Board Member Glossary

Education Terms and Acronyms for Connecticut School Board Members

Board members encounter these terms in budget workshops, policy discussions, special education reports, and state communications. Terms are grouped by topic and listed alphabetically within each group.

Governance, Law, and Compliance

BOE	Board of Education	The elected body that governs the district: sets policy, adopts the budget, and hires and evaluates the superintendent.
CABE	Connecticut Association of Boards of Education	Statewide association offering policy services, board training, and legislative advocacy.
CAPSS	Connecticut Association of Public School Superintendents	The superintendents' association; the counterpart to CABE.
CBA	Collective Bargaining Agreement	Union contracts the board approves and must budget for.
CGS	Connecticut General Statutes	State law, including Title 10 (education), that defines the duties of boards of education.
CONN-OSHA	Connecticut Occupational Safety and Health Administration	Workplace safety requirements that apply to public employers, including district buildings and staff.
CSDE	Connecticut State Department of Education	The state agency that administers and enforces education law and policy.
FERPA	Family Educational Rights and Privacy Act	Federal student records privacy law; important for executive sessions and any discussion involving individual students.
FOIA	Freedom of Information Act (Connecticut)	Governs open meetings, agendas, minutes, and public access to records.
LEA	Local Education Agency	The official term for your school district in state and federal law and reporting.
RESC	Regional Educational Service Center	Regional agency providing shared services, special education programs, and professional development.
SBE	State Board of Education	Sets state education policy; CSDE carries it out.

Finance and Budget

State funding rules are under review at the state level, so details of ECS and MBR may change.

Term	What It Stands For	Why It Matters to a Board Member
ECS	Education Cost Sharing	The state's main grant to towns for education.
Excess Cost Grant	State reimbursement for high-cost special education students	Helps offset the budget impact of a single expensive placement.
MBR	Minimum Budget Requirement	Generally prevents a town from reducing its education appropriation below the prior year, with limited exceptions.
MOE	Maintenance of Effort	Federal IDEA rule that local special education spending may not drop from year to year, with limited exceptions.

Special Education and Student Services

504	Section 504 of the Rehabilitation Act of 1973	Accommodations for students with disabilities who do not have an IEP.
BSE	Bureau of Special Education	The CSDE unit that oversees and monitors special education compliance.
OEC	Office of Early Childhood	Generally, oversees programs birth through preschool; involved with school through Early Start programing and Preschool
NAEYC	National Association for the Education of Young Children	Accreditation body for programs that cover preschool.
ESY	Extended School Year	Summer services that some IEPs require, with a budget impact.
FAPE	Free Appropriate Public Education	The core right guaranteed to students with disabilities under IDEA.
FBA / BIP	Functional Behavioral Assessment / Behavior Intervention Plan	Frequently part of behavior-related planning and discipline questions.
IDEA	Individuals with Disabilities Education Act	The federal law mandating special education services.
IEP	Individualized Education Program	The written plan detailing the services for a student with a disability.
LRE	Least Restrictive Environment	Students must be educated alongside non-disabled peers to the maximum extent appropriate.

PPT	Planning and Placement Team	Parents, teachers, specialists, and administrators who develop the IEP and make placement decisions. Board members do not take part in individual PPT meetings.
PWN	Prior Written Notice	Notice required when the district proposes or refuses a change in a student's services.

Instruction, Assessment, and Accountability

CTE	Career and Technical Education	An increasing focus of state priorities and workforce planning.
EdSight	CSDE's public data portal	Where board members can look up district and school data.
EL	English Learner	Students entitled to language support services.
ESSA	Every Student Succeeds Act	The current federal law governing K-12 general education (replaced No Child Left Behind).
MTSS	Multi-Tiered System of Supports	A framework of academic and behavioral supports at varying intensity levels for all students.
NGSS	Next Generation Science Standards	The basis of Connecticut's science standards and assessment.
PBIS	Positive Behavioral Interventions and Supports	The behavioral side of MTSS and school climate work.
SBAC	Smarter Balanced Assessment Consortium	The state's English language arts and math assessment.
SEL	Social-Emotional Learning	Often discussed alongside MTSS and school climate.
SRBI	Scientific Research-Based Interventions	Connecticut's name for its tiered academic intervention framework (its version of RTI). State guidance is being updated within the broader MTSS model.

