



Improving Education Savings Account Parent Handbooks:

An Analysis of
Arizona and Alabama

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INTRODUCTION

Education Savings Account (ESA) programs are innovative scholarship programs that empower families, regardless of their income or zip code, to curate an educational experience that meets their child's unique educational needs. As demand for ESA programs continues to grow and more states implement them, it is imperative that ESA families are satisfied with their experience if the programs are to remain for the long term. If ESA programs are overly complicated to use or their intended flexibility is regulated away, parents may decide to exit the program.

Families who participate in ESA programs would benefit from clear guidance on how the program works, how they can access their funds, what expenses are allowed and disallowed, and what to do if they need help. Program administrators typically provide this type of information in handbooks for program participants. The challenge before ESA states is developing a handbook that actually works for the end user and does not impose burdensome policies and regulations. As the go-to document for ESA families, and often part of the contract between the state and the families, a useful, informative, and well-written handbook that does not impose unreasonable requirements will certainly contribute to overall participant satisfaction.

This paper analyzes the ESA handbooks from Arizona and Alabama, as examples of significantly different handbooks that have been developed. More specifically, the paper walks through each handbook, noting strengths and weaknesses and recommending improvements along the way, with special attention to user-friendliness and protection of program flexibility. After commenting on the handbooks, the paper concludes by providing recommendations for states as they develop or update ESA handbooks. Program administrators should write ESA handbooks with ESA families in mind and with the overall purpose of empowering them to curate an educational experience that meets their child's unique educational needs.

ARIZONA'S EMPOWERMENT SCHOLARSHIP ACCOUNT PROGRAM

Arizona's Empowerment Scholarship Account Program originated in 2011 for students with disabilities, allowing them to withdraw from their public school and receive 90 percent of state funds allocated for them for a variety of educational expenses, including therapy, tutors, textbooks, curriculum, and tuition at private schools.¹ The Legislature expanded the program over time to include students in foster care; living on Indian reservations; attending failing or underperforming public schools; or with parents on active military duty, killed in the line of duty, or legally blind, deaf, or hard of hearing.² The program grew to more than 12,000 students before becoming universal in 2022, which made the program available to all K–12 students in the state. As of April 2025, the program has grown to more than 87,000 students.³

1. ESA Parent Handbook in Statute

Arizona law requires the Department of Education, which administers the program, to develop an ESA handbook.⁴ However, the statutes do not provide much direction as to the content of the handbook. Under A.R.S. § 15-2403(K), the Department is required to “develop an applicant and participation handbook that includes information relating to policies and processes of Arizona empowerment scholarship accounts” on or before July 1 of each year. The statute requires the “policy handbook” to “comply with the rules adopted by the state board of education” and for it to be posted on the Department’s website.⁵ Besides these broad requirements, the statutes are silent.

2. ESA Parent Handbook in Rules

The Arizona State Board of Education has promulgated rules for the administration of the ESA program, including additional requirements for the Department’s ESA handbook.⁶ Under the rules, the Department is required to provide the Board with the handbook on or before March 1 of each year.⁷ The Department must develop the handbook “in consultation with parents of children on the Program” and must include “information relating to policies and processes” of the ESA program and comply “with A.R.S. § 15-2401 et seq and this Article.”⁸ In other words, the handbook must comply with ESA statutes and the State Board’s ESA rules.

Further, the rules add that the Department must include in its handbook a copy of the Department’s established “process to review an expense before making an administrative decision to deny [an] expense.”⁹ The handbook must also include “information on the Board’s appeals process,” whereby parents may appeal Department administrative decisions.¹⁰

Under the rules, the Board is required to limit “substantive changes” to the handbook to once every three years,¹¹ presumably to encourage consistency in the program. However, the rules allow the Board to approve more frequent changes in response to changes in statute, rule, or “at the Board’s discretion.”¹²

The rules require the Department to post the approved handbook on its website, distribute it to parents,

1 Arizona Revised Statutes (A.R.S.) §15-2402(C).

2 A.R.S. §15-2401(7).

3 Arizona Department of Education, Empowerment Scholarship Account, <https://www.azed.gov/esa>.

4 A.R.S. § 15-2403(K).

5 A.R.S. §15-2403(K).

6 Arizona Administrative Code (A.A.C.) R7-2-1501 through R7-2-1511.

7 A.A.C. R7-2-1503(1).

8 A.A.C. R7-2-1503(1).

9 A.A.C. R7-2-1507(B).

10 A.A.C. R7-2-1511(D).

11 A.A.C. R7-2-1503(1).

12 A.A.C. R7-2-1503(1).

and “clearly identify changes from the prior version, and include the date and time the new handbook was changed.”¹³

The Board is required to adopt the handbook on or before May 1 of each year and becomes effective July 1 of each fiscal year.¹⁴ But, if the handbook is adopted after July 1, the handbook becomes effective immediately following adoption.¹⁵

3. Arizona’s ESA Parent Handbook

The Department’s Parent Handbook for the Empowerment Scholarship Account Program for the 2024–25 school year is a 100-page pdf document with nine chapters and two appendices, though 37 pages are ESA statutes and rules.¹⁶ It is important to note that the Department provides the handbook in Spanish and in an “accessible version” on its website.¹⁷ The Department should be commended for having these additional versions. Not having these versions might unintentionally exclude certain families from being able to successfully use the ESA program. Other states should consider doing the same.

Table of Contents

The ESA handbook begins with a five-page detailed table of contents. The table of contents includes not only chapter headings but every subheading within each chapter. Although the amount of text and length of the table of contents may appear daunting, the inclusion of every subheading allows for ESA parents to locate specific topics in the handbook. The table of contents functions almost like an index. The Department could improve the usability of the table of contents by using a “clickable table of contents,” which allows the users to click on a chapter or subheading and jump directly to that part of the handbook.

The nine chapters are logically arranged: 1. Introduction; 2. Spending and Program Requirements; 3. ClassWallet Virtual Accounts; 4. Expense Submissions; 5. Renewing ESA Contracts; 6. Termination or Closure; 7. Leaving the ESA Program; 8. Quick Reference; 9. HelpDesk Guidance.

After the nine chapters, the handbook includes a table with 19 acronyms used in the handbook and their meanings. This is a helpful table as most parents are probably unfamiliar with many of these acronyms, like 504, ABA, ESS, IDEA, LEA, and MET. However, the Department could consider placing this table with acronyms before chapter 1 so that parents are aware of the list from the start. ESA parents may not know the list exists at the end of the document unless they carefully read through the table of contents.

Following the acronym table, the handbook includes in Appendix A the full text of ESA statutes with a link to the statutes on the state Legislature’s website.¹⁸ The addition of the statutes was requested by a State Board of Education member back in 2023. In Appendix B, the handbook includes the text of ESA rules with a link to the rules on the State Board’s page (though the link is broken).¹⁹ Including the actual text of ESA statutes and rules in the handbook is important because it provides ESA families with the statutes and rules the handbook is supposed to comply with. Not including the statutes and rules in the handbook or simply hyperlinking to them is not as useful to ESA families.

