

Step Up For Students
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YES Opportunities, Inc.

Important Update on Scholarship Program for Florida's Children



The Official Newsletter of Step Up for Students



JANUARY '05 NEWSLETTER

The Official Newsletter of Step Up for Students

Clock is Ticking: Re-Apply For Your Step Up For Students Scholarship Now!

It is almost time to re-apply for your Step Up For Students scholarship. Be sure to complete your application as soon as possible; scholarships are awarded on a first come, first served basis. Remember to read everything thoroughly before filling out the forms and be sure to include ALL required information including proof of income. Keep in mind that deadlines have been moved up and they will be strictly enforced!

Important dates to remember!

Mid-January : Applications will be available to Renewal Applicants and Repeat Applicants

March 1, 2005: Applications for New Students Available

April 30, 2005: Renewal Application Deadline

June 30, 2005: Applications for New Students Deadline

Important Documents and Information That You Will Need To Complete Your Scholarship Application:

Make copies of the following documents and keep everything together so they will be easy to find when you begin filling out the scholarship applications...

- Remember to sign your tax return and make a copy of all pages before sending to the IRS
- Copies of all your W-2 's and 1099's for 2004
- Copies of all year-end statements for government support received including SSI, Disability, food stamps, housing assistance, and student loans
- COPY of child support documentation for 2004
- Proof of Custody of ALL children not claimed on your tax return
- Most recent report card for all children receiving scholarships and any add on students

If you have any questions or need additional information, please call your local SFO or visit their websites.

Children First - Central Florida
(407) 702-2607

HEROES
1-866-266-0790

H.E.R.O.E.S.

Y.E.S. Opportunities, Inc.

Children First - Central Florida

Florida P.R.I.D.E.

Florida PRIDE
(813) 318-0995

YES Opportunities, Inc.
1-866-297-7272

**The Florida Association of
Scholarship Funding Organizations**



Donor Corner: WCI Communities: A Leader in Helping Build The Futures of Our Children

WCI COMMUNITIES, INC. Al Hoffman, Jr., Chief Executive Officer of WCI Communities, Inc., is passionate about education. "So many of the successes and shortcomings of our society can be tracked back to what we have done well, or failed to accomplish through our educational system," he says. And while he is quick to champion the successes, Hoffman is also willing to advocate for change.

That conviction was readily apparent when WCI became the first company in Florida to participate in the state's Corporate Tax Credit Scholarship Program. Since the program's inception, WCI has directed \$11 million of its state tax payment to providing scholarships to the children of low-income families -- a commitment greater than any other company in Florida.

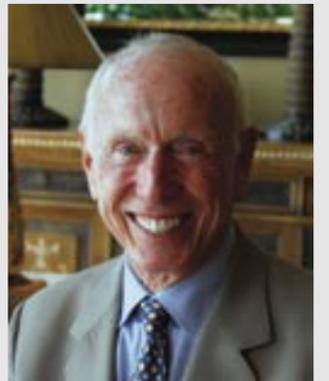
"A quality education is the most important gift we can give to our children," Hoffman says. "The CTC program ensures that that gift can be made available to children of all socio-economic backgrounds through school choice. We cannot accept, nor can we expect parents to keep their children in under-performing schools. The consequences to these children are just too great," he added.

As former Chairman of the Florida Education Foundation, Hoffman recognizes the challenges that the state's education system faces. "Adequate funding is a prerequisite for success, but we must also be good stewards with that resource," he says. "That's one of the reasons we strongly support the CTC program and the work of the Florida Scholarship Funding Organizations."

Hoffman believes that the program is an effective mechanism for maximizing the benefits of the funds that the state allocates to education. "It has been proven that this program can deliver a quality educational experience to our children at a cost below that of the public educational system. It also reduces the strain on student population counts, and that's an issue that concerns all parents," he added.

At WCI, the support of education is a top priority of its community involvement programs. In 2005, WCI plans to expand its school partnership program to at least 10 schools within the proximity of some of its largest master-planned communities. The company has also been supportive of several education foundations across the state, and in 2001 received the Commissioner's Award from the Florida Department of Education for its support of education.

