

**INCOME BASED  
SCHOLARSHIP  
APPLICATION**

LE: Scholarship Office  
Model/App: Scholarships  
PS: Scholarship Director PKT: Income Based Scholarship Application  
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MFI #:

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(A) Control Section

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<u>Y</u>	<b>A.02</b>	Notes to Reviewer
<u>Y</u>	<b>A.03</b>	Time Sheet

(B) Parent and Student Details

<u>Y</u>	<b>B.01</b>	Parent and Student Summary Form
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(C) Financial Information

<u>Y</u>	<b>C.01</b>	Most Current Tax Return or Tax Return Transcript
<u>Y</u>	<b>C.02</b>	Instructions on Downloading Tax Return Transcript

(D) Tuition Calculator

<u>Y</u>	<b>D.01</b>	Sample Tuition Calculator
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PS: Scholarship Director PKT: Income Based Scholarship Application  
Master Checklist

Final Review	Date	Reviewed by	Date	Prepared by	Date	Reference	Line #		Budgeted Hours	Actual Hours	Review Time	Difference
						B.01	1	Fill out the Parent and Student Summary Form.				
						C.01	2	Attach your most current Tax Return or your most current Tax Return Transcript. You can download your Tax Return Transcript at <a href="https://www.irs.gov/individuals/get-transcript">https://www.irs.gov/individuals/get-transcript</a> . See C.02 for instructions if you need additional help.				
						D.01	3	Optional Step: If you'd like, you can calculate your estimated monthly out of pocket tuition costs after scholarships and discounts using the Tuition Calculator. This is just an estimate. The actual amount may differ.				
						D.04	4	If you have questions, read the Frequently Asked Questions and Answers.				
							5	Return your application to the lock box at the front desk of Morning Star or Ensign Learning Center or you can email your application to <a href="mailto:scholarshipoffice@protonmail.com">scholarshipoffice@protonmail.com</a>				

Form ref	Line	Priority	Opened by	Date opened	Action Required	Assigned to	Date Assigned	Due Date	Disposition	Closed By	Date Closed
	1										
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**Instructions:**

Fill out this Income Based Scholarship Application and return it to the Morning Star or the Ensign front desk. If approved, the scholarship will remain in effect for one school year. Scholarships will be granted based on need and availability.

**School Year Applying For:** \_\_\_\_\_

**Applicant Information**

Full Name: \_\_\_\_\_ Date: \_\_\_\_\_  
Last First M.I.

Address: \_\_\_\_\_  
Street Address Apt #  
\_\_\_\_\_ City State Zip Code

Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

Children Attending Morning Star and Ensign Learning Center (start with youngest child):

	Student First Name	Student Last Name	Date of Birth	Grade
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____
5	_____	_____	_____	_____
6	_____	_____	_____	_____
7	_____	_____	_____	_____
8	_____	_____	_____	_____
9	_____	_____	_____	_____
10	_____	_____	_____	_____

Total # of Children Attending Morning Star: \_\_\_\_\_

Total # of Children Attending Ensign Learning Center: \_\_\_\_\_

**Tax Information**

All information must be the same as it was on your most current tax return. You can include new babies not on tax return if you submit a social security card or birth certificate with this application.

Tax Filing Status: \_\_\_\_\_ Wages, Salaries, tips ,etc. (line 1 on Form 1040): \_\_\_\_\_

Household Size: \_\_\_\_\_ Schedule C Net Income (line 31 on Schedule C): \_\_\_\_\_

# of Dependents: \_\_\_\_\_ Adjusted Gross Income (line 11 on Form 1040): \_\_\_\_\_

Do you have any other sources of income (partnership income, investment income, dividends, etc.)? If so, describe below:

**Personal Statement**

Write a personal statement explaining why you need this scholarship:

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**Disclaimer and Signature**

By signing this application, you agree to the following:  
*I certify that I have read and understand the application.*  
*I certify that my answers are true and complete.*  
*I understand that I will be required to pay back any scholarship amount that was received based on false information.*  
*I understand that additional information may be required to verify income and process this scholarship application.*  
*I understand that the scholarship office will review all the information submitted to verify everything is accurate.*

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_



LE: Scholarship Office  
Model/App: Scholarships  
PS: Scholarship Dir. PKT: IB Scholarship App.  
Most Current Tax Return or Tax Return Transcript

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Attach your most Current Tax Return or Tax Return Transcript

Step 1: Go to this website: <https://www.irs.gov/individuals/get-transcript>

Step 2: Scroll down and click the button "Get Transcript Online"

### Request Online

Request your transcript online for the fastest result.

### What You Need

If you're a new user, have your photo identification ready.

### What You Get

- All [transcript types](#) are available online
- View, print, or download your transcript
- Verify your identity once and you can easily return later to get a transcript or use other IRS online services

**Get Transcript Online**

**Caution: This service is for individual taxpayers to retrieve their own transcripts for their own purposes. Use by any other entities is prohibited.**

Step 3: Sign in or Create a New Account



## Sign In or Create a New Account

IRS now offers a sign-in option with ID.me, which offers access to IRS online services with a secure account that protects your privacy.

