Since 2015, Illinois public schools, including charters, may no longer fine students as a disciplinary action, a practice frequently used to push out students. Private schools receiving public dollars through Invest in Kids have no such prohibition on fining.

Schools also impose requirements like purchasing accident insurance. (e.g. St. Anthony in Effingham, Mater Dei in Breese). Others state that parents will need to cover some special education services out-of-pocket (e.g. Arie Crown, Skokie). Many schools receiving IIK funds also impose fundraising and "volunteer" requirements for example:

- Chicago West Side Christian School, Our Lady of Tepeyac (Chicago). St. Benedict the African (Chicago) all require fundraising of $200, and, if not met, the balance is added to tuition. St. Benedict also requires six "volunteer" activities which are billed at $100 if not completed.
- St. Anastasia Waukegan parents must sign a 10-hour volunteer contract or pay $500 and must sell an additional $100 of fundraising tickets.
- Arie Crown requires $700 in "give/get," and families also must spend $300 with particular vendors; unmet totals are added to following year’s tuition bill.

In public schools, students cannot have diplomas, grades or transcripts withheld due to unpaid financial obligations. Almost all private schools receiving IIK funds have policies to withhold these for money owed. Some schools will not enroll students if their families have a debt with a previous school.

Several schools receiving Invest in Kids dollars use low-quality curricula marketed to Christian homeschool families, including Accelerated Christian Education (ACE), Beaka and BJU (known as "Bob Jones"). In 2018 the Orlando Sentinel published an in-depth investigation (“Private schools’ curriculum downplays slavery, says humans and dinosaurs lived together”) of these series, all of which are used in Florida voucher schools, exposing the dramatic lack of both academic rigor and factual history and science. The ACE curriculum consists entirely of packets of worksheets to be completed as self-paced instruction.

Several schools using these materials include STUDYS Christian Ministries Academy (Lindenhurst), Berean Baptist Christian School (Rockford), Broken But Not Shattered Academy (Ponitou Beach) and Peoria Christian School.

Another Invest in Kids school, Grace Christian Academy (Kankakee), uses textbooks for 9th grade biology that either include no mention of evolution or point to “Scripture as the ultimate authority” on topics like evolution and stem cell research.

At least three boarding schools receiving Invest in Kids funds which focus on religious studies are providing less than five hours of (non-religious) academic instruction per day. The daily schedule at Yeshiva Eitz Chaim (Chicago) covers 7:45am to 9:30pm, but only includes just over two hours of non-religious courses per day: 50 minutes of math, 40 minutes of English or history, 20 minutes of independent reading or typing and 20 minutes of independent math, along with a 1.5 hour science lab once a week. The remainder of the day is spent in religious studies and prayer sessions. Yeshiva Shaarei Adirim (Skokie) has a 13-hour day with only three hours of non-religious classes. Fasman Yeshiva High School (Skokie) has just 3.5 hours of academic coursework per day, along with a 13-hour daily schedule.

Three private schools receiving $2.2M this year via Invest in Kids require all students to work at an outside company one school day/week, all school-year long, for all four years of high school. Companies pay the school ~$40K per school year for four students who share a single job. These wages cover a portion of tuition costs. The schools, two in Chicago and one in Waukegan, are part of the national Cristo Rey Network.

It appears the schools may be making a net profit from student wages plus Invest in Kids funds. The schools’ stated cost of education (~$16K) minus the wages companies pay the school ($10K) is more than the average voucher amount these schools are receiving per student ($10-12K). Schools may be profiting from child labor plus public dollars.

The Illinois Child Labor Law says that 14- and 15-y.o.’s cannot work during school hours and may only work three hours on a school day. According to news reports about the network, the schools apparently have an exemption from the US Dept of Labor to allow students <16 to work; it is not clear what if any exemption they have from the state.

Technically legal or not, there are many ethical issues. Students miss out on 20% of class time that high school students normally receive. The educational value of the work students are assigned varies greatly, and some positions seem to have little value (data entry, call center work.)

Additional concerns:

- Undocumented students can’t enroll at these schools at all because they are not eligible to work in the US. Public schools cannot discriminate against students based on immigration status.
- If a student gets ill, they must be transported back to school; their parent cannot pick them up at the workplace.
- Students must make up missed work time for illness, injury or doctor appointments and will be fined $180/day for any missed time. Seniors can’t graduate with missing hours of work.
- Companies can pay students directly to work during holidays and vacations, but they must make up missed paid-to-the-school time before they can be paid themselves.
- Students do not receive any compensation themselves for school-hour work. Only low-income students are eligible to enroll at the school.