

Immaculate Conception † St. Joseph School Newsletter

www.boscocatholic.org

February 23, 2023

With support from families, we respect and encourage students to reach their potential **Spiritually** by developing a strong relationship with Jesus and knowledge of His church, **Academically** by igniting learning, leadership and life skills, **Physically** by learning about and living healthy habits and **Socially** by becoming active members of the community who serve others as stewards of the Gospel so they are the light of Christ in the world.

No Waterloo buses tomorrow, February 24

IC/SJ Yearbook Sale

Order forms for the 2022-2023 IC/SJ yearbooks will be sent home tomorrow. The cost is \$15.00 for each yearbook. Please return order form with payment by March 3.

IC Youth Choir

Students in grades 3-12 are invited and encouraged to sing with the youth choir at the 10:00am IC Mass on February 26.

From Mrs. Bergfeld...

In middle school we have been learning a lot of new things in science! 6th grade got their first taste of the periodic table! They have been learning how to read it, interpret it, draw models, and how to find the number of atoms in compounds.

7th graders are wrapping up with their ecology unit. They learned about different symbiotic relationships, how populations grow, and some successful behaviors of plants and animals!

8th grade just finished up their life science unit. They are being reintroduced to what they learned in 6th grade, the periodic table! I am excited to see what they remember and how we are going to expand upon it!

Nurse's Notes

Eat more red fruits and vegetables this month. When we think of red fruits our first thought is apples. Strawberries and cherries are also good choices. Have you tried a blood orange? Vegetable choices may include red peppers, red onions, red cabbage and tomatoes. Red fruits and vegetables add Vitamins A and C to your diet. Think about eating a rainbow of colors and try to concentrate on red this month! Marianne Hickey RN

STO - Tuition Assistance

The School Tuition Organization (STO) and Bosco Catholic School System (BCSS) will once again provide tuition assistance to qualifying families.

The STO program will be utilizing FACTS Management to assist in determining the level of assistance to be awarded.

The FACTS application needs to be completed no later than April 15, 2023. The online FACTS application can be found at <https://online.factsmgmt.com/aid> See the STO flyer below.

Mother Son Dance

- Friday, March 10, 2023 from 6:30pm-8:00pm in Saint Mary Center
- Join us for music, dancing, games, raffle, gift baskets, snacks, and FUN!!
- Boys can bring Mom, Grandma, Aunt or other special guest.
- This event is open to all ages.
- Tickets are \$5.00 per person. Please RSVP if you plan to attend. A flyer will go home tomorrow with boys.
- This flyer can be sent in to school as your RSVP.
- Hosted by the Fun Run Committee.

Middle School Spring Concert and Art Show

The Middle School Spring Concert and Art Show will be on Wednesday, March 29 at 6:00pm in the Don Bosco Gym. All middle school students will have art displayed and will be performing.

Students should dress their best for this concert, which means no jeans.

The gym will be open at 5:30 for families to enjoy the art show. All middle school students should be in their classrooms by 5:30 for attendance and getting warmed up for the concert.

Lectors Needed

If you are interested in serving our parish as a lector, please contact the parish office at 319-296-1092.



Please send all newsletter articles to icsjnewsletter@boscocatholic.org
by 3:00pm on Wednesday, March 1.



7th Grade Service Learning Project

Our 7th grade class is organizing meet and greets after church. Our target audience would be retired parishioners. These events will be held on March 10 and April 21 after Mass. This will be held in St. Mary Center. We will start serving refreshments, such as coffee, juice, and donuts, immediately following Mass. We will begin with prayer and get into some activities together. There will be board games, card games, and bingo. Other activities include coloring sheets, starting conversations, and reading books. We are looking forward to getting the opportunity to meet with some of our fellow parishioners.

ESA (Educational Savings Account) Website

Families- The Iowa Department of Education made some recent updates to the ESA page. Please take a look! [ESA Website link](#)

2023-2024 Kindergarten and Preschool

We are gathering numbers for our 2023-2024 kindergarten and preschool classes. If you have a child who will be entering kindergarten or preschool next year, or if you know of someone who has a child, please fill out the form in this newsletter and return to the school office.

529 Plans for 2023

The amount taxpayers can deduct from their Iowa taxes for contributions to a 529 plan changes each year and has increased. The State Treasurer just released the new amount for 2023, which is \$3,785 per taxpayer/per child. Up until the May 1, 2023 state tax filing deadline, taxpayers can still donate to a 529 and include it as a deduction on their 2022 taxes (at the 2022 rate of \$3522 per taxpayer/child) as well. See the Iowa ACE 526 Plan flyer below.



Casey's Rewards Cash for Classrooms

Cash for Classrooms supports teachers through cash donations to schools for the things they need most. Members can turn their points into Cash for Classroom donations that is directed specifically to the school of their choice. Please consider donating your Casey's Rewards to our school.

