



Indiana SGO Scholarships Frequently Asked Questions



1. What is an Indiana Tax Credit Scholarship?

Tax Credit Scholarships, better known as “SGO Scholarships”, are scholarships awarded by Scholarship Granting Organizations (“SGOs”) to low- and middle-income families to help them afford the non-public school of their choice. The SGO program was enacted in 2009, and has been expanded in subsequent years as an important component of Indiana school choice efforts. Donations to fund SGO scholarships feature a 50% state tax credit for the donor.

2. Are SGOs and Vouchers the same thing?

No. The official name for a Voucher is a “School Choice Scholarship”, and the similarity in names can be a cause for confusion. Differences are outlined below:

- SGO Scholarships are funded by private, charitable donations, while Vouchers are funded through state tax revenue distributions.
- To receive an SGO Scholarship, family income must be less than 200% of the federal free and reduced lunch rates, while for Vouchers the family income must fall below 150% of the free and reduced lunch rates.

3. What is The Lutheran Scholarship Granting Organization of Indiana?

There are five SGO organizations in Indiana authorized to administer the program. Each non-public school chooses its SGO organization. The Lutheran Scholarship Granting Organization of Indiana, Inc. (“Lutheran SGO”) is a separately incorporated, 501(c)3 charitable organization, created to provide SGO scholarships specifically for non-public schools in Indiana that choose to work with us. Each participating school has its own sub-account. There is also a general fund for donors wanting to benefit any student in need regardless of the school.

4. What schools participate in the Lutheran SGO?

The list of participating schools continues to grow. Contact us for the current list, or contact your local non-public school and ask if they have partnered with the Lutheran SGO to accept SGO Scholarships.

5. Must a participating school accept Vouchers in order to accept SGO Scholarships?

No, the Voucher and SGO programs are separate efforts and have separate guidelines.

6. Who is eligible to receive an SGO Scholarship?

Any student entering kindergarten through grade 12 can receive an SGO scholarship as long as they live in Indiana, meet the income guidelines as outlined in question #8 below, and are accepted for enrollment in the non-public school they wish to attend.

7. How do I apply for an SGO Scholarship?

The non-public school where the student is accepted for enrollment will have access to the SGO Scholarship application. Do not submit your application directly to The Lutheran SGO of Indiana; applications are submitted to the school, and the school then forwards the application to the Lutheran SGO for processing.

8. What are the SGO Scholarship income and household guidelines?

The Adjusted Gross Income (“AGI”) for each family requesting an SGO Scholarship must fall at or below the annual guidelines. Please Note: these guidelines change every March for the following school year, so please see our current year application for the most recent income guidelines.

9. What is the size of the SGO Scholarship?

The minimum SGO scholarship is \$500, and the maximum scholarship could be as high as the school’s full tuition and fees. Schools maintain their own financial aid guidelines to determine how much of an SGO Scholarship can be awarded to each student.

10. Will the family receive the SGO Scholarship funds directly?

All approved SGO Scholarship distributions are sent directly to the school where the student is enrolled to apply to the student’s tuition and financial aid account.

11. Can SGO Scholarship donors direct their gift to a specific student that is applying for an SGO Scholarship?

Donors cannot receive any charitable tax incentives if they designate their SGO gifts to benefit a specific student.

For more information, please contact the Lutheran SGO at (260) 203-4509 or scholarships@LutheranSGO.org

