

# **Education Freedom Accounts**

## **Parent Presentation**



**Children's Scholarship Fund**  
New Hampshire

***Please write down your questions and wait to ask at the end of the presentation.***

***Thank you.***



**Children's Scholarship Fund**

**New Hampshire**

# What is CSF?

- ▶ CSF is a national organization with a network of [partner programs](#), each providing scholarships that empower parents to choose schools they otherwise could not afford.
- ▶ Since its inception in 1998, CSF has awarded more than \$885 million in scholarships to the families of 185,000 low-income children.
- ▶ CSF has been awarding education tax credit scholarships in NH since 2013.



**Children's Scholarship Fund**

New Hampshire

# Education Tax Credit Scholarships

ETC is the **Education Tax Credit (ETC) Scholarship Program** where money is donated by individuals and businesses to fund scholarships.

- ▶ Scholarships average \$2,600
- ▶ They can be used for tuition or homeschool expenses.
- ▶ They are targeted to children leaving public school.
- ▶ Scholarships are paid directly to schools in a Fall and Spring payment.
- ▶ A child can get both an ETC and an EFA, if ETC funds are available.



**Children's Scholarship Fund**

New Hampshire

# Education Freedom Accounts



- ▶ Education Freedom Accounts (EFA) are grants from the State of New Hampshire administered by Children's Scholarship Fund (CSF). They are the same dollars that are available to traditional public-school students but now they are now available to families for certain educational expenses. The base grant is approx. \$3,400 per student.



**Children's Scholarship Fund**

New Hampshire



	EFA	ETC
You must be a New Hampshire resident.	✓	✓
Your child must be at least 5 years old and no older than 20 years old and entering Kindergarten – 12th grade.	✓	✓
Your family's income must not exceed 300% of the federal poverty level guidelines.	✓	✓
Special needs students are eligible.	✓	✓
Homeschooling students are eligible.	✓	✓
To renew your scholarship annually, you must submit income and other requalification information each year.	✓	✓
You must complete a survey every year you use the award.	✓	✓
You can use your award to pay for private school tuition, and out-of-district public school tuition.	✓	✓
You can also use your award to pay for other educational expenses including transportation, online classes, supplemental test prep courses, trade school/technical courses, summer programs, etc.	✓	
You must agree to share academic accountability documents (standardized assessment scores or student portfolio) every year you use the award.	✓	
Applications are rolling. Apply by July for a full EFA for the upcoming school year, or apply through February for a pro-rated EFA for the current school year.	✓	
Unused funds roll over to the following school year through 12th grade.	✓	
Funded by State of New Hampshire taxpayers.	✓	
Funded by donations from businesses through the Education Tax Credit program and charitable contributions from individuals.		✓



**Children's Scholarship Fund**

**New Hampshire**

# No Cost or Fees

- ▶ There are no application fees for parents or schools / education providers.
- ▶ In EFA, ClassWallet transactions are subject to a 2.5% processing fee; however, CSF pays the cost of this fee directly from the administrative portion of an EFA grant so there is no cost to providers and no additional cost to families.



Children's Scholarship Fund  
New Hampshire

“  
*We have been so thankful for the financial assistance that is offered by the Children's Scholarship Fund. My children have been attending private school for the last two years and it has been so rewarding. They absolutely love going to school and are learning so much in an individualized and hands-on setting. They thrive in this type of atmosphere in which active learning and adventure based learning are considered a crucial part of the curriculum.*  
”

- CSF Mom Maria



# Eligibility

- Children, and their families, must be New Hampshire resident/s.
- Household income must be at or below 300 percent of the federal poverty guidelines.
- In EFA, ANY child who is eligible to enroll in a public elementary or secondary school, which is every NH child that meets the income limits.
- In ETC, scholarships are targeted to children leaving public school or entering Kindergarten or 1<sup>st</sup> grade.
- For students entering Kindergarten, the child must be 5 years old by September 30th.



