ACCORD KIDS · AACS CHILDREN'S SCHOLARSHIP FUND

Give Through Your Paycheck, Not Your Pocket

How to fund Christian school scholarships with your 2027 federal taxes, a little each month

Starting in 2027, the federal **Education Freedom Tax Credit** gives you a **100% dollar-for-dollar federal tax credit** when you give to a Scholarship Granting Organization like Accord Kids: up to **$1,700 per taxpayer**, or **$3,400 for a married couple filing jointly**. Adjust your W-4 and you don't have to wait until tax season to get it back.

1. Redirect
Give to Accord Kids instead of sending those tax dollars to Washington

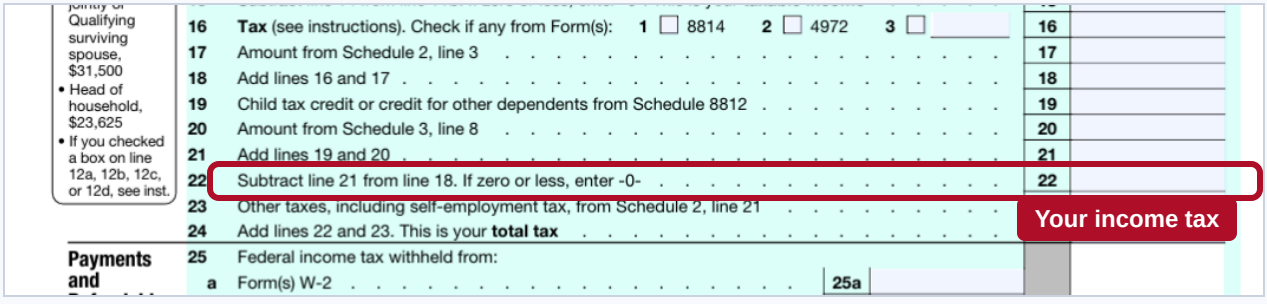
2. Receive
Claim up to $1,700 per taxpayer ($3,400 married) as a credit

3. Open Doors
Your gift funds Christian school scholarships

Step 1 · Check your tax liability

The credit is **nonrefundable**, so it can only reduce taxes you actually owe. Look at **Line 22** (your income tax after credits, before self-employment and other taxes) on your most recent Form 1040:

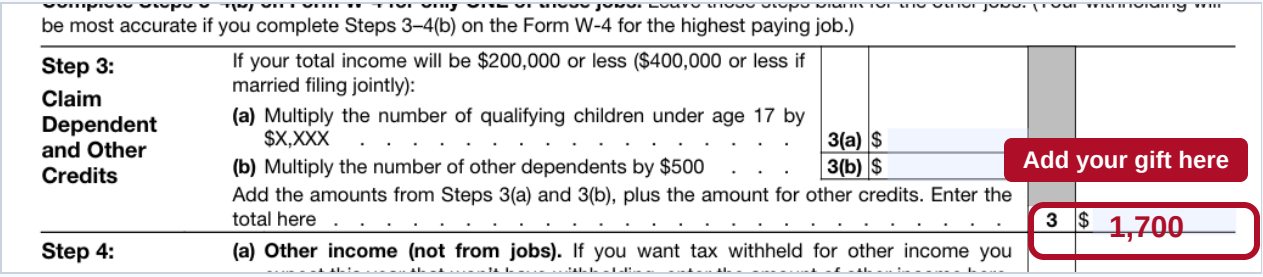
- **Single:** at least $1,700 to use the full credit
- **Married filing jointly:** at least $3,400 for both spouses' full credit
- Lower than that? You can still give up to the tax you owe.



Turn over for Steps 2 & 3 →

Step 2 · Adjust your 2027 Form W-4

1. Get a 2027 Form W-4 from your employer's payroll or HR portal.
2. In **Step 3 (Claim Dependents and Other Credits)**, add your planned gift to any amount already on line 3.



Single: add $1,700. Married filing jointly: add $3,400 (on the W-4 of the higher-paying job).

≈ $141.67/mo
more in your paycheck · single

≈ $283.33/mo
more in your paycheck · married

Step 3 · Set up your monthly gift

- Give about **$141.67/month** at **accordkids.org** , the amount your paycheck went up.
- **Married couples: set up two separate gifts, one in each spouse's name.** The credit is $1,700 per spouse, and each needs their own receipt.
- You can choose a **specific school** to support.

Keep in mind

- **Follow through on the gift.** If you lower your withholding and don't give, you may owe that tax, plus possible penalties, in April 2028.
- **Want your gift to stay close to home?** Your state must take part in the program for scholarships to go to students there. If it doesn't, you can still give and claim the credit, and your gift helps students in participating states. Check accordkids.org.
- **Keep your Accord Kids receipts** for your 2027 tax return.

Questions? Let's walk through it together.

844-ACCORD-5 · accordkids.org

Accord Kids, the AACS Children's Scholarship Fund, is a 501(c)(3) Scholarship Granting Organization. This flyer is for information only and is not tax or legal advice. Please talk with your tax advisor about your situation.