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2020-2021 MOST Handbook for Families and Schools

Due to the coronavirus pandemic and the flexibility required of families and schools, our procedures and deadlines for disseminating and collecting paperwork might change throughout the school year. Any changes will be communicated in advance via email. If your email address has changed, please send an update to info@memphisopportunities.org.

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Giving parents a choice. Giving children a chance.

MOST does not discriminate on the basis of race, color, gender, religion, or national or ethnic origin in the administration of its educational policies or scholarship programs.



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Important Dates for 2020-2021

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

SEPTEMBER 2020

MOST mails fall semester Scholarship Verification Reports (SVRs) to schools.	9/4/20 (Fri.)
Schools notify parents about going by school to sign SVR.	9/8/20 (Tues.)
Parents sign SVRs via DocuSign. Required for fall 2020 scholarship payment.	9/9/20–9/18/20
Schools: Deadline for schools to return signed SVRs to MOST	9/23/20 (Wed.)
MOST sends fall 2020 scholarship payment to schools after receiving SVRs	9/25/20 (Fri.)

JANUARY 2021

Schools: Send high school students' fall 2020 grades to MOST.	1/13/21 (Wed.)
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FEBRUARY 2021

New Families: MOST accepts online pre-applications from families applying for MOST scholarships for the first time	2/1/21–2/28/21
Schools: <i>All Schools' Lunch Meeting</i> MOST hands out spring 2021 SVRs, High School Scholarship apps, and 2021-2022 requalification paperwork. Mailed to schools not in attendance.	2/4/21 (Thurs.)
Parents sign SVRs via DocuSign. Required for spring 2021 scholarship payment.	2/9/21–2/19/21
Schools: High School Scholarship application receipts due to MOST.	2/16/21 (Tues.)
Schools: Deadline for schools to return signed spring 2021 SVRs to MOST.	2/26/21 (Fri.)

MARCH 2021

Lottery for first-time scholarships drawn from pre-applications submitted in February. New Student Applications sent to lottery winners by email and mail; waiting list notifications sent via email.	Mid-March
MOST sends spring 2021 scholarship payment to schools.	3/3/21 (Wed.)
Grade 8 parents: Deadline (or postmark) for MOST to receive High School Scholarship applications.	3/19/21 (Fri.)
Grade 8 parents: Founder's Scholarship teacher recommendations due	3/19/21 (Fri.)
Returning Families: Deadline to return Requalification Form and proof of income to your school(s).	3/22/21 (Mon.)
Grade 8 parents: MOST contacts Founder's Scholarship applicants to schedule interviews and testing.	Late March/early April

APRIL 2021

Schools: Deadline to return requalification paperwork, School Commitment Forms, and Exit Forms to MOST.	4/1/21 (Thurs.)
New Families: Deadline to return New Student Applications and proof of income to MOST	4/1/21 (Thurs.)
MOST notifies grade 8 parents of High School Scholarship award status.	4/5/21 (Mon.)

MAY 2021

Senior parents: MOST Senior Celebration	5/18/21 (Tues.)
Schools: Send high school students' year-end transcripts to MOST.	Late May
Grade 8 parents: Founder's Scholarship acceptances announced via email and letter.	Late May

JUNE 2021

Parents and schools: MOST sends emails confirming 2021-2022 scholarship amounts.	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 school. MOST scholarships are awarded to **residents of Shelby County, Tennessee**, who meet certain income qualifications. Scholarships are awarded to students in PK3 through grade 8, without regard to academic achievement or standardized test scores. Beginning in high school, we take grades and conduct into account. In the spring semester of grade 8, current MOST Scholars have the chance to apply for MOST's general high school scholarship and a more selective Founder's Scholarship. (See Sec. II.D. for more information.)

MOST scholarships may be used at any private school on MOST's list of partner schools, and the choice of school is up to the parents and students. Students are admitted to the schools under the same admission criteria as all other students, and MOST is not involved in the admission process. (See page 10 for our 2020-2021 partner school list.)

