Bellwether

Charting a Course

Navigating Policy to Access Learning Options

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Overview

Across the country, many families[i] are looking for greater personalization in their child's K-12 education. At the same time, innovative learning providers are creating a new ecosystem of flexible **learning options**. These learning options include any experience — whether provided by a school, community-based organization, local business, college or university, or online operator — designed to support the growth and development of children. Yet whether families want options that supplement a student's education or replace a traditional school experience, many face barriers to access.

Cost is a significant barrier for many families. To help, state legislators are using **direct funding policies** to create programs such as education savings accounts (ESAs), microgrants, or tax credits or deductions. These **direct funding programs** defray the costs of participation by giving families amounts ranging from $500 to $10,000 (or more) to spend on learning options. Even with these policies in place, however, families often have limited awareness of the opportunities that exist and need help navigating what is often a complex and confusing ecosystem.

Many turn to **navigation organizations**, which provide information and guidance for families. Navigation organizations typically include teams of **navigators** who build relationships with families to help them access learning options and direct funding programs to meet their child's needs. Several technology platforms have also emerged to aggregate information about learning options. These platforms provide families and navigators with centralized, searchable resources, and in some cases, they also allow families to receive and spend public funds.

Navigation organizations may not be able to keep pace with the demand for their services. Complex direct funding policies, a lack of information about learning options, and a resource-intensive service model all hinder their efforts to serve more families. Yet as direct funding programs grow and families' interest in personalized learning expands, navigation will increasingly be necessary to help families access the full potential of an expansive learning ecosystem. Meanwhile, new tools powered by artificial intelligence (AI) have the potential to advance navigators' efficiency, sustainability, and scale.

To better understand the challenges and opportunities ahead, the authors reviewed past research on navigation solutions; interviewed more than 30 experts in navigation, policy, and technology; and collected insights from Bellwether's work on the Filling the Gap and Assembly grant programs.[ii] **Charting a Course is a series that unpacks the need for navigation services, details the challenges that limit their impact, and offers some solutions for how navigation organizations, policymakers, funders, and technology platforms can address these challenges to support more families and students**.

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i   *In this series, the term "family" refers to family or community members taking responsibility for the education and future of a child, including grandparents, foster parents, legal guardians, and other family members. Students are also included in this definition since they participate in educational decision-making, especially as they get older.*

ii *Because the focus on educational navigators is nascent, these analyses and recommendations should be interpreted as a synthesis of this research rather than as a definitive or comprehensive analysis of educational navigation services. For more, see Charting a Course: Increasing Access to Learning Options Through Navigation (Methodology).*

Introduction

Regardless of socioeconomic status, all families and students should have the opportunity to customize their education, whether by enrolling in a microschool, participating in enrichment activities, finding a career pathway, or pursuing myriad other learning options. Yet many cannot afford to do so on their own. State legislators have tried to address affordability issues by passing policies that create direct funding programs. These programs give families access to state funding that can be used on learning options; however, both the programs and the policies used to create them come with their own obstacles that disproportionately affect families furthest from opportunity.

Navigation organizations provide important supports for families looking to participate in direct funding programs. They can be partners in raising awareness of the programs, while their navigators help families prepare applications and select learning options that meet their child's needs. Addressing logistical barriers associated with direct funding policies and programs takes up a significant amount of time, however, and the time spent on logistical barriers then limits the time navigators and families can spend on what they came together to do: Connect to learning options aligned to students' needs, interests, and goals.

Better policy designs and stronger implementation of direct funding programs can minimize these logistical barriers and enable navigation organizations to direct more resources to providing educational guidance.

State policymakers and program administrators should help eliminate barriers for families and navigators in four ways:

1. **Build awareness**: Invest in broad, comprehensive marketing campaigns that improve families' awareness of and trust in direct funding programs.

2. **Streamline family eligibility**: Clarify eligibility guidelines and application processes to minimize potential barriers for families.

3. **Simplify spending**: Reconsider funding restrictions and streamline provider approvals while providing families and navigators with more information about available learning options.

4. **Improve technology**: Incentivize and coordinate with technology platform providers to improve the user experience for families furthest from opportunity.

First, investing in public information campaigns that center families and leverage community partners increases widespread awareness of direct funding programs. Families are also more likely to submit applications and enroll in programs when application processes are simplified.[1] Streamlining provider approvals reduces friction when families go to spend funds, and expanding eligible expenses in line with family preferences would increase satisfaction with direct funding programs. Finally, investing in technology platforms to facilitate accessibility improves workflows for all.

Logistical barriers such as lack of awareness, clumsy technology, and complex guidelines, restrictions, and processes hinder families and navigators from focusing on learning.

Navigators and direct funding programs are essential tools to help families access learning options, but for both to be effective, policymakers and program administrators must address these logistical barriers.

