

THEC  TSAC

Financial Aid 101

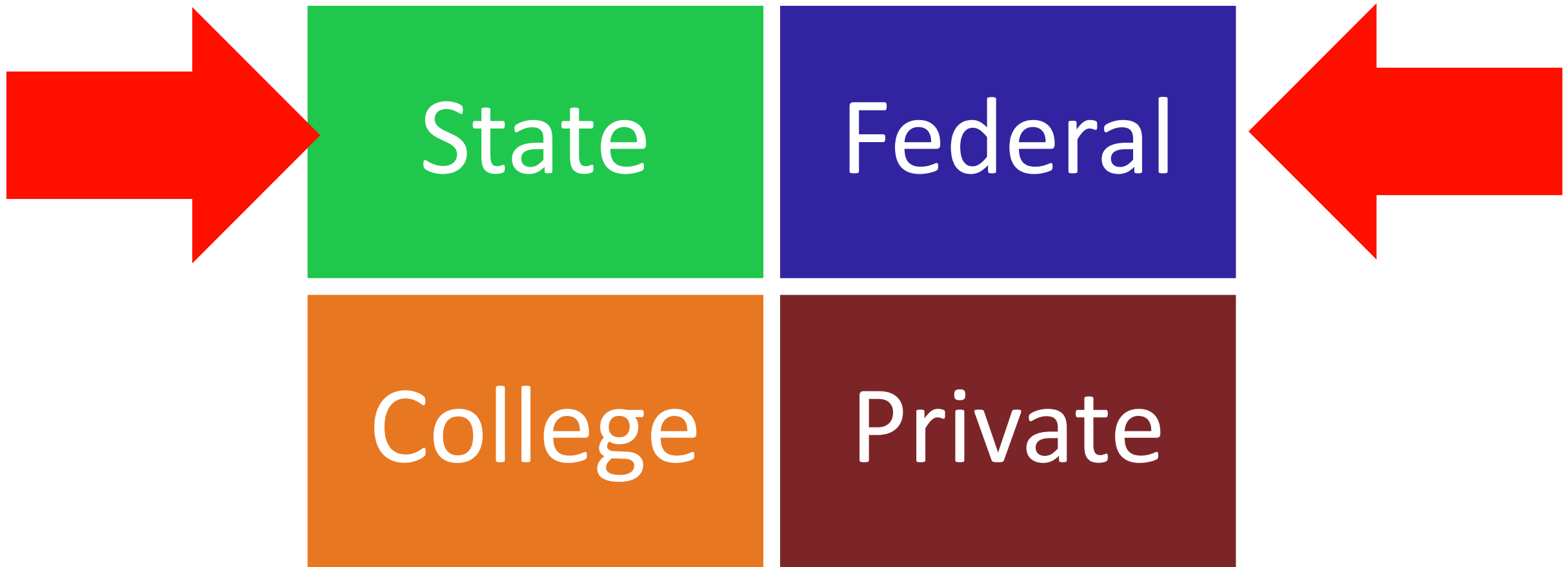
What is Financial Aid?

Any college funding that doesn't come from family or personal savings or out of your own pocket.

Types of Financial Aid

1. **Scholarships** – free money awarded on ACT, GPA, or skill
 - Renewable vs. Non-renewable
2. **Grants** – free money awarded on need
 - Student Aid Index (SAI)
3. **Loans** – borrowed money that must be paid back with interest
4. **Work study** – earned money from on-campus employment

Sources of Financial Aid





Federal Aid

Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

2026-2027 FAFSA

1. Available **October 1, 2025** at studentaid.gov
 - **2024 income/tax info**
2. Priority deadline **April 1, 2026**
3. Create FSA ID(s) student and FAFSA parent
 - **Get help at studentaid.gov; 800-433-3243**
4. Role-based FAFSA (student or parent)

FAFSA Steps

1. **Student** will create a username/password (FSA ID) and **Parent(s*)** will create a username/password (FSA ID) at **studentaid.gov**.

2. FAFSA application –Role Based

Student demographics, dependency questions, financial information, and school selection. Student will identify their parent(s) and email(s) at the end of the student section.

Parent(s*) will be emailed link(s) to complete parent section(s) or they can log into their account and click on the invitation.

