

# ESA AND STO

A winning combination  
for families!



## WHY APPLY FOR BOTH?

- Families can and should receive both forms of assistance!
- Applying for both gives your family the best chance at receiving the most assistance.
- Remaining funds in an ESA account can be used for future tuition costs.
- Remaining funds in an ESA account can be used for other eligible educational expenses.



## ESA EDUCATION SAVINGS ACCOUNT

- Funded by the State of Iowa
- Administered by the State of Iowa
- Who qualifies? All new families, all Kindergarteners, all families at or below 400% of the Federal Poverty Guidelines, and those who previously received an ESA, even if they apply to the STO
- To apply:  
<https://iowa-households.withodyssey.com/login/>

## STO SCHOOL TUITION ORGANIZATION



**Our Faith STO**  
a school tuition organization

- Funded by Private Donors
- Administered by Our Faith STO
- Who qualifies? All families at or below 400% of the Federal Poverty Guidelines, even if they apply for an ESA
- To apply:  
<https://online.factsmgt.com/aid>