Structural barriers and a lack of support leave many families overwhelmed

The combination of structural barriers and insufficient support can leave families feeling overwhelmed and uncertain of how to find the best learning options.[2] **This sense of isolation and anxiety can easily deter many families** from exploring learning options outside the traditional school experience — especially if they're also contending with a lack of critical resources such as money, internet access, time, and support.

Families with tight budgets often cannot afford to pay out of pocket for new learning options. Across the country in 2022, nearly 9% (or 7.4 million) of families lived below the federal poverty line.[3] In a recent survey from Tyton Partners, almost half (49%) of parents interested in exploring flexible learning options "**identify affordability as a substantial barrier**."[4]

Affordability is just the beginning. **Many families have limited access to broadband internet or connective devices**, especially in rural areas, limiting their ability to explore learning options online. Even when online platforms are accessible via broadband internet and mobile devices, many families struggle to engage with them. The digital divide continues to be a barrier that makes it hard for many families to find and enroll their children in learning options.[5]

Some families also experience frequent changes in housing or contact information, unstable employment, or additional stressors such as health issues.[6] Together, these factors reduce the time families can dedicate to finding learning options for their child and create additional barriers to access. As one interviewee put it, "For a caregiver to even be in a space where they can think about applying to a school lottery, switching schools, or looking at after-school programs, they need the bandwidth to do so. It is a time-consuming process!"[7]

School leaders and educators are typically a family's first "go-to" when discussing their child's educational needs. However, **school-based professionals often don't have the capacity** to help families find new learning options (e.g., driver's education, technical classes, or specialized therapies) if the school doesn't already provide them or hasn't established partnerships with those who do.[8] Some school staff may also be reticent to recommend learning options if it could lead families to unenroll.[9]

Without reliable support from school leaders and educators, families may rely on social capital to find solutions. Here, too, families furthest from opportunity experience barriers to access. **Families with more social capital are less likely to face structural barriers**, and/or they have greater access to people or knowledge that can address those barriers.[10] As a result, more advantaged families might not take "no" for an answer, but those who don't have the same resources might not want to make a fuss or rock the boat — especially if they have had negative experiences in the past.[11] This gap in social capital means that less privileged families could find it harder to access flexible learning options.

State policies are a lever for equitable access to flexible learning options but can create barriers that frustrate families

State legislators across the country have passed laws to create **programs that provide funding directly to families to use on educational expenses**. These direct funding programs often include microgrants, tax credits or deductions, and ESAs. Microgrants are typically smaller sums, usually $500 to $3,000.[12] They might have clearly defined purposes, such as Ohio's $1,000 credit for after-school and extracurricular materials and programs,[13] or cover a wide range of eligible expenses, like Idaho's Empowering Parents program.[14] Tax credits such as Minnesota's K-12

Education Credit reimburse families for approved educational expenses,[15] while deductions such as Louisiana's Elementary and Secondary School Tuition Deduction reduce a household's total taxable income.[16] Recently, more than a dozen states have passed laws to create ESAs, which set aside higher amounts of money (from $6,000 to $10,000 or more) in accounts families can use to pay eligible educational expenses.[17] In 2023, Indiana became the first state to create a career scholarship account program, providing $5,000 per student per year "to help students pursue their interests by removing barriers to participation in the career preparation programs of their choice."[18]

These policies have gained momentum in recent years, and some states even offer multiple direct funding programs. For example, Indiana offers both a microgrant that can be used on literacy materials and an ESA for students with disabilities.[19] Hypothetically, families eligible for both programs can combine funds from both programs to customize their child's education. Direct funding programs address the affordability barrier and widen the range of options available to families.

The programs aren't always easy to use, however. Between finding out about a direct funding program and navigating the eligibility guidelines, application process, new technology, and funding restrictions — not to mention the communication with program administrators — families face many steps that can easily become insurmountable hurdles.

Direct funding policies don't include adequate investments to address families' lack of awareness; insufficient communication prevents many families from accessing state funding. Families must know these policies and programs exist to take advantage of them, but many don't. Consistent with prior research on educational choice programs,[20] interviewees consistently cited **lack of awareness as an obstacle to participation for families** across different regions and policy contexts. One community organization serving families in Florida, where eligibility for the state ESA is now universal, lamented that "most of [the families] don't even know that [the ESA] is an option. They're completely in the dark that it even exists and that they could take advantage of it."[21] A recent report from Tyton Partners examining ESA accessibility also found that low-income families were "less likely to know about ESAs," with a 26 percentage point gap between families earning less than $50,000 and families earning between $100,000 and $150,000.[22]

Even when a family becomes aware, **many might not trust the program**. One family in Indiana thought it was too good to be true and that the state was going to ask for the money back. The family told a state administrator, "We've never really taken government funds before, and the thought of doing so made us vastly nervous."[23] Tyton Partners hypothesizes that for low-income families, the lack of trust stems from being "less able to easily access information."[24]

In states where multiple direct funding programs coexist (e.g., Indiana and Florida), **families can easily get confused or overwhelmed** as they evaluate different applications, timelines, and sets of rules to determine which program best meets their needs.[25] Even in states that have historically offered alternatives to traditional public education and where families might be more familiar with applying for state funding, direct funding programs still present challenges.[26] Differences in how funding flows and who is administering the program (e.g., the state department of education, the department of revenue, or the state treasury) can confuse and frustrate families, program administrators, and learning providers.

