

Welcome to JTO 101

Use the JTO to Reduce Your Tuition Burden

- Pardes families have the opportunity to **offset as much of your tuition as you may want** through JTO programs, using either or both:
 - Need-based scholarships
 - Taxpayer-recommended scholarships

Use the JTO to Reduce Your Tuition Burden

	Scenario 1	Scenario 2
Tuition	\$15,625	\$15,625
JTO Needs-Based Scholarship	7,200	-
JTO Taxpayer-Recommended Scholarship ⁽¹⁾	6,200	6,200
Remaining Tuition Due	\$2,225	\$9,425

⁽¹⁾ Represents approximately 4 donor recommendations of \$2,213 each, distributed at 70%

The Private School Tuition Tax Credit Basics

The Private School Tuition Tax Credit

- Tax **credits** are offsets to the amount of tax you owe the State of Arizona. They are different from tax **deductions**.
 - Credits decrease the amount of tax you owe the state dollar-for-dollar
 - Deductions decrease the amount of taxable income you report
- Taxpayers can donate up to the following amounts (for 2018):
 - \$2,213 for married, filing jointly
 - \$1,107 for individual filers
 - Tax credits claimed using Form 348 and Form 323 on your Arizona tax return

The Private School Tuition Tax Credit

	Filing Jointly	Filing Individually
Total Arizona Income Tax Obligation	\$3,500	\$2,500
Private School Tax Credit Donation	2,213	1,107
Remaining Income Tax Due ⁽¹⁾	\$1,287	\$1,393

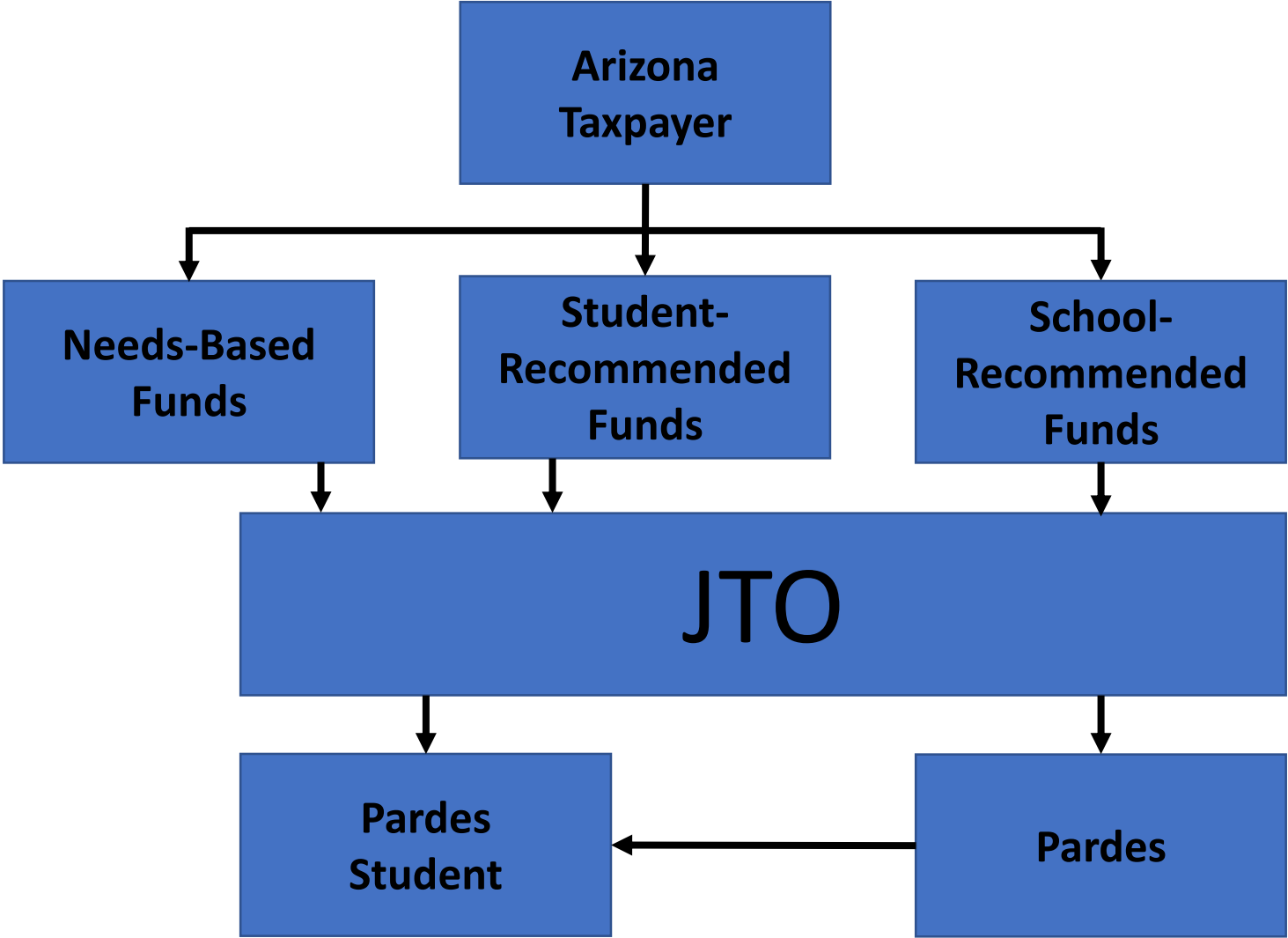
(1) If a taxpayer has already paid/withheld their full tax obligation, they can still take the tax credit and will receive a refund for the overpayment

The JTO

What is the JTO?

