

## All Saints Elementary



### Principal's Corner

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Follow us on Twitter: CR All Saints @ASBruinsNation



## HEADLINE NEWS

## November Newsletter

The colors of Fall have arrived. Students are settling into routines. School is full of learning and exciting opportunities. Has your student talked to you about their new ELP groups? Have they played a fun app on the iPads? Maybe they enjoy exploring math through math tub manipulatives? Whatever it may be, learning is taking on a completely new look at All Saints! Come check it out!

*"And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him" ~Colossians 3:17*

**PBIS Goal has been reached again!** Our students have been doing an amazing job of consistently showing our faculty, staff, and community member volunteers the All Saints Bruins Way. Our motto is modeling how to "Be Safe, Be Kind, and Be Ready!" For our second goal the students will be getting a Movie Day within his/her classrooms on Friday, November 2<sup>nd</sup>. Our teachers will be communicating as to which movie his/her classroom has chosen.

### Conferences

Wow! Thank you to all who attended our fall conferences! It was an amazing turnout. Thank you to our families for your continued commitment to your child(ren)'s education. A special thank you goes out to our friends of APT who provided our All Saints staff and faculty with food during those conference nights. Your continued support, helpfulness, and cooking abilities were indeed well received and grateful to all.

### Homeroom Masses for the Month of November are as follows:

- ❖ Thursday, November 1<sup>st</sup>: Teachers' Mass
- ❖ Thursday, November 8<sup>th</sup>: Ms. Kremer Gr. 5
- ❖ Thursday, November 15<sup>th</sup>: Ms. Freese Gr. 4
- ❖ Thursday, November 29<sup>th</sup>: Mrs. Eken Gr. 5

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### Extended Learning Program (ELPs):

Our next round of ELPS for the month of October will begin on **Friday, November 2nd**. Please ask your child(ren) about which ELP they have been assigned to for this month. Encourage them to talk with you about the what they will be learning. The mission of the ELP is to provide challenging, enriching, and/or acceleration to meet the academic needs of all K-5 students. The goals for each student are to:

- Become independent, lifelong learners.
- Develop their intellectual and academic abilities through challenging instructional activities and materials.
- Become more enriched in parish life.

### ***EVENTS AHEAD in OCTOBER:***

<b>School</b> 	<b>APT</b> 
<ul style="list-style-type: none"><li>• First Reconciliation Retreat on Saturday, November 10th from 9:00AM-11:00AM</li><li>• School Board Meeting, Wednesday, November 14th at 5:30PM</li><li>• 5th Grade Band Concert Tuesday, November 13th at 6:30PM</li><li>• Spirit Day Friday, November 30th</li><li>• Thanksgiving Break from Wednesday, November 21st through Friday, November 23rd</li></ul>	<ul style="list-style-type: none"><li>• APT Meeting Thursday, November 18th</li><li>• Walk-a-Thon Goal Movie Day Tuesday, November 20th</li><li>• Brown Envelope Friday, November 30th</li></ul>



### **THANK YOU:**

Thank you to APT members and co-chairs Jennifer Colby, Stacey Schmitt, and Michelle Mailander, parents and volunteers that have helped us through annual Walk-a-thon Fundraiser. It was an exciting event that was met with a lot of smiling faces from our students for the amazing work they did in raising funds for our wonderful school building. Our Walk-a-Thon fundraiser was able to raise \$38, 196.00. This money will go towards

improving technology, funding teacher support, refreshing classrooms and school grounds, further assisting the general fund of the school and continue to support fine arts and STREAM (Science, Technology, Religion, Engineering, Mathematics) curriculum enhancements.



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Another thank-you needs to be given to both Karen Speirs and Jen Szymanowski for their hard-work and organization of our America Reads week! It was amazing to see so many different parents, volunteers, and various community members from the Cedar Rapids area help promote our student's life-long love of reading! Great job everyone one. We also want to recognize Melissa Klinger for her help in organizing our Trunk-or-Treat day! Thank you as our students enjoyed showing of their costumes to all!

### Tuition Payments via 529 Plans

In conjunction with a change in Iowa law for 2018, the Iowa ACE has worked with the Iowa Treasurer's Office on the procedures for parents to pay K-12 tuition from 529 Plans. Xavier Catholic Schools, including All Saints, can now receive checks directly from a 529 plan or from a parent who receives funds from their 529 plan. Please review below for more detailed information from Iowa ACE [529 Plan Information](#).

