



## PENNSYLVANIA OPTS IN OR OPTS OUT: WHERE WILL THE MONEY GO?

In order to participate in the Education Freedom Tax Credit (EFTC), **a state's governor must opt the state in to the federal credit** by January 1, 2027. This not a "program" but an individual opportunity for citizens to **redirect their taxes to be stewarded by Christian schools** rather than the federal government. There are no strings attached. To date, 31 states have opted in or stated intentions to do so. **As of August 2026, Governor Shapiro has not indicated what he will do.**

**ANY PA resident** can claim the **\$1,700 tax credit**. **10%** of the \$1,700 is for **administrative costs** (\$170) and **90%** is for **redirected tax fund scholarships** (\$1,530).

### IF YOU JOIN THE PENNSYLVANIA CHRISTIAN EDUCATION NETWORK AND...

#### PENNSYLVANIA OPTS IN:

##### Tax Fund Scholarship Breakdown:

**90%** of redirected taxes funds scholarships for **PA families** (\$1,530)

NO cost to taxpayers and **no increase to PA state budget**

Millions of privately funded **dollars go to PA Families**

##### Admin Cost Breakdown:

**2%** in credit card fees

**1.5%** goes to CEN to cover the cost of the CENSGO.com platform

**4%** goes to PCEN to fund advocacy efforts in PA (\$68)

**2.5%** cash rebate to designated school in PA (\$42.50) with no stipulations on use

#### PENNSYLVANIA OPTS OUT:

##### Tax Fund Scholarship Breakdown:

**90%** of redirected taxes funds scholarships for **families in other states who have opted in** (\$1,530)

NO cost to taxpayers or to **any other state's budget**

Millions of privately funded **dollars flow out of PA to other states**

##### Admin Cost Breakdown:

**2%** in credit card fees

**1.5%** goes to CEN to cover the cost of the CENSGO.com platform

**3%** goes to PCEN if coming from a **PA resident** to fund advocacy efforts in PA (\$51)

**3.5%** goes to **other states** who have opted in (\$59.50)

*Whether Pennsylvania opts in or not, ANY taxpayer can get the tax credit and Christian education will benefit.*

**For more information visit [pafamily.org/pcen](https://pafamily.org/pcen) or email [pcen@pafamily.org](mailto:pcen@pafamily.org).**