ID.me is an account created, maintained, and secured by a technology provider.

If you don't have an ID.me account, you must create a new account.

### Sign in with an existing account

Sign in with **ID.me**

OR

### Create a new account

**ID.me** Create an account

Step 4: Click dropdown and select "Income Verification" as reason you need transcript.

The screenshot shows the IRS 'Get Transcript' page. At the top left is the IRS logo. To the right, it says 'Signed in as: [redacted] Profile | Logout'. Below that, it says 'Welcome, [redacted]'. The main heading is 'Get Transcript'. The primary form area has a label 'Select a reason you need a transcript:' followed by a dropdown menu. The dropdown menu is open, showing a list of options: 'Select Reason' (checked), 'FEMA/Disaster Related', 'State or Local Tax Issue', 'Mortgage Related', 'State Licensing', 'Income Verification' (highlighted in blue), 'Federal Tax', 'Small Business Loan', 'Health Care', 'Immigration', 'Housing Assistance', 'Adjusted Gross Income', and 'Other'. To the right of the dropdown is a 'GO' button with a right-pointing arrow. Below the form area, there is a footer with 'IRS Privacy Policy | Privacy' and 'icce-webapp (version 20'.

Step 5: You do not need to add a Customer File Number. Click the button "GO"

The screenshot shows the IRS 'Get Transcript' page after the dropdown selection. The 'Select a reason you need a transcript:' dropdown now shows 'Income Verification' selected. The 'Customer File Number:' field is empty. The 'GO' button is highlighted in blue. The footer contains 'IRS Privacy Policy | Privacy Notice | Accessibility' and 'icce-webapp (version 20.7.2)'.

Step 6: Under "Return Transcript", click the latest year to download your Tax Return Transcript



Signed in as: [redacted] | [Profile](#) | [Logout](#)

Welcome, [redacted]

### Get Transcript

Select a reason you need a transcript:

Customer File Number:

You selected: **Income Verification**  
We suggest you download: **Return Transcript**

Below are the transcripts and years available.

Return Transcript
<a href="#">2022</a>
<a href="#">2021</a>
<a href="#">2020</a>
<a href="#">2019</a>

Record of Account Transcript
<a href="#">2022</a>
<a href="#">2021</a>
<a href="#">2020</a>
<a href="#">2019</a>

Account Transcript
<a href="#">2022</a>
<a href="#">2021</a>

Wage & Income Transcript
<a href="#">2022</a>
<a href="#">2021</a>

#### Glossary

##### Return Transcript

Return transcripts show most line items from your Form 1040-series tax return as it was originally filed, including any accompanying forms and schedules. In many cases, a return transcript will meet the requirements of lending institutions offering mortgages.

##### Account Transcript

Account transcripts show changes you or the IRS made after you filed

Step 7: Attach your Tax Return Transcript to your Scholarship Application

Manual Input Required    
 Automatic Calculation  

**Parent Information**

Parent 1: Mary Doe Parent 2: John Doe

# of Children Attending K4-K5: 1 # of Children Attending 2nd-6th: 0  
 # of Children Attending 1st: 1

**Tuition Before Discounts and Scholarships Calculation:**

Instructions: Check the Tuition Matrix for the Full Monthly Tuition Rate Per Student. Multiply the Number of Children Attending Morning Star and Ensign by the Full Monthly Tuition Rate Per Student to get the Total Monthly Tuition Before Discounts and Scholarships. Note: K4-K5 students are half the price of 1st-6th grade students.

Full Monthly Tuition Cost Per Student (K4-K5): \$ 534.60

Full Monthly Tuition Cost Per Student (1st-6th): \$ 1,069.20

Number of Children Attending Morning Star (K4-1st): 2

Number of Children Attending Ensign (2nd-6th): 0

Morning Star Total Monthly Tuition Before Discounts and Scholarships: \$ 1,603.80

Ensign Total Monthly Tuition Before Discounts and Scholarships: \$ -

**# of Students Discount Calculation:**

Instructions: Look at the Tuition Matrix to find the # of Students Discount Monthly Rate. Multiply the Total Children Attending Morning Star and Ensign by the # of Students Discount Monthly Rate to get the Monthly Amount Due After # of Students Discount. Note: K4-K5 students are half the price of 1st-6th grade students.

