

THE EDUCATION FREEDOM TAX CREDIT

Expanding School Choice for Massachusetts Families



Not Yet Opted In

AFC

AMERICAN
FEDERATION
for CHILDREN

940,609

students eligible for EFTC scholarships
(90.4% of Massachusetts K-12
students)

1,308,974

taxpayers with enough tax liability to
claim the full \$1,700 credit
(36.7% of filers)

\$1,700

dollar-for-dollar federal tax credit for
donors, after the tax credit launches in
January 2027

HOW IT WORKS

1

MAKE A DONATION

Give to a qualified scholarship
granting organization (SGO).

2

SGO AWARDS A SCHOLARSHIP

Donations turn into
scholarships for students who
need them.

3

STUDENT RECEIVES A SCHOLARSHIP

For education expenses:
tuition, tutoring, technology,
and more.

4

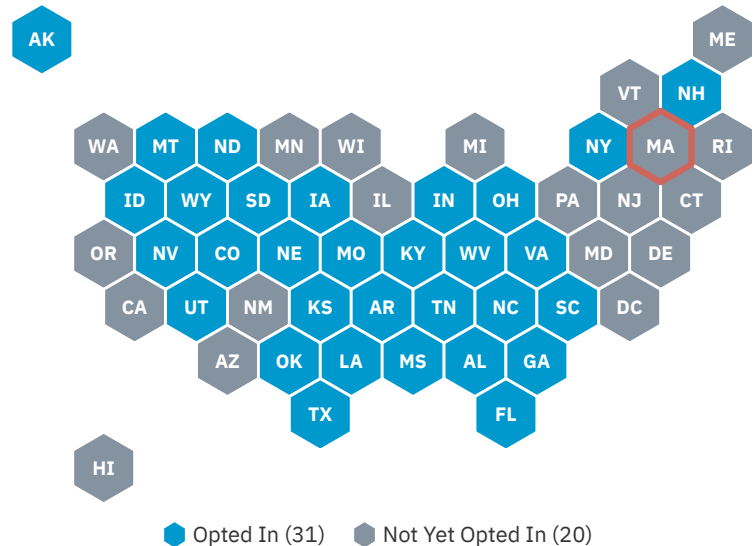
DONOR CLAIMS THE CREDIT

At filing, the donor claims the
dollar-for-dollar federal credit.

MASSACHUSETTS BY THE NUMBERS

- **Massachusetts has the 18th-largest eligible student population** in the country: 940,609 students.
- **Massachusetts has not yet opted in.** Its 940,609 eligible students can receive scholarships only if the state opts in.
- **A first for Massachusetts.** The state currently has no ESA, voucher, or tax credit scholarship program, and so the EFTC would bring private school choice to Massachusetts families for the first time.
- **Most families qualify.** The income limit is 300% of area median income, which averages about \$442,000 for a family of four in Massachusetts.
- **Students in public, private, and charter schools are eligible.**

WHICH STATES HAVE OPTED IN



SCHOLARSHIP DOLLARS FOR MASSACHUSETTS STUDENTS

If Massachusetts taxpayers with \$1,700 of tax liability redirect the full credit to an SGO, the dollars add up fast:

\$222.5 million

in scholarships every year if **10%** of taxpayers with \$1,700
of tax liability participate

\$667.6 million

in scholarships every year if **30%** of taxpayers with \$1,700
of tax liability participate

Eligible-student estimates: AFC analysis of U.S. Census, HUD, ACS, and Household Pulse data. Taxpayer and scholarship-dollar estimates: Education Reform Now, based on Census/IRS 2022 data. Opt-in status: federalscholarships.com, as of July 2026.