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## **2018-2019 MOST Handbook For Families and Schools**

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## Important Dates for 2018-2019

**NOTE: Failure of families or schools to meet deadlines may result in scholarships being forfeited or not renewed.**

### SEPTEMBER 2018

<b>MOST</b> mails fall semester of Scholarship Verification Reports (SVRs) to schools.	9/7/18 (Fri.)
<b>Schools</b> notify parents about going by school to sign SVR.	9/10/18 (Mon.)
<b>Parents</b> go to school(s) to sign SVRs. Required for first scholarship payment.	9/11/18–9/21/18
<b>Schools:</b> Deadline for schools to return SVRs to MOST	9/26/18 (Wed.)
<b>MOST</b> sends first 50% scholarship payment to schools.	9/28/18 (Fri.)

### JANUARY 2019

<b>Schools:</b> Send high school students' first-semester grades to MOST.	1/16/19 (Wed.)
<b>MOST, schools &amp; parents:</b> MOST mails high school apps to schools for eighth-graders and "heads-up letters" home to their parents.	1/25/19 (Fri.)

### FEBRUARY 2019

<b>New Families:</b> Online pre-applications are accepted all month for families applying for first-time MOST scholarship.	2/1/19–2/28/19
<b>Schools: All Schools' Lunch Meeting</b> — Second Baptist Church Fellowship Hall MOST hands out spring semester SVRs and Re-Qualification paperwork for students returning for 2019-2020. Mailed to schools not in attendance.	2/7/19 (Thurs.)
<b>Parents:</b> Go by school(s) to sign SVRs. Required for second scholarship payment.	2/11/19–2/28/19
<b>Eighth-graders &amp; their parents:</b> Deadline (or postmark) for MOST to receive High School Scholarship applications. No exceptions!	2/22/19 (Fri.)

### MARCH 2019

<b>Lottery for first-time scholarships</b> drawn from pre-applications submitted between 2/1/19–2/28/19. New Student Applications sent to lottery winners by email and mail; waiting list notifications sent via email.	Early March
<b>Schools:</b> Deadline for schools to return signed SVRs to MOST	3/1/19 (Fri.)
<b>MOST</b> sends second 50% scholarship payment to schools.	3/6/19 (Wed.)
<b>MOST</b> notifies parents of eighth-graders status of High School Scholarship awards.	3/13/19 (Wed.)
<b>Returning Families:</b> Deadline to return Re-Qualification Form and proof of income to your school(s)	3/25/19 (Mon.)

### APRIL 2019

<b>Schools:</b> Deadline for schools to return Re-Qualification paperwork and School Commitment Forms/Exit Forms to MOST	4/3/19 (Wed.)
<b>New Families:</b> Deadline for New Student Applications & proof of income to MOST	4/3/19 (Wed.)

### MAY 2019

<b>MOST</b> reception for graduating seniors — location TBD	5/7/19 (Tues.)
<b>Schools</b> send high school students' end of year transcripts to MOST.	Late May

### JUNE 2019

<b>MOST</b> emails or mails scholarship amounts for 2019-2020 to schools and families.	Mid-June
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## I. What is MOST?

Memphis Opportunity Scholarship Trust, or MOST, provides scholarships to help cover a portion of the cost to attend a Memphis-area private or parochial school that charges tuition. MOST scholarships are awarded to residents of Shelby County, Tennessee, who meet certain income qualifications, but without regard to race, religion, or ethnic background, and for students in PK3 through grade 8, without regard to academic achievement or test scores. High school scholarships are awarded based on a timely application by a current MOST Scholar in grade 8 who has good grades (typically a C average or higher) and good conduct. Families of high school scholars must still meet the same financial qualifications as for those of younger students. The scholarships may be used at any of schools on the current list of MOST's pre-approved private and parochial schools in the greater Memphis area, and the choice of school is up to the parents and students. Students are admitted to the school under the same admission criteria as all other students, and MOST is not involved in the admission process. **See our website for the current list of our partner schools.**

The mission of MOST is to serve qualified families who live in Shelby County, Tennessee, with a funding source that opens doors to a full range of educational opportunities. Each year, MOST contributes about \$1 million to help 500+ students gain access to educational options that their families may not otherwise be able to afford. MOST, which is privately funded, receives tax-deductible donations from individuals, corporations, and foundations, including matching funds from the Children's Scholarship Fund (CSF) in New York. MOST is not a government agency and receives no government support.