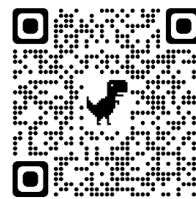
We received a check from Casey's for \$126.40. Thank you to all who have BCSS set up to receive your rewards.

Catholic Order of Foresters News

All COF youth members can jump for one hour for free at Get Air Trampoline Park at 3729 University Avenue, Waterloo on Sunday, February 26 between 1:00 & 3:00pm. Friends can jump for one hour for \$10.00. All jumpers need to wear Get Air socks that can be purchased there for \$3.00 & sign a waiver that you can fill out on line at www.getairsports.com and submit. See Donna Delagardelle at the front entrance during that time for tickets.

Pasta Dinner

Looking for a good reason to go out to eat on a Friday during Lent? On March 3 the NCYC group will be doing a pasta dinner to raise funds for their next Catholic Youth Conference trip. The free will donation dinner will include pasta with Alfredo sauce, green beans, salad, and a breadstick. Come dine with us between 5:30-7:00pm in Saint Mary Center. We will not be doing to-go orders this year. Please scan the QR code so we have a rough estimate of how much food to prepare!



Youth Group

8th graders, come join us for youth group on Wednesday, March, 8. The night will be filled with pizza, faith, and fun! All students in students in grades 8-12th are welcome to attend. We will be meeting in the high school student center from 6:15-7:30 pm. Can't wait to see you there!

Upcoming Youth Group Dates:

- Wednesday, April, 19
- Wednesday, May 10

Read Across America Day

On March 2, our K-2 students will be dressing up as their favorite book character. They will enjoy books with special guest readers.

The **Amazon Smile** program ended on February 20 to focus on greater philanthropy efforts.

FEBRUARY Habit of the Month: **Seek First to Understand, Then to Be Understood**



**Bosco Catholic School System † PO Box 256 † Gilbertville, IA 50634
IC 319-296-1089 † SJ 319-233-5980**

HOORAY!

IT'S AN OUT-OF-UNIFORM DAY!!



WHEN: Monday, February 27

All Bosco K-12 students are invited to participate in an Out-of-Uniform Day for \$1.

Students are encouraged to wear a Bosco spirit shirt/sweatshirt with your favorite sweatpants.

Proceeds go towards the 2023 Post Prom expenses.



We are beginning to prepare for the 2023-2024 school year!

It's time to **RESERVE** your child's **spot** in our
3 year old, 4 year old, or kindergarten program.

If you know of someone who has a 3 year old, 4 year old, or kindergartener,
please let us know or share this form with them!

Our after school program (ABC) will be available for 3 and 4 year olds enrolled in our full day
classes. ABC is open to PK-5 students.

Grade in 2023-2024: (circle grade)

Kindergarten
(M-F 7:30-2:15)

Preschool 4 yr old
Circle option below

Preschool 3 yr old
Circle option below

4 year old option you are interested in:

M - F 7:30 - 2:15

M - W - F 7:30 - 2:15

M - F 7:30 - 10:30

3 year old option you are interested in:

M - F 7:30 - 2:15

M - W - F 7:30 - 2:15

M - F 7:30 - 10:30

Student's Name: _____

Male Female (circle one)

Date of Birth: _____

Parent Names: _____

Street Address, PO Box: _____

City, Zip: _____

Phone: _____

Email Address: _____

Catholic Non-Catholic (circle one) Parish registered: _____



Our Faith STO
a school tuition organization

23-24 Tuition Assistance Application Process

Deadline for application & submitting 2022 federal tax returns is **April 15, 2023**.

Step 1: Apply Now

Complete one FACTS application per family at online.factsmgt.com/aid.

Step 2: Upload 2022 Federal Tax Return

Include your entire federal tax return and all schedules.

If you are not required to complete 2022 federal taxes, upload nontaxable income documentation.

Step 3: Application Fee

Pay \$36.00 fee per family before submitting the FACTS application.

Step 4: Seek Assistance

For questions about the application:

Call FACTS Helpline at 866-315-9262.

Monday–Thursday 7:30am to 7:00pm and Friday 7:30am to 5:00pm.

For help with uploading documents or other assistance completing the application:

Contact your school office.

For more information about the application process and eligibility requirements:

Go to ourfaithsto.org/faqs-for-parents.

Step 5: Receive Notification

Qualifying families will receive notification of STO awards by May 19th.

Step 6: Local Tuition Assistance

If you need additional tuition assistance beyond STO or miss the April 15th priority deadline, you should still complete the STO application and reach out to your school about any additional local tuition assistance options.



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FOR CHOICE IN EDUCATION

Iowa 529 Savings Plans Information

Disclaimer

This fact sheet is not intended to provide tax or legal advice. If you are considering using an Iowa 529 plan for K-12 purposes and you have specific questions about your impact, please seek guidance from a tax professional or an attorney. This document is subject to change.

