



Children's Scholarship Fund

New Hampshire

Children's Scholarship Fund Education Freedom Account Parent Handbook

2022-2023

180 Loudon Road
Concord, NH 03301

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

Table of Contents

Introduction	4
What is an Education Freedom Account?	4
Purpose of the Handbook	4
Updates to the Handbook	4
How to Stay Informed	4
Eligibility	5
How to Apply	6
Financial Qualification	6
Tax Returns	6
Business Income from Self Employment	6
Child Support/Alimony	7
Public Assistance Cash/Food Stamp Income (Coupon/SNAP)	7
Social Security Untaxed Income	7
Unemployment/Workers' Compensation	7
Other Financial Sources	7
Differentiated Aid Qualification	8
Free or Reduced Price Meal Grant (FRPM)	8
English Language Learners Grant	8
3rd Grade Proficiency Grant	8
Students with a Qualifying Disability	9
Parents of Students with Special Needs	9
Completed Application	9
Requirements of Accepting EFA Funds / Responsibilities of Parents	10
Guardians Attest and Certify Statement	10
Students within the Department of Corrections	11
Homeschoolers	11
Grounds for Disqualification	12
Funding for the Education Freedom Account	13
NHDOE Verification	13
Award Schedule	13
Funding Continuation and Annual Record of Educational Attainment	14
Applicants Deemed Ineligible to Participate in the EFA program	15
Process for Appeal	15

Intentional Misuse of EFA Funds	16
Actions Constituting Intentional Misuse	16
Duty to Review Allegations of Misuse	16
Investigation Reporting	16
Procedure for Appeal to the State Board of Education	17
How to Access EFA Grant Funds	18
How to Get Started	18
How does the Digital Wallet Platform Work?	18
Approval of Expenditures	18
Reimbursement	19
How to Approve your Education Service Provider or Vendor	19
Allowable Use Categories Education Freedom Account Funds	20
Computer hardware, Internet connectivity, or other technological services and devices	21
Textbooks, Curriculum, or other Instructional Materials	21
Educational Therapy	22
Standardized Testing Fees	22
Transportation	22
Tuition/Fees at a Private School	22
Tuition/Fees for Online Learning Programs	22
Tuition/Fees at a Public School Outside of the Student’s Resident District	23
Tuition/Fees for Career or Technical School	23
Tuition/Fees at an Institution of Higher Education	23
Tuition/Fees for Summer Education Programs & Specialized Education Programs	23
Tutoring Services	23
Questions about Orders and EFA Allowable Expenses	24
Refunds	24
Prohibited Use of EFA Funds	25
Medical Certification of Disability Form	26
How to Withdraw a Student from the EFA Program Form	28
Appendix	29
Definitions	29
Parent and Education Service Provider Advisory Commission	29

Introduction

What is an Education Freedom Account?

In 2021 the State of New Hampshire passed an exciting new law intended to help expand educational opportunities available to New Hampshire students whose families earned 300% of the poverty line or below. The new law created what are called “Education Freedom Accounts” or “EFAs.” EFAs provide eligible students with a state grant of approximately \$3,400 base state adequacy aid (plus any qualifying differentiated aid that your children are eligible to receive) to spend on their education. Eligible expenses include such items as tuition at the school of your 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.

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

Purpose of the Parent Handbook

The purpose of this handbook is to provide parents with information concerning the policies, procedures, and implementation of the EFA program. The following sections will help guide you as you utilize your Education Freedom Account.

Updates to the Handbook

The Parent Handbook is reviewed and updated by the scholarship organization on or before August 31st of each year. Updates to the handbook are developed in consultation with the New Hampshire Department of Education (NHDOE), parents of children in the EFA program, the Parent and Education Service Provider Advisory Commission, and the scholarship organization’s internal policy and compliance team. Updates will include information relating to the policies and processes of the EFA. The scholarship organization will make every attempt to limit substantive changes to the Parent Handbook, but policies can and will be added and/or redacted in response to newly enacted legislation, administrative rule changes, and/or suggestions for best practices.

How to Stay Informed

Parents and students are encouraged to visit <https://nh.scholarshipfund.org> to stay abreast of important news. The scholarship organization will email you from csfnh@scholarshipfund.org when there are important action items and updates. Please be sure to periodically check your spam filter.

Eligibility

In order for your student to qualify to participate in the EFA program families must meet certain criteria and parents must agree to certain conditions.