In the year ahead, WCI intends to work closely with Scholarship Funding Organizations to expand the funding cap for the CTC program and also bring additional business partners into the program. According to Hoffman, when a business leader has a chance to see the results of the program first-hand, the usual reaction is, "How do I sign up?"



Inside: Money Saving Tips!

On The Legal Front: The Educational Options Of Nearly 200,000 Florida Students In Jeopardy

In our last issue, we told you about the legal challenge to the Opportunity Scholarship Program (OSP), which enables parents to remove children from failing public schools and send them to private schools. In November 2004, the First District Court of Appeals ruled that the program violates the Blaine Amendment to the state constitution, which prohibits state funds from reaching a religiously affiliated institution, regardless of the individuals' choices.

This case is now headed to the Florida Supreme Court, which will decide the academic future of the more than 730 children currently attending a private school on an OSP scholarship. **In addition, a ruling against OSP would jeopardize a wide range of state programs, including McKay Scholarships for Students with Disabilities, the college scholarship Bright Futures program, and the new Universal Pre-K program that begins this fall.** The educational options of nearly 200,000 Florida students hang in the balance. Fortunately, this case will NOT affect your scholarship because tax credit scholarships are funded by private organizations, not the state.

Step Up For Students will hold a late Spring rally in support of school choice and the right of families to choose the academic setting that best meets their needs, whether public, private, or faith-based. To learn how you can help ensure that all families have educational choice and for updates on the rally, visit <http://www.flace.org> or contact Michael Benjamin at (813) 318-0995 extension 227.



Tax Returns the FREE and EASY Way!!

Instant Refund!! Get Your Refund Today!! We see the ads promising instant tax refunds and they are very appealing. Sure the tax laws are complex, and many times people with limited means end up using a significant portion of a refund simply to have their taxes prepared. Don't let this happen to you. Don't let someone else take a big slice of your tax refund this year!

There are hundreds of local organizations and government entities that are offering free tax preparation and many of them will also send your return electronically to the IRS and it all is FREE.

The IRS provides the training and volunteers for the community organizations that will complete your tax return for free. If you need your refund quickly ask for a center that provides electronic filing or e-filing. You can get your refund deposit directly into your checking account in 5-7 business days!

For the center nearest you call the IRS at 1-800-829-1040 and ask for the address and phone number of the nearest VITA or TCE center or visit the tax-aid website at www.aarp.org/money/taxaide to find the center nearest you. Be sure to bring your checking account number so the IRS can deposit your refund directly in to your account. It will save time and is the most secure way for you to receive your refund.

These free tax centers are also very familiar with the Earned Income Tax Credit (EITC) which can give you up to \$4,300 refund on your 2004 tax return depending on household income and family size. Many of the families that qualify for the Step Up For Student Scholarship Program are also eligible for the EITC.

You do not have to wait until you submit your tax return to get this additional income. You can increase your take-home pay throughout the year by as much as \$126 each month by applying for the Advance EITC. You'll get a portion of your refund in your regular paycheck and receive the remainder at the end of the year. Talk to your employer to get a full list of the eligibility requirements and how to apply.

Kidcare Opens Doors to Better Health

If you qualify for the Corporate Tax Credit scholarship program, your children most likely are eligible for Florida KidCare, the state-subsidized health insurance plan for children. You must hurry though as the open enrollment period for KidCare ends January 30, 2005. In order to make the process easier for parents this year, there is a less stringent requirement for proof of income, providing a W-2 form, a 2003 tax return or a current pay stub is sufficient.

Applications are also automatically screened for Child Medicaid eligibility, at no cost to you. Those who are not eligible for Medicaid but are accepted to KidCare pay a \$20 premium per month and a small co-payment of \$5-\$10 for some services, such as prescription drugs.

Your child is eligible for this program if they do not have health insurance, are under the age of 19, are U.S. citizens or qualified non-citizens, not dependents of a state employee and meet income eligibility (in 2004, maximum income for eligibility was \$37,700 for a family of four).