Federal Law Change

Since 2018, qualified expenses for 529 plan federal tax benefit purposes include K-12 tuition at public, private, or religious schools up to \$10,000 per year per student in the aggregate across all qualified tuition programs for a designated beneficiary.

Iowa State Law Change

The Iowa Tax Reform legislation signed into law in June 2018 contained provisions related to distributions from an Iowa 529. The tax provisions were retroactive to Jan. 1, 2018. Under this legislation Iowa taxpayers can use assets in one of the plans under the Iowa Education Savings Plan Trust to pay for K-12 tuition with no Iowa state tax consequences if:

- The beneficiary attends an elementary or secondary school in the state of Iowa;
- The elementary or secondary school is accredited under Iowa Code Section 256.11; and
- The elementary or secondary school adheres to the provisions of the federal Civil Rights Act of 1964 and Iowa Code Chapter 216.

State tax treatment of K-12 withdrawals is determined by the state(s) where the taxpayer files state income tax. If you're not an Iowa taxpayer, please consult with a tax advisor.

FAQ's

What are the potential Iowa income tax benefits of a 529 account?

All of your College Savings Iowa 529 account earnings are exempt from Iowa state income tax. Iowa taxpayers can deduct up to \$3,785 in contributions per beneficiary (student) account from their adjusted gross income for 2023. The contribution deduction amount changes yearly.

So for example, a family of two parents and two children that maximizes its contributions per account could deduct up to \$15,140 (4 x \$3,785) from their income taxes on their 2022 state taxes.

Note: Iowa taxpayers can contribute to their College Savings Iowa 529 accounts until the Iowa state income tax-filing deadline, which is generally April 30. For example, Iowa taxpayers can deduct up to \$3,522 in contributions from their adjusted gross income for 2022 up to the tax deadline of May 1, 2023.

Please consult your tax advisor for further advice.
(Information provided by College Savings Iowa)

If I pay K-12 tuition from a 529 account, may I still take the Tuition and Textbook Tax Credit on my qualified educational expenses?

Yes. Taxpayers who have one or more dependents attending grades K-12 in an Iowa school may take a credit for each dependent for amounts paid for tuition, books, fees, and materials for extracurricular activities. The credit is 25 percent of the first \$2,000 paid for each dependent. If expenses qualify for both a tax-free 529 plan deduction, as well as the tuition and textbook credit, the taxpayer may claim both.

So for example, if a parent pays his or her child's tuition to an Iowa K-12 school out of a 529 account, he or she may claim the Tuition and Textbook Credit on that tuition payment as well.
(Information provided by Iowa Department of Revenue)

Can an Iowa taxpayer use their 529 funds for K-12 tuition out of state?

Yes. However, their withdrawal would be considered nonqualified for Iowa state tax purposes and would be subject to recapture.

What is the recapture on non-qualified withdrawals?

Contributions to an Iowa 529 Plan that were previously deducted for Iowa income tax purposes must be included as Iowa income when distributed, unless they are used to pay for qualified education expenses. For Iowa income tax purposes, a rollover to a non-Iowa 529 plan will be treated as a non-qualified withdrawal and taxed as income to the extent previously deducted as a contribution to the Iowa 529 Plan.

Who can receive a distribution for K-12 tuition?

A qualified K-12 withdrawal can be sent directly to a K-12 institution or to the participant. Unlike higher education qualified withdrawals, distributions will not be sent directly to the beneficiary (the student).

Can a 529 participant have a K-12 distribution sent directly to the K-12 institution?

Yes. Withdrawals may be authorized and completed online, by U.S. mail, or over the phone, and can be sent directly to the K-12 institution.

Are the age-based tracks suitable for funds contributed for K-12 purposes?

No. Age-based options are designed for higher education and are generally not appropriate for K-12 time horizons. Please consult with a tax advisor for additional advice.

Are other K-12 expenses such as books and supplies qualified education expenses?

No. Tuition is the only qualified education expense for K-12.

How quickly can I receive my funds?

Please allow 10 business days (plus mailing time, if applicable) for funds to arrive.

All qualified withdrawals requested online or by phone may be sent:

- By check to the College Savings Iowa participant or the school.
- Electronically if bank instructions are established on your account.

If you intend to add or change bank information, please factor in a 15-calendar-day verification period, during which assets cannot be sent to the bank.

What if I have additional questions?

Please call the 529 Plan and an associate will assist you.

College Savings Iowa: 888.672.9116

IAdvisor 529 Plan: 888.823.4358

Iowa ACE coordinated with the State Treasurer's office for this information.

Trish Wilger, Executive Director, Iowa Alliance for Choice in Education,
twilger@iowaace.org, 515.323.0687

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