## II. Who is MOST for?

MOST provides funding for financially eligible families with students in PK3 through grade 12 and who reside in Shelby County, Tennessee. **Students must be in attendance on opening day of the school year to activate the scholarship.** Funds will not be paid for any student starting the school year late without advance permission from MOST. If students leave a school mid-year, they must have attended school for at least four weeks (20 school days) for any portion of the scholarship to be paid.

### A. Financial eligibility requirements

To be deemed financially eligible, a family must fall within the *Annual Income Eligibility Scale* for the school year in which the family is applying for a scholarship. Each year the scale changes slightly.

**Annual Income Eligibility Scale for 2018-19 School Year**

Income Based on Total 2017 Income	
Household Size	Maximum Eligible Income
2	\$43,848
3	\$55,134
4	\$66,420
5	\$77,706
6	\$88,992
7	\$100,278
8	\$111,564
For each additional family member	Add \$11,286

For example, a family of four must have a 2017 income of \$66,420 or less to be eligible for a scholarship for the 2018-2019 school year. Income that counts toward that figure includes:

- Adjusted Gross Income (AGI) reported on all 2017 tax returns filed by those who are counted as family members (If depreciation is taken for property, automobiles, etc., it will be added back into the AGI).
- Any other 2017 household income not reported on the tax return, including but not limited to:
  - Unreported earned income
  - Unreported unearned income (such as Social Security or disability payments received by any household member and not reported on the tax return)
  - All government assistance (Families First, SSI, food stamps, etc.)
  - Child support (either court-ordered or agreed upon between parents and for all children being claimed; not just the applicant)

### **Annual Income Eligibility Scale for 2019-2020 School Year**

<b>Income Based on Total 2018 Income</b>	
<b>Household Size</b>	<b>Maximum Eligible Income</b>
2	\$44,442
3	\$56,106
4	\$67,770
5	\$79,434
6	\$91,098
7	\$102,762
8	\$114,426
For each additional family member	Add \$11,664

#### **B. The value of a MOST scholarship**

MOST offers financial assistance to help bridge the gap between tuition less any financial aid from a school and what the family must pay. For the 2018-2019 school year, the maximum scholarship amount for a child in PK3 through grade 8 is \$2,100, and the maximum scholarship amount for a high school student is \$2,300. The exact amount of the scholarship might be less than these amounts, as it is calculated on a sliding scale based on both the family's income and the tuition of the school less financial assistance awarded by the school. **Families of all MOST scholars must pay something and should keep in mind that tuition costs vary greatly from school to school. Families are responsible for the remaining balance of tuition and other costs such as fees charged by the school (new student fee, technology fee, consolidated fee, etc.), school supplies, uniforms, field trips, lunches, snacks, and any expenses for other instructional or extracurricular activities or before- or after-school care. Families should inquire about such costs and take these expenses into account as they calculate what they will be required to pay during a school year.**

**PLEASE NOTE: A family may receive financial assistance from a school along with a MOST scholarship. If a school offers financial aid, a family should certainly apply for it.**

#### **C. PK3 – Grade 8 scholarships**

The entry levels for the MOST scholarship program are PK3, PK4, kindergarten, and grade 1. Applications are not accepted for students entering grade 2 or higher unless they have special developmental, learning, or emotional needs (see section II.E.) and wish to attend a school that is established to meet those needs or that has a special program designed to meet those needs. Once awarded a scholarship, a child can continue to receive yearly scholarships through grade 8 as long as the family remains financially eligible and all other requirements are met (see Section IV). A MOST

Scholar has one chance to apply for a MOST High School Scholarship during the second semester of eighth grade. The application process is explained in the next section, II.D.

#### **D. High school scholarships**

Eighth-grade MOST scholarship recipients are given a one-time opportunity to apply for a competitive, merit-based scholarship to be used for high school. In late January/early February, they will receive at their school a MOST High School Scholars application packet that **the students must complete** and return to MOST by the given deadline. MOST scholars who fail to turn in a high school application by the deadline during the second semester of eighth grade will not be given another chance to apply for a MOST High School Scholarship. Their scholarship will be inactivated at the end of their eighth-grade year.

