Homeschool Funding: A 50-State Guide for Families

A plain-English family reference | Updated July 29, 2026

A free resource for homeschool families — not legal, tax, or accounting advice. Rules, award amounts, vendors and deadlines change frequently. Always verify the current official handbook before applying or purchasing.

How to Use This Guide

- YES means an independent homeschool or personalized-education family may have a usable path to funds. CONDITIONAL means participation may change the student's legal status, require public/private school enrollment, or depend on a targeted category.
- "Private-school only" programs are included so you do not accidentally present them as homeschool funding.
- Deadlines shown are the latest located for the 2026-27 cycle. "Check portal" means the state had not published a stable date or the program uses rolling/administrator-specific windows.
- When you research a program for your own family: find its exact name, learn the basic mechanics, then go straight to the official state page and handbook before you apply or buy anything.

Seven Smart-Choice Questions for Families

Question	Why it matters
1. Does accepting funds change our legal status?	Some programs treat the child as an ESA participant, private-school student or public-school enrollee rather than a statutory homeschooler.
2. What oversight comes with the money?	Check testing, portfolio, attendance, learning-plan, vendor-only and reporting requirements.
3. Is the award enough to justify the paperwork?	Compare the usable amount—not the headline amount—with administrative burden and out-of-pocket costs.
4. Can we buy what we already use?	Search the approved-expense guide and vendor directory before applying. Never assume "educational" means reimbursable.
5. How are purchases made?	Marketplace purchases are usually simplest; direct pay may require provider approval; reimbursement means carrying the cost and accepting denial risk.
6. What happens to unused funds?	Some roll over; some expire or return to the state. Know the spending deadline.
7. What services might we give up?	Families of students with disabilities should compare ESA benefits with IDEA rights and public-school services.

State-by-State Cheat Sheet

State	Program / status	Deadline	How to apply & qualify	What funds can buy	Smart-choice caution
Alabama	CHOOSE Act YES - homeschool/home education	2026-27 closed Mar. 31, 2026; watch for 2027-28	Apply through CHOOSE Act/ClassWallet; K5-12 Alabama resident; 2026-27 income <=300% FPL. Income limit ends in 2027-28.	Home education: up to $2,000; participating school: up to $7,000. Approved curriculum, tutoring, tests, technology and educational services. Unused annual funds return to program.	Strong option for curriculum/classes, but buy only from approved providers and do not wait until spring to spend.
Alaska	Public correspondence-school allotments CONDITIONAL - student becomes public-school enrollee	Varies by district; many enroll spring/summer	Enroll in a state-approved correspondence school; residency and district rules apply.	Curriculum, courses, supplies and activities allowed by the enrolled public program. Religious materials generally cannot be purchased with public funds.	This is not traditional independent homeschool status. Compare oversight, testing and curriculum restrictions before enrolling.
Arizona	Empowerment Scholarship Account (ESA) YES - but legal status changes	Rolling; 2026-27 applications open	Apply with Arizona Department of Education; resident K-12 student eligible to attend public school.	Roughly $7,000-$8,000 base; tuition, curriculum, tutoring, online courses, therapies, testing, technology and approved educational materials.	Read the handbook carefully: ESA participants are not statutory homeschool students and must follow ESA purchasing/reporting rules.
Arkansas	Education Freedom Account LIMITED/FLEXIBLE - confirm current homeschool route	Annual application window; check portal	Apply through Arkansas Department of Education/administrator; universal eligibility phased in, but allowable non-school uses and provider rules must be confirmed.	Private-school tuition and approved educational expenses/services; purchasing rules have changed during rollout.	Do not assume an independent homeschool can use the full account. Confirm the current handbook and whether the child must enroll with a participating provider.
California	No statewide ESA for independent homeschoolers NO DIRECT PROGRAM	N/A	Independent homeschoolers receive no statewide K-12 spending account. Charter homeschool programs may provide resources as public-school enrollment.	Charter-provided curriculum/services under charter rules; no private religious purchases with public funds.	Compare independent PSA status with charter oversight before choosing funding.
Colorado	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	Some districts offer part-time, enrichment or online public programs.	District-approved classes/resources only.	Use public part-time programs only when the benefits outweigh attendance, testing and curriculum requirements.
Connecticut	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Look for library databases, museum passes, dual enrollment and local programs.
Delaware	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Use state library and community-college resources; verify local dual-enrollment access.
District of Columbia	Opportunity Scholarship Program PRIVATE-SCHOOL ONLY/TARGETED	Annual application	DC resident student; income and other federal program rules apply.	Participating private-school tuition.	Not a homeschool expense account.
Florida	Personalized Education Program (PEP); Unique Abilities scholarship YES	PEP 2026-27 closed Apr. 30, 2026; Unique Abilities may have separate timing	Apply through Step Up For Students or AAA. PEP is for Florida K-12 students not enrolled full-time in public/private school; annual learning plan and norm-referenced testing required.	Curriculum, online courses, tutoring, testing, technology, instructional materials, approved activities and services. Unique Abilities covers therapies and specialized services.	Apply on opening day, maintain the learning plan, save receipts, and confirm each item in the purchasing guide before ordering.
Georgia	Georgia Promise Scholarship TARGETED - can support customized education	Annual; check Georgia Promise portal	Student must generally live in attendance zone of a qualifying low-performing public school and meet prior-enrollment/kindergarten rules; priority rules may apply.	Up to statutory award for tuition, tutoring, curriculum, therapies, transportation and approved educational expenses.	Check the qualifying-school list before doing anything else. Eligibility depends on address and prior enrollment, not simply homeschool status.
Hawaii	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Check public virtual courses, library resources and community-college options.
Idaho	Parental Choice Tax Credit / advance payment YES - tax credit, not ESA	2026 advance-payment window closed; annual dates change	Apply through Idaho State Tax Commission portal; Idaho resident child of school age; income priority may apply for advance payment.	Qualified education expenses such as tuition, tutoring, curriculum, tests, technology and related services, subject to tax rules and documentation.	Treat this like a tax program: keep invoices, proof of payment and eligibility records. Confirm whether an expense qualifies before purchase.
Illinois	No current statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct statewide account for homeschool expenses.	N/A	Use public library databases, park-district classes and dual enrollment where available.

