Whatever you think of the five-year Providence School Reform plan introduced in June, it falls short in two critical areas.

First, the tens of thousands of K–12 students in their early critical learning years simply cannot wait for the five years for the vague plan to take effect. Their educational careers, and their hopes for higher education, would essentially be over. Nothing reported about the plan appears to address this vital near-term need.

The second, and even more-immediate need for students, is to catch-up on their missed or diminished curricula because of the COVID-19 school closings. Distance learning from home, while a noble attempt, simply did not measure up to the high standards we must strive for.

So how can Rhode Island aid students with these two important and urgent needs? The answer is: two versions of educational savings accounts (ESAs).

ESAs are restricted-use accounts funded with tax dollars, but managed by families. Like health savings accounts, 529 college plans, or electronic benefits transfer (EBT) cards for food stamps, ESAs can only be used for approved purchases, such as online classes, curricula, tutoring, and services for students with special needs.

Traditional ESAs, which our Center has been promoting for years, would allow a portion of state dollars allocated for each student to fund tuition at private schools of their parents’ choice. ESAs would empower every family to put their kids on a better educational path, and they could be fully implemented at existing funding levels, with no need for new funds or taxes. We call them Bright Today Educational Scholarship Accounts because for kids to have a bright future they need a great education today.

As for students’ need to catch up and get back on track, regardless of what schools they attend, public or private, about $358 million dollars in unspent federal Coronavirus Aid, Relief, and Economic Security (CARES) Act COVID-19 dollars could be tapped.

If traditional ESAs for private-school tuition are too sensitive for lawmakers (in part because they are vehemently opposed by powerful teachers unions), imagine if, instead, parents used those unspent federal funds to fund what we call Catch-Up ESAs: parent-managed accounts to help kids recover from educational harms caused by COVID-19 school closures.

Instead of families’ being forced to consider spending their own money to augment their children’s schooling, or not being able to afford anything at all, programs like after-school enrichment classes, online classes, or private tutoring could become immediately within reach and would greatly benefit students who may have lost ground by not being able to attend in-person classes this past spring. And rather than families’ being limited to a one-size-fits-all government program, Catch-Up ESAs would give parents flexibility to get the specific help their children need.

These one-time Catch-Up ESAs would immediately fill a current need and could be funded by unspent federal CARES Act funds. At $500–1,000 per qualified student, the estimated $75–150 million cost could easily be financed by unspent federal funds.

The federal CARES Act included $1.25 billion for coronavirus-related expenses in Rhode Island. As of early June, over $350 million remained available. Since the purpose of Catch-Up ESAs is to help kids get back on track from COVID-19 school closures — to care about the deleterious educational effects on them — they should qualify for CARES Act funding.

Also, consider that many taxpaying families across the state are asking if they will receive tax rebates because their children’s education was so greatly diminished in the spring of 2020. Many sectors of the economy, including higher education, are providing refunds for services not rendered due to pandemic shutdowns.

Catch-Up ESAs, while not rebates, would have a similar effect by empowering families to get more out of their tax dollars and helping them fund supplemental at-home educational programs.