**Children's Scholarship Fund**

**New Hampshire**



# 300% of Federal Poverty Guidelines

300% of 2022 Federal Poverty Level Guidelines	
Family Size	Annual Income Limit
2	\$54,930
3	\$69,090
4	\$83,250
5	\$97,410
6	\$111,570
7	\$125,730
8	\$139,890
<i>For each additional person add \$14,160</i>	



**Children's Scholarship Fund**

New Hampshire

# What Documentation is Needed to Verify Eligibility?

- Tax Returns
- Business Income from Self –Employment
- Child Support / Alimony
- Public Assistance Cash / Food Stamps Income (SNAP)
- Social Security Untaxed Income
- Unemployment / Worker's Compensation
- Other Financial Sources



**Children's Scholarship Fund**

New Hampshire

# EFA Differentiated Aid Qualifications

On top of the base EFA grant of \$3,400, differentiated aid provides additional EFA funding for certain individual factors.

- ▶ Free or Reduced Lunch Income Level Grant – Verified via Family Financial Qualification
- ▶ English Language Learners Grant – Verified via School District Letter or DOE
- ▶ 3rd Grade Proficiency Grant – Verified via DOE NH Statewide Assessment Data
- ▶ Students with Qualifying Disabilities – Verified via IEP or Signed Medical Certification Form



**Children's Scholarship Fund**

New Hampshire

# **HOW TO APPLY for ETC & EFA**



**Children's Scholarship Fund**

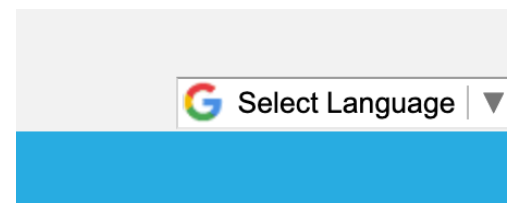
**New Hampshire**

# How to Apply



## CSF NEW HAMPSHIRE FAMILY ACCESS

- ▶ Go to <https://nh.scholarshipfund.org/apply/>
- ▶ You can apply for an ETC Scholarship or an EFA or both
- ▶ If you prefer to do the application in a language other than English, you can select your preferred language.
- ▶ Please submit only one (1) application per family. Submitting multiple applications may delay processing times.
- ▶ Please have your household income documents ready and in PDF format.



Children's Scholarship Fund

New Hampshire



## CASA

Gracias por su interés en los programas **Education Tax Credit** y **Education Freedom Account** . Estos programas de elección de escuela son administrados por Children's Scholarship Fund New Hampshire (CSFNH).

***Esta solicitud de 2022-23 debe ser completada solo por NUEVOS solicitantes .***

*Las familias que han recibido un premio para uno o más estudiantes de CSFNH y las familias que han solicitado admisión a CSFNH en el pasado **no** deben enviar este formulario. Las familias que regresan deben enviar una solicitud directamente a través del **portal de familias CSFNH** .*

For new applicants (never applied for either)

[https://csfnh.neonccm.com/familyLogin/index.php?action=app\\_new&fwActionVerify=UG8Y8TUT2Q9NNMoTETKFH2QBRDSBZY](https://csfnh.neonccm.com/familyLogin/index.php?action=app_new&fwActionVerify=UG8Y8TUT2Q9NNMoTETKFH2QBRDSBZY)

For Returning Families:

<https://csfnh.neonccm.com/familyLogin/index.php?action=userLogin>

Make sure to remember the email and passwords used to create the account

Make sure all info is correct before clicking continue as you cannot go back to edit.





Children's Scholarship Fund

New Hampshire

## Launch the 'Notes' app on your iPhone or iPad

- ✓ Create a New Note.
- ✓ Tap the camera button just above the keyboard.
- ✓ Tap Scan Documents from the list of options.
- ✓ Position document in view for automatic scan.
- ✓ Repeat for more documents.
- ✓ Click save once all pages are scanned.

### Other Apps:

- PDF Scanner App
- Genius Scan

For Android Phones:  
Free Apps found in Google Play

- Camscanner
- Tiny Scanner
- SimpleScan

# Preparing your PDF Files

# Your Family Portal now allows you to upload missing documents!

After your application has been reviewed by CSF and we have determined you are missing documents, you may log back in through your **CSF Family Portal** and upload your documents.