Indiana	Education Scholarship Account (ESA) TARGETED - special education	Annual application; check Indiana Treasurer portal	Indiana resident student with an eligible disability/IEP or service plan; income and enrollment rules apply.	Tuition, therapies, tutoring, curriculum, assessments, transportation and approved services.	This is not the universal Choice Scholarship. Verify disability documentation, income limits and whether using the ESA affects public-school services.
Iowa	Students First ESA PRIVATE-SCHOOL CENTERED - not independent homeschool funding	Annual spring application	Iowa K-12 resident; universal eligibility, but funds are tied to enrollment in an accredited nonpublic school.	Private-school tuition and qualified expenses after tuition obligations are met.	Independent homeschool families should not assume eligibility. This is primarily a nonpublic-school tuition program.
Kansas	Tax-credit scholarships only PRIVATE-SCHOOL ONLY/TARGETED	Through scholarship organizations	Eligibility tied to income and prior public-school conditions; scholarships pay participating private schools.	Private-school tuition.	Not a homeschool curriculum account.
Kentucky	No operating statewide homeschool ESA NO DIRECT PROGRAM	N/A	No statewide account currently available for independent homeschool expenses.	N/A	Use dual credit, library and local co-op resources.
Louisiana	LA GATOR Scholarship YES/CONDITIONAL - confirm nonpublic educational option requirements	Annual application; priority window typically winter/spring	Louisiana resident K-12 student; universal eligibility phased in with priority categories and appropriations limits.	Tuition, curriculum, tutoring, therapies, online programs, testing and approved educational services.	Because rollout is new, verify the current eligible-expense guide, award amount and whether your homeschool arrangement meets program definitions.
Maine	Town tuitioning in eligible districts PRIVATE-SCHOOL TUITION, LOCATION-BASED	District process	Student must live in a district without an applicable public school and meet local tuitioning rules.	Approved public/private school tuition.	Not a general homeschool account; check with the local superintendent.
Maryland	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Look for county library, community college and state virtual-course access.
Massachusetts	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Use local district services only where formally available.
Michigan	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses; some public shared-time programs exist.	Public-program classes/services under district rules.	Shared-time participation may bring enrollment and content restrictions.
Minnesota	K-12 Education Subtraction/Credit YES - tax benefit, not spending account	Claim with annual state income-tax return	Minnesota resident parents with qualifying K-12 expenses; credit is income-limited, subtraction broader.	Certain tuition, tutoring, instructional materials, books and educational software; rules exclude some items.	Keep itemized receipts and use the Department of Revenue list rather than assuming all homeschool purchases qualify.
Mississippi	Equal Opportunity ESA TARGETED - special education	Annual; limited slots, check MDE	Student with an active IEP meeting program rules; residency and prior-enrollment provisions apply.	Private tuition, tutoring, therapy, curriculum, testing and approved educational services.	Funding is limited. Apply early and compare loss/availability of IDEA services before leaving public school.
Missouri	MOScholars TARGETED - low income or disability	Deadlines vary by Educational Assistance Organization	Missouri student generally with an IEP or income qualification and prior-public-school/kindergarten rules; apply through an approved EAO.	Private tuition and approved educational expenses, including tutoring, curriculum and therapies depending on EAO rules.	Different EAOs may have different timelines and provider processes. Start with the official EAO list.
Montana	Special Needs ESA TARGETED - special education	Annual; check OPI	Eligible student with disability plus prior public enrollment/kindergarten/out-of-state exception.	Tuition, curriculum, tutoring, therapies, testing and approved services.	Confirm how participation affects the IEP and public-school special-education obligations.
Nebraska	Education scholarship tax-credit program PRIVATE-SCHOOL SCHOLARSHIP	Through scholarship organizations	Income/priority and participating-school rules apply; legal/policy status has changed, so verify current availability.	Private-school tuition.	Do not count on this for homeschool curriculum; verify current law and administrator status.
Nevada	No currently funded universal ESA NO DIRECT PROGRAM	N/A	Nevada enacted an ESA in the past but it has not operated as a funded universal program.	N/A	Ignore outdated articles claiming a broadly available Nevada ESA.
New Hampshire	Education Freedom Account (EFA) YES	Rolling, but apply before school-year funding cutoffs	Apply through Children's Scholarship Fund NH; New Hampshire resident K-12 student. Universal eligibility begins with 2025-26 changes, subject to appropriations/program rules.	Tuition, curriculum, tutoring, online courses, testing, technology, therapies and approved educational services.	Create an annual budget before spending; confirm vendor eligibility and required portfolio/assessment rules.
New Jersey	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Use local library, county college and community programs.

