

# Helping Families Navigate the Changing Education Landscape

BY COLLEEN HRONCICH AND JAMIE BUCKLAND

## EXECUTIVE SUMMARY

**E**ducation savings accounts (ESAs) have the potential to transform education in America. While programs such as vouchers and tax credit scholarships give children a chance to attend a nonpublic school, they do not allow parents to customize their children's education. ESAs are a whole new ball game. Depending on the state, participating students can use ESA funding to pay for part-time classes at public and private schools, tutoring, curricula, services for special needs, and more.

ESAs are helping more families take advantage of individualized educational options. While the opportunities that come with ESAs are tremendous, so can be the difficulties in navigating them. That is why there is a growing movement to include "choice navigators" as an eligible expense in ESA programs. Choice navigators can inform parents what educational opportunities are available

and help tailor an education program for their children. Having navigation support can be very helpful for parents, but it is crucial that states include utmost flexibility when incorporating a navigation option.

This paper examines several key elements, including determining the types of navigation services that parents need in the changing education landscape; identifying best practices that states can adopt to simplify ESA navigation; tapping into the experiences of current ESA users and traditional homeschoolers; and deciding whether there are policies that can encourage an adequate supply of navigators without creating counterproductive rules.

Many of our examples will be from West Virginia, where coauthor Jamie Buckland has 17 years of experience navigating these issues as a homeschooler, parent advocate, and, more recently, ESA user.



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## INTRODUCTION

Most children attend their local district school in person five days a week from roughly 8 a.m. until 3 p.m. They receive instruction in academic subjects such as math, English, science, and history, as well as enrichment opportunities such as arts, sports, and clubs. It is one-stop shopping for a “bundled” product.

Recent years have seen an increase in the number of parents customizing their children’s education by using a variety of “unbundled” resources. The children may take some classes online, some through a local hybrid school or homeschooling co-op, and some fully at home. Similarly, they often participate in sports or extracurricular activities at local public or private schools, through independent organizations, or through homeschooling communities.

While children with customized education are still a small segment of school-aged children, their numbers are growing. Microschools—mixed-age schools typically serving 15 children or fewer per classroom, which some call a modern take on the one-room schoolhouse—and hybrid schools, where children learn in person some days and at home other days, are increasingly popular.<sup>1</sup> Moreover, homeschooling has increased rapidly since COVID-19 and the associated school closures.<sup>2</sup> This growth in unconventional education models is providing more options for parents who want to unbundle and customize their children’s education.

**“Education savings accounts can transform education similar to how streaming transformed television, resulting in nearly limitless ways to customize a child’s learning.”**

Alongside this growth of homeschooling, microschools, and hybrid options, there has been a dramatic increase in school choice programs that allow parents to use state dollars for education beyond their local school district. With the early school choice programs such as vouchers, tax credit scholarships, and even charter schools, parents could generally choose a different school for their children. But that schooling was still a bundled product: the children were attending school full time and studying all their traditional subjects there.

In 2011, Arizona launched the nation’s first education savings account (ESA) program. Unlike vouchers and tax credit scholarships, ESAs allow parents to direct funds to a variety of educational options such as tutoring, curriculum, and services for children with special needs, in addition to private school tuition. Arizona parents were now able to use state money to provide their children with unbundled educational products—and other states would follow suit.

As of June 2024, 18 states have enacted ESAs or tax credit ESAs (although not all are up and running yet), giving parents across the income spectrum the financial ability to participate in this new education landscape. Most states fund ESAs with a portion of state per pupil education dollars. In 2021, Missouri enacted the first ESA to be funded through private donations that earn state tax credits for donors. Similarly, Florida converted its tax credit scholarship program to a tax credit ESA in 2023. In March 2024, Alabama took a unique approach, providing parents with refundable income tax credits that are deposited in their ESA accounts.

The potential for transformation in education can be understood by considering what has happened to television in recent decades. Television used to be exclusively a bundled product—you had a package of channels available at a specific location with specific programming. The advent of streaming on TVs, computers, and smartphones transformed the sector. Now you can unbundle to select the channels, shows, and movies that you want, bundle them into customized packages, and watch them when and where it suits you.

The effect of vouchers and tax credit scholarships was similar to early cable television: there were more options, but it was still a bundle that you could only access at a specific time and place, namely, in private schools during normal school hours. But with ESAs, the possibilities are nearly limitless for parents to unbundle education and customize the learning path that works best for their children. For example, a child can attend a private school full time but receive after-school help with more challenging subjects. Or attend school in the morning and access therapies for special needs in the afternoon. Or attend school three days a week and learn at home the other two.