1. You and your student must be New Hampshire residents.
2. 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.
3. In the first year, your household income must not exceed 300% of the federal poverty guidelines as updated annually in the Federal Register by the United States Department of Health and Human Services. (See income chart below) No income threshold need be met in subsequent years.

300% of 2021 Federal Poverty Level Guidelines			
Family Size	Income Limit/ Annual	Income Limit/ Monthly	Income Limit/ Weekly
2	\$52,260	\$4,355	\$1,005
3	\$65,880	\$5,490	\$1,267
4	\$79,500	\$6,625	\$1,529
5	\$93,120	\$7,760	\$1,791
6	\$106,740	\$8,895	\$2,053
7	\$120,360	\$10,030	\$2,315
8	\$133,980	\$11,165	\$2,577
add \$13,620 for each additional person			

4. You must reapply annually, sign the agreement described on page 10, and submit academic accountability documents (Record of Educational Attainment) by July 15 of each year in order to maintain your EFA from year to year.

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.

How to Apply

We use your “household income” for the financial qualification to establish that your income is 300% of the federal poverty line or below.

Household income is the total gross income for all adults living in a home. That means the household income is the sum of all the items listed below including for example salaries, wages, food stamps, and many other forms of income before subtracting any taxes or deductions. This is different from one’s net income which is the take-home pay after taxes and other deductions are subtracted.

The scholarship organization will match the federal poverty guideline year with the year of the tax return documents being collected. For example, the 2020 poverty guidelines will be used with 2021 tax returns. The income guidelines will always be posted on csfnewhampshire.org and there is an appeal process, if your family has experienced an extenuating financial circumstance.

Financial Qualification

To determine your household income, the scholarship organization will ask you for the following:

Tax Returns

- The complete tax return and the accompanying schedules are required from the adult(s) applying for or renewing the EFA on behalf of the eligible student(s). If a child is not documented as a dependent by the adult(s) applying, the complete tax return including all schedules are required from the person(s) claiming the child/ren as a dependent.
- The Adjusted Gross Income - Found on line 11 (1040).
- The number of Exemptions on the 1040 tax forms must correspond to the number listed as the household size on the application/requalification forms.
- If the parent/guardian DOES NOT have a copy of their 1040, they should contact the Internal Revenue Service at 1-800-908-9946 to request a transcript.
- The scholarship organization will also use your tax return to establish your residency.

Business Income from Self Employment

If a parent/guardian has income from self-employment that is not reported on their 1040, they must provide a copy of the business tax return, financial statements, or a notarized letter stating their total earnings.

Child Support/Alimony

The parent/guardian must provide official court ordered documents citing the amount being received as child support or alimony. If child support is not court ordered, a notarized document written by the person providing the support is required. The letter should include the total amount given to the parent and must specify if given yearly, weekly, or monthly.

Public Assistance Cash/Food Stamp Income (Coupon/SNAP)

This is found on a budget letter or notice of food stamp benefit. A budget letter is a printout obtained from the public assistance office showing the cash amount and/or the coupon amount the individual is receiving. To obtain a budget letter, the parent/guardian must go to their assigned food stamp office; otherwise, they may request one by mail (this service is not available in all offices). To calculate Public Assistance (cash) amount, multiply the grant issued by 24 because it is semimonthly. To calculate Food Stamp (coupon) amount, multiply the coupon amount by 12 because it is monthly. All budget letters must be accompanied by a statement listing all household members included in the case. If someone is not listed as part of the case, they cannot be included in the household.

Social Security Untaxed Income

This is income that is not reported on the FEDERAL 1040 (line 6b). A parent/guardian must provide official SSA-1099/SSI letters for all family members receiving SSA Benefits, SSI, and/or Disability.

Unemployment/Workers' Compensation

Unemployment compensation is includible in gross income. Unemployment compensation should be reported on Form 1040. If unemployment income is not reported on a parent's/guardian's taxes, they are required to submit the 1099G form (award letter). If a copy of the letter needs to be obtained, the parent/guardian may contact the nearest NH Employment Security office to request a copy.

Other Financial Sources

If a parent/guardian does not file taxes, but works, he/she must provide a notarized letter from their employer stating their total annual income. If they are receiving assistance from family/friends, they must provide notarized letters written by the person providing the support. The letter must state the annual amount given to them.

Differentiated Aid Qualification

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 priced meal grant; whether the eligible student has been identified as an English Language Learner; failure to attain 3rd grade reading proficiency, and whether an eligible student is a student with a qualifying disability.

