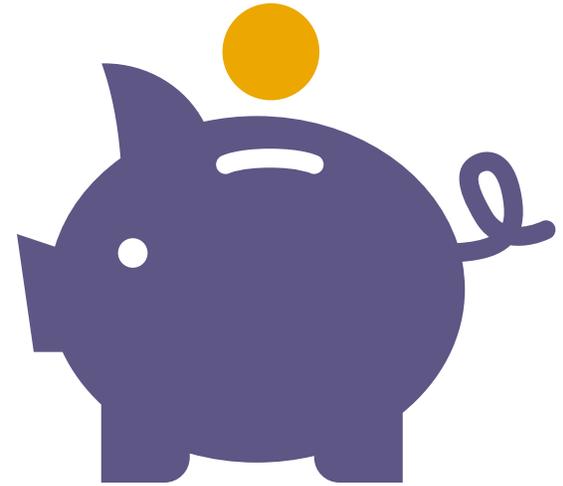


THE HIDDEN COSTS

Voucher, education savings account (ESA), and tax incentive programs allow some students to use public money to pay for private school tuition, including at religious or parochial schools. It is important to note, however, that these programs often do not cover the full cost of educating a student—especially a student with disabilities. Here is what you need to know about the hidden costs associated with these programs.



HOW MUCH MONEY DO VOUCHER, ESA, AND TAX INCENTIVE PROGRAMS PROVIDE?

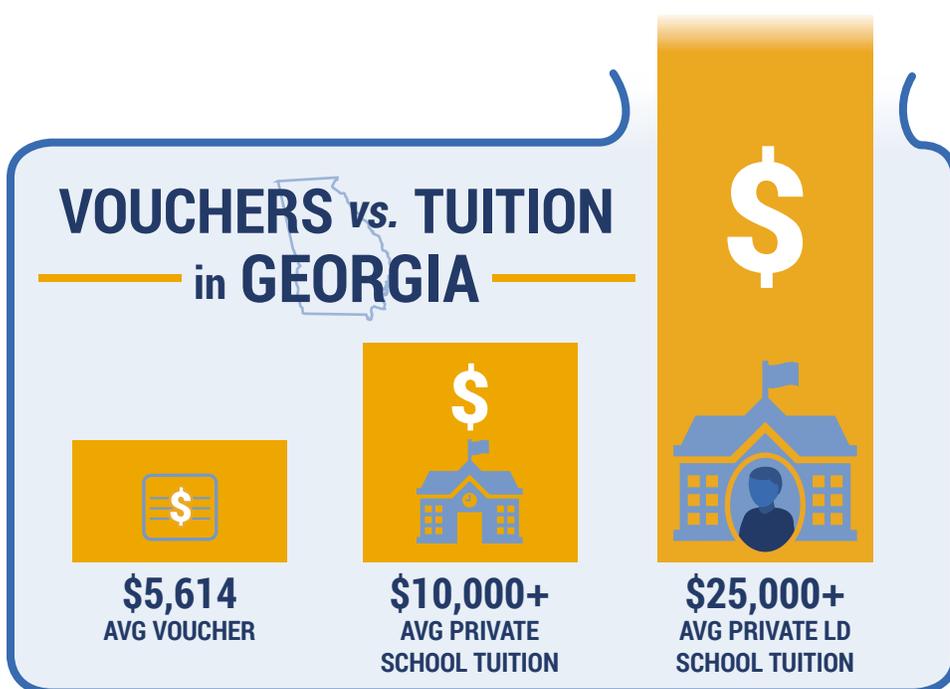
The amount of money a family receives through a voucher, ESA, or tax incentive program depends on many factors, and each program is different. There are only a few circumstances in which the cost of any private school in the state will be fully covered by the voucher, ESA, or tax incentive. Most often, the voucher, ESA, or tax incentive will *not* cover the full cost of a child’s education. Parents or guardians are expected to make up the difference.

This chart shows the discrepancy in funding between: (1) the average voucher, ESA, or tax incentive program in states with programs for students with disabilities; (2) the average private school tuition; and (3) the average tuition at a private school for students with LD:

State	Average voucher amount*	Average ESA amount	Average tax credit or scholarship amount	Average private school tuition†	Sample tuition at private school for LD
Arizona	–	–	\$4,447 scholarship	\$10,538	\$10,538
Arkansas	\$6,646	–	–	\$5,607	\$8,250
Florida	\$6,993	\$8,840	–	\$7,971	\$14,200 plus fees
Georgia	\$5,614	–	–	\$10,032	\$25,450

THE HIDDEN COSTS

State	Average voucher amount*	Average ESA amount	Average tax credit or scholarship amount	Average private school tuition†	Sample tuition at private school for LD
Louisiana	\$2,264	–	–	\$6,147	\$11,000 plus fees
Mississippi	\$4,980	\$6,637	–	\$5,364	\$8,550
North Carolina	\$6,146	\$9,000 max	–	\$8,812	\$20,790
Ohio	\$9,794	–	–	\$6,281	\$29,192
Oklahoma	\$6,285	–	–	\$5,497	–
South Carolina	–	–	\$11,000 max credit	\$6,511	\$9,250
Tennessee	–	\$6,600	–	\$8,797	\$39,900
Utah	\$4,938	–	–	\$9,282	–
Wisconsin	\$12,000	–	–	\$4,357	\$15,000



* EdChoice. (2017, Apr. 13). *School choice in America*. EdChoice. Retrieved from <https://www.edchoice.org/school-choice/school-choice-in-america/>

† Private School Review. (2017). *Average private school tuition cost 2017-2018*. Private School Review. Retrieved from <https://www.privateschoolreview.com/tuition-stats/private-school-cost-by-state>

THE HIDDEN COSTS

WHICH EXPENSES DO VOUCHER, ESA, AND TAX INCENTIVE PROGRAMS COVER?

In general, there are three types of programs: vouchers, education savings accounts (ESAs), and tax incentives. While all of these programs use public funds to pay for private school tuition, there are different implications for how the money can be spent. What is covered is largely determined by the amount awarded to each family through the program.



Vouchers may cover:

- Private school tuition (or part of tuition if the voucher amount is less)
- Private school fees (if the voucher amount is more than tuition)

ESAs may cover:

- Private school tuition (or part of tuition if the ESA amount is less)
- Private school fees (if the ESA amount is more than tuition)
- Tutoring or other related educational services (such as transportation or therapies)

Tax incentive programs may cover:

- Any education-related expenses (such as tuition, fees, educational services, or school supplies) as allowed by law.

However, to use a tax deduction or tax credit program, parents must pay all education costs up-front and will see the credit or deduction only after taxes are filed.



Parents may have to cover the cost of any tuition, fees, transportation, or related services and tutoring not covered by the voucher, ESA, or tax incentive.

Few voucher, ESA, or tax incentive programs will cover all costs associated with enrolling a child in a private school and providing the related services and supports a child with disabilities needs. For this reason, vouchers, ESAs, and tax incentives are not a viable option for many families. Before choosing one of these programs, it is important to know what extra costs might be passed on to parents.

For more information on these issues, visit ncl.org/vouchers.