



Education Scholarship Trust Fund

Participant Guide

2026-2027 School Year

Updated January 2026



TABLE OF CONTENTS

Education Scholarship Trust Fund Program Overview 3

Using Your Student’s ESTF Funds Through ClassWallet. 4

Accessing ESTF Funds for Multiple Students 4

Accepting the Affidavit 5

Education Service Providers 6

Approved Expenses 7

Approved Expenses (continued...) 8

Making Payments and Purchases Through ClassWallet. 8

Choosing an Expense Category 9

Renewing Your Student’s ESTF 9

Get Support and Quick Links. 10

Other Resources 10

EDUCATION SCHOLARSHIP TRUST FUND PROGRAM OVERVIEW

The Education Scholarship Trust Fund (ESTF) is a program administered by the South Carolina Department of Education that allows qualifying South Carolina families to apply for a scholarship of \$7,634 per student, for the 2026-27 school year.

Families who qualify can use scholarship funds to create a customized, flexible education for their child.

South Carolina has contracted with ClassWallet for programmatic support and to manage the distribution of scholarship funds to participating families. Using a ClassWallet Digital Wallet, parents can use their student’s scholarship to pay for approved expenses and make approved educational purchases.

Important Reminders:

- While participating in the program, the student can no longer attend their resident public school. Their resident public school is the school your district has zoned for your child.
- **There is no reimbursement to families**, and all payments and purchases using scholarship funds must be made through the ClassWallet platform.
- **The total yearly scholarship amount is \$7,634**, disbursed quarterly beginning in late July 2026.
- If the student leaves or is removed from the ESTF program, **any remaining funds will be returned to the State.**

2026-2027 School Year
\$1,908.50 deposited on or before



Participating families will be given the opportunity to renew their ESTF at the end of the school year. More information on the renewal process for the 2027-2028 school year will be provided to families in October 2026.

USING YOUR STUDENT'S ESTF FUNDS THROUGH CLASSWALLET

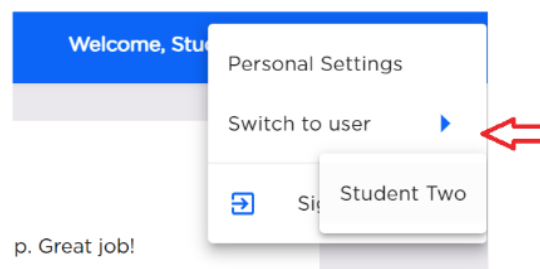
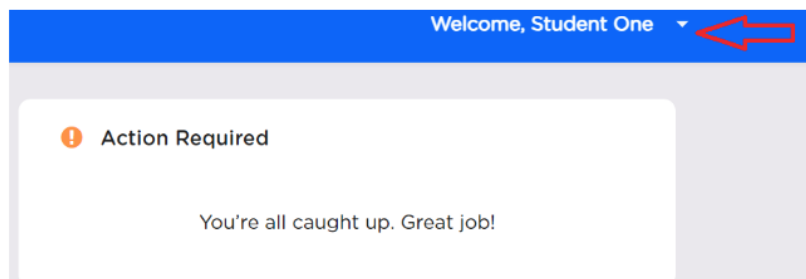
After the student's application is approved, a digital wallet account will be created within the ClassWallet platform. As a reminder, the student's first quarterly deposit of \$1,908.50 will not be visible and available for use until July 31, 2026.

Applicants will receive a welcome email from ClassWallet with instructions on accessing this account along with other helpful resources. If you have not received a welcome email, please contact ClassWallet Customer Support for assistance.

ACCESSING ESTF FUNDS FOR MULTIPLE STUDENTS

If you have multiple students receiving ESTF funds, each student will receive a digital wallet account. Participants can switch between accounts once you are logged in to the ClassWallet platform.

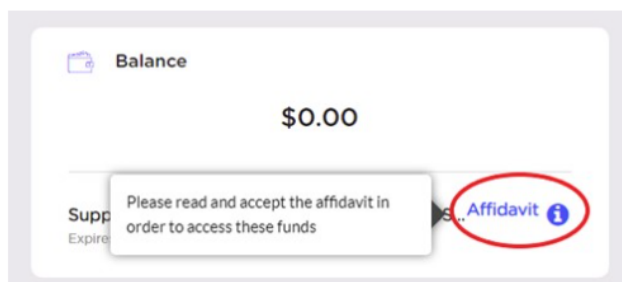
From the homepage, click on the small arrow (pointing down) in the upper right hand corner of the application, next to where it says "Welcome." Step-by-step instructions are available at [Switch Between Accounts](#).