Terms That Are Easy to Confuse

- **MBR vs. MOE:** MBR is a state rule about the town's education appropriation. MOE is a federal rule about local special education spending. Both can limit budget reductions, but they are separate tests.
- **CSDE vs. SBE:** The State Board of Education sets policy; the State Department of Education administers it.
- **IEP vs. 504 plan:** An IEP provides specialized instruction and services under IDEA. A 504 plan provides accommodations so a student can access general education.

- **MTSS, SRBI, and RTI:** All describe tiered support for students. RTI was one of the first terms used to describe tiered supports whereas MTSS is more all-encompassing. These terms will be explained in future presentations.
- **FAPE vs. LRE:** FAPE is the right to an appropriate public education at no cost to the family. LRE is where and how that education is delivered.

Administrators' Report to Board of Education

2026-2027 School Year

October 2026

Principal Report

School Events and News

- The school will be attending Mystic Aquarium on November 5th for a field trip.
- Mrs. Milton's class attended the CT Science Center that was generously paid for by our Green Energy Commission.
- The spaghetti dinner, benefitting our grade 6 trip to the Outdoor Classroom, raised approximately $4000.00.
- HES students participated in the Fun Run at Chaplin Elementary School.
- Several staff members were CPR and First Aid certified this month.

Student Learning

- Individual SBAC testing scores were sent out to families.
- Fall benchmark testing is completed.
- Teams met to discuss students in need of additional support in ELA, Math and Social Emotional/Behavioral Skills. Teachers identified students for targeted interventions taking place in the classroom.
- Mrs. LaPointe and Mrs. Sorel are supporting students with more intensive needs in tier 3.
    - Tier 3 Reading: 10 students
    - Tier 3 Math: 10 students
    - Tier 3 SEL: 6 students

Climate

- We had a total of 43 students earn perfect attendance for the month of September.
- Teachers are continuing our work around restorative practices and are reinforcing common behavioral expectations.
- We are targeting all students feeling connected and belonging in our school.

Enrichment and Engagement

- October 8th was fire prevention day at HES. We thank the Hampton Fire Company for coming to school and teaching our students fire safety and giving our students experience with fire equipment.
- The after school program continues to run after school till 5:30 on M - Th and till 4:30 on Friday.
- Mr. Skarzynski, Mrs. Smith and Mrs. Chretien met with the historical society. Teachers will be collaborating with the historical society for in school presentations.

Early Start Update

- The annual report was submitted, we are accredited through August, 2028. We are continuing to work on our self study as part of the NAEYC accreditation process. There have been significant changes in the standards and procedures, including the timeline change. HES must submit 5 months earlier than previously expected through NAEYC. We have a meeting once a month at Eastconn and one meeting a month in the building in addition to professional development around self study.
- The community roundtable met this month and shared Quality Enhancement grants. HES was awarded $4000.00 for sensory indoor and outdoor equipment, professional learning and a family event.

Special Education Report

- Mrs. Lynch and Mrs. Chretien are in the second year of the ReadCONN training to improve literacy instruction.
- Mrs. Chretien has attended several Zoom and in-person workshops and professional development, including a workshop for Title IX Coordinators. Followup duties are in process, such as getting additional information updated on our website.
- The Bureau of Special Education conducts routine monitoring of special education processes in schools; Hampton is in the Cohort for more detailed monitoring this year. Such monitoring entails review of information submitted via portals and can involve additional compilation of materials and documents if selected.

Date/ School Year	**Students with IEPs (Individualized Education Programs) **including those at other schools**	**School Population K-12 SEDAC (Special Education Data Application & Collections) 1 student is approx. 1.3%age points EdSight is CT's public data site. https://public-edsight.ct.gov/**
October 1, 2023. 2023-2024	23 as reported on Federal Child Count Certification	74 students at HES per EdSight School: 26% District: 27% prevalence vs 17..9% statewide
October 1, 2024 2024-2025	21 as reported on Federal Child Count Certification	74 students per EdSight School: 28.8% District: 29.7% prevalence vs. 18.5% statewide
October 1, 2025 2025-2026	20 as reported on Federal Child Count Certification	71 students at HES per EdSight School: 25.7% District: 26.8% prevalence vs. 19.1% statewide
June 30, 2026	22–internal count	
October 1, 2026	23 as will be reported on Federal Child Count	71 students at HES per EdSight Prevalence locally and statewide to be reported.