The mission of MOST is to serve qualified families who live in Shelby County, Tennessee, with partial need-based scholarships that open doors to a greater range of educational opportunities. Each year, MOST awards about \$1 million in scholarships to help more than 400 students attend schools that their families may not otherwise be able to afford. MOST, which is a privately funded nonprofit, 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 who reside in Shelby County, Tennessee. **Students must be in attendance on opening day of the school year to activate the scholarship.** For a school that is offering virtual learning, that means the child must be accounted for through whatever means the school uses to take attendance. 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 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 2020-2021 School Year

Income Based on Total 2019 Income	
Household Size	Maximum Eligible Income
2	\$45,657
3	\$57,591
4	\$69,525
5	\$81,459
6	\$93,393
7	\$105,327
8	\$117,261
For each additional family member	Add \$11,934

For example, a family of four must have a 2019 income of \$69,525 or less to be eligible for a scholarship for the 2020-2021 school year. Income that counts toward that figure includes:

- Adjusted Gross Income (AGI) reported on all 2019 tax returns filed by those who are counted as family members. Note: If depreciation is taken for property, automobiles, etc., it will be added back to the AGI.
- Any other 2019 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, SNAP Food Benefits, 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 2021-2022 School Year

Income Based on Total 2020 Income	
Household Size	Maximum Eligible Income
2	\$46,548
3	\$58,644
4	\$70,740
5	\$82,836
6	\$94,932
7	\$107,028
8	\$119,124
For each additional family member	Add \$12,096

B. The value of a MOST scholarship

MOST offers financial assistance to help bridge the gap between tuition (minus any financial aid from a school) and what the family must pay. For the 2020-2021 school year, the maximum scholarship amounts are \$2,100 for PK3 and PK4, \$2,500 for kindergarten through grade 8, and \$2,700 for high school.* The exact amount of the scholarship might be less than these amounts, as it is calculated on a sliding scale based on family income and school tuition (minus any financial aid awarded by the school). Families of all MOST Scholars, who **must pay at least \$500 per student per year toward tuition**, 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 school fees, 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.

Note: MOST families are **required to apply for financial aid at their children’s schools**, if applicable, as families may receive both school financial aid and MOST funding.

**Founder’s Scholars may receive up to \$2,500 per year above the general high school scholarship maximum, and Founder’s funds may be used to cover more than just tuition (e.g. fees, books, and uniform costs that might appear on a student’s account).*

C. PK3 – Grade 8 scholarships

The entry points for the MOST scholarship program are PK3, PK4, kindergarten, and grade 1. New 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 was 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 a MOST scholarship through grade 8 if the family remains financially eligible and all other requirements are met (see Section V). A MOST Scholar has one chance to apply for our general High School Scholarship and the more selective Founder's Scholarship, and that opportunity takes place during the spring semester of grade 8.

D. High school scholarships

General High School Scholarship

MOST eighth-graders are given a one-time opportunity to apply for a high school scholarship. At school in February, the students will receive a MOST High School Scholarship application. Along with the application, they must submit their report cards for grades 7 and 8. Those who do not turn in an application by the stated deadline (usually mid-March) will not be given another chance to apply for a high school scholarship, and their MOST scholarships will be inactivated after grade 8. The application process is designed to reinforce the idea that high school students are ultimately responsible for their own educational experiences.

Founder's Scholarship (established in 2020)

Each year, MOST identifies up to five MOST rising ninth-graders who exhibit outstanding academic promise, leadership, and character and have distinguished themselves among their peers by demonstrating attitudes and behaviors that mark them for success in secondary school, college, and life. The Founder's Scholarship is in addition to the general MOST High School Scholarship and is valued at 20% of tuition, up to \$2,500. Awards will be made on the basis of grades, teacher recommendations, and an in-person assessment, writing assignment, and interview in the MOST office. Rising eighth-graders who are interested in being considered for the Founder's Scholarship will mark as such on the general high school scholarship application.

Parents and guardians of high school scholars (general and Founder's) must still qualify financially for a scholarship, based on the same income eligibility scale (see Section II.A.) as families of younger students. See Section V.C. for the GPA expectations for high school students.

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, Bowie Center Day School, Briarcrest Christian School's Education Support Services (ESS) program, Concord Academy, Holy Rosary's ANGEL program or The Learning Center, Madonna Learning Center, Northpoint Christian School's REACH program, Phoenix School for Creative Learning, Shady Oaks School, St. Benedict at Auburndale's PLUS program, or St. Francis of Assisi Catholic School's PLUS program.

The family of a 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 recent written document of a professional's diagnosis and recommendations must be included with the application.** Special-needs students in high school are given leniency relative to the GPA requirements listed in Section V.C.

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

To be eligible for a first-time scholarship, a student must be entering PK3, PK4, kindergarten, or grade 1. Also eligible: Students entering grades 2 through 8 who have diagnosed special needs and will attend a MOST partner school that specifically addresses that need (see Section II.E.). In general, MOST accepts online pre-applications for the scholarship lottery during February for admission to the MOST program in the fall of that year. All families are notified by email whether they have been selected in the lottery or placed on the waiting list. To claim their scholarships, the selected families must submit by a given deadline (typically early April) a New Student Application, specific documentation showing 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 (see Section V.B. for more information). After that, all pre-applicants are put into a lottery, whether it is their first pre-application or they have submitted a pre-application in previous years.

