



Make a Difference. Get a Tax Credit. It Costs You Nothing.

We believe every child deserves access to a Montessori education. Thanks to a newer Ohio tax law, you now have the opportunity to **redirect** your tax dollars to support this mission—and receive a dollar-for-dollar tax credit in return.

There's no net cost to you. It's a win-win for both you and the SSMS families who will benefit from your generosity.

- ✓ Any Ohio taxpayer can donate to the SSMS SGO (e.g. grandparents, co-workers).
- ✓ All funds will stay within SSMS and help families with financial needs reduce their tuition expense.
- ✓ You can claim the contribution on your tax return and get a dollar-for-dollar tax credit for up to \$750 (individual) or \$1,500 (married couple). To get the full \$1,500 credit, each spouse must make a separate \$750 donation in their own name.
- ✓ It's a win-win. Contribute today and make a real difference.

It's not too late!
Donations received by April 15, 2026,
can be claimed as a tax credit on your
2025 return.

I'M READY TO CONTRIBUTE. WHAT DO I DO NEXT?

Step 1

Determine your 2025 State of Ohio tax liability (Ohio Form IT 1040, line 8c). This is what you owe to the State based on your income, regardless of any withholdings you may have had or refunds you are due.

If your tax liability exceeds \$750 for single or \$1,500 for filing jointly, you can contribute up to \$750/\$1,500 for a dollar-for-dollar tax credit.

Step 2

Contribute online or by check. **If both spouses plan to participate, be sure to make 2 individual payments of up to \$750 each – one for each spouse.**

Contribute by credit card to take advantage of your credit card perks – no additional fee and instant receipt emailed to you.

Step 3

Include your contribution amount on your State of Ohio tax return to claim your dollar-for-dollar tax credit.

Enter the amount on line 15 of your Ohio Schedule of Credits Form.

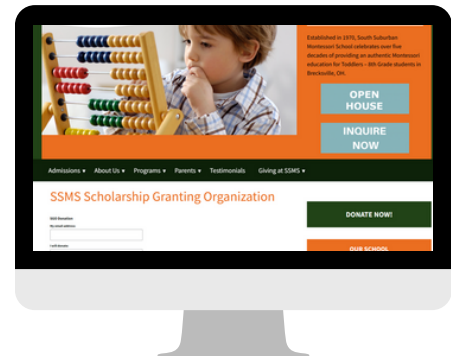
Step 4

Feel good about your contribution, knowing your support will help the SSMS community.

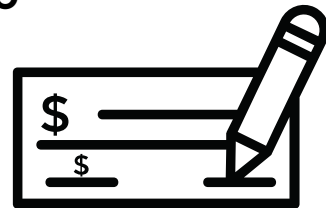
There are two ways to contribute:

Online (credit card, Paypal or Venmo)

Visit: ssmsmontessori.net/ssms-scholarship-granting-organization



Mail or drop off a check payable to 'SSMS SGO'



- Reminder – if contributing for both spouses, please make 2 individual transactions or checks.
- A receipt for your tax files will be provided.

Additional questions?

Please contact your tax advisor or preparer for additional information regarding section 5747.73 of the Ohio Revised Code and how it applies to your individual situation.

How will the SSMS SGO funds be used?

The funds will directly support SSMS families facing the greatest financial need by providing them with tuition assistance. Families can apply for assistance through the Indexed Tuition process. Your contribution will make a real difference to our community.

When should I contribute?

To take advantage of the tax credit on your 2025 Ohio taxes, your SSMS SGO donation must be made before filing your taxes or by April 15, 2026—whichever comes first.

Does this replace the Annual Appeal? Why would I donate to both?

No, this is a separate program that is focused specifically on providing financial assistance to families in need, helping to offset tuition costs. The Annual Appeal continues to fund a variety of important community initiatives. We hope you'll consider supporting both programs.

How will I receive the money back?

Depending on your individual situation, your contribution will either reduce the amount you still owe to the State or you will receive it back as part of your State tax refund.

What is the difference between a tax credit and a tax deduction?

A tax credit directly reduces the amount of taxes you owe to Ohio, dollar-for-dollar, up to specific limits. A tax deduction lowers the amount of income that is subject to tax. SGO contributions serve as tax credits.

What if I don't have Ohio tax liability that is at least \$750 (individual) or \$1,500 (joint filers)? Can I still take the full tax credit?

Your tax credit can't exceed your State tax liability as a Scholarship Donation Credit is a nonrefundable credit. For instance, if your total 2025 State tax liability is \$500, that would be the maximum tax credit you can receive. While the full amount of the credit may not apply, your contribution still makes a significant impact.

