



Children's Scholarship Fund

New Hampshire

Children's Scholarship Fund Education Freedom Account Provider Handbook

2021-2022

89 South Street
Concord, NH 03301

Website | nh.scholarshipfund.org
Phone | 603.755.6751
Fax | 844.367.0085
Email | csfnh@scholarshipfund.org

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Introduction

What is an Education Freedom Account?

The State of New Hampshire has passed an exciting new law intended to help expand educational opportunities available to New Hampshire children of families earning 300% of the poverty line or below. The new law has created what are called "Education Freedom Accounts" or "EFAs." EFAs will provide eligible families with a state grant of approximately \$3,400 base state adequacy aid (plus any qualifying differentiated aid that their child is eligible to receive) to spend on their children's education. Eligible expenses include such items as tuition at the school of the parent's choice, tutoring, online learning programs, educational supplies, and other educational expenses which are discussed in more detail below. Children's Scholarship Fund (hereinafter referred to as the scholarship organization), a 501c3 charity scholarship organization, has been authorized by the State of New Hampshire to administer these accounts for the 2021-22 school year.

EFAs will open up a new world of opportunity to New Hampshire families who may not otherwise have had a choice in their child's education. EFAs will empower New Hampshire families to personalize their education in new and exciting ways, allowing New Hampshire eligible students the opportunity to find the school that best fits their needs!

Requirements of Education Service Providers

The scholarship organization shall not exclude, discriminate against, or otherwise disadvantage any education service provider with respect to programs or services based in whole or in part on the provider's religious character or affiliation, including religiously based or mission-based policies or practices. Prospective education service providers wishing to receive payments from EFAs must agree to certain conditions:

- 1 A Provider must submit the EFA provider application / registration form accurately and in full.
- 2 A Provider must agree not to refund, rebate, or share EFA funds directly with EFA parents or students in any manner.
- 3 Refunds must be remitted or refunded to the students EFA digital wallet within 30 days.
- 4 A Provider must comply with applicable anti-discrimination laws and applicable background check laws.
- 5 Providers MAY NOT ask for or require a parent to provide the username and/or password to their EFA. Providers should never access the student's EFA for any reason.

Education Service Provider Types

For the purpose of the EFA program, New Hampshire law defines an education service provider as *“a person or organization that receives payments from education freedom accounts to provide educational goods and services to EFA students.”* Education service provider types include:

- In-Person Private / Nonpublic School, Public School or Academy, Career or Technical School, or Post-Secondary Institution.
- Virtual Programs: Private educational programs that deliver K-12 instruction (education) entirely online.
- Learning Center: This category is for institutions that provide courses, classes, and tutoring.
- Summer Education Programs and Specialized Education Programs: This category is for institutions that provide courses, classes, educational programs during the summer or in a specialized field of study.
- Therapists: This category is for providers who have a therapy license or certification. Examples of therapy services include, but are not limited to: speech therapy, occupational therapy, physical therapy, equine/horse therapy, music therapy, vision therapy, art therapy, and ABA therapy.
- Tutor: This category is for providers who have a valid state, national, or regional credential such as a state teaching certificate, college degree, or higher. Examples of tutoring include but are not limited to: science, mathematics, language, government, history, health, reading, writing, spelling, art, music, or similar subjects.
- Retailer: This category is for Educational Software Vendors, Textbook, Curriculum and Instructional Materials Vendors, School Uniform Vendors, and Standardized Test Vendors.

Education Service Provider Registration

Families will access EFA funds and make payments for services and materials through ClassWallet, a digital wallet and payment platform, with oversight by the scholarship organization.

In order to receive payment from an EFA, education service providers are required to complete the following steps:

Step 1. Complete the registration [form here](#), including uploading your credentials.

Step 2. After your application is approved by the scholarship organization, you will receive an email with a link to the ClassWallet website and the required next steps. Follow the instructions in that email to set up your ClassWallet account.

Fees

ClassWallet transactions are subject to a 2.5% processing fee. 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.

Help and Tips

For help entering your information and/or credentials through ClassWallet, contact help@classwallet.com or 877-969-5536.

For questions about the EFA program, contact us at csfnh@scholarshipfund.org or nhapprovals@scholarshipfund.org.

Be sure to add info@classwallet.com and automation@app.smartsheet.com to your safe sender list.

Denial of Application

In the event that an application is denied in Step #1, the scholarship organization will communicate the reason for the denial in the denial notification and the provider may reapply. Reasons why an application might initially be denied include but are not limited to incomplete or missing credentials or inaccurate or missing information. In such cases, the scholarship organization will identify the deficiency and request that the applicant correct and resubmit the application. If an applicant will not or cannot provide the required information the applicant may be deemed ineligible to participate in the EFA program.

