



EDEN
CHRISTIAN
ACADEMY

Frequently Asked Questions

PA EDUCATION TAX CREDIT PROGRAMS

Educational Improvement Tax Credit Program (EITC)

Opportunity Scholarship Tax Credit Program (OSTC)

The following FAQs are provided as a general guide to help you explore participation. Because individual tax situations vary, we encourage you to consult your tax or financial advisor for guidance specific to your circumstances.

Frequently Asked Questions



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Q. Do I need to figure this out on my own?

A. Not at all! We'll connect you with one of our trusted partner Scholarship Organizations (SOs) who will walk you through the process and help you with any details and questions.

Q. Do I need to earn a particular income to qualify?

A. Eligibility is based on your PA state tax liability—not your income—so each situation will vary. Many participants qualify, and contributions can start as low as \$500.

Q. Is there a maximum I can contribute?

A. There is no set maximum contribution, but tax credits are limited based on your PA tax liability and program guidelines.

Q. What happens if I'm not approved after I submit my application ("joinder")?

A. The vast majority of donors are approved. However, because DCED limits tax credits, they are not guaranteed. You are not obligated to make a contribution if credits are not available. In the unlikely event that this were to occur, your SO will let you know.

Q. If my taxes are already withheld from my paychecks, can I still contribute?

A. Yes. Tax credits are tied to tax liability, not how your taxes are paid. The credit is applied when filing your PA return and may reduce taxes owed or increase your refund, depending on your individual tax situation.

Q. If I (or my business) make quarterly estimated tax payments, can I still participate?

A. Yes. Tax credits are tied to tax liability, not how taxes are paid. Individuals and businesses that make quarterly estimated payments may still be eligible to participate. Depending on your situation, the credit may reduce taxes owed or affect future payments. Please consult your tax advisor.

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Q. What is the timeline to contribute?

- A.** Individuals and businesses who choose to work with one of our trusted SO partners can generally begin the process at any time during the calendar year. Applications are typically processed in fall and spring cycles, depending on the SO. If submitted outside of these windows, applications are reviewed in the next available cycle.

For businesses who wish to apply for credits themselves through DCED, application deadlines are set by the state and are typically May 15 for returning participants and July 1 for first-time participants.

Q. Can these credits be used on both individual and joint income tax returns?

- A.** Yes. Eligible individuals and couples filing jointly may participate. Eligibility is based on your PA state tax liability, and the credit is applied to your PA tax return.

Q. Can I direct my contribution to support a specific student at Eden?

- A.** Because of program guidelines set by the DCED, contributions cannot be directed to a specific student. Instead, they support need-based tuition assistance at Eden, helping more families access a Christ-centered education.

Q. Who actually receives my contribution?

- A.** Your contribution is made through an SO and is then distributed to Eden to support need-based tuition assistance.

Q. What if I complete my application or indicate an intended contribution, but my financial circumstances later change?

- A.** We understand that financial circumstances can change unexpectedly. If that happens, simply contact your SO partner to let them know. They can update your participation accordingly and answer any questions you may have.

Frequently Asked Questions



Q. I've heard donors must participate for two years to receive the higher Pennsylvania tax credit. Why do some SOs allow a one-year contribution?

A. Under Pennsylvania's EITC program, the higher credit percentage is associated with two-year participation. Some SOs structure their programs so they manage the multi-year commitment at the organizational level rather than requiring each donor to personally commit for two years. This may allow a donor to make a one-year contribution while the SO works to maintain overall program commitments through continued donor participation and future funding.

Because policies can vary, donors should confirm current procedures with their chosen SO and consult their tax advisor regarding individual circumstances.

Q. When can I participate in the program?

A. In many cases, donors may submit a joinder or indicate interest throughout the year. SOs typically process contributions and distributions during established funding windows, most commonly in fall and spring cycles. Exact timelines, deadlines, and processing dates can vary somewhat by organization each year.

If you are considering participation, we encourage starting early so there is ample time to select the best SO for your circumstances and goals and complete any required steps.