The high school application requires the student to describe his/her current classes and extracurricular activities, write at least one essay, submit the final report card for seventh grade and the first-semester report card for eighth grade, and obtain a recommendation from a teacher, principal, or counselor. The high school scholarship application is designed to reinforce the idea that the student is ultimately responsible for his or her own educational experience. Not every eighth-grade applicant will be granted a high school scholarship. Awards will be made on the basis of grades, essays, and recommendations. Special consideration is made for students with documented disabilities. The parents or guardians of high school scholars must still qualify financially for a scholarship, based on the same income eligibility scale (see Section II.A.) as families of younger students.

Regarding the requirements that need to be met for a student to keep a high school scholarship from year to year, please see Section V.C.

#### **E. Special needs students**

The only exception for new applicants relative to age is an older student (entering grade 2 through 8) who has had a recent individually administered psychoeducational evaluation that determines the child has an intellectual or developmental disability, dyslexia, attention deficits, autism spectrum disorder, or a defined social-emotional need and is looking to attend one of the following MOST partner schools or programs: Bodine School, The Bowie Center Day School, Concord Academy, Holy Rosary's ANGEL program, Madonna Learning Center, Northpoint's REACH program, Phoenix School for Creative Learning, Shady Oaks School, St. Benedict's PLUS program, or St. Francis of Assisi's PLUS program.

The family of an older child with special needs must still qualify financially for a scholarship, based on the same income eligibility scale (see Section II.A.) as other applicants. **A current written document of the professional's diagnosis and recommendations (within the last two years) must be included with the application.** Special needs students in high school are given leniency relative to the grade point average requirements listed in Section V.C.

### **III. What is the application process for a MOST scholarship?**

The most up-to-date details about the application process for a first-time scholarship recipient can be found on the MOST website ([www.memphis scholarships.org/how-to-apply](http://www.memphis scholarships.org/how-to-apply)). In general, MOST accepts pre-applications online (on paper only if absolutely necessary) during the month of February for admission to the MOST program in the fall of that year. MOST conducts a lottery from all of the timely pre-applicants who have confirmed their eligibility. All families are notified by mail or email, either that they have been selected or that they are on the waiting list. For the selected families to claim their scholarship, they must submit by a given deadline (typically late March/early April) a detailed application

(provided with the award notification letter) along with specific documentation of their financial eligibility and a copy of the birth certificate for the child(ren) for whom they are applying. The names not drawn in the lottery will be kept on a waiting list for that school year only. If their names are not drawn by the end of that school year, they may reapply the following February if they still qualify based on residence, income, and age(s) of child(ren).

Each year, MOST Scholars' younger siblings who are entering PK3, PK4, kindergarten, and grade 1, or older siblings with documented special needs, are given the opportunity to fill available spots in the program before vacancies are opened to the general public. After that, all pre-applicants are put into a lottery, whether it's their first pre-application or they have submitted a pre-application before.

Please be aware that private schools have varying cutoff birthdates for admittance, typically ranging from June 1 to September 1. These dates should be noted by parents relative to what year they should apply for a MOST scholarship for their children. For example, if a school's cutoff date is June 1, then your child would have to be 4 before June 1 to be considered for admittance to a PK4 program at that particular school. Parents should inquire at the schools they are interested in regarding the schools' admission and financial aid policies and procedures.

**IMPORTANT:** If a family is offered a MOST scholarship but does not submit the required documents by the stated deadline or cannot find an appropriate school by August 1 of the same year, MOST reserves the right to withdraw the scholarship offer. Also, if a family who receives a new scholarship already has a child or children enrolled at any of our partnering schools, the family must be in good financial standing with the school(s) for the scholarship to be activated.

## **IV. How are the scholarships paid?**

### **A. Scholarship Verification Reports**

Twice during the school year, generally in September and February, MOST will send Scholarship Verification Reports (SVRs) to the schools. **The schools should notify the parents/guardians right away that they have the SVRs**, and the parents must come to the school and sign them by a designated deadline, noted on the calendar at the front of this document. The SVRs will not be sent home. The signing of the SVR by the parent or guardian is how MOST validates that each student is still attending the school at which he or she started the year and that the parents are complying with the policies of the school. A school administrator must also sign the SVRs, confirming that the family is current with its portion of tuition payments and that the student is attending school regularly, at least 90 percent of school days.

#### **Important for Parents and Schools**

Please note the dates from the Calendar on Page 2 of this handbook on your personal calendars!