New Mexico	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Check state virtual school and dual-credit access.
New York	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Use public library databases and district services available under state law.
North Carolina	ESA+ for Children with Disabilities TARGETED - special education	Annual priority deadline; applications may continue if funds remain	Apply through NCSEAA; student must meet disability eligibility and other program rules.	Tuition, therapies, tutoring, curriculum, technology and approved educational services.	The Opportunity Scholarship is primarily private-school tuition; ESA+ is the flexible program to research for homeschool-related expenses.
North Dakota	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Check dual-credit reimbursement and local district options.
Ohio	Scholarships mainly private-school tuition PRIVATE-SCHOOL/TARGETED	Deadlines vary by scholarship	EdChoice, Autism and Jon Peterson scholarships have specific eligibility and provider requirements.	Private-school tuition and, for disability scholarships, approved special-education services.	Ohio's former ACE account is not a dependable current homeschool funding source. Verify program status before citing it.
Oklahoma	Parental Choice Tax Credit PRIVATE-SCHOOL/HOMESCHOOL TAX CREDIT	Claim/application schedule set by Oklahoma Tax Commission	Oklahoma resident taxpayer with eligible child; homeschool credit is smaller than private-school credit and requires qualifying expenses.	Qualified homeschool expenses such as curriculum, tutoring and instructional materials, subject to tax rules.	Apply as early as permitted, keep receipts and understand that credits are capped and may be prorated/limited.
Oregon	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Use community-college, library and public online options where available.
Pennsylvania	Educational tax-credit scholarships PRIVATE-SCHOOL SCHOLARSHIP	Through scholarship organizations	Income and scholarship-organization requirements apply.	Private-school tuition and some pre-K programs.	Not an independent homeschool expense account.
Rhode Island	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for homeschool expenses.	N/A	Check district approval and local resources.
South Carolina	Education Scholarship Trust Fund (ESTF) YES/CONDITIONAL	Annual application; 2026-27 dates set by SCDE/ClassWallet	South Carolina resident student; income eligibility and priority rules apply.	$7,500 scholarship for tuition, curriculum, tutoring, technology, therapies and approved educational services.	Confirm whether the student's education arrangement qualifies and review testing/accountability obligations before accepting.
South Dakota	Education tax-credit scholarships PRIVATE-SCHOOL SCHOLARSHIP	Through scholarship organizations	Income and participating-school criteria apply.	Private-school tuition.	Not a homeschool spending account.
Tennessee	Education Freedom Scholarship; ESA Pilot; IEA MOSTLY PRIVATE-SCHOOL; IEA TARGETED	Annual; separate portals and deadlines	Universal Education Freedom Scholarship is tied to participating private-school enrollment. ESA Pilot is geographic/income targeted. IEA serves eligible students with disabilities.	Primarily private tuition; IEA can cover approved special-education services and materials.	Do not describe Tennessee's universal program as general homeschool funding. Match the family to the correct program first.
Texas	Texas Education Freedom Accounts YES - first year 2026-27, smaller homeschool award	2026-27 application window set by comptroller/administrator; check current portal	Texas resident K-12 student; universal eligibility but funding cap and priority categories apply. Homeschool/other nonprivate-school students receive a limited award.	Up to about $2,000 for approved curriculum, tutoring and educational services for homeschool/custom education; larger awards for private school and special needs.	Expect first-year changes. Use only official guidance, apply immediately, and do not promise funding until award notice is received.
Utah	Utah Fits All Scholarship YES	2026-27 new applications closed May 1; returning closed May 31	Apply through Odyssey; Utah resident K-12 student; universal eligibility, but awards are prioritized when applications exceed funding.	Up to about $8,000 for tuition, curriculum, tutoring, online courses, testing, technology and approved services.	Apply early, complete portfolio/assessment requirements, and avoid buying before confirming the expense is allowed.
Vermont	Town tuitioning PRIVATE-SCHOOL TUITION, LOCATION-BASED	Local district process	Student must reside in a tuitioning district without an applicable public school.	Approved school tuition.	Not general homeschool funding. Ask the supervisory union about eligibility.
Virginia	No statewide homeschool ESA NO DIRECT PROGRAM	N/A	No direct state account for independent homeschool expenses.	N/A	Check local dual-enrollment and public virtual options.
Washington	Public alternative learning/parent	District/program deadlines	Enroll in a public alternative learning experience or parent partnership program.	Program-approved courses, curriculum and activities; religious materials cannot be purchased with public funds.	This changes the child's status to public-school student for the enrolled portion. Compare reporting and testing rules.