Free or Reduced Price Meal Grant (FRPM)

Free or reduced price meal grant as determined by RSA 198:40-a,II(b), as adjusted by RSA 198:40-d shall mean eligible students in Kindergarten through grade 12 who are eligible for the federal free or reduced-price meal program.

To be eligible children must live in families with incomes below 185 percent of the poverty guideline. Although not all eligible students actually receive a FRPM, this data serves as a proxy for “low-income” rates to calculate additional aid for your student. This aid is automatically calculated for students whose family incomes are at or below 185 percent of the poverty guidelines and the aid is then automatically added to the student’s annual grant.

English Language Learners Grant

The English Learner Grant as determined by RSA 198:40-a,II(c), as adjusted by RSA 198:40-d shall mean eligible students who have a predominant language other than English or who are educationally disadvantaged by a limited English proficiency, and who participated in the annual assessment of English language proficiency required of such students by the Elementary and Secondary Education Act, 20 U.S.C. section 6311 (b)(7).

You should have a **Parental Notification Letter** if your student was identified as English Learning by your public-school district. You will upload your ELL parental notification letter during the application process.

3rd Grade Proficiency Grant

The Third Grade Proficiency Grant as determined by RSA 198:40-a,II(e), as adjusted by RSA 198:40-d. The scholarship organization shall rely on the NH Statewide Assessment attainment for this determination. Eligible students who have been found “Not-Proficient” on their 3rd grade statewide assessment in reading are eligible for this grant, provided that the eligible student is not already eligible to receive differentiated aid in another category. You will upload your child’s 3rd grade NH statewide Reading assessment score during the application process.

Students with a Qualifying Disability

Child with a disability means a child evaluated as having an intellectual disability, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance (referred to in this part as “emotional disturbance”), an orthopedic impairment, autism, traumatic brain injury, another health impairment, a specific learning disability, deaf-blindness, or multiple disabilities, and who, by reason thereof, needs special education and related services.

Validation of the student’s diagnosis under 34 CFR 300.8 is required and must come from a current IEP or licensed medical provider to be eligible for qualifying differentiated aid under 198:40-a, II(d).

