



## Indiana SGO Scholarships Frequently Asked Questions



### 1. What is an Indiana Tax Credit Scholarship?

Tax Credit Scholarships, better known as “SGO Scholarships”, are scholarships awarded by Scholarship Granting Organizations to families to attend the non-public school of their choice. SGOs were enacted in 2009, and have been expanded in subsequent years as a key component of the Indiana School Choice effort. Donations to fund SGO scholarships feature a 50% state tax credit for the donor.

### 2. Are SGOs and Vouchers the same thing?

No. The official name for a Voucher is a “School Choice Scholarship” and the similarity in names is a cause for confusion. One key difference between SGOs and Vouchers is that SGO Scholarships are funded by charitable donations, while Vouchers are funded by state tax distributions. The Vouchers provide scholarships to eligible students by utilizing a portion of the state funds allocated for that child to follow them to the non-public school of their choice. In contrast, SGO Scholarships are not funded by the state, but instead by charitable donations from individuals and businesses.

### 3. What is The Lutheran Scholarship Granting Organization of Indiana?

There are five SGO organizations in Indiana authorized to administer the SGO program. Each non-public school chooses the SGO organization that donors will use to facilitate gifts. The Lutheran Scholarship Granting Organization of Indiana, Inc. (“Lutheran SGO”) is a separately incorporated, 501(c)3 charitable organization, created to provide SGO scholarships specifically for non-public schools in Indiana that choose to work with us. Each participating school has its own sub-account. There is also a General Fund for donors wanting to benefit any student in need regardless of the school.

### 4. What schools participate in the Lutheran SGO?

Over 50 schools are in our family of schools, and the list continues to grow. Contact us for the current list, contact your local school and ask if they partner with The Lutheran

SGO, or visit our website at [www.LutheranSGO.org](http://www.LutheranSGO.org) and select the About link to see our current list of schools.

**5. Does a participating school have to accept School Choice Scholarships (“Vouchers”) to accept SGO Scholarships?**

No, the Voucher and SGO programs are separate facets of School Choice and have separate guidelines.

**6. Who is eligible to receive an SGO Scholarship?**

Any student entering kindergarten through grade 12 can receive an SGO scholarship as long as they live in Indiana, meet the current income guidelines, and are accepted for enrollment in the non-public school they wish to attend.

**7. How do I apply for an SGO Scholarship?**

The non-public school where the student is accepted for enrollment will have access to The Lutheran SGO Scholarship application. Do not submit your application directly to us; applications are submitted to the school, and the school then forwards the application to us for processing.

**8. What are the SGO Scholarship income and household guidelines?**

The Adjusted Gross Income (“AGI”) for each family requesting an SGO Scholarship must fall at or below the annual guidelines. **Please Note:** these guidelines change every March for the following school year, so please see our current year application on our website at [www.LutheranSGO.org](http://www.LutheranSGO.org) in the For Schools tab, for the most recent income guidelines.

**9. What is the size of an SGO Scholarship that a student could receive?**

Currently, the minimum SGO scholarship is \$500 unless the student is also receiving a School Choice Scholarship, then the minimum can be lower. The maximum scholarship could be as high as each individual school’s full tuition and fees. Schools maintain their own financial aid guidelines to determine how much of an SGO Scholarship can be awarded to each student.

**10. Will the family receive the SGO Scholarship funds directly?**

All approved SGO Scholarship distributions are sent directly to the school where the student is enrolled to apply to the student’s tuition and financial aid account.

**11. Can SGO Scholarship donors direct their gift to a specific student that is applying for an SGO Scholarship?**

Donors cannot receive any charitable tax incentives if they designate their SGO gifts to benefit a specific student.

**For more information, please contact The Lutheran SGO at (260) 203-4509 or [scholarships@LutheranSGO.org](mailto:scholarships@LutheranSGO.org)**