ACCEPTING THE AFFIDAVIT

Applicants will be required to accept the Education Scholarship Trust Fund Program Affidavit before receiving access to the funds.

The link to the Affidavit will be available in the Balance tile once your account is funded and gives an overview of your responsibilities as an ESTF parent/guardian.



Options:

- **Accept** – After you accept, you will see your account balance and can begin using funds.
- **Skip For Now** – You will be taken to your ClassWallet account, but your balance will be \$0. You must click on the blue “Affidavit” link and “Accept” it in order to view balance and use funds.
- **Reject** – If you no longer wish to participate in the program, you can reject. If you accidentally reject contact ClassWallet support to reset your selection.

Important Notes:

- The Affidavit will not be visible until the account is funded.
- If you have more than one participating student, **you will need to accept the Affidavit for each student.**
- If the Affidavit is accidentally rejected, reach out to the ClassWallet Customer Support Team to reset the Affidavit selection.

EDUCATION SERVICE PROVIDERS

Education Service Providers are individuals or organizations approved by the South Carolina Department of Education to provide educational goods and services to ESTF students at the direction of their parent or guardian. The Department has developed an application process for Education Service Provider participation. This application is available year round [here](#).

By state law, all ESTF service providers agree to adhere to the following [attestation](#). This [attestation](#) includes background check requirements.

To be approved to participate, all tutors must have a Bachelor's Degree (minimum) and educational therapists must have a valid license in the therapy they provide. See the [Education Service Provider FAQ](#) for more information.

Important Notes:

- Once approved by the Department, the provider completes a registration process with ClassWallet. This allows them to begin receiving payments from ESTF families. If an approved provider does not appear on the list, they may not have completed the registration process.
- All approved and registered providers are listed within the ClassWallet platform. The list is also being made publicly available [here](#).
- Interested providers can apply and will continue to be approved by the Department throughout the year.
- There is no reimbursement to ESTF families. All payments and purchases must be made to providers through the ClassWallet platform and only approved and registered providers are eligible to receive ESTF funds.
- Please do not apply on behalf of a provider, as applications submitted by parents will be rejected. The provider must complete the application.
- The parent is responsible for selecting the provider. It is the responsibility of the parent to measure the overall effectiveness of a provider for each individual student.

APPROVED EXPENSES

Textbooks (K-12, in the following subject areas only):

- Math
- English (including Grammar, Reading and Writing)
- Science (including Coding and Engineering)
- Social Studies (including History)
- Foreign Language
- Art
- Music

Reading Books

Fiction and non-fiction literature in hardcover or paperback form, consistent with literature allowed in school libraries subject to SC Code 59-31-15 and all related regulations.

Instructional Materials/School Supplies

No bulk. Individual student use only.

- Calculators (including graphing)
 - * Calculators are limited to \$200 a year. Graphing calculators are limited to a purchase of 1 every 2 years.
- Index cards and card "holders"
- Markers (including dry erase and highlighters)
- Notebooks (including composition notebooks)
- Paper (lined and copy and graph)
- Binders (3-ring, etc.)
- Pencils
- Pens
- Colored Pencils
- Crayons
- Erasers
- Rulers
- Folders
- Glue
- Scissors
- USB cards

Computer Hardware

Used primarily for a scholarship student's educational needs and approved by the department or a licensed physician.

- Laptop, desktop and tablet computers
 - * Computer (laptop or desktop) & tablet are limited to \$1,500 each, 1 each every 2 years.
 - * Computers identified as "gaming" will not be approved.
 - Printers and ink (3D printers are not approved)
 - * Monitor and printer are limited to \$300 each, 1 each every 2 years.
 - Headphones
 - * Headphones are limited to \$200 a year.
 - Printer toner cartridges
 - * Printer toner cartridges are limited to \$100/purchase and \$300/year.
- * Product warranties included as part of the purchase are approved.

Technological Devices

Used primarily for a scholarship student's educational needs and approved by the department or a licensed physician.

- Keyboard
- Mouse/mouse pad
- Apple Pen
- Protective case for technology (iPad case, laptop case, etc.)

Required School Uniforms

Uniform clothing items that are required for school attendance, complying with school dress code policy.

*School uniforms are limited to \$500/year

Tutoring

- Math
- English (including Grammar, Reading and Writing)
- Science (including Coding and Engineering)
- Social Studies (including History)
- Foreign Language

Education Service Provider Tuition and Fees

(invoiced by independent schools)

- Enrollment/registration fees
- Technology fees
- Supply and book fees for classes or courses taken during the school day
- Academic testing and assessment fees

* Food, field trip, fundraising, graduation, and child care fees are not approved ESTF expenses.