Procedure for Appeal

The scholarship organization is required by law to make available an appeals process for education service providers deemed ineligible to participate in the EFA program. The process is as follows.

The education service provider must file a written request for appeal to the Parent and Education Service Provider Commission. The request for appeal must be mailed to the scholarship organization's Director of Compliance within twelve calendar days of receipt of the Notice of Ineligibility. The Director of Compliance has twelve calendar days to review the request and forward a written response including with the service provider's appeal documents to the Parent and Education Service Provider Commission. The provider will be notified in writing within 60 days of the Commission's decision.

Please send appeal requests to the following:

CSF New Hampshire, C/O Director of Compliance, 89 South Street, Concord, NH 03301

Please note: If the education service provider does not meet the deadline, the right to appeal to is forfeited. All appeals will be counted as sent on the date as postmarked. All dates on responses will be counted as sent on the date of postmark.

Allowable Use Categories for Education Freedom Account Funds

Under state law (RSA 194-F II.), parents of an EFA eligible student MUST AGREE TO USE FUNDS DEPOSITED INTO THE ACCOUNT ONLY FOR QUALIFYING EXPENSES used to meet the individual educational needs of the eligible student. Parents may make payments out of their own funds for the costs of educational goods and services not covered by the funds in the eligible student's EFA.

The following categories of items and services are approved uses for EFA funds:

- a Tuition and fees at a non-public/private school.
- b Tuition and fees for non-public online learning programs.
- c Tutoring services provided by an individual or a tutoring facility.
- d Services contracted for and provided by a district public school, chartered public school, public academy, or independent school, including, but not limited to, individual classes and curricular activities and programs. Such services may include enrollment and education at a district public school that is not the resident district of the students.
- e Textbooks, curriculum, or other instructional materials, including, but not limited to, any supplemental materials or associated online instruction required by either a curriculum or an education service provider.
- f Computer hardware, internet connectivity, or other technological services and devices that are used to meet an EFA student's educational needs.
- g Educational software and applications.
- h School uniforms.
- i 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.
- j Tuition and fees for summer education programs and specialized education programs.
- k Tuition, fees, instructional materials, and examination fees at a career or technical school.
- l Educational services and therapies, including, but not limited to, occupational, behavioral, physical, speech-language, and audiology therapies.
- m Tuition and fees at an institution of higher education.
- n Fees for transportation paid to a fee-for-service transportation provider for the student to travel directly to and from an education service provider.

Curriculum

Curriculum is defined as the lessons and academic content taught in a specific course, program, or grade level.

Educational Therapy

Fees for services provided by a licensed therapist, that is not the parent or guardian, who is certified/ accredited in educational services and therapies, including, but not limited to, occupational, behavioral, physical, speech-language, and audiology therapies.

Standardized Testing Fees

- Fees for nationally standardized assessments
- Fees for advanced placement (AP) examinations, and
- Fees for examinations related to college or university admission or awarding of credits and tuition and/or fees for preparatory courses for such exams.

Transportation

Eligible expenses include fees for transportation paid to a fee-for-service transportation provider for the eligible student to travel directly to and from an education service provider. An example of a fee-for-service transportation provider is a bus company that provides bussing for a child, or a group of children, to an education service provider location for a fee that must be paid by the parent. Ride services such as Uber or Lyft are not eligible expenses.

Tuition/Fees at a Private School

Tuition, fees, and school uniforms associated with programs, courses, or classes offered at a private school. A private school is a nonpublic school approved for (at a minimum) attendance purposes by the NHDOE or by the Department of Education of the respective state in which the school is located. The list of approved NH nonpublic schools can be [found here](#):

Tuition/Fees for Online Learning Programs

Online learning occurs when courses take place online instead of in a physical classroom. Online courses may include science, mathematics, language, government, history, health, reading, writing, spelling, the history of the constitutions of New Hampshire and the United States, art and music, or may be a holistic comprehensive online school program.

Tuition/Fees at a Public School

Services contracted for and provided by a district public school, outside of the eligible student's resident school district, a chartered public school, full-time charter school students are not eligible to participate in the EFA program, a public academy, or independent school, including, but not limited to, individual classes and curricular activities and programs.

Tuition/Fees for Career or Technical School

Career and technical education is a term applied to schools, institutions, and educational programs that specialize in the skilled trades, applied sciences, modern technologies, and career preparation. Eligible expenses are tuition, fees, instructional materials, and examination fees at an accredited career or technical school, cannot be over 20 and cannot have graduated from high school.

