



50-State Comparison

Education Savings Accounts

All data points for all states

March 2021

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STATE arrow_upward	Does the state have an education savings program?	Citation	Program name	Student eligibility requirements: Primary requirements	Student eligibility requirement: Previous public school attendance	Enrollment limits	Permissible use of funds	ESA Amount	Other
Alabama	No.								
Alaska	No.								
Arizona	Yes.	Ariz. Rev. Stat. Ann. §§ 15-2401-2404	Arizona Empowerment Scholarship	<p>Students who meet one of the following criteria:</p> <ul style="list-style-type: none"> - Is identified as having a disability. - Attends a public school or is scheduled to attend a public school that receives a D or an F letter grade. - A child of a parent who is a member of the armed forces of the United States and who is on active duty or was killed in the line of duty. - Is a ward of juvenile court. - Has a sibling who receives or has received the scholarship. - A child who lives on an Indian reservation. - Has a parent who is blind or deaf or hard of hearing. - Participated previously in the program. 	Yes. This does not apply to students with disabilities, students entering kindergarten or first grade, or children of active-duty military.	No.	<p>Eligible expenses include:</p> <ul style="list-style-type: none"> - Tuition or fees at a qualified school. - Textbooks required by a qualified school. - Certain students qualify for these additional uses <p>Educational therapies from a licensed or accredited practitioner or provider, A licensed or accredited paraprofessional or educational aide, Tuition for vocational and life skills education approved by the department and Associated goods and services that include educational and psychological evaluations, assistive</p>	90% of the state's per-pupil amount.	

technology rentals and braille translation goods and services approved by the department.

- Tutoring or teaching services provided by an individual or facility accredited by a state, regional or national accrediting organization.
- Curricula and supplementary materials.
- Tuition or fees for a nonpublic online learning program.
- Fees for a nationally standardized norm-referenced achievement test, an advanced placement examination or any exams related to college or university admission.
- Tuition or fees at an eligible postsecondary institution.
- Textbooks required by an eligible postsecondary institution.
- Fees to manage the Arizona empowerment scholarship account.
- Services provided by a public school, including individual classes and extracurricular programs.
- Insurance or surety bond payments.
- Uniforms purchased from or through a qualified school.

Arkansas No.

California No.

Colorado	No.								
Connecticut	No.								
Delaware	No.								
District of Columbia	No.								
Florida	Yes.	Fla. Stat. Ann. § 1002.385	The Gardiner Scholarship	Students who meet all of the following criteria: <ul style="list-style-type: none"> - State resident - Has a disability and an IEP - Must not be enrolled in public school - Must not be enrolled in a program with the Department of Juvenile Justice. 	N/A	No.	Eligible expenses include: <ul style="list-style-type: none"> - Instructional materials, including digital devices, digital periphery devices, and assistive technology devices that allow a student to access instruction or instructional content and training on the use of and maintenance agreements for these device - Curriculum - Specialized services by approved providers or by a hospital - Tuition or fees of a private school, an eligible postsecondary educational institution program offered by the postsecondary institution, a private tutoring program, a virtual program offered by a department-approved private online provider, the Florida Virtual School as a private paying student, or an approved online course - Fees for nationally standardized, norm-referenced achievement tests, Advanced Placement 	The state and local per-pupil amount.	Students cannot receive this scholarship if they're receiving a scholarship pursuant to the Florida Tax Credit Scholarship Program or the John M. McKay Scholarships for Students with Disabilities Program.

Examinations, industry certification
examinations, assessments related to postsecondary education, or other assessments.
- Contributions to the Stanley G. Tate Florida Prepaid College Program
- Contracted services provided by a public school or school district, including classes.
- Tuition and fees for part-time tutoring services provided by a person who holds a valid Florida educator's certificate
- Fees for specialized summer education programs.
- Fees for specialized after-school education programs.
- Transition services provided by job coaches
- Fees for an annual evaluation of educational progress by a state-certified teacher
- Tuition and fees associated with programs offered by Voluntary Prekindergarten Education Program
- Fees for services provided at a center that is a member of the Professional Association of Therapeutic Horsemanship International.
- Fees for services provided by a therapist who is certified by the

Certification Board for Music Therapists or credentialed by the Art Therapy Credentials Board, Inc.
 - Tuition or fees associated with enrollment in a nationally or internationally recognized research-based training program for a child with a neurological disorder or brain damage.

Georgia	No.								
Hawaii	No.								
Idaho	No.								
Illinois	No.								
Indiana	No.								
Iowa	No.								
Kansas	No.								
Kentucky	No.								
Louisiana	No.								
Maine	No.								
Maryland	No.								
Massachusetts	No.								
Michigan	No.								
Minnesota	No.								
Mississippi	Yes.	Miss.	Equal	Students who have had an	No.		Yes. 500	Eligible expenses	\$6,500

