

A Guide to Education Savings Accounts

Starting in Fall 2026, some Texas families can get \$10,000 or more a year through Education Savings Accounts to help cover private school costs like tuition, meals, uniforms, and more.



► What is an Education Savings Account (ESA)?

An Education Savings Account (ESA) provides parents of students in non-public Texas schools a publicly-funded, government-authorized savings account with restricted, but multiple, uses for their children's education. The ESA program will be administered on behalf of the State by a Certified Educational Assistance Organization (CEAO), selected by the Comptroller.

Important Dates

September 1, 2025

SB 2, the bill creating ESAs, becomes law.

January 2026

The application process is expected to open.

School year 2026-27

When money in ESAs can first be used for eligible expenses.

► How much is available annually per student?

For a student enrolled in an eligible school, the standard award is estimated at \$10,000. A child with disabilities will be given up to \$30,000, and home-schooled participants will receive \$2,000.

► How can the money be used?

Parents may use ESA funds to pay for eligible expenses including: school tuition, school breakfasts and lunches, uniforms, tutoring, online education programs, therapies or special services for students with disabilities, textbooks, instructional materials, transportation to and from approved education providers, and the cost of computer hardware and software.

► Who is eligible for an ESA?

To be eligible for an Education Savings Account, a student must be a U.S. citizen, national, or lawful resident who can attend a Texas public school. While all students who meet this requirement may apply, priority is given to children from low-income families and those with special learning needs, and siblings who apply are also approved once one student in the family qualifies. Families only need to apply once, as their account stays active each year as long as they meet the program requirements and submit an annual intent to continue. Any unused funds can roll over from year to year without limit while the student remains in the program.

► What is required to participate in the program?

Parents who participate in the ESA program must agree to use the funds only for eligible expenses, allow their child's school to share assessment results with the CEO, and avoid selling any items purchased with program money. They must also notify the CEO within 30 days if their child enrolls in a public school, graduates from high school, or otherwise becomes ineligible to attend a public school.

► Who qualifies as a child with disabilities?

A student may qualify as a child with a disability if they are at least three years old but not more than 21 years old and have an Individual Education Plan (IEP) or one or more of the following conditions that prevent them from being adequately or safely educated in public school without special services:

- Visual or auditory impairment
- Physical disability
- Intellectual or developmental disability
- Emotional disturbance
- Learning disability
- Autism
- Speech disability
- Traumatic brain injury

► Who qualifies as a child with disabilities?

Applicants are prioritized as follows:

- Students with a disability (defined by the TX Educ. Code Sec. 29.003) whose family income is at or below 500% of the Federal Poverty Guidelines (FPG).
- Children whose family income is at or below 200% of FPG.
- Children whose family income is between 200% and 500% of FPG.
- All other students may qualify if funds remain, with no more than 20% of spots reserved for this group, and priority given to those switching from public schools.

Household	Federal Poverty Guidelines (FPG) yearly income	200% of FPG yearly income	500% of FPG yearly income
1	\$15,650	\$31,300	\$78,250
2	\$21,150	\$42,300	\$133,750
3	\$26,650	\$53,300	\$133,250
4	\$32,150	\$64,300	\$160,750
5	\$37,650	\$75,300	\$188,250
6	\$42,150	\$83,920	\$215,750

► How does a child qualify for priority group one placement?

To qualify for priority group 1 placement, families are required to provide:

- A letter verifying the child's eligibility to receive Supplemental Security Income (SSI) or Social Security Disability Insurance, or
- A written diagnosis from a licensed physician verifying one of the listed disabilities, or
- An IEP issued by a Texas public school district or open-enrollment charter school.

► How does a child qualify for priority group one placement?

To receive up to \$30,000 per year, families must provide an IEP from a Texas public school district or charter school.