- The JTO is a **needs-based** school tuition organization for Jewish day schools
- As of December 2018, the JTO now also accepts taxpayers' **recommendations**:
 - **School-recommended** funds
 - **Student-recommended** funds
- 70% of the **recommended donation** awarded to the recipient
 - At least 20% of the recommended funds will go to the needs-based fund
 - The remaining 10% by law can be used for JTO administrative expenses

The JTO Process



The JTO's Changes

What do the JTO's Changes Mean for YOU?

- If you receive **needs-based** funds from the JTO, you can **supplement** these funds with **taxpayer-recommended** funds to further offset your **out-of-pocket** tuition expense
- If you do not receive **needs-based** funds from the JTO, you can solicit **taxpayer-recommended** funds to offset your **out-of-pocket** tuition expense
- If you are not interested in soliciting **taxpayer-recommended** funds specifically for your child, you can still help Pardes by soliciting taxpayers to take the tax credit for Pardes, **recommending the school**

Maximizing your Benefit

How to Maximize your Benefit

- **Learn** how this program works so it is easy for you to explain
- **Talk with others** who have utilized this program
- **Call** the JTO or Pardes to ask for assistance
- **Make a list** of people you can contact to ask for assistance
- Actively **solicit donors**—any person who pays Arizona state income tax is eligible to take the tax credit

Ideas for Potential Donors

- Family
- Friends
- Neighbors
- Synagogue members
- Business partners
- Work colleagues

Do's and Don'ts in Soliciting Donations

- **DO** take your own tax credit and recommend Pardes
 - Pardes would receive approximately \$300,000 of additional tax credit funds if every family gave their own tax credit to Pardes
- **DO NOT** solicit donors who already contribute to the JTO
 - Existing donors' funds are vital support for the needs-based awards our parents receive.
 - Pardes receives approximately \$1.3 million per year from the needs-based fund
- **DO NOT** swap recommended tax credits with another family—this is illegal by Arizona law