Tuition/Fees at an Institution of Higher Education

Tuition and fees at an accredited Institution of Higher Education (IHE) for an eligible student, cannot be over 20 years old and cannot have graduated from high school. [Click here](#) to be taken to the NHDOE website to view a list of approved IHEs in New Hampshire.

Tuition/Fees for Summer Education Programs & Specialized Education Programs

Tuition, fees and instructional materials for summer education programs and specialized education programs: Specialized education focuses on specific tasks that are appropriate for accomplishing a particular career. A specialized education program is generally found at a vocational or trade school that offers courses for a particular career, such as cosmetology, finish carpentry, or medical assisting. Training that goes along with the specialized education program offers focused, intensive instruction that is most often delivered by experienced professionals who work in the target career.

Tutoring Services

Tutoring services provided by a certified/accredited individual, who is not the parent or guardian, or a tutoring facility in the core knowledge domains that include science, mathematics, language, government, history, health, reading, writing, spelling, the history of the constitutions of New Hampshire and the United States, and an exposure to and appreciation of art and music.

Instructional Materials

Instructional materials and devices include, but are not limited to:

- Device - Desktop or laptop computer: Per ED 804.02 (c), EFA accounts shall be limited to 1 device every 3 years
- Device - Digital periphery: external devices such as mouse, webcam, microphones, etc.
- Device - Maintenance Agreement (not warranties)
- Digital material - e-textbooks, e-workbooks, e-tests, educational videos, etc.
- Internet or other technological services. Per Ed 800, internet and technology purchased with EFA funds must be used for the individual EFA student's educational needs. General household internet is NOT allowed. A "hot-spot" that provides internet access for the individual student is allowed. Cell phones and cell phone plans are NOT allowed.
- Books - textbooks, workbooks, educational study materials, etc.
- Musical instruments - not to exceed \$750

Prohibited Use of EFA Funds

EFA funds are strictly prohibited from being used on the following items.

- Paying for the Parent or Guardian's time
- Live animals
- Cell phones or cell phone plans
- Food or housing for live animals
- Gas or electric powered gardening tools
- In-ground or above-ground swimming pools
- Blades or knives or items with blades or knives
- Theme-park admissions or annual passes
- Family memberships to gyms, YMCAs, or other facilities
- Pool tables
- Household items or toys, including kitchen appliances and cookware
- Jacuzzis
- Bouncy houses
- Inflatable slides
- Trampolines larger than those for an individual
- Ride services such as Uber or Lyft

Providing Invoices for EFA

To receive payment from an EFA, Providers are required to furnish supporting documentation to parents of eligible students. Invoice, statement, or other supporting documents for amount due must be uploaded into ClassWallet by parents in PDF, JPEG, or PNG file format. Documentation must include Provider name, first and last name of student, date, service provided, dates of service. No handwritten documentation will be accepted.

Processing Refunds to EFA

EFA funds shall not be refunded, rebated, or shared with a parent, guardian, or EFA student in any manner. Any refund or rebate for goods or services purchased with EFA funds shall be credited directly back to the digital wallet and the respective EFA account.

To refund funds that were paid to a Provider using the ClassWallet digital wallet platform:

- 1 Provider must issue a check to ClassWallet for the refunded amount by student. Make the check payable to: Kleo Inc. DBA [ClassWallet.com](https://www.classwallet.com). Include the Order ID Number and student name in the check memo.
- 2 Include a letter with the check to ClassWallet. Include the Order ID Number, the name and email address of the parent who made the payment, and the student name in the letter.
- 3 ClassWallet will receive the refund and credit the payment back to the student's account.

Address: Kleo Inc., DBA ClassWallet, 6100 Hollywood Blvd. Suite 108, Hollywood, FL 33024

EFA Grant Schedule

The State of New Hampshire will disburse funds to the scholarship organization for eligible student's EFA accounts 4 times during the state fiscal year. EFA applications must be completed and verified by the scholarship organization at least 45 days prior to scheduled payments.

EFA Disbursement Schedule

Funding shall be disbursed 4 times per state fiscal year, in accordance with RSA 198:40-a and with the EFA disbursement schedule in the table below.