The handbook ends with an “ESA Party Roles” table explaining the different roles of the Department of Education, the Treasurer’s Office, and the State Board of Education in the ESA program. This table is helpful because it can be confusing for ESA families what role each of these agencies play in the ESA program. It clarifies for parents which agency administers the daily operations of the program and which agency they

¹³ A.A.C. R7-2-1503(1).

¹⁴ A.A.C. R7-2-1503(1).

¹⁵ A.A.C. R7-2-1503(1)(b).

¹⁶ Arizona Department of Education, “Parent Handbook Empowerment Scholarship Account Program School Year 2023–2024, (July 1, 2023),” <https://www.azed.gov/sites/default/files/2023/05/ESA-2023-24-Parent-Handbook-FINAL-PROOF.pdf>. For the 2024–25 school year, ESA parents used the 2023–24 parent handbook. The State Board of Education did not approve the Department’s proposed 2024–25 handbook, which meant the prior year’s handbook stayed in effect for an additional year.

¹⁷ Arizona Department of Education, “ESA Parent Handbook and Resources,” <https://www.azed.gov/esa/parent-handbook>.

¹⁸ The Department could improve the usability of the handbook if hyperlinked words were set to open a new tab or window instead of opening in the current page. This way the handbook remains open and is not replaced by a new webpage.

¹⁹ The Department should link to the State Board of Education rules, which include the ESA rules, in Arizona Administrative Code on the Secretary of State’s website, https://apps.azsos.gov/public_services/Title_07/7-02.pdf.

should reach out to depending on their questions or concerns. The handbook includes contact information for the three agencies, though it should include website, phone number, and email address for all three of them. In describing the roles of the State Board and the Treasurer's Office, the Department should consult with these agencies. The Department should consider including this information at the beginning of the handbook as these agencies are referenced throughout the handbook and parents may not be aware this explanation is available on the last page of the handbook.

Opening Letter from ESA Executive Director

As would be expected, the handbook begins with a letter from the ESA executive director addressed to parents and students in the ESA program. Overall, the letter has a friendly and welcoming tone, which is appropriate since the primary users of the handbook are ESA parents. The letter includes a brief history of the program and clarifies the roles of the Department of Education and the State Board of Education. It rightly explains that the Department is required to adhere to ESA statutes and rules as it administers the program. The letter explains the purpose of the handbook and directs parents to the statutes and rules included at the end of the handbook.

The letter also mentions and hyperlinks to the Board's appeal process. The ESA rules require the Department to include in the handbook information about the Board's appeals process.²⁰ This mention technically meets the requirement; however, the appeals process should have a prominent place in the handbook. The appeals process is not mentioned again until page 51, when the Department's termination of ESA accounts is discussed. To properly inform parents about the appeals process—which is allowed for any administrative decision including “determinations of allowable expenses, removal from the program or enrollment eligibility”²¹—the Department should consider including a separate chapter addressing the State Board's appeals process.

The Department should also consider removing the following sentence from the letter: “If there is a conflict between statute and rule, statute supersedes, however, SBE and ADE will seek legal advice from their respective attorneys.” This legal discussion is unnecessary in a welcome letter and undermines confidence in the ESA rules and the administration of the program. It implies existing conflict between ESA statute and rules, and legal conflicts between the State Board and the Department. This sentence does not fit with the rest of the letter's tone, reflected in its concluding paragraph:

Please know that we are here to help! The mission of our office is to be a service organization that empowers parents in the education of their children. The goal of this parent handbook is to provide guidance to help navigate this innovative program. In addition to this handbook, we have other resources on our website (azed.gov/esa) that might be helpful. We also try to send out a weekly email blast with the latest news and program tips.

Chapter 1: Introduction

Chapter 1 discusses various introductory matters. It explains what an ESA is and what the requirements are for those who accept an ESA scholarship. It discusses funding amounts (linking to an FAQ page with more funding details) and includes a table with quarterly funding dates. The Department could improve this section by providing average award amounts for ESA students, including examples for students in various disability categories.

Next, the handbook states the Department may terminate an ESA account and includes five reasons the Department may terminate the account. Chapter 6 repeats and expands this information, dealing with termination or closure of an ESA account. Although it is debatable whether detailing five reasons for being terminated from the program on the second page sets the right tone for the handbook, it is nonetheless

20 A.A.C. R7-2-1511(D).
21 A.R.S. § 15-2403(D).

important for parents to know up front the possible consequences for violating the contract, and applicable policies, rules, or laws. The Department may consider keeping the sentence explaining its authority to terminate an ESA account, but remove the five detailed grounds for termination because they are discussed in greater detail in a later chapter.

The handbook proceeds to explain its purpose and the update process. Its explanation for the most part follows the process outlined in the ESA rules. However, the handbook's language suggests a much more fluid handbook than is envisioned under the rules. Under the ESA rules, the State Board approves the ESA handbook annually and limits substantive changes to once every three years except due to changes in statutes, rules, or at the Board's discretion.²²

In contrast, the handbook states that "policies can and will be added and/or redacted in response to newly enacted legislation, court decisions, rule changes, and/or suggestions for best practices, which may occur more frequently, in which case ESA staff will notify Account Holders of these types of necessary change(s) to the handbook and their effective date(s) via the ESA website and/or through other types of communication."²³ The Department should consider removing the language suggesting that it has the authority to update the handbook on a frequent basis based on "suggestions for best practices" so long as account holders are notified. This does appear to comply with the need for the State Board to approve changes on an annual basis under ESA rules.²⁴

Even if the Department has the authority to update the handbook mid-contract year without the Board's approval, it should refrain from doing so for the sake of fairness, consistency, and parent satisfaction with the program. For parents, the ESA handbook functions like the rules of the game. Changing them mid-year will likely seem unfair to ESA families. Further, the annual approval of the handbook by the State Board during their monthly open meetings includes the opportunity for ESA families to comment on the proposed changes. This opportunity is non-existent if the Department may update the handbook at its discretion.

The chapter concludes with an array of disconnected miscellaneous information: how to stay updated; how to get assistance; changes related to emails, addresses, and phone numbers; Arizona residency verification; secure information; and the withdrawal of homeschool affidavits by ESA students. This information should be included in the handbook, though it could be arranged in a more organized fashion or included in other sections.

Under "Secure Information," the handbook includes confidentiality requirements under FERPA (Family Educational Rights and Privacy Act of 1974), the Department's policy regarding disclosing information to Advocates used by ESA families, and how ESA families should secure their ESA information from third parties.²⁵ These subtopics clearly fit under the heading, but the inclusion of the Parent Advisory Committee under the "Secure Information" does not appear to make sense. The Department should consider moving this information to another section of the handbook.

Chapter 2: Spending and Program Requirements

Understandably, chapter 2 is the most substantive part of the handbook, at more than 30 pages. Whether an item is allowable is arguably the No. 1 issue parents are concerned with. The chapter has three sections: 1. Approved Spending Categories for ALL Students, 2. Approved Spending Categories for Students with a Disability, and 3. Disallowed Spending Categories.

The chapter appropriately begins by reminding ESA families that "the ESA program is intended to allow Account Holders to make the educational choices that best serve their student's needs" and that in administering the program the Department must comply with statute and rules, which are included

²² See A.A.C. R7-2-1503(1).

