



Understanding & Applying for South Carolina's New School Choice Program: the Education Scholarship Trust Fund



**PALMETTO
PROMISE**
INSTITUTE

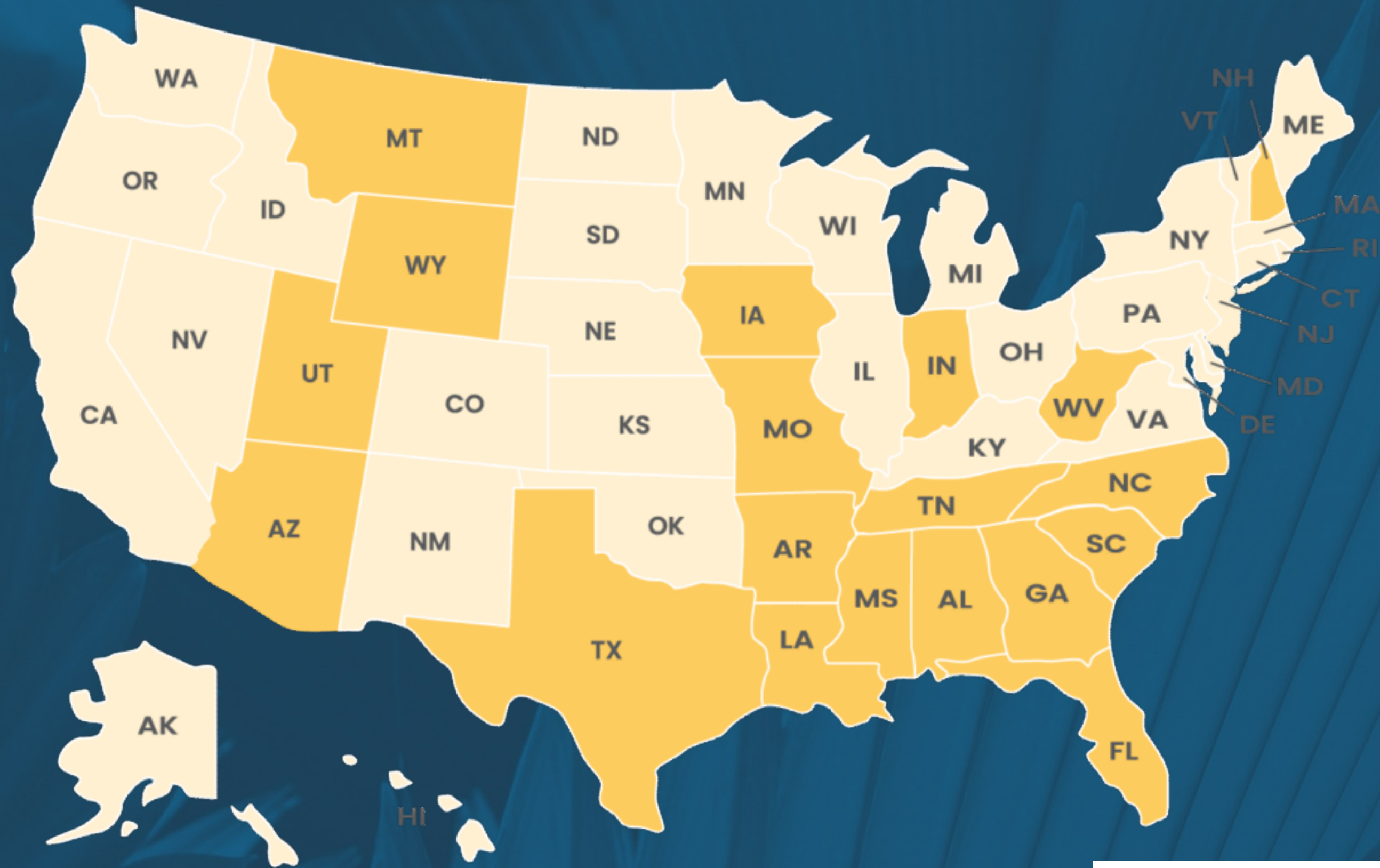
What is ESTF?

Education Scholarship Trust Fund program

- Passed & signed into law in 2023
- Updated in 2025 and signed into law May 7, 2025
- ESA (Education scholarship/savings account) program
- Designed for low/middle income families - 200%-500% FPL



States with ESA programs:



 ESAs are available  No ESAs available

How ESAs work



Funds are appropriated for the ESA program



Funds are loaded into each child's account



Parents access accounts online and can select the approved education service provider of their choice and upload an invoice



Funds are transferred to the education service provider on the student/parent's behalf



Students enjoy a flexible, customized education and new opportunities!

