



Fund a Child's Education for Less Than \$5 a Day

Starting in 2027, the **Federal Scholarship Tax Credit (FSTC)** lets you give up to **\$1,700** to a Scholarship Granting Organization (SGO) and get every dollar back as a credit on your federal taxes. Married filing jointly? Up to **\$3,400**.

\$1,700 a year

≈

\$142 a month

≈

\$4.66 a day

ADJUSTING YOUR W-4: HOW IT WORKS

1

Adjust Your W-4



Give payroll or HR a new **Form W-4**, claiming the credit in **Step 3**, so less federal tax is withheld.

2

Give Monthly



Send the freed-up amount, about **\$142 a month**, to an SGO like Scholarkids.

3

It Adds Up



Twelve monthly gifts reach the full **\$1,700** by December. No big one-time check.

4

Claim the Credit



Claim it on your return. Your **take-home pay** barely changes.



What is the FSTC?

A new federal tax credit (IRC §25F) beginning January 1, 2027. Cash gifts to an IRS-eligible SGO earn a dollar-for-dollar credit, up to \$1,700 per taxpayer, wherever you live in the U.S.



Why Adjust Your W-4?

Withholding is the federal tax your employer takes from each paycheck for the IRS. Adjusting it doesn't change your total tax, only when you pay it, so the credit can fund monthly gifts instead of a refund.

SAME PAYCHECK. SAME TAXES. A CHILD'S FUTURE, CHANGED.



Invest in a Child's Future



Get in Touch

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🌐 scholarkids.org



Learn More



Donate

*Kids
Change
Everything* ★

This is not tax advice; **general information only**. The FSTC begins in 2027 and is described here based on proposed Treasury regulations, which may change. The credit is nonrefundable, limited to your federal tax liability, and applies only to cash contributions to an IRS-eligible SGO. **Consult a tax professional before changing your W-4.**

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