Total Children Attending Morning Star and Ensign: 2

# of Students Discounted Monthly Rate (K4-K5): \$ 518.56

# of Students Discounted Monthly Rate (1st-5th): \$ 1,037.12

Morning Star Total Monthly # of Students Discount: \$ 48.11

Ensign Monthly # of Students Discount: \$ -

Morning Star Monthly Amount Due After # of Students Discount: \$ 1,555.69

Ensign Monthly Amount Due After # of Students Discount: \$ -

**Income Based Scholarship Calculation:**

Instructions: Use your Adjusted Gross Income and the attached Poverty Level guidelines to determine what level of poverty you are at. Your Adjusted Gross Income can be found on Form 1040, line 11 of your tax return. Find the Out of Pocket Percent and the Scholarship Percent on the Tuition Matrix that corresponds to your level of poverty. Calculate the Total Monthly Income Based Scholarship Amount using the following formula: Income Based Scholarship Percent X Monthly Amount Due After # of Students Discount. Note: If Adjusted Gross Income is less than \$15,080 for 1 adult or less than \$30,160 for 2 adults, you must use \$15,080 for 1 adult or \$30,160 for 2 adults instead of Adjusted Gross Income when calculating the Income Based Scholarship Amount.

% of Poverty Range From Tuition Matrix:	<u>below 75%</u>
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Out of Pocket Percent From Tuition Matrix:	<u>20%</u>
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Income Based Scholarship Percent From Tuition Matrix:	<u>80%</u>
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Morning Star Monthly Income Based Scholarship Amount:	<u>\$ 1,244.55</u>
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Ensign Monthly Income Based Scholarship Amount:	<u>\$ -</u>
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Morning Star Monthly Amount Due After Discounts and Scholarships:	<u>\$ 311.14</u>
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Ensign Monthly Amount Due After Discounts and Scholarships:	<u>\$ -</u>
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**Employee Discount Calculation:**

Instructions: Employees of Morning Star and Ensign can receive up to a 20% discount on their tuition. The employee must work 30+ hours a week to qualify for the discount. To calculate the employee discount, do the following: Total Monthly Amount Due After the # of Students Discount X 20 Percent. Note: the employee discount will automatically decrease if scholarships and discounts are already covering 90% of the parents' tuition. For example, if the parent receives an income based scholarship that covers 80% of tuition, the employee discount will only be 10%, which means the parent will have 90% of their tuition covered through scholarships and discounts.

Maximum Employee Discount:	<u>20%</u>
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Adjustment to Satisfy 10% of Tuition Minimum Requirement:	<u>10%</u>
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Actual Employee Discount:	<u>10%</u>
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Morning Star Monthly Employee Discount:	<u>\$ 155.57</u>
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Ensign Monthly Employee Discount:	<u>\$ -</u>
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Morning Star Monthly Amount Due After Discounts and Scholarships:	<u>\$ 155.57</u>
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Ensign Monthly Amount Due After Discounts and Scholarships:	<u>\$ -</u>
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**Academic Based Scholarship Calculation:**

Instructions: The maximum Academic Performance Based Scholarship Amount is 20% of tuition. If all of the parent's children that attend Morning Star and Ensign received a GPA of 3.75 or higher in the previous term, the parent qualifies to receive up to the full 20% of tuition scholarship amount. If only half of the parent's children received a GPA of 3.75 or higher in the previous term, the parent only qualifies for half of the scholarship amount, which is 10% of tuition. The scholarship amount will be based on the % of kids that have a GPA of 3.75 or higher. Note: the academic scholarship percent will automatically decrease if the parent is already receiving scholarships and other discounts that cover 90% of their tuition. For example, if the parent receives an income based scholarship that covers 70% of tuition and an employee discount of 20%, the Academic Performance Based Scholarship will be 0 because the parent is already receiving scholarships and discounts that cover up to 90% of their tuition. Note: You can include K4 students in count if they don't have any record yet.

# of children in previous term with GPA of 3.75 or higher:	<u>2</u>
Total # of children attending Morning Star and Ensign:	<u>2</u>
Maximum Academic Scholarship Parent Qualifies For:	<u>20.00%</u>
Adjustment to Satisfy 10% of Tuition Minimum Requirement:	<u>20.00%</u>
Academic Performance Based Scholarship Percent:	<u>0.00%</u>

Morning Star Monthly Academic Scholarship Amount:	<u>\$ -</u>
Ensign Monthly Academic Scholarship Amount:	<u>\$ -</u>
Morning Star Monthly Amount Due After Discounts and Scholarships:	<u>\$ 155.57</u>
Ensign Monthly Amount Due After Discounts and Scholarships:	<u>\$ -</u>

**Minimum Required Amount Adjustment**

Instructions: The minimum required out of pocket amount is a 10% increase from last years tuition rate. If the Total Monthly Amount Due After Discounts and Scholarships is less than a 10% increase from last years tuition rate, the final amount will be adjusted to meet this minimum requirement. Calculate the adjustment by subtracting the Monthly Amount Due After Discounts and Scholarships from the Minimum Required Amount.