<p>Code. Ann. §§ 37-181- 1- 21</p>	<p>Opportunity for Students with Special Needs Program</p>	<p>active Individualized Education Program within the past three years and maintained eligibility.</p> <p>Applications for participation in the program are approved on a first-come, first-served basis until enrollment reaches 50% of the yearly limit. Once enrollment reaches 50%, the department of education will set application deadlines and maintain a waitlist. Applications are approved in chronological order according to the waitlist.</p>	<p>students beginning in the 2015-16 school year and an additional 500 students each year thereafter.</p>	<p>include:</p> <ul style="list-style-type: none"> - Tuition and/or academic fees at an eligible school, including a state-accredited nonpublic school. - Textbooks related to academic coursework. - Payment to a tutor. - Payment for purchase of curriculum, including any supplemental materials required by the curriculum. - Fees for nationally standardized norm-referenced achievement tests, including alternate assessments and fees for Advanced Placement examinations or similar courses and any examinations related to college or university admission. - Educational services or therapies from a licensed or certified practitioner or provider, including licensed or certified paraprofessionals or educational aides. - Tuition and fees related to dual enrollment at a postsecondary institution. - Textbooks related to academic coursework at a postsecondary institution. - Surety bond payments if required by the department. - No more than \$50.00 in annual consumable school supplies necessary for educational services 	<p>beginning in the 2015- 16 school year which is adjusted annually at the same rate the base student cost increases or decreases.</p>
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and therapies, daily classroom activities, and tutoring.
 - Computer hardware and software and other technological devices if an eligible school, licensed or certified tutor, licensed or certified educational service practitioner or provider, or licensed medical professional verifies in writing that these items are essential for the student to meet annual, measurable educational and academic goals or goals within the scope of the eligible student's IEP. Once a student is no longer participating in the ESA program, computer hardware and software and other technological devices purchased with ESA funds shall be donated to a public school or public library. Qualifying expenses for computer hardware and software include only those expenses incurred within the awarded ESA school year.

Missouri	No.
Montana	No.
Nebraska	No.
Nevada	No.

New Hampshire	No.							
New Jersey	No.							
New Mexico	No.							
New York	No.							
North Carolina	Yes.	N.C. Gen. Stat. Ann. §§ 115C-590-598	Personal Education Savings Account	Students with disabilities that have not been placed in a nonpublic school or facility by a public agency at public expense.	No. However, students must be eligible to attend a public school in North Carolina.	No.	<p>Eligible expenses include:</p> <ul style="list-style-type: none"> - Tuition and fees for a nonpublic school that meets participation standards. - Textbooks required by a nonpublic school. - Tutoring and teaching services provided by an individual or facility accredited by a state, regional, or national accrediting organization. - Curricula. - Fees for nationally standardized norm-referenced achievement tests, advanced placement tests, or nationally recognized college entrance exams. - Fees charged to the account holder for the management of the PESA. - Fees for services provided by a public school, including individual classes and extracurricular programs. - Premiums charged to the account holder for any insurance or surety bonds required by the authority. - Educational therapies from a licensed or accredited 	Scholarships shall be awarded each year for an amount not to exceed \$9,000 per eligible student for the fiscal year in which the application is received, except for eligible part-time students, who shall be awarded scholarships each year for an amount not to exceed \$4,500 per eligible student.

								practitioner or provider. - Educational technology. - Student transportation, pursuant to a contract with an entity that regularly provides student transportation, to and from a provider of education or related services or an education activity.
North Dakota	No.							
Ohio	No.							
Oklahoma	No.							
Oregon	No.							
Pennsylvania	No.							
Rhode Island	No.							
South Carolina	No.							
South Dakota	No.							
Tennessee	Yes.	Tenn. Code Ann. §§ 49-10-1401-1406	Individualized Education Account (IEA) Program	Students with an IEP who have been diagnosed with any of the following: - Autism - Deaf-blindness - Hearing impairment (including deafness) - Intellectual disability - Orthopedic impairment - Traumatic brain injury - Developmental delay - Visual impairment (including blindness) - Multiple disabilities	Yes, but students who either are enrolling in a Tennessee school for the first time or received their individualized education account in the previous school year also meet requirements.	No.	Eligible expenses include: - Tuition and fees at participating school. - Textbooks. - Tutoring services. - Curriculum and supplemental materials. - Transportation fees. - Tuition or fees for nonpublic online learning programs and courses. - Fees for nationally standardized achievement tests, Advanced Placement	The state and local per-pupil amount.

examinations, or any examinations related to college or university admission.

- Contributions to a Coverdell education savings account.
- Educational therapies or services provided by therapists
- Services provided by a public school/district.
- Tuition or fees at postsecondary institutions.
- Textbooks required for courses at postsecondary institutions.
- Fees for administration and management of the Individual Education account by a private financial management firm.
- Computer hardware or technological devices for the student's education needs approved by the department or a licensed treating physician.
- Contributions to an achieving a better life experience account in accordance with the ABLE Act.

Texas	No.
Utah	No.
Vermont	No.
Virginia	No.
Washington	No.

West Virginia	Yes.	<p>W. Va. Code Ann. § 18 - 9 A-25</p> <p>W. Va. Code Ann. §§ 18 - 31 - 1-13</p>	<p>Hope Scholarship Program</p>	<p>Students who reside in the state and meet one of the following criteria:</p> <ul style="list-style-type: none"> - Entering Kindergarten and eligible to attend a public school. - Attended a public school in the previous year. - Attended a public school for 45 days prior to applying for the scholarship account. <p>If, by 2024, less than 5% of eligible students participated in the program in the previous school year, home school and private school students are eligible to participate effective July 1, 2026.</p>	<p>Yes. This does not apply to students entering Kindergarten.</p> <p>If, by 2024, less than 5% of eligible students participated in the program in the previous school year, home school and private school students are eligible to participate effective July 1, 2026.</p>	No.	<p>Eligible expenses include:</p> <ul style="list-style-type: none"> - Public school services for students with an individualized instruction program. - Private school tuition. - Tutoring services. - Fees for assessments. - Tuition for online learning programs. - Tuition and fees for industry-recognized credential programs. - Tuition and fees for alternative education programs. - After-school and summer education programs. - Curriculum. - Transportation fees. 	<p>The state's per-pupil amount.</p>
Wisconsin	No.							
Wyoming	No.							