²³ Arizona Department of Education, "Parent Handbook Empowerment Scholarship Account Program School Year 2023–2024, (July 1, 2023)," 3, <https://www.azed.gov/sites/default/files/2023/05/ESA-2023-24-Parent-Handbook-FINAL-PROOF.pdf>.

²⁴ See A.A.C. R7-2-1503(1).

²⁵ Arizona Department of Education, "Parent Handbook Empowerment Scholarship Account Program School Year 2023–2024, (July 1, 2023)," 4–5, <https://www.azed.gov/sites/default/files/2023/05/ESA-2023-24-Parent-Handbook-FINAL-PROOF.pdf>.

in Appendices A and B.²⁶ However, it is not entirely clear whether the Department complies with the State Board requirement that the Department establish a “process to review an expense before making an administrative decision to deny [an] expense” and to include the process in the handbook.²⁷ The Department should clearly include its process for reviewing an expense before making an administrative decision to deny an expense, citing the rule it is complying with.

Allowable Expenses

Before listing and describing the allowable expenses enumerated in statute, the handbook includes 10 “important things to keep in mind,” like “the ESA program does not have a list of approved schools, vendors, or providers,” “ESA Account Holders (parent, stepparent or legal guardian) and their qualified students cannot receive any ESA funding from their ESA account,” and “Account Holders cannot use one student’s ESA account to cover another student’s educational expenses.”²⁸ As general information and requirements regarding allowable expenses, this list is critical for ESA families and appropriately placed.

The handbook then includes a helpful table listing and describing the allowable expenses in statute.²⁹ The list and accompanying description of allowable expenses largely follows the statutory language. However, the Department could improve the table by citing (and putting in quotes) when specific statutes or rules are referenced. Otherwise, it’s unclear for ESA families if the description and restrictions are from statute, rule, or Department policy.

The handbook then provides a detailed description of what ESA families need to provide to the Department to document ESA purchases, including invoice and receipt requirements. It also includes a table with documentation deadlines for each quarter. This information is detailed yet easy to follow for parents.

For the next 13 pages, the handbook provides helpful details for each of the statutorily allowed expense categories, following the order as presented in the preceding table. The handbook goes into more detail regarding what is allowed under each category, what documentation is needed, and where to submit such documentation.

Flexibility for ESA Families

Some of the language in the handbook appears to protect the flexibility in the program. For instance, for “tutoring and teaching services” (A.R.S. §15-2402(B)(4)(d)), the handbook outlines not only those for “core subjects” like grammar, mathematics, science, social studies, and reading, but also includes non-core subjects like art, dance, drama, music, yoga, and martial arts, etc.³⁰ The handbook goes on to explain that additional extracurricular activities may be approved if appropriate credentials are provided, including “chess, horseback riding lessons, home economics, cooking classes, sewing, personal finance, and woodworking classes.”³¹ By allowing these activities under the statutory category of “tutoring and teaching services,” shows the Department’s desire to provide flexibility for ESA families.

The handbook’s flexibility is also evident in its treatment of “curricula and supplementary materials” (A.R.S. §15-2402(B)(4)(e)), by including an extensive list of “supplementary materials,” which do not require any additional documentation. The list includes educational items like books, workbooks, writing utensils, art supplies, maps, flashcards, backpacks, calculators, puzzles, microscopes, and so on. The handbook goes on to explain that “this list of approved supplemental materials is a brief example of items that do not require curriculum. This list is not exhaustive and you can see more information

²⁶ Ibid., 6.

²⁷ A.A.C. R7-2-1507(B) reads, “The Department shall establish a process to review an expense before making an administrative decision to deny the expense. The Department shall provide a copy of the process to the Board and include the process in the handbook adopted pursuant to R7-2-1503.” (emphasis added).

²⁸ Arizona Department of Education, “Parent Handbook,” 6.

²⁹ Ibid., 8–9. For statutorily allowed expenses, see A.R.S. § 15-2402(B)(4).

³⁰ Ibid., 13–14.

³¹ Ibid., 15.

on allowable items, on our website at www.azed.gov/esa.³² This approach to supplementary materials reflects an intent to maintain the program's flexibility.

The handbook also allows for parents to develop their own curriculum, which under statute includes "supplemental materials required or recommended by the curriculum, approved by the department."³³ The Department requires more documentation in this situation, especially with supplemental materials that "are not generally known to be educational items."³⁴ Although this additional documentation requires more time and effort on the part of the parent, the fact that it is allowed shows the intent to keep the program flexible.

The handbook likewise maintains the program's flexibility for students with disabilities. The handbook lists 14 approved "educational services and therapies" and the accreditation needed, but is clear that the list is not exhaustive and to contact the ESA office with questions about therapies not listed.³⁵ Similarly, when it comes to "tuition for vocational and life skill education approved by the department" ((A.R.S. §15-2402(B)(4)(c)(iii)), the handbook lists career and technical education districts (CTEDs), community colleges joint technical education districts, joint technical education districts (JTEDs), trade schools, and vocational schools. But it notes that use of funds for vocation and life skill education is not limited to these.³⁶

Although the handbook in many parts protects the flexibility of the program, in other parts it appears to limit it. For example, the statute allows ESA funds for "tuition or fees at a qualified school" (A.R.S. § 15-2402(B)(4)(a)), but the handbook limits it to certain types of fees.³⁷ Also, the statute allows ESA funds to pay for "tuition or fees at an eligible postsecondary institution" (A.R.S. § 15-2402(B)(4)(h)), the handbook limits it to *in-state* community colleges, state universities, and accredited private postsecondary institutions.³⁸

Usability for ESA Families

The handbook contains several elements that make it more user friendly for ESA families. For example, it provides forms and examples within the handbook sections, like the "Tutoring/Teaching Services Facility Accreditation Attestation Form" and the "Example of Parent Prepared Curriculum."³⁹ Other user-friendly features are the handbook's use of tables, numbered lists, and bullet points.

The handbook also includes notes throughout the section that highlight important policies that parents need to be aware of with certain allowable items. One helpful hint reads, "When paying for an online program, the Account Holder can make the ESA recipient student the Account Holder and set the billing to either the parent's name OR the parent and student's names."⁴⁰ With regard to covering services provided by public schools, the handbook directs the user to "make sure the student is not enrolled in the school as 'tuition payer code 1' (public schools understand this terminology). Enrolling in a public school violates the ESA statute and contract."⁴¹ Including practical (yet important) tips like these improves the usability of the ESA program.

Drawing on years of experience, the Department offers additional instructions regarding approved items that are not easily classified in an allowable category when submitting a receipt or invoice. For instance, gym or physical education should be categorized as "supplementary," while "extracurricular activities provided by an individual or facility (tutoring/teaching service), such as chess, horseback riding lessons, home economics, cooking classes, sewing, personal finance, and woodworking" should be categorized as "Tutoring and teaching Services—Accredited Facility/Business."⁴² This level of detail

32 Ibid., 17.

33 A.R.S. § 15-2401(2).

34 Arizona Department of Education, "Parent Handbook," 19.

35 Ibid., 28-29.

36 Ibid., 31.

37 Ibid., 11.

38 Ibid., 22.

39 Ibid., 16, 20.

40 Ibid., 21.

41 Ibid., 22.

42 Ibid., 20-21.

ensures that ESA families don't just know what is allowed but also how to categorize these expenses when uploading receipts or invoices.