Minimum Required Amount	
1 Student	\$ 132.00
2 Students	\$ 121.00
3 Students	\$ 110.00
4 Students	\$ 99.00
5 Students	\$ 88.00
6 Students	\$ 77.00
7+ Students	\$ 66.00

Morning Star Minimum Required Amount:	<u>\$ 181.50</u>
Ensign Minimum Required Amount:	<u>\$ -</u>
Morning Star Required Adjustment:	<u>\$ 25.93</u>
Ensign Required Adjustment:	<u>\$ -</u>

**Total Monthly Amount Due After Discounts, Scholarships and Adjustments:**

Morning Star Total Monthly Amount Due After Discounts, Scholarships and Adjustments:	<u>\$ 181.50</u>
Ensign Total Monthly Amount Due After Discounts, Scholarships and Adjustments:	<u>\$ -</u>

TUITION RATES School Year 2023-2024																	
# of Students Discount	Full Monthly Tuition Rate Per Student	Full Annual Tuition Rate Per Student	Income Based Monthly Scholarship (covers up to 80% of total tuition)										School Employee Discount	Academic Performance Scholarship	Ensign Alumni Association (EAA) Scholarship	Price per Student at 10%	Minimum Required Amount
	Household income is 250% + poverty	Household income is 250% + poverty	Household income is 225-249% poverty	Household income is 200-224% poverty	Household income is 175-199% poverty	Household income is 150-174% poverty	Household income is 125-149% poverty	Household income is 100-124% poverty	Household income is 75-99% poverty	Household income is below 75%						10% Increase From Last Year	
Scholarship Percent	0%	0%	10%	20%	30%	40%	50%	60%	70%	80%	20%	20%	80%	90%	90%		
Out of Pocket Percent	100%	100%	90%	80%	70%	60%	50%	40%	30%	20%	80%	80%	20%	10%	10% Increase		
1 Student	\$ 1,069.20	\$ 9,622.80	\$ 962.28	\$ 855.36	\$ 748.44	\$ 641.52	\$ 534.60	\$ 427.68	\$ 320.76	\$ 213.84	\$ 213.84	\$ 213.84	\$ 855.36	\$ 106.92	\$ 132.00		
2 Students	\$ 1,037.12	\$ 9,334.12	\$ 933.41	\$ 829.70	\$ 725.99	\$ 622.27	\$ 518.56	\$ 414.85	\$ 311.14	\$ 207.42	\$ 207.42	\$ 207.42	\$ 829.70	\$ 103.71	\$ 121.00		
3 Students	\$ 1,006.01	\$ 9,054.09	\$ 905.41	\$ 804.81	\$ 704.21	\$ 603.61	\$ 503.01	\$ 402.40	\$ 301.80	\$ 201.20	\$ 201.20	\$ 201.20	\$ 804.81	\$ 100.60	\$ 110.00		
4 Students	\$ 975.83	\$ 8,782.47	\$ 878.25	\$ 780.66	\$ 683.08	\$ 585.50	\$ 487.91	\$ 390.33	\$ 292.75	\$ 195.17	\$ 195.17	\$ 195.17	\$ 780.66	\$ 97.58	\$ 99.00		
5 Students	\$ 946.56	\$ 8,519.00	\$ 851.90	\$ 757.24	\$ 662.59	\$ 567.93	\$ 473.28	\$ 378.62	\$ 283.97	\$ 189.31	\$ 189.31	\$ 189.31	\$ 757.24	\$ 94.66	\$ 88.00		
6 Students	\$ 918.16	\$ 8,263.43	\$ 826.34	\$ 734.53	\$ 642.71	\$ 550.90	\$ 459.08	\$ 367.26	\$ 275.45	\$ 183.63	\$ 183.63	\$ 183.63	\$ 734.53	\$ 91.82	\$ 77.00		
7+ Students	\$ 890.61	\$ 8,015.52	\$ 801.55	\$ 712.49	\$ 623.43	\$ 534.37	\$ 445.31	\$ 356.25	\$ 267.18	\$ 178.12	\$ 178.12	\$ 178.12	\$ 712.49	\$ 89.06	\$ 66.00		
Registration fees																	
1 Student	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00	\$ 105.00		
2 Students	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 105.00	\$ 100.00		
3 Students	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 105.00	\$ 95.00		
4 Students	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 105.00	\$ 90.00		
5 + Students	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 85.00	\$ 105.00	\$ 85.00		



