



# Megan Martin: Education tax credits are a lifeline for low-income families

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Imani Christian Academy in Pittsburgh isn't just a school. It's a sanctuary of hope and safety, a place that nurtures dreams and builds bright futures. Through a holistic approach that combines faith, academics, arts, and athletics, it empowers students to reach their full potential.

For many of these students, Imani is the only viable path out of poverty and into a future filled with promise. Every Imani student goes on to college, vocational training, or some post-secondary program after graduation.

I recently visited the school. The whole experience — walking past the newly installed playground and through the halls, meeting the students, and witnessing the passion of the teachers and leaders — was deeply moving.

But without educational choice, schools like Imani wouldn't exist.

## **Relying on choice**

Imani relies on Pennsylvania's current school choice programs: the Educational Improvement Tax Credit (EITC) and Opportunity Scholarship Tax Credit (OSTC) programs. EITC and OSTC funds about one-third of Imani's operating budget, helping more than 150 kids afford and attend.

Following my visit, Paulo Nzambi, CEO and head of Imani, wrote me, stressing how these resources support high-need students and families. "Our families primarily earn incomes that are at or below the federal poverty lines," he wrote.

"In addition, many are single-parent households who have elected to attend Imani in lieu of sending their children to the neighborhood public school, which the state has deemed to be 'low-achieving.'"

Imani students aren't alone. EITC and OSTC provided about 85,000 scholarships for the 2022–23 school year (the most recent data available).

However, these programs alone can't meet the needs of every applicant. About 79,000 remain on waitlists, hoping for the same opportunity. Unfortunately, arbitrary program caps set by the state legislature drive this scholarship shortage.

## **Increasing supply**

Clearly, demand has outpaced supply. A new federal school choice program, passed as part of the One Big, Beautiful Act, better known as the Educational Choice for Children Act, will help fill that gap.

Under the ECCA, individuals can make tax-deductible donations up to \$1,700 to scholarship organizations. These organizations will provide dollar-for-dollar scholarships for students and families so they can attend schools of their choice. The scholarships can also cover other education-related expenses, such as tutoring and books.

That amount is about how much Imani's families pay out of pocket after the school's generous scholarships.

These privately funded scholarships will provide low- and middle-income families with the freedom to choose the right educational environment for their children, whether that's a faith-based school, a specialized academic program, or simply a safer setting where their child can thrive.

Opponents of school choice claim that the programs “siphon” funding from public schools. However, since ECCA relies on private donations, that’s clearly not the case. So, ECCA is win-win: more opportunities for kids, zero strain on taxpayers.

For too long, geography, bureaucracy, and special interests have constrained education. Too many families have been trapped in failing or unsafe schools simply because they cannot afford another option.

## **Waiting on Gov. Shapiro**

When families have real choices, all schools — public and private alike — are encouraged to innovate and improve. Educational freedom drives excellence, accountability, and responsiveness across the system.

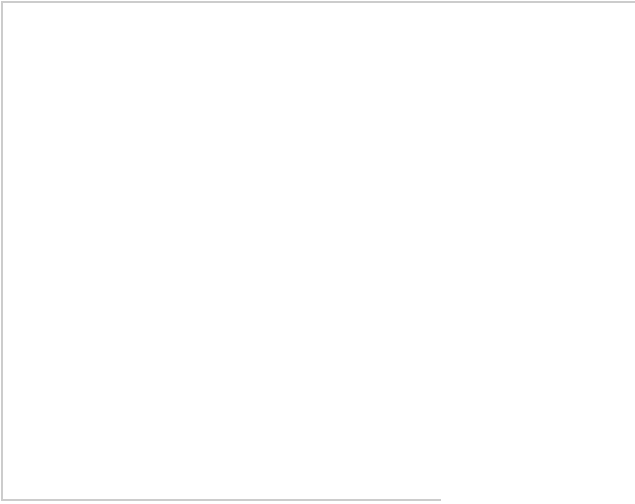
When we invest in education, especially in underserved communities, we’re not just teaching — we’re transforming lives. We’re helping children break generational cycles of poverty and dependence to build lives of dignity and purpose.

But Pennsylvania students cannot benefit from the program until Gov. Josh Shapiro opts into the ECCA. Educational choice is more than a policy. It’s a promise that every child in Pennsylvania deserves the chance to learn, dream, and thrive.

*Megan Martin, a former state Senate parliamentarian, is the Chief Operating Officer and General Counsel for the Commonwealth Foundation.*

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