

*Next*

**FAMILY  
GUIDE**

# SENIOR YEAR IMPORTANT DATES

FINANCIAL AID MEETING

COLLEGE APP MONTH

SEPTEMBER

2023-2024 FAFSA OPENS

OCTOBER 1

HIGH SCHOOL'S FAFSA EVENT

HOMECOMING

TN PROMISE APP DEADLINE

NOVEMBER 1

TN PROMISE FAFSA DEADLINE

MARCH 1

OTHER:

OTHER:

OTHER:

OTHER:

OTHER:

PROM

TN SIGNING DAY

SENIOR AWARDS DAY

GRADUATION

## WELCOME TO YOUR STUDENT'S SENIOR YEAR

On behalf of the Tennessee Higher Education Commission (THEC) and Tennessee Student Assistance Corporation (TSAC), welcome to your student's senior year! As a parent, I understand how you must be feeling at this moment. It's a bittersweet feeling, filled with memories of how fast time has passed, but also excitement for your child's future. You may even be feeling uncertain about the next steps your student is about to take... and that is why we are here to help!

In your hands is a copy of our Family Guide. We have thoughtfully compiled this guide as a companion to your student's NEXT Guide that they received from their school counselor. In this special Family Guide, you will find some helpful information that you might be wondering about as your student is planning for their next steps after high school. From senior year milestones and deadlines to financial aid and college basics, we have tried to pack in the must-know information that will help guide you along this next year before your student walks across the graduation stage.

We want nothing more than for your student to succeed and land an amazing career here in Tennessee. A great first step in achieving that is gaining a degree after high school, whether that is at a four-year college, community college, or technical school. We at THEC/TSAC are relentlessly focused on your student's success and hope this guide helps you and your family make a seamless transition to college.



Good luck and all the best!

Troy Grant  
Senior Director of College Access and Success  
Tennessee Higher Education Commission

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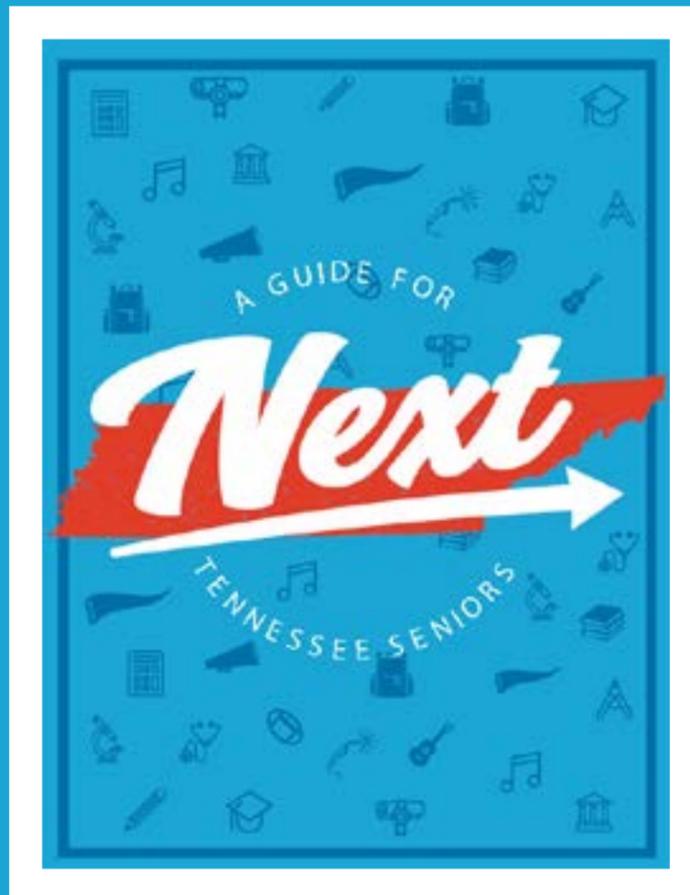
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**FOR BEST RESULTS:  
USE ALONGSIDE  
YOUR STUDENT'S  
SENIOR NEXT GUIDE**

We have developed this Family Guide just for you! As your student navigates their senior year and begins planning their next steps after high school graduation, we encourage you to devote some meaningful time to go through your Guides together. Your student's Guide has even more in-depth information about college applications, career options, financial aid, and more!



# COMMON COLLEGE TERMS

There are a lot of acronyms and confusing terms on the road to college. Here are a few key terms that you might be wondering about. If there's one you don't see listed here, check your student's Next Guide for a longer list.

**ACT/SAT:** Standardized college entrance exams. Many colleges and universities ask for ACT or SAT scores as part of the application process. ACT stands for American College Testing. SAT stands for Scholastic Assessment Test.

**Admission:** Notification from the college to which you applied that you are accepted. Students must respond by the given deadline to inform the college if they will accept the offer. Students accepted to multiple schools will want to compare their financial aid packages to help them decide which school to attend.

**Associate Degree:** A degree granted after successful completion of a course of study requiring approximately 60 credits, typically by a community or junior college. Full-time community college students taking 15 credits per semester can generally finish an associate degree in two years (also known as AA, AS, or AAS degree, short for Associate of Arts, Associate of Science, and Associate of Applied Science.)

**ASVAB:** A test to determine qualification for enlistment in the U.S. Armed Forces. It stands for Armed Services Vocational Aptitude Battery.

**Bachelor's Degree:** A degree earned for a course of study that normally requires 120 to 130 credits, involving specific classes related to the student's major. Full-time students ideally complete a bachelor's degree in four years, although changing majors, transferring institutions, taking fewer than 15 credit hours per semester, and/or taking courses that don't count toward one's declared major can make it take longer (also known as BA or BS, short for Bachelor of Arts and Bachelor of Science.)

**Certificate:** An official document attesting to a particular fact or accomplishment. In the postsecondary realm, students complete a series of specified courses, and sometimes an internship, and typically pass a test to obtain certificates in specific trades or areas of expertise required to work in those fields. Examples include welding, medical technology, auto mechanics, massage therapy, and court stenography.

**Community College:** A public postsecondary institution (Motlow State, for example) that offers courses to residents in the surrounding area. Students may attend community colleges to obtain associate degrees or technical certificates, or may take courses there toward a bachelor's degree before transferring to a four-year university (2+2 pathway). Students can also take courses to enhance their skills in an area, or just for fun.

**Cost of Attendance (COA):** The total cost of going to college, including tuition, fees, room and board, books, transportation, and personal expenses.

**Deferment:** A period in which payment is not required. In the postsecondary realm, students can obtain deferment on paying their enrollment deposit as well as on paying interest and/or principal on student loans. Deferments do not last forever; eventually these payments must be made.

