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Giving parents options. Giving children opportunities.

MOST does not discriminate on the basis of race, color, gender, religion, or national or ethnic origin in the administration of its educational policies or scholarship programs.

I. What is MOST?

Memphis Opportunity Scholarship Trust, or MOST, provides need-based, partial scholarships to assist with tuition costs associated with Shelby County private schools. MOST scholarships are awarded to **residents of Shelby County, Tennessee**, who meet eligibility qualifications. Scholarships are awarded to students in PK3 through grade 8 with good attendance, without regard to academic achievement or standardized test scores. Beginning in high school, MOST reviews grades, attendance, and conduct. In the spring semester of grade 8, current MOST Scholars have the opportunity to apply for MOST's general high school scholarship and a more selective McDonnell Scholarship. (See Sec. II.D. for more information.)

MOST scholarships may be used at any private school on MOST's list of partner schools (see Partner Schools on the MOST website).

MOST serves qualifying families who live in Shelby County, Tennessee, with need-based, partial scholarships that open doors to a greater range of educational opportunities. Each year, MOST awards over \$1 million in scholarships to help 375+ students attend schools that their families might not otherwise be able to afford. MOST, which is a privately funded nonprofit, receives tax-deductible donations from individuals, corporations, and foundations, including some matching funds for K–8 scholarships from the Children's Scholarship Fund (CSF) in New York. MOST is not a government agency and receives no government support.

II. Who is MOST for?

MOST provides funding for financially eligible families with students in PK3 through grade 12 who reside in Shelby County, Tennessee. **Students must be in attendance on opening day of the school year to activate the scholarship.** For a school that is offering virtual learning, that means the child must be accounted for through whatever means the school uses to take attendance. Funds will not be paid for any student starting the school year late without advance permission from MOST. If students leave a school mid-year, they must have attended school for at least four weeks (20 school days) for any portion of the scholarship to be paid.

A. Financial eligibility requirements

To be eligible, a family must fall within the Annual Income Eligibility Scale for the school year for which the family is applying for a scholarship. Each year, the scale changes slightly. Please see the MOST website for the current Eligibility Guidelines.

- Adjusted Gross Income (AGI) reported on all tax returns filed by those who are counted as family members. *Note: If depreciation is taken for property, automobiles, etc., it will be added back to the AGI.*
- Any other household income not reported on the tax return, including but not limited to:
 - Unreported earned income
 - Unreported unearned income (such as Social Security or disability payments received by any household member and not reported on the tax return)
 - All government assistance (Families First, SSI, SNAP Food Benefits, etc.)
 - Child support (either court-ordered or agreed upon between parents and for all children being claimed, not just the applicant)

Knowingly providing false information on any MOST form will result in an immediate termination of the MOST scholarship.

B. The value of a MOST scholarship

MOST partners with private schools in Shelby County to help financially bridge the gap between tuition, less school-provided financial aid, and the family's financial responsibility. Scholarships are calculated on a sliding scale based on family income and school tuition. MOST families, who **must pay a minimum of \$500 per MOST Scholar per year toward tuition**, should keep in mind that tuition costs vary greatly from school to school. Families are responsible for the remaining balance of tuition and other costs such as school fees, school supplies, uniforms, field trips, lunches, snacks, and any expenses for other instructional or extracurricular activities or before- or after-school care. Families should inquire about such costs and take these expenses into account when they calculate what they will be required to pay.

Note: MOST families are required to apply for financial aid at their children's schools, if applicable. Students will receive both school financial aid and a MOST scholarship.

C. PK3 – Grade 8 scholarships

The entry points for the MOST scholarship program are PK3, PK4, kindergarten, and grades 1 and 2. Exceptions are made for students entering grade 3 or higher who have been diagnosed with a special developmental, learning, or emotional needs and wish to attend a MOST partner school that was established to meet those needs or that has a special program designed to meet those needs (see Section II.E.). Once awarded a scholarship, a child can continue to receive a MOST scholarship through grade 8 if the family remains financially eligible and all other requirements are met (see Section IV). A MOST Scholar has one chance to apply for our general high school scholarship and the more selective McDonnell Scholarship, and that opportunity takes place during the second semester of the student's eighth grade year.

D. High school scholarships

High School Scholarship

MOST eighth-graders are given a one-time opportunity to apply for a high school scholarship. In January, the students will receive a MOST High School Scholarship application via email and U.S. mail. Along with the application, they must submit their report cards for grades 7 and 8. Those who do not return the application by the stated deadline will not be given another chance to apply for a high school scholarship, and their MOST scholarship will be inactivated after grade 8. The application process is designed to reinforce the idea that high school students are ultimately responsible for their own educational experiences.

