

Cornerstone Christian Schools:

Welcome to Texas Education Freedom Accounts (TEFAs)!

What is a Texas Education Freedom Account (EFA)?

An Education Freedom Account (EFA) 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. Cornerstone Christian Schools is committed to being a guiding hand for parents as they navigate the process. The TEFA program will be administered on behalf of the State by Odyssey, the program administrator selected by the Comptroller.

How much money is available?

The state has budgeted \$1 billion, which will serve around 70,000 students.

How much is each student eligible to receive?

Participants choosing a private school receive 85% of the estimated statewide average amount of state and local funding per student for the most recent school year, which is estimated to be around \$10,000-\$12,000.

A child with a disability and an individualized education program (IEP) may receive up to \$30,000, according to the amount the child's school district would receive if the child were enrolled in public school, based on that child's IEP.

Home schooled participants receive \$2,000.

When can families apply?

It is anticipated that the application process will begin in February 2026. Funds will be available beginning with the 2026-2027 school year.

What important dates should we know?

It is anticipated that the application process will begin in February 2026. Funds will be available beginning with the 2026-2027 school year.

Sept. 1, 2025: SB 2, the bill creating EFAs, becomes law.

September 2025: Comptroller finalizes rules for program and selects Odessey to administer it.

February 2026: The application process is expected to open.

School year 2026-27: When money in EFAs can first be used for eligible expenses

Who is an approved provider or vendor?

- A provider of supplemental special education services previously approved by TEA.
- An organization accredited by TEPSAC or TEA that annually administers a nationally norm-referenced assessment in grades 3–12 and has continuously operated a campus for at least two school years preceding the date the organization seeks approval to participate in the program.
- A school district or charter school accredited by TEA and able to provide services or products to participating children in a manner that the children are not counted toward average daily attendance.
- A qualified private tutor, therapist, or teaching service employee.
- A higher education provider that demonstrates nationally recognized postsecondary education accreditation.

What are approved expenses?

- Tuition and fees for a private school, higher ed provider, online educational course or program, or a program that provides industry-based credential approved by TEA.
- Costs of breakfast or lunch provided during the school day by a private school.
- Purchase of instructional materials or uniforms.
- Fees for classes provided by a public school.
- Costs related to academic assessments.
- Fees for private tutor or teaching service.
- Fees for transportation provided by a fee-for-service transportation provider.
- Fees for educational therapies or services not covered by government benefits or private insurance.
- Costs of computer hardware and software and other technological devices required by a provider or prescribed by a physician (not to exceed in any year 10% of the total amount in the child's EFA for the year).

Money may not be used to pay any person related to a program participant within the third degree of consanguinity, as defined by the State of Texas (Sec. 573.023).

Can TEFA participants, providers, and vendors be assured of autonomy?

An education service provider or vendor who receives TEFA money is not a recipient of federal financial assistance and may not be considered a state actor. The state may not impose limits or requirements contrary to religious or institutional values of a provider,

vendor, or participant regarding curriculum, admissions practices, operations, policies, standards, etc.

If a student is transferring from a public school, how can records be accessed?

A public school must provide records to the parent of a child seeking to participate in the TEFA program or to a private school at the parent's request. A school district, TEA, or charter school must provide information to Odyssey to verify a child's eligibility to participate in the TEFA program. Odyssey may not retain information beyond the period necessary to determine eligibility and it must comply with confidentiality laws and may not sell or distribute information without a participant's consent.

How is the money made available to families?

Quarterly transfers into TEFA accounts will be made on the first day of July and October, with the remaining half of funds remitted no later than the first day of April, 2027. If a child enrolls in the program after the beginning of the school year, the amount transferred is prorated based on the date of enrollment.

Any money remaining in a participating child's account will be carried over to the next fiscal year.

Transfers to an account are not considered taxable income unless otherwise provided by federal or another state's law.

What is required of parents?

