



## HOW TO AFFORD BROPHY | Class of 2031

The cost of tuition should not deter a student and his family from applying to Brophy. Applicants are accepted on their own merit; the admission decision is “need blind” and does not involve any financial considerations. Brophy is committed to working with each family’s unique circumstances to provide need-based financial assistance. A family may also seek financial assistance from a variety of outside organizations/sources. These may include funds based on need, merit, the Arizona Empowerment Scholarship Account Program or, in the case of some School Tuition Organizations (STOs), may use tax credit funds recommended specifically for your son.

### **#1 - The Brophy Financial Aid Fund**

Brophy offers need-based financial assistance (verified through FACTS Tuition Management, a service that helps assess a family’s ability to pay tuition) that includes one or more of the following Grant Programs.

- **The Grant-In-Aid Program** offers a monetary award applied directly to tuition (it does not involve any loans to be paid back).
- **The MacBook Air Assistance** may be available to an incoming freshman or transfer student who qualifies for a Grant-In-Aid assistance.

Financial aid applications are **confidential** and not shared outside of the Brophy Financial Aid Committee. Brophy uses FACTS to facilitate the collection and analysis of a family’s financial information so that need is verified based on a family’s total financial picture.

**The Financial Aid Application opens on February 20, 2027. Families wishing to apply for financial aid should do so as soon as possible.** All families who believe that they have a qualified, verified need should consider applying. This financial aid application will require a family to submit their 2026 income tax return(including all schedules), 2026 W2s, and 2026 1099s if applicable; documents must be submitted to FACTS by March 26, 2027. Families who meet the March 26, 2027 deadline will receive their **Financial Aid Decision on or before April 15, 2027**. These deadlines have no impact on the amount of financial aid awarded.

### **#2 – BEAST Program – Brophy Essential Assistance & Support Team**

The BEAST Program allows Brophy students to work an on-campus job in exchange for credit that can be used for tuition, athletic fees, club fees, or immersion trips. This program is open to all students, but spots are limited and filled on a first come, first served basis. Jobs are posted on this [website](#) that are eligible for BEAST credits. In addition to earning credits, students can learn life and career skills and provide a great service to our school community. Job opportunities change each semester (including summer) and include working as a Teaching Assistant, working in Athletics, for the Chapel, Special Events, Facilities, Snack Bar, Sports Medicine, and more.

### **#3 - School Tuition Organizations (STO)**

School Tuition Organization (STO) scholarships are available to any K-12 student attending a qualified Arizona private school. Families apply directly to an STO with each STO setting its own application and eligibility requirements. Arizona law allows families to receive scholarships from multiple STOs up to the value of annual tuition.

[The Brophy Community Foundation \(BCF\)](#) is one of the oldest STOs in the state and awards tax credit funds to students based solely on need. It serves K-12 students at approximately 38 Catholic and private schools in the state, including Brophy. BCF is

an option for all applicants and we encourage you to consider BCF your first alternative for financial aid funds. Applicants apply through Brophy's Financial Aid Program and no separate application is needed – please see application details in the first section of this document. All Brophy families are encouraged to direct their tax credit donations to BCF and receive a dollar-for-dollar credit on their Arizona tax return, which supports Brophy's verified low-income students.

If you choose to contact other STOs, please remember that each has its own application and eligibility requirements. You can visit an STO's website and/or contact them directly to determine those requirements. Please note that all financial aid monies received in your son's name from one of these STOs, or from any other scholarship source, will be applied directly to his tuition account at Brophy.

**Arizona law prohibits parents from directing their STO tax credit contribution to their own child or swapping donations with friends or family to benefit one another's children.**

#### **#4 - Empowerment Scholarship Accounts (ESA)**

The ESA program, established in 2011 and administered by the Arizona Department of Education, has recently expanded. Universal ESA program funds are available for any student who is eligible to attend a public school in the state of Arizona. The ESA program is funded by state tax dollars and students can apply for the Empowerment Scholarship Account (ESA) at <https://www.azed.gov/esa>

All students who are eligible to attend a public school in the state of Arizona can apply for the newly expanded ESA funds. In addition, a student who has a disability may qualify for an additional ESA scholarship. Find ESA [FAQs](#) here.

Pursuant to A.R.S.§15-2402(B)(3), an ESA Account Holder agrees not to receive any STOs or tax credit scholarships in the same school year as ESA funds. ESA provides on average \$8,000 per high school student per school year, which does not cover the full cost of tuition at Brophy. Please be certain that you are not receiving both ESA funds AND STO or tax credit scholarships in the same school year. You can review your FACTS account online to see if your son receives STO funds.

\* For the latest updates and information regarding the Empowerment Scholarship Accounts (ESA), please refer to the Arizona Department of Education's official website. This is the most reliable source for current details and guidelines.

#### **#5 - Independent Community Grants**

Several community organizations provide scholarship/grant opportunities to Brophy students. All scholarship dollars received at Brophy in your son's name will be applied directly to his tuition account. Please contact the organization directly for eligibility requirements and deadlines.

- [Catholic Community Foundation](#)
- [Father Joseph N. Patterson Foundation](#)
- Knights of Columbus
- Daughters of Charity
- American Legion
- Kiwanis Club
- Rotary Clubs
- Local church parishes

#### **#6 - Finance Options**

These financing options may be available to some families.

- Sallie Mae K-12 Family Education Loan is available to anyone with good credit. Qualified applicants are eligible to borrow from \$1,000 up to the total cost of annual tuition and expenses.
- 529 Plans - The 529 Plan, a tax-advantaged savings plan designed to encourage saving for college, has been expanded to include elementary and secondary school expenses. This allows those who own a 529 Plan to withdraw up to \$10,000 per year, tax-free, for elementary and high school expenses.