

## EFA FAQ on Website

### 1 What are Education Freedom Accounts?

Education Freedom Accounts (EFA) are grants from the State of New Hampshire, administered by Children's Scholarship Fund, made available to students of families with incomes at or below 350% of the poverty level to fund their education, including tuition at the school of their choice, tutoring, classes, online learning programs, educational supplies, technology, and other educational expenses.

### 2 Is there an application fee to apply for the Education Freedom Account (EFA) or a fee to use the digital wallet?

No, there is no application fee and the administrative fee portion of the EFA grant pays for the cost of your digital wallet.

### 3 How can I find out the status of my EFA application?

It usually takes 4-6 weeks to process an application after you submit it. You can log into the parent portal at any time to see the status of your application. The scholarship organization will email you a determination of conditional eligibility once your application is completed and verified. Scholarship organization staff are unable to say whether a student will be eligible or ineligible before the final determination is made by the NH Department of Education (NHDOE). Eligibility is conditional upon the NHDOE's review and funding.

### 4 Is there a deadline to submit an EFA application?

EFA applications are rolling, i.e. they will be accepted throughout the school year. However, for applications completed after July 15, grants will be partial and prorated.

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**I have a special needs child who does not have a current IEP and the EFA application says I need a licensed medical certification. What is that?**

What this means is a certification by a licensed medical professional that your child has a disability under 34 CFR 300.8. Only medical professionals licensed to practice in any state in the United States are authorized to sign this certification. See pages 26 and 27 of the Parent Handbook for a form. The form certifies a student with a disabling condition as listed in 34 CFR 300.8 for eligibility for differentiated aid for an EFA only.

**Important!** Please read the NH Department of Education’s Technical Advisory “Special Education Eligibility and NH Education Freedom Accounts (EFA)” dated January 2024. This technical advisory explains in greater detail the difference between a child with a disabling condition and a child with a disability and the students’ rights under each category. You can find the advisory here: [https://www.education.nh.gov/sites/g/files/ehbemt326/files/inline-documents/sonh/efa-for-students-with-disabilities\\_0.pdf](https://www.education.nh.gov/sites/g/files/ehbemt326/files/inline-documents/sonh/efa-for-students-with-disabilities_0.pdf).

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**I don’t have a special needs child. Can I still apply for an EFA?**

Yes.

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**If my child is currently a homeschooler, will they still be considered a homeschooler after receiving an EFA?**

If your child is currently a homeschooler and qualifies for an EFA, their day-to-day experience may continue to look the same using an EFA. Legally, the child will continue to meet the compulsory education law requirement as an EFA student. The scholarship organization will count and report your child as participating in the EFA program to the NHDOE, instead of the child’s prior participating agency reporting your child as a homeschooler in their counts to the NHDOE. Parents must notify their child’s prior participating agency when a student starts participating in an EFA program. Parents are absolutely permitted to continue to educate children at home. Rather than the homeschool family being responsible for retaining all records, the scholarship program will be responsible for reporting the annual record of student achievement - without any personally identifying information - to the NHDOE.

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**Can my student attend a public charter school full-time and receive an EFA?**

No, students who attend a public charter school full-time are prohibited from receiving an EFA.

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**I would like to enroll my student full-time in our resident school district public school or a charter school after my student received an EFA. What should I do?**

Please complete a Withdrawal Form, located in the EFA Parent Handbook, and choose “Student transferred to NH public school (including public academies and charter schools)” as the reason for withdrawal. Submit your completed Withdrawal Form to the scholarship organization at [csfnh@scholarshipfund.org](mailto:csfnh@scholarshipfund.org). If a student is found to be enrolled full-time in the student’s resident district public school or full-time in a charter school while the child has an EFA, no grant payments will be made to the account.

## 10 When do EFA grant funds arrive in my student's digital wallet?

The State of New Hampshire will disburse funds to the scholarship organization for the eligible student's EFA four times during the year. Your application must be completed and verified by the scholarship organization at least 45 days before the scheduled payments to the scholarship organization, which take place in September, November, January, and April. Once the State of New Hampshire disburses your grant funds to the scholarship organization, it may take several more weeks for the grant to be transferred into your digital wallet.

## 11 How much will my student's EFA grant be?

EFA is a state grant of approximately \$3,700 base state adequacy aid plus any qualifying differentiated aid that a child is eligible to receive. Qualifying for "differentiated aid" provides additional EFA funding, ranging from an estimated additional \$600 to \$1,800, for each certain individual factor. The factors that qualify an eligible student for "differentiated aid" are: eligibility to receive Free or Reduced Lunch; whether the eligible student has been identified as an English Language Learner, and whether an eligible student has a qualifying disability.