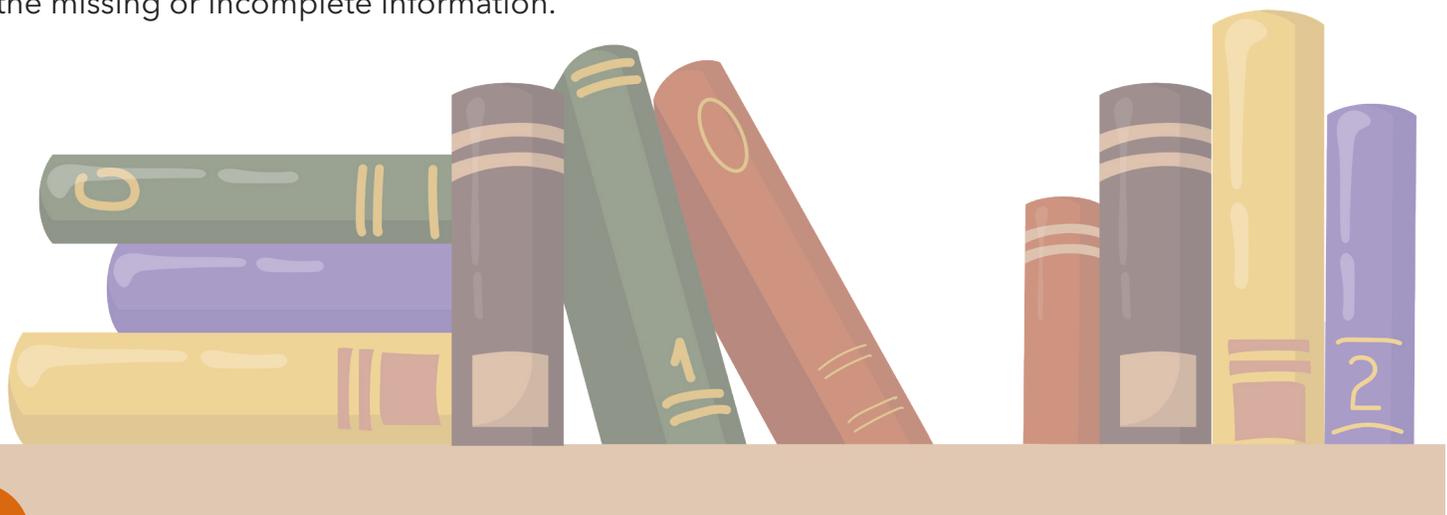
Parents of Students with Special Needs

By law the scholarship organization must notify parents that: “Participation in the EFA program is a parental placement under 20 USC section 1412, Individuals with Disabilities Education Act (IDEA) if a child with a disability is enrolled in a non-public school. A child with a disability participating in an EFA program and enrolled in a public school under RSA 194-F:2, II(d) is not a parental placement under IDEA and shall be entitled to FAPE. Parentally-placed private school children with disabilities shall not be entitled to a FAPE in connection with their enrollment by their parents in a private school, in accordance with 34 C.F.R. 300.148(a) and pursuant to 34 C.F.R. 300.137(a), while participating in the state-funded EFA program. The school district in which the child with a disability participating in the EFA program enrolled in a public school under RSA 194-F:2,II(d) resides is responsible for the provision of FAPE.”

Please upload the eligible student’s IEP OR licensed medical professional certification. See page 21-22 for the certification form to be signed by a licensed medical professional.

Completed Application

An application is considered complete once the online application is submitted and all of the supporting documents, attestations, and certifications have been verified by the scholarship organization. If the scholarship organization identifies missing or incomplete information, the scholarship organization will contact the parent/guardian to request the missing or incomplete information. It is critical that the parent/guardian respond by submitting the missing or incomplete information because the application cannot be considered complete until the scholarship organization receives and verifies the missing or incomplete information.



Requirements of Accepting EFA Funds / Responsibilities of Parents

Guardians Attest and Certify Statement

The New Hampshire EFA law requires that parents/guardians must sign an agreement attesting and certifying to certain conditions in order to enroll eligible students in the EFA program.

These include:

- 1.** Education Freedom Accounts (EFAs) 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 named on the account. There is no sharing of EFA funds between students.
- 2.** The parent/guardian will provide an education for the EFA eligible student 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. (Parents are welcome to enroll the child in a private school or contract with an EFA-approved education service provider to provide this service.)
- 3.** The parent/guardian will provide an annual record of educational attainment by July 15th of each school year through one or more of the following methods:

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

B) Having the eligible student take the statewide student assessment pursuant to RSA 193-C:6. 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

C) Providing a signed letter showing proof of an eligible student portfolio evaluation to the scholarship organization.

Who may evaluate a student portfolio?

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. (You will have the opportunity to submit this letter when renewing your EFA application annually.)

- 4.** The parent/guardian agrees to use the funds in the EFA only for qualifying expenses, as shown on page 20, to educate the EFA student as established by the EFA program.
- 5.** The parent/guardian agrees that internet and technology purchased with EFA funds shall be used to help meet the EFA student's educational needs. (Using EFA funds to pay for household internet is not allowed.)
- 6.** The parent/guardian agrees not to enroll the EFA student as a full-time student in their resident district public school while participating in the EFA program. Should a student transfer to a public school within the student's resident district the parent or guardian agrees to immediately complete an EFA student withdrawal form at:
https://csfnh.neonccm.com/familyLogin/index.php?action=efa_exit
- 7.** The parent/guardian agrees not to enroll the EFA student as a full-time student in a chartered public school while participating in the EFA program. Should a student transfer to a chartered public school full-time, the parent or guardian agrees to immediately complete an EFA student withdrawal form at: https://csfnh.neonccm.com/familyLogin/index.php?action=efa_exit
- 8.** The parent and the eligible student must attest to being legal residents of New Hampshire, and must intend to continue as residents of New Hampshire during the school year. Immediately upon any change in residency, the parent must agree to inform the scholarship organization.
- 9.** The parent/guardian agrees to comply with the rules and requirements of the EFA program as defined in RSA 194-F, the EFA law, and Ed 800, the rules.
- 10.** The parent/guardian and eligible students in secondary school agree to sign the agreement electronically.
- 11.** The parent/guardian must complete and submit a withdrawal form immediately upon withdrawal from the program. You will find the withdrawal form on the last page of the handbook.

Students within the Department of Corrections

Students in the special school district within the department of corrections established in RSA 194:60, are not eligible.

Homeschoolers

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 receipt of the annual record of educational attainment - without any personally identifying information - to the NHDOE.

