

# FINANCIAL AID 2026-27



## FINANCIAL SCHOLARSHIPS – general overview

Two main sources of financial assistance are available through an application process for Valley Christian School students:

- 1) ACE Financial Scholarships
- 2) VCS Financial Scholarships (includes VCS SSO Scholarships and VCS Pastor Tuition Scholarships)

## ACE FINANCIAL SCHOLARSHIPS

ACE is a 501(c)(3) financial grant program. ACE provides children with financial scholarships to private schools in grades PreK-12. **NEW! For 2026-27, the ACE Scholarships application is found on the ACE website below.**

We encourage ALL VCS families who need assistance to apply for ACE Scholarships if they meet the financial guidelines shown in the chart below. ACE scholarships range from \$3,000 (1<sup>st</sup>-8<sup>th</sup>) to \$4,000 (9<sup>th</sup>-12<sup>th</sup>) annually per student. ACE also awards to preschool and kindergarten students. **This is a potential value of over \$46,400 over 12-14 years for preschool through 12<sup>th</sup> grade!**

Apply online at: <https://www.acescholarships.org/become-a-scholar/montana/>

ACE application opening date: **February 2, 2026**

ACE application deadline: **April 15, 2026 (strict deadline of 11:59p.m. MST)**

Application Fee: \$10

New Applicants: You must upload 2025 income documentation with your initial application.

**Renewing Applicants: You do not need to upload income documentation – just complete your application & submit!**

Divorced parents: If you are paying tuition, indicate on your application the % you are required to pay.

ACE reviews new families based on total income with regard to the Federal Poverty Guideline.

ACE Scholarships - Financial Guidelines		
Household Size	2026 Federal Poverty Guideline (FPG)	ACE Maximum Qualifying Income (350%)
2	\$21,640	\$75,740
3	\$27,320	\$95,620
4	\$33,000	\$115,500
5	\$38,680	\$135,380
6	\$44,360	\$155,260
7	\$50,040	\$175,140
8	\$55,720	\$195,020
9	\$61,400	\$214,900
10	\$67,080	\$234,780

The above graph is to be used as a guide, it DOES NOT guarantee you will be awarded a scholarship.

**Once awarded, an ACE Scholarship will stay with a student regardless of where the student is attending private school.**

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## VCS FINANCIAL SCHOLARSHIP – One scholarship per student

VCS offers financial scholarships to students of families who qualify. We have two funding sources for the single scholarship process. VCS determines which funding source applies for your student based on the following criteria.

### **Funding source #1 - privately funded qualifications:**

- 1) Only full-day students are eligible (Preschool-12<sup>th</sup>).
- 2) **Families must complete the Grant & Aid application found online through FACTS.**
- 3) New students (new to VCS) must complete and submit the VCS Student Application form and pay the \$200 per student application fee before applying for financial aid online for their financial aid application to be considered by VCS.

### **Funding source #2 - Montana tax-credit scholarships (VCS SSO funding) qualifications:**

- 1) An eligible student is a Montana resident who, during the year of attendance at the QEP (Qualified Education Provider), is 5 years of age or older on or before September 10th and has not yet reached 19 years of age. The student must be entering grades K-12 for the school year applying for.
- 2) Maximum qualifying income is no more than 475% of the 2026 Federal Poverty Guideline.
- 3) **Families must complete the Grant & Aid application found online through FACTS.**
- 4) **A paper application is also required (found on the VCS website or by request).**

To apply for the VCS financial scholarship you must apply through FACTS online at <https://online.factsmgt.com/signin/41873>. FACTS charges a nominal fee for their online application (\$45).

Once you have submitted your complete online application to FACTS and we have received the recommendation from FACTS, we will review the FACTS assessment as well as our qualifying criteria and make a determination based upon the financial scholarship resources available at the school. There is no guarantee that every qualified applicant will receive a financial scholarship. **Financial scholarships are limited; please apply early.**

**For currently-enrolled families**, financial assistance is awarded during the months of February-May. You may pick which deadline month works best for you:

<u>Application Deadline</u> -	<b>Feb. 1</b>	<u>Award Notice Sent</u> –	Feb. 25
	<b>Mar. 1</b>		Mar. 25
	<b>Apr. 1</b>		Apr. 25
	<b>May 1</b>		May 25

VCS financial scholarships are based on percentage (33% maximum) and applied to the family's tuition balance **after other scholarships are deducted**. If ACE is awarded after receiving a VCS financial scholarship, the VCS award will be adjusted based on the remaining balance after the ACE Scholarship is applied.

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Please email or call the Business Manager in the Business Office regarding tuition, fees, financial aid, FACTS, invoices, or any other financial-related concern at [bookkeeper@valleychristian.org](mailto:bookkeeper@valleychristian.org) or (406) 549-0482 ext. 205.

*Valley Christian School exists to partner with Christian families who desire educational excellence, taught through a Biblical worldview, so their children will be prepared for a lifetime of authentic faithfulness and service to Jesus Christ.*

*Valley Christian School admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national or ethnic origin in the administration of its educational policies, admission policies, scholarship and loan programs, athletics, extra-curricular activities, or any other school-administered program.*