## 12 How can I use the EFA grant?

EFA's are funded on an individual, per pupil basis. Under state law (RSA 194-F II.), parents must agree to use EFA funds only for eligible qualifying expenses used to meet the individual educational needs of the eligible student. There is no sharing of EFA funds between students. Examples of eligible expense categories are presented below. Please see page 20 of the Parent Handbook for a detailed review of allowable expenses, which include:

- Tuition and fees at a non-public/private school.
- Tuition and fees for non-public online learning programs.
- Tutoring services provided by a qualified individual or a tutoring facility.
- 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. (\*Full-time public charter school students are not eligible to participate in the EFA program.)
- Textbooks, curriculum, or other instructional materials.
- Computer hardware, Internet connectivity,\* or other technological services and devices that are primarily used to help meet an EFA student's educational needs. (\*General household internet is not an allowable expense.)
- Educational software and applications.

- School uniforms (In order to qualify as a uniform, the item/s must be required in order to meet a school's uniform policy. General clothing or items to meet a dress code are not eligible. A dress code is not a uniform policy.)
- 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.
- Tuition, fees, instructional materials, and examination fees at a career or technical school as long as the student has not graduated from high school.
- 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 as long as the student has not graduated from high school.

**13 Does the scholarship organization dictate what curriculum my family must use?**

Ed 803.02 (c) and (d) state: The EFA program shall utilize a wide variety of curricular materials to meet the educational needs of the students. The scholarship organization shall determine only whether curricular materials selected by parents and guardians are qualifying materials pursuant to RSA 194-F:2, II(e), meaning the approved categories, and whether the materials fall within the core knowledge domains described in RSA 194-F:3, III(d)(1).

**14 What are the core knowledge domains as described in RSA 194-F:3, III(d)(1)?**

The core knowledge domains 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.

**15 I would like to use the EFA grant to pay tuition at an out-of-district public school. What should I do?**

New Hampshire public schools have the ability to establish tuition rates and agreements for out-of-district students when space is available. First, when applying for the EFA, choose from the drop-down menu, "I plan to use an EFA grant for: an out-of-district public school." Second, contact the out-of-district public school that you want your child to attend and complete their admission process. Third, provide the out-of-district public school with the link to sign up as an education service provider on the digital wallet platform so they can receive tuition payments from your digital wallet.

**16 How does the digital wallet work?**

EFA funds are accessed by families through a digital wallet, with oversight by the scholarship organization. The real-time EFA student balance will be readily accessible and viewable at all times in the digital wallet. You will be able to view your transaction history, including date and time of transactions, amount deposited or used, and education service providers. Once an eligible student's EFA wallet has been created by the scholarship organization and the digital wallet provider, the parent will receive a "Welcome" email from the digital wallet provider instructing them how to access and use the platform. If you have challenges using the digital wallet, you can contact the ClassWallet team for assistance at 877-969-5536.

**17 How are transactions approved or denied in the digital wallet?**

Parents can add items and services to their cart in the digital wallet platform following instructions they receive from the digital wallet provider. Before these items can be purchased, scholarship organization staff will review each item and approve or deny the transaction based on whether it is eligible under the pre-approved cost categories listed on page 20 of the Parent Handbook. The scholarship organization staff takes the time necessary to conduct due diligence on every transaction before approving or denying and process transactions in the order in which they are received. The scholarship organization will not accept or approve a hand-written receipt for any transaction.

**18 How long does an EFA last?**

Once an EFA account is established, the account remains open and any unused funds roll over from quarter-to-quarter and from year-to-year until the parent or guardian withdraws the eligible student from the EFA program or until the EFA student graduates from high school, unless the EFA is closed because of an intentional and substantial misuse of funds. Parents will need to maintain New Hampshire residency, reapply, and sign the EFA agreement annually. Parents will also need to submit the eligible student's annual record of academic achievement documents during the requalification process to maintain your EFA and for the scholarship organization to continue requesting your grant from NHDOE and depositing funds into your child's EFA.

**19 If I withdraw my student from the EFA program, does my student have to go to a public school?**

No, if you withdraw your child from the EFA program, you can choose any other education option you please. Please complete a Withdrawal Form, located in the EFA Parent Handbook, and choose the education option to which you are transferring. Submit your completed Withdrawal Form to the scholarship organization at [csfnh@scholarshipfund.org](mailto:csfnh@scholarshipfund.org).