	partnership programs CONDITIONAL - public-school enrollment				
West Virginia	Hope Scholarship YES	2026-27: full funding by June 15; 75% by Sept. 15; 50% by Nov. 30; 25% by Feb. 28	Apply through Hope Scholarship portal. Beginning 2026-27, all eligible WV K-12 students, including existing homeschoolers, may apply.	Tuition, curriculum, tutoring, online courses, testing, technology, therapies and approved services.	Apply by June 15 for the full annual amount. Build a spending plan and keep required academic records.
Wisconsin	Private-school choice programs PRIVATE-SCHOOL ONLY	Annual application windows by program	Income/residency rules vary among Milwaukee, Racine and statewide programs; requires participating private-school enrollment.	Private-school tuition.	Not an independent homeschool funding account.
Wyoming	Steamboat Legacy Scholarship YES/NEW - funding limited	Annual application; check State Superintendent portal	Wyoming resident K-12 student; universal eligibility under 2025 expansion, but appropriations may limit awards and priority rules can apply.	Tuition, curriculum, tutoring, testing, therapies, technology and approved educational services.	New program: verify launch dates, funding availability, expense list and legal-status rules before relying on it.

Key Things Every Family Should Know

ClassWallet is not the funding program. It is a financial-management platform. The state sets eligibility, award amounts and spending rules.

School choice does not always include homeschoolers. Some universal programs require participating private-school enrollment; others offer only a small homeschool award.

The handbook matters more than the headline. A $7,500 award may come with testing, reporting, legal-status and vendor restrictions.

Apply early. Many programs have fixed appropriations, priority categories or reduced awards for late applications.

Never buy first and hope later. Use the current eligible-expense guide and get preapproval when the item is unusual or expensive.

Keep an audit folder. Save award letters, account agreements, invoices, receipts, proof of payment, course descriptions and student records.

Simple Family Decision Scorecard

Question	Yes	No	Notes
The program preserves the legal status we want.	☐	☐	
The allowed purchases match our actual homeschool plan.	☐	☐	
The usable award outweighs the paperwork and restrictions.	☐	☐	
We can meet testing/reporting deadlines.	☐	☐	
Our preferred providers are approved or can be approved.	☐	☐	
We understand reimbursement and denial risk.	☐	☐	
We have a recordkeeping system ready.	☐	☐	

Research Sources & Verification Links

- National Conference of State Legislatures - ESA policy scan
- EdChoice - School Choice in America Dashboard
- EdChoice - 2026 ABCs of School Choice

- Alabama CHOOSE Act
- Arizona Department of Education ESA
- Florida Personalized Education Program
- Utah Fits All
- West Virginia Hope Scholarship

A note before you rely on any number: Before you apply or make a purchase, re-check the official program page for your state — amounts and rules change often. The landscape is changing quickly, particularly in Texas, Wyoming, Louisiana, Arkansas and federal tax-credit implementation.