

FOR FAMILIES WITH MONEY IN THE ACCOUNT

WHAT CAN I ACTUALLY BUY WITH MY TEFA MONEY?

The state's list has 1,993 approved vendors and no prices, no reviews, and no ranking. This is the state's own rulebook, in plain English, plus the three things that trip families up.

WHAT THE ACCOUNT CAN PAY FOR

From the state's Approved Expenses list (educationfreedom.texas.gov/families):

- Tuition and fees at a private school, higher-ed provider, online course or program, or a TEA-approved credential program
- Textbooks and other instructional materials
- Required uniforms
- Classes from a school district that don't count the child in the district's attendance
- Academic assessments
- Private tutoring
- Transportation to and from approved providers
- Educational therapies not covered by Medicaid or another government benefit
- Computer hardware or software, capped at 10% of what went into the account this year
- Meals provided by a private school

WHAT IT CAN'T

- Anything from a vendor who isn't on the state's list, or bought outside Odyssey
- Payments to a family member
- A therapy already covered by Medicaid, CHIP, or the child's private insurance
- Tutoring from someone without an active teaching certificate
- Tech above the 10% bucket; an instrument above \$1,000

The 10% rule is one shared bucket

Odyssey's list: laptops, tablets, desktops, monitors, headphones, cameras, webcams, printers, 3D printers (one per year), computer accessories, calculators, internet hot spots, software. Their combined total can't pass 10% of the award. On \$2,000 that is **\$200 for all of it** ($0.10 \times \$2,000$).

Instruments have their own cap

Musical instruments are not in the tech bucket. Odyssey sets a **\$1,000 price cap** per instrument purchase.

Everything goes through Odyssey

"All approved purchases and tuition payments will be completed through the Odyssey platform." Purchases above a cap "may not be approved." Unspent money rolls over while your child stays in the program.

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WHERE THE APPROVED VENDORS ARE, BY CATEGORY

Counts from the state's public finder on 16 Sep 2026. Many vendors sit in more than one category. 813 of the 1,993 serve families online, anywhere in Texas.

188	466	596	434	128
Curriculum vendors	Tutoring	Therapy providers	Enrichment (music, sports, STEM, arts)	Supplies (books, uniforms, tech)

What parents ask for	On the state's list	Watch for
A full curriculum	18 tagged complete curriculum; 57 tagged online learning platform	Most of the 188 are single subjects or add-ons. "Complete" is the vendor's own tag.
Faith-based curriculum	48 curriculum vendors tagged religious affiliation	The list doesn't say which tradition. Check the site.
Music and instruments	62 music vendors, 7 instrument suppliers	\$1,000 cap per instrument. Buy through Odyssey, not a big-box store.
Sports, PE, fitness	47 sports and PE vendors, plus swim, dance, martial arts	The vendor must be listed. The sport itself isn't the test.
Speech, OT, dyslexia, ADHD	596 therapy providers; 124 online	Not payable if Medicaid, CHIP, or your insurance covers it.
Laptop, tablet, software	35 technology suppliers, 23 educational apps	One shared 10% bucket (\$200 on \$2,000).
Uniforms	55 uniform suppliers	Only "required" uniforms. Homeschool rarely qualifies.
Tutoring and test prep	466 tutoring vendors; 9 assessment vendors	The tutor must hold an active teaching certificate.

THE FIVE-MINUTE PLAN

- 1. Write down what your kid needs this year, before you open the marketplace. Browsing is how the \$200 tech bucket disappears in week one.
- 2. Search each vendor at finder.educationfreedom.texas.gov. Not listed, not payable.
- 3. Ask the vendor, in writing: "Is this specific product or service approved for TEFA?" A vendor can be listed and still sell things that aren't.
- 4. Keep the receipt and the confirmation. The state audits accounts at least annually.

Next week's issue: the four steps after an award and the deadline on each. Reply to any issue with what you're trying to buy and it becomes the next guide.

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