## 20 What is an "annual record of educational attainment"?

An annual record of educational attainment is a method used to determine that your student is making educational progress. You may satisfy this requirement in one of three ways.

- You may provide the results of a standardized achievement test to the scholarship organization. (You will have the opportunity to submit this when renewing your EFA application annually.)

**OR**

- You may have the eligible student take the New Hampshire statewide student assessment pursuant to RSA 193-C:6.

**OR**

- You may provide a letter showing proof of an eligible student portfolio evaluation to the scholarship organization. Please note, this letter must be signed by a New Hampshire certified teacher, a teacher with certification recognized by another state, or an educator currently teaching in a NH nonpublic (private) school may perform a year end evaluation.

Student Report Card - Students that are attending an approved public school (outside of their home district) or a nonpublic school full-time, may provide a copy of the eligible student's report card in lieu of a signed portfolio evaluation.

## 21 What is the deadline for submitting a student's annual record of educational attainment?

The deadline for submitting a student's annual record of educational attainment to the scholarship organization is July 15. We strongly suggest that you upload your annual record of educational attainment document during the annual EFA renewal application process.

## 22 I would like to withdraw my student from the EFA Program and homeschool without an EFA grant. What should I do?

Please complete a Withdrawal Form, located in the EFA Parent Handbook, and choose "Student transferred to a home education program" as the reason for withdrawal. Submit your completed Withdrawal Form to the scholarship organization at [csfnh@scholarshipfund.org](mailto:csfnh@scholarshipfund.org). Your next step is to file a Letter of Intent to Homeschool with a participating agency of your choosing.

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**I would like to withdraw my student from the EFA Program and go to private school without an EFA grant. What should I do?**

Please complete a Withdrawal Form, located in the EFA Parent Handbook, and choose "Student transferred to a non-public school" as the reason for withdrawal. Submit your completed Withdrawal Form to the scholarship organization at [csfnh@scholarshipfund.org](mailto:csfnh@scholarshipfund.org). Your next step is to enroll in the private school of your choosing.

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**I need to close the EFA account because I am moving out of state. What should I do?**

Please complete a Withdrawal Form, which is located in the EFA Parent Handbook, and choose "Student moved out of state" as the reason for withdrawal. Submit your completed Withdrawal Form to the scholarship organization at [csfnh@scholarshipfund.org](mailto:csfnh@scholarshipfund.org). Moving out of state makes your child ineligible for an EFA, and any funds remaining in your account will be returned to the State.

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**What if my child is ineligible?**

It may help to be aware of the following eligibility requirements.

- You and your student must be New Hampshire residents.
- You must have a child/children who are otherwise eligible to enroll in the student's resident public elementary or secondary school: between the ages of 5 and 20 who have not graduated from high school and who is/are entering Kindergarten or 1st grade for the first time OR is/are entering 2nd-12th grades. For students entering Kindergarten, the child must be 5 years old by September 30th to participate.
- To enter the EFA program for the first time, your household income must not exceed 350% of the federal poverty guidelines as updated annually in the Federal Register by the United States Department of Health and Human Services.

350% of 2023 Federal Poverty Level Guidelines	
Family Size	Annual Income Limit
2	\$69,020
3	\$87,010
4	\$105,000
5	\$122,990
6	\$140,980
7	\$158,970
8	\$176,960
<i>For each additional person, add \$17,990</i>	

## 26 Who is not eligible?

1. Students attending their resident public elementary or secondary school full-time and who will continue to attend their resident public elementary or secondary school full-time are not eligible to participate in the EFA program.
2. Students attending a public charter school full-time and who will continue to attend a public charter school full-time are not eligible to participate in the EFA program.

## 27 Refunds - How do I request a refund for broken, missing or defective items?

All refunds must be processed through ClassWallet because the law prohibits EFA funds from being 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 of the respective EFA account. If you need to return an item purchased through the Marketplace, please contact ClassWallet directly at:

(877) 969-5536

<https://classwallet.com/support/>

[help@classwallet.com](mailto:help@classwallet.com)

For more information about refunds and returns see:

<https://kleo.force.com/classwallet/s/article>Returns-and-Refunds>

## 28 I have a question that is not answered here.

The scholarship organization staff can be reached at [csfnh@scholarshipfund.org](mailto:csfnh@scholarshipfund.org) or you can call the scholarship hot-line at (603) 755-6751.