Mary Jo Chretien, Director of Special Education, mchretien@hamptonschool.org for additional information.
Victoria Smith, Principal, vsmith@hamptonschool.org for additional information

Hampton Elementary School
Board Update
October 28, 2026

Our regional advocacy group conducted its monthly meeting on Sunday, October 18th. The topic of the meeting focused on enlisting the support of various community members in our efforts to address funding shortfalls and inadequacies to rural communities. Because education funding impacts every aspect of the town's budget, various community members, including the Board of Finance Chair, First Selectman, and Chairs of the Democratic and Republican town committees were asked to reach out to Senator Gordon and Representative Boyd to share our common message. The major points are:

- **Modernize ECS.** Set an adequate foundation amount and update it annually for inflation.
- **Preserve Hold Harmless.** Protect a critical lifeline that prevents a greater burden from shifting to local property taxpayers.
- **Recognize small and rural districts.** Adjust for unavoidable fixed costs, geography, and communities' ability to pay.
- **Fund student needs predictably.** Improve special education support and tie accountability expectations to adequate resources.

The group will continue to meet as we prepare for the start of the 2027 legislative session.

We have begun to consider the budget for the 2028 fiscal year. The following factors influence how we are approaching this budget season:

- The CPI continues to rise;
- The most recent COLA from the Social Security administration is 3.6%; ample evidence exists that points to significant changes relative to wealth since 2022: those age 75 and over saw their wealth grow by over 30% in that time period while those under the age of 35 saw their wealth decrease implying significant intergenerational strain;
- Enrollment is projected to decline slightly for FY28 in both schools;
- We have not received a locked in rate for heating oil;
- We are awaiting final town distributions at Parish Hill for the purpose of calculating town assessment however we do expect we will be applying some prior surpluses towards the next fiscal year;
- The hold-harmless period for the ECS is set to expire in 2027 (although this is a major issue for the 2027 legislative session).
- There is considerable interest from our legislators in providing support and advocacy for our region.

Our intent is to have a draft budget finished earlier than in prior years so we can implement a larger number of listening sessions and expand community outreach efforts.

We are returning to our process of classroom walkthroughs with members from the three local schools. There are multiple reasons for the walkthroughs including providing feedback on a problem of practice identified by the Principal and collectively exploring solutions. The walkthroughs will further lend themselves to calibrating perspectives on classroom instruction and building instructional leadership capacity.

We have started to review initial calendars in the region as a three-school administrative group is to align our calendars to the greatest extent possible in order to leverage common time and reduce transportation costs. We are anticipating that the regional calendars will be similar to this year with enough days of instruction to build momentum into the Labor Day weekend. We expect to have a draft calendar available by December.

CABE is offering a new Board member workshop. New Board member orientation is Thursday, December 10th at the Sheraton Hartford South Hotel in Rocky Hill. Preconference registration starts at 8:30 and the conference runs from 10:00 – 5:00. Please reach out to Kellie if you are interested in attending.

CABE, CAPSS, CASBO, CEA, and the AFT have jointly written a letter to Governor Lamont urging him to opt out of the Federal Tax Credit Voucher plan proposed under section 25F that was put into law with the passage of the Big Beautiful Bill last year. This has been a topic of concern among the membership of CABE and CAPSS since earlier this year with significant worries about its impact on schools, funding, and the potential for fraud. The letter is attached with this report.

Finally, with the departure of our former weather forecaster John Baggioni from the school snow day cancellation business, we have acquired a new contracted service via Region 11. After months of searching, we have settled on Jack Drake Weather Forecasting. We will receive many of the same supports as with our prior provider. Additionally, we have been able to add a number of emails to the distribution list, including the first.

Hampton Elementary School

Board of Education

Board Training Presentations

Board Training SY26-27*

September: Staff Reception

October: An introduction to common education terms

November: School Data Performance Report

December: Reducing Screen Time and Digital Trends

January: A Deeper Look At EdSight

February: Smarter Balanced Assessments

March: Special Education

April: Unpacking Curriculum Standards

May: End of Year Recognitions

*One session may be replaced with training from CABE or a different external provider

EASTCONN | FY 2027 ECS Funding Comparison

The figures presented in this table are estimates based on the implementation of Connecticut's current Education Cost Sharing (ECS) formula for FY 2027. These estimates are intended for planning and comparison purposes and do not represent final state funding commitments. Actual ECS appropriations may differ based on the final state budget approved by the Connecticut General Assembly.

