



The Heart of Iowa Student Tuition Organization (HOI-STO) makes it possible for you to support students at Joshua Christian Academy and receive a 75% tax credit against your Iowa income taxes. It's a win-win!

Your donation will help support over 80 families currently receiving financial assistance to attend Joshua Christian Academy. In addition to supporting these JCA families, your donation to the HOI-STO provides a **75% tax credit against your Iowa income taxes – the highest individual income tax credit option in the State of Iowa**. And to make it even better, if you itemize on your federal tax return, 25% of your donation will qualify as a charitable donation.

For a family of 5, following are some estimated outcomes for a donation to the Heart of Iowa STO:

Taxable Income (line 38 of Iowa 1040)	Est. Iowa Income Taxes	Suggested Donation to HOI STO	Resulting Iowa Tax Credit	Reduced Iowa Income Taxes	Federal Tax Deduction (if itemizing)	Est. Federal Tax Savings	Total Tax Savings	"Cost" of Donation
A	B	C	D	E	F	G	H	I
			C*75%	B-D	C*25%	F*20%	D+G	C-H
50,000	1,500	1,000	750	750	250	50	800	200
100,000	5,500	7,250	5,438	63	1,813	363	5,800	1,450
150,000	10,000	13,250	9,938	63	3,313	663	10,600	2,650
200,000	14,000	18,500	13,875	125	4,625	925	14,800	3,700

Outcomes may change significantly based on specific circumstances. Joshua Christian Academy is not able to provide specific tax advice, please consult with your tax advisor to determine your expected benefits.

Help us reach our scholarship fundraising goal of \$176,858 by donating today. Donations of all sizes directly impact the lives of students at JCA. Attached is a Heart of Iowa STO donation form – this can be dropped off at the school office or mailed to the address listed on the form. Please be sure to designate your gift for Joshua Christian Academy and help students see and live God's story.

If you have questions about the program please contact Chris Hurley, Director of Advancement, at 515.210.3229 or chris.hurley@gotjosh.org or visit gotjosh.org.

Don't wait to donate! The Heart of Iowa STO's allotment of 75% tax credits is filling up for this year. And once filled, no additional tax credits against 2022 taxes can be issued.

Thank you for your support!

Joshua Christian Academy