ST. MARY'S CATHOLIC SCHOOL · MOSCOW, IDAHO

Turn your taxes into a Catholic education.

A new federal tax credit starting January 1, 2027 lets you support St. Mary's students at no cost to you.

$1,700	$3,400	Jan. 1, 2027
credit per person, per year	for a married couple when each spouse gives $1,700	giving opens

How it works

1
You give
Give up to $1,700 through the Catholic Education Fund and direct your gift to St. Mary's.

2
You get a receipt
You receive the documents you need. Keep them with your tax papers.

3
You file your taxes
In early 2028, claim the credit on your 2027 federal return.

4
You owe $1,700 less
The full amount comes straight off your federal tax bill, so the gift costs you nothing.

Who can give?

Almost anyone who pays federal income tax, wherever they live:

- **Grandparents and relatives,** in any state, including Washington
- **Parishioners, alumni and friends** of St. Mary's
- **Coworkers, neighbors** and anyone who cares about Catholic education
- **Retirees** who still owe federal income tax
- **Married couples:** $1,700 each, $3,400 together
- **St. Mary's parents:** Gifts support all our students, but can't be directed to your own child.

For individuals only (business owners and employees can give personally). Gifts must be cash: check, card, or bank transfer.

Why St. Mary's

For generations, St. Mary's has given children a Catholic education right here in Moscow. Our students begin and end each day in prayer, learn in small classes where teachers know every child by name, and grow in faith, knowledge, and service. Your gift funds scholarships that help more families choose St. Mary's, and helps our school thrive for years to come.

Three ways you can help

GIVE
Up to $1,700 per person, or $3,400 as a couple. It comes back to you at tax time.

SHARE
Tell grandparents, relatives, friends, and coworkers. Most people have never heard of this credit.

APPLY
Families living in Idaho may qualify for scholarships. Applications are expected to open in early 2027.

Be ready when giving opens. Join the list at **catholiceducationfund.org/updates** or scan the code, and you'll hear the moment you can give, up to $1,700 a year ($3,400 for married couples).

Gifts made in 2026 do not qualify for the credit. Please plan your gift for January 2027 or later.

Scan to join the list

For Idaho families: do we qualify for a scholarship?

Most likely, yes. Scholarships are available to students who live in Idaho, in households earning up to three times the area median income. Estimated limits for Latah County:

Household size	Income up to	Household size	Income up to
1	**$197,400**	5	**$304,500**
2	**$225,600**	6	**$327,000**
3	**$253,800**	7	**$349,500**
4	**$281,700**	8	**$372,000**

Based on household income from the year before you apply. Final eligibility is determined by the Catholic Education Fund.

Live in Washington? Under the proposed federal rules, scholarships are tied to the state where a student lives, and Washington has not yet decided whether to participate. We'll keep Washington families updated. You can still give and claim the credit wherever you live.

Common questions

When can I give?

Giving opens January 1, 2027, and you can give any time during the year. Join the list now, and you'll hear the moment giving opens.

Isn't this just a charitable deduction?

No. A deduction lowers the income you're taxed on and saves a portion of your gift. A credit comes straight off your tax bill: give $1,700, owe up to $1,700 less.

I usually get a refund. Does this still help me?

Yes. A refund means you paid in more than you owed. The credit lowers what you owe, so more of what you already paid comes back to you.

What if my tax bill is less than $1,700?

The credit can bring your federal income tax down to zero, and any unused amount carries forward for up to five years.

Can my spouse and I both give?

Yes. Married couples filing jointly can claim up to $3,400, as long as each spouse gives up to $1,700 in their own name.

Can I give for my own child or grandchild?

Federal law doesn't allow gifts to be earmarked for a specific student. Gifts are directed to St. Mary's support scholarships for our students.

I live in Washington. Can I still give?

Yes. Donors can give through an Idaho scholarship organization and claim the credit no matter where they live.

Who manages the gifts?

The Catholic Education Fund, a national Catholic scholarship organization, administers gifts and scholarships with ACE Scholarships.

Questions? Contact the St. Mary's school office at **(208) 882-2121** or **mbordeleau@stmarysmoscow.org**, or visit stmarysmoscow.com. To learn more about the credit, visit catholiceducationfund.org/updates.

Based on proposed IRS regulations (October 2026), which may change. Income limits are estimates based on HUD FY 2026 figures for Latah County. This is not tax advice; please consult your tax professional.