Parents must agree to:

- Spend program money only for eligible expenses
- Authorize school to share child's assessment results with Odyssey
- Not sell an item purchased with program money
- Notify Odyssey within 30 days of child enrolling in public school, graduating high school, or otherwise becoming ineligible to enroll in public school
- If accepted into the program, file an annual intent to continue use of the TEFA program

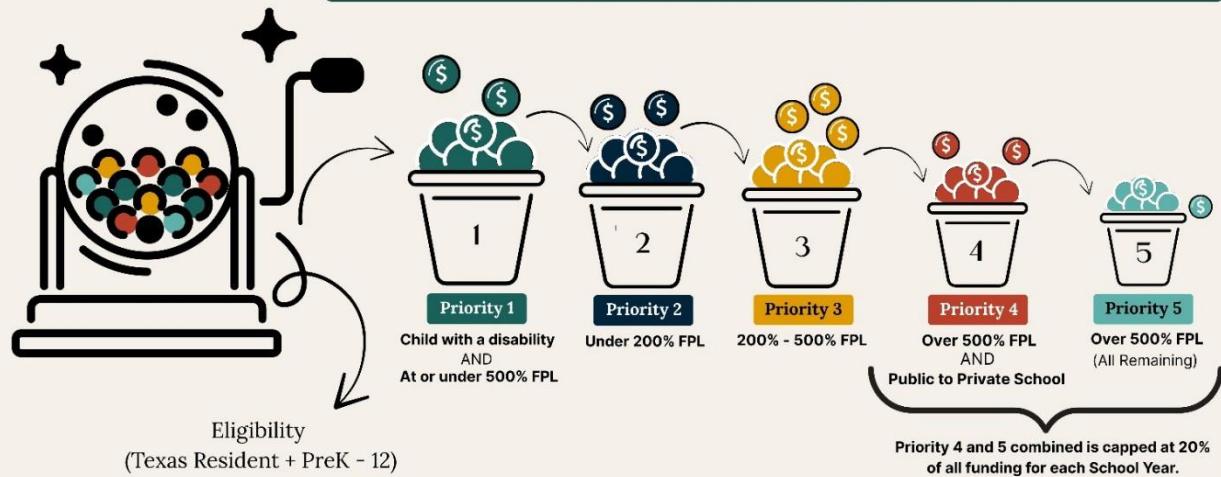
Who is eligible?

Student must be a U.S. citizen, national, or lawful resident eligible to attend a Texas public school. Students may apply for EFA funds while enrolled in a public or charter school, but once awarded, they cannot be enrolled full-time in a public or charter school during the school year in which they use those funds.

TEFA LOTTERY PROCESS



Once the application window closes, each group will be funded based on the prioritization criteria. If there is an oversubscription of applicants, students will be randomized within that priority group, and those students not selected shall be placed on a waitlist.



Federal Poverty Guidelines (FPG)

| Household Number | 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 | \$105,750 |
| 3 | \$26,650 | \$53,300 | \$133,250 |
| 4 | \$32,150 | \$64,300 | \$160,750 |
| 5 | \$37,650 | \$75,300 | \$188,250 |
| 6 | \$43,150 | \$86,300 | \$215,750 |

If applications exceed the limited number of available TEFAs, they will be allocated by lottery.

1. Priority group 1 - children with disabilities whose family income is equal or less than 500% of Federal Poverty Guidelines (FPG) (FPG in 2025 for a family of four is \$32,150. See aspe.hhs.gov/poverty for more information.)

2. Priority group 2 - children whose family income is equal or less than 200% of poverty guidelines
3. Priority group 3 - children whose family income is between 200% and 500% of poverty guidelines
4. Priority group 4 - all other eligible children, but no more than 20% of spots can go to this group. Students who switch from public schools will be prioritized over currently enrolled private school students in this category only.

If a child is approved, so are the child's sibling(s) who applied.

What about special needs children?

The parent of a child not enrolled in public school may request a school district evaluate a child for determining eligibility for special education services and participation in the EFA program as a child with a disability. If the child is eligible, the school district must develop an Individualized Education Program (IEP) for the child.

The certified education assistance organization (CEAO) must provide notice to parents that a private school is not subject to federal and state laws regarding the provision of educational services to a child with a disability in the same manner as a public school. The CEAO must disclose information regarding the rights to which a child with a disability is entitled if the child attends 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 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 | • Learning disability |
| • Physical disability | • Autism |
| • Intellectual or developmental disability | • Speech disability |
| • Emotional disturbance | • Traumatic brain injury |

OR

Has an Individual Education Plan (IEP)

Who qualifies as a “child with disabilities” for prioritization?

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.

- Everyone else, but no more than 20% of spots can go to this group. Students who switch from public schools will be prioritized over currently enrolled private school students in this category only.

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 Individualized Education Program (IEP) issued by a Texas public school district or open-enrollment charter school.

Who qualifies for an increased EFA amount?



To qualify for an award of up to \$30,000 per year (instead of the standard EFA amount), families must provide an Individualized Education Program (IEP) issued by a Texas public school district or open enrollment charter school.

For more information visit our website or contact:

<https://www.sa-ccs.org/admissions/texas-education-freedom-accounts>

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