The handbook provides additional information for ESA families of students with disabilities, making the handbook even more useful. In addition to detailed instructions on the services, therapies, paraprofessional services, associated goods, assistive technology, and tuition for vocational and life skills available, the handbook provides more general information related to students with disabilities. It includes information regarding what ESA families who suspect their child has a disability should do to get an evaluation and update their ESA eligibility category.⁴³ It includes information about Child Find and Equitable Services under the Individuals with Disabilities Education Act (IDEA), changing disability category, preschool severe delay funding, and developmental delay funding, and students with disabilities after 12th grade.⁴⁴ This additional information provides meaningful support for ESA families of students with disabilities to help ensure they receive the services and funding they need.

The handbook ends with a helpful non-exhaustive list of disallowed expenses under statute and Department policy. The handbook rightly distinguishes between what the statute expressly prohibits and what the Department has disallowed, though the handbook notes that some of these expenses may be allowed for students with disabilities. This list provides needed direction for ESA families so they won't waste time and resources trying to get Department approval for these items.

Chapter 3: ClassWallet Virtual Accounts

In chapter 3, the handbook discusses ClassWallet, a third-party vendor that administers ESA funds in a virtual account. The chapter provides basic information about ClassWallet, how to establish and access one's ClassWallet account, and ways to contact ClassWallet. It also explains the four ways ESA families can purchase or make payments on the platform: marketplace, pay vendor, debit cards, and reimbursement. The handbook includes much more detailed information for the use of debit cards, including the deadline for submitting receipts each quarter and allowable forms of payment with the debit card.

The Department could improve this section by providing more detailed information about how to use ClassWallet. Screenshots to visually explain setting up, accessing, and purchasing items or uploading receipts would be helpful for ESA families.

In addition, the Department includes only one paragraph addressing the registration of vendors, providers, and schools in ClassWallet. The Department could improve this section by providing more information. Some states with ESAs have separate handbooks specifically for vendors, providers, and schools.

Chapter 4: Expense Submissions

The handbook provides detailed information regarding the requirement to report all expenses made with ESA funds, including submitting invoices, receipts, and any required credentials. It also references the Department's statutory authority to perform random audits of ESA accounts.

The handbook then includes a clear and detailed description of the required documents for all expenses in the ClassWallet platform, noting the different requirements for private school invoices and those from tutors, paraprofessionals, or therapists.

One especially helpful section is the handbook's list of expense categories in the ClassWallet platform. When ESA families submit invoices, receipts, and required credentials in the platform, they are required to categorize the expenses. Having this list available in the handbook is a useful tool for parents who are new to the program and unfamiliar with the ClassWallet platform.

⁴³ Ibid., 26.

⁴⁴ Ibid., 32–36.

The handbook concludes the chapter with information regarding the consequences of mispending ESA funds, suspension of debit for failure to upload receipts by the quarterly deadlines, suspension of ESA account, termination of ESA accounts, and repayment plans. Under the termination of ESA accounts heading, the handbook includes a reference and hyperlink to the State Board's appeals process,⁴⁵ but as discussed previously, because ESA families are able to appeal on various type of administrative decisions and not just termination, the Department should create a separate chapter addressing the appeals process.

Chapter 5: Renewing ESA Contracts

In chapter 5, the handbook discusses eligibility for renewal, the renewal process, and the case when a student graduates from high school or earns a GED with remaining ESA funds in their account. The numbered list of what ESA families need to do to remain eligible for renewal for the upcoming school year is certainly helpful to parents. The instructions for renewal (no need to re-apply but simply sign a new ESA contract) are clearly communicated. It provides a note that although students graduate from the ESA program after 12th grade, this does not apply to students with a disability and references the user back to the section in the handbook addressing students with a disability.

Chapter 6: Termination or Closure

In this chapter the handbook uses bullet points to list the eight reasons termination or removal from the ESA program may occur.⁴⁶ The language is clear and unambiguous. The handbook then provides additional information regarding the prohibition on attending a public school (including charter and online public) while on an ESA contract and the prohibition on receiving a tax credit scholarship in the same contract year as an ESA. Although these prohibitions are stated previously in the handbook, this is the most logical place to discuss these prohibitions that may lead to a termination or removal from the program.

Chapter 7: Leaving the ESA Program

Chapter 7 discusses the four ways of leaving the program: withdrawal, non-renewal, completing the ESA program, and removal/termination. It provides a numbered list of the four, followed by additional discussion for each of them. Although some of the information may be redundant to information in chapters 5 and 6, a separate chapter on leaving the program is appropriate, especially for ESA families leaving voluntarily.

Chapter 8: Quick Reference

Chapter 8 provides contact information for the ESA office at the Department of Education and for ClassWallet. This information is already in the handbook. It's unclear why this is included again.

The chapter concludes with eight bulleted "Other Notes" that cover a variety of topics, many of which the handbook previously covered. This section appears out of place and comes across like a final reminder, but certainly does not fit under "Quick Reference." The Department should consider deleting these "Other Notes" or reframe them as important reminders for ESA families.

Chapter 9: HelpDesk Guidance

In HelpDesk Guidance, the handbook provides instructions for submitting a helpdesk ticket with the ESA office, updating a ticket, and resolving common error messages.

⁴⁵ Ibid., 51.

⁴⁶ Ibid., 55.

Conclusion

The Arizona ESA Parent Handbook for the 2024–2025 school year offers a thorough and generally well-organized guide to the Empowerment Scholarship Account program, with notable strengths in accessibility, content detail, and program flexibility, but also several areas needing improvement. Among its strengths, the Department is rightly commended for providing the handbook in Spanish and an accessible format, which helps ensure broader usability. The table of contents is exceptionally detailed, allowing parents to locate information efficiently, and the handbook itself is logically structured with clearly defined chapters that walk families through every stage of the ESA process—from eligibility and spending rules to renewal and exit procedures. The use of tables, checklists, examples, and parent-friendly language adds to the handbook’s readability and functionality, especially in complex sections detailing allowable expenses and ClassWallet instructions. The handbook also generally preserves the program’s intended flexibility, particularly in its inclusive interpretation of allowable educational expenses and supplemental materials for both general and special-needs students.

However, some weaknesses undermine the document’s overall effectiveness. Key information, such as the acronym glossary and the description of ESA-related agency roles, is relegated to the end rather than introduced up front where it would be more immediately useful. Some sections—particularly regarding the Department’s authority to update the handbook at its discretion—appear to conflict with ESA rules requiring Board approval. The limitation of the program’s flexibility, most notably regarding fees at qualified schools and tuition at postsecondary institutions, is problematic. It is also unclear whether the handbook includes the Department’s process to review an expense before making an administrative decision as required by A.A.C. R7-2-1507(B). Furthermore, the State Board’s appeals process is inadequately emphasized and would benefit from its own dedicated chapter. While the handbook largely succeeds as a functional and flexible guide for ESA families, it would benefit from better structural consistency, more strategic placement of critical information, and clearer delineation between statute, rules, and Department policy.