Based on SDE worksheet 'COPY for SR FY 27' • 33 member towns + 3 regional school districts

Column Description: AQ = fully funded grant | AT = prior-year ECS entitlement | AU = Delta

FY 2027 source file: FY 27 ECS Shell from SDE 03.12.2026 (3).xlsx :
https://docs.google.com/spreadsheets/d/1hF9Mb86_RWIoo4lifwTUQak7tiPubJui/edit?usp=sharing&ouid=105671860541220496482&rtpof=true&sd=true

EASTCONN district / town	Fully funded grant (AQ)	Last year: ECS (AT)	Funding difference (AU)	Source cells	EASTCONN membership source
Andover	$1,409,903	$2,004,782	$594,879	AQ27 / AT27 / AU27	https://www.eastconn.org/our-agency/about-us
Ashford	$2,270,035	$3,459,062	$1,189,027	AQ29 / AT29 / AU29	https://www.eastconn.org/our-agency/about-us
Bozrah	$641,082	$1,190,095	$549,013	AQ39 / AT39 / AU39	https://www.eastconn.org/our-agency/about-us
Brooklyn	$5,760,499	$6,969,690	$1,209,191	AQ45 / AT45 / AU45	https://www.eastconn.org/our-agency/about-us
Canterbury	$2,853,115	$4,004,835	$1,151,720	AQ48 / AT48 / AU48	https://www.eastconn.org/our-agency/about-us
Chaplin	$1,204,928	$1,652,147	$447,219	AQ50 / AT50 / AU50	https://www.eastconn.org/our-agency/about-us
Colchester	$8,072,301	$12,040,218	$3,967,917	AQ54 / AT54 / AU54	https://www.eastconn.org/our-agency/about-us
Columbia	$1,852,711	$2,316,189	$463,478	AQ56 / AT56 / AU56	https://www.eastconn.org/our-agency/about-us
Coventry	$6,594,461	$7,952,911	$1,358,450	AQ58 / AT58 / AU58	https://www.eastconn.org/our-agency/about-us
Eastford	$622,592	$947,176	$324,584	AQ65 / AT65 / AU65	https://www.eastconn.org/our-agency/about-us
Franklin	$605,655	$736,256	$130,601	AQ79 / AT79 / AU79	https://www.eastconn.org/our-agency/about-us
Griswold	$10,269,098	$10,925,151	$656,053	AQ84 / AT84 / AU84	https://www.eastconn.org/our-agency/about-us
Hampton	$417,992	$1,058,408	$640,416	AQ89 / AT89 / AU89	https://www.eastconn.org/our-agency/about-us
Hebron	$4,055,590	$5,997,693	$1,942,103	AQ93 / AT93 / AU93	https://www.eastconn.org/our-agency/about-us
Killingly	$9,588,079	$15,574,402	$5,986,323	AQ95 / AT95 / AU95	https://www.eastconn.org/our-agency/about-us
Lebanon	$2,631,327	$4,578,589	$1,947,262	AQ97 / AT97 / AU97	https://www.eastconn.org/our-agency/about-us
Lisbon	$2,290,008	$2,899,516	$609,508	AQ99 / AT99 / AU99	https://www.eastconn.org/our-agency/about-us
Mansfield	$5,674,240	$13,112,190	$7,437,950	AQ104 / AT104 / AU104	https://www.eastconn.org/our-agency/about-us
Marlborough	$2,319,532	$2,952,086	$632,554	AQ105 / AT105 / AU105	https://www.eastconn.org/our-agency/about-us
Plainfield	$10,981,050	$15,364,444	$4,383,394	AQ135 / AT135 / AU135	https://www.eastconn.org/our-agency/about-us
Pomfret	$1,723,740	$2,670,987	$947,247	AQ138 / AT138 / AU138	https://www.eastconn.org/our-agency/about-us
Putnam	$6,518,178	$8,340,282	$1,822,104	AQ142 / AT142 / AU142	https://www.eastconn.org/our-agency/about-us