State agencies also lack experience communicating directly with families, contributing to the lack of awareness and confusion when they are charged with administering a direct funding program. In general, state education agencies are designed to communicate with district administrators, not individual families. Other public state agencies, such as treasury or revenue departments, might interact with individuals as taxpayers but are unaccustomed to serving them as families making educational decisions. As a result, resources meant for families tend to contain "too much high-level policy information," written with "a lot of jargon and legalese," rather than with family accessibility in mind.[27] Moreover, government communication may have what families perceive as a punitive, intimidating tone, discouraging them from reaching out to clarify.[28] While some agencies have tried to create customer service-oriented roles,[29] they often cannot handle outreach to hundreds, thousands, or tens of thousands of families.[30] Providing personalized support for families would be even more challenging to do at scale.

Logistical barriers throughout the application process discourage families from enrolling in direct funding programs. Once a family becomes aware of a direct funding program, they often must sort through **complex income eligibility guidelines and verification processes**. Direct funding programs that target support to lower-income families typically require documentation to verify eligibility. While well-intentioned, the processes can be burdensome.[31] One program administrator admitted that, before the expansion of ESA eligibility in her state, the number of tax documents the application required "was insane" and that it was "faster to get a mortgage" than it was to get approved for an ESA.[32] The verification process can also be a barrier for newcomer or immigrant families, blocking them from accessing funds even though their child is eligible.[33]

Beyond the document submission itself, **income eligibility and verification processes often lead to more questions for families**:[34] What counts as income? Which documents can be used for verification? Who can I ask for help that won't judge me? Where can I find

documents in a language I understand? The uncertainty of navigating eligibility guidelines can create another point in the process at which families furthest from opportunity might give up.

The technology platforms handling the logistics of program eligibility, application processes, and spending **are often unfamiliar and unintuitive**, especially for families who don't frequently access similar websites, or for multigenerational families where a family member might be older and less comfortable with technology.[35] For example, in New Hampshire, the ESA's application, income verification, and provider marketplace platforms are all separate, requiring families to make multiple accounts and further increasing confusion.[36]

Logistical issues not only impact families' experience with the application process but also the ability to leverage funding once they are enrolled. Some programs are reimbursement-based, meaning that **enrolled families must pay learning providers up front and wait for reimbursement**. In Kansas, families submitting reimbursement claims for the Kansas Education Enrichment Program can expect to wait 6-8 weeks to get reimbursed for up to $1,000.[37] Families who cannot afford to wait for these reimbursements may forgo participation in the program altogether.[38]

Direct funding policies constrain how participating families can spend funds.

Provider eligibility requirements ensure that families spend funding on legitimate educational expenses (to protect taxpayer dollars from misuse) and that providers are legitimate entities that meet basic requirements (to protect families from bad actors). But these requirements can also make it more difficult for families to find and participate in the learning options that align to students' needs, interests, and goals. For instance, extracurricular, technical, or other non-academic learning options (e.g., driver's education) may not be eligible expenses. Certain ESA policies are also less flexible than they initially seem, requiring that funds be spent on private school tuition before any leftover money is spent on other learning options.[39]

In addition to navigating the types of eligible expenses (e.g., tutoring), **families must also navigate which providers are approved to accept state funding**.

A family might apply for a program with the intention of using the money for a particular provider, only to find out afterward that the provider isn't preapproved.[40] In Virginia, families struggled to find approved tutoring providers, to the point where millions of dollars in unspent microgrant funds expired.[41]

Program administrators have worked to make provider eligibility easier to understand. Most programs come with expense guides, for instance, that detail the types of learning options, materials, or services that are eligible for funding. Program administrators are also increasingly partnering with technology platforms to offer online "marketplaces," which are intended to help families find and use approved providers more easily. However, expense guides can still be tricky to understand,[42] and interviewees found that families still had trouble navigating an online marketplace.[43]

Families that do feel comfortable navigating these resources might only use them to a limited extent, without leveraging their full potential to find exciting and innovative learning options.[44] Although direct funding programs typically allow families to mix and match learning options, **the complexity of navigating expense guides or marketplaces discourages families from true customization**. Restrictions on provider eligibility can also leave out new, innovative providers as well as nontraditional therapies. As a result, many families settle into a routine built on familiarity, such as having tutoring on Mondays, rather than exploring the full universe of options.[45] Despite the legitimate intention of provider eligibility requirements to protect taxpayers' and families' interests, they can inadvertently inhibit families' access.

