



CTO

CATHOLIC TUITION ORGANIZATION



Shelby County Catholic School
2005 College Place
Harlan, Iowa 51537
712-755-5634

Applications are available at all Catholic schools in the Diocese of Des Moines or apply on-line at www.fairapp.com

WWW.CTOIOWA.ORG

Online Applications available beginning February 1st @ www.fairapp.com
School code: 450
Password: cto450

Tuition Assistance Available!

The first qualification for families to receive tuition assistance is income. State law requires families to be at or below the following income guidelines. Once a family qualifies, they can receive tuition assistance based on their financial need.

*Family Size	**Maximum Income	*Family Size	**Maximum Income
2	\$ 73,240	5	\$129,880
3	\$ 92,120	6	\$148,760
4	\$ 111,000	7***	\$167,640
*** Add \$18,880 for each additional dependent			

* Family size includes parent(s)/guardian(s) and total number of dependents plus others living in household
** Families/households are eligible for CTO assistance if their total income is at or below the above listed income level reported on Line 9 of federal income tax form

Application deadline
April 1st, 2022

FROM GENERATION TO GENERATION



TUITION ASSISTANCE 22-23

The bottom line? It's for the KIDS...
and their futures!

HELP THE LEGACY CONTINUE!

Submitting Your CTO Financial Aid Application Online:

Online Applications available beginning February 1, 2022, APPLICATION DEADLINE: April 1, 2022

A \$29 processing fee payable with a Visa or MasterCard is required to submit your application.

Compare your income with the "maximum income" for your family size as shown in the chart on the other side of this document. If your household income is less than the amount shown, you meet the current financial eligibility requirements for the Catholic Tuition Organization.

Based on your 2021 Total Income from line 9 of your Form 1040 for all adults/parents in the household. See income guidelines on the other side of this document.

Online Application

The online application is easy to complete, with help and instructions available throughout the process. Applying online will allow you to submit the application from any location with internet access.

You will need the following to complete and submit your application online: 1. Your School Code and School Password (see below) 2. A valid email address 3. A credit card (Visa or MasterCard) to complete payment processing. 4. A copy of your 2021 US Individual Income Tax return (Form 1040 and any forms/schedules you were required to file).

Getting Started To begin the on-line application process, Parents/Legal Guardians should go to www.fairapp.com and click on the "Parent Login" link.

NEW USERS: Click on the "Create New Login" link in the New Parents section of the page. Your login will be your email address and the password that you select.

RETURNING USERS: Your email and password from the previous year are still active in our system. You can login without having to set up a whole new account. If you do not remember your password from last year please click on the "Forgot Your Password" link and your new password will be emailed to you.

Once you have created your account you can start the process by clicking on the "Create a New Application" link. You will then be prompted for your school code and school password listed below:

Catholic Tuition Organization
School Code: 450
School Password: cto450

The application process requires that you complete each section, in order, before moving on to the next one. However, it is not necessary to complete the whole application at once. Each section allows you to save your data before proceeding to the next one. The sections are listed on the left-hand side of the screen.

The sections have a colored circle next to them. A **red circle** means you can't access that section yet. A **green circle** means that you are currently working on that section. A **green circle with a check mark** means that you have completed that section of the application.

Helpful hints • Required fields are highlighted with a red dot • Make sure all of your dependents are listed on the application • Your session will time out after 30 minutes of inactivity. You will need to log back in to resume the process from your last saved section. • Review your application for accuracy before checking out and submitting payment. • Maximize your internet browser window to make viewing the online application easier.

NOTE: Once you submit your credit card information for payment you will no longer be able to edit your application.

Income Documentation

After completing the online application you will need to forward the following income documentation: 1) Page 1 and 2 of your 2021 US Individual Income Tax return (Form 1040) and Schedule 1. 2) Any schedules you were required to file with your return such as: Schedule A – Itemized Deductions, Schedule B – Interest and Dividend Income, Schedule C – Self Employment Income, Schedule D – Capital Gains and Losses, Schedule E – S corporation or Rental Property Income, Schedule F – Farm Income 3) Copies of your 2021 W-2's

If you do not file taxes, please contact jwells@dmdioocese.org for instructions.

Sending FAIR your tax and income documents

Once you have finished your application and paid the processing fee, you will receive information in a confirmation page and in an email indicating how you can send FAIR your information. You will be able to upload, fax, mail or email us your documents. FAIR will email you confirming receipt of your documents once they have arrived in our offices. You can check the status of your application online at www.fairapp.com by logging back in to your application and clicking on the application status button. Please note: It can take anywhere from 3 to 7 days for your application to be updated once we have received your income documentation.

CTO applications are processed through Financial Aid Independent Review, Inc. (FAIR), PO Box 211423, Eagan, MN 55121
Email: customerservice@fairtuition.com

If you need to change information on your application after you have submitted it please forward changes to: customerservice@fairtuition.com. We will make any necessary changes as long as reports have not been released to your school.

FAIR is a nationally recognized leader in financial aid assessments for private and parochial schools. Our service provides your organization with a reasonable assessment of each family's financial situation.

IMPORTANT: You will not receive results from FAIR. You will be notified by the school or financial aid program to which you applied. All information is held strictly confidential and will only be released to the CTO designated authorized administrators.