Grounds for Disqualification

The scholarship organization MUST BE NOTIFIED IMMEDIATELY if one of following occurs:

- Student who is a recipient of an EFA enrolls full-time at your resident district public school.
- Student who is a recipient of an EFA enrolls full-time at a public charter school, including The Virtual Learning Academy Charter School (VLACS).
- Student who is a recipient of an EFA moves out of state.

Upon the occurrence of any of the above events, the student is no longer eligible for funding and you must submit an EFA student withdrawal form at:

https://csfnh.neonccm.com/familyLogin/index.php?action=efa_exit

Funding for the Education Freedom Account

NHDOE Verification

Once a parent has completed an application and a student is found eligible by the scholarship organization, 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 the scholarship organization. Applications will be accepted on a rolling basis. However, for applications that are completed after July 15, the EFA grant will be partial and prorated.

Award Schedule

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. Your application must be completed and verified by the scholarship organization at least 45 days before the scheduled payments. Funds become available approximately two weeks after the State releases funds in mid-September, mid-November, mid-January, and mid-April.

EFA disbursement schedule:

- September - 20%
- November - 20%
- January - 30%
- April - 30%

Once an EFA is established, the account shall remain open and any unused funds shall 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 a substantial misuse of funds.

Enrolling as a full-time student in the resident district public school or not submitting annual record of educational attainment shall result in immediate suspension of payment of additional funds into the student's EFA. However, an EFA that has been open for at least one full school year shall remain open and active for the parent to make qualifying education expenditures from the funds remaining in the EFA.

Parents must reapply and sign the EFA agreement annually. The EFA law requires that all students renewing the EFA grant must submit the eligible student's annual record of educational attainment documents by **July 15th** in order to maintain your EFA and for the scholarship organization to continue requesting your grant from NHDOE and depositing funds into your child's EFA.

If a participating parent fails to provide a child's annual record of educational attainment to the scholarship organization by **July 15th**, the scholarship organization shall not make any additional EFA funds available to the EFA student until the annual record of educational attainment is provided.

What qualifies as a Record of Educational Attainment?

1. A Standardized Test

Acceptable standardized tests include, but are not limited to:

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

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 by July 15th.

2. The NH state-wide assessment

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 by July 15th.

3. A signed evaluation letter from a teacher of the student's portfolio of work from the current school year.

What must the evaluation letter include?

- 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.
- The date(s) on which the evaluation(s) took place.
- A description of the work reviewed.
- A summary of the child's educational process; concluding with a statement that the child has or has not made educational progress; and
- The signature of the teacher.

You will need to upload signed evaluation letter to the student's application by **July 15th**.

Applicants Deemed Ineligible to Participate in the EFA program

In the event that an application is denied, the scholarship organization will communicate the reason for the denial in the denial notification. Reasons why an application might initially be denied include but are not limited to incomplete, missing, or inaccurate 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.

Process for Appeal

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

The parent or guardian must file a written request for appeal to the Parent and Education Service Provider Advisory 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 Advisory Commission. The applicant will be notified in writing within 60 days of the Commission's decision.

Please send appeal requests to the following:

CSF New Hampshire, Director of Compliance, 180 Loudon Road, Concord, NH 03301

All appeals will be deemed as sent on the **date of postmark**. All dates on responses will be deemed as sent on the **date of postmark**.

Intentional Misuse of EFA Funds

The scholarship organization takes its duty to manage public funds with the utmost seriousness. Parents and guardians of EFA students must approach participation in the EFA program with similar conviction. The scholarship organization employs a layered approach to the detection of fraud and misuse in order to ensure that funds are spent responsibly. Each transaction processed through an EFA account is validated through an approval process. EFA accounts may also be audited randomly throughout the year and the EFA program is audited on an annual basis. Under state law (RSA 194-F:4, XI) any parent, guardian, or EFA student suspected of intentional and substantial misuse of EFA funds may be made ineligible to participate in the EFA program.

Actions Constituting Intentional Misuse

The terms intentional and substantial misuse of EFA funds mean:

- Any knowingly deliberate, willful, dishonest or deceitful act meant to defraud EFA funds.
- The misappropriation of supplies, equipment, items, assets or services purchased using EFA funds.
- The intentional misstatement or omission of information related to financial transactions involving EFA funds in an effort to defraud the EFA program.