Please be aware that private schools have varying birthdate cutoffs 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 turn 4 before June 1 to be considered for admittance to a PK4 program at that 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 sends Scholarship Verification Reports (SVRs) to the schools. The schools then notify the parents/guardians to stop by the school office and sign the SVRs by a designated deadline. The signing of the SVR by the parent/guardian is how MOST validates that each student is still attending the school at which he or she started the year. A school administrator must also sign the SVRs, confirming that the family is current with its portion of tuition payments, that the student has at least a 90-percent attendance rate, and that the parents are complying with the policies of the school.

Important note to parents and schools: Please add the dates from the calendar on Page 2 to your personal calendar. Parents, if you do not hear from your school about this paperwork as the deadlines approach, 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. Requalifying for a scholarship from year to year

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

A complete requalification packet for the next school year (2021-2022) will include:

- A completed, signed, and dated **Requalification Form for 2021-2022**
- The family's **most recent tax return(s) (2020 Form 1040 or 1040A)**, including W-2s, 1099s, and all Forms and Schedules filed with the IRS, **especially Schedule 1 and 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, SNAP Food Benefits, Social Security, etc.) received in calendar year 2020 by all who are counted in the household.
- Documentation of **child support** received during the 2020 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.

- 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 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 children as they enter PK3, PK4, kindergarten, or grade 1 simply by writing in the child's name and other requested information on the annual Requalification Form and attaching a copy of the child's birth certificate (required) and photograph (optional) to their requalification paperwork. Parents of returning students (and their younger siblings) submitting paperwork by the Requalification Form deadline 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 requalification packet has not been received.

C. Grade Point Average (GPA) expectations for High School Scholars

We expect our High School Scholars to take their grades seriously. Students receiving a general high school scholarship are encouraged to maintain a GPA of 2.0 or higher. Founder's Scholars should aim for a 3.0 GPA or higher, with a goal of meeting the requirements for a Tennessee HOPE Scholarship and other similar scholarships.

If any high school student receives a final semester grade of a D or an F, the scholarship will be up for review. (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 requalification process. Families return their completed requalification 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 Requalification Form is signed and dated. The schools must also attach a completed **School Commitment Form (SCF)** to the requalification packets for each reenrolling student and for each new sibling and return the entire set to MOST by the school deadline (typically early April). 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 but maybe transferring to another MOST private school, go ahead and complete the requalification 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 or 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), **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, note the amount), and the reason for the student's departure. If the school knows that the student is transferring to another private 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 students may be transferred to other MOST partner schools if 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 verify that MOST has received the forms. MOST is not responsible for scholarships lost because 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 programs, scholarships for students in grades 8 through 10 are not allowed to be put on hold. However, **scholarships for students in PK3 through grade 7 may be placed on hold one time for up to one year** if the family decides to send their child to a public school, a home school, or a non-partnering private school. 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. **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.

MOST Partner Schools 2020-2021

Binghampton Christian Academy
Bodine School*
Bornblum Jewish Community School
Bowie Center Day School*
Briarcrest Christian School*
Brinkley Heights Urban Academy
Central Baptist School
Christ Methodist Day School
Christ the King Lutheran School
Christian Brothers High School
Concord Academy*
Creative Life Preparatory School
Cross Creek Christian Academy
Christ Trinity Christian Academy (CTCA)
Evangelical Christian School (ECS)
Faith Heritage Christian Academy
First Assembly Christian School (FACS)
Grace–St. Luke's Episcopal School
Greater Memphis Adventist Academy
Harding Academy
Heritage Baptist Academy
Holy Rosary Catholic School*
Hutchison School
Immaculate Conception Cathedral School
Immanuel Lutheran School
Lamplighter Montessori School
Lausanne Collegiate School
Lord's Tabernacle Christian Academy
Macon Road Baptist School
Madonna Learning Center*
Margolin Hebrew Academy
Maria Montessori School
Memphis Junior Academy
Memphis University School (MUS)
Northpoint Christian School*
Our Lady of Perpetual Help School
Phoenix School for Creative Learning*
Pleasant View School
Presbyterian Day School (PDS)
Rossville Christian Academy
Sacred Heart School
Sensational Enlightenment (SE) Academy
Shady Oaks School*
St. Agnes Academy–St. Dominic School
St. Ann Catholic School
St. Benedict at Auburndale*
St. Francis of Assisi Catholic School*
St. George's Independent School
St. Louis Catholic School
St. Mary's Episcopal School
St. Paul Catholic School
Tipton–Rosemark Academy
Westminster Academy
Woodland Presbyterian School
Word of Faith Christian School

**A school for children with special needs or a school with a program for children with special needs.*