**2023 Poverty Guidelines: 48 Contiguous States (all states except Alaska and Hawaii)**

Per Year

Household/ Family Size	25%	50%	75%	100%	125%	130%	133%	135%	138%	150%	175%	180%	185%	200%
1	\$3,645	\$7,290	\$10,935	<b>\$14,580</b>	\$18,225	\$18,954	\$19,391	\$19,683	\$20,120	\$21,870	\$25,515	\$26,244	\$26,973	\$29,160
2	\$4,930	\$9,860	\$14,790	<b>\$19,720</b>	\$24,650	\$25,636	\$26,228	\$26,622	\$27,214	\$29,580	\$34,510	\$35,496	\$36,482	\$39,440
3	\$6,215	\$12,430	\$18,645	<b>\$24,860</b>	\$31,075	\$32,318	\$33,064	\$33,561	\$34,307	\$37,290	\$43,505	\$44,748	\$45,991	\$49,720
4	\$7,500	\$15,000	\$22,500	<b>\$30,000</b>	\$37,500	\$39,000	\$39,900	\$40,500	\$41,400	\$45,000	\$54,000	\$55,000	\$56,000	\$60,000
5	\$8,785	\$17,570	\$26,355	<b>\$35,140</b>	\$43,925	\$45,682	\$46,736	\$47,439	\$48,493	\$52,710	\$61,495	\$63,252	\$65,009	\$70,280
6	\$10,070	\$20,140	\$30,210	<b>\$40,280</b>	\$50,350	\$52,364	\$53,572	\$54,378	\$55,586	\$60,420	\$70,490	\$72,504	\$74,519	\$80,560
7	\$11,355	\$22,710	\$34,065	<b>\$45,420</b>	\$56,775	\$59,046	\$60,409	\$61,317	\$62,680	\$68,130	\$79,485	\$81,756	\$84,027	\$90,840
8	\$12,640	\$25,280	\$37,920	<b>\$50,560</b>	\$63,200	\$65,728	\$67,245	\$68,256	\$69,773	\$75,840	\$88,480	\$91,008	\$93,536	\$101,120
9	\$13,925	\$27,850	\$41,775	<b>\$55,700</b>	\$69,625	\$72,410	\$74,081	\$75,195	\$76,866	\$83,550	\$97,475	\$100,260	\$103,045	\$111,400
10	\$15,210	\$30,420	\$45,630	<b>\$60,840</b>	\$76,050	\$79,092	\$80,917	\$82,134	\$83,959	\$91,260	\$106,470	\$109,512	\$112,554	\$121,680
11	\$16,495	\$32,990	\$49,485	<b>\$65,980</b>	\$82,475	\$85,774	\$87,753	\$89,073	\$91,052	\$98,970	\$115,465	\$118,764	\$122,063	\$131,960
12	\$17,780	\$35,560	\$53,340	<b>\$71,120</b>	\$88,900	\$92,456	\$94,590	\$96,012	\$98,146	\$106,680	\$124,460	\$128,016	\$131,572	\$142,240
13	\$19,065	\$38,130	\$57,195	<b>\$76,260</b>	\$95,325	\$99,138	\$101,426	\$102,951	\$105,239	\$114,390	\$133,455	\$137,268	\$141,081	\$152,520
14	\$20,350	\$40,700	\$61,050	<b>\$81,400</b>	\$101,750	\$105,820	\$108,262	\$109,890	\$112,332	\$122,100	\$142,450	\$146,520	\$150,590	\$162,800

Household/ Family Size	225%	250%	275%	300%	325%	350%	375%	400%	500%	600%	700%	800%	1000%
1	\$32,805	\$36,450	\$40,095	\$43,740	\$47,385	\$51,030	\$54,675	\$58,320	\$72,900	\$87,480	\$102,060	\$116,640	\$145,800
2	\$44,370	\$49,300	\$54,230	\$59,160	\$64,090	\$69,020	\$73,950	\$78,880	\$98,600	\$118,320	\$138,040	\$157,760	\$197,200
3	\$55,935	\$62,150	\$68,365	\$74,580	\$80,795	\$87,010	\$93,225	\$99,440	\$124,300	\$149,160	\$174,020	\$198,880	\$248,600
4	\$67,500	\$75,000	\$82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$150,000	\$180,000	\$210,000	\$240,000	\$300,000
5	\$79,065	\$87,850	\$96,635	\$105,420	\$114,205	\$122,990	\$131,775	\$140,560	\$175,700	\$210,840	\$245,980	\$281,120	\$351,400
6	\$90,630	\$100,700	\$110,770	\$120,840	\$130,910	\$140,980	\$151,050	\$161,120	\$201,400	\$241,680	\$281,960	\$322,240	\$402,800
7	\$102,195	\$113,550	\$124,905	\$136,260	\$147,615	\$158,970	\$170,325	\$181,680	\$227,100	\$272,520	\$317,940	\$363,360	\$454,200
8	\$113,760	\$126,400	\$139,040	\$151,680	\$164,320	\$176,960	\$189,600	\$202,240	\$252,800	\$303,360	\$353,920	\$404,480	\$505,600
9	\$125,325	\$139,250	\$153,175	\$167,100	\$181,025	\$194,950	\$208,875	\$222,800	\$278,500	\$334,200	\$389,900	\$445,600	\$557,000
10	\$136,890	\$152,100	\$167,310	\$182,520	\$197,730	\$212,940	\$228,150	\$243,360	\$304,200	\$365,040	\$425,880	\$486,720	\$608,400
11	\$148,455	\$164,950	\$181,445	\$197,940	\$214,435	\$230,930	\$247,425	\$263,920	\$329,900	\$395,880	\$461,860	\$527,840	\$659,800
12	\$160,020	\$177,800	\$195,580	\$213,360	\$231,140	\$248,920	\$266,700	\$284,480	\$355,600	\$426,720	\$497,840	\$568,960	\$711,200
13	\$171,585	\$190,650	\$209,715	\$228,780	\$247,845	\$266,910	\$285,975	\$305,040	\$381,300	\$457,560	\$533,820	\$610,080	\$762,600
14	\$183,150	\$203,500	\$223,850	\$244,200	\$264,550	\$284,900	\$305,250	\$325,600	\$407,000	\$488,400	\$569,800	\$651,200	\$814,000