Parents have shown a propensity to take full advantage of the flexibility that accompanies ESAs. Even in the early days of Arizona’s and Florida’s programs, 30–40 percent of participating parents were using them to customize their

## Box 1

### What help can navigators provide?

Parents may want to know . . .

- What types of educational settings are there, and which one is best for my child?
- How do I apply for an ESA or other school choice program?
- Is this provider or resource an eligible ESA expense?
- How do I ensure that I'm meeting my state's compulsory education requirements?

Providers may want to know . . .

- How do I become an ESA-eligible provider?
- Are there resources to help me navigate zoning rules and other regulations?
- How do I market my offerings to families?

children's education.<sup>3</sup> Recent research seems to indicate that families do more customization the longer they are in an ESA program, which may be at least partly due to having more knowledge of, and confidence in, the options that are available to them.<sup>4</sup>

With ESAs giving more parents access to a wide range of learning opportunities for their children, there have been calls for navigation services to help parents understand the programs and weigh their options. Text Box 1 gives some examples of the help that navigators can provide for parents and providers.

## TYPES OF NAVIGATION SERVICES

At various points in the search for educational options, different navigation services may be needed. In the early stages, this can be as basic as understanding what the law in a given state mandates for education in that state. While parents are often the focus of navigation discussions, potential education providers may also need guidance navigating a state's school choice programs and the legal and regulatory environment. Each state may differ in whether or how to include navigators in an ESA program, but there are key areas where they are likely to be particularly valuable.

## Navigating Compulsory Education Laws, Exemptions, and Schooling Options

The starting point when it comes to education navigation is a state's compulsory education law. Since ESAs can be used for a variety of educational purchases, they add complexity when it comes to satisfying state requirements.

Before a parent or guardian decides to participate in an ESA program, there is a process of weighing potential options. For starters, do they want a bundled option—a full-time school—or do they want to customize their children's education? If they choose bundled, then they just need to decide on a school. But if they choose to customize, there are many subsequent decisions to be made.

An ESA or other school choice program will have an administrator, generally defined by law, who is tasked with overseeing the program. This is typically the state treasurer or the department of education. The administrator is responsible for ensuring that the program is set up according to the law. In some states there is a government agency that oversees the program, while a nonprofit handles the day-to-day operations. But the state agency or nonprofit may not have the knowledge, capacity, or authority to offer guidance to parents or providers when it comes to navigating the changing educational landscape.

This is where choice navigators come in. Navigators can help parents with the initial hurdle of choosing what type of education to pursue. The navigators should be knowledgeable about the various ways to satisfy the state's compulsory education requirements, have a directory of providers who may or may not be participating in the ESA program, and know the educational options that are available in an area.

Qualified navigators do not need to be the final authority on the various nuances, but if these navigators lack adequate experience or training there is a risk they will add to parents' confusion and misinformation, contributing to the chaos rather than helping to order it. To provide an example, Text Box 2 illustrates some of the challenges faced by West Virginia parents when the state's Hope Scholarship ESA program was created.

This phase of navigation presents several logistical challenges. Whose responsibility is it to ensure that parents are aware of their school options? And whose responsibility is it to pay for that guidance? Nonprofits relying on private donations may find it challenging to secure sustainable funding for work

## Box 2

### **Case in point: parents faced with new options in West Virginia**

Looking at West Virginia as an example, in the 2022–2023 school year, families had several new options to consider: learning pods, microschools, in-person charters (for some), virtual charters, and the new Hope Scholarship ESA program. The Hope Scholarship can be used for private school tuition (bundled option) or an Individualized Instructional Program (unbundled option).

This expansion of opportunity was exciting but also confusing. Parents were often overwhelmed by the new choices available to them and unsure how to navigate the many options. In response, three organizations set out to meet the demand. As an organization with experience in ESA implementation, Arizona-based Love Your School launched a West Virginia chapter and hired local coordinators to provide support. The Cardinal Institute for West Virginia Policy, a nonprofit public policy think tank, brought on an education outreach director whose focus on the Hope Scholarship program was well informed with policy insight. West Virginia Families United for Education, formed by West Virginia parent advocates with experience in homeschooling and policy implementation, was organized to help families and providers traverse the new landscape.

requiring skilled navigators whose emphasis on relational networking can be aided—but not replaced—by technology.

For students from disadvantaged backgrounds, the complexities of increased choice can be particularly challenging. Parents with lower incomes or those who are not native English speakers may not have the resources or time to figure out how these programs work or evaluate the available options. Choice navigators can help ensure that these families do not miss out on the benefits of school choice programs.

