

Montana SSO Program: Brief Overview

A simple look at how Montana's scholarship tax credit works



1 Choose an Approved Montana SSO

Donate to an approved Student Scholarship Organization (SSO) listed on Montana's Education Donations Portal.



2 Make Your Donation

Individuals and businesses may donate directly to an approved SSO to support scholarships for eligible students.



3 Credit Is Preapproved

The SSO reports the donation through Montana's Education Donation Portal. Credits are available first-come, first-served until the statewide cap is reached.



4 Receive a Receipt + Confirmation Number

Once preapproved, the donor receives a receipt and confirmation number. Keep both for tax filing.



5 Scholarships Help Eligible Students

SSOs provide scholarships for Montana students age 5 to 19 to attend a qualified education provider chosen by the parent or legal guardian.



6 Claim the Montana Tax Credit

The credit equals the donation amount, subject to program limits, and is claimed on the Montana tax return.

Key Program Facts



Credit value:
Dollar-for-dollar
state tax credit



Per-taxpayer limit:
Up to \$200,000



Married filing
jointly: Up to
\$400,000



2026 statewide
SSO cap:
\$7.2 million



Carryforward:
Up to 3 years



At least 90% of
eligible donations
must go to
scholarships

Important Reminders



The credit is
nonrefundable.



Preapproval is required
before claiming
the credit.



Save the receipt and
confirmation number.



Parents choose the
qualified education
provider.



Approved SSO



Donation



Preapproval



Receipt



Montana Tax Credit