**2023 Poverty Guidelines: 48 Contiguous States (all states except Alaska and Hawaii)**

Per Month

Household/ Family Size	25%	50%	75%	100%	125%	130%	133%	135%	138%	150%	175%	180%	185%	200%
1	\$304	\$608	\$911	<b>\$1,215</b>	\$1,519	\$1,580	\$1,616	\$1,640	\$1,677	\$1,823	\$2,126	\$2,187	\$2,248	\$2,430
2	\$411	\$822	\$1,233	<b>\$1,643</b>	\$2,054	\$2,136	\$2,186	\$2,219	\$2,268	\$2,465	\$2,876	\$2,958	\$3,040	\$3,287
3	\$518	\$1,036	\$1,554	<b>\$2,072</b>	\$2,590	\$2,693	\$2,755	\$2,797	\$2,859	\$3,108	\$3,625	\$3,729	\$3,833	\$4,143
4	\$625	\$1,250	\$1,875	<b>\$2,500</b>	\$3,125	\$3,250	\$3,325	\$3,375	\$3,450	\$3,750	\$4,375	\$4,500	\$4,625	\$5,000
5	\$732	\$1,464	\$2,196	<b>\$2,928</b>	\$3,660	\$3,807	\$3,895	\$3,953	\$4,041	\$4,393	\$5,125	\$5,271	\$5,417	\$5,857
6	\$839	\$1,678	\$2,518	<b>\$3,357</b>	\$4,196	\$4,364	\$4,464	\$4,532	\$4,632	\$5,035	\$5,874	\$6,042	\$6,210	\$6,713
7	\$946	\$1,893	\$2,839	<b>\$3,785</b>	\$4,731	\$4,921	\$5,034	\$5,110	\$5,223	\$5,678	\$6,624	\$6,813	\$7,002	\$7,570
8	\$1,053	\$2,107	\$3,160	<b>\$4,213</b>	\$5,267	\$5,477	\$5,604	\$5,688	\$5,814	\$6,320	\$7,373	\$7,584	\$7,795	\$8,427
9	\$1,160	\$2,321	\$3,481	<b>\$4,642</b>	\$5,802	\$6,034	\$6,173	\$6,266	\$6,406	\$6,963	\$8,123	\$8,355	\$8,587	\$9,283
10	\$1,268	\$2,535	\$3,803	<b>\$5,070</b>	\$6,338	\$6,591	\$6,743	\$6,845	\$6,997	\$7,605	\$8,873	\$9,126	\$9,380	\$10,140
11	\$1,375	\$2,749	\$4,124	<b>\$5,498</b>	\$6,873	\$7,148	\$7,313	\$7,423	\$7,588	\$8,248	\$9,622	\$9,897	\$10,172	\$10,997
12	\$1,482	\$2,963	\$4,445	<b>\$5,927</b>	\$7,408	\$7,705	\$7,882	\$8,001	\$8,179	\$8,890	\$10,372	\$10,668	\$10,964	\$11,853
13	\$1,589	\$3,178	\$4,766	<b>\$6,355</b>	\$7,944	\$8,262	\$8,452	\$8,579	\$8,770	\$9,533	\$11,121	\$11,439	\$11,757	\$12,710
14	\$1,696	\$3,392	\$5,088	<b>\$6,783</b>	\$8,479	\$8,818	\$9,022	\$9,158	\$9,361	\$10,175	\$11,871	\$12,210	\$12,549	\$13,567