EFA Funds Available	Allocated funds to be disbursed per state fiscal year	Student Application Verified and Reported to the Department by:
September	20%	August 2
November	20%	October 2
January	30%	December 2
April	30%	March 2

Disqualification of an Education Service Provider

State law requires that the scholarship organization list and update the names of qualified and disqualified education service providers and make these lists available to EFA account holders. Under state law, the scholarship organization may bar an education service provider from accepting payments from the EFA program if the scholarship organization determines that the education service provider has:

- Made intentional and substantial misrepresentation of information. For example, making false claims to an EFA holder or on the service provider application related to licensure, certification, or other credential.
- Failed to refund any overpayments within 30 days or failed to process a request for a refund. All refunds must be processed to the EFA through ClassWallet. See instructions under the “Processing Refunds” section of this handbook.
- Failed to provide students with promised educational goods or services. For example, an EFA holder purchases a set of instructional materials but the provider fails to ship them.

Duty to Review

The scholarship organization is responsible for conducting a review where there has been an allegation made against an educational service provider. Concerns may be reported by direct referral to scholarship organization personnel, or as a result of the auditing process. Depending on the seriousness of the allegation, a temporary hold may be put on an education service provider’s account until the conclusion of the internal review.

The unique facts and circumstances of the incident will determine what processes apply. For example, the process may include documentation review, review of electronic records and information systems, and interviews with the EFA holder and the education service provider in question.

Investigation Reporting

If the scholarship organization determines that the education service provider is not at fault, the scholarship organization will reinstate the eligible education service provider’s account in the event that a temporary hold was placed on the account.

In the event that an education service provider is disqualified from participation in the program, the scholarship organization is required by law to notify parents, guardians, EFA students and the NHDOE within 5 days.

Right to Appeal

Under state law an education service provider may appeal the scholarship organization’s decision directly to the NHDOE pursuant to Ed 200, which can be found on the New Hampshire Department of Education’s website.

Appendix

Definitions

“State adequate education grant” means the grant calculated under RSA 198:41.

“Curriculum” means the lessons and academic content taught in a specific course, program, or grade level.

“Education freedom account” or “EFA” means the account to which funds are allocated by the scholarship organization to the parent of an EFA student in order to pay for qualifying education expenses to educate the EFA student under this chapter.

“Education service provider” means a person or organization that receives payments from education freedom accounts to provide educational goods and services to EFA students.

“Eligible student” means a resident of this state who is eligible to enroll in the student’s resident public elementary or secondary school and whose annual household income at the time the student applies for the program is less than or equal to 300 percent of the federal poverty guidelines as updated annually in the Federal Register by the United States Department of Health and Human Services under 42 U.S.C. section 9902(2). No income threshold need be met in subsequent years, provided the student otherwise qualifies. Students in the special school district within the department of corrections established in RSA 194:60 shall not be eligible students.

“EFA student” means an eligible student who is participating in the EFA program.

“Full-time” means more than 50 percent of instructional time.

“Scholarship organization”, means a scholarship organization approved under RSA 77:G, that administers and implements the EFA Act.

“Parent” means a biological or adoptive parent, legal guardian, custodian, or other person with legal authority to act on behalf of an EFA student.

- I. A parent and education service provider advisory commission has been established to assist the scholarship organization by providing recommendations about implementing, administering, and improving the EFA program.
- II. The commission shall consist of 7 members who shall be parents of EFA students or education service providers and shall represent no fewer than 4 counties in the state. The members shall be appointed by the director of the scholarship organization and serve at the director's pleasure for one calendar year, after which they may be reappointed. The director of the scholarship organization, or a designee, shall serve as a non-voting chairperson of the commission. The commissioner of the department of education, or designee, shall serve as a non-voting member of the commission.
- III. The scholarship organization may request the commission to meet, in person or virtually, to review appeals of education service provider denials pursuant to RSA 194-E:4, XI and to provide a recommendation to the scholarship organization as to whether an education service provider should be allowed to receive, or continue receiving, payments from EFAs.

Hillsborough County

Mrs. Linda Brodeur
President
Bishop Guertin High School
194 Lund Road
Nashua NH 03060

Christina Garand
Parent
Litchfield, NH 03052

Sullivan County

Mrs. Christy Whipple
Head of School
Newport Montessori
96 Pine St.
Newport, NH 03773

Coos County

Mrs. Jill Colby
Principal
Mount Royal Academy North
Country Village Rd
Lancaster, NH 03584

Stafford County

Mrs. Diane Murphy
Founder & Director
BigFish Learning Community
61 Locust St
Dover, NH 03820

Belknap County

Seth Evangelho
Parent
Laconia, NH

Mary MacIntosh
Head of School
Acton Academy New Hampshire
791 North Main Street
Laconia NH 03246