In addition, the Iowa Department of Revenue has just released an [Iowa Tax Reform Guidance](#) document which clearly outlines that parents who use 529 plans to pay K-12 tuition ARE still eligible for the Iowa "Tuition & Textbook Credit" which allows them to take 25% of the first \$1000 paid for each dependent for tuition each year. Please take some time to review this important information

Parents with questions should either contact their tax advisor or:

- College Savings Iowa at 888-672-9116
- IAdvisor 529 Plan at 888-823-4358

### SCRIP

Have your started to think about holiday shopping?



Need that perfect holiday gift for the person who has everything? Try SCRIP gift cards! Cards are available for many national chain stores in various denominations. Now will be the time to start thinking about buying SCRIP. This is a fantastic fundraiser that only requires you to use SCRIP cards for many of the purchases you already make. Your family receives 50% of the amount that certificates earn for the school.

## REMINDERS

**“Then I will give your rain in due season, and the land shall yield her increase, and the trees of the field shall yield their fruit.” ~Leviticus 26:4**

Weather Wear: As cold weather begins to settle in, please remember to send your child to school with a coat, hat, and mittens/gloves. Once the snow falls, children are required to have boots and snow pants at school.



Inclement Weather When the weather requires a school delay or cancellation, we follow the closings of the Cedar Rapids School District. Please consult local TV/radio for



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delays/cancellations. An email will be sent out from the All Saints e-mail account as well.

Drop-Off and Pick-up: When parents are dropping students off in the morning, and picking up, please make sure we are being cautious of speed within a school-zone.



## FAITH

### 2018-2019 MISSION OF OUR SCHOOL:

Our current 5th grade students and staff have voted on the 2018-2019 school year theme and it will be.....***“Let the Adventure Begin...Adventure awaits: go find it!”*** We are super excited for this theme as we will begin our travels with connecting it with our NCEA Catholic School theme of how to continually Learn. Serve. Lead. Succeed within our own ministries.

**“Let the Adventure Begin.....  
Adventure awaits, go find it!”**



The featured saint for the month of November is St. Zachary. St. Zachary was a priest in Jerusalem whose wife, Elizabeth, Mary’s cousin, was beyond childbearing age. He was told by an angel in a vision that they would have a son and should name him John. When he doubted this, he was struck dumb. Elizabeth was visited by Mary, at which time Mary spoke the hymn of praise now known at the Magnificat, and after John’s birth, Zachary’s speech was restored. His feast day is November 5th.

### **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.



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#### **Iowa 529 Savings Plans Information**

#### **Federal Law Change**

Beginning in 2018, qualified expenses for 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.



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## **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 January 1, 2018. Under the new 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**

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

Yes. However, their withdrawal would be considered non-qualified 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-qualified 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-

### **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.



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

Yes. Forms and the website will be updated to clearly indicate if the payment is going to a K-12 or Higher Education Institution. Until then, participants may request a payment to the Eligible Institution and payment will be mailed 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.*

**When can participants start making qualified withdrawals for K-12?**

Now. The federal law became effective on January 1, 2018 and the state law is retroactive to January 1, 2018. Forms are in the update process, but withdrawals may be taken at any time for K-12 Tuition.

**The online and/or paper withdrawal form has not been updated, how do I request a qualified withdrawal for K-12 tuition?**

We are in the process of changing the language related to withdrawals. Once that process is complete, there will be a selection specifically for K-12 qualified withdrawals. Until that time, you should select the qualified withdrawal option (even though it may indicate that is for higher education). You may direct the payment to the account owner or the K-12 Institution; simply enter that where it asks for the Institution of Higher Education.

**How quickly can I receive my funds?**

Please allow 7-10 business days for payment by check by regular mail to reach the account owner or the K-12 institution. Changes to your account that can delay the regular delivery time of 7-10 days:

- Contributions made by check, recurring contribution or EBT will not be available for withdrawal for seven business days.
- If the address information that you have requested the withdrawal be sent to has changed in the last nine business days, your withdrawal will be held until this waiting period has been satisfied.
- If the banking information that you have requested the withdrawal be sent to has changed in the last 15 calendar days, your withdrawal will be held until this waiting period has been satisfied.



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**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.

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