



Scholarship Granting Organization - Update

Until the Commonwealth of Kentucky opts into the Federal Scholarship Tax Credit program nothing is for certain. Accordingly, all parties should treat the information as tentative and should periodically check back for updates.

When Kentucky opts into the Federal program, it will publish a listing of approved SGOs to which donors may contribute, schools may align with and students may apply for scholarships. In the interim, schools should assess the impact of the Program on fundraising processes and enrollment

As of August 7, 2026

As of this date, another well-established national organization has committed to being an SGO in Kentucky with the ability to cover the entire State. The additional national SGO, the [Children's Scholarship Fund](#), is in the process finalizing their commitment. The impact of these commitments is significant as small rural schools and communities will now have access to the most efficient and technologically advanced systems. Large schools will also benefit from the advanced and school identity tailored systems without incurring the cost of development and maintenance of a single school system.

Sagamore

[SAGAMORE](#), an Indianapolis-based nonprofit and nonpartisan public policy organization, has administered Scholarships for School Choice in Indiana for more than a decade. Building on this experience, Sagamore is expanding its Scholarship Granting Organization (SGO) services to the entire Commonwealth of Kentucky, enabling private schools to participate confidently and compliantly in the new Federal Scholarship Tax Credit Program.

Rather than taking on the significant administrative, legal, and compliance burdens of forming their own SGO, Kentucky schools can rely on Sagamore's proven systems, experienced team, and established infrastructure. Sagamore ensures full compliance with federal requirements, manages all reporting and receipting, and provides a streamlined, low-cost model—retaining only a small percentage of each donation and charging no additional fees to schools.

At the same time, Sagamore believes that **schools are their own strongest fundraisers**. Donors give because they believe in a school's mission and trust its leaders. While it may seem appealing to outsource fundraising to a third party, schools are far more successful when they are equipped to speak directly to their own supporters. Sagamore's model reinforces this strength by providing partner schools with an online portal, customized collateral materials, and practical fundraising training—empowering school leaders to be the authentic voice of their mission and to build long-term donor relationships.

Kentucky public and private schools interested in participating in the Federal Scholarship Tax Credit Program are invited to connect with [Sagamore](#) Contact [Laurel Vanden Berg](#) at 317-472-2052 to learn more about partnership opportunities.

ACSI – Children’s Tuition fund

[Children's Tuition Fund](#) – is a Colorado Springs based ministry of ACSI, which exists to advance and resource educational freedom for parents who desire a Christ-centered education for their children. CTF currently operates in five states but intends to operate nationally with Kentucky being of high interest because there are no other School Choice programs.

Although they intend to initially focus on their network of Christian schools they are ready to offer their services to secular school also. CTF fees are also covered by the Federal program. For more information contact [James Elliott](#) or [Shanda Adams](#).

ACE Scholarships

[ACE Scholarships](#) is a national, mission-driven nonprofit organization with more than **25 years of experience** designing, administering, and scaling education scholarship programs that expand opportunities for students and families. Since its founding, ACE has delivered more than **121,000 scholarships** worth nearly **\$395 million**, with active operations and partnerships across the country.

ACE brings a **comprehensive, end-to-end service model**, backed by national experience that allows partners to focus on expanding educational opportunities rather than administrative complexity. ACE’s **seamless, single-platform solution** manages the full scholarship lifecycle—including fundraising, donor compliance, student application and eligibility review, school outreach, fund distribution, reporting, and audit support. All legal and regulatory compliance is handled by ACE, significantly reducing administrative burden and risk for partners.

ACE’s partnership model is intentionally collaborative. Schools and organizations retain their relationships with their existing networks, supporters, and community stakeholders, while ACE provides the infrastructure, compliance support, and operational capacity needed to run a successful scholarship program. This approach allows partners to remain mission-forward and community-anchored without needing to independently fundraise or manage the administrative complexity associated with education tax credit programs. With ACE’s new model, we have the opportunity to empower parents in all 50 states to choose the learning environment that is best for their children whether that be private, public, charter or homeschool.