**Deferred Action for Childhood Arrivals (DACA) Program:** A kind of administrative relief from deportation. This policy allows young children (under the age of 16) who came to the United States without documentation, and have been educated by U.S. school systems, the opportunity to remain in the U.S. by following specific guidelines.

**EPSO:** Early postsecondary opportunities (EPSOs) include a course and/or exam that give students a chance to obtain postsecondary credit while still in high school.

**Expected Family Contribution (EFC):** The portion of a family's financial resources that should be available to pay for college, based on a federal formula using the information on the FAFSA (Free Application for Federal Student Aid).

**FAFSA:** The Free Application for Federal Student Aid is an online form submitted annually by current and prospective college students (undergraduate and graduate) in the United States to determine eligibility for student financial aid. Students who are eligible to file the FAFSA should complete it every year.

**Federal Student Aid (FSA) ID:** A user name and password used by current and prospective students and their parents to log into U.S. Department of Education Websites including the FAFSA Website. The ID is used to sign documents electronically (it has the same legal status as a written signature.)

**Financial Aid Package:** The amount and types of federal, state, and college aid that a college/university offers to a student it has accepted for admission, to offset the cost of attendance at their school. This is also referred to as an Award Letter. Depending on the package, sometimes it can be cheaper for a student to attend an expensive school because more aid is offered to offset the cost. This is why it is important to apply to the schools you want to attend, even if you don't think you can afford it. There are different types of aid available including loans, work-study, scholarships, and grants.

**Major:** A concentration of study focused on a discipline, which requires completion of specific courses.

**Minor:** A college or university student's declared secondary academic discipline during their undergraduate studies.

**Orientation:** A meeting/event many colleges offer (hour-long or days-long) where incoming students and parents/guardians receive information about registering for classes, meet their advisor, and learn about school resources and policies.

**Pell Grant:** Money from the U.S. government to support a student's education that does not have to be paid back. Pell Grants are awarded to U.S. citizens and legal residents based on financial need and timeliness of completing the FAFSA.

**Postsecondary Education:** The broadest term to describe any education beyond high school, including community college, university, technical school, etc.

**Residence Hall:** A building primarily providing living/sleeping quarters for large numbers of students. Also known as a dorm or dormitory and often referred to as "on-campus housing."

**Room & Board:** The cost of a room in a residence hall and a dining hall meal plan at a college or university.

**Scholarship:** Money to support a student's education that does not have to be paid back. Scholarships are awarded based on academic, athletic, artistic, or other types of achievements, affiliations, or competitions.

**Student Aid Report (SAR):** The SAR summarizes the information included on the Free Application for Federal Student Aid (FAFSA). The SAR provides the Expected Family Contribution (EFC), which is used to determine whether a student is eligible for a federal Pell Grant and other federal aid.

**Student Loan:** Money a student borrows to help pay for college, which must be paid back. Subsidized loans are offered to students who qualify financially as determined by the FAFSA. The federal government pays the interest while the student is in college. There are also unsubsidized loans where interest begins accruing as soon as the loan is accepted.

**Technical School:** A general term used for a college that provides mostly employment-preparation skills for trained labor, such as welding and culinary arts. These programs generally take no more than two years to complete. Tennessee Colleges of Applied Technology (TCATs) are examples of this kind of school.

**TN Promise:** Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students that attend college in our state. For more info on TN Promise, see page 20.

**Transcript:** An official academic record from a specific school which lists when you attended, the courses you have completed, grades, and sometimes test scores. Universities, colleges, and technical schools usually require high school transcripts be submitted as part of the application process.

**Tuition:** The amount of money charged for instruction/classes at postsecondary institutions (see also cost of attendance.)

**Undeclared/Undecided:** A term used to describe a student who has not yet selected a major at a college or university. Colleges typically ask students to pick their major by the end of their sophomore year.

**Work-Study:** A federal program that provides the opportunity for college students to work part-time jobs (often on the campus of the school they attend) to earn money to pay educational expenses. Students receive compensation in the form of a paycheck, much like a traditional job. Students must submit the FAFSA to be considered for work-study positions.

**University:** A postsecondary college/university that offers undergraduate (bachelors) degrees. Many four-year institutions also offer graduate (master's) degrees.

# SENIOR YEAR PREP

## PREPARING FOR SENIOR YEAR

Ready or not, your student's senior year is finally here! In addition to their regular classes, there are a lot of extra tasks and special events packed into this year. One of the many things your student will have to juggle this year is their path to college. College applications typically open in August for the next academic year, which means that your student can go ahead and start the process of applying to college.

But before the acceptances start rolling in, there are still a few basics that we would like to cover regarding your student's senior year. In this section, we will go over GPA, transcripts and early college credit, as well as delve into a great resource for you and your students - [CollegeforTN.org](http://CollegeforTN.org). Read on to learn more about these resources to help senior year seem a little simpler.



## GPA

A GPA, or Grade Point Average, is a number value that schools calculate by averaging grades from each course a student takes. High schools and colleges typically use GPAs to make admissions decisions. GPA is a measure of a student's success so far at school.

Cumulative GPA is the total semester average for all grades in high school up until the calculation point. For a senior, the cumulative GPA would be the average for fall and spring semesters for all four years.

Lots of people look at a GPA. That includes selective high schools, colleges, scholarships, internships, fellowships, academic awards, and some employers.

Your student's GPA carries the most importance in college admissions decisions. **High school GPA will be extremely important when it comes time to apply to college, and a college GPA will be extremely important when it comes time for your student to start their career or apply to graduate school.**

## TRANSCRIPTS

Your student's high school transcript is a complete record of their academic achievements in high school. The format varies from school to school, but most transcripts include the courses taken, grades for each semester, and cumulative GPA. High school transcripts are necessary for almost every college application. They give college admissions officers a quick overview of a student's academic performance.

There are two types of high school transcripts: official and unofficial. Official transcripts are sent to colleges directly from high schools, while unofficial transcripts can be given directly to students.

Many schools have online portals where students can print copies of their unofficial transcript. Others may require a form be filled out, and sometimes, collect a small fee to process transcripts. **Your child should talk to their school counselor to find out how to send official transcripts when applying to college.**

## EARLY COLLEGE CREDIT

What are Early Postsecondary Opportunities (EPSOs)? In addition to providing students with the opportunity to earn college credit while in high school, participating in EPSOs helps students

- become familiar with postsecondary expectations;
- develop confidence and skills for success in postsecondary education;
- make informed postsecondary and career decisions; and
- decrease the time and cost of completing a certificate or degree.