Duty to Review Allegations of Misuse

The scholarship organization is responsible for conducting a review where there has been an allegation of suspected intentional misuse of EFA funds. Concerns of intentional misuse may be reported online, by direct referral via scholarship organization personnel, or as a result of the auditing process. If you suspect the intentional misuse of EFA funds, please contact us today in order to document your claim and provide supporting evidence.

In cases of suspected misuse by an eligible student or the eligible student's parent or guardian, **the scholarship organization is required by law to immediately freeze the EFA of the eligible student in question, pending resolution of the suspected intentional misuse.**

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.

Investigation Reporting

State law requires that the scholarship organization notify the NHDOE, the State Board of Education, and the New Hampshire Attorney General within 5 days of making a determination of suspected intentional and substantial misuse of EFA funds and law enforcement if the amount exceeds the amount of a Class B Felony.

If an eligible student, or the eligible student's parent or guardian, is free from personal misconduct, the scholarship organization will reinstate the eligible student's EFA account.

If the eligible student has been determined to be free from personal misconduct, but not the eligible student's parent or guardian, that student shall be eligible for an EFA in the future if placed with a new guardian or other person with the legal authority to act on behalf of the eligible student.

Procedure for Appeal to the State Board of Education

If a determination of suspected intentional misuse of EFA funds has been made, the EFA account may be terminated. Administrative Rule Ed 800 affords the parent, guardian, or EFA student the right to appeal the decision to the State Board of Education (BOE) pursuant to Ed 200, which can be found on the New Hampshire Department of Education's website, relative to application completeness and termination of participation.

How to Access EFA Grant Funds

EFA funds may be accessed by families through a digital wallet and payment platform, with oversight by the scholarship organization. This platform eliminates the need for a paper reimbursement process and gives EFA families a nimble way to purchase educational goods and services. The digital wallet platform automates the receipt collection, approval workflow, data reconciliation, and transaction settlement.

Your 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, amount deposited or used, and any education service providers.

How to Get Started

In order for a parent to access the EFA grant, the digital wallet provider, at the scholarship organization's request, will create a secure user account on the digital wallet payment platform for eligible families, with one account for each eligible student. Once an eligible student's EFA account 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 the account. Using the digital wallet platform, parents and guardians will be able to use funds in the EFA to make purchases of approved education expenses and manage all aspects of their account in one secure location.

How Does the Digital Platform Work?

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 pre-approved online vendors.

All invoices must be itemized and include, at a minimum, the following fields:

- School, Provider, or Vendor Name
- Date of the Invoice
- Name of Student
- Description of each Item or Service
- Amount Due

Approval of Expenditures

The digital wallet platform is an approval-based system. The system prevents the need for parents to make "out-of-pocket" expenditures and provides for maximum integrity of the program.

When an EFA parent or guardian initiates a transaction such as uploading an invoice for tuition or purchases items through the education marketplace, the transaction is directed to a queue for approval by the scholarship organization. Each EFA transaction processed through the digital wallet platform is independently approved or denied by the scholarship organization's compliance personnel according to the allowable use of funds categories below.

Should an item or expenditure be denied for any reason, the reason for the denial will be communicated to the EFA holder by scholarship organization staff via the digital wallet platform user interface.

Reimbursement

Transactions processed through the digital wallet platform use human approval of pre-approved cost categories to approve or deny transactions carried out in the digital wallet platform by EFA parents or guardians. All requests for reimbursement require documentation of an EFA allowable educational purchase (see page 20 for more details).

The scholarship organization will not accept or approve a hand-written receipt for any transaction. The scholarship organization cannot reimburse you for items that are purchased with gift cards, coupons, or point programs.

All reimbursement requests must include an itemized receipt or proof of payment that includes, at a minimum, the following fields:

- School, Provider, or Vendor Name
- Date of the Receipt
- Name of Student
- Description of the Item or Service Purchased
- Date and Amount of Each Payment.

How to Approve your Education Service Provider or Vendor

Some families have established relationships with education service providers such as schools, tutors, and/or vendors which they would like to continue and pay using EFA funds. The EFA program requires that all entities that receive EFA funds be approved and placed on the "Approved Provider List". The New Hampshire EFA law requires that the scholarship organization post this list online.

In order for you to pay your chosen provider using EFA funds, or submit an order for reimbursement, the provider must be on the approved provider list. This is a simple two-step process and there is no cost to you or the provider.

Step 1. Ask your provider to complete the [registration form here](#), including uploading their credentials. Examples of credentials include but are not limited to: copy of applicable licenses, resume, teaching certifications, work history, and proof of education degrees or certificates.