ALABAMA'S CREATING HOPE AND OPPORTUNITY FOR OUR STUDENTS' EDUCATION (CHOOSE) ACT PROGRAM

Alabama's Creating Hope and Opportunity for Our Students' Education (CHOOSE) Program was enacted in 2024 and launched in 2025.⁴⁷ The CHOOSE Act program "makes refundable income tax credits called education savings accounts (ESAs) available to support the success of every K-12 student in Alabama which may be used by parents of participating students to cover tuition, fees, and other qualified education expenses at approved education service providers (ESPs) in Alabama."⁴⁸ Participating students enrolled in participating schools receive up to \$7,000 annually.⁴⁹ Participating students participating in a home education program receive up to \$2,000 per student, with a cap of \$4,000 (two students) per family.⁵⁰

Starting in the 2025–26 school year, the CHOOSE Act program is available to eligible students whose family had an adjusted gross income not exceeding 300 percent of the federal poverty level for the preceding year.⁵¹ Starting in the 2027–28 school year, the program is available to all eligible students regardless of their family's adjusted gross income.⁵² The Legislature has established a priority for awarding the tax credits: The first 500 tax credits should be awarded to participating students with "special-needs."⁵³ The second priority goes to students awarded in the prior academic year. The third priority goes to students who are dependents of active-duty service members enrolled in or assigned to a priority school as defined in Section 16-6D-4. The fourth priority is for the remaining participating students whose family income does not exceed 300 percent of the federal poverty level. Regardless of these priorities, the Department of Revenue, which administers the program, is required to prioritize siblings of participating students.⁵⁴ The priorities assigned in statute are important because the Alabama Legislature has allocated \$100 million per fiscal year as a floor; however, in response to families, the Legislature increased funding for the CHOOSE Act program by \$80 million, bringing the total to \$180 million for the 2025–26 school year.⁵⁵ Unused funds may accumulate up to \$500 million before excess funds are reverted to the Education Trust Fund.⁵⁶

The CHOOSE Act designates the Alabama Department of Revenue (Department) as the administrator of the program and requires the Department to adopt rules to implement the CHOOSE Act Program statutes, Ala. Code § 16-6J-1 through § 16-6J-9.

1. Alabama CHOOSE Act Parent Guide in Statute

Alabama law requires the Alabama Department of Revenue to "provide to parents of participating students a written explanation of qualifying expenses, their responsibilities under the program, the duties and

47 Alabama Department of Revenue, "Creating Hope and Opportunity for Our Students' Education (CHOOSE) Act of 2024," <https://www.revenue.alabama.gov/tax-policy/the-choose-act/>.

48 Alabama Administrative Code (Ala. Admin. Code) r. 810-28-1-.01 (The CHOOSE Act Program Definitions).

49 Ala. Code § 16-6J-3(c)(1).

50 Ala. Code § 16-6J-3(c)(2).

51 Ala. Code § 16-6J-3(b)(1); Alabama Department of Revenue, "CHOOSE Act," <https://www.revenue.alabama.gov/tax-policy/the-choose-act/>.

52 Ala. Code § 16-6J-3(b)(2); Alabama Department of Revenue, "CHOOSE Act."

53 Ala. Code § 16-6J-3(d); Alabama Department of Revenue, "CHOOSE Act."

54 Ala. Code § 16-6J-3(e); Alabama Department of Revenue, "CHOOSE Act."

55 yes. every. kid. "yes. every kid. applauds Alabama for nearly doubling CHOOSE Act funding," April 29, 2025, [https://yeseverykid.com/press/yes-every-kid-applauds-alabama-for-nearly-doubling-choose-act-funding/#:~:text=In%20response%20to%20overwhelming%20demand%2C%20the%20Alabama,program%20by%20\\$80%20million%2C%20bringing%20the%20total.](https://yeseverykid.com/press/yes-every-kid-applauds-alabama-for-nearly-doubling-choose-act-funding/#:~:text=In%20response%20to%20overwhelming%20demand%2C%20the%20Alabama,program%20by%20$80%20million%2C%20bringing%20the%20total.)

56 Ala. Code § 16-6J-8.

responsibilities of the department, and the provisions of this chapter related to misuse of program funds.”⁵⁷ Though the law does not expressly require a parent guide, the CHOOSE Act Parent Guide would meet this statutory requirement. Also, it should be noted that this requirement is narrower than that in Arizona, where the Department of Education is required to “develop an applicant and participation handbook that includes information relating to policies and processes of Arizona empowerment scholarship accounts” to be updated each year.⁵⁸

2. Alabama CHOOSE Act Parent Guide in Rules

The CHOOSE Act Program rules adopted by the Alabama Department of Revenue, which administers the program, do not include any requirements for a CHOOSE Act program parent guide.⁵⁹ This is different than in Arizona where the Legislature requires the Department of Education to develop an ESA parent handbook that complies with State Board ESA rules and where the State Board added additional requirements for the handbook.

3. Alabama CHOOSE Act Parent Guide: 2025–2026 School Year

Alabama’s “CHOOSE Act Parent Guide: School Year 2025–2026 School Year,” developed by the Alabama Department of Revenue, is significantly different from Arizona’s ESA Parent Handbook.⁶⁰ It is 14 pages in length rather than 100 pages.⁶¹ This is partly explained by different statutory and rule requirements for the handbook and guide. The structure of the programs and how they are administered also contribute to the difference. Also, Arizona’s ESA handbook includes the language of Arizona’s ESA statute and rules. Arizona’s handbook is the result of more than 13 years of operating the program, while this is the inaugural year for Alabama’s CHOOSE Act. Much of the “Notes,” “Helpful Tips,” and other details included in Arizona’s handbook are the result of statutory and rule changes, ESA parent feedback, private school and education service provider experiences, and policies developed in response to new situations. This difference is most evident in the Handbook’s and Parent Guide’s explanations of approved and disallowed expenses. Although the categories of approved items are somewhat similar, what the CHOOSE Act’s Parent Guide covers in 3 pages, the ESA handbook covers in 34 pages.

The Parent Guide begins with an overview of the CHOOSE Act, the ESA annual amounts for the 2025–26 school year, and the eligibility requirements. After this general information, the Parent Guide moves on to practical matters like using ESA funds through ClassWallet, accessing ESA funds for multiple students, and accepting the affidavit before receiving access to the funds. The Parent Guide then provides information about education service providers (ESPs) and hyperlinks to their requirements and the ESP application.

As with Arizona’s ESA Parent Handbook, the largest section of the Parent Guide is “Approved Expenses,” which also includes making payments and purchases through ClassWallet and choosing an expenses category in the ClassWallet platform. The Parent Guide ends with information about ESA renewal and a “Support and Resources” section with links to the CHOOSE Act program website and ClassWallet resource webpage, CHOOSE Act program contact information, and hyperlinks to an FAQ page, a recorded webinar, the CHOOSE Act statutes, and the ESP Guide.