Research has shown that students who participate in early postsecondary courses are more likely to enroll and remain in college. Opportunities that help to support this culture of college and career readiness for all Tennessee students include the following: Advanced Placement (AP), Cambridge, College Level Examination Program (CLEP), Dual Enrollment, Industry Certification, International Baccalaureate (IB), Local Dual Credit, and Statewide Dual Credit.

**When applying to college, be sure that your student asks about EPSO courses they have taken and how the credit will transfer into their future degree.** In addition to EPSOs, some schools also offer college credit based off of ACT/SAT scores.

Students receive credit for EPSOs in different ways. For example, students who take an AP course will take an AP exam at the end of the year. Their score on the AP exam determines if they can receive college credit. Another example is dual enrollment, where the student's letter grade at the end of the course determines their credit. For every type of EPSO, be sure that your student understands how they will receive college credit and encourage them to succeed in this amazing opportunity!

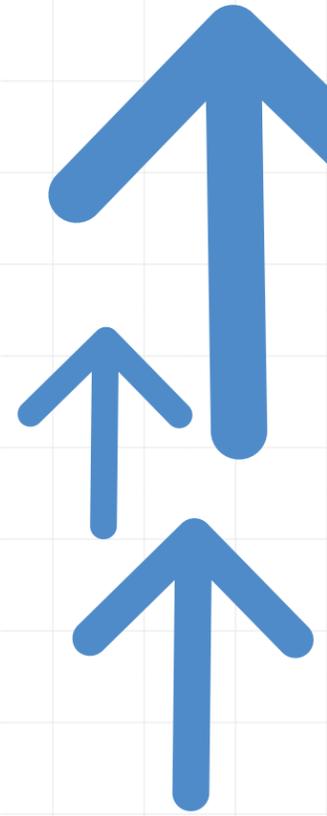
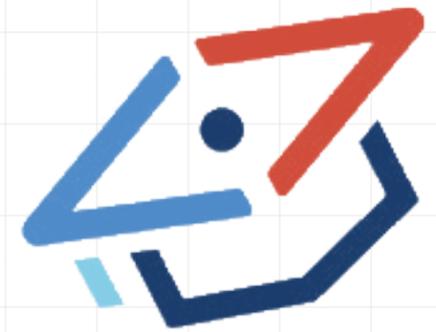
CollegeforTN is a free, online resource schools and districts can use to expand college and career advising. With students in mind, we inventory students' interests, values, and skills and then navigate each student through career and college pathways. We're a free one-stop resource for college and career information in the state of Tennessee. CollegeforTN.org is an initiative of the Tennessee Higher Education Commission.

**COLLEGEFOR TN.ORG FEATURES**

FIND A CAREER	 Career Profiles	Explore over 900 potential career paths! Each career profile displays salary information, required education, preferred skills, and more.
	 Interest Assessment	Students can take this short quiz to match their interests with potential careers.
COLLEGE PLANNING	 College Profiles	Learn more about TN colleges with in-depth profiles on each school.
	 The College-Going Process	Explore the steps to apply to college, a planning timeline, senior milestones, TN Transfer Pathways, and a glossary of common college terms.
	 Disability Resources	Find what accommodations are available for students and how to request them.
	 Student Webinars and Videos	Links of helpful webinars and video resources for students.
MONEY FOR COLLEGE	 About Financial Aid	Everything students need to know, including grants, loans, scholarships, and work-study.
	 Tennessee Financial Aid	Learn more about programs and awards specifically for TN students.
	 Lifestyle Calculator	A quiz to help students discover the required salary to maintain the lifestyle they desire.
	 FAFSA Resources	Detailed steps on how to complete the FAFSA, along with where to find help if you need it.
RESOURCES FOR SCHOOLS	 TN Path to College Event Resources	Learn more about each event and access resources for your school to implement them.
	 College Access Resources	Resources include Adulting 101, College Fit Game, Student Success Course, and more!
	 Next Guides	These guides are designed to help prepare TN high school students for after graduation.
	 Educator Webinars	Access webinars hosted by THEC and TSAC for school admins, educators, and counselors.

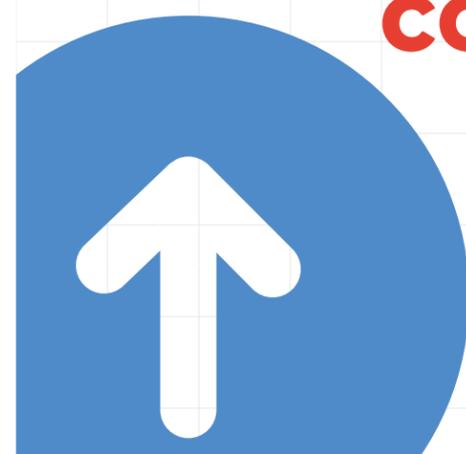


**COLLEGE.**  
YOU CAN GET  
THERE FROM HERE.



**COLLEGE  
FOR TN**

**COLLEGEFOR TN.ORG**



# COLLEGE 101

Class is in session! In this section, we will break down college and keep you in the know of some basic info that will help prepare you and your student to start college strong.

## TYPES OF COLLEGE DEGREES

### CERTIFICATE

An official document attesting to a particular fact or accomplishment. In the postsecondary realm, students complete a series of specified courses, and sometimes an internship, and typically pass a test to obtain certificates in specific trades or areas of expertise required to work in those fields. Examples include welding, medical technology, auto mechanics, massage therapy, and court stenography.

### ASSOCIATE

A degree granted after successful completion of a course of study requiring approximately 60 credits, typically by a community or junior college. Full-time community college students taking 15 credits per semester can generally finish an associate degree in two years (also known as AA, AS, or AAS degree, short for Associate of Arts, Associate of Science, and Associate of Applied Science.)

### BACHELORS

A degree earned for a course of study that normally requires 120 to 130 credits, involving specific classes related to the student's major. Full-time students ideally complete a bachelor's degree in four years, although changing majors, transferring institutions, taking fewer than 15 credit hours per semester, and/or taking courses that don't count toward one's declared major can make it take longer (also known as BA or BS, short for Bachelor of Arts and Bachelor of Science.)

## PREPARING FOR A CAMPUS VISIT

When considering college, the absolute best way to learn more about a certain school is to visit campus. On a campus visit, you will get to tour facilities, learn about the admissions process and financial aid, and get a feel for student life. Below is a checklist to help make the most of your campus visit.