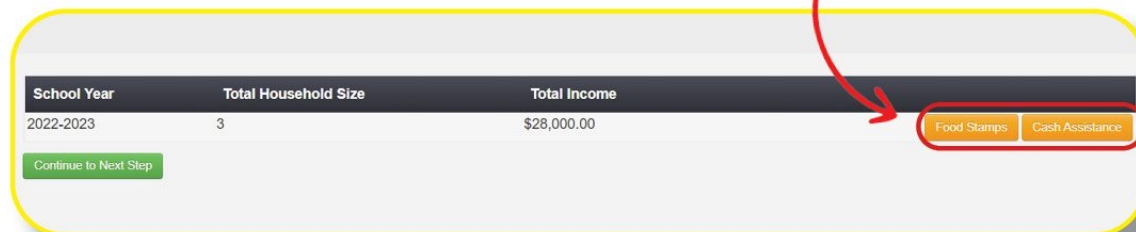
**Save your documents in a PDF file format before you begin to upload.**

- 1 On the Application tab, click Step 3: Financials



The screenshot shows the 'APPLICATION' tab selected in the top navigation bar. Below the navigation bar, a list of steps is displayed: 'Instructions', 'Step 1: Family Information', 'Step 2: Student Information', 'Step 3: Financials' (which is highlighted with a red box and a red arrow), and 'Step 4: Cover Letter'.

- 2 The orange buttons indicate the missing documents needed to complete your application. Click on the orange button to begin uploading your documents.



The screenshot shows a table with the following data:

School Year	Total Household Size	Total Income
2022-2023	3	\$28,000.00

Below the table is a green button labeled 'Continue to Next Step'. To the right of the table, there are two orange buttons: 'Food Stamps' and 'Cash Assistance', both of which are highlighted with red boxes and red arrows.

- 3 Upload the document by clicking the 'Upload File' button (PDF files only). Then click Submit. Repeat the step for each orange button.

\* Food Stamps Documentation - Provide a Budget Letter or statement showing the Adjusted Benefit Amount/State SNAP/Coupon Amount. Please include a letter listing household members.

PDF files only, no pictures or videos  
Testing document.docx ready to be saved.

Upload File

Remove File

Submit



Children's Scholarship Fund  
New Hampshire

# Application Deadlines

Annual ETC application deadline: May 5th, 2023

Rolling EFA application VERIFICATION deadline: (for 100% access) July 17th, 2023

\*Have EFA Application in 8-10 weeks prior to verification due date



**Children's Scholarship Fund**

New Hampshire

# EFA NHDOE Verification



Once a parent has completed an application and a student is found eligible for EFA by CSF, parents will be notified via email. Prior to funding of EFA, the NHDOE will cross-check the eligible student. Funding will not be released until the eligible student is verified by the NHDOE and the grant funds are remitted to CSF.

Applications will be accepted on a rolling basis; however, for applications that are completed after July 15 in any year, the EFA grant will be partial and prorated. Applications received after February 1 will be for the next school year.



**Children's Scholarship Fund**

New Hampshire



# EFA Grant Schedule

- ▶ The annual amount of the Education Freedom Account (EFA) awards are prorated based on the following application completion deadlines.
- ▶ Applications completed and verified by July 15 = 100% award.
- ▶ Applications completed and verified by September 15 = 80% award.
- ▶ Applications completed and verified by November 15 = 60% award.
- ▶ Applications completed and verified by February 1 = 30% award.



**Children's Scholarship Fund**

New Hampshire

# EFA Grant Distribution

- ▶ The State of New Hampshire will disburse funds to the scholarship organization for the eligible student's EFA account 4 times during the state fiscal year in every future year.
- ▶ Applications that were completed and verified by July 15, 2022 = 100% annual grant, 20% in September
- ▶ Applications completed and verified by Sept 15, 2022 = 80% annual grant, 20% in November
- ▶ Applications completed and verified by November 15, 2022 = 60% annual grant, 30% in January
- ▶ Applications completed and verified by February 1, 2023 = 30% annual grant, 30% in April



**Children's Scholarship Fund**

**New Hampshire**

# Allowable Use Categories for EFA Funds

- Tuition and fees at a private school.
- Tuition and fees for non-public / private online learning programs.
- Tutoring services
- Services provided by a district public school, chartered public school, public academy, or independent school
- Textbooks, curriculum, or other instructional materials.
- Computer hardware or other technological services and devices. (max 1 computer every 3 years)
- Educational software and applications.
- School uniforms.