2024 Ohio IT 1040
Individual Income Tax Return

SSN: _____ 24000289 Sequence No. 2

7a. Amount from line 7 on page 1 7a. _____

8a. Nonbusiness income tax liability on line 7a (see tax.ohio.gov/taxcalculator or see the instructions for the tax brackets) 8a. _____

8b. Business income tax liability – Ohio Schedule of Business Income, line 16 (include schedule) 8b. _____

8c. Income tax liability before credits (line 8a plus line 8b) 8c. _____

9. Ohio nonrefundable credits – Ohio Schedule of Credits, line 39 (include schedule) 9. _____

10. Tax liability after nonrefundable credits (line 8c minus line 9; if negative, enter zero) 10. _____

11. Interest penalty on underpayment of estimated tax (include Ohio ITSD 2210) 11. _____

12. Unpaid use tax (see instructions) 12. _____

13. Total Ohio tax liability before withholding or estimated payments (add lines 10, 11 and 12) 13. _____

14. Ohio income tax withheld – Schedule of Ohio Withholding, part A, line 1 (include schedule and income statements) 14. _____

15. Estimated and extension payments, and credit carryforward from last year's return 15. _____

16. Refundable credits – Ohio Schedule of Credits, line 46 (include schedule) 16. _____

17. Amended return only – amount previously paid with original and/or amended return 17. _____

18. Total Ohio tax payments (add lines 14, 15, 16 and 17) 18. _____

19. Amended return only – overpayment previously requested on original and/or amended return 19. _____

20. Line 18 minus line 19. Place a "-" in the box if negative. 20. _____
If line 20 is MORE THAN line 13, skip to line 24. OTHERWISE, continue to line 21.

21. Tax due (line 13 minus line 20). If line 20 is negative, ignore the "-" and add line 20 to line 13. 21. _____

22. Interest due on late payment of tax (see instructions) 22. _____

23. TOTAL AMOUNT DUE (line 21 plus line 22). Pay electronically at tax.ohio.gov/pay or include the Ohio Universal Payment Coupon (OUPC) and your check. AMOUNT DUE ▶ 23. _____

24. Overpayment (line 20 minus line 13) 24. _____

25. Original return only – portion of line 24 carried forward to next year's tax liability 25. _____

26. Original return only – portion of line 24 you wish to donate: 26. _____
a. Breast/Cervical Cancer b. Wishes for Sick Children c. Wildlife Species

Total 26g. _____

Ohio Department of Taxation 2024 Ohio Schedule of Credits
Use only black ink. Use whole dollars only.
Primary taxpayer's SSN: _____ 24280189 Sequence No. 7

Many of these credits **must** be calculated using a worksheet and/or be supported by additional required documentation. See the instructions for worksheets and information on supporting documentation.

Nonrefundable Credits

1. Tax liability before credits (from Ohio IT 1040, line 8c) 1. _____

2. Retirement income credit (include 1099-R forms) 2. _____

3. Lump sum retirement credit (include a copy of the worksheet and 1099-R forms) 3. _____

4. Senior citizen credit (must be 65 or older to claim this credit) 4. _____

5. Lump sum distribution credit (include a copy of the worksheet and 1099-R forms) 5. _____

6. Child care & dependent care credit (include a copy of the worksheet) 6. _____

7. Displaced worker training credit (include a copy of the worksheet and all required documentation) 7. _____

8. Campaign contribution credit for Ohio statewide office or General Assembly 8. _____

9. Exemption credit 9. _____

10. Total (add lines 2 through 9) 10. _____

11. Tax less credits (line 1 minus line 10; if negative, enter zero) 11. _____

12. Joint filing credit (see instructions for table). % times line 11, up to \$650 12. _____

13. Earned income credit 13. _____

14. Home school expenses credit (include copies of all required documentation) 14. _____

15. Scholarship donation credit (include copies of all required documentation) 15. _____

16. Nonchartered, nonpublic school tuition credit (include copies of all required documentation) 16. _____

17. Credit for work-based learning experiences (include a copy of the credit certificate) 17. _____

18. Ohio adoption credit carryforward 18. _____

19. Nonrefundable job retention credit (include a copy of the credit certificate) 19. _____

20. Credit for eligible new employees in an enterprise zone (include a copy of the credit certificate) 20. _____

21. Credit for the beginning farmers financial management program (include a copy of the credit certificate) 21. _____

22. Credit for commercial vehicle operator training expenses (include a copy of the credit certificate) 22. _____

23. Welcome Home Ohio credit (include a copy of the credit certificate) 23. _____

24. Credit for sale/rental of agricultural assets to beginning farmers (include a copy of the credit certificate) 24. _____

2024 Schedule of Credits – page 1 of 2

This handout is for informational purposes only and is not intended to provide tax or accounting advice. Please consult your tax advisor or preparer to confirm your eligibility before engaging in any transaction.



Other Ohio schools have been using the SGO program for a few years. Here is what their donors are saying about the process.

Lake Ridge Academy

It's a no-brainer. You get to support the school at literally zero cost to you. We do this every year.

*Since you will be paying the same amount of money one way or the other, **why not direct your funds to a qualifying SGO.***

St. Matthew the Apostle Catholic School

*We have participated the last few years. **It really is as simple as it sounds.** We have to pay taxes anyway, might as well have the money go to St. Matt's!*

***It's so easy to do!** This is the third year we have participated! I mean, why wouldn't we?*

Grove City Christian School

*Our family participated in this last year - **it was super easy to do. We donated and then received a credit for the same amount.** It ended up costing us ZERO dollars, knowing \$1500 went into the GCCS tuition scholarship fund. As a parent and faculty member, I wholeheartedly support this program!*