### **Navigating Approved Curricula and Resources**

Parents who choose to use their ESAs for full-time private schools may not need navigation assistance beyond finding and paying for schools unless they have children with special

needs or they plan to supplement with outside resources. This is one of the benefits of the bundled education option: a one-stop location for children’s education.

But for parents who want to use the ESA to customize their children’s education, making that initial decision is just the tip of the iceberg. Next they must figure out compliance, especially what steps they must take to satisfy the compulsory education requirements and which expenses qualify for ESA use. These are state-specific questions that require a certain level of local expertise to answer.

State requirements vary when it comes to using an ESA to choose from various schooling options such as traditional private school, microschool, hybrid school, home-based education, and combinations of those (plus potentially part-time public school classes). For parents to feel confident about their decision, a navigator can provide accurate, up-to-date information and direct them to the program administrator for further clarity. At times, the administrator may not be familiar with the topic, but an experienced navigator can equip the parent with language and information to help them advocate for their child. Text Box 3 shows some of the navigation assistance that West Virginia Families United for Education (WV FUE) provided to parents.

### **Navigating Regulations for Participating Providers**

When a state passes a new choice program, it naturally ignites inquiries from national providers who work in other states and who are interested in expanding to serve these new ESA families. It also provides locals with examples of how they can launch and sustain learning environments that serve their communities.

Potential providers, including microschools, private schools, online classes, and tutoring centers, need to understand the requirements of the new ESA. They will want to speak with someone who can do more than tell them about the new program and what hurdles they may face. Text Box 4 identifies some providers that have been helped in West Virginia by WV FUE.

As providers navigate an ESA program, questions that may arise include:

### Box 3

#### Case in point: parents navigating West Virginia's Hope Scholarship

Families who chose West Virginia's Hope Scholarship to customize their children's education faced many decisions. Questions on what they *could* do and what they *must* do needed to be addressed to increase adoption of the program. There were concerns about regulatory compliance and the user experience with the ESA platform. Many families wanted guidance on curriculum and other available resources; some just needed help navigating state bureaucracy to enroll in the Hope Scholarship.

Many of these parents turned to navigators for help. One parent wrote about her experience with using a navigator:

Megan was so incredibly thorough with all of her suggestions and helpful tips. She personalized every single subject and recommendation to our family's needs. She took into account my son's ADHD and ASD diagnoses and tailored each

subject to fit his (and my) needs. She offered tips to keep the little one I watch every day busy and occupied while still being able to teach my son. I am so impressed with Megan's wealth of knowledge not only in homeschooling, but also in working with neurodiverse kids.

—Jenni Compton

Another parent wrote:

It has helped me have one place I can go to find reliable information on education in West Virginia. I love that the [West Virginia Families United for Education] focuses on all modes of education. As a teacher, homeschool mom and once private school administrator, it is hard to find anywhere that will recognize and support all modes of education.

—Sara Howle

- Does the state have a business licensing requirement for remote sellers?
- Is there an applicable sales or service tax?
- What regulatory concerns should an in-person provider be aware of before launching a sustainable learning environment?

The official agency or organization tasked with administration of the program is not likely to be in the position to offer additional entrepreneurial guidance. Moreover, this administrator may not have an incentive to offer additional support to those who are creating alternatives to public district schools. This is a particular concern when the ESA program is administered by the state department of education, since staff will often have close professional and emotional ties to the public school system and, possibly, a bias against private options. Especially in this latter situation, an experienced navigator can be a tremendous resource for potential providers who are interested in participating in the ESA program.

## CURRENT SITUATION

### State Policies

As noted above, ESAs or tax credit ESAs have been created in 18 states as of this writing (though some are not yet operating). Only Florida specifically allows ESA funding to be used for a navigator, although some other states give the administrators flexibility that could allow them to include it. Here is a summary of the current situation in ESA states and in Oklahoma, which has a refundable tax credit program that can be used for unbundled education expenses.

#### Florida

In January 2023, Florida lawmakers introduced House Bill 1 to make the state's ESA program universal and to convert the state's tax credit scholarship program into a tax credit ESA. The legislation contained a provision for choice navigators, defined as "an individual who



## Box 4

### Case in point: providers navigating West Virginia's Hope Scholarship

While parents are rightly at the forefront of most ESA navigation discussions, potential providers may also need guidance in navigating school choice programs. West Virginia Families United for Education has helped numerous providers understand how to participate in the Hope Scholarship ESA.

