

# Arizona ESA vs Arizona STO

A simple side-by-side guide to two different ways families may access private-school support in Arizona

## 1 What each program is



### ESA Program

- State-funded education account for eligible students
- Funds may be used for approved education expenses
- Examples may include private school tuition, tutoring, curriculum, therapies, and other approved expenses



### Arizona STO Program

- Scholarships funded through donations to certified School Tuition Organizations
- Donors may qualify for Arizona tax credits
- Scholarships are used to help eligible students attend private schools

## 2 Key differences



Funded by the state



Usually one ESA account per student



Broader approved education uses



Family manages approved ESA spending



Funded by private donations



Families may apply to multiple STOs, subject to each STO's rules



Scholarship-focused private-school support



Donors choose to direct support through a certified STO

## 3 Why some families like STOs



**Multiple scholarship opportunities:** families may apply to more than one STO



**Scholarship-focused support:** funds are centered on student scholarships



**Donor-directed giving:** Arizona taxpayers can support a cause they value



**Can ease pressure on state-funded programs:** STOs are supported by tax-credit-eligible private donations rather than direct state ESA accounts

## 4 Important reminder



- ESA and STO benefits generally cannot be used at the same time for the same student/time period.
- Always confirm current eligibility and coordination rules before applying or accepting funds.

## 5 Simple takeaway



**ESA =**  
state-funded account  
+ broader approved uses



**STO =**  
donation-funded scholarship path  
+ possible multiple STO applications