Customizing a child's education is inherently complicated, but the logistical barriers associated with direct funding policies create a system that's "not really built for the average person to understand," much less families furthest from opportunity.[46] In Virginia, the Outbridge initiative connected with disengaged families — those who were approved for the state's Learning Acceleration Grant program but weren't spending their funds — and found "a significant disproportionality of low-income families disengaging or dissatisfied with the program."[47] To overcome these and other obstacles, families increasingly turn to navigators for help.

Navigators must often address barriers to access versus curating high-quality learning options

Organizations across the country help families navigate funding policies and flexible learning options. These organizations have **tools families can use and navigators on staff who can assist families one-on-one** by providing personalized guidance, advice, and even advocacy along their journey. One such organization likened navigators to realtors assisting homebuyers with their search: Just as a good realtor can match someone's preferences to the available homes on the market and assist with the paperwork of buying a house, navigators help families understand their needs and wants, find the right learning providers, and enroll in the programs or public policies that can help pay for those services. Notably, neither realtors nor navigators make the final decision regarding housing or education — they *only* support a family to make their own choice.

Navigators can minimize "buyer's remorse" for families who decide to participate in a program, and by helping families find learning options that align with their child's needs, navigators can minimize the costs of switching providers or systems. Both help families maximize the value of public funding and, in turn, help ensure that the policy has its intended impact.[48]

Just as importantly, though, **navigators can help families feel empowered and knowledgeable**, directly addressing feelings of isolation and overwhelm.[49] For example, Undivided — which provides navigation services for families of students with disabilities — found that their navigators (who are often themselves family members of students with disabilities), provide reassurance that few others can, because they are "an

example of someone who's been through it and [has] been successful."[50] Perhaps as a result of meeting this emotional need, navigators have become the go-to resource for some families seeking support. Organizations like Minnesota Afterschool Advance have tried various support methods but found that "our community navigators are really our best tool for helping families."[51]

Lessons from supporting families of students with disabilities

Students with disabilities can benefit from flexible learning options but face additional barriers to access. Families struggle to find relevant information on available accommodations or similar students' experiences with a certain learning provider.[52] Within the K-12 school system, families of students with disabilities also find district support lacking.[53] One interviewee noted that families struggle the most when their child has been newly diagnosed, as they might not have a support system yet and will rely on a school or district for help.[54]

Navigators who support students with disabilities cite three key lessons that can help all navigators find the right-fit learning options for the families they support:

- **Empowering and reassuring families** bolsters their confidence to advocate for their child's needs.

- **Comprehensive information** in an easily accessible place for reference is key to empowering families.

- **Clarity in language and expectations** helps families understand next steps and their role in navigating the policy and education systems.

Before navigators can provide educational guidance, they often must help families overcome the structural and logistical barriers associated with direct funding policies. For families facing structural barriers (e.g., lack of housing or material needs), navigators address urgent needs first. For example, Minnesota Afterschool Advance partners with other community-based organizations and local school districts to address issues like lack of transportation, food insecurity, or costs not covered by a direct funding policy.[55] Once these obstacles are cleared, the next step is often helping families obtain funding for flexible learning options, usually through direct funding policies. **Navigators help families overcome barriers at every step**, from early awareness to final spending.

To address the awareness, confusion, and communication issues, navigators start by reaching out to families about how the program works and what educational expenses are eligible for funding.[56] Along the way, they also answer eligibility questions and help families collect all the paperwork necessary for the application.[57] If there are communication barriers with an administrator or agency, navigators can act as trusted liaisons, as one interviewee highlighted: "When [a family] gets a letter from the department of revenue, they're not calling the department of revenue back. They're calling [their navigator] Shana[iii] because they've talked to Shana 37 times already this month to get things set up."[58]

During the application process, navigators might sit on a video conference or side by side with a family to help them navigate unfamiliar technology platforms by demonstrating where to click, how to upload files, and how to submit the application properly.[59] Once a family's application is approved, navigators walk families through the expense guides and funding restrictions. In Minnesota, if families can't wait for reimbursement, Minnesota Afterschool Advance also provides interest-free loans that can be used on providers immediately; the organization recoups the money by offering a special navigator to help families file for Minnesota's K-12 Education Tax Credit and pay back the loan.[60]

iii *Name changed to protect privacy.*

Finally, if the family's desired provider isn't an eligible expense, the navigator might also work with the learning provider to help them become eligible for public funding.[61]

Navigators are effective at addressing the barriers associated with applying for direct funding policies; however, **spending so much time on these applications leaves limited time to sit with families and discover which flexible learning options best match their needs**. Instead of acting as a realtor and helping families explore the market of possibilities, navigators end up acting more as a process coordinator, helping families fill out paperwork and addressing basic needs. One navigator estimated that up to 80% of her work is "addressing the common barriers people have: They want to understand the rules of the program, what they're allowed to spend on, what they're not allowed to spend on, what's available, etc."[62] Another hypothesized that "even if I had all the resources in the world, making sure [families] understand what they're signing up for requires a fair amount of back-and-forth with folks."[63]

If those obstacles were eliminated, families would face fewer barriers to access, and navigators could spend less time "papering over poorly designed or difficult-to-comprehend programs" and more time discussing providers that fit family preferences.[64]

The complexity of direct funding policies in states makes navigation harder, more time-consuming, and less sustainable for individuals and navigation organizations alike.