For instance, one speech therapist wrote:

Jamie has been instrumental in helping me become a provider for the Hope Scholarship and navigate the Hope Scholarship system. I spent countless hours attempting to resolve an issue in the Hope Scholarship portal. Jamie was able to connect with the right person in 30 minutes. Without her, I fully believe my issue would have never been resolved. Jamie's knowledge, in combination with her connections, makes her a valuable resource and a

fierce advocate for the families of West Virginia.  
—Jaimee Szymanski, Dynamic Dyslexia and Speech

Another provider wrote:

I have fully relied on Jamie and her team to understand laws pertaining to home education using Hope Scholarship and also regarding a hybrid school that we launched September 6, 2022. Without the help of WV FUE we would have had to invest many hours of time we didn't have to scout out the info that Jamie had previously gathered and nicely delivered via emails, [Facebook] posts and through direct chats. She and her team have been a true help and a blessing to myself and those of us starting Living Oaks Academy.  
—Sadie Dunn, Living Oaks Academy

assists parents with the selection of, application for, and enrollment in educational options that address the academic needs of their student.”

There were pros and cons with the bill's navigator provision as introduced. On the pro side, the definition gave parents a lot of flexibility in selecting a navigator. On the con side, an annual meeting with a choice navigator was mandatory for parents who were using an ESA for home education expenses, but the cost of the navigator was not an allowable ESA expense.

As House Bill 1 made its way through the Florida legislature, the navigator language was revised, as explained in Text Box 5. In the final version of the bill, the pros and cons were reversed. A choice navigator became an allowable expense, and the final version did not mandate annual meetings or any other navigator services. On the flip side, the definition was narrowed considerably, limiting parents' ability to choose their preferred navigator.

While including navigator services as an allowable ESA expense is a positive step, the current definition of a choice navigator is largely based on requirements to teach in Florida public schools. These limitations do not

## Box 5

### Definition of choice navigator in Florida's House Bill 1 as introduced

“Choice navigator” means an individual who assists parents with the selection of, application for, and enrollment in educational options that address the academic needs of their student.

### Definition of choice navigator in the final version of Florida's House Bill 1

Such services must be provided by a person who holds a valid Florida educator's certificate pursuant to s. 1012.56, a person who holds an adjunct teaching certificate pursuant to s. 1012.57, a person who has a bachelor's degree or a graduate degree in the subject area in which instruction is given, a person who has demonstrated a mastery of subject area knowledge pursuant to s. 1012.56(5), or a person certified by a nationally or internationally recognized research-based training program as approved by the Department of Education.

make sense if the goal is to help parents navigate a wide variety of educational options. Many veteran ESA users and home educators who have experience in unbundling and assembling education options would not be eligible, while teachers who only have experience teaching in a public school classroom would be eligible.

It is worth noting that another change in the final language was removing ESA eligibility for students in home education programs because of concerns from some in the homeschooling community that government funding would lead to increased government regulations. Instead, a new “personalized education program” was established, which is essentially homeschooling using ESAs. Creating a legal distinction between personalized education students and homeschoolers gives an extra layer of protection to those who oppose government involvement in homeschooling.

In addition to the choice navigators, Florida has an Office of K–12 School Choice that provides information on state scholarship programs, private and charter schools, and other

information to help families navigate their educational options. The state’s scholarship organizations, Step Up for Students and AAA Scholarship Foundation, also provide information about the options that are available when using the scholarship programs.