- Visit the school's website to learn how to set up a campus tour. Tours are usually scheduled throughout the day, so your family may wish to plan the day around the tour. Also, be sure to see if there are any special Preview Days or Open Houses offered on the weekends.
- Schedule time to meet with campus officials in admissions, academic advising, housing, and in your student's field of study. Ask about the number of classes typical students should take each semester, meal plans, and tuition pricing.
- Drop in at the Student Life office to ask about student organizations and student activities.
- Make plans to visit the Financial Aid and/or Scholarships offices. Ask about the school's scholarships and any important deadlines.
- Eat in the cafeteria or around campus to check out the dining options available.
- Visit the residence halls if your student plans to live on campus.
- Talk with current students about campus life and ask why they chose to attend their school.
- Get information on campus security, health care facilities, and parking information.
- Visit the campus bookstore to see prices for new and used textbooks.

## QUESTIONS TO ASK ON A CAMPUS VISIT

### ADMISSIONS

1. When is the deadline for admission?
2. Are there any other deadlines?
3. What documents are required for admission?
4. What programs of study are offered?

### FINANCIAL AID

1. What is the cost of tuition?
2. What scholarships are available?
3. Will financial aid cover my student's expenses?

### ACADEMIC ADVISING

1. What classes will my student take in order to graduate?
2. Will my student receive credit for any early college classes taken in high school?
3. What types of jobs are your graduates pursuing?

**BE SURE TO WEAR COMFY WALKING SHOES AND BRING AN UMBRELLA IN CASE OF RAIN!**





## WHAT TO EXPECT DURING YOUR STUDENT'S FIRST YEAR IN COLLEGE

We surveyed parents and families about their experience of sending their student to college. Whether their student moved on campus or just out of the house, commuted to school or lived in a residence hall, these are some great pieces of advice that we want to pass along to you!

**College can be overwhelming. Be there to offer encouragement and support when needed!**

**Encourage your student to get involved on campus! The more they are connected, the better their experience will be.**

My child was so homesick after moving to college and called me crying! Everything in me wanted to tell her to come home right away, but I encouraged her to stay over the weekend. That night, she had dinner with some new friends and even joined an intramural sports team! She loves it now and just needed a little push to be brave.

Due to FERPA (a law protecting student information) colleges are not allowed to give out a student's information. Yes, that's all information, even financial aid! For you to access your student's information, your student must complete an information release form, or you won't be able to talk to anyone about your student's business needs.

**Teach your child to do laundry now. They - and you - will thank me later!**

**There are a ton of people on campus willing to help. Don't feel like you or your student have to figure out everything on your own!**

**Attend a FAFSA workshop at your student's school! We learned everything we need - what a lifesaver!**

**On-campus counseling is a real and awesome thing. My student needed some extra emotional support and they really came through.**

**Let them make mistakes and figure it out on their own. If something breaks, let them figure out how to fix it.**

**My student commuted while living at home, but it was still time for them to grow up and take on some responsibility! I gave him the job of weekly grocery shopping for himself and paying his share of the electric and water bills.**

Be sure to complete your FAFSA each year! I was surprised when my student couldn't get their financial aid because our FAFSA wasn't complete. It opens on October 1 every year and now our family fills it out every year together!

### IMPORTANT DOCS

These are important documents your student should plan to take with them to the school of their choice. Be sure that your student has a safe place to keep these documents secure.

- DRIVER'S LICENSE OR PHOTO ID
- COPY OF SOCIAL SECURITY CARD
- MEDICAL & IMMUNIZATION RECORDS
- HEALTH INSURANCE CARD
- BANKING INFORMATION
- LIST OF KEY CONTACTS & ADDRESSES
- PHOTOCOPIES OF DEBIT & CREDIT CARDS

### FEE WAIVERS

College application fee waivers can remove the cost of applying to college.

Most two-year colleges have no application fee, so no fee waiver is needed. Many four-year colleges will accept the ACT, College Board, and/or NACAC fee waiver for students who meet certain criteria. For these colleges, many will list fee waiver as a payment option on the admissions application.

Check with your school counselor to see if the college(s) you plan to apply to charge a fee and, if so, whether they accept fee waivers from eligible students. Typically, fee waivers are for students for whom the college application fees would create a financial burden or hardship. However, some schools also offer waivers for other reasons, like free application weeks or attending an on-campus event. Be sure your student asks the Admissions Office at their intended college for more details.

# CAMPUS CONTACTS

The transition from high school to college can be challenging - especially in terms of who to contact! We have broken down each office on a college campus below to help make the process easier. On the opposite page is a place for you to write down specific numbers and emails for each of these at your student's school.

**ACCESSIBLE EDUCATION CENTER:** If your student needs any accommodations, their college will have a specific office just for them. It may have a different name depending on their school, but this office will arrange accommodations for disabilities and help your student adjust to college life and classes.

**ADMISSIONS:** This is the go-to office for any and all questions. They will process your application, collect required documents, and issue your acceptance letter. They also have a wealth of knowledge about the college, including programs available and tuition cost, and can typically connect you to any office on campus.

**ATHLETIC TICKET OFFICE:** If your student is participating in athletics or just wants to watch a game, this is the best office to contact. Most schools allow students to attend athletic events for free, but some larger schools might charge for special games.

**BURSAR OFFICE:** One of the most unique names you will find on a college campus, the "Bursar" is a college-specific term meaning "Business Office." This is where your student can go to pay tuition and fees, or get info on specific costs.

**CAMPUS CARD OFFICE:** Every student will need a campus card or student ID to serve as their main form of identification on campus. It may be used to open their residence hall room, to purchase meals, or even to receive discounts around town.

**CAMPUS PARKING:** Most college campuses require a parking pass. This is the place to obtain one, along with a parking map.

**CAMPUS POLICE:** All colleges will have some form of campus police to ensure the safety of their students. Be sure that you and your student have their direct phone number saved in your phone in case of emergency. Also, be sure to sign up for text alerts, if offered at your student's college.

**CAREER DEVELOPMENT CENTER:** It's never too early to start thinking about job opportunities. This office helps students with resume building, interview skills, career exploration and internships. Check with this office about employment opportunities for after graduation.

**FINANCIAL AID:** This office is your go-to for everything from FAFSA, federal aid, HOPE scholarship, TN Promise, fee waivers, and more! If you have a questions regarding financial aid, they are the experts.

**HEALTH CENTER:** The place to go if your student comes down with a cold, or if their are special needs with medications. They may also keep track of your student's immunization records.

**HOUSING/RESIDENTIAL LIFE:** If your student is living on campus, this office will coordinate room assignments, as well as have a list of items that they are able to have in on-campus housing.