State policymakers should make direct funding policies more accessible for families and navigators

Navigators provide critical support for families seeking learning options for their children. However, addressing the logistical barriers to access takes time away from other supports navigators are uniquely positioned to provide: namely, helping families select the learning options that best meet their needs. To address common logistical barriers and free navigators' time to focus on families' educational decisions, state legislators and program administrators should consider the following recommendations for policy design and implementation:

1. **Build awareness**: Invest in broad, comprehensive marketing campaigns that improve families' awareness of and trust in direct funding programs.

2. **Streamline family eligibility**: Clarify eligibility guidelines and application processes to minimize potential barriers for families.

3. **Simplify spending**: Reconsider funding restrictions and streamline provider approvals while providing families and navigators with more information about available learning options.

4. **Improve technology**: Incentivize and coordinate with technology platform providers to improve the user experience for families furthest from opportunity.

1. Build awareness: Invest in broad, comprehensive marketing campaigns that improve families' awareness of and trust in direct funding programs.

Reports examining implementation challenges of ESAs have found that "most state agencies haven't been funded or required to market their ESA programs."[65] However, the first step for families is becoming aware of both the ability to customize a student's education and the direct funding policies that can make it affordable. Not only would **robust awareness campaigns help more families understand and explore these programs**, but they would also help navigators spend less time talking about basic policy information and more time helping families determine how to best use the policy for their specific needs.[66] An ideal awareness campaign would center families, highlight success stories, and leverage community partners — including learning providers, community organizations, and families themselves — to get the word out.

As one state administrator put it, **centering families means donning "a customer service hat"** rather than the default "policy administrator" hat.[67] It could look like creating a community engagement position within the administering entity and hiring personable and proactive staff members to reach out to families. It could also look like implementing surveys and soliciting feedback from families to understand the obstacles they are experiencing. Indiana's Treasurer of State, which administers their Education Scholarship Account program for students with disabilities, has both a community outreach manager who is "on the road all the time" and a set of family surveys that highlight what's working, what's not, and whether barriers are legislative or administrative.[68] This has allowed their program to grow rapidly and stay nimble, encouraging families to apply for the program and addressing obstacles as needed.

Highlighting families' success stories is another effective strategy many navigation organizations use to help families understand the possibilities open to them. Tyton Partners' survey of parents found that other parents are a trusted source of information

about both education options and ESAs.[69] An Outbridge navigator in Michigan found that "a lot of the magic is when families are suggesting to other families what's working for them. That allows other families to build their own [set of] possibilities."[70] Outbridge facilitates these connections through a forum on their online platform, but simply passing information via word of mouth among families is also extremely common. Harnessing grassroots connections and social networks to amplify success stories could go a long way toward building trust and changing mindsets.

Leveraging trusted community partners to help with marketing and awareness can also allow program administrators to scale their outreach. For example, the community-based organization RESCHOOL Colorado helps to raise awareness and uptake of the Path4ward program, which is administered by the Colorado Department of Higher Education (Disclosure).[71] RESCHOOL Colorado's strength in connecting to families helps to reach those who might not otherwise interact with the department. Learning providers can also help direct families toward public funding, as they regularly interact with families and are incentivized to ensure that families find their services affordable. Finally, partnering with community centers like YMCAs and school districts to host provider fairs and present policy information has effectively reached families in more rural parts of a state.[72] Families already trust that these community hubs offer credible, reliable information, making them more likely to attend events and take action afterward.

Family outreach doesn't necessarily need to be high-tech to be effective. GreatSchools, a popular search platform for finding information about schools, recently implemented email campaigns informing eligible families of a free tutoring service with a partner organization. Their staff have already seen higher-than-average open rates and are experimenting with adjusting the email timing and incorporating relevant enrollment timelines as well.[73] Similarly, Outbridge used personalized email campaigns to remind Virginia families about unused Learning Acceleration Grant funds and found that seemingly small changes, like using asset-based language and including concrete next steps, went a long way toward ensuring that families opened the email and received the information.[74]

Direct funding policies are essential to ensuring that all families have an equal opportunity to customize their child's education, but to fulfill that vision, families must be aware that these policies exist. Navigators are one avenue to promote these policies and can be partners in the work. Still, given the breadth of their responsibilities relative to their capacity, navigators cannot be the only or primary source of information that families have. Instead, state legislators must account for the costs of outreach when funding a program, and administrators must be intentional with public awareness campaigns that can reach as many families as possible, as effectively as possible.

2. Streamline family eligibility: Clarify eligibility guidelines and application processes to minimize potential barriers for families.