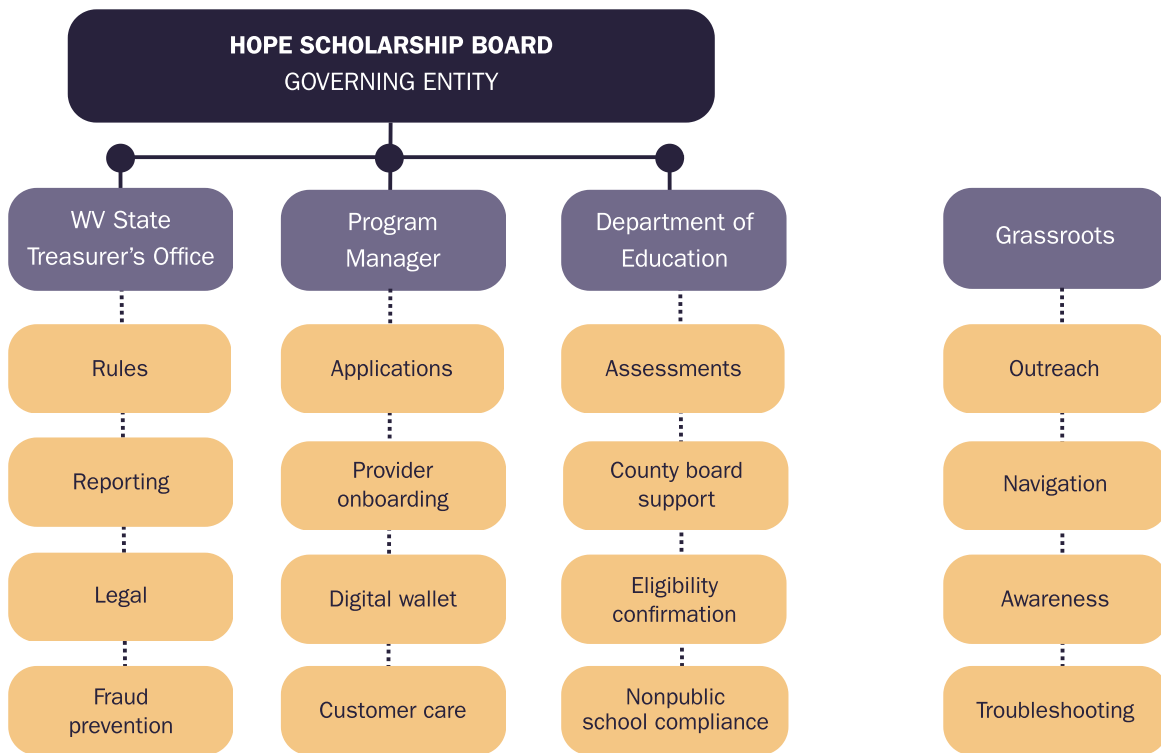
### West Virginia

In 2021, West Virginia jumped to the head of the educational freedom pack, going from no private school choice programs to a nearly universal ESA called the Hope Scholarship. It was the most expansive program at the time, open to almost all West Virginia students. The program is administered by the Hope Scholarship Board, which was created through the authorizing legislation, and the state treasurer handles the program funds. Figure 1 illustrates the roles of the various stakeholders for the Hope Scholarship.

West Virginia built a significant amount of flexibility into the Hope Scholarship. Funds can be used for typical items such as public or private school classes, curricula, test fees,

Figure 1

**Informal interpretation of education savings account implementation roles in West Virginia**



Source: Designed by Jamie Buckland.

and tutoring. Unlike many states, there are no certification restrictions on who can serve as a tutor. To ensure flexibility, the Hope Scholarship Board is empowered to approve other educational expenses for ESA use. While navigator services are not listed, the language used with tutoring and “other qualified expenses” has the potential to cover navigation, as will be discussed in greater detail.

### **Other ESA States**

Sixteen other states have passed ESA or tax credit ESA programs: Alabama, Arizona, Arkansas, Georgia, Indiana, Iowa, Louisiana, Mississippi, Montana, Missouri, New Hampshire, North Carolina, South Carolina, Tennessee, Utah, and Wyoming. None of them mention navigators, much less include them as an eligible expense. However, as in West Virginia, several states give flexibility to the state department of education or another entity to approve educational expenses beyond what is listed in the law. Even without navigators being an eligible ESA expense, volunteer groups such as the West Virginia Families United for Education often operate in ESA states.

Arkansas has an office within its department of education that helps parents navigate their options, much like Florida does. The Office of School Choice and Parent Empowerment includes information on the universal ESA, charter schools, homeschooling, and transferring between districts. However, this office may not provide services that are as personalized as navigators can provide, and it could be constrained since it is an official government agency as opposed to being an independent navigator.

### **Oklahoma**

In 2023, Oklahoma enacted the nation’s first refundable tax credit for education expenses, which provides a tax credit of \$5,000 to \$7,500 to help cover the cost of private school tuition and fees. The amount is tiered based on household income, and the refundable aspect means that parents receive the credit even if their tax bill wasn’t as high as the credit. Families who homeschool can receive a tax credit of \$1,000 per student to offset eligible expenses. Navigation services are not eligible expenses for the program. The tax credit went into effect in 2024.

To help families navigate a world with more educational options, Oklahoma State Superintendent Ryan Walters announced in March 2024 the creation of a new Office of School Choice within the Oklahoma State Department of Education to give parents a “one-stop shop for all things related to school choice and parental empowerment in Oklahoma.”<sup>5</sup>

### **Private Navigators**

There are a number of private education navigators working in various states and education arenas. Some of these are completely unrelated to ESAs or other school choice programs. Others have sprung up, at least in part, to help parents chart new paths once they have access to choice programs.