**Children's Scholarship Fund**

New Hampshire

# Allowable Use Categories for EFA Funds

- Fees for nationally standardized assessments, advanced placement examinations, examinations related to college or university admission or awarding of credits and tuition and/or fees for preparatory courses for such exams.
- Tuition and fees for summer education programs and specialized education programs. (ie: Manchester Community Music School.. anything conducted in a building/institution... Ex. Latitude Learning, Karate Schools)
- Tuition and fees at a career or technical school and related instructional materials. (Trade schools like EMT, Carpentry, Electrician, Plumber, etc...)
- Educational services and therapies, including, but not limited to, occupational, behavioral, physical, speech-language, and audiology therapies.
- Tuition and fees at an institution of higher education.
- Fees for transportation paid to a fee-for-service transportation provider for the student to travel directly to and from an approved education service provider.



**Children's Scholarship Fund**

New Hampshire

## Record of Educational Attainment

The EFA law requires that all students renewing the EFA grant *must* provide a record of educational attainment. Below are the three acceptable forms of a qualified record of educational attainment. Returning EFA students must submit one:

### 1. A Standardized Test

Acceptable standardized tests include, but are not limited to:

- California Achievement Test
- CLT (Classical Learning Test)
- ERB - Milestone
- ERB - CTP
- Iowa Test of Basic Skills
- NWEA/MAP
- PSAT
- SAT
- Stanford Achievement Test
- Terra Nova

If you do not see  
your standardized  
test, select 'Other'  
on the application.

You will need to enter the **Total score**, the **Math score**, and the **ELA score**. You will be asked to upload the report to the student's application.

OR

### 2. The NH state-wide assessment

You will need to enter the **Total score**, the **Math score**, and the **ELA score** of the state-wide assessment. You will be asked to upload the report to the student's application.

OR

### 3. A signed evaluation letter from a teacher of the student's portfolio of work from the 2022-2023 school year

The evaluation letter must include the following:

- (1) The name and address of the teacher, including state recognized documentation of certification or the name and address of the nonpublic school in which the teacher is currently teaching;
- (2) The date(s) on which the evaluation(s) took place;
- (3) A description of the work reviewed;
- (4) A summary of the child's educational progress; concluding with a statement that the child has or has not made educational progress; and
- (5) The signature of the teacher

You will be asked to upload the report to the student's application.

EFA Returning Students

# Record of Attainment



Children's Scholarship Fund

New Hampshire



# EFA Digital Wallet

- ▶ EFA grant funds may be accessed by families through a digital wallet and payment platform, with oversight by the scholarship organization.
- ▶ The digital wallet platform allows parents and guardians to upload invoices for tuition and fees directly to the payment platform for processing.
- ▶ It also allows parents and guardians to purchase materials necessary for the eligible student's education directly from a marketplace of online vendors.
- ▶ Questions from parents and providers about how to use the digital wallet should be directed to ClassWallet at [877-969-5536](tel:877-969-5536)



**Children's Scholarship Fund**

New Hampshire

# For more information on EFA

Check out the Parent Handbook:

[EFA Parent Handbook](#)

[EFA Frequently Asked Questions](#)



**Children's Scholarship Fund**

New Hampshire

# Who to contact for what

## ETC & EFA

**Wanda Caraballo – ClassWallet Orders & Parent Liaison:**

**(603) 584-4032**

**[wcaraballo@scholarshipfund.org](mailto:wcaraballo@scholarshipfund.org)**

**Shalimar Encarnacion – Parent & School Outreach**

**(603) 289-4999**

**[sencarnacion@scholarshipfund.org](mailto:sencarnacion@scholarshipfund.org)**



**Children's Scholarship Fund**

**New Hampshire**

**Want an education provider to sign up?  
Give them this information:**

**Education Provider email & links:**

**[nhapprovals@scholarshipfund.org](mailto:nhapprovals@scholarshipfund.org)**

**<https://app.smartsheet.com/b/form/426b5ff5c099462ca71980504f38e039>**



**Children's Scholarship Fund**

**New Hampshire**