McDonnell Scholarship (established in 2020)

Each year, MOST identifies up to seven MOST rising ninth-graders who exhibit outstanding academic promise, leadership, and character and have distinguished themselves among their peers by demonstrating attitudes and behaviors that mark them for success in secondary school, college, and life. The McDonnell Scholarship is in addition to the general high school scholarship and is valued at up to \$2,500, each year. Awards will be made based on grades, teacher recommendations, and an in-person assessment, writing assignment, and interview in the MOST office. Rising eighth-graders who are interested in being considered for the McDonnell Scholarship will mark as such on the general high school scholarship application.

Parents and guardians of high school scholars (general and McDonnell) must qualify financially for a scholarship based on the same income eligibility scale as families of younger students.

E. Students with Special Needs

The only exception for new applicants relative to age is an older student (entering grades 3 through 8) who has had a recent individually administered psychoeducational evaluation that determines the child has an intellectual or developmental disability, dyslexia, attention deficits, autism spectrum disorder, or a defined social-emotional need and is looking to attend one of the following MOST partner schools or programs. Please see the MOST Partners Schools list at www.memphis scholarships.org.

The family of a child with special needs must still qualify financially for a scholarship based on the same income eligibility scale as other applicants. **A recent written document of a professional's diagnosis and recommendations must be included with the application.** Special-needs students in high school are given leniency relative to the GPA requirements.

III. What is the application process for a MOST scholarship?

To be eligible for a first-time scholarship, a student must be entering PK3, PK4, kindergarten, or grades 1-2. Also eligible: Students entering grades 3 through 8 who have diagnosed special needs and will attend a MOST partner school that specifically addresses that need.

Current MOST Scholars' younger siblings who are entering PK3, PK4, kindergarten, and grades 1-2 (or older siblings with special needs who are entering grades 3 through 8) may be added to the MOST scholarship program without applying through the lottery.

During February, MOST accepts online pre-applications for the scholarship lottery for admission to the MOST program in the fall of the following school year. All qualified pre-applications are treated equally. MOST receives more pre-applications than it can fund each year; new scholarships are awarded by lottery.

All families are notified by email whether they have been selected in the lottery or placed on the waiting list. To claim their scholarships, the selected families must submit a **New Student Application** by the given deadline, specific documentation showing their financial eligibility, and a copy of the birth certificate for the child(ren) for whom they are applying. The waiting list is not carried over from year to year, so if a person's name is not selected from the waiting list by July 31, they may reapply the following February if they still qualify based on residence, income, and age(s) of their child(ren).

Once a MOST family has selected a partner school and started the admission process, they are required to apply for the school's financial aid program, if such a program exists.

Important: If a family is offered a MOST scholarship but does not submit the required documents by the stated deadline or cannot find an appropriate school by July 1 of the same year, MOST reserves the right to withdraw the scholarship offer. In addition, if a family who receives a new scholarship already has a child or children enrolled at any of our partner schools, the family must be in good financial standing with the school(s) for the scholarship to be activated.

IV. How are the scholarships paid?

MOST makes scholarship payments directly to the schools twice a year – by the end of September and by the end of February. Before MOST will make a payment, the partner schools must confirm that MOST families are current with their portion of tuition payments and that MOST scholarship recipients have at least a 90-percent attendance rate.

V. How are the scholarships renewed?

A. Requalifying for a scholarship from year to year

For students in PK4 through grade 11, the parent/guardian must submit a Requalification Form each spring to reapply for the following school year. The requalification process is like the application for first-time scholarships, though renewing families do not go through the lottery process. The requalification paperwork will be emailed to each family in mid-February. The parent/guardian must complete and submit the Requalification Form and all pertinent financial documents to MOST by the stated deadline to guarantee the student's scholarship for the following school year.

A complete requalification packet for each school year will include:

- A completed, signed, and dated **Requalification Form**
- The family's **previous year tax return(s)** (including the **Schedule C**, if self-employed) and copies of all **previous year's W-2s and/or 1099s**. *If more than one person in the household (spouse, child, or others in the household) files a tax return, all returns must be submitted.*
- Documentation of all **government assistance** (Families First, SNAP Food Benefits, Social Security, etc.) received during the tax year by all who are counted in the household.
- Documentation of **child support** received during the tax year for all children, not just the applicant. If support is court-ordered, submit the official document showing how much was paid during the tax year. If support is made through an agreement between parents, the paying party should write and sign a letter detailing how much was paid during the tax year.
- Any **other income** received by anyone in the household and not included above.
- A copy of the **birth certificate** for each new student [younger sibling(s) or older sibling(s) with documented special needs] applying for a scholarship.