Usability for CHOOSE Act Families

The CHOOSE Act Parent Guide’s greatest strength is its usability. The Parent Guide is visually appealing with its branding, design, color scheme, font, and use of images. The look of the Parent Guide signals professionalism, trustworthiness, and warmth, which are important for a document meant for families that are using a new program for the first time. In addition, the Parent Guide includes “Important Notes,”

57 Ala. Code § 16-6J-6(b)(6).

58 A.R.S. § 15-2403(K).

59 Ala. Admin Code r. 810-28-1-.01 through r. 810-28-1-.07.

60 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide: 2025–2026 School Year,” https://classwallet.com/alchoose/assets/CHOOSE_ACT_parent_guide.pdf.

61 Alabama Department of Revenue, “Alabama CHOOSE Act Education Service Provider Guide: 2025–2026 School Year,” https://classwallet.com/alchoose/assets/CHOOSE_ACT_education_service_provider_guide.pdf.

“Things to Remember,” bulleted points, screenshots of the ClassWallet platform, checklists, and hyperlinked content boxes that all add to the readability and usability of the document.

The Parent Guide’s clarity, simplicity, and lack of legal jargon make it user friendly for families. However, the Department may consider including references to statute and rules (where appropriate) in order to provide more information for program participants. For instance, in the three-page listing of approved and disallowed expenses there is no statute or rule cited. On the last page of the Parent Guide, the CHOOSE Act statutes are hyperlinked, but there is no hyperlink to the CHOOSE Act rules. The Department may consider including appendices with the CHOOSE Act statutes and rules. This may detract from the overall simplicity of the Parent Guide but is important for transparency.

Approved Expenses and Flexibility for CHOOSE Act Families

The CHOOSE Act Parent Guide maintains the flexibility of the program in some parts, but in order parts it restricts the flexibility. The Parent Guide lists approved expenses under the following headings:

Tuition and Fees at a participating school (online or in-person)

The CHOOSE Act allows funds to be used for “tuition and fees at a participating school,” with no restrictions.⁶² However, the Parent Guide, adopting the language from the CHOOSE Act rules,⁶³ limits it to nine types of fees and expressly prohibits 14 other types of fees.⁶⁴ These additional restrictions limit the flexibility of the program.

Textbooks (K–12, in the following subject areas only)

The statute allows funds to be used for textbooks but does not specify for what subjects.⁶⁵ The Department could have limited textbooks to core K–12 subjects like math, language arts, science, and social studies. Instead, following the CHOOSE Act rules,⁶⁶ the Parent Guide allows the textbooks for mathematics, English language arts (including phonics, grammar, reading and writing), science (including computer science and engineering), social studies (including history, civics, and character education), religion, art, music, and foreign languages.⁶⁷

On the one hand, this list is expansive and not limited to core subjects and therefore seems to protect the flexibility of the program. On the other hand, the Parent Guide (and rules) limit the flexibility by restricting textbooks to certain subjects. As long as a textbook is educational in nature, it should be allowed even if it does not fit within this list of approved subjects. The Parent Guide restricts the subjects even further than the rule language. The rule also allows textbooks for “other electives,”⁶⁸ but this is missing from the Parent Guide and expressly states “in the following subject areas only.”⁶⁹ This omission is problematic as it excludes subjects allowed under the rules.

Fees for after-school or summer education program provided by a participating school

The CHOOSE Act allows the use of funds for “fees for after-school or summer education program provided by a participating school.”⁷⁰ Neither the Parent Guide nor the rules add any additional restrictions.⁷¹

62 Ala. Code § 16-6J-2(10)(a).

63 Ala. Admin. Code r. 810-28-1-.06(1)(a).

64 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 9.

65 Ala. Code § 16-6J-2(10)(b).

66 Ala. Admin. Code r. 810-28-1-.06(1)(b).

67 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 9.

68 Ala. Admin. Code r. 810-28-1-.06(1)(b). The rule reads, “Textbooks. For K–12, in the following subject areas: Mathematics, English Language Arts (including Phonics, Grammar, Reading, and Writing), Science (including Computer Science and Engineering), Social Studies (including History, Civics, and Character Education), Religion, Art, Music, Foreign Languages and other electives.” (emphasis added).

69 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 9.

70 Ala. Code § 16-6J-2(10)(c).

71 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 10; Ala. Admin. Code r. 810-28-1-.06(1)(c).

Curriculum and supplemental reading materials (for individual student use only)

The statute allows the use of funds for “curricula or instructional materials,” with no additional restrictions.⁷² Following the language of the CHOOSE Act rules,⁷³ the Parent Guide includes reference books, workbooks, flashcards, and supplemental reading materials associated with approved textbook subject.⁷⁴ The Parent Guide does not include “charts” as found in the rules and like the rules limits these resources to only the textbook subjects discussed above. This restriction limits the flexibility of the program.

Instructional Materials

As noted, the CHOOSE Act allows the use of funds for “instructional materials,” with no additional restrictions.⁷⁵ The handbook, in compliance with the rules,⁷⁶ includes an extensive list of instructional materials like calculators, colored pencils, folders, glue, rulers, and so on, but also adds “school supplies (no bulk, individual use only),” “index cards and card holders,” and “USB cards.”⁷⁷ The list is extensive and does expand the rules, but by limiting only to these items, the Parent Guide restricts the flexibility of the program by seemingly prohibiting other “instructional materials” that might not be listed. The Parent Guide should therefore include a statement that the list is not exhaustive.

Private Tutoring (can be in-person or online)

The CHOOSE Act also allows the use of funds for “private tutoring,”⁷⁸ but does not limit it to certain subjects and does not include any specific requirements for private tutors under its section for education service providers.⁷⁹ In accordance with the rules,⁸⁰ the Parent Guide states that the private tutoring can be “in-person or online.”⁸¹ This adds flexibility to the program where the statute was silent. However, like the rules,⁸² the Parent Guide restricts the program by limiting the private tutoring to the same subjects listed above, and like with textbooks, does not include “and other electives” as is found in the rule.⁸³ This omission is problematic as it excludes subjects allowed under the rules. In addition, following the restrictive requirements added in rule,⁸⁴ the Parent Guide states that private tutors “must either be accredited or have a bachelor’s degree or state certification.”⁸⁵ These restrictions not found in statute seem to further limit the flexibility of the program.

Computers (used primarily for a student’s educational needs and approved by ALDOR or required by a licensed physician)

The Parent Guide, in compliance with the CHOOSE Act rules,⁸⁶ includes flexibility in the program by including computers as approved expenses. The rules include computers as a subset within “instructional materials” and include “a laptop, desktop, or a tablet computer.”⁸⁷ The Parent Guide includes these items and adds “monitor” to the list, adding to the flexibility.⁸⁸

72 Ala. Code § 16-6J-2(10)(e).

73 Ala. Admin. Code r. 810-28-1-.06(1)(e) reads, “e. Curricula or instructional materials. Resources available for individual student use only, and includes: reference books, curriculum, workbooks, flashcards, charts and supplemental reading materials that are associated with approved textbook subjects; markers (including dry erase and highlighters); notebooks (including composition notebooks); paper (lined, copy, and graph); binders; pencils; pens; rulers; folders; glue; colored pencils; crayons; erasers; scissors; and calculators (including graphing); computers and technological aids. The bulk purchase of such products is not allowed.”

74 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 9; Ala. Admin. Code r. 810-28-1-.06(1)(c).