### **West Virginia Families United for Education**

West Virginia’s rapid move from no private school choice to nearly universal ESAs left parents uncertain about their options and how to comply with the laws. Coauthor Jamie Buckland, a homeschool mom with more than 17 years of experience customizing education for her own children and helping others as a founder of a hybrid homeschool program, began to assist parents who were looking into their options under the ESA.

**“West Virginia’s rapid move from no private school choice to nearly universal education savings accounts left parents uncertain about their options and how to comply with the laws.”**

In 2022, Buckland founded WV FUE to support families in a more structured manner. However, there was no mechanism for parents to pay for her services using their ESAs.

In August 2023, WV FUE began providing services such as benchmark assessments and curriculum consultations through the Hope Scholarship program. The director of this new program, certified teacher Megan Santini, is a



second-generation homeschooler who is now using the scholarship to educate her three children at home. WV FUE refers to this as navigation of curriculum and resources. Parents do not have to go on a scavenger hunt to find the support they need in determining a curriculum or finding out if it is available for purchase in the portal.

**“While there is no provision for a navigator in the Hope Scholarship legislation, some West Virginia Families United for Education services are qualifying expenses that parents can access with their education savings accounts.”**

Despite no provision for a navigator in the Hope Scholarship legislation, WV FUE has been able to ensure that some of its services fall within the language of qualifying expenses, allowing the organization to provide valuable services to families without there being an out-of-pocket cost. Santini’s education and experience equip her to provide insight into curriculum and assessments. Buckland, on the other hand, has experience in compulsory compliance, navigating public school access, and homeschooling through high school. While curriculum consultations and assessments are qualifying expenses, the nuanced services that Buckland focuses on are not. But this type of support is very valuable for families.

### **Other Navigators**

Similar providers have emerged in other states. Among them are:

- **Families Empowered**, a nonprofit organization that helps Texas families understand and navigate the learning options available to them. While Texas currently has no private school choice programs, Families Empowered provides parents with free guidance on various educational models as well as help finding specific schools. Families Empowered takes a neutral approach to different models and focuses on

what options match the needs of each individual child. The group currently assists families in Austin, Houston, San Antonio, and Tarrant County, but it is also helping to incubate similar organizations in other states.

- **Institute for Quality Education**, whose mission is “to improve quality of education for all Indiana students.” It sponsors a website called MySchoolOptions.org, where parents can find schools, information on school types, financial help, and enrollment tips.
- **Love Your School**, which was created to help families understand their educational options in Arizona, a state that has pioneered school choice. Love Your School’s website has a wealth of information for parents, including explanations of various types of educational options, links to apply for ESAs and tax credit scholarships, information to help parents understand their rights and advocate for their children, and inspirational stories of parents who have been helped by school choice.
- **NavigatEd Arizona**, another organization that helps parents navigate the options available in the Grand Canyon State. It offers unbiased insights into the various school types and help finding specific schools. In addition to helping parents find the right fit for their children, NavigatEd Arizona helps schools connect with prospective families through in-person school fairs and events. The Texas-based Families Empowered is supporting NavigatEd Arizona with operational and strategic guidance as the organization scales.
- **Utah Education Fits All**, a nonprofit organization created to help ensure every Utah child has access to educational options. It focuses on increasing awareness of Utah’s new universal ESA; ensuring that parents and providers have accurate, up-to-date information on the program; helping parents and providers navigate the program; and connecting parents and providers.

### **CONSIDERATIONS**

Private navigators not only help parents, but also help educational providers and public officials. What follows is a look at each of these groups of beneficiaries.

## How Navigators Assist Parents

While it is imperative that program managers, government agencies, and vendors provide excellent customer service because of their role in the choice program, their commitment to the user experience will not replace the need for a navigator. Text Box 6 shows this need by looking at an example from West Virginia’s Hope Scholarship.

The government agency or private organization responsible for the day-to-day implementation of an ESA program will need customer service representatives who are knowledgeable about how the program works. But parents looking for the pros and cons of all their K–12 school options will want a neutral navigator who is able to provide accurate information and insight into what they can and must do for all options, both public and private. These navigators can work alongside the official customer service teams to help parents understand nuanced details to avoid confusion and prepare the parents for what is to come. This type of customized support can help families fulfill the needed requirements to stay in the program.