Step 2. After the application has been approved by the scholarship organization, the provider will receive an email with a link to the ClassWallet website and the required next steps. The provider will follow the instructions in that email to set up their ClassWallet account and verify their banking information.

Once the provider's banking and account information has been verified, you will be able to pay the provider directly from your student's EFA and avoid out-of-pocket payments.

Allowable Use Categories for Education Freedom Account Funds

Under state law (RSA 194-F II.), parents and/or guardians 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. Deposits of personal funds into an EFA shall not be permitted.

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. (*Full-time public charter school students are not eligible to participate in the EFA program.)
- (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 primarily used to help meet an EFA student's educational needs. (*General household internet is not an allowable expense.)
- (g)** Educational software and applications.
- (h)** 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.)
- (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 to and from an education service provider.
- (o) Any other educational expense approved by the scholarship organization that is consistent with the EFA act.

Computer hardware, Internet connectivity, or other technological services and devices

Computer hardware, Internet connectivity, or other technological services and devices but are not limited to:

- Device - "Computer device" such as a Laptop, Macbook Pro, iPad Pro, or Desktop Computer. (Per Ed 800, EFA accounts shall be limited to 1 computer device every 3 years)
- Device - Digital periphery - external devices, printer, mouse, webcam, microphones, 3D printer, digital camera, etc. (periphery devices not to exceed \$750.)
- 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" device that provides internet access for the individual student only is allowed. Cell phones and cell phone plans are NOT allowed.

Textbooks, Curriculum, or other Instructional Materials

From RSA 194-F:2 II (e) Textbooks, curriculum, or other instructional materials, including, any supplemental materials or associated online instruction required by either a curriculum or an education service provider.

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

The scholarship organization will determine whether textbooks, curriculum, or other instructional materials, and supplemental materials selected fall within the core knowledge domains described in RSA 194-F:3, III(d)(1) and that they are required.

The core knowledge domains, described in RSA 194-F:3, III(d)(1), 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.

The scholarship organization may request to view curriculum, program, or grade level learning expectations to ensure compliance.

- Books - textbooks, workbooks, educational study materials, etc.
- Digital material - e-textbooks, e-workbooks, e-tests, educational videos, etc.
- Musical instruments -when required by a curriculum or education program

Educational Therapy

Fees for services provided by a therapist 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
- Fees for examinations related to college or university admission or awarding of credits and tuition and/or fees for preparatory courses for such exams

Acceptable standardized tests include, but are not limited to:

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

Transportation

Eligible expenses include fees for transportation paid to a fee-for-service transportation provider for the eligible student to travel 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. You can find the list of approved NH nonpublic schools here:

<http://my.doe.nh.gov/Profiles/PublicReports/PublicReports.aspx?ReportName=SchoolsNonPublic>.

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 Outside of the Student's Resident District

Services contracted for and provided by a district public school (**outside of the eligible student's resident school district**), a **chartered public school (students attending a public charter school full-time 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 and cannot have graduated from high school). [Click here](#) to be taken to the NHDOE website to view a list of approved IHE 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 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.

Questions about Orders and EFA Allowable Expenses

If you have questions about an order or want to know if an item may qualify as an EFA allowable educational expense, please email our compliance team at: nhapprovals@scholarshipfund.org.

Refunds

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 scholarship organization and/or to the digital wallet provider and the respective EFA account within 30 days. For more information please see:

All refunds must be processed through ClassWallet. 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**

For more information about refunds and returns see:

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

Prohibited Use of EFA Funds

- Paying for the parent or guardian's time or expenses.
- Live animals.
- Blades or knives or items with blades or knives.
- Cell phones and cell phone plans.
- Farm Equipment and Housing for Live Animals - for example, tools including gas and electric power tools, car/truck batteries, solar panels, green houses, large/family size hydroponic units (small/single user/science experiment/study type unit ok), plants, plant hangers, potting soil, plant food, sand, chicken coops, animal bedding, animal care, or animal processing equipment.
- Family memberships to gyms, YMCAs, or other facilities.
- Food- for example candy, gum, culinary ingredients, or pre-measured "do-it-yourself ingredient kits."
- Household items - electronics - for example kitchen appliances, digital routers, digital radios, radio scanning devices, radio base stations, surround sound systems, televisions, and t-shirt screen printing machines.
- Household items - furniture - for example items such as desks, chairs, book cases, couches, and tables.
- Household items - miscellaneous - for example cookware, sewing machines, water bottles, lunch boxes, buckets, toilet paper, paper towels, tissue paper, cleaning products, disinfecting wipes, large storage crates, and organizers.
- Medical equipment - for example CPR/first aid training dummies, first aid kits, bandages, and other first aid consumables and supplies.
- Recreational items - for example in-ground or above-ground swimming pools, pool tables, jacuzzis, bouncy houses, bicycles, roller-blades, trampolines, and inflatable slides.
- Ride services such as Uber and Lyft.
- Theme-park admissions or annual passes.
- Toys - For example items such as Legos, action figures, toy cars/trucks, and remote-controlled vehicles.

