

Arizona School Tuition Tax Credit: Program Overview

A simple guide to who can donate, how the credit works, and where the money goes

1. Who can donate?



Arizona individual taxpayers



Eligible businesses / corporations



Donations must go to a certified School Tuition Organization (STO)

2. 2026 individual credit limits

Original Individual Credit

2026 max: \$787 single / HOH / MFS
2026 max: \$1,570 married filing joint

Switcher / Overflow / PLUS Credit

2026 max: \$784 single / HOH / MFS
2026 max: \$1,561 married filing joint

Possible combined individual total

Up to \$1,571 single / HOH / MFS
Up to \$3,131 married filing joint

 Arizona adjusts these limits for inflation, so they generally increase each year.

3. The 4 STO programs



Original Individual



Switcher / Overflow / PLUS



Low-Income Corporate



Disabled / Displaced Corporate



Corporate programs use a separate preapproval and statewide-cap process.

4. Important dates



Donate during the 2026 tax year



Special Arizona rule: donations made January 1 through April 15, 2027 may generally be elected for the 2026 return if properly claimed



Always keep your receipt and tell your tax preparer which tax year you want the contribution applied to

5. How the tax benefit works



This is generally a nonrefundable Arizona income tax credit



It reduces your Arizona tax liability



Unused credit may generally carry forward for up to 5 consecutive tax years



For individual credits, common Arizona forms include Form 323, Form 348, and Form 301

6. Where the money goes



You donate to a certified STO



The STO awards scholarships or grants under the program



Scholarship dollars help eligible students attend qualified Arizona private schools



In simple terms: you redirect part of your Arizona tax liability toward student scholarships.

Simple idea



Donate to a certified STO



Receive receipt



Claim Arizona tax credit



Support student scholarships

Educational infographic only. Tax outcomes depend on Arizona law, eligibility, and your individual tax situation.