Tuition and Fees for an Approved Nonpublic Online Education Service Provider or Course

- Math
- English (including Grammar, Reading and Writing)
- Science
- Social Studies (including History)
- Foreign Language
- National norm-referenced examinations, advanced placement examinations, or similar assessments, industry certification exams, or examinations related to college or university admission.
- Test preparation classes/courses are also approved.

Educational Therapies

- ABA Therapy
- Speech Therapy
- Physical Therapy
- Occupational Therapy
- Vision Therapy
- Dyslexia and Dysgraphia Therapies

Services Provided by a Student's Non-Resident Public School:

- Out-of-district fees
- Individual classes
- After-school tutoring services
- Transportation (up to \$3,000/school year)
- Fees or costs associated with participation in extracurricular activities

Fees for transportation

Paid to a fee-for-service transportation provider for the scholarship student to travel to and from an eligible provider, not to exceed \$3,000 for each school year.

APPROVED EXPENSES - CONTINUED...

Important Notes:

- To be approved, all school transportation fees MUST be submitted on a **separate invoice**.
- While each provider has the discretion to set pricing, the **Department reserves the right to reject any invoice that is not within reason**. The Department also has the authority to make additions to or remove items on the Approved Expenses List.

MAKING PAYMENTS AND PURCHASES THROUGH CLASSWALLET

Once your ClassWallet account is funded and the Affidavit accepted, you can shop through the ClassWallet integrated Marketplace or issue payments to registered service providers.

Two options are available:

- 1 You can make payments to [Department-approved providers](#) using the “Pay Vendor” feature on the ClassWallet homepage. Providers listed here include tutors, therapists, etc.

An invoice is required for all payments through “Pay Vendor”. Please ensure that the invoice has the following required information:

Invoice Requirements

- ☐ Provider Name and Address
- ☐ Student Name
- ☐ Parent Name
- ☐ Date of Invoice
- ☐ Date of Service
- ☐ Type of Service (what payment is for, tutoring subject, therapy type, etc.)
- ☐ Total Amount Due

NOTE: Payment for services can be made prior to the service(s) or paid after service(s) have been rendered. However, only invoices for services provided **AFTER July 1, 2026** will be approved for new families.

Renewal families will have the option to use their rollover funds for eligible summer expenses.

View a step-by-step guide on making a payment through “Pay Vendor” [here](#).

- 2 Making a purchase using your student’s ESTF funds is easy! You can purchase approved items, like school supplies, through the **ClassWallet Marketplace**.

View all available retailers by logging into the ClassWallet platform and clicking on “**Start Shopping**”.

View a step-by-step guide [here](#).

Important: The retailers shown in the ClassWallet Marketplace have all been approved to participate by the South Carolina Department of Education and the items they have available are approved for purchase with ESTF funds.

CHOOSING AN EXPENSE CATEGORY

As part of the payment process, you will be asked to choose a category for the expense.
You can choose more than one category per transaction.

The available categories are:

- Tuition and Fees for in-person independent schools
- Tuition and fees for online schools
- Tuition or fees for services provided by a school district
- Tutoring (either in-person or online)
- Educational Therapies
- Textbooks and Reading Books
- Curriculum
- Instructional Materials (i.e school supplies)
- Computers and Technological Devices
- Testing
- Transportation
- Uniforms

Important Reminder:

Transportation **MUST** be invoiced separately, invoices that include transportation along with other fees will be rejected.

Things to Remember:

- The parent or guardian receives an email confirmation upon order submission.
- All purchases and payments are reviewed by program administrators to ensure compliance with program guidelines.
- Education Service Providers will continue to be approved by the Department and added throughout the year.
- If a purchase or payment is rejected for any reason, the parent or guardian receives an email notification. The funds are immediately returned to the student's account and available for reuse.

RENEWING YOUR STUDENT'S ESTF

All current program participants will be given the opportunity to indicate that they would like to remain in the program. Student renewals for 2027-28 will start processing in November 2026.

For returning ESTF participants, any funds left in the account at the end of the school year will rollover and be available for use the next school year.

If a student leaves the ESTF program, any funds left in the account will be returned to the South Carolina Department of Education.

GET SUPPORT AND QUICK LINKS

The [ESTF website](#) is up-to-date with the latest program information, and the [ClassWallet Knowledge Base](#) is full of resources. For all general program and digital wallet questions, ClassWallet is ready to help!



(877) 313-1299 help@classwallet.com

Customer support is available Monday through Friday 8am-8pm EST and Saturday 10am-4pm EST.

OTHER RESOURCES

[ESTF Participant Frequently Asked Questions](#)

[ESTF Service Provider Frequently Asked Questions](#)

[ESTF Statute](#)

[South Carolina Department of Education ESTF webpage](#)