Parents choosing to customize with the choice program will want someone who is qualified to give advice on assembling an educational experience tailored to their children. They are likely to also want guidance on curricula and other resources. Depending on the assessment requirements of an ESA program, a navigator can guide parents on how to stay compliant. In some states, families must have their children’s work samples or test results reviewed by a state-approved reviewer, which is frequently defined as a certified public school teacher. The navigator can provide a list of reviewers and indicate whether the reviewer is participating as a vendor in a particular ESA program.

## How Navigators Assist Providers

Similarly, a navigator can go beyond what is offered by the administrator’s customer service representatives to help providers who want to offer services to ESA families. Entrepreneurs looking to launch programs will want to connect with someone who can coach them through regulatory and liability concerns outside of the specific program. To ensure this voluntary exchange remains in the private sector, thus avoiding unnecessary bureaucracy,

### Box 6

#### Case in point: helping parents navigate West Virginia’s ESA

The newness of universal or nearly universal ESA programs has left a lot of unknowns for parents, providers, and administrators. “We’re building the plane while flying it” is a frequent lament. That’s where a navigator with experience in unconventional education can help all parties.

For example, standardized tests are one of two ways to satisfy the academic assessment requirements of West Virginia’s Hope Scholarship program. Therefore, parents were surprised to have their reimbursement requests denied for tests they had purchased out of pocket. West Virginia Families United for Education stepped in, creating an ESA-eligible test preparation service for students that included registration for a qualifying test. This helped bring increased attention to the Hope Scholarship Board’s failure to approve the tests themselves as a reimbursable expense.

Recently, the board moved to include approved standardized tests as an allowable expense. Now, in addition to helping families choose the assessment option that works best for them, the WV FUE can also assist them with navigating the reimbursement process.

the navigator’s loyalty must be to users, not a government agency or a program manager.

Many educational entrepreneurs may find it beneficial to join national networks that provide support and resources for new programs or microschools. For example, the National Microschooling Center offers resources, training, and networking for microschool founders across the country. And companies such as KaiPod Catalyst and Teacher, Let Your Light Shine have created programs to help education entrepreneurs create new microschools. However, a partnership with a local navigator can benefit the network and the school founder in two unique ways: the navigator can introduce the network to their local contacts and can also provide insight into state regulations that are not widely known.

In states such as West Virginia, where digital marketing only goes so far because of the scarcity of high-speed

internet access, the word-of-mouth approach is only achievable through true grassroots outreach that provides families with someone they trust. The navigators must understand that their role does not come with the authority that is provided to those who are part of the official administration. This enables the navigators to operate with a posture of directing traffic, raising awareness, and pointing to the policies that govern the area in question.

## How Navigators Assist Administrators

An underappreciated benefit of having local navigators is that they can be a tremendous resource to ESA administrators. This is particularly true with new programs, as everyone will be learning as they go. Even with established programs there will be times when questions arise that require information that will be readily available to a navigator who is working day-to-day with parents and providers.

Oftentimes, ESAs will be used by parents who are customizing their children's education by using a variety of resources. The wide-ranging available options and how they can be used to craft an effective learning plan will likely be unfamiliar to state agency staff tapped with administering the program. A navigator can be a resource to these staffers who may be new to the world of unconventional education.

Likewise, when administrators must approve potential ESA providers, a lack of knowledge about these educational options can be a barrier. For example, when a lay person hears about horseback riding or surfing lessons as a possible ESA expense, it may sound frivolous. But someone familiar with unconventional education knows these are well-established therapies that can help students with special needs.

Moreover, as they develop state-specific databases using the knowledge of local experts and artificial intelligence, navigators can be a resource that administrators tap as they evaluate parent expenses and potential providers.

## Risks of Administrative Overreach

The adoption of ESA policies resulted, in part, from a strong advocacy campaign by parents and teachers who trust alternative education models and want students to have flexible learning options. However, administrators

may not share that trust and may instead prioritize fraud protection to the extent that legitimate purchases are denied. Navigators who are experienced in unbundling and assembling educational resources can help mitigate this problem because the navigators would have a better understanding of what should count as an eligible expense, and they could help advocate for parents.

**“When no one at the decision-making table has experience with unbundling and customizing education, there can be a lack of perspective that undermines the benefits of education savings accounts.”**

An example would be a parent in West Virginia who waited months to learn if a DVD player used to play educational videos qualified for reimbursement. Members of the Hope Scholarship Board initially wanted to deny the reimbursement even though the parent had purchased educational DVDs through the approved portal and needed a player to utilize them. For decades, DVDs have been a reliable teaching tool for families who home educate, especially in a state such as West Virginia, where more than 60 percent of residents lack high-speed internet access.<sup>6</sup> Ultimately the DVD player was approved for reimbursement, but an experienced navigator could have smoothed the process.