Student eligibility criteria too often include a complex list of characteristics dotted with many "and"s and "or"s that can be confusing and intimidating for those unfamiliar with policy legalese. Criteria that involve the performance rating of a student's assigned school district[75] can make understanding and determining eligibility even more complicated. Going through the legislative process to revise criteria may be a long-term solution, but in the short term, **program administrators can help families by simplifying language into more familiar terms**. For example, part of Tennessee's education code defines an eligible student as:

> C. Zoned to attend a school in an LEA … with ten (10) or more schools:
> a. Identified as priority schools in 2015, as defined by the state's accountability system pursuant to § 49-1-602;
> b. Among the bottom ten percent (10%) of schools, as identified by the department in 2017 in accordance with § 49-1-602(b)(3); and
> c. Identified as priority schools in 2018, as defined by the state's accountability system pursuant to § 49-1-602.[76]

However, the Tennessee Department of Education simplifies this language by pre-identifying the qualifying districts so that families just have to know if their student is "zoned to attend a school in the Achievement School District, Hamilton County Schools, Memphis-Shelby County Schools, or Metro Nashville Public Schools."[77] **Translating policy jargon and complex guidelines into actionable, digestible language** makes it easier for families to understand whether they're eligible for a direct funding program. Complementary changes — such as highlighting success stories, using asset-based language, and ensuring that webpages with crucial information are intuitive to navigate — could further reduce frustration and keep families engaged throughout the exploratory process.

Following eligibility, "the application," as one navigator put it, "is the true starting point" — the first point of interaction a family will have with a direct funding program.[78] **Streamlining application processes is critical to retaining a family's interest**. Running into barriers at this stage will not only deter a family from following through with its application, but also discourage them from continuing to explore a customized education for their child. Navigators work hard to smooth the path forward for families, but simplifying application processes "could be transformational in terms of freeing up human capital to actually help families navigate education."[79]

State legislators and administrators should **examine where multiple direct funding policies can be aligned to mitigate confusion**. This could mean combining programs, as Florida did with its voucher program and tax credit scholarship in 2023 to create its universal ESA program.[80] Where multiple programs exist, a more straightforward first step could also be aligning the various programs' income eligibility guidelines, application timelines, submission portals, verification approvals, and/or funding restrictions. Minimizing the amount of information that families must digest and remember, as well as the points of contact families have with the system, lessens the number of potential barriers and makes it easier for families to stay engaged

throughout the process. For navigators, streamlining multiple programs simplifies the amount of information that must be passed on to families, makes it easier to show families how to get started, and frees up time and resources to support families in identifying and selecting learning options.

Finally, as part of streamlining the application process for families, **administrators could consider new or different ways to obtain information**. One example surfaced often in interviews was submitting tax documents for income verification. Administrators could instead consider leveraging new technology to verify eligibility. Odyssey, a technology platform for administering ESAs, is working with its partner states to implement real-time, automated identity verification.[81] By interfacing with data from Iowa's Departments of Education and Revenue, Odyssey has reduced verification time to 30 minutes for most families.[82] Agency data-sharing can also facilitate accelerated eligibility verification through prior enrollment in programs such as Medicaid, the Children's Health Insurance Program, free and reduced-price meal programs, the Simplified Nutritional Assistance Program, Temporary Assistance for Needy Families, or Deferred Action for Childhood Arrivals.[83] Streamlining these processes requires interagency collaboration but would reduce the friction families face during the application process while lightening the load for navigators — freeing them to focus on finding the right-fit learning options for students' needs.

3. Simplify spending: Reconsider funding restrictions and streamline provider approvals while providing families and navigators with more information about available learning options.

Families won't see the value in direct funding policies if they don't know whether they can spend the money on their desired learning providers. Aside from making resources like expense guides easier to comprehend, it's also crucial for state legislators and program administrators to look carefully at the alignment between families' desired providers and a statute's allowable expenses.

For example, many policies only include a limited range of extracurricular activities and exclude nontraditional therapies, even as families are increasingly interested in these learning experiences.[84] In Idaho, the State Board of Education approved and is implementing changes to the Empowering Parents Program based on recommendations from its Parent Advisory Council.[85] The changes include additions to the approved services and products, as well as changes to the vendor and payment processes to allow families to suggest learning providers.[86] Parent advisory councils or committees, such as the one incorporated into Georgia's recent ESA legislation,[87] are crucial mechanisms for obtaining family feedback to understand a program's effectiveness.

State administrators of programs are typically inclined to interpret provider eligibility guidelines strictly, **as it's their responsibility to protect tax dollars from being misused and to protect families from unsafe or fraudulent options**. Nonetheless, stricter eligibility criteria (and interpretations of those criteria) may lead to blocking or delaying the participation of innovative providers.[88] While wealthier families may still be able to take advantage of those learning innovations without relying on public funding, many families furthest from opportunity will not have access.