75 Ala. Code § 16-6J-2(10)(e).

76 Ala. Admin. Code r. 810-28-1-.06(1)(e).

77 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 10.

78 Ala. Code § 16-6J-2(10)(d).

79 Ala. Code § 16-6J-5.

80 Ala. Admin. Code r. 810-28-1-.06(1)(d).

81 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 10.

82 Ala. Admin. Code r. 810-28-1-.06(1)(d).

83 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 10; Ala. Admin. Code r. 810-28-1-.06(1)(d).

84 Ala. Admin. Code r. 810-28-1-.05(2)(a)(i) requires private tutors to “[s]ubmit proof of a Bachelor’s degree, or certification by the state, or accreditation by a regional or national accrediting organization in order to provide tutoring services.”

85 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 8.

86 Ala. Admin. Code r. 810-28-1-.06(1)(e). The rule reads in part, “Computers, as instructional materials, must be used primarily for a participating student’s educational needs and approved by the department or required by a licensed physician and has a cost not exceeding \$1,200. Such items include a laptop, desktop, or tablet computer. Product warranties included as part of the purchase are approved. The purchase of a computer as described is limited to \$1,200 for one item within this category every two years for the participating student. Computers defined as or advertised as gaming computers will not be approved.”

87 Ala. Admin. Code r. 810-28-1-.06(1)(e).

88 Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 10.

However, the Parent Guide contains the restrictions found in the rules that the computer is to be used primarily for a student's educational needs, approved by ALDOR or required by a licensed physician, and limited to \$1,200 for one item every two years. In effect, the Parent Guide (and rules) both expands and restricts the flexibility under "instructional materials."

Technological aids (used primarily for a student's educational needs and approved by the department or required by a licensed physician)

The CHOOSE Act rules also include "technological aids" as instructional materials.⁸⁹ Technological aids include "printers and ink (3D printers are not approved), headphones, keyboards, mouse and mouse pad, protective cases for such technological aids, and assistive technology devices for special-needs." The Parent Guide includes these approved expenses with the accompanying restrictions in the rules: The technological aids must be used primarily for a student's educational needs, approved by the department or a licensed physician, and are limited to \$500 total per academic year.⁹⁰

The Parent Guide further expands *and* limits the parameters set by the rules. It adds "Apple pen" and "charging cords and cables" to approved technological aids. But it also imposes additional restrictions: Headphones/headsets are limited to "\$100 each, two per student annually," a mouse is "limited to \$40 each, two per student annually," mouse pads / USBs are "limited to \$25 each, two per student annually," and keyboards are "limited to \$100 each, two per student annually." Although approving technological aids under "instructional materials" does provide flexibility for families, the caps on these items by the rules and the Parent Guide do restrict the flexibility.

Tuition and fees for an approved nonpublic K-12 online learning program, classes and courses

The CHOOSE Act allows the use of funds for "tuition and fees for nonpublic online learning programs," without any subject matter restrictions.⁹¹ The Parent Guide, in compliance with the rules,⁹² limits these online programs to a limited number of subjects. It includes "Mathematics, English (including Phonics, Grammar, Reading and Writing), Science (including Computer Sciences and Engineering), Social Studies (including History, Civics, and Character Education), Religion, Art, and Foreign Languages" directly from the rules. The Parent Guide expands the flexibility by adding "Test Preparation (AP, SAT, ACT, etc.)" and "Study Skills" to the list. But it omits "music" and "other electives," which is problematic because they are allowed under the CHOOSE act rules.⁹³ Restricting online learning programs to a set of subjects certainly limits the program's flexibility.

Educational software and applications, classes, or courses for K-12

The CHOOSE Act statute allows the use of funds for "educational software and applications,"⁹⁴ but the Parent Guide (and rules) limit these expenses to certain subjects. The rules restrict educational software and applications to the same subjects discussed previously;⁹⁵ the Parent Guide includes these subjects but again omits "music" and "other electives." As noted, these commissions are problematic because they exclude subjects allowed by the rules. These restrictions on educational software and applications limit the flexibility of the program for families.

Educational therapies for students with disabilities (must be a licensed or accredited practitioner)

The CHOOSE Act statutes allows the use of funds for "education services for students with disabilities from a licensed or accredited practitioner or education service provider."⁹⁶ The Parent Guide adopts

89 Ala. Admin. Code r. 810-28-1-.06(1)(e).

90 Alabama Department of Revenue, "Alabama CHOOSE Act Parent Guide," 10-11.

91 Ala. Code § 16-6J-2(10)(f).

92 Ala. Admin. Code r. 810-28-1-.06(1)(f).

93 Ala. Admin. Code r. 810-28-1-.06(1)(f), reads, "f. Tuition or fees for nonpublic online learning programs. Classes or courses for K-12 in the following subjects: Mathematics, English Language Arts (including Phonics, Grammar, Reading, and Writing), Science (including Computer Science and Engineering), Social Studies (including History, Civics, and Character Education), Religion, Art, *Music*, Foreign Languages, and *other electives*." (emphasis added).

94 Ala. Code § 16-6J-2(10)(g).

95 Ala. Admin. Code r. 810-28-1-.06(1)(g).

96 Ala. Code § 16-6J-2(10)(i).

the language from the rules and includes “Applied Behavior Analysis (ABA) Therapy, Speech Therapy, Physical Therapy, Occupational Therapy, Vision Therapy, and Dyslexia and Dysgraphia Therapies.”⁹⁷ To ensure the program remains flexible, the Parent Guide should clarify that this list is not exhaustive. If the list is meant to be exhaustive, then the rules and Parent Guide are restricting the flexibility of the program by limiting the educational therapies.

Fees for standardized and nationally recognized assessments, including college admissions tests and advanced placement examinations and related preparatory courses

The statute allows the use of funds for fees for standardized and nationally recognized assessments.⁹⁸ Neither the Parent Guide nor the rules add any additional restrictions.⁹⁹

Contracted services provided by a public school district including specific classroom instruction

The statutes allow the use of funds for “contracted services provided by a public school district including specific classroom instruction.”¹⁰⁰ Neither the Parent Guide nor the rules add any additional restrictions.¹⁰¹

Conclusion

The Alabama CHOOSE Act Parent Guide excels in usability, presenting information with professional, warm, and accessible design elements such as clear typography, strategic use of color, illustrative screenshots, and interactive content features. These elements support families—especially those navigating the program for the first time—by enhancing readability and reducing barriers to understanding. Its clarity, conversational tone, and absence of legal jargon further aid usability. However, the lack of statutory or regulatory references within key sections, such as the approved expenses list, could undermine transparency and could hinder deeper understanding for those seeking official sources.

In terms of flexibility, the Parent Guide both supports and limits family choices. While it preserves flexibility in some areas—such as by including computers and technological aids as instructional materials and including additional approved expenses than listed in the rules—it imposes notable constraints. These include limiting textbooks, private tutoring, online learning programs, and educational software and applications to a specific set of academic subjects. Further, the Parent Guide’s omission of subjects included in the rules and its further restrictions on technological aids are troubling. As a result, while the Parent Guide provides a user-friendly interface for families, its restrictions and omissions may unintentionally restrict the full range of educational options allowed under the CHOOSE Act, reducing program flexibility.