Medical Certification of Disability

Medical Certification of Disability Under 34 CFR 300.8 Education Freedom Account Program

Children's Scholarship Fund, 180 Loudon Road, Concord, NH 03301

Note: Only medical professionals licensed to practice in any state in the United States are authorized to certify this form. While staff of the medical practice associated with the medical professional certifying the form may assist in its completion, the medical professional is responsible for the accuracy of the form's content. Failure to fully and accurately complete this form, including all applicable signatures, may result in the form being found insufficient.

Part 1: Applicant Information

I certify that I have examined the following applicant /child.

Student/Child Name _____
(Last Name) (First Name) (Middle Name, if any)

Child Date of Birth _____
(Month) (Day) (Year)

Parent Name _____
(Last Name) (First Name) (Middle Name, if any)

Parent/Child Address _____
(Address)

(City) (State) (Zip Code)

Part 2: Medical Professional Information

Medical Professional Name _____
(Last Name) (First Name)

Name of Clinic/Hospital _____

Medical Professional Business Address _____
(Address)

(City) (State) (Zip Code)

License Number _____ Telephone Number _____

Date and location you first examined the applicant regarding the condition(s) listed in Part 3

Date ____/____/____ Location _____

Part 3: Information about Applicant /Child Disability

Check one (1) Primary:

- Autism
- Deaf-blindness
- Deafness
- Developmental Delay
- Emotional Disturbance
- Hearing Impairments
- Intellectual Disability
- Multiple Disabilities
- Orthopedic Impairment
- Other Health Impairments
- Specific Learning Disability
- Speech-Language Impairments
- Traumatic Brain Injury
- Visual Impairments

Optional, check one (1) secondary:

- Autism
- Deaf-blindness
- Deafness
- Developmental Delay
- Emotional Disturbance
- Hearing Impairments
- Intellectual Disability
- Multiple Disabilities
- Orthopedic Impairment
- Other Health Impairments
- Specific Learning Disability
- Speech-Language Impairments
- Traumatic Brain Injury
- Visual Impairments

All medical professionals must attest to the certification below. Failure to do so will result in the form being deemed invalid.

I certify, under penalty of perjury under the laws of the United States of America, that the information on this form is true and correct.

Licensed Medical Professional Signature _____

Date of Signature ____/____/____

How to Withdraw a Student from the EFA Program

Withdrawal Form

Education Freedom Account Program

Children's Scholarship Fund, 180 Loudon Road., Concord, NH 03301

Parent Name _____

Student Name _____

Grade _____ **School Year** _____ **Birthdate** ____/____/____

Address _____

Student Will Attend _____

Address _____

Reason for Withdrawal

(Check One)

- Student graduated from high school.
- Student to remain in resident district public school or charter school full time.
- Student transferred to NH public school (including public academies and charter schools).
- Student transferred to a NH state operated public institution such as prison or juvenile institution.
- Student moved out of state.
- Student transferred to a home education program not using EFA funds.
- Student transferred to a non-public school, either within New Hampshire or outside of New Hampshire not using EFA funds.

EFA Withdrawal Date

____/____/____

Start Date at the New School or Institution

____/____/____

Direction for Use of Roll Over Funds

(Check One)

I (parent name) _____ do hereby withdraw my child from the EFA program and authorize my student (name) _____'s EFA account shall be dissolved.

____ I wish my child's EFA account closed and the roll over funds be forfeited.

____ I wish my roll over funds to continue to be available until expended.

Parent Signature _____ **Date** ____/____/____

*The rolled-over EFA funds may continue to be utilized, only after the student has been enrolled in the EFA program for one full school year, and until the former EFA student graduates high school.

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.

Parent and Education Service Provider Advisory Commission

I. There is an established parent and education service provider advisory commission 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 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