Parents: If you do not hear from your school about this paperwork as the deadlines approach, please contact your school or the MOST office. MOST reserves the right to terminate scholarships if deadlines are not met, regardless of whether the school contacted you about the paperwork on time. If you have MOST Scholars at more than one school, you must sign a form at each school. **Both the parents and the schools are responsible for the completion of the verification process!**

**Failure of the parents to go to the school to sign an SVR by the stated deadline will result in nonpayment of the scholarship for that semester. The parent/guardian will then be responsible to the school for that portion of the tuition that MOST would have paid.**

## V. How are the scholarships renewed?

### A. Re-qualifying for a scholarship from year to year

For students in PK3 through grade 11, the parent/guardian must submit a Re-Qualification packet each spring to reapply for the following school year. The Re-Qualification process is similar to the application for first-time scholarships although **renewing families do not go through the online pre-application and lottery**. The Re-Qualification paperwork is given to each family by the school when the parent/guardian comes in to sign the second SVR in late February. The Re-Qualification Form must be completed and submitted with all proof-of-income documents by the parent/guardian to the child's school by the deadline stated on the form (usually late March) to guarantee the student's scholarship for the following school year. The parent/guardian must submit a complete Re-Qualification packet to each school at which he or she has a MOST Scholar.

A complete Re-Qualification packet for the next school year (2019-2020) will include:

- A completed, signed and dated **Re-Qualification Form for 2019-2020**
- The family's **most recent tax return(s) (2018 Form 1040 or 1040A), including W-2s, 1099s, and all Forms and Schedules filed with the IRS, especially Schedule C for those who are self-employed**. If more than one person in the household (spouse, child, or any others being counted as part of the household) files a tax return, all returns must be submitted.
- Documentation of all **government assistance** (Families First, food stamps, Social Security, etc.) received in calendar year 2018 by all who are counted in the household.
- Documentation of **child support** received during the 2018 calendar year for all children, not just the applicant. *If support is court-ordered, submit the official document showing how much was paid during the previous year. If support is made through an agreement between parents, the paying party should write and sign a letter detailing how much was paid during the tax year.*
- Any **other income** received by anyone in the household and not included above
- A copy of the **birth certificate** for each new student [younger sibling(s) or older sibling(s) with documented special needs] applying for a scholarship.

The parent/guardian who is applying/reapplying must be able to prove that he or she is financially responsible for all individuals counted as part of the household by showing them listed on the tax return or on documentation of government aid. **Note:**

- If a child is listed on someone else's tax return, we must either count that person and his or her full income as part of the total household income or see documentation of the financial support that is provided by that person for that child. We cannot give scholarship assistance to, or count as part of your household, a child who is listed on someone else's tax return unless that person is providing significant financial support to the child. If there are extenuating circumstances regarding such a situation, contact the MOST office, as the executive director must grant a waiver each year when the paperwork is submitted.
- Separated parents whose marital status is not resolved within a reasonable amount of time (usually about a year) should contact the MOST office regarding the family's financial situation. MOST reserves the right to require financial information from both parents in such a case.

## **B. Adding younger siblings**

**Younger siblings of students already receiving a MOST scholarship do not have to submit a new student pre-application or go through the lottery.** Families can add younger child(ren) as they enter PK3, PK4, kindergarten, or grade 1 simply by writing in the child's name and other requested information on the annual Re-Qualification Form and attaching a copy of the child's birth certificate (required) and photograph (optional) to their Re-Qualification paperwork. Parents of returning students (and their younger siblings) submitting paperwork by the deadline stated on the Re-Qualification Form will be given priority consideration for scholarships for the upcoming school year. After that deadline, MOST reserves the right not to renew a scholarship for any student for whom a complete Re-Qualification packet has not been received.

## **C. GPA requirements for MOST High School Scholars**

In addition to the Re-Qualification requirements for parents and for students younger than grade 9, students in grades 9-11 must have a minimum grade point average (GPA) at the end of the school year to renew their scholarships for the following year, as noted below:

**Grade 9 – 2.5 GPA (and no failing final grades in any subject)**  
**Grade 10 – 2.75 GPA (and no failing final grades in any subject)**  
**Grade 11 – 3.0 GPA (and no failing final grades in any subject)**

The MOST high school GPA requirement is designed to encourage students to focus on academics with the goal of meeting the GPA requirements for a Tennessee HOPE Scholarship and other college scholarships. MOST High School Scholars who fail to meet the GPA requirement for their grade level at the end of the school year will not be eligible to reapply for a MOST Scholarship for the following year, nor in future years. (See Section II.D. relative to MOST High School Scholars with documented special needs.)