**INFORMATIONAL TECHNOLOGY (IT) SERVICES:** Need technical help? Trouble with your student email or portal? This is the office to visit.

**INTERNATIONAL STUDENTS' OFFICE:** For all international or DACA students, this is the main hub for all questions. They will process all paperwork and help with adjusting to college life.

**MILITARY & VETERANS OFFICE:** For all those who are serving or have served, this office is for you. They provide assistance about available financial aid options, and most offices have organizations to join to meet fellow military students.

**MULTICULTURAL & DIVERSITY CENTER:** This office has an abundance of resources for students of diverse backgrounds. Many offices also offer organizations for students to join to connect with other diverse students.

**NEW STUDENT & FAMILY PROGRAMS (ORIENTATION):** Your student's first step to onboarding is going through new student orientation. This office puts on all registration events, as well as fun activities during welcome week.

**REGISTRAR:** The go-to office to contact about class schedules. They can assist in adding or dropping a course, grade appeals, graduation requirements, and more.

**SCHOLARSHIPS:** Most colleges will have a separate office just for scholarships. They handle scholarship applications for their school, as well as process any outside scholarships that your student receives.

**STUDENT SUCCESS CENTER:** Some colleges have a specific advising center for first-year students. This is where your student can get help registering for courses their first semester, or ask about other resources on campus.

**TUTORING CENTER:** If your student finds themselves needing a little extra help on certain subjects, they can contact the tutoring center. They will connect your student with tutors to help improve their knowledge and study skills.

**UNIVERSITY BOOKSTORE:** Not only can students purchase all of their required textbooks from this location, they also offer other supplies, snacks, and college apparel. A great place to get a t-shirt to show your school pride!

ACCESSIBLE EDUCATION CENTER:

ADMISSIONS OFFICE:

ATHLETIC TICKET OFFICE:

BURSAR OFFICE:

CAMPUS CARD OFFICE:

CAMPUS PARKING:

CAMPUS POLICE:

CAREER DEVELOPMENT CENTER:

FINANCIAL AID:

HEALTH CENTER:

HOUSING/RESIDENTIAL LIFE:

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NEW STUDENT & FAMILY PROGRAMS (ORIENTATION):

REGISTRAR:

SCHOLARSHIPS OFFICE:

STUDENT SUCCESS CENTER:

TUTORING CENTER:

UNIVERSITY BOOKSTORE:

FOR A FULL LIST OF ALL TN COLLEGES AND THEIR MAIN CONTACT INFORMATION, SEE PAGE 22

# FINANCIAL AID

Financial aid is money to help your student pay for college. Types of aid available may be in the form of grants, scholarships, loans, work-study programs, or a combination. Aid can come from a variety of sources like federal and state governments, colleges and universities, banks, and private organizations.

Applying to receive financial aid is a separate process from applying for admission to a college; you have to do both. For all government aid, and much private and institutional aid, you apply using the Free Application for Federal Student Aid, or FAFSA. This section will help you gain a better understanding of the types of aid available, as well as valuable FAFSA information.

## TYPES OF COLLEGE EXPENSES

There are five main categories of expenses to think about when figuring out how much a college education is really going to cost: tuition and fees, room and board, books and supplies, personal expenses, and transportation. You can control some of these costs to some extent. And when you know how much you'll need to spend on these expenses, it makes it easier to create a college budget.

### Tuition and Fees

Tuition and fees are the price for taking classes at a college. This amount can change based on specific academic programs, the number of credit hours taken and whether your student is an in-state or out-of-state student. Some colleges charge "comprehensive fees" — the total for tuition, fees, and room and board combined.

### Room and Board

Colleges usually offer a variety of residence hall options, as well as meal plans for students who live on campus. The charges vary depending on what plan your student chooses. If your student decides to live at home or off campus, they will have their own rent and meal costs to consider in their college costs.

### Books and Supplies

Your student will need books and other course materials. An estimated annual cost for books and supplies for the average full-time undergraduate student at a four-year public college is about \$1,298. You may be able to lower these costs by buying used textbooks or renting them.

### Personal Expenses

These include laundry, cell phone bills, eating out, and anything else your student normally spends money on. Figure out what they spend and add that amount to their college budget.

### Transportation

Whether your student commutes to campus or takes the occasional trip home, they will have transportation costs. Of course, these will vary depending on how they travel and how often. They may be able to find student discounts on travel costs. Don't forget to factor in the cost of gas if they will be driving a car, and they may need to purchase a parking pass.

## SOURCES OF FINANCIAL AID

Very few students get all of their financial aid for college from one source. When you are searching for financial aid, consider a wide variety of options and apply to as many programs as possible. Here are some common types of organizations that offer financial aid:

### Your College

Colleges and universities offer financial aid programs for their students. Visit the financial aid webpages of every college you are considering and apply for all of the scholarships you think you might be eligible to receive.

### The Community

Nonprofit organizations, foundations, and businesses often provide scholarships as a community service. To find these programs, talk to your school counselor.

### The Government

The Federal Government offers over \$150 billion in aid each year. Likewise, Tennessee offers millions of dollars to its students. On the next pages, you will find a description of some of the scholarships available from the State of Tennessee.

<b>Grants</b>	Grants are free money – they don't have to be repaid. Grants come from the state and federal government as well as from colleges. Generally, grants are based on financial need, which means that they are awarded based on your family's size and financial circumstances. One example of a grant is the Pell Grant from the federal government. To earn a Pell Grant, you must be a U.S. citizen or eligible noncitizen and must complete the FAFSA (Free Application for Federal Student Aid).
<b>Scholarships</b>	Scholarships are also free money and don't need to be repaid. Scholarships can come from a variety of places, from state and federal governments to colleges and private companies. Scholarships may be awarded based on your financial need, academic achievement, community service, athletic talent, and many other factors.
<b>Loans</b>	Loans are money that you borrow from a bank, government, or private lending company. A loan must be repaid with interest. Loans offered by the government often have lower interest rates and can be repaid over an extended period of time. Visit <a href="http://www.studentaid.gov">www.studentaid.gov</a> for more information.
<b>Work-Study</b>	Work-Study allows you to receive funds through part-time employment while you are enrolled in college and can help you pay part of your college costs. Unlike other campus jobs, students apply for Work-Study by submitting the Free Application for Federal Student Aid (FAFSA).