To apply or for more information, please call 1-888-540-5437 or print an application by visiting <http://www.floridakidcare.org/application/index.html>.

Scholarship Family Loses Father In Iraqi War

Step Up for Students Honors The Memory of Navy Reservist, Michael Charles Anderson.

It's a story we wish we didn't need to tell, yet it points to the amazing courage and hope families have following unexpected tragedy.

After just one month in Iraq, seven members of the Navy Seabees, a construction battalion from Florida, were murdered by Iraqi insurgents while meeting in their own camp in Ramadi, Iraq. Daytona resident, Michael Charles Anderson, was one of the unlucky men who was hit by enemy mortars. He is survived by two daughters, Ashley and Brandi, and his wife Karen.

The loss occurred, May 2, the day after the couple's eighth wedding anniversary.

The pain is unconceivable, yet Karen doesn't miss a beat when she speaks with enthusiasm and passion about her late husband.

"He was a secret good-deed-doer," she says, with a smile on her face. "The people who came to my house following his death were people I had never met and didn't even know he had helped! People with down syndrome, homeless -- all of them coming through talking about how he had helped them with house repairs, putting in a ceiling fan...he was always doing something good for someone. Michael was a good guy who helped everyone."

But of all the people he helped, Michael had a very special relationship with his daughter Brandi, a Step Up for Students Scholarship recipient and a second grader at Warner Christian Academy in South Daytona. Karen says Sundays were their day to spend together. If she wanted to go along with the pair, she had to ask permission! "They were buddies," says Mom.

Letters of condolence have poured in from all over the world. Karen finished an extra bedroom in their home in his honor. It houses the purple heart he received in July, as well as letters from the President, the Governor, Donald Rumsfeld and John Ashcroft, as well as photos, and memorabilia that represent all Mike was to his family.

This is Brandi's second year on the Step Up for Students Scholarship - it's a blessing Karen counts everyday. In fact, she puts 400-plus miles a month on her car just driving Brandi to school, but she says it's worth every mile.

"I've been on both sides of the education equation," says Karen referring to the fact that her older daughter struggled through public school before tapping into the Step Up Scholarship her senior year. "Because I had to work to get the scholarship, just like other parents I know in the program, I am that much more committed to being there and being involved. Without the scholarship I would not be able to provide this kind of education for Brandi."

Karen and Brandi try and stay hopeful and upbeat. They are thankful for support from friends, family and programs like Step Up for Students. Governor Bush has also invited the Anderson's to a special ceremony in their honor to take place soon.

We hope our tribute to Michael is uplifting and reminds his family that thousands in Florida mourn with them. Thanks to Karen for sharing their remarkable story.

You can celebrate the life of Michael by visiting:

<http://www.mem.com/display/Biography.asp?id=510001> Click on "Play Movie."



Step Up For Students Recognizes Dorothy Rice-Cobbs Yes Opportunities, Inc.

Step Up For Students applauds Ms. Dorothy Rice-Cobbs of YES Opportunities, Inc. for her achievements, leadership and dedication to helping youth reach their educational potential!



Dorothy Rice-Cobbs, president of YES Opportunities, Inc. and former US Secretary of Education, Rod Paige.

Youth, Education, Scholarship Opportunities, Inc. was founded by Ms. Rice-Cobbs in October 2000 with the principal mission of assisting students in maximizing their educational opportunities.

The Foundation provides scholarships in three distinct areas:

- The Higher Education Scholarships, which are renewable annually, and this year awarded 37 college scholarships of \$1,000 each to deserving students. Since its inception, YES has provided \$247,000 in scholarships.
- The High School Scholarship Program provides funds for enrichment programs for students 10th - 12th grade.
- The Florida Corporate Tax Credit/ Step Up For Students Program which provides

K-12 grade scholarships for families with limited financial means a scholarship to the school of their choice. This year they have awarded \$912,000 in SUFS scholarships.