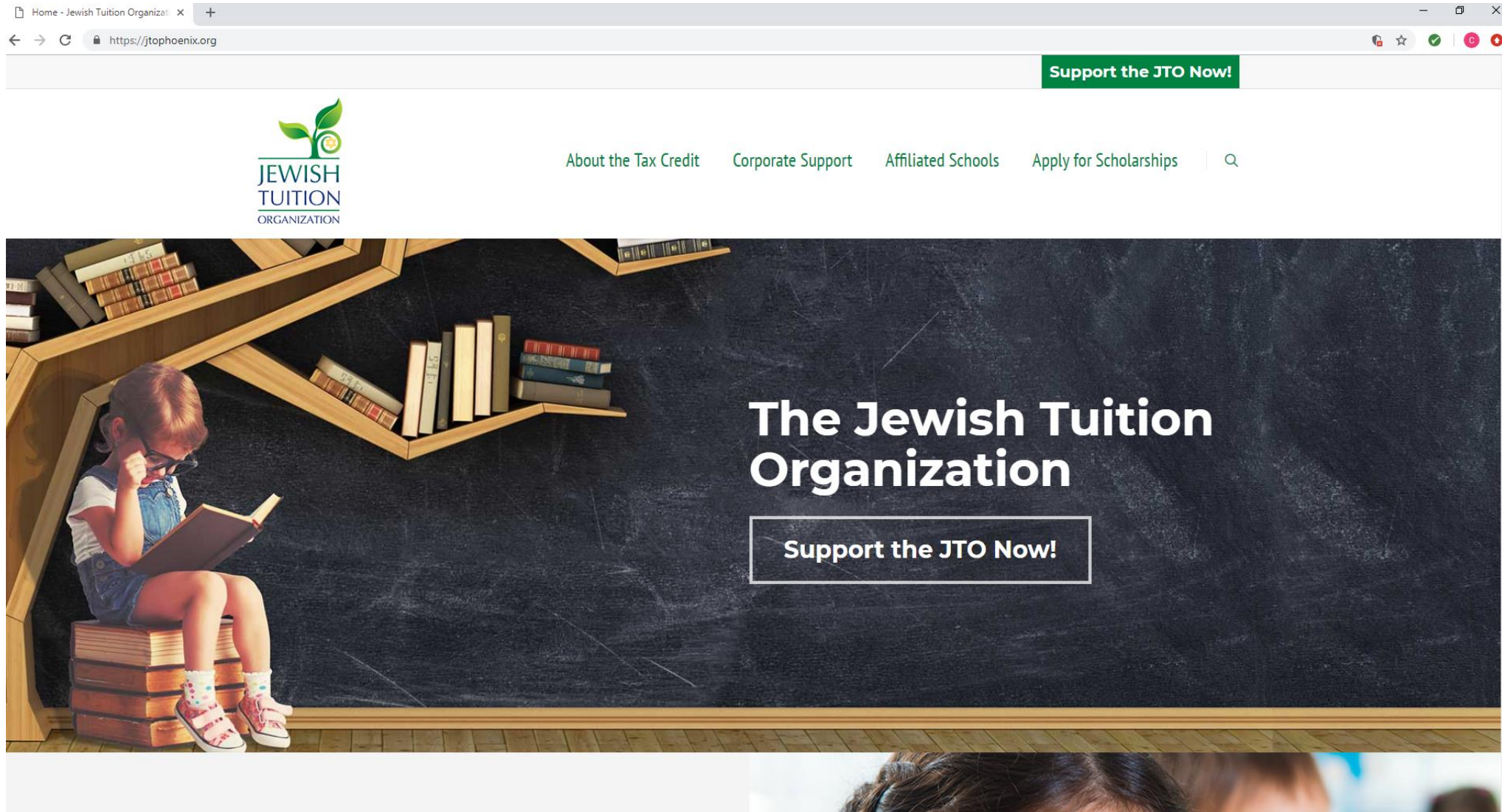
Applying for JTO Funds

How to Apply for JTO Funds

- Apply online through the JTO's website:
 - A TADS application is required for **needs-based** awards
 - A simple online application is required for **donor-recommended** awards, and will be available on the JTO's website

Donating to the JTO

How to Donate to the JTO



How to Donate to the JTO

HOME CONTACT US FAQs



We accept AMERICAN EXPRESS, DISCOVER, MASTERCARD and VISA.



Process Credit Cards

For 2018 a maximum tax credit of up to \$1,107 is allowed for a taxpayer filing as single or head of household and up to \$2,213 for a married couple filing a joint return. Deadline April 15, 2019 or when you file your taxes, whichever comes first.

The web site can take secure transactions online, however, if you would rather mail your support, [CLICK HERE](#) to view the flyer. You can also mail checks or credit card payment to 12701 N. Scottsdale Rd., Suite 100M, Scottsdale, AZ 85254. If you would like to schedule monthly transactions please contact the JTO at 480.634.4926 or info@jtophoenix.org

Donor Information

First Name

Last Name

Email Address

Phone Number

Alt Phone Number

I wish to be anonymous

Address Information

Address

City

State

Zip Code

Billing Address

Address

City

State

Zip Code

Have you already donated to another Student Tuition Organization (STO) (other than JTO) for the 2018 tax year?

No

Yes

Which Tax Year are you making a donation for?

2018

How to Donate to the JTO

Donation Amounts

Filing Status	<input type="text"/>	
Original Individual Tax Credit	<input type="text"/>	Maximum Amount: \$0.00
Additional Individual Switcher Tax Credit	<input type="text"/>	Maximum Amount: \$0.00
Total Amount of Donation	\$0.00	
Credit Card Number	<input type="text"/>	
Expiration Date	<input type="text" value="{Select expiration month}"/>	<input type="text" value="{Select expiration year}"/>
CV2 Number	<input type="text"/>	
Name as Shown on Credit Card	<input type="text"/>	

[What's This?](#)

Optional Recommendation

- General Fund
- School Fund (Select school below)
- Child Fund (Enter the child name and select the school they are attending. **Per Arizona law, you may not recommend your own child/dependent.**)

Child Name	School
<input type="text"/>	<input type="text"/>

Referral Source

State of Arizona Legal Information

A SCHOOL TUITION ORGANIZATION CANNOT AWARD, RESTRICT OR RESERVE SCHOLARSHIPS SOLELY ON THE BASIS OF A DONOR'S RECOMMENDATION. A TAXPAYER MAY NOT CLAIM A TAX CREDIT IF THE TAXPAYER AGREES TO SWAP DONATIONS WITH ANOTHER TAXPAYER TO BENEFIT EITHER TAXPAYER'S OWN DEPENDENT.

By law, the JTO is not allowed to share donor information with parents. You should ask your donors to send you a confirmation of their donation for your records, so you can properly acknowledge their donation.

Corporate Donations

- Arizona tax credit law also allows for **corporate donations**, which the JTO accepts
- Corporate donations **can be recommended to a specific school** but not a specific individual
- If you are aware of a corporation who wishes to make a tax credit donation, please refer them to Patti Evans

Further Questions / Contact Information

We are here to help! Please contact us with any questions!

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Take the Tax Credit for Pardes!