Household/ Family Size	225%	250%	275%	300%	325%	350%	375%	400%	500%	600%	700%	800%	1000%
1	\$2,734	\$3,038	\$3,341	\$3,645	\$3,949	\$4,253	\$4,556	\$4,860	\$6,075	\$7,290	\$8,505	\$9,720	\$12,150
2	\$3,698	\$4,108	\$4,519	\$4,930	\$5,341	\$5,752	\$6,163	\$6,573	\$8,217	\$9,860	\$11,503	\$13,147	\$16,433
3	\$4,661	\$5,179	\$5,697	\$6,215	\$6,733	\$7,251	\$7,769	\$8,287	\$10,358	\$12,430	\$14,502	\$16,573	\$20,717
4	\$5,625	\$6,250	\$6,875	\$7,500	\$8,125	\$8,750	\$9,375	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000
5	\$6,589	\$7,321	\$8,053	\$8,785	\$9,517	\$10,249	\$10,981	\$11,713	\$14,642	\$17,570	\$20,498	\$23,427	\$29,283
6	\$7,553	\$8,392	\$9,231	\$10,070	\$10,909	\$11,748	\$12,588	\$13,427	\$16,783	\$20,140	\$23,497	\$26,853	\$33,567
7	\$8,516	\$9,463	\$10,409	\$11,355	\$12,301	\$13,248	\$14,194	\$15,140	\$18,925	\$22,710	\$26,495	\$30,280	\$37,850
8	\$9,480	\$10,533	\$11,587	\$12,640	\$13,693	\$14,747	\$15,800	\$16,853	\$21,067	\$25,280	\$29,493	\$33,707	\$42,133
9	\$10,444	\$11,604	\$12,765	\$13,925	\$15,085	\$16,246	\$17,406	\$18,567	\$23,208	\$27,850	\$32,492	\$37,133	\$46,417
10	\$11,408	\$12,675	\$13,943	\$15,210	\$16,478	\$17,745	\$19,013	\$20,280	\$25,350	\$30,420	\$35,490	\$40,560	\$50,700
11	\$12,371	\$13,746	\$15,120	\$16,495	\$17,870	\$19,244	\$20,619	\$21,993	\$27,492	\$32,990	\$38,488	\$43,987	\$54,983
12	\$13,335	\$14,817	\$16,298	\$17,780	\$19,262	\$20,743	\$22,225	\$23,707	\$29,633	\$35,560	\$41,487	\$47,414	\$59,267
13	\$14,299	\$15,888	\$17,476	\$19,065	\$20,654	\$22,243	\$23,831	\$25,420	\$31,775	\$38,130	\$44,485	\$50,840	\$63,550
14	\$15,263	\$16,958	\$18,654	\$20,350	\$22,046	\$23,742	\$25,438	\$27,133	\$33,917	\$40,700	\$47,483	\$54,267	\$67,833

### General Questions

**Question:** How often do I need to apply for the scholarship?

**Answer:** Every Year

**Question:** Do I need to fill out a scholarship application for Morning Star and Ensign?

**Answer:** No, only one application is needed. Both applications are the same.

**Question:** Does tuition cost the same for a Morning Star student and an Ensign student?

**Answer:** K4 and K5 students are half the price of 1st-6th grade students.

**Question:** Who is eligible to receive the Employee Discount?

**Answer:** Employees of Morning Star and Ensign that work 30 or more hours a week are eligible to receive up to a 20% discount on their tuition. However, if the employee is already receiving scholarships and discounts that cover 90% of their tuition, the Employee Discount will be adjusted so that the employee is paying at least 10% of tuition out of pocket.

**Question:** Why did I receive the Notice of Modified Tuition, but others did not?

**Answer:** We are sending a smaller group of parents through the New Tuition Model first to test it out before we send everyone through. The smaller group of parents include families that are part of school administration and a few other families.

**Question:** Who do I talk to if I have additional questions?

**Answer:** You can call Ensign or Morning Star and ask to talk to someone about Scholarships or Tuition.

**Question:** Why is tuition increasing?

**Answer:** Tuition is increasing to help cover the increasing costs of running the schools and the new school buildings.

**Question:** What if I haven't filed my tax return yet?

**Answer:** You will be asked to provide other documents for income verification, such as, most current W2, the last 3 months of paystubs and the last 3 bank statements.

**Question:** How much of an income based scholarship can I qualify for?

**Answer:** You can qualify for an income based scholarship that covers from 0% to 80% of your tuition depending on your household income.

PS: Scholarship Director PKT: Processing Scholarship Application Packet  
Frequently Asked Questions and Answers

**Question:** Should I include my adult child's income when calculating my income based scholarship amount?

**Answer:** The income based scholarship amount is calculated using the Adjusted Gross Income on the applicant's taxes. This does not include income of your adult child.

**Question:** How much of an academic scholarship can I qualify for?

**Answer:** You can qualify for an academic based scholarship that covers from 0% to 20% of your tuition. If all of your children had a GPA of 3.75 or higher in the previous term, you qualify to get the maximum scholarship that covers 20% of your tuition. If half of your children had a GPA of 3.75 or higher in the previous term, you qualify to get a scholarship that covers 10% of your tuition. The scholarship is calculated based on the % of kids that have a GPA of 3.75 or higher. You can include K4 students that don't have a GPA yet.

**Question:** Does my academic scholarship change if my child's grades change?

**Answer:** Yes, your child's grades will be looked at quarterly. The academic scholarship amount will be updated quarterly.

**Question:** Can scholarships and discounts cover all of my tuition?

**Answer:** The Income Based Scholarship, the Academic Scholarship and the Employee Discount will only cover up to 90% of tuition.