South Carolina's ESA program: Education Scholarship Trust Fund

\$7,500

Value for each
scholarship

(+ annual inflation adjustment)

10,000

scholarships for 2025-
26 school year

15,000+

scholarships for 2026-
27 and beyond

Allowable ESTF Expenses



**Private school
tuition & fees**



**Disability
therapies**



Testing

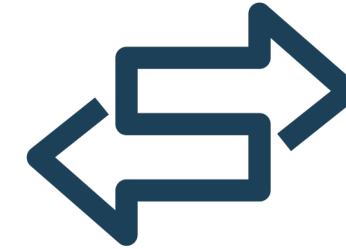
AP, SAT, ACT, and other
standardized tests



Tutoring



**School
transportation**



**Fees for transfer
to another public
school district**



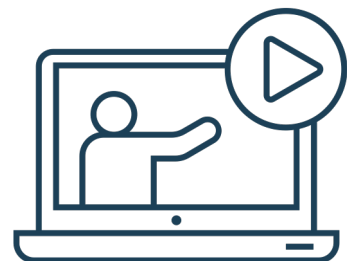
**Textbooks &
curriculum**



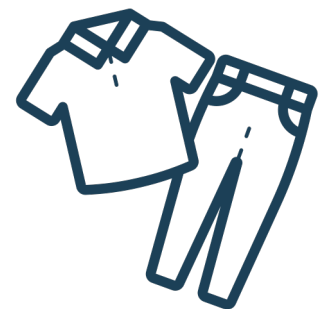
**Technology and
school supplies**



**Contracted
individual classes &
teaching services**



**Online
school**



**School
uniforms**



**Extracurricular
fees from public or
charter schools**

+ “any other educational expense approved by SCDE to enable personalized learning”

Scholarship Distribution

Parents will submit invoices and browse education service providers through the ClassWallet portal

Distributed to parents' accounts in 4 quarterly installments



Unused funds in your account roll over to the next year



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Who is eligible?

To be eligible, a student must...



Be a South Carolina resident



Will be in Kindergarten through 12th Grade and not exceed age 22

THIS IS NOT A COLLEGE SCHOLARSHIP



Have a household income that does not exceed 300% of the federal poverty line

For 2026-27 and beyond, increases to 500% FPL

HOW DOES THE INCOME LIMIT BREAK DOWN?

Persons in Household	Household Income 300% FPL	Household Income 500% FPL
1	\$46,950	\$78,250
2	\$63,450	\$105,750
3	\$79,950	\$133,250
4	\$96,450	\$160,750
5	\$112,950	\$188,250
6	\$129,450	\$215,750
7	\$145,950	\$243,250
8	\$162,450	\$270,750

*For each household member past 8, add an additional \$16,500
If expecting a baby, can count them toward household number*

**BASED ON
FEDERAL
ADJUSTED
GROSS INCOME**
(1040 line 11)

**Nontaxable
income reported:**

- Alimony
- Worker's compensation
- Housing allowance
- Tax-exempt interest
- Other nontaxable income

DOES NOT INCLUDE

- Child support
- Veteran's payments
- SSI



**TAKE THE QUIZ TO
SEE IF YOU
PREQUALIFY!**

GetYourESA.com 

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Scholarship Stacking

NOT ALLOWED:

-  Receiving both ESTF and Exceptional SC
-  Receiving both ESTF and claiming the SC parental refundable tax credit for children with exceptional needs

BUT this does not affect scholarships given to you by your school or other outside scholarship programs.



THERE'S NO SCHOOL REQUIREMENTS TO APPLY, BUT THERE ARE FOR WHEN YOU ARE USING THE SCHOLARSHIP.

Students receiving ESTF may NOT:

-  Attend the public school that they are residentially zoned for
-  Homeschool under options 1, 2, or 3
 - 1. Through your local school district
 - 2. SCAIS
 - 3. Homeschool association

BUT these school options are allowable:

-  Nonprofit private school
-  Public school that is not the one the student is residentially zoned for
-  Public charter school
-  Online or hybrid school
-  Microschool
-  Personalized education plan/
at-home, parent-led education



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Applying for ESTF

ALL 2025-26 SCHOLARSHIPS ARE AWARDED, BUT....

Visit SCSchoolChoice.com for a link to join the ESTF waitlist so you are first to know about applications opening for 2026-27. And subscribe to the SC School Choice email list for updates and invitations to webinars.

DATES TO KNOW:

*Renewals for
2025-26 students
& their siblings*

NOV. 1

*Applications
open for priority
groups*

JAN. 15

*Applications
open for all up to
500% FPL*

FEB. 16

PRIORITY APPLICATION GROUPS



Previous year's
ESTF recipients



Siblings of
previous year's
ESTF students



Household
income at or
below 300% FPL



Children of active
duty military
stationed in SC



Attended a SC
public school the
previous year

For '26-27: returning students + siblings applications open Nov 1. Other priority groups can apply January 15. Applications open for everyone February 9.

HOW TO APPLY



Complete your application through the FACTS portal when the appropriate date arrives

- Make an account
- Fill out the base application
 - Parent info
 - Student info
 - Income questions
 - Additional questions

(find the link at scschoolchoice.com when it goes live!)