*based on how parents filed taxes in 2024

**COMPLETE
YOUR FAFSA®
EVERY
YEAR**

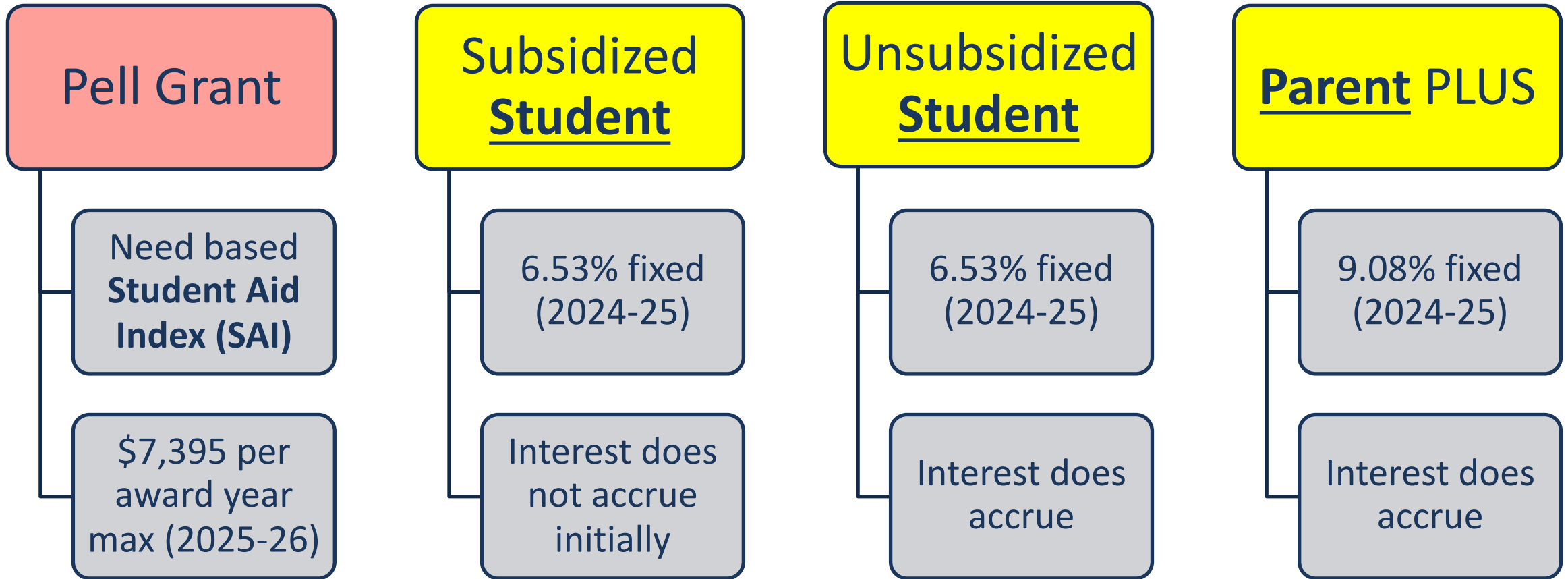


Reasons for FAFSA

1. HOPE Scholarship
2. Student & PLUS loans
3. Institutional aid/Colleges require it



Federal Student Aid



Need
Loan

THEC  TSAC

State Aid



State Aid

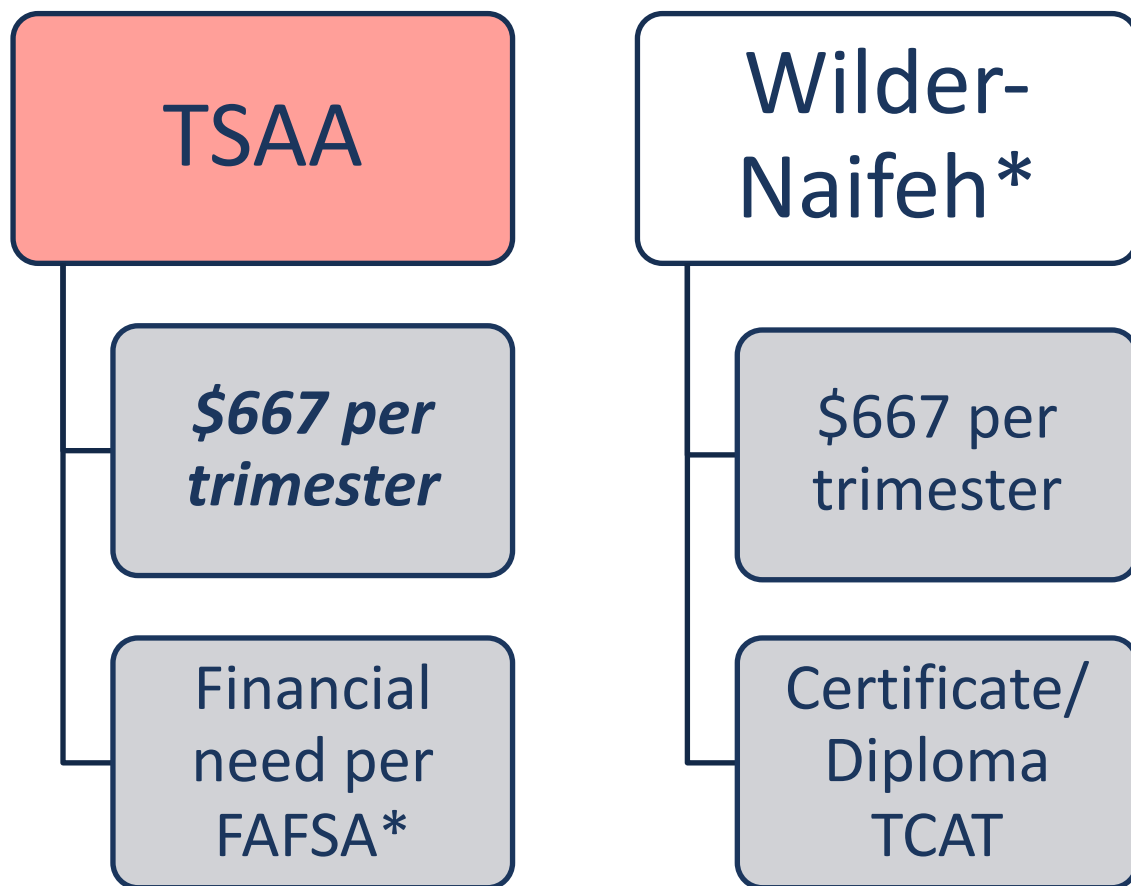
THEC/TSAC is relentlessly focused on increasing the number of Tennesseans with a post secondary credential