**ENCOURAGE YOUR STUDENT TO LOOK FOR SCHOLARSHIPS IN A VARIETY OF PLACES. ASK THEIR SCHOOL COUNSELOR ABOUT LOCAL SCHOLARSHIPS. A SIMPLE WEB SEARCH CAN GENERATE HUNDREDS OF APPLICATIONS. THERE IS NO CAP ON HOW MANY SCHOLARSHIPS A STUDENT CAN EARN.**

# COMPLETING THE FAFSA

Most federal and state financial aid programs require you to complete the Free Application for Federal Student Aid (FAFSA). Filing the FAFSA is free! We've made it easy for you to gather the information you will need to complete the FAFSA. The FAFSA is an important part of your student's higher education journey and it might even mean free money to cover their college costs. For Tennesseans, it is also a requirement to be eligible for the Tennessee Promise.

## 1. GET YOUR FSA ID

- Creating an FSA ID takes about fifteen minutes and should be done in advance of completing the FAFSA form online.
- Your student and both parents will need an FSA ID.
- The FSA ID will follow your student through all of their college career, so make certain that they correctly enter the information and use an email and phone number that will not change after they graduate from high school, or move to another residence.

## 2. COMPLETE THE FAFSA WITH YOUR STUDENT

- When you and your student are ready to complete the FAFSA, you will all need to have an FSA ID. Go back to step 1 if you or your student have not yet created an FSA ID.
- The FAFSA requires financial information so that the Federal Government knows whether or not your family is eligible for financial aid. Colleges and Universities also look at these numbers to offer additional financial support and resources to help your student succeed after they have been admitted.
- Your student's school counselor and college advisor will be an incredible support to your family as they go through the process. Keep a look out for any upcoming FAFSA events at your student's school.
- You and your student will have to complete the FAFSA each academic year to receive financial aid from Tennessee Promise, HOPE, the Federal Government, and their university so make sure that you know how to complete the form.

## 3. REVIEW THE STUDENT AID REPORT (SAR)

- After your FAFSA has been processed by the Federal Government and your student's future college, it is important to review all components of the Student Aid Report.
- Your Estimated Family Contribution (EFC) is the dollar amount that the Federal Government believes your family can annually pay for college expenses. The lower the EFC, the more likely you will earn Pell Grant dollars.

**REMEMBER:** Filing the FAFSA is a requirement for all state scholarships, including the Tennessee Promise. Make sure you complete the FAFSA by the published deadline to remain eligible to receive the Tennessee Promise Scholarship!

**NEED HELP WITH THE FAFSA?  
WE ARE HERE FOR YOU! CONTACT US FOR  
PERSONAL FAFSA SUPPORT.  
FAFSA.HELP@TN.GOV OR CALL 615-350-8668**

# HELPFUL FAFSA TIPS

Before you sit down to file the FAFSA, it is important that you take the time to gather all of the information you will need. Use this checklist to make sure you have everything you need with you when you and your student get ready to file the FAFSA.

## Information

- Your student's email address (not their high school email) and cell phone number
- Parent email address and cell phone number
- If your student is a Tennessee resident, the month and year they began living in Tennessee
- If parent(s) is a Tennessee resident, the month and year the parent(s) began living in Tennessee
- Your student's Social Security number
- Both parents' Social Security numbers
- If student is not a U.S. citizen, their permanent resident/green card
- Both parents' dates of birth
- Your student's driver's license or state ID, if they have one
- The month and year parents were married, divorced or separated
- The highest level of school parents completed

## Documents

- W-2 forms for both student and parents
- Federal income tax forms for both student and parents
- Most current statements from all accounts (checking, savings, investments, etc.)
- Child support paid or received
- Value of investments, farms or business
- Other prior year benefits (workers comp, military, clergy, veteran amounts)

**DO THE  
FAFSA**  
**THE EARLIER, THE BETTER**

## Filing the FAFSA

After creating your FSA ID, the next step is to file your FAFSA! There are two ways that you can file your FAFSA:

1. **Online at [www.fafsa.gov](http://www.fafsa.gov)**
2. **Through the myStudentAid Mobile App. Download the app in the Apple App store (iOS) or Google Play (Android).**
3. **Be sure to complete the 2023-2024 FAFSA.**

If you need help filing the FAFSA, contact your college/career counselor to find out when you and your family can get assistance completing the form. When filing the FAFSA, questions often arise about dependency status, parental information, and citizenship status. Please visit [studentaid.gov/apply-for-aid/fafsa/filing-out/help](http://studentaid.gov/apply-for-aid/fafsa/filing-out/help) for answers to common questions.

# TENNESSEE FINANCIAL AID

To qualify for these scholarships and grants, a student must complete the FAFSA, be a U.S. citizen, or an eligible non-citizen (with some exceptions) and be a Tennessee resident one year prior to the application deadline. In Tennessee, to be eligible for the most amount of scholarship money and financial aid, every senior must complete the FAFSA before March 1.

## Tennessee HOPE Scholarship

The HOPE Scholarship is worth up to \$2,250 per semester for freshman and sophomores and \$2,850 per semester for juniors and seniors at four-year institutions; and up to \$1,600 per semester for two-year institutions.

Requirements:

- Minimum 21 ACT composite (or concordant equivalent on the SAT) on a national or state test date OR
- Final cumulative 3.0 GPA\* for entering freshmen graduating from eligible public or category 1, 2, or 3 private high schools

## Aspire Award

The Aspire Award provides up to \$750 per semester at four-year institutions and up to \$250 per semester at two-year institutions as a SUPPLEMENT to the Tennessee HOPE Scholarship.

Requirements:

- Meet Tennessee HOPE Scholarship requirements AND
- Parents' or independent student's (and spouse's) adjusted gross income must be \$36,000 or less on tax form
- Students may receive ASPIRE or GAMS (see below), but not BOTH

## General Assembly Merit Scholarship (GAMS)

The award amount is up to \$500 per semester as a SUPPLEMENT to the Tennessee HOPE Scholarship

Requirements:

- At least a final cumulative 3.75 GPA\* AND 29+ ACT composite (or concordant equivalent on the SAT) on a national test date or state test date

## Wilder-Naifeh Technical Skills Grant

The award amount is up to \$2,000 per academic year.

Requirements:

- Available to anyone who enrolls in a certificate or diploma program at a Tennessee College of Applied Technology and meets residency requirements

## Tennessee Promise

The Tennessee Promise is a scholarship and mentoring program that allows students in Tennessee to attend a community or technical college tuition-free. It provides students a last-dollar scholarship, meaning the scholarship will cover the cost of tuition and mandatory fees not covered by the Pell Grant, the HOPE Scholarship, or the Tennessee Student Assistance Award. Students may use the scholarship at any of the state's 13 community colleges, 27 colleges of applied technology, or other eligible institutions offering an associate degree program.

