



IOWA ALLIANCE  
FOR CHOICE IN EDUCATION

# Education Savings Accounts (ESAs) and Why Iowa Needs One

Education savings accounts (ESAs) are savings accounts allowing parents to use education funds deposited into government-authorized savings accounts and dedicated for K-12 education options outside of public schools.

Parents use their ESA funds – often in the form of a debit card – to cover the following:

- Non-public school tuition and fees
- Online learning programs
- Private tutoring
- Community college costs
- Higher education expenses
- Additional approved learning services and materials

With all of the various opportunities ESAs provide for parents, there is no question our children can benefit beyond their public school education alone if the freedom to access funds are given to the parent.

Since parents contribute to the state's education funds, it is parents who deserve to use them for their children's education and ensure their best learning experience.

The widespread misconception about ESAs is that these programs steal funds from traditional public schools. **This is simply NOT true.** In fact, these programs have helped states save money, allowing for additional funding that can be reinvested in the public school system.

Iowa has other great education resources offering parents a choice in their child's education such as the Student Tuition Organization (STO) program. This program has a long history of bipartisan support and provides low-income, single-parent, or working-class families new education choices.

**An ESA program is necessary to complement Iowa's STO program.** If Iowa implements an ESA program, this would open the door to many more eligible families and, in turn, allow the STO program to serve more low-income families than ever before.

All parents deserve educational resources to fit their child's needs. It's time they get their freedom to choose.

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