Tennessee College of Applied Technology

Diploma/Certificate programs

TCAT



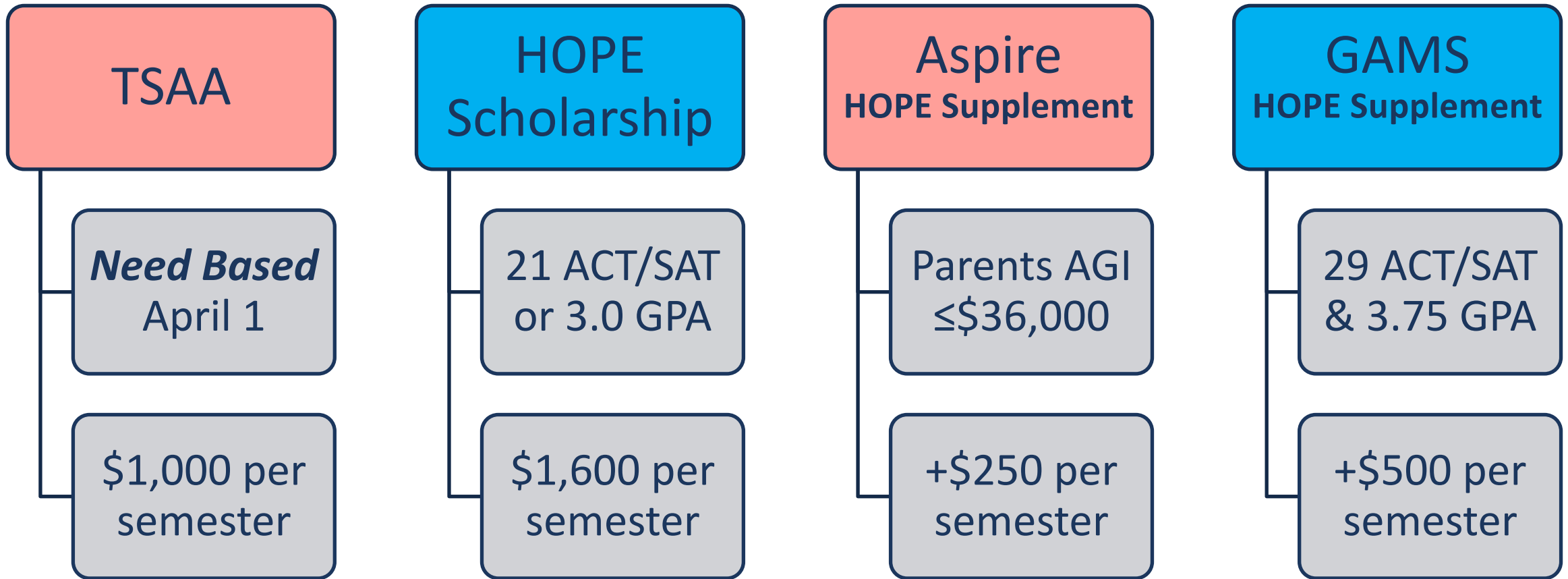
*If a student is HOPE eligible upon graduation, enrolls at a TCAT initially after high school and completes a diploma program, student may still receive HOPE by enrolling at a 2- or 4-year college within 3 years of diploma completion.