Requirements\*\*:

- Apply for the scholarship
- Complete the FAFSA
- Attend a mandatory mentor meeting
- Apply to a community or technical college
- Complete and report eight hours of community service

## Tennessee Student Assistance Award (TSAA)

The amount of the award is based on the institution indicated on the student's FAFSA.

Award amounts for an academic year are: four-year/two-year private - \$4,000;

and four-year public/two-year public/Tennessee Colleges of Applied Technology/career schools - \$2,000.

Requirements:

- Expected Family Contribution (EFC) of 5,846 or less on the FAFSA
- Priority for this award is given to U.S. citizens

\*GPA is based on a 4.0 scale according to the Uniform Grading Policy adopted by the Tennessee State Board of Education

\*\*Ensure that all requirements are completed before their deadlines.

# PARENTS: ARE YOU READY FOR A CHANGE? WE CAN HELP YOU GO TO COLLEGE

Have more questions?  
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Owe money or in default?

## Our Reconnect Navigators Can Help!

- Find resources for high school equivalency classes
- College coaching
- Help with scholarships and resources
- Help with Admissions and Financial Aid Applications

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**ASK@TNRECONNECT.GOV**  
**(615) 532 - 3498**

# COLLEGE CONTACT INFO

## Tennessee Public Universities

### Austin Peay State University

601 College Street, Clarksville, TN 37040  
www.apsu.edu

- Total Undergraduate Enrollment: 9,255
- Total Graduate Enrollment: 1,222
- Average ACT: 21.3
- CEEB Code: 1028

### East Tennessee State University

1276 Gilbreath Drive, Johnson City, TN, 37614  
www.etsu.edu

- Total Undergraduate Enrollment: 10,739
- Total Graduate Enrollment: 3,031
- Average ACT: 23.0
- CEEB Code: 1198

### Middle Tennessee State University

1301 East Main Street, Murfreesboro, TN 37132  
www.mtsu.edu

- Total Undergraduate Enrollment: 19,253
- Total Graduate Enrollment: 2,922
- Average ACT: 22.9
- CEEB Code: 1466

### Tennessee State University

3500 John A. Merritt Boulevard, Nashville, TN 37209  
www.tnstate.edu

- Total Undergraduate Enrollment: 6,021
- Total Graduate Enrollment: 1,624
- Average ACT: 18.2
- CEEB Code: 1803

### Tennessee Tech University

1 William L. Jones Drive, Cookeville, TN 38505  
www.tntech.edu

- Total Undergraduate Enrollment: 8,819
- Total Graduate Enrollment: 1,430
- Average ACT: 23.5
- CEEB Code: 1804

### University of Memphis

3720 Alumni Avenue, Memphis, TN 38152  
www.memphis.edu

- Total Undergraduate Enrollment: 17,651
- Total Graduate Enrollment: 4,875
- Average ACT: 22.5
- CEEB Code: 1459

### University of Tennessee Chattanooga

615 McCallie Avenue, Chattanooga, TN 37403  
www.utc.edu

- Total Undergraduate Enrollment: 10,309
- Total Graduate Enrollment: 1,385
- Average ACT: 23.2
- CEEB Code: 1831

### University of Tennessee Health Science Center

920 Madison Avenue, Memphis, Tennessee 38163  
www.uthsc.edu

- Total Undergraduate Enrollment: 218
- Total Graduate Enrollment: 2,967
- Average ACT: 21
- CEEB Code: N/A

### University of Tennessee Knoxville

1300 Volunteer Boulevard, Knoxville, TN 37996  
www.utk.edu

- Total Undergraduate Enrollment: 24,356
- Total Graduate Enrollment: 6,293
- Average ACT: 26.6
- CEEB Code: 1843

### University of Tennessee Martin

554 University Street, Martin, TN 38238  
www.utm.edu

- Total Undergraduate Enrollment: 6,398
- Total Graduate Enrollment: 723
- Average ACT: 22.4
- CEEB Code: 1844

### University of Tennessee Southern

433 West Madison Street, Pulaski, TN 38478  
www.utsouthern.edu

- Since The University of Tennessee Southern was established in 2021, we will not have access to their enrollment data until 2023.
- CEEB Code: 1449

**Source: Tennessee Higher Education Fact Book 2019-2020 (Enrollment and ACT data is only collected for TN public institutions.)** <https://www.tn.gov/thec/research/fact-book.html>.

## Tennessee Community Colleges

### Chattanooga State Community College

4501 Amnicola Highway, Chattanooga, TN 37406  
www.chattanoogastate.edu

- Total Undergraduates: 7,604
- Average ACT: 18.9
- NCES Code: 4041
- CEEB Code: 1084

### Cleveland State Community College

3535 Adkisson Drive, Cleveland, TN 37312  
www.clevelandstatecc.edu

- Total Undergraduates: 3,101
- Average ACT: 19.3
- NCES Code: 3955
- CEEB Code: 2848

### Columbia State Community College

1665 Hampshire Pike, Columbia, TN 38401  
www.columbiastate.edu

- Total Undergraduates: 6,056
- Average ACT: 20.0
- NCES Code: 3953
- CEEB Code: 1081

### Dyersburg State Community College

1510 Lake Road, Dyersburg, TN 38024  
www.dsc.edu

- Total Undergraduates: 2,732
- Average ACT: 19.2
- NCES Code: 3969
- CEEB Code: 7323

### Jackson State Community College

2046 North Parkway, Jackson, TN 38301  
www.jscc.edu

- Total Undergraduates: 4,293
- Average ACT: 18.5
- NCES Code: 3967
- CEEB Code: 2266

### Motlow State Community College

6015 Ledford Mill Road, Tullahoma, TN 37388  
www.msc.edu

- Total Undergraduates: 6,566
- Average ACT: 19.1
- NCES Code: 4003
- CEEB Code: 1543

### Nashville State Community College

120 White Bridge Road, Nashville, TN 37209  
www.nsc.edu

- Total Undergraduates: 7,101
- Average ACT: 17.7
- NCES Code: 3983
- CEEB Code: 0850

### Northeast State Community College

2425 Highway 75, Blountville, TN 37748  
www.northeaststate.edu

- Total Undergraduates: 5,460
- Average ACT: 19.2
- NCES Code: 4019
- CEEB Code: 0453

### Pellissippi State Community College

10915 Hardin Valley Road, Knoxville, TN 38101  
www.pstcc.edu

- Total Undergraduates: 9,463
- Average ACT: 20.2
- NCES Code: 4021
- CEEB Code: 0319