One way to alleviate the burden of provider approvals on program administrators is to leverage intermediaries or third parties. For example,

after-school providers in Massachusetts must submit a set of common metrics to receive state funds.[89] Boston Afterschool & Beyond, a local intermediary, assists hundreds of providers in the Boston area in collecting and housing that data, making it easier for those providers to demonstrate their eligibility for state funding.[90] If a direct funding program administrator partnered with a similar intermediary, automated workflows could verify provider eligibility using the third-party database, rather than program administrators manually collecting and reviewing data. Other corollaries include accreditation requirements for private schools participating in voucher programs or the certification process required for high school courses to be approved as part of the Advanced Placement or International Baccalaureate programs. As a bonus, the data collected could be shared publicly, helping both navigators and families learn more about what the approved providers have to offer. This type of collaboration would require strong partnerships, well-maintained APIs, and clear provider eligibility rules. Still, leveraging intermediaries and automated workflows can streamline provider onboarding while reducing families' waiting time for provider approvals or expense reimbursements.

> Expanding and determining provider eligibility raises legitimate questions about the number and quality of participating providers, as well as the diversity of options they offer. Provider "quality" is a subject we address in Charting a Course: Navigating to High Quality Learning Options.

States' direct funding programs all have different guidelines and approval processes for learning providers. Nonetheless, all state and program administrators should reevaluate the alignment between provider eligibility and families' desires and needs. Accelerating eligibility approval (i.e., providers' ability to accept state funds) could also improve families' access to learning options that meet students' needs, encouraging more families to participate in direct funding programs.

4. Improve technology: Incentivize and coordinate with technology platform providers to improve the user experience for families furthest from opportunity.

Investing in technology platforms doesn't necessarily mean adding expensive bells and whistles. In interviews with navigation organizations, a constant refrain was the need for family-facing portals and interfaces to be simpler, easier to navigate, and more user-friendly. Many families are essentially learning both a new policy *and* a new technology platform at the same time. Proactively addressing accessibility reduces the logistical barriers navigators must handle for families, freeing them to focus on matching families with high-quality learning providers.

Technology companies mainly address accessibility by making applications mobile-friendly, but they often may not realize where else a platform falls short in connecting to families furthest from opportunity. For example, a navigator in West Virginia recalled families struggling to upload documents because the required files were larger than the application platform allowed, and they didn't know how to compress the files to fit.[91] A needs assessment of families applying to New Hampshire's ESA program found that users struggled with submitting receipts, juggling multiple logins or student profiles, troubleshooting device compatibility, and finding approved providers.[92] **To prevent gaps, program administrators must ensure that the technology used to administer direct funding policies is accessible**. For example, state administrators could consider requiring technology platforms to conduct user research with families furthest from opportunity or require companies to explicitly state what steps they would take to address gaps in access.

State administrators can also make it easier for technology platforms to seamlessly serve families **by facilitating data-sharing and connecting disparate systems**. For example, streamlining income verification processes might involve creating a data-sharing agreement with a state's treasury or department of revenue, or allowing accounts to be household-centric so families can manage multiple eligible siblings

under the same account. A slightly more technical example might be coordinating communication among multiple datasets through APIs — essentially, allowing technology platforms to access and share relevant information about a family without needing to use personally identifiable information.

Just as state administrators should translate policy jargon into more family-friendly language, they can also work with technology platform administrators **to translate policy into computing processes to speed approvals, reimbursements, and more**. Ideally, technology administrators can automate routine approvals and processes, lessening the time families spend waiting for actions or answers. However, programming that automation requires clear guidelines on what is approvable. One platform administrator said, "Technology is only as good as the information it's given, so having well-defined parameters, expectations, and documentation will make things easy in the long run."[93] In return, technology platforms should be able to help program administrators gather and leverage key data on barriers to access, families' needs and preferences, and areas of improvement.

Improving the user experience of technology platforms would increase the accessibility of direct funding and allow navigators to assist families more meaningfully. Rather than sitting side by side with families and showing them where to click, **navigators could spend more time answering personalized questions and discussing the merits of different learning options**. However, to reach that vision, state administrators must collaborate closely with technology platform administrators to address logistical barriers to access.

Conclusion

Direct funding programs help families overcome a fundamental barrier to access — affordability — so that more families can access the high-quality learning options that best meet their child's needs. However, these programs also come with an array of logistical barriers that make obtaining funds challenging for families. Navigators can help families overcome these barriers, but it takes time that could be better spent building relationships with families to understand their unique needs, interests, and goals.

No silver bullet exists to eliminate every barrier for every family. Complex issues and unique situations inevitably arise, and navigators are still the best positioned to help families through those moments. But they can't spend much time on families' unique needs if they're constantly helping with challenges that are commonly known, discoverable, or have other systemic solutions. Moreover, families furthest from opportunity are more likely to face these barriers and will thus continue to be at a disadvantage when it comes to personalizing their child's education.