EASTCONN district / town	Fully funded grant (AQ)	Last year: ECS (AT)	Funding difference (AU)	Source cells	EASTCONN membership source
Scotland	$740,325	$1,274,671	$534,346	AQ149 / AT149 / AU149	https://www.eastconn.org/our-agency/about-us
Sprague	$2,433,579	$2,706,745	$273,166	AQ159 / AT159 / AU159	https://www.eastconn.org/our-agency/about-us
Stafford	$6,847,903	$9,551,487	$2,703,584	AQ160 / AT160 / AU160	https://www.eastconn.org/our-agency/about-us
Sterling	$2,160,643	$3,174,585	$1,013,942	AQ162 / AT162 / AU162	https://www.eastconn.org/our-agency/about-us
Thompson	$4,036,902	$7,534,704	$3,497,802	AQ167 / AT167 / AU167	https://www.eastconn.org/our-agency/about-us
Tolland	$7,073,243	$9,105,528	$2,032,285	AQ168 / AT168 / AU168	https://www.eastconn.org/our-agency/about-us
Union	$272,335	$211,728	($60,607)	AQ171 / AT171 / AU171	https://www.eastconn.org/our-agency/about-us
Voluntown	$1,111,512	$2,117,243	$1,005,731	AQ173 / AT173 / AU173	https://www.eastconn.org/our-agency/about-us
Willington	$2,824,451	$3,456,594	$632,143	AQ186 / AT186 / AU186	https://www.eastconn.org/our-agency/about-us
Windham	$33,102,152	$33,829,263	$727,111	AQ189 / AT189 / AU189	https://www.eastconn.org/our-agency/about-us
Woodstock	$3,957,445	$4,990,532	$1,033,087	AQ195 / AT195 / AU195	https://www.eastconn.org/our-agency/about-us
Regional District 8				Not separately reported	https://www.eastconn.org/our-agency/about-us
Regional District 11				Not separately reported	https://www.eastconn.org/our-agency/about-us
Regional District 19				Not separately reported	https://www.eastconn.org/our-agency/about-us
TOTAL — 33 TOWNS	**$152,916,606**	**$204,700,189**	**$51,783,583**	**Regional rows excluded**	

Interpretation: AU is ABS(fully funded − prior year). Union is below its fully funded amount by $60,607; all other member towns are above.

Regional Districts 8, 11, and 19 do not have stand-alone town rows in this ECS sheet; their constituent towns may appear individually.

Membership: https://www.eastconn.org/our-agency/about-us

Funding: user-provided FY 2027 ECS workbook | tab COPY for SR FY 27 | original cells AQ, AT, AU.

NORTHEAST CONNECTICUT / MUNICIPAL ADVOCACY

FAIR SCHOOL FUNDING IS A MUNICIPAL PRIORITY

A request to Boards of Selectmen and Boards of Finance

Area Boards of Education have been advocating for equitable state education funding through the Governor's Blue-Ribbon Commission. We are asking municipal leaders to add their voices.

This is a property-tax issue as much as an education issue.

When state funding fails to keep pace with the cost of educating students, communities face pressure to increase local taxes simply to maintain existing services.

WHAT WE ARE ASKING THE STATE TO DO

- **Modernize ECS.** Set an adequate foundation amount and update it annually for inflation.
- **Preserve Hold Harmless.** Protect a critical lifeline that prevents a greater burden from shifting to local property taxpayers.
- **Recognize small and rural districts.** Adjust for unavoidable fixed costs, geography, and communities' ability to pay.
- **Fund student needs predictably.** Improve special education support and tie accountability expectations to adequate resources.

ACT NOW — BEFORE RECOMMENDATIONS ARE FINALIZED

The Commission is scheduled to report by **January 15, 2027**. A brief email from your Board of Selectmen or Board of Finance, with one example of your town's fiscal pressures, can reinforce the message already being delivered by local school boards.

BLUE-RIBBON COMMISSION

Email the Commission ↗

INDIVIDUAL MEMBERSHIP

Email Distribution List

GOVERNOR NED LAMONT

Use the Governor's email form ↗

APPROPRIATIONS CO-CHAIRS

Sen. Cathy Osten ↗

Rep. Toni Walker ↗

YOUR LOCAL LEGISLATORS

Find and contact your legislators ↗

A SHORT MESSAGE IS ENOUGH

"As municipal leaders, we urge Connecticut to adopt an adequate, equitable, and inflation-adjusted education funding formula. Please maintain hold harmless protections, recognize small and rural district costs, and strengthen predictable special education funding. Our residents should not face higher property taxes simply because state aid has not kept pace with the cost of maintaining public schools."

