How is it funded?

Most families receiving financial aid at CCA are benefiting from the Arizona Income Tax Credit program. This tax law (A.R.S. 43-1089) enables Arizona taxpayers to receive a full dollar-for-dollar tax credit for a contribution to a Student Tuition Organization, up to \$1000 (married filing jointly) or \$500 (individual filing single). Cornerstone uses the services of the tax-exempt Student Tuition Organization (STO), **Arizona Christian School Tuition Organization (ACSTO)**.

What is the application process?

Described ahead are two different procedures which you may follow in pursuit of financial aid:

1 IF YOU BELIEVE YOU QUALIFY FOR TUITION ASSISTANCE ON THE BASIS OF DEMONSTRABLE FINANCIAL NEED, FOLLOW THESE STEPS:

1. Obtain the form entitled Family Financial Needs Assessment (FFNA) from the school office. Instructions are included. FFNA is an independent company that helps schools by providing third-party objectivity in assessing financial needs. FFNA will directly notify CCA with their recommendation of financial aid for each family, based on their criteria.
2. The school office will notify you when your assessment has been made by FFNA. At that point you will be asked to fill out an application for ACSTO.

Although every effort will be made to award you the full amount for which FFNA says you qualify, we are dependent on generous donors for these funds, and there is always the possibility that sufficient funds may not be available at that moment. To the glory of God, this has not happened very often in our history.



2 IF YOU DO NOT QUALIFY FOR AS MUCH FINANCIAL AID AS YOU BELIEVE YOUR FAMILY NEEDS, FOLLOW THESE PROCEDURES:

1. Obtain as many copies as you like of the brochure *We Can't Afford Not to Choose Christian Education: Making Christian Education Affordable* from the CCA school office. On the donation card on the back, write in the name of your child and offer these cards to your relatives, friends, co-workers, and anyone else who might be willing to redirect their tax payments toward a scholarship for your child. Explain that they will receive a credit from the STO which can be filed with their Arizona income tax through Form 323 (available online at <http://www.revenue.state.az.us>)
2. From the school office, obtain an ACSTO application. Even if money has already been recommended by a donor for your child, this application must be filed. ACSTO delegates financial decision-making for the distribution of all funds to a regional committee made up of representatives of schools such as Cornerstone. In addition to the donor's recommendation, the committee takes into consideration the information on the application and makes the final decision concerning the allocation of funds.

It is important to fill out the application thoroughly and obtain any additional letters of reference as suggested. It is necessary to file this application yearly, even if your child has received previous scholarship grants from ACSTO.

3. If your financial needs have not been identified by FFNA, you do not qualify to apply for CCA FAF.