IMPORTANT: Scholarships are awarded on a first come first serve basis, based on when your supporting documents are submitted! So make sure you get your documents uploaded correctly and quickly!



Tax Documents

2023 Federal Tax Return



Form 1040
(Page 1)



Form 1040
(Page 2)

Supplemental Documents

Address Verification ?

Education Scholarship Trust Fund Program



Document

Medicaid Card ?

Education Scholarship Trust Fund Program



Kid 1



Kid 2

DOCUMENTS REQUIRED:

PROOF OF RESIDENCY

SC Driver's license or government ID, utility bills, government issued mail (SNAP, TANF, voter registration, tax assessment, etc), mortgage statement

PROOF OF GUARDIANSHIP

Federal tax return with kids listed as dependents, birth certificate, foster/adoption paperwork, divorce agreement, etc.

PROOF OF INCOME

2023 or 2024 tax returns, Medicaid card or DHHS Medicaid letter listing Medicaid Member ID, or if you don't file taxes, other information on income

IMPORTANT: Your application is not complete and is not processed until your documents are all approved

Documents are best processed as a scanned PDF, but taking a photo is ok as long as it is very clear.

Make sure you use the right Medicaid card...

First Choice

by Select Health of South Carolina

Young & Rubicam Health Plan

Member Name

Healthy Connections ID: 1239873

DOB: 12/30/1995

Healthy Connections

Member's preferred language: English

Primary care provider (PCP): ABC Pediatrics

PCP phone: 555-123-4567

First Choice by Select Health of South Carolina

P.O. Box 40849 Charleston, SC 29404

South Carolina

HealthyConnections

JOHN Q CITIZEN

DOB 00/00/0000

Medicaid Member Number: 0000000000

MOLIN HEALTH

LOB

Member: Your

Member #: 123456789

PCP: PCP

PCP T: XX-XXXX

RxBIN: RX

RxPCN: RX

RxGRP: RXGR

RxID: MemID

Medicaid

Prescription Drug Coverage

ContNum

Issued Date: ISSUDAT

Website

Medicare

SOUTH CAROLINA DEPARTMENT OF HEALTH AND HUMAN SERVICES

HealthyConnections

MEDICAID

SUBSCRIBER NAME

DOB XX-XX-XXXX

Medicaid Member Number: 123456789

South Carolina Department of Health and Human Services

Verification of Medicaid

Reset Form

To: [REDACTED]

Re: [REDACTED]

Medicaid Number: [REDACTED]

Date: APRIL 29, 2025

☒ Medicaid coverage was entered into the Department of Health and Human Services computer system for the above-named individual

Application Date:

Medicaid Effective Date: MARCH 1, 2024

Medicaid End Date:

Computer Entry Date:

☐ The individual was determined eligible for limited benefits only.

Comments:

Please be reminded that all bills must be submitted within six (6) months of the Computer Entry Date **AND** within three years of the date of service.

If you have any questions or concerns, please contact the Member Services Call Center at 888-549-0820.

SCDHHS complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. SCDHHS provides free aids and services to people with disabilities, such as qualified sign language interpreters and written information in other formats (including large print, braille, audio, accessible electronic formats, and other formats). We provide free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

SCDHHS-Central Mail

PO Box 100101

DHHS User ID: 20202-3101

DHHS Form 945 (Sept. 2017)

MUST have your Medicaid Member Number!

What can you do now to prepare for your application, so you're ready to go when it opens?

GET YOUR DOCUMENTS READY!!! HAVE THEM ON FILE AS PDF SCANS!

PROOF OF RESIDENCY:

- If you don't have a driver's license, go to the DMV to get a free SC Government ID card to submit for your proof of residency.
- If you don't have documents to get a government ID card, make sure you have some other way to prove residency - are you the parent listed on your home's utility bill? If not, get the account name changed. Do you have a voter registration card? There are lots of options.

PROOF OF GUARDIANSHIP:

- Do you have your child's name listed as a dependent on your taxes? If not, do you have a copy of their birth certificate? You can request a new birth certificate copy if you cannot find it. Get that process started!

PROOF OF INCOME:

- If you file taxes, make sure your 2023 or 2024 taxes are complete and ready to go, and that you have a copy of your whole 1040 that includes dependents' names.
- If your child is on Medicaid, make sure they have a recent (last 3 years) Medicaid letter from DHHS or a Medicaid card that shows their Medicaid Member ID. You can request a notice of approval letter from DHHS stating that your child is on Medicaid; go ahead and get one now and make sure the date is recent.
- If you don't file taxes and don't have Medicaid: find some other documentation for your income, such as paystubs for you and your spouse plus a letter from your employer.

IF YOU'RE NOT SURE ABOUT IF A DOCUMENT WILL COUNT OR NOT - JUST ASK US! info@scschoolchoice.com

FOR MORE INFORMATION, RESOURCES,
AND DIRECT HELP VIA EMAIL/PHONE, VISIT

SCSCHOOLCHOICE.COM