The parent/guardian who is applying/reapplying must be able to prove that he or she is financially responsible for all individuals counted as part of the household by showing them listed on the tax return or on documentation of government aid.

- If a child is listed on someone else's tax return, we must either count that person and their full income as part of the total household income or see documentation of the financial support that is provided by that person for that child. **We cannot give scholarship assistance to, or count as part of your household, a child who is listed on someone else's tax return unless that person is providing significant financial support to the child.** If there are extenuating circumstances, contact the MOST office.

Knowingly providing false information on any MOST form will result in an immediate termination of the MOST scholarship.

B. Adding younger siblings

Younger siblings of students already receiving a MOST scholarship **do not** have to submit a new student pre-application or go through the lottery. Families can add younger children as they enter PK3, PK4, kindergarten, or graded 1-2 simply by adding the child's name and other requested information on the Requalification Form and attaching a copy of the child's birth certificate (required) and photograph (optional) to their requalification paperwork.

C. Grade Point Average (GPA) expectations for High School Scholars

Students receiving a general high school scholarship are expected to maintain a GPA of 2.0 or higher. McDonnell Scholars are required to maintain a 3.0 GPA or higher, with a goal of meeting the requirements for a Tennessee HOPE Scholarship and other similar scholarships.

If any high school student receives a final semester grade of a D or an F, the scholarship will be up for review.

Note to parents: If you are not sure if your child is returning to the same school and he/she is possibly transferring to another MOST partnering private school, please complete the requalification process at your child's current school so we have your documents prepared, if needed.

Partner schools: Once families have returned completed requalification packets to MOST, we will request a completed **School Commitment Form (SCF)** for each reenrolling student and for each new sibling. Schools should complete an **Exit Form** for students who will not be returning to the school for the following year (graduating from highest grade, moving out of town, transferring to another school, etc.).

*MOST was created to help bridge the gap between tuition, less school-provided financial aid, and a family's financial responsibility. **Families are required to apply to the school for financial aid.** The MOST scholarship does not preclude families from receiving financial aid from the school. All financial aid provided to families is required to be documented on the SCFs.*

VI. Procedures for students exiting schools

- For MOST to provide payment for any portion of a scholarship, the child must have attended school for at least four weeks (20 school days).
- Expulsion: A student who is expelled from a school automatically loses his or her scholarship. Only that portion of the scholarship attributable to the days that the child was in attendance will be paid.
- If a school becomes aware that a student will not be returning (at any point during the school year or during the summer), the school must send MOST an Exit Form. If the school knows the student is transferring to another private school, please provide the name of the new school, as the scholarship may be transferable. **MOST will not transfer a scholarship if a family has any financial obligation to the first school.**

A. Students transferring schools

Scholarships for students may be transferred to other MOST partner schools unless there is a debt owed to the original school. However, students cannot transfer from one school to another more than three times during the time they participate in the program (not including a school closure or when a student graduates from a school's highest grade).

To initiate a scholarship transfer, the parent/guardian should request that the original school send MOST an **Exit Form** and that the new school send MOST a **School Commitment Form**. It is the family's responsibility to let the new school know that the student has a MOST scholarship and to request that both schools send these forms to MOST. They should follow up with the schools and verify that MOST has received the forms. MOST is not responsible for scholarships lost because of a school not submitting the proper paperwork.

When a student transfers to a new school mid-year, the scholarship will be prorated between the two schools based on attendance at each. The annual scholarship might increase or decrease based on the new school's tuition and, if applicable, any school financial aid.

Because MOST pays the scholarship in two lump sums early in each semester, MOST may have to reclaim some of the funds paid to the original school if a student leaves mid-year. Scholarship funds to be reclaimed will be calculated in 5-percent increments and, in most cases, will be based on a 10-month school year. For example, if a student with a \$3,000 scholarship leaves a school on November 11, MOST will reclaim 15 percent of the total scholarship amount, since the student only completed about 35 percent of the school year at that school. However, since MOST would have already paid 50 percent of the total scholarship amount in October, MOST will reclaim the funds by deducting them from the next scholarship payment to that school or by requesting a reimbursement check from the school.

B. Placing a scholarship on hold

Because of the merit-based component of our high school programs, scholarship holds for students in grades 8 through 11 are not permitted. Scholarships for students in PK3 through grade 7 may be placed on hold one time for up to one year if the family decides to send their child to a public school, a home school, or a non-partnering private school. To put a scholarship on hold, the parent/guardian must notify MOST in writing with a signed and dated letter or an email from his or her personal email account **within one week** of leaving their school and request the hold with a description of the situation. **The maximum duration to keep a scholarship on hold is one year** from the date that the student last attended classes. It is up to the parent/guardian to contact MOST before the hold period expires to discuss reenrollment in the MOST program.