One Region. One message. Fair funding for students and taxpayers.

October 20, 2026

The Honorable Ned Lamont
Governor of Connecticut
State Capitol
210 Capitol Avenue
Hartford, CT 06106

Dear Governor Lamont:

On behalf of the Connecticut Education Association, AFT Connecticut, Connecticut Association of Boards of Education, Connecticut Association of Public School Superintendents, and CT Association of School Business Officers we respectfully urge Gov. Lamont to opt out of the U.S. Treasury Department's Federal Tax Credit Voucher plan proposed under Section 25F.

Now that the proposed regulations are available, we better understand the dangers this program poses to public education in our state. While the so-called "scholarship tax credit" may look like a financial benefit, it is a Trojan horse that offers false promises to taxpayers and creates winners of a few private companies selling educational services; that means long-term cuts to public education funding, higher costs, and ever-diminishing services for Connecticut students.

The proposed rule offers zero flexibility or state control, costs taxpayers money, and creates significant administrative burdens for states. In Arizona, a recent state audit identified weak controls and millions of dollars in inappropriate spending under the state's Empowerment Scholarship Accounts (ESA) program.[1] The AZ Auditor General reported that 34% of all completed transactions were "unallowable expenses" or lacked required documentation. The report found more than 580,000 "high-risk transactions" totaling around $100 million.

Despite these issues, the AZ legislature passed a bill to opt in to the new federal voucher program, which Gov. Katie Hobbs vetoed in May 2026. Recognizing the potential for widespread fraud, Gov. Hobbs has declined to opt in to the Treasury Dept. plan.

Under the federal framework, Connecticut would bear high administrative costs and enforcement responsibilities. At the same time, scholarship-granting organizations—including large, interstate SGOs—would have the power to make consequential decisions about which schools, services, and expenses are eligible for support. This would dramatically change the landscape of public education and leave our state vulnerable to rampant fraud and abuse.

We are concerned that the program would function primarily as a subsidy for private education (including institutions whose tuition far exceeds the value of the credit), while offering no assurance that students with the greatest needs will be protected. Private schools and service providers are not subject to the same public oversight, transparency, access requirements, or obligations to serve students with disabilities as public schools. Without clear protections, many families will remain

[1] https://azmirror.com/2026/05/18/audit-find-arizonas-universal-school-voucher-oversight-is-haphazard-riddled-with-gaps/

unable to access the program, while private vendors and families already enrolled in private schools receive the greatest benefit.[2]

The proposed rule further raises questions about the growing role of private companies in delivering tests, tutoring, digital platforms, and other educational services. Digital-wallet arrangements and decentralized scholarship-granting organizations could bypass local boards of education and reduce meaningful public review of how education dollars are spent. This creates the risk of a taxpayer-funded marketplace in which a small number of vendors or financial interests profit while public schools face continued pressure on staffing, academic programs, special education, tutoring, and extracurricular opportunities.

For these reasons, we view the federal voucher proposal as a potential vehicle for privatization rather than a reliable investment in public education. Connecticut must defend against the loss of public oversight, the potential for fraud and abuse, and the threat to low-income students and those requiring special education services. Directing public funds toward private institutions at the expense of funding our public schools undermines public education and threatens educational outcomes among our highest need students.

We respectfully request a meeting with you to discuss the proposed regulations and their potential impact on Connecticut's students and public schools. We would value the opportunity to share our perspectives and discuss key considerations that should guide Connecticut's participation in such tax policy moving forward.

Given the program's anticipated January 2027 launch, we hope to meet with you at your earliest convenience. Thank you for your attention to this urgent matter, and we look forward to working together with your administration to safeguard public education in our state.

Sincerely,



Jan Hochadel
President
AFT Connecticut



Kate Dias
President
Connecticut Education Association



Meg Scata
President
Connecticut Association of Boards of Education



Fran Rabinowitz
Executive Director
Connecticut Association of Public School Superintendents



Sharon S. Bruce, CAE
Executive Director
Connecticut Association of School Business Officers

[2] https://www.brookings.edu/articles/who-is-likely-to-benefit-from-the-federal-scholarship-tax-credit/