**IMPORTANT NOTE TO SCHOOLS:** Schools also have a responsibility in the Re-Qualification process. Families return their completed Re-Qualification packets to the schools by a certain date. The school administrator who works most closely with MOST should review the documents to ensure that the requested items are submitted and that the Re-Qualification Form is signed and dated. The schools must also attach a completed **School Commitment Form (SCF)** to the Re-Qualification packets for each reenrolling student and for each new sibling and return the entire set to MOST by the school deadline (typically late March/early April), or about a week later than the family deadline). Schools should complete an **Exit Form** for students who will not be returning to the school for the following year (graduating from highest grade, moving out of town, etc.).

**IMPORTANT NOTE TO PARENTS:** If you are not sure if your child is returning to the same school or transferring to another MOST private school, go ahead and complete the Re-Qualification process so that we have your documents ready if needed.

## **VI. Procedures for students leaving schools**

### **IMPORTANT:**

- For MOST to pay any portion of a scholarship, the child must have attended school for at least four weeks (20 school days).
- Expulsion: A student who is expelled from a school automatically loses his or her scholarship. Only that portion of the scholarship attributable to the days that the child was in attendance will be paid. The scholarship of a student who is expelled cannot be transferred nor put on hold.
- If a school becomes aware that a student will not be returning (at any point during the school year or during the summer and for any reason), **the school** must send MOST an **Exit Form**, which can

be downloaded from the MOST website (Resources > Documents and Forms). Schools should carefully complete the form, noting particularly the first and last days of the student's attendance, whether the family has a remaining tuition balance (and, if so, please note the amount), and the reason for the student's departure. If the school knows that the student is transferring to another private or parochial school, please provide the name of the new school, as the scholarship may be transferable. **MOST will not transfer a scholarship if a family has any financial obligation to the first school.**

### **A. Students transferring schools**

Scholarships for MOST scholars in PK3 through grade 8 may be transferred to another of MOST's partner schools as long as their families do not owe any money to the original school. Also, students cannot transfer from one school to another more than three times during the time they participate in the program (not including when a school closes or when a student graduates from a school's highest grade).

To initiate a scholarship transfer, the parent/guardian should request that the original school send MOST an **Exit Form** and that the new school send MOST a **School Commitment Form**. It is the family's responsibility to let the new school know that the student has a MOST scholarship and to request that both schools send these forms to MOST. They should follow up with the schools and MOST to verify that MOST has received the forms. MOST is not responsible for scholarships lost as a result of a school not submitting the proper paperwork.

When a student transfers to a new school mid-year, the scholarship will be prorated between the two schools based on attendance at each. The annual scholarship might increase or decrease based on the new school's tuition and, if applicable, any financial aid award.

Because MOST pays the scholarship in two lump sums early in each semester, MOST may have to reclaim some of the funds paid to the original school if a student leaves mid-year. Scholarship funds to be reclaimed will be calculated in 5-percent increments and, in most cases, will be based on a 10-month school year. For example, if a student with a \$1,500 scholarship leaves a school on November 11, MOST will reclaim 15 percent of the total scholarship amount, based on the fact that the student only completed approximately 35 percent of the school year at that school. However, since MOST would have already paid 50 percent of the total scholarship amount in October, MOST will reclaim the funds by deducting them from the next scholarship payment to that school or by requesting a reimbursement check from the school.

### **B. Placing a scholarship on hold**

Because of the merit-based component of our High School Scholars program, scholarships for students finishing grades 8 through 10 are not generally allowed to be put "on hold." However, if a student in PK3 through grade 7 leaves a school mid-year but does not immediately transfer to another MOST partner school, the scholarship may be placed on hold for up to one year. A scholarship may also be placed on hold if a student finishes the academic year at one school but begins the next year at a school that is not a MOST partner. To put a scholarship on hold, the parent/guardian must notify MOST in writing with a signed and dated letter or an email from his or her personal email account **within one week** of leaving their school and request the hold with a description of the situation that warrants the hold. **The maximum duration to keep a scholarship on hold is one year** from the date that the student last attended classes. It is up to the parent/guardian to contact MOST before the hold period is up to discuss reenrollment in the MOST program. **Reminder: A child's scholarship may be placed on hold only one time and for up to no longer than one year.**