



Dear Catholic School Supporter,

Donate Now

April 15th is almost here!

Tax day is circled on many people's calendars, but did you know it is also the due date for round 1 STO tuition assistance applications? Hundreds of families are currently in the process of completing their 2022-23 applications. Over 90% of our STO assistance dollars will be awarded to income qualifying families who apply by April 15th. **If you know someone who may benefit from Our Faith STO tuition assistance, please encourage them to apply now, when most of our aid is available.** Please forward the newsletter and link to apply <https://online.factsmtg.com/grant-aid/inst/3GSPV/landing-page>



Is now the time to adjust your 2022 tax strategy?

If you've just paid more in 2021 taxes than you'd like, is it time to re-think your approach for 2022? Here's how the **75% STO tax credit** could *virtually eliminate your 2022 Iowa income taxes*. Find line 38 on your Iowa income tax return. If your income on line 38 is \$100,000, you'll owe \$6,517 in Iowa taxes. If you donate \$8,500 to the STO you will receive \$6,375 in tax credits. Here's the math: \$6,517 - \$6,375 = \$142 owed! If you've already paid Iowa taxes through your paycheck, you'll receive at least \$6,375 back! Below is a link to our 2022 Tax Scenario document with other examples.

2022 STO Iowa Tax Scenarios

Reserve tax credits with a 2022 Pledge

Almost 100 donors have already pledged their 2022 donations to reserve tax credits. **Last year we ran out of credits in early December, so I'd encourage you to pledge now.** If you're unsure of the exact size of your planned 2022 donation, make a conservative pledge guaranteeing the tax credits. You can always pledge or donate more if your tax situation warrants it.



Pledge here

Iowa Tax Reform law begins taking effect in 2023

The tax reform bill signed by Governor Reynolds will eventually create a flat income tax rate of 3.9% for all Iowans and eliminate Iowa income taxes on retirement income. While the retirement tax change will begin in 2023, the flat tax rate will start to inch lower beginning next year, but will not go into full effect until 2026. Please ask your financial advisor or CPA how this might impact your charitable giving and taxes for 2023.

Thank you for your support of Catholic school families and the Our Faith School Tuition Organization. We look forward to the awarding process of tuition grants for 2022-23, and hope that because of your generosity in 2021 hundreds more families will receive much-needed assistance. Should you ever have questions about the STO, please feel free to contact me at b.zeman@dbqarch.org

Take Care and God Bless!

Deacon Brian Zeman

Why do I teach in a Catholic School?



Stephanie Washburn
St Joseph's- Marion
Grades 6-8
12 Years Teaching

Why do I choose to teach in a Catholic school: I attended Catholic schools as a student and appreciate the sacrifices my parents made to send my six siblings and me to Catholic schools. Teaching in a Catholic school allows me to infuse the Catholic faith into my daily lessons. I am able to see my students grow closer to God through their words, actions, and conversations that we have. Catholic schools give students a strong academic foundation to prepare them for their futures. Catholic schools educate the total person which is what I value most about teaching at a Catholic school.

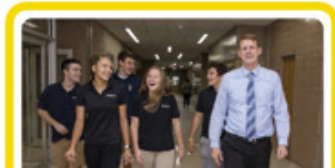
How has God affirmed that I've made the right choice: I am reaffirmed by my decision to teach in a Catholic school daily. Our school is a family. We are all united under the same God and are able to worship God together through school Masses, Adoration, Reconciliation, and service opportunities. I am able to take the daily readings and intertwine their messages into my lesson plans, I am able to start each class period with prayer, I am able to have students write about their faith, and most importantly, I am able to help my students deepen their relationships with God.

Family Bio: I teach 6-8 grade ELA and 7-8 grade Science and have 12 years of teaching experience. I have been married to my husband, Andrew, for nine years and we have a 4-year-old daughter, Lila, who will start at St. Joseph School in the fall. I attended St. Joseph School in Marion from Kindergarten-8th grade, Xavier High School in Cedar Rapids, and Loras College in Dubuque. I have 6 younger siblings who also attended St. Joseph School and Xavier High School.

Quotes from families applying for 2022-23 STO Tuition assistance

"I switched my daughter to Catholic School last year and have noticed she is a lot happier. She is more comfortable and able to focus better on her academics. We love the atmosphere and people. Without this assistance, she would not be able to continue next year"

"All my boys love going to our Catholic school. We are so grateful for the chance to fill out this application for financial assistance for tuition. We will be forever grateful for any and all assistance we are granted. Thank you!"



For more information on the Our Faith STO, please contact:

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