⁹⁷ Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 11.

⁹⁸ Ala. Code § 16-6J-2(10)(h).

⁹⁹ Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 11; Ala. Admin. Code r. 810-28-1-.06(1)(h).

¹⁰⁰ Ala. Code § 16-6J-2(10)(j).

¹⁰¹ Alabama Department of Revenue, “Alabama CHOOSE Act Parent Guide,” 11; Ala. Admin. Code r. 810-28-1-.06(1)(j).

ESA HANDBOOK RECOMMENDATIONS

Policy Recommendations

- ESA statutes should require program administrators to develop a handbook for ESA families, updated each school year, with information about the program, including its policies and processes.
- ESA statutes should clearly specify what should be included in an ESA handbook and authorize a rulemaking body to add to these requirements.
- ESA statutes should expressly require handbooks to comply with ESA statutes and rules.
- ESA statutes should clearly state for each statutorily approved expense category whether a rulemaking body or program administrator may establish its own restrictions and specify the extent of the authority (e.g., credentials for service providers, academic subjects, dollar amount caps).
- ESA statutes should expressly authorize a rulemaking body to approve, amend, or deny the program administrator's proposed changes to the ESA handbook.
- ESA statutes or rules should require that the annual updates of the ESA handbook take place in an open setting where ESA families can provide written and verbal comments.
- ESA statutes or rules should require the program administrator to develop the handbook and subsequent annual updates in consultation with ESA families.
- ESA statutes or rules should require the program administrator to include in the handbook a description of its process to review an expense before making an administrative decision to deny an expense.
- ESA statutes or rules should require the program administrator to post the handbook in a prominent place on the ESA website and to distribute it to ESA families each year, noting the changes from the prior year.
- ESA statutes or rules should require the handbook to include information about the ESA appeals process.
- ESA statutes or rules should limit substantive changes to the handbook to once every three years, except in the case of statutory or rule changes.

Usability Recommendations

- Program administrators should send quarterly surveys to ESA families asking for feedback on the program, including the handbook.
- Program administrators should incorporate feedback from ESA families as they update the handbook each school year.
- Program administrators should place the ESA handbook in a prominent place on their main ESA webpage, not buried under a “resources” tab.
- Handbooks should be distributed to ESA families each year, noting any changes from the prior year’s handbook.
- Handbooks should be provided in an “accessible version,” which makes the document more usable including for those with disabilities.
- Handbooks should be provided in Spanish or in another language as appropriate.
- Handbooks should be visually appealing. Branding, design, and use of images should signal professionalism, trustworthiness, and warmth.
- Handbooks should seek clarity and simplicity in their language, and avoid legal jargon.
- Handbooks should include a detailed table of contents with headings and subheadings.
- Handbook topics should be arranged logically from an end user perspective.
 - **Topics discussed should logically fit within their chapter or heading. Otherwise, they should be moved under a more appropriate chapter or heading or a new one altogether.**
- Handbooks should include a “clickable table of contents,” which allows the users to click on a chapter or subheading and jump directly to that part of the handbook.
- An acronym page should be included toward the front of the handbook, not the end.
- If various agencies are involved in the ESA program, a page describing the agencies, their roles, and contact information should be included toward the front of the handbook, not the end.
 - **The program administrator developing the handbook should consult with the other agencies for their preferred language and contact information.**

- If ESA statutes or rules require specific content in the handbook, the handbook should clearly note its compliance and cite the statute or rule.
- Handbooks should avoid language about conflicts between statute, rule, and administrator policies, especially in the welcome letter. Such language undermines confidence in the program.
- Handbooks should frequently use tables, charts, bulleted points, numbered lists, screen shots, “important notes,” and “quick reminders.”
- Handbooks should provide forms and examples (e.g., “Tutoring/Teaching Services Facility Accreditation Attestation Form” and the “Example of Parent Prepared Curriculum”).
- Handbooks should include a section with approved expenses whose category in ClassWallet (or another online platform) is not readily evident, noting how the expense should be categorized in the platform.
- Handbooks should provide average award amounts for ESA students, including examples for students in various disability categories, if applicable.
- Handbooks should include hyperlinks to additional resources (e.g., ESA appeals process, FAQ page, ESP Guide, a recorded webinar, ClassWallet training, etc.).
- Handbooks should include a separate chapter or section discussing the ESA appeals process.
 - **Alternatively, it should include a reference to the process within the discussion of each appealable administrative decision (e.g., eligibility categories, allowable expenses, suspension or termination of ESA account).**
- If applicable to the ESA program, handbooks should include additional information for families with students with disabilities (e.g., Child Find and Equitable Services under the Individuals with Disabilities Education Act (IDEA), changing disability category, preschool severe delay funding, developmental delay funding, and students with a disability after 12th grade).
- Handbooks should include the complete text of the ESA statute and rules as appendices.
- For consistency, program administrators should limit handbook changes to once each school year, and certainly not more frequently than allowed by statute or rule.

Program Flexibility Recommendations

- Program administrators should develop ESA handbooks with the intent of protecting and expanding the flexibility in the program, to the extent allowed under statute and rule.
- Handbooks should avoid restricting the program beyond what is allowed by statute and rule.
- Handbooks should be as specific as possible in discussing approved and disallowed expenses.
- In explaining approved and disallowed expenses, handbooks should cite (and preferably quote) specific statutes and rules, when applicable.
- Handbooks should include a detailed discussion of the program administrator's established process to review an expense before making an administrative decision to deny an expense.
- Handbooks should avoid omitting expenses allowed under the rules (e.g., omitting "charts," "music," and "other electives").
- Handbooks should avoid imposing additional restrictions beyond those in the rules (e.g., caps on headphones, mouse pads, keyboards, etc.).
- If ESA statutes allow use of funds for curriculum, textbooks, tutoring, online programs, etc., handbooks should not restrict these to a limited set of academic subjects.
 - A list of subjects should be provided as examples, but the handbook should note the list is not exhaustive.
- If ESA statutes allow use of funds for "supplemental materials," "instructional materials," or a similar category, handbooks should include an expansive list of what is approved as examples, but should note the list is not exhaustive.
- If ESA statutes allow the use of funds for "educational services and therapies" for students with a disability, handbooks should include an expansive list of services and therapies as examples, but should note the list is not exhaustive.
- If ESA statutes allow funds to be used for tuition and fees at participating schools, handbooks should not exclude certain types of fees unless the fee is prohibited under another provision in statute.

CONCLUSION

As ESA programs continue to expand across the country, it is essential that ESA handbooks serve as effective tools to support families in navigating and maximizing these opportunities. Both the Arizona ESA Parent Handbook and the Alabama CHOOSE Act Parent Guide offer valuable models with distinct strengths: Arizona's excels in detailed content and organizational clarity, while Alabama's shines in user-centered design and readability. **However, each also reveals areas needing improvement, particularly with respect to maintaining program flexibility and ensuring transparency.** Moving forward, states should craft handbooks that not only inform but empower—balancing clarity, accessibility, and regulatory precision without imposing undue restrictions. By doing so, they can uphold the core purpose of ESA programs: to empower families to curate an educational experience that meets their child's unique educational needs.

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