Community College

Associate and Associate of
Applied Science degrees

TN Community College

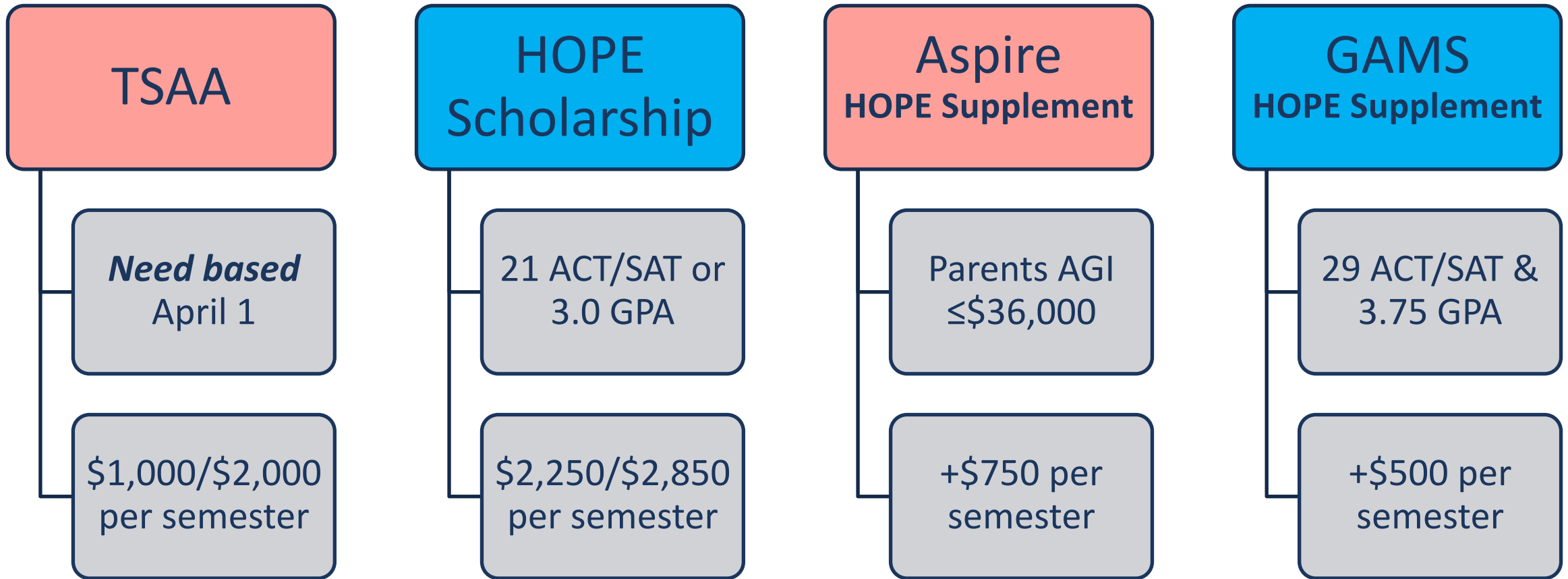


Need
Merit



4-yr Public & Private
Bachelor's degree and higher

TN 4-yr Public & Private



Need
Merit

HOPE Renewal

- Student **MUST** maintain continuous enrollment
Fall, spring, fall, spring
- Student **MUST** maintain enrollment status within a semester
If you begin a semester full-time (e.g. 12+ hours), you must finish semester full-time
Never drop a course without speaking with your financial aid
- HOPE ends **after** 5 years or attainment of an *advanced degree*

HOPE Renewal

24 attempted hour
benchmark

- 2.75 cumulative GPA*

48 attempted hour
benchmark

- 2.75 cumulative GPA*

72 attempted hour
benchmark

- 3.0 cumulative GPA* or
- 2.75 – 2.99 cumulative GPA* & 3.0 semester GPA*

96 attempted hour
benchmark

- 3.0 cumulative GPA* or
- 2.75 – 2.99 cumulative GPA* & 3.0 semester GPA*

*If GPA unsatisfied, one-time regain and one-time repeat options

TN Promise Checklist

- ☐ Apply to the Tennessee Promise program **tnpromise.gov** by **November 3, 2025 (senior year)**
- ☐ Complete FAFSA at **studentaid.gov** by **April 1, 2026 (March of Senior year)**
- ☐ Attend/watch mandatory meeting as coordinated by TN Achieves
- ☐ Complete and submit 16 hours of community service hours to TN Achieves by August 1, 2026

***Promise allows students to attend a community college or TCAT tuition-free through a last dollar scholarship.**

December 2025 grad could receive Promise as early as January 2026.

