

School Vouchers, School Choice, and ESAs — What's the Difference?

What used to be widely known as **school vouchers** or **school choice** programs are now more commonly referred to as **Education Savings Accounts (ESAs)**. Because terms like "vouchers" and "school choice" have become politically charged, many states have adopted the term **ESA** to describe these same programs. Depending on the state, they may also go by names like **Empowerment Scholarship**, **Hope Scholarship**, or **Education Freedom Account** — but they all work in a similar way.

Despite the name, **Education Savings Accounts (ESAs) are not savings plans where families contribute their own money**. Instead, **these are state-funded scholarships** that allow parents to access a portion of the money the state would have spent on their child's public education — and use it for Christian school, homeschool, tutoring, curriculum, or online learning.

You don't have to save anything to receive it, and in most states, the funds are deposited into a state-managed account or paid directly to your school. These programs are growing quickly and now exist in many forms, including "Empowerment Scholarships," "Education Freedom Accounts," or "Hope Scholarships" — but they all operate on the same core idea: **you get to decide how your child is educated, and the state helps pay for it**.

You have a God-given opportunity to choose your child's education

Alabama

Program Name: CHOOSE Act

Income-Based: No

Income Limit: None

Scholarship Amount: Up to \$7,000

Eligibility: All K–12 students (starting 2025)

Website: <https://www.alabamaea.org>

Note: Funds can be used for private school tuition, charter school expenses, tutoring, and other educational costs. Launches in 2025.

Arizona

Program Name: Empowerment Scholarship Account (ESA)

Income-Based: No

Income Limit: None

Scholarship Amount: ~\$7,000

Eligibility: All K–12 students

Website: <https://www.azed.gov/esa>

Note: Parents manage ESA funds for tuition, homeschool, therapy, tutoring, and more.

Arkansas

Program Name: Education Freedom Account

Income-Based: No

Income Limit: None

Scholarship Amount: ~\$6,600

Eligibility: All K–12 students by 2025

Website: <https://dese.ade.arkansas.gov>

Note: Covers tuition and educational expenses; universal by 2025.

Florida

Program Name: Family Empowerment Scholarship

Income-Based: Yes (priority)

Income Limit: Priority under \$55,500

Scholarship Amount: ~\$8,000

Eligibility: All K–12 students

Website: <https://www.stepupforstudents.org>

Note: Priority for low-income; all eligible as of 2023.

Georgia

Program Name: Georgia Promise Scholarship

Income-Based: Yes

Income Limit: ~\$120,000

Scholarship Amount: ~\$6,500

Eligibility: Students in failing schools or entering kindergarten

Website: <https://mygeorgiapromise.org>

Note: Must attend a bottom 25% public school or be a new kindergartener. Homeschool not eligible.

Indiana

Program Name: Choice Scholarship Program

Income-Based: No

Income Limit: None

Scholarship Amount: ~\$5,500–\$6,800

Eligibility: All K–12 students

Website: <https://www.in.gov/doe/students/indiana-choice-scholarship-program>

Note: Income requirement removed in 2023.

Iowa

Program Name: Students First ESA

Income-Based: No (as of 2025)

Income Limit: None

Scholarship Amount: \$7,826

Eligibility: All K–12 students

Website: <https://educateiowa.gov/pk-12/students-first-education-savings-accounts>

Note: Funds are placed into an ESA account for tuition, curriculum, online learning, etc.

Missouri

Program Name: MOScholars Program

Income-Based: Yes

Income Limit: Low-income families

Scholarship Amount: Varies

Eligibility: Low-income families switching from public school

Website: <https://treasurer.mo.gov/MOScholars>

Note: Covers tuition and homeschool expenses for qualifying families.

New Hampshire

Program Name: Education Freedom Account

Income-Based: Yes

Income Limit: ~\$105,000 (350% FPL)

Scholarship Amount: ~\$5,200

Eligibility: Families switching from public school

Website: <https://reachinghighernh.org>

Note: Must be exiting public school; income capped at 350% FPL.

North Carolina

Program Name: Opportunity Scholarship

Income-Based: Yes

Income Limit: ~\$111,000+ (450% FPL)

Scholarship Amount: Up to \$6,492

Eligibility: All K–12 students (income-based scale)

Website: <https://www.ncseaa.edu/k12/opportunity>

Note: Sliding scale award based on family income. Not an ESA but similar function.

Ohio

Program Name: EdChoice Expansion Scholarship

Income-Based: Yes

Income Limit: \$140,400 for full award (450% FPL)

Scholarship Amount: K–8: \$6,166 | 9–12: \$8,408

Eligibility: All K–12 students

Website: <https://education.ohio.gov/Topics/Other-Resources/Scholarships/EdChoice-Scholarship/EdChoice-Expansion>

Note: Scholarships are scaled by income. Payment goes directly to the school.

South Carolina

Program Name: Education Scholarship Trust Fund

Income-Based: Yes

Income Limit: \$60,000 (300% FPL)

Scholarship Amount: ~\$6,000–\$7,500

Eligibility: Low-income K–12 students

Website: <https://myschoolchoice.com/opportunities/education-savings-accounts>

Note: Parent-managed portal. Funds for tuition, tutoring, online curriculum.

Tennessee

Program Name: ESA Program

Income-Based: Yes

Income Limit: \$77,250 (300% FRL)

Scholarship Amount: ~\$7,000

Eligibility: K–12 students in eligible districts

Website: <https://www.tn.gov/education/esa.html>

Note: Not statewide. Only available in underperforming districts.

Texas

Program Name: Texas Education Savings Account Program

Income-Based: No

Income Limit: None

Scholarship Amount: \$10,000

Eligibility: All K–12 students

Website: <https://tea.texas.gov>

Note: New in 2025. Covers private school or homeschool expenses. Implementation details evolving.

Utah

Program Name: Utah Fits All Scholarship

Income-Based: Yes (priority given)

Income Limit for Priority: ~\$55,500

Scholarship Amount: Up to \$8,000

Eligibility: All K–12 students

Website: <https://www.utahfitsall.org>

Note: Priority given to low-income applicants. Funds can be used for private school, homeschool, curriculum, tutoring.

West Virginia

Program Name: Hope Scholarship

Income-Based: No

Income Limit: None

Scholarship Amount: ~\$4,921

Eligibility: All K–12 students

Website: <https://www.hopescholarshipwv.com>

Note: Parent-controlled ESA account. Pays for tuition, curriculum, testing, etc.

Wyoming

Program Name: Steamboat Legacy Scholarship

Income-Based: No

Income Limit: None

Scholarship Amount: \$7,000

Eligibility: All K–12 students (starting 2025)

Website: <https://www.wyoming.gov>

Note: Program launches in 2025. Watch for updated application information.

Nevada had an ESA program in the past, but it was **defunded** and is not active.

Pennsylvania and **Illinois** have tax credit programs, **not ESAs**, and don't fit this list.

Idaho, **Nebraska**, and **South Dakota** have **recent legislation under review**, but no active ESA programs as of 2025.