



Education Savings Accounts: A Homeschool-Friendly Guide to Personalized Learning

By Sarah Abboud

At DRIPBL, we know that learning isn't one-size-fits-all—and that's especially true for homeschool families. Whether your learner is curious about marine biology, passionate about robotics, or exploring creative writing, Education Savings Accounts (ESAs) can help you build a learning experience that's as unique as they are.

ESAs are state-funded programs that give families the flexibility to choose educational services, tools, and experiences that best support their child's growth. From curriculum and tutoring to hands-on science kits and enrichment programs, ESA funds can open doors to meaningful learning—without stretching your budget.

What Learning Formats Can ESA Funds Support?

ESA funds offer versatile learning options, adaptable to family needs, depending on state guidelines and approved providers.

- **Project-based learning Classes:** Hands-on, creative learning that blends academics with real-world problem-solving.

- See DRIBPL Offering: [Research Incubator Course \(RIC\) YR 1 & 2 & Innovation Tinkering Incubator](#)
- **1-on-1 tutoring:** Personalized instruction tailored to your learner's strengths and support needs.
 - See DRIBPL Offering: [Private Mentoring Incubator](#), [AP Tutoring Program](#), & [Student Insight Mentoring](#)
- **Dual Enrollment:** Earn college credit while in high school programming.
 - See DRIBPL Offering: [Research Incubator Course \(RIC\) YR 1 & 2](#)
- **Workshops, Camps, & Seminars:** Are short-term intensives ideal for exploring new interests and developing specific skills.
 - See DRIBPL Offering: [Camps, Workshops, & Seminars](#)
- **Self-paced programs:** Flexible courses that allow students to explore topics on their own timeline.
 - DRIPBL Self-paced curriculum coming 2026

ESA funds can also be used to support activities, such as:

- Charter or microschoools that align with your learner's style or schedule.
- Tuition at specialized schools, including those serving neurodivergent students .
- Outdoor and experiential learning, such as nature programs, field trips, and educational travel.
- Hands-on learning supplies like science lab kits, robotics gear, and art materials.
- Hybrid learning models combining part-time school enrollment with home-based instruction.
- Learning pods or co-op classes led by certified instructors or experienced parents.
- Therapeutic services such as occupational, behavioral, or speech therapy.
- Educational apps, software, and curriculum subscriptions from approved vendors.

Combine and adapt these methods throughout the year to establish a unique learning routine, whether you're homeschooling full-time or enhancing after-school education.

Which States Offer ESA Programs—and How to Apply

By 2024, 17 states had implemented 20 distinct Education Savings Account (ESA) programs. [These initiatives](#), while differing in eligibility criteria, funding levels, and permissible expenditures, all strive to empower families with greater autonomy in their children's educational journeys. Some states offer multiple ESA types to cater to diverse student demographics.

Here's a list of states currently offering ESA programs:

- Alabama – [CHOOSE Act](#) (Creating Hope and Opportunity for Our Students' Education)
- Arizona – [Empowerment Scholarship Accounts](#)
- Arkansas – [Children's Educational Freedom Account Program](#)
- Florida –
 - [Family Empowerment Scholarship](#) for Educational Options
 - [Family Empowerment Scholarship](#) for Students with Unique Abilities
- Georgia – [Promise Scholarship Act](#)
- Indiana – [Education Scholarship Account Program](#)
- Iowa – [Education Savings Account Program](#)
- Louisiana – [LA GATOR Scholarship Program \(Giving All True Opportunity to Rise\)](#)
- Mississippi – [Equal Opportunity for Students with Special Needs](#)
- Montana – [Special Needs Equal Opportunity ESA Program](#)
- New Hampshire – [Education Freedom Account Program](#)
- North Carolina – [Education Student Accounts \(ESA+\)](#)
- South Carolina – [Education Scholarship Trust Fund](#)
- Tennessee –
 - [Education Savings Account Program](#)
 - [Individualized Education Account Program](#)
 - [Education Freedom Scholarship Act](#)
- Utah – [Utah Fits All Scholarship Program](#)
- West Virginia – [Hope Scholarship Program](#)
- Wyoming – [ESA Steamboat Legacy Scholarship Act](#)

How to Apply: Each state has its own application process, but most require:

- Proof of residency
- Documentation of student eligibility (e.g., age, disability status, prior school enrollment)
- Agreement to use funds for approved educational purposes

Funds may be distributed through:

- Digital wallets (e.g., ClassWallet, Odyssey)
- Direct reimbursements
- Prepaid debit cards

For precise and current details, refer to your state's Department of Education website or national resources such as [EdChoice's ESA overview](#).

For example, different state initiatives have different awarding and expiration cycles. Some states let you roll over ESA funds each year, while others might have deadlines

for spending the money or require you to give back anything you don't use. *Always check your state's rules to plan properly.*

Using ESA Funds Should Be Like a Build Your Own Adventure

Whether you're homeschooling full-time or supplementing traditional schooling, ESA funds can help you create a personalized learning journey that reflects your child's passions and your family's values.

Tips for planning your ESA spending:

- Begin with what truly excites your learner—their Dream.
- Blend core academics with enrichment and seasonal programs.
- Prioritize essential services like therapy or adaptive tools.
- Join homeschool co-ops or learning pods to share resources.
- Use public offerings like museum memberships or library programs.
- Leverage learner problem-based learning projects by participating in regional, national, & international internships and competitions.
- Invest in reusable tools and learned skills that grow with your learner.

Where DRIPBL Fits In

All of DRIPBL's [Offerings](#) are ESA-eligible and support students from their Dream all the way through action. Students can be interested in STEAM, the humanities, etc. and our programming, like Research Incubator Year 1 and Year 2, will help students innovate creative research in different disciplines. Our offerings are designed for students ready to dive into real-world problem solving. These programs are ideal for homeschool students who want to:

- Explore project-based learning in STEAM and Humanities
- Prepare for high-stakes competitions like ISEF, STS, JSHS, and NIC
- Build skills in data analysis, critical thinking, and communication
- Work with mentors and researchers in a supportive, flexible environment

Families using ESA funds can apply them toward DRIPBL programming to support their learner's research journey from exploration to innovation. Learn more at www.dripbl.com/offerings.

DRIPBL also has free opportunities for homeschool students as well:

- [Internships](#) for students grade 6-12, undergraduates welcome too!
- [Future Scholars Journal](#): a youth peer-reviewed research journal

- [Signal Boosted, Youth Unmuted DRIPBL Podcast](#): we will work with you to write, produce, record, and get your podcast idea out there.
- [Free Resources Page](#): where you can find videos and worksheets to help with competition preparation, the college application process, and so much more