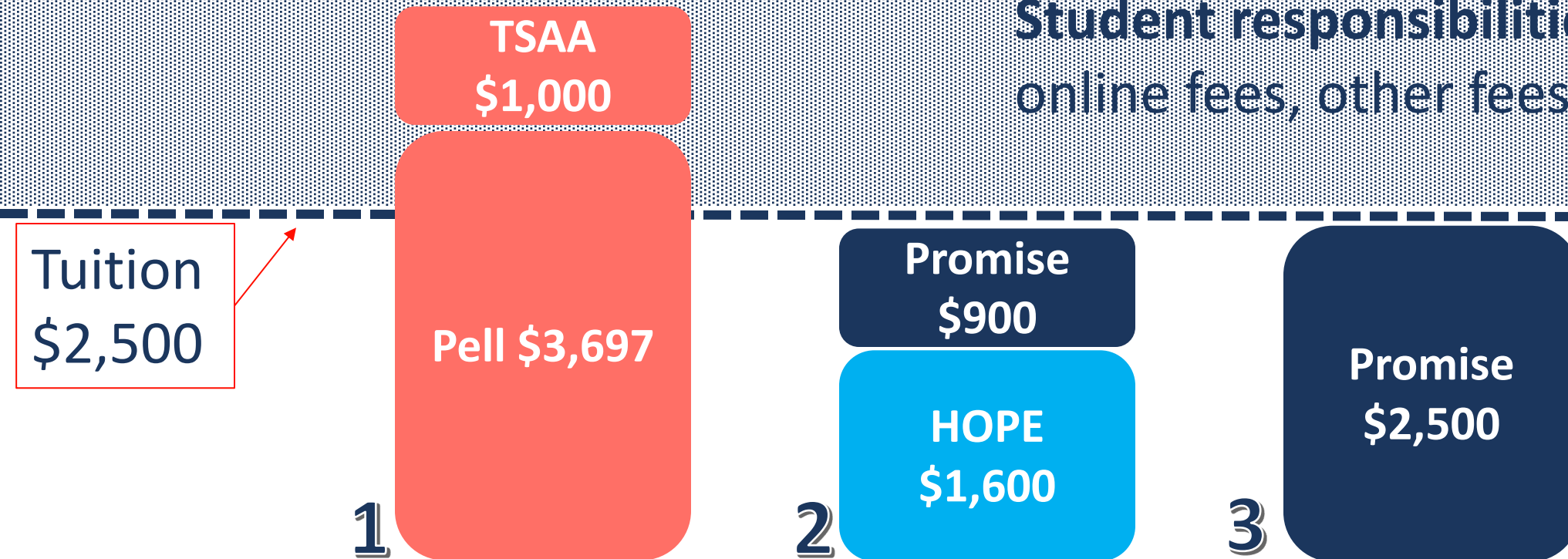
TN Promise Checklist

Community Service – 8/1/24 – 8/1/26

- 16 Hours for each year
- 32 Hours for entire program
- Hours may be banked
- Early Grads and May enrollees aren't required to do additional hours but must submit initial 16 prior to being eligible.

TN Promise Examples

Student responsibilities: Books, food, online fees, other fees, gas, etc.



*Promise allows students to attend a community college or TCAT tuition-free through a last dollar scholarship.

■ Grant
■ Scholarship

Other State

TN Reconnect

HOPE Foster Child Tuition Grant

STEP UP Scholarship

Dependent Children Scholarship

FIND WHAT CAREER BEST FITS YOU

Looking to find the right career or college for you? Get started with our career interest quiz and find the perfect fit for your future!

FIND A CAREER



FINANCIAL AID INFO & CONTACT

What is financial aid and who can help me?



TENNESSEE FINANCIAL AID

Financial aid available in Tennessee.



HOW TO FILL OUT THE FAFSA

Tips and information for filling out your FAFSA.



LIFESTYLE CALCULATOR

A short quiz to learn what you'll need to earn.



FINANCIAL AID MYTHS & TIPS

Separating financial aid fact from fiction.



TSAC STUDENT PORTAL

Create or log in to your TSAC Student Portal.

02 FIND WHAT CAREER BEST FITS YOU 



rita.turchetta@tn.gov
615-478-5584



No applications. No fees.
You're already admitted to colleges and TCATs in Tennessee with TN Direct Admissions.

TNDIRECT
ADMISSIONS

THEC  TSAC

THE TENNESSEE HIGHER EDUCATION COMMISSION

TN DIRECT
ADMISSIONS

THEC  TSAC



Why Direct Admissions?

Research shows that many students find the college application process overwhelming, leading many to abandon college altogether.

Direct admissions programs proactively admit students based on pre-existing data, eliminating the need for traditional applications.

Current direct admissions initiatives boost college access, especially for first-generation students, but affordability remains a challenge.



