



***State Allocations (in \$ millions)***

CA \$98, TX \$98, FL \$75, OH \$44  
MI \$41, GA \$38, NC \$36, PA \$31  
AZ \$27, TN \$27, NJ \$21 .....

See [www.qzab.org](http://www.qzab.org) for the other states

**Qualified Zone Academy Bond (QZAB)**

is a zero interest, 10-25 year loan designed to provide funding for renovations, energy, technology, equipment, curriculum, and teacher training in order to establish academies in eligible areas (35% + students on F/R lunch).

The loans require a **10% match** from a business or non-profit partner and the creation of academies designed to enhance the academic curriculum, increase graduation and employment rates, and to better prepare students for college and the workplace.

Loans are acquired through an application process through the respective state (see [www.qzab.org](http://www.qzab.org) for a list of state contacts). As applications are approved, QZAB funds are provided by a financial institution/entity as authorized by the respective school board. Funds are interest-free to the districts and the financial organizations receive Federal tax credits for participating.

The National Education Foundation (NEF) has partnered with the **US Department of Education** to facilitate QZAB processes and procedures.

**K-12 QZAB Grants**  
**National Education Foundation**

1208 Summit Rd  
McLean, VA 22101  
Tel: (703) 823-9999

Email: [qzab@qzab.org](mailto:qzab@qzab.org)  
Websites: [www.qzab.org](http://www.qzab.org)  
[www.cyberlearning.org](http://www.cyberlearning.org)

**Contact**

*AASA Life Member Dr. Art  
Stellar*

*NEF Vice President  
828-764-1785*



**K-12 QZAB Grants**

**Have YOU applied for  
a share of your state's  
QZAB funds?**

**Used for energy savings,  
QZAB is in effect a grant!**

## National Education Foundation (NEF)

**National nonprofit leader in QZAB  
10% Match & proven QZAB Academy  
by SUNY and Other Universities/  
Colleges via NEF's \$100 million QZAB  
GRANT Program**

### About NEF (Founded in 1989)

The National Education Foundation (NEF) is a national nonprofit leader in bridging the academic, financial and job skills divides—training over one million disadvantaged students and adults across the nation.

NEF has promoted and coordinated QZAB extension (including the recent 2-year \$800 million allocation) activities with the **US Treasury, US Department of Education, and the Congress**. It has provided QZAB information and guidance to the state QZAB directors and to school district superintendents on an ongoing basis since 2000. NEF has donated the 10% QZAB match to more school districts and helped set up more world-class QZAB academies than any other organization.



***A student can advance a grade level in a subject such as math or ELA in 24 learning hours, as per the SUNY evaluation!***

### NEF's QZAB Goals

1. Help school districts receive **QZAB funds** by providing the *federally* mandated and most recognized 10% match (in terms of courses) and assistance with all aspects of QZAB including financing, if required.
2. Assist in setting up world-class **QZAB STEM+ Academies** as mandated by Federal Law by providing QZAB **CyberLearning STEM+ Total System Solution–PSLMMTT**: **P**ersonalized **L**earning, **S**tipends for Teachers, **L**MS, **M**entoring, **M**otivational rewards, **T**eacher training and **T**ech support.

*Former President  
Bill Clinton to  
NEF Chairman  
Dr. Appu Kuttan:*

***“You are helping to empower tomorrow’s leaders. I salute you for your ongoing commitment for creating a better and stronger America.”***



## QZAB STEM+ ACADEMIES by SUNY (State University of NY)



### Sixteen World-class Online Academies Mapped to State & Common Core Curriculum Standards



#### Elementary School (2 Academies)

Math & English Language Arts  
(Pearson SuccessMaker™)

#### Middle School (3 Academies)

Math & English Language Arts  
(Pearson SuccessMaker™)  
& Digital Literacy

#### High School (8 Academies)

Math, English Language Arts, Science &  
Social Studies (Pearson GradPoint™)  
SAT/ACT, 60 IT Certifications, 500  
Business Skills Courses & Videos,  
Management Certifications

#### Adult Ed (Professional Ed) (3 Academies)

Courses + 24/7 Live Teachers +  
Certificates from SUNY

Job Prep IT (5,000 Courses)  
Job Prep Business (500 Courses)  
& Job Prep Management (100 Courses)