

Not Yet Opted In

AMERICAN
FEDERATION
for CHILDREN

students eligible for EFTC scholarships
(92.1% of New Jersey K-12 students)

taxpayers with enough tax liability to
claim the full \$1,700 credit
(35.6% of filers)

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

1

Give to a qualified scholarship granting organization (SGO).

2

Donations turn into
scholarships for students who
need them.

3

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

4

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

Legend:
■ Opted In (31)
■ Not Yet Opted In (20)

- **New Jersey has the 11th-largest eligible student population** in the country: 1.4 million students.
- **New Jersey has not yet opted in.** Its 1.4 million eligible students can receive scholarships only if the state opts in.
- **A first for New Jersey.** The state currently has no ESA, voucher, or tax credit scholarship program, and so the EFTC would bring private school choice to New Jersey families for the first time.
- **Most families qualify.** The income limit is 300% of area median income, which averages about \$404,000 for a family of four in New Jersey.
- **Students in public, private, and charter schools are eligible,** in addition to homeschool students in New Jersey.

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

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

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: federal scholarships.com, as of July 2026.

American Federation for Children (AFC) is the nation's largest school choice advocacy organization and the most successful force for education freedom in America, passing over 200 laws across 32 states throughout our history. Learn more about our affiliated scholarship granting organization at afcscholarshipfund.org.

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