Addressing the common logistical barriers tied to direct funding policies and programs will enable them to achieve their impact, and allow navigators to support families at a deeper level as they explore and engage in learning options personalized to their child. ✦

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Beta
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Beta by Bellwether is an initiative to jump-start bold solutions to structural problems in the education sector. Beta moves beyond imagining a new sector by bringing together viewpoint- and experience-diverse teams from across education to create blueprints and tools for leaders around the United States. Our goal is to help build an education system that better serves all young people — particularly those from systemically marginalized communities — and models a new way forward for the sector. For more, visit **bellwether.org/beta**.

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Bellwether is a national nonprofit that exists to transform education to ensure systemically marginalized young people achieve outcomes that lead to fulfilling lives and flourishing communities. Founded in 2010, we work hand in hand with education leaders and organizations to accelerate their impact, inform and influence policy and program design, and share what we learn along the way. For more, visit **bellwether.org**.

Disclosure

Bellwether works with organizations and leaders who share our viewpoint-diverse commitment to improving education and advancing equity for all young people — regardless of identity, circumstance, or background. As part of our commitment to transparency, a list of Bellwether clients and funders since our founding in 2010 is publicly available on our website. An organization's name appearing on our list of clients and funders does not imply any endorsement of or by Bellwether.
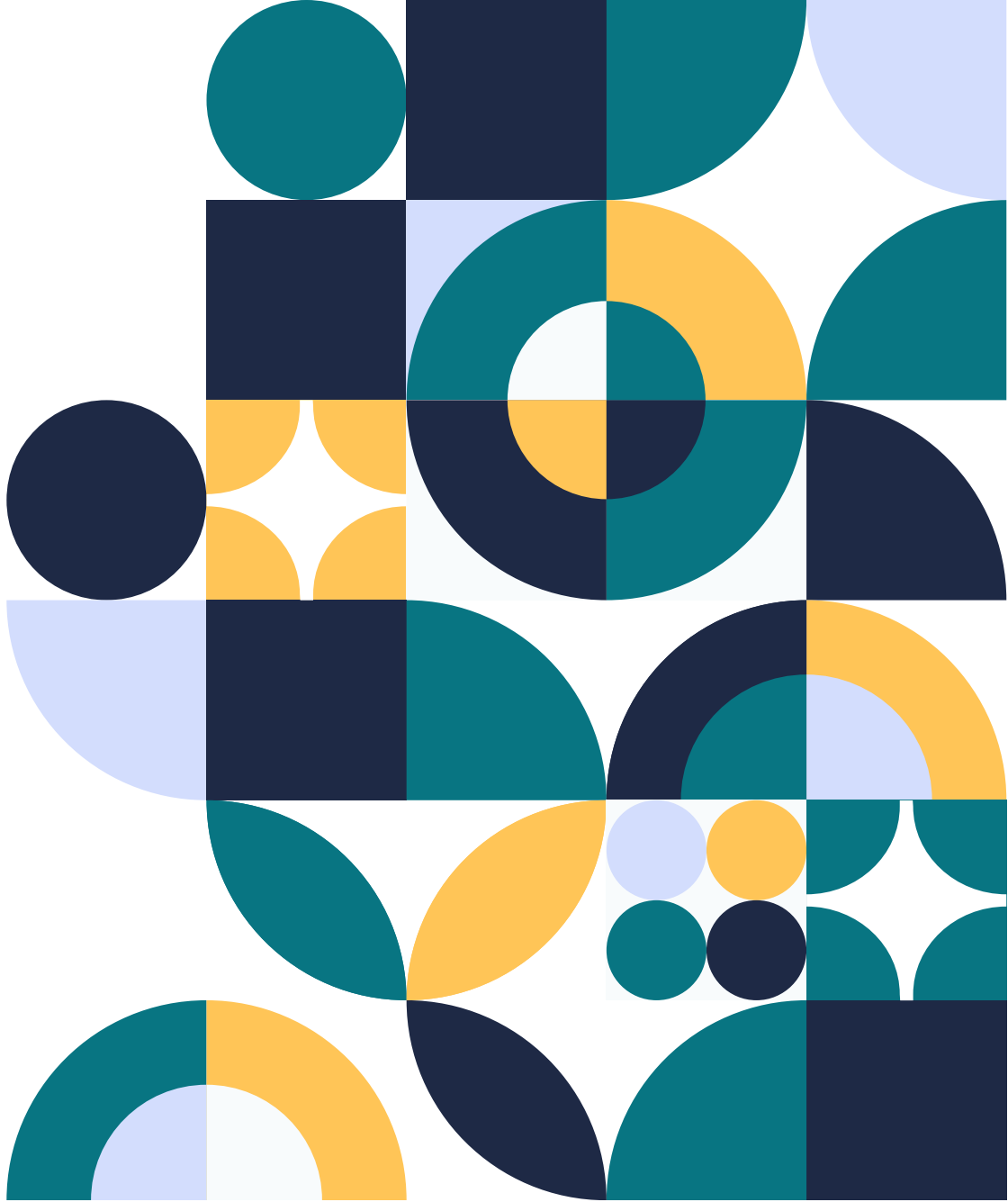
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