It is understandable that administrators are cautious when determining allowable expenses to ensure the integrity of the program. But when no one at the decision-making table has experience with unbundling and customizing education, or when political and education leadership is unwilling to bring in a consultant with this experience, there is a lack of perspective, which leads to decisions that undermine the benefits of ESAs.

## Carve-out Increases the Need for Experienced Navigators

In the 1960s and 1970s, homeschoolers in America had to wage legal and political battles because many

state compulsory education laws made homeschooling illegal. After fighting to achieve independence, many homeschoolers strongly oppose any link to government funding through school choice programs. Even if the program is optional, they fear that any associated regulations would eventually ensnare traditional homeschoolers. To ensure traditional homeschoolers are not negatively affected by ESA legislation, many states carve out separate categories for homeschoolers and ESA recipients who customize their children’s education.<sup>7</sup> However, unique challenges arise when you create an entirely new student profile that can be used in multiple ways, which increases the need for experienced navigators.

West Virginia used this carve-out approach with the Hope Scholarship by making it a separate exemption to the state’s compulsory education mandate. Students can use the Hope Scholarship to attend a private school or can enroll in an Individualized Instruction Program to choose an unbundled education. However, classifying the Hope Scholarship as a way to satisfy compulsory education created some confusion because the program is really a funding mechanism, not an education provider—no one is being educated by the Hope Scholarship or graduating from the Hope Scholarship. Another issue is that students in the Individualized Instruction Program do not share the legal rights and protections that homeschoolers fought for over several decades. WV FUE has been helping parents navigate these complexities while advising lawmakers and the program administrator on ways to reduce them.

## **RECOMMENDATION: INCLUDE NAVIGATORS AS AN ELIGIBLE ESA EXPENSE**

There is widespread agreement that many parents need help navigating the new educational options that are increasingly available. However, there is currently no consistent mechanism to fund navigation services. Parent advocacy groups have traditionally relied on donations to fund their operations. But that may not be reliable enough for a long-term solution.

Last year, Florida became the first state to include navigators as an allowable ESA expense. But the law defined navigators very narrowly, essentially mirroring the requirements for

public school teachers. This means that many experienced ESA users and home educators—who are often experts in this area—are ineligible to serve as navigators.

**“Policymakers should work with experienced education savings account users, homeschoolers, and local experts to craft flexible language that will include navigators as an education savings account expense.”**

Policymakers should work with experienced ESA users, homeschoolers, and local experts to craft language that will include navigators as an ESA expense. As it stands, most programs define qualifying expenses as services being provided directly to the student or materials being purchased specifically for the student. Allowing home educators to use ESA money to receive guidance provides a direct benefit for the student. Navigation services should be broadly defined to ensure flexibility in determining who can provide them. Just like there is a great deal of variability in state homeschooling laws, it is likely that states will take varied approaches when it comes to ESA navigators. Some may take a more hands-off approach and allow parents to choose any navigator who they feel is a good fit. Other states are likely to have stricter requirements.

Even states that want strict controls on navigators should avoid using public school metrics to determine eligibility. Perhaps years of experience as a homeschooler or parent advocate could qualify someone as a navigator. Or a state could approve a private certification program that could ensure the integrity of navigation services.

## **CONCLUSION**

In the changing education landscape—especially when states adopt ESAs—having qualified navigators is extremely important to help parents make the most of their newfound flexibility. Experienced ESA users and home educators are particularly well positioned to serve as navigators because of their familiarity with unbundling and assembling

educational resources and satisfying compulsory attendance requirements outside of a full-time school.

Navigation services are not only needed when curriculum decisions are being made. With the flexibility of ESAs and the growth of microschools, hybrid schools, and homeschooling, parents may want help just figuring out what the various options entail. Once they decide on a particular education model, they may seek advice on

curriculum, enrichment, providers, and more.

The spread of ESAs is exciting because it is opening new options to millions of children. But if these programs stumble or if parents find them too difficult, it will be hard to get new programs passed or existing ones expanded. Giving families the ability to fund navigation services with their ESAs can help ensure that parents are able to successfully find the best educational fit for their children.

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## CITATION

Hroncich, Colleen, and Jamie Buckland. "Helping Families Navigate the Changing Education Landscape," Policy Analysis no. 976, Cato Institute, Washington, DC, June 25, 2024.



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