

Welcome to Education Savings Accounts!

WHAT IS AN EDUCATION SAVINGS ACCOUNT?



An Education Savings Account (ESA) 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. The Texas Catholic Conference of Bishops Education Department is guiding ESA implementation in Catholic schools, by providing support, regular updates and resources for parents and schools.

HOW MUCH IS AVAILABLE?

Per student, annually

Student enrolled in an eligible school: up to \$10,000

A child with a disability: up to \$30,000

Home-schooled participants: \$2,000

USE OF THE MONEY

Parents may use the funds to pay for eligible expenses including: school tuition, school breakfasts and lunches, uniforms, tutoring, online education programs, therapies for students with special needs, textbooks or other instructional materials.

PARTICIPATION IN THE PROGRAM

Parents must agree to:

- Spend program money only for eligible expenses
- Share child's assessment results with EAO
- Not sell an item purchased with program money and
- Notify the EAO within 30 days of child enrolling in public school, graduating high school, or otherwise becoming ineligible to enroll in public school

IMPORTANT DATES

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

January 2026: The application process is expected to open.

School year 26-27: When money in ESAs can first be used for eligible expenses.



WHO IS ELIGIBLE?

- Student must be a U.S. citizen, national, or lawful resident eligible to attend a Texas public school.
- Although all students meeting the above criteria are eligible (including those attending Catholic schools or home schooled) the law prioritizes children from low-income families and children with special learning needs.
- If a student is approved, so is the student's sibling(s) who applied.
- Once a family is approved and receives an ESA, they do not need to reapply each year. Their account will remain active as long as they continue to meet the program's requirements. Unused funds may roll over year to year with no rollover limit while the student participates in the program.

WHO QUALIFIES AS A "CHILD WITH DISABILITIES?"

As defined by the State of Texas, a "child with a disability":

1. Is not more than 21 years of age and has a visual or auditory impairment that prevents the student from being adequately or safely educated in public school without the provision of special services; OR
2. Is at least three but not more than 21 years of age and has one or more of the following disabilities that prevents the student from being adequately or safely educated in public school without the provision of special services:
 - physical disability;
 - intellectual or developmental disability;
 - emotional disturbance;
 - learning disability, including dyslexia;
 - autism;
 - speech disability; or
 - traumatic brain injury.

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Applicants are prioritized as follows:

1. 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).
2. Children whose family income is at or below 200% of FPG.
3. Children whose family income is between 200% and 500% of FPG.
4. Everyone else, depending on available funds. Students who switch from public schools will be prioritized over currently enrolled private school students in this category only.

House hold number	Federal Poverty Guidelines (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	\$133,750
3	\$26,650	\$53,300	\$133,250
4	\$32,150	\$64,300	\$160,750
5	\$37,650	\$75,300	\$188,250
6	\$43,150	\$83,920	\$215,750



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Contact your local Catholic school or email parents@txcatholic.org for more information!