



## SGO SCHOLARSHIP OPPORTUNITY FAQ

### What is an SGO Scholarship?

SGO is an abbreviation for a scholarship-granting organization. A scholarship-granting organization provides scholarships to income-eligible students who are attending private schools in Indiana. SGOs are funded by donations from individuals or businesses. Donors are eligible to receive a 50% tax credit for any money donated to the SGO.

Michiana Christian Academy has chosen to work with Sagamore Institute Scholarship for Education Choice as our scholarship-granting organization. Sagamore helps us administer this program to help offset the cost of tuition and fees for eligible students attending Michiana Christian Academy.

### Who is eligible for an SGO scholarship?

A student is eligible to apply for an SGO scholarship if the student is a **resident of Indiana AND the student is a member of a household that meets certain income requirements**. The 2023-2024 income eligibility requirements are as follows:

Choice Scholarship Program Income Limits by Household Size	
Household Size	300% of Free/Reduced Lunch Eligibility Annual Household Income Limit <sup>1</sup>
1	\$80,919.00
2	\$109,446.00
3	\$137,973.00
4	\$166,500.00
5	\$195,027.00
6	\$223,554.00
7	\$252,081.00
8	\$280,608.00
9	\$309,135.00
10	\$337,662.00

<sup>1</sup>Add \$28,527 for each additional family member.

### What are the benefits of an SGO?

An SGO scholarship helps offset the cost of tuition for students currently attending MCA. A student already receiving an Indiana School Choice Scholarship (voucher) may also receive an SGO award in a given year, provided the total awarded is less than the year's tuition and fees. For students who do not yet qualify for a voucher, an SGO award of \$500 or greater qualifies that student to apply for an Indiana Choice Scholarship (voucher) the following year.

That means that an SGO scholarship awarded this year only offsets the cost of tuition and fees for the current school year. However, the following school year, a student may qualify for a full Indiana Choice Scholarship (voucher).

### Are vouchers and SGO scholarships the same?

No. The Indiana Choice Scholarship program (also known as vouchers) provides state-funded scholarships to eligible Indiana students to offset the cost of tuition and fees at MCA. SGO scholarships are funded by private charitable donations and awarded by Sagamore Institute to eligible students.

### How can I find out more?

Visit Sagamore Institute Scholarship for Education Choice's Website – [scholarshipsforeducationchoice.com](http://scholarshipsforeducationchoice.com)  
 Visit the IN Department of Education's website – [www.doe.in.gov/choice/school-scholarships](http://www.doe.in.gov/choice/school-scholarships)

### What documentation is used to determine income eligibility?

MCA and Sagamore are required to verify your household income and household size when determining eligibility for an SGO scholarship. This will require your cooperation in providing required documents. All information provided by parent(s)/guardian(s) to the school is expected to be accurate and honest. If accurate or complete information is not provided to MCA, we will not be able to apply for a scholarship for your student.

The following information and types of income are included in determining your household income:

**Earnings from Work**

- wages, salaries, tips, commissions, overtime pay, bonuses
- income from self-owned businesses and farms
- strike benefits, unemployment compensation, and worker's compensation

**Welfare, Child Support, Alimony**

- public assistance payments or welfare benefits
- alimony or child support payments

**Child's Income**

- earnings of a child who is a full-time or regular part-time employee are included
- Social Security or supplemental security income

**Retirement or Disability Benefits**

- pensions, retirement income, veterans' benefits
- social security, supplemental security income, disability benefits

**Other Income**

- distributions from retirement or investment accounts
- rental income, annuities, and royalties
- interest or divided income
- inheritance, income from estates, trusts, and/or investments
- regular contributions from persons not living in the household
- cash or investment gifts
- military pay that is not received as a result of the service member's deployment
- military pay that is received prior to a service member's deployment or service in designated combat zone
- life insurance benefits, living allowance

The following are not included in the calculation of total household income:

- loans, such as bank loans
- value of non-cash assets
- value of benefits under the SNAP or FDPIR programs
- military pay received as a result of a service member's deployment to a combat zone
- occasional earnings received on an irregular basis (such as baby-sitting or mowing lawns)
- adoption subsidies, payments received for care of foster children
- student financial assistance such as grants or scholarships

Documentation may include a copy of your 2021 tax return or additional documentation. MCA and Sagamore will work with you to meet income eligibility documentation requirements.

**How do I apply for my student to receive an SGO scholarship?**

MCA has posted the application for an SGO scholarship on our website. Simply go to [www.goMCA.org](http://www.goMCA.org) & from the menu, choose "Support Us". There, you will find an informational video and a link to apply for an SGO.

**What happens after I apply for my student to receive an SGO scholarship?**

MCA will review all applications and will work closely with Sagamore Institute to determine eligibility and how best to use our limited funds. Please note that depending on our SGO funding and donations for a given year, it is possible that not every student who applies will receive a scholarship. MCA works with Sagamore Institute to make sure awards are distributed equitably depending on need and funds available. Your household income will need to be verified to determine eligibility for an SGO award. MCA will help you with this process.