### Questions About Household Size

**Question:** Should I include my new baby in my household size even if new baby is not on taxes?

**Answer:** Yes, you can submit a birth certificate or social security card to include new baby.

**Question:** Should the number of adults in my household include both the father and mother of my children?

**Answer:** You should calculate your household size the same way you calculate your household size for tax purposes according to the tax laws. Household size should be the same as your tax return other than if you have a new baby born that is not on your taxes yet.

**Question:** Can I include older children in my household size that are not on my tax return?

**Answer:** If you did not include the older child on your tax return because they did not qualify as a dependent, you should not include them in your household size. Your household size should match your tax return other than if you have a new baby born that is not on your taxes yet.

**Question:** Can I include my adult children in my household size?

**Answer:** You can include an adult child in your household size only if they are listed as a dependent on your tax return.

### **Questions About Calculating Tuition, Scholarships, Discounts and Adjustments**

**Question:** How do I calculate the total monthly tuition costs before discounts or scholarships?

**Answer:** Look at the Tuition Matrix to find the "Full Monthly Tuition Rate Per Student". Multiple the Full Monthly Tuition Rate Per Student by the number of students you have attending Morning Star and Ensign. Remember K4 and K5 is half the price shown on the Tuition Matrix.

**Question:** How do I calculate the total monthly tuition cost after the "# of Students Discount"?

**Answer:** Look at the Tuition Matrix to find the "Full Monthly Tuition Rate Per Student". Find the Full Monthly Tuition Rate Per Student that corresponds to the number of students you have attending both Morning Star and Ensign. Multiply this rate by the number of students you have attending Morning Star and Ensign. Remember K4 and K5 is half the price shown on the Tuition

**Question:** How do I calculate my Income Based Scholarship Amount?

**Answer:**

Step 1: Get your Adjusted Gross Income on Form 1040, line 11 of your tax return. If your Adjusted Gross Income is less than \$15,080 for 1 adult or less than \$30,160 for 2 adults, you must use \$15,080 for 1 adult or \$30,160 for 2 adults instead of your Adjusted Gross Income.

Step 2: Calculate your household size the same way you calculate your household size for tax purposes according to the tax laws. Household size should be the same as your tax return other than if you have a new baby born after your taxes were filed.

Step 3: Using your Adjusted Gross Income and household size, look at the Poverty Level Guidelines attached to the scholarship application to determine what percent of poverty you fall under. For example, if you have a household size of 5 and an Adjusted Gross Income of \$30,000, your income falls between 75% and 100% of poverty level.

Step 4: Now that you have your poverty level, look at the Tuition Matrix to determine your Income Based Monthly Scholarship percent. Find the Scholarship Percent that corresponds to your poverty level. For example, if your household income is below 75% of poverty, your Income Based Monthly Scholarship Percent is 80%, which means your Out of Pocket Percent is 20%.

Step 5: To calculate your Income Based Monthly Scholarship amount, do the following:  
Discounted Rate Per Student X Number of Students Attending Morning Star and Ensign X Scholarship Percent You Found on Step 4. Remember, K4 and K5 students are half of amount shown on Tuition Matrix.

**Question:** How do I calculate my Monthly Employee Discount?

**Answer:** Morning Star and Ensign employees that work 30 or more hours a week are eligible to receive the Employee Discount. The maximum Employee Discount is 20% of tuition. However, if you are already receiving scholarships and discounts that cover 90% of your tuition, the Employee Discount will be adjusted so that you are paying at least 10% of tuition out of pocket.

**Question:** How do I calculate my Monthly Academic Based Scholarship Amount?

**Answer:** Parents may qualify for an academic scholarship that covers up to 20% of their tuition. If all of the parent's children that attend Morning Star and Ensign received a GPA of 3.75 or higher in the previous term, the parent qualifies to receive up to the full 20% of tuition scholarship amount. If only half of the parent's children received a GPA of 3.75 or higher in the previous term, the parent only qualifies for half of the scholarship amount, which is 10% of tuition. Note: the academic scholarship percent will automatically decrease if the parent is already receiving scholarships and other discounts that cover 90% of their tuition. For example, if the parent receives an income based scholarship that covers 60% of tuition and an employee discount of 20%, the maximum Academic Performance Based Scholarship will be 10% of tuition because the parent is already receiving other scholarships and discounts that cover 80% of their tuition. Note: You can include K4 students in count if they don't have any record yet. The Monthly Academic Scholarship Amount can be calculated by doing the following: Academic Based Scholarship Percent X Discounted Monthly Rate Per Student X Number of Students Attending Morning Star and Ensign. Remember K4 and K5 is half of price shown on Tuition Matrix.

**Question:** Why is there an adjustment to my tuition?

**Answer:** The minimum required out of pocket amount is a 10% increase from last years tuition rate. If the Total Monthly Amount Due After Discounts and Scholarships is less than a 10% increase from last years tuition rate, the final amount will be adjusted to meet this minimum requirement. Calculate the adjustment by subtracting the Monthly Amount Due After Discounts and Scholarships from the Minimum Required Amount.