Liberty Oaks Academy

FREEDOM & GROWTH · ANDERSON, SOUTH CAROLINA

SOUTH CAROLINA EDUCATION SCHOLARSHIP TRUST FUND

Applying for the 2027–28 School Year

Three application windows open between November and February. Which one you use depends on your family — and using the earliest one you qualify for is worth doing.

$7,795

Per student for the 2027–28 school year

Paid to approved schools and providers, not to families directly.

First, the thing people are getting mixed up

You may have heard the scholarship is full with a waiting list. That is true — **for the current school year.** The 2026–27 program reached its limit of 15,000 students and closed.

These windows are a **separate, new round for next school year**, 2027–28. The waiting list does not affect them. If you want help with tuition for the year starting August 2027, this is your application, and it happens this winter.

The three windows

WINDOW 1 **Nov 1, 2026 – Jan 14, 2027** opens 8:00 AM

Families who already receive the scholarship, plus their siblings.

If you are not already an ESTF recipient, **do not apply in this window.** The program says so directly. Wait for the window that fits you below.

WINDOW 2 · PRIORITY **Jan 15 – Feb 15, 2027** opens 8:00 AM

You qualify if any one of these is true:

ANY ONE OF —

- Household income at or below **300%** of the federal poverty level (see the table)
- A parent or guardian on **active duty stationed in South Carolina**
- Your child **attended public school during the 2026–27 school year**
- You are a returning recipient or sibling who missed Window 1

WINDOW 3 **Opens Feb 16, 2027** opens 8:00 AM · no closing date published

All other eligible students.

This is the window for families who do not meet any Window 2 category — most often families already in private school or homeschooling whose income is above the 300% line.

The detail most people miss

Those four Window 2 categories are **or**, not **and**. You only need one.

That matters most for the public school category. If your child is in a public school this year, you are a priority applicant **no matter what you earn** — as long as you are under the 500% ceiling. The 300% figure is only one of four ways in, not a general requirement. Do not rule yourself out because your income is above it.

Income limits in actual dollars

Everyone, in every window, must be under **500%** of the federal poverty level. The **300%** column is only the income route into Window 2.

PEOPLE IN HOUSEHOLD	300% Window 2 income route	500% Overall limit
1	$47,880	$79,800
2	$64,920	$108,200
3	$81,960	$136,600
4	$99,000	$165,000
5	$116,040	$193,400
6	$133,080	$221,800
7	$150,120	$250,200
8	$167,160	$278,600
each additional person	*+$17,040*	*+$28,400*

Based on 2026 federal poverty guidelines, as published by the program for 2027–28 applications.

One caution on the income number

The application asks for your IRS Form 1040. The state has not published *which* income figure on that return it uses — total income, adjusted gross income, or something else. The best available guidance points to **adjusted gross income, line 11**, but that is not confirmed by the state.

If your income is anywhere near one of the lines above, check line 11 of your return and ask the program directly before you assume you are in or out. Note that adjusted gross income is usually lower than your gross pay, because retirement contributions and pre-tax health premiums come out first — so some families who think they are over the limit are not.

What the money pays for

Funds go to approved schools and approved service providers through a payment system called ClassWallet. Tuition at an approved private school is the most common use. Tutoring is also an approved expense category, along with several others; the full approved list is on the program site.

Money is not paid to families as cash, and it is released in installments across the school year rather than all at once.

What to do now

1. **Work out which window is yours** using the three cards above. If your child is in public school this year, that is almost certainly Window 2 on January 15.
2. **Pull your 2025 or 2026 tax return** and find your household size and income. You will need Form 1040 for the application.
3. **Mark your window's opening date on a calendar now.** Last year's round filled to its cap, so applying in the earliest window you qualify for is simply the safer choice.
4. **Apply at sc-estf-program.com** when your window opens.

Two things the state has not published

First-come, or lottery?

Unpublished. Either way, applying in the earliest window you qualify for is the right move — but do not assume that applying at 8:01 AM guarantees anything.

Is there a cap for 2027–28?

The 15,000-student limit is stated for 2026–27 only. No cap has been published for the new round.

A note on the state's own page

The South Carolina Department of Education's ESTF FAQ is currently still showing last year's dates and last year's $7,634 award amount. If you check it and see different numbers than the ones here, the figures in this guide come from the program's own application site and are the current ones.

Questions? We are glad to help.

Liberty Oaks Academy is an approved ESTF school. We will walk any Anderson-area family through this process — whether or not your child ends up with us.

PHONE
864-844-9596

EMAIL
learnupstate@gmail.com

THE PROGRAM ITSELF
sc-estf-program.com · ESTFProgram@ed.sc.gov

All dates, dollar amounts and eligibility categories in this guide were taken from the program's official application site on October 27, 2026. This is a plain-language summary for Anderson-area families, not legal or financial advice, and the program's own published rules govern. Where a detail has not been published by the state, that is said plainly above rather than guessed at.