A partnership with ACE comes at **zero out-of-pocket cost**. ACE’s model allows partner organizations to focus on advancing their mission while receiving a **share of funds raised** to support organizational sustainability and growth. In addition, ACE provides **white-labeled marketing and outreach materials** to help partners effectively engage donors, families, and communities. ACE’s partnership model is intentionally designed to **preserve and strengthen an organization’s existing relationships** with its schools, families, and donor community.

With **100% U.S.-based, multilingual customer service**, ACE serves as the primary point of contact for families, donors, and schools—fielding questions, providing guidance, and navigating the complexities of the federal Education Freedom Tax Credit. Partners are not expected to be experts in EFTC policy or

implementation. Instead, ACE manages day-to-day inquiries, technical support, and program education, allowing schools and organizations to focus on students, services, and mission delivery rather than compliance details or ongoing program questions.

For more information, visit [ACE Scholarships - Tax Credit](#).

Point of Contact: [Jon Lineberger](#)

Renew Scholarships

[Renew Scholarships](#) — Renew Scholarships is a national Scholarship Granting Organization and a ministry of RenewaNation, a Christian education ministry with more than a decade of experience and over \$18 million in scholarships awarded to thousands of students. Renew Scholarships is expanding that track record to serve as an SGO under the federal Education Freedom Tax Credit (EFTC) nationwide, with Kentucky among the many states it plans actively support.

Renew Scholarships' compliance model handles the full administrative burden on behalf of schools and families, multi-ledger accounting, the required 90/10 expenditure standard, income verification, and audit-ready recordkeeping, through **MyEdFreedom.com**, a donor and-application portal built from the ground up for the EFTC rather than a legacy system retrofitted for the new law. The portal is what makes the program seamless across every population it serves:

- **For schools** — manage a school profile and staff, track incoming contributions and scholarships in real time, and view reporting and student award management in one place, without building or maintaining a separate system of their own.
- **For homeschools & co-ops** — a registration path built specifically for **families &** co-ops, so funds can go toward tuition, tutors, labs, and shared resources, and families may give and prefer their contribution to the Zip Code that they reside which will be utilized for all homeschool families in their Zip Code of preference.
- **For contributors** — the ability to provide contribution preferences to specific schools they care about, invite family members to give alongside them, and download their own tax receipts.

[Renew Scholarships](#) treat homeschool families as a first-class population, not an afterthought. Because federal §25F is linked to Section 530, homeschool households can use EFTC scholarship funds for the full range of home-based educational costs — curriculum and textbooks, co-op and group-class fees, tutoring, educational therapies, testing, and dual enrollment — the same categories recognized for Coverdell accounts. Renew Scholarships has built dedicated eligibility guidance, a "Support Without Interference" compliance framework, and a homeschool- and co-op-specific path inside MyEdFreedom.com that verifies intent to homeschool consistent with each state's existing regulations, without altering a family's curriculum, mission, or authority over their own home. The organization also helps homeschool families understand how EFTC scholarships can stack with the OBBA's expanded 529 plan benefits (up to \$20,000/year for K-12 expenses, now including homeschool curriculum and tutoring), giving families a fuller picture of the funding available to them — not just the SGO relationship.

This matters in Kentucky specifically: homeschool families are often the population most wary of state or federal dollars carrying strings, and the most likely to be underserved by SGOs and portal systems built primarily around private-school partnerships. Renew Scholarships' compliance model, family/co-op-specific registration path, and family-facing materials are built to answer that objection directly, and to

make sure Kentucky homeschoolers aren't left out of EFTC access simply because the administering SGO, or its technology, wasn't built with them in mind.

Renew Scholarships is also currently operating state-level tax-credit scholarship programs in Virginia (EISTC) and Kansas (TCLISS), giving it live, operational experience with tax-credit scholarship administration and the MyEdFreedom.com portal ahead of the federal program's January 1, 2027 launch.

For Kentucky schools and families interested in Renew Scholarships, please contact:

Janice Coy — [Renew Scholarships](#)

jcoy@renewnation.org

540-890-8900

P.O. Box 249, Vinton, VA 24179

<https://renewscholarships.org/>

Learn more and check references to evaluate if these organizations are a fit for your school.