Our chance. *Our choice.*

A simple guide to share the new federal scholarship tax credit with the people who love our school.

You do not need to be a tax expert to share this. The idea is simple, and it sounds best in your own words. Use these points for a phone call, a text, email or conversation.

THE IDEA IN ONE BREATH

> You pay federal income tax either way. Starting in 2027, you can send up to **$1,700** of it to scholarships at our school, and get **every dollar back** as a credit on your federal taxes. For a married couple, **$3,400**.

1

Dollar for dollar.

This is a credit, not a deduction. Give $1,700, and your federal tax goes down by $1,700. It is not like a regular charitable contribution.

2

Same dollars. Your choice.

The program does not change how much you pay. It changes where the money goes: into the general federal budget, or to students at our school.

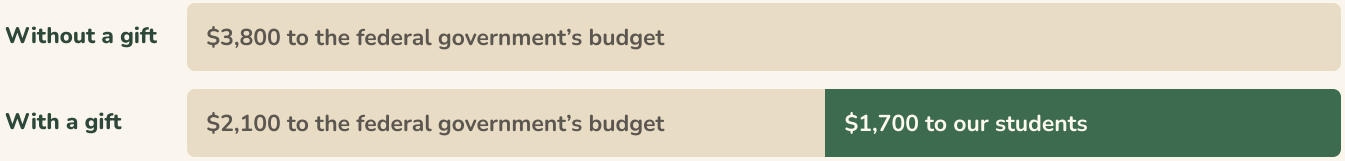
3

Open to everyone.

Any U.S. taxpayer in any state can take part. A grandparent in Ohio counts. So does a college friend in California.

See the choice

John earns $50,000 a year. His federal income tax is about $3,800. In 2027, he gives $1,700 to our scholarship organization.



The same $3,800 leaves John's account. He chose where $1,700 of it went.

How it works

NOW

Pledge

Pledge forms go home on November 16. Return them by December 2. A pledge is not binding. It tells the school what to plan for.

FROM JANUARY 1, 2027

Give

Give through our partner scholarship organization. Earlier gifts help the school plan. Monthly installments are welcome.

EARLY 2028

Claim

File your 2027 federal return. The credit lowers your tax by the amount you gave, up to $1,700 per person.

BE READY FOR THESE

Questions you will hear

“Does this cost me anything?”
If your federal income tax is at least the amount you give, no. You give in 2027 and get it back when you file in early 2028. The only cost is time: the money is away from you for some months. A rule of thumb: about $35,000 of income for a single filer, or $65,000 for a married couple, generally covers the full credit. Families who claim the Child Tax Credit may need more. To check, look at line 22 of your 2025 Form 1040.

“Do I need to live in New York?”
No. Any U.S. citizen or resident, in any state, can give and claim the credit.

“I get a refund. Does that rule me out?”
No. A refund only means that too much tax came out of your pay. With the credit, your refund grows by the amount you give.

“Can I give it to my grandchild?”
The law does not allow you to direct it to a specific student.

“Why not give to the school directly?”
The law requires the gift to go through a nonprofit Scholarship Granting Organization. 93 cents of every dollar comes back to our school.

“Is this a one-time thing?”
No. The credit is available every year. One choice in 2027 can become a habit.

“How do I give?”
In early 2027, the school will share a link to its giving page. Gifts are cash only: check, card, or bank transfer. A married couple makes two gifts, one in each name. Keep the confirmation letter for tax time.

START THE CONVERSATION

Say it your way

TO A GRANDPARENT
“You know how much [Child] loves school. There is a new way to support it, and you get the money back at tax time.”

TO FAMILY OUT OF STATE
“You do not need to live in New York. You can send part of the federal tax you already owe to [Child]’s school.”

TO AN ALUM OR OLD FRIEND
“For the first time, you can choose where part of your tax goes. I hope you will choose our school.”

TO A NEIGHBOR OR COLLEAGUE
“Have you heard about the new federal scholarship tax credit? It lets you choose where part of your tax goes.”

WORDS THAT HELP

Keep it clear

SAY	INSTEAD OF
A tax credit, dollar for dollar	A donation, or a deduction
You pay it either way	It is free
Choose where it goes	Please donate to the school
Scholarships for our students	Money for my child
A chance to help our school thrive	The school needs saving

WHO TO ASK

Grandparents, aunts, uncles, cousins, siblings, godparents, alumni, old classmates, neighbors, colleagues, friends in every state.

You get the credit.
Kids get the opportunity.

waldorfsaratoga.org/scholarship-tax-credit
Questions: Gavin Labate, Scholarship Tax Credit Lead
secretary@waldorfsaratoga.org

Based on proposed federal rules (October 2026). Details can change. This is not tax advice. Ask a tax advisor about your own situation. November 2026.