COIN & CURRENCY CLUB · FREE PARENT RESOURCE

The Arizona ESA Quick-Start Guide

How to use your Empowerment Scholarship Account for supplemental curriculum — in plain English. What qualifies, what paperwork you need, and how to pay any approved vendor in about five minutes.

THE 60-SECOND VERSION

Your ESA funds sit in a **ClassWallet** account, and the 2025–26 Parent Handbook lists **four ways to spend them**: the shopping **Marketplace**, **Pay Vendor** (direct payment to an approved provider), the **debit card** (where issued), and **reimbursement**. For curriculum kits and educational programs from a specific vendor, **Pay Vendor — often shown as "Pay a Provider" — is the direct path**: no money leaves your pocket, and funds go straight from your balance to the vendor. The thing that makes approvals go smoothly: **documentation that shows how the purchase supports what your child is studying.**

WHAT COUNTS AS SUPPLEMENTAL CURRICULUM

The rule — and why it's in flux

The 2025–26 Parent Handbook ties curriculum-documentation requirements to **pending litigation**: unless required by law or court order, items "generally known to be educational" (books, art supplies, educational software, manipulatives) may not need curriculum documentation — but if the requirement applies, **all** supplemental materials need it. The practical takeaway: **attaching a curriculum document is always the safest move**, especially for specialty kits and programs. It can only help your approval.

The paperwork that makes it work

When curriculum documentation is required, the Handbook says it must include: **student information and course subject, learning objectives and teaching methodology, lesson plans with a description of activities, and the supplemental materials required to achieve the objectives.** Good vendors provide a pre-filled version of this so you only add your student's name.

Pre-approval & timing

Some purchases route through a review queue before funds release. Expect days, not minutes — plan purchases a week or two ahead of when you want materials in hand, and keep every invoice.

Why this guide exists: we make Coin & Currency Club — a monthly world geography & history program built for ESA families — and we learned this process the hard way so you don't have to. Everything here applies to any Direct Pay vendor you use.

THE FIVE-MINUTE PAYMENT

How "Pay a Provider" works in ClassWallet

This is the direct-payment path — no money ever leaves your own pocket, and it is **not** a reimbursement process. Scholarship funds go straight from your ClassWallet balance to the vendor.

1. **Get the vendor's invoice first**
   Every Pay a Provider payment needs supporting documentation. Ask the vendor for an invoice showing their business name, what you're buying, and the exact amount. (Good vendors have this ready to download.)

2. **Log into ClassWallet → Pay a Provider**
   This is a different section from the Shopping marketplace. Direct Pay vendors appear in the **provider list**, not the store list.

3. **Search the provider list by the vendor's registered name**
   Search by the name the vendor registered under — e.g. "Coin and Currency Club" (spelled with "and," not "&"). If you can't find a vendor, check the spelling before assuming they're not approved.

4. **Enter the amount & category**
   Enter the exact invoice amount and, if prompted, select the expense category — for curriculum kits and programs that's typically **Supplemental Educational Materials / Curriculum**.

5. **Upload your documents & submit**
   Attach the invoice plus your curriculum document, add any note your program requires, and submit the ACH payment. Then just wait for it to clear — the vendor ships or activates once it does.

FIVE MISTAKES THAT GET PURCHASES DELAYED OR DENIED

- × **Hunting for a Direct Pay vendor in the Shopping marketplace.** They're two different lists — check Pay a Provider.
- × **Submitting a specialty purchase without a curriculum document.** Requirements have shifted during ongoing litigation — attaching a curriculum that shows how the material supports learning is the safest way to avoid delays or denials.
- × **Amount mismatch.** The payment amount must match the invoice exactly — no rounding, and don't apply discount codes that aren't on the invoice.
- × **Assuming subscriptions can auto-renew.** Pay a Provider payments for materials are one-time transactions. Look for prepaid, non-renewing terms so there's never a surprise charge.
- × **Waiting until the last minute.** Pre-approval queues take days. Order ahead of ship cutoffs.

A WORKED EXAMPLE

What an ESA-ready program looks like

Here's how the checklist above looks when a vendor does the homework for you — using our own program as the example:

✓ Clear educational purpose

Coin & Currency Club teaches world geography, history, culture, and economics through authentic coins, banknotes, maps, and an illustrated country dossier — a new country every month, structured by the printable World Explorer Activity Pack.

✓ Curriculum document included

We provide an **ESA Curriculum & Learning Plan** formatted to Arizona's State-Board template — subject areas, scope, method of teaching, and a materials-to-curriculum table. You add your student's name and attach it.

✓ Invoice ready to upload

Downloadable invoices for a prepaid **12-month ($323.88)** or **6-month ($170.94)** term — shipping included, billed once, never auto-renews.

✓ Found in the provider list

Search Pay a Provider for **"Coin and Currency Club"** — we activate your subscription and ship on the next monthly cycle once payment clears.

Homeschool co-op or microschool? We offer volume pricing (10–20% off) for groups of 5+ shipped to one location, with a free coordinator kit at 10+ students. Email cs@coinandcurrencyclub.com.

Ready to turn ESA funds into a year of world exploration?

Everything you need — plans, invoices, and the curriculum document — lives at
coinandcurrencyclub.com/esa/arizona

This guide is general information for Arizona ESA families, not legal or program advice. Reflects the 2025–26 ESA Parent Handbook as of July 2026; requirements can change (including through pending litigation) — always confirm current rules at azed.gov/esa. · Coin & Currency Club LLC · EIN 99-1054116 · cs@coinandcurrencyclub.com