Tennessee Direct Admissions

Project Proposal

Eligible high school students will be automatically admitted to in-state postsecondary institutions and potentially offered up-front state-supported financial aid information specific to them

Approximately 255 Participating High Schools and 45,000 students

Partner Institution Commitment

Participating postsecondary institutions will align admissions criteria and collaborate with THEC on a unified communications strategy.

Every TBR Community College and TCAT, plus 21 public and private 4-year institutions across the state.



Participating Higher Ed Institutions



PARTICIPATING INSTITUTIONS



TN DIRECT ADMISSIONS

Leveraging data from the TN Promise application, ACT records, 6th semester transcripts, and existing FAST accounts, roughly two thirds of high school seniors (approx. 40,000) will receive a Direct Admissions letter in the mail from Governor Lee in November.

TN DIRECT ADMISSIONS PILOT PROJECT TIMELINE

DIRECT ADMISSION LETTER SENT

High school seniors receive letters listing:

- Colleges where they have been accepted.
- State financial aid for which they qualify.
- A QR code linking to the Direct Admissions student portal.

STUDENTS CLAIM THEIR SPOT

Students scan the QR code on their letter and select their college of choice.

STUDENTS' INFORMATION SENT TO COLLEGES

THEC submits the students' information to the selected institution as their completed application.

COLLEGES SEND OFFICIAL ADMISSION MESSAGES

Institutions confirm admission and welcome students.

COLLEGES FOLLOW UP WITH NEXT STEPS

Colleges provide guidance on FAFSA completion, submitting required documents, enrollment and orientation details.



TN DIRECT ADMISSIONS



TN Direct Admissions Website -
www.collegefortn.org/direct-admissions/

Have questions about Direct Admissions?
Email us at direct.admissions@tn.gov