### Roane State Community College

276 Patton Lane, Harriman, TN 37748  
www.roanestate.edu

- Total Undergraduates: 5,329
- Average ACT: 19.4
- NCES Code: 3985
- CEEB Code: 1656

### Southwest Tennessee Community College

5983 Macon Cove, Memphis, TN 38134  
www.southwest.tn.edu

- Total Undergraduates: 7,811
- Average ACT: 17.3
- NCES Code: 4004
- CEEB Code: 0274

### Volunteer State Community College

1480 Nashville Pike, Gallatin, TN 37066  
www.volstate.edu

- Total Undergraduates: 8,884
- Average ACT: 19.3
- NCES Code: 4037
- CEEB Code: 1881

### Walters State Community College

500 South Davy Crockett Parkway, Morristown, TN 37813  
www.ws.edu

- Total Undergraduates: 5,766
- Average ACT: 19.7
- NCES Code: 4028
- CEEB Code: 1893

**Source: Tennessee Higher Education Fact Book 2019-2020 (Enrollment and ACT data is only collected for TN public institutions.)** <https://www.tn.gov/thec/research/fact-book.html>.

# Tennessee Colleges of Applied Technology (TCATs)

College of Applied Technology at Athens

<http://www.tcatathens.edu/>

College of Applied Technology at Chattanooga

<http://www.chattanoogastate.edu/>

College of Applied Technology at Covington

<http://www.tcatcovington.edu/>

College of Applied Technology at Crossville

<http://www.tcatcrossville.edu/>

College of Applied Technology at Crump

<http://www.tcatcrump.edu/>

College of Applied Technology at Dickson

<http://www.tcatdickson.edu/>

College of Applied Technology at Elizabethton

<http://www.tcatelizabethton.edu/>

College of Applied Technology at Harriman

<http://www.tcatharriman.edu/>

College of Applied Technology at Hartsville

<http://www.tcathartsville.edu/>

College of Applied Technology at Hohenwald

<http://www.tcathohenwald.edu/>

College of Applied Technology at Jacksboro

<http://www.tcatjacksboro.edu/>

College of Applied Technology at Jackson

<http://www.tcatjackson.edu/>

College of Applied Technology at Knoxville

<http://www.tcatknoxville.edu/>

College of Applied Technology at Livingston

<http://www.tcatlivingston.edu/>

College of Applied Technology at McKenzie

<http://www.tcatmckenzie.edu/>

College of Applied Technology at McMinnville

<http://www.tcatmcminnville.edu/>

College of Applied Technology at Memphis

<http://www.tcatmemphis.edu/>

College of Applied Technology at Morristown

<http://www.tcatmorristown.edu/>

College of Applied Technology at Murfreesboro

<http://www.tcatmurfreesboro.edu/>

College of Applied Technology at Nashville

<http://www.tcatnashville.edu/>

College of Applied Technology at Newbern

<http://www.tcatnewbern.edu/>

College of Applied Technology at Oneida/Huntsville

<http://www.tcatoneida.edu/>

College of Applied Technology at Paris

<http://www.tcatparis.edu/>

College of Applied Technology at Pulaski

<http://www.tcatpulaski.edu/>

College of Applied Technology at Ripley

<http://www.tcatripley.edu/>

College of Applied Technology at Shelbyville

<http://www.tcatshelbyville.edu/>

College of Applied Technology at Whiteville

<http://www.tcatwhiteville.edu/>

# Private Institutions Eligible for Tennessee Education Lottery Scholarships

Baptist College of Health Sciences

[www.bchs.edu](http://www.bchs.edu)  
Memphis

Belmont University

[www.belmont.edu](http://www.belmont.edu)  
Nashville

Bethel University

[www.bethelu.edu](http://www.bethelu.edu)  
McKenzie

Bryan College

[www.bryan.edu](http://www.bryan.edu)  
Dayton

Carson-Newman University

[www.cn.edu](http://www.cn.edu)  
Jefferson City

Christian Brothers University

[www.cbu.edu](http://www.cbu.edu)  
Memphis

Cumberland University

[www.cumberland.edu](http://www.cumberland.edu)  
Lebanon

Fisk University

[www.fisk.edu](http://www.fisk.edu)  
Nashville

Freed-Hardeman University

[www.fhu.edu](http://www.fhu.edu)  
Henderson

John A. Gupton College

[www.guptoncollege.edu](http://www.guptoncollege.edu)  
Nashville

Johnson University

[www.johnsonu.edu](http://www.johnsonu.edu)  
Jackson

King University

[www.king.edu](http://www.king.edu)  
Bristol

Lane College

[www.lanecollege.edu](http://www.lanecollege.edu)  
Jackson

Lee University

[www.leeuniversity.edu](http://www.leeuniversity.edu)  
Cleveland

LeMoyne-Owen College

[www.loc.edu](http://www.loc.edu)  
Memphis

Lincoln Memorial University

[www.lmunet.edu](http://www.lmunet.edu)  
Harrogate

Lipscomb University

[www.lipscomb.edu](http://www.lipscomb.edu)  
Nashville

Martin Methodist College

[www.martinmethodist.edu](http://www.martinmethodist.edu)  
Pulaski

Maryville College

[www.maryvillecollege.edu](http://www.maryvillecollege.edu)  
Maryville

Milligan University

[www.milligan.edu](http://www.milligan.edu)  
Elizabethton

Rhodes College

[www.rhodes.edu](http://www.rhodes.edu)  
Memphis

Sewanee: The University of the South

[www.sewanee.edu](http://www.sewanee.edu)  
Sewanee

South College

[www.south.edu](http://www.south.edu)  
Knoxville, Nashville

Southern Adventist University

[www.southern.edu](http://www.southern.edu)  
Collegedale

Tennessee Wesleyan University

[www.tnwesleyan.edu](http://www.tnwesleyan.edu)  
Athens

Trevecca Nazarene University

[www.trevecca.edu](http://www.trevecca.edu)  
Nashville

Tusculum University

[www.tusculum.edu](http://www.tusculum.edu)  
Greeneville

Union University

[www.uu.edu](http://www.uu.edu)  
Jackson

Vanderbilt University

[www.vanderbilt.edu](http://www.vanderbilt.edu)  
Nashville

Welch College

[www.welch.edu](http://www.welch.edu)  
Nashville

**For more information about Tennessee colleges and universities, visit [CollegeforTN.org](http://CollegeforTN.org).**

# FAMILY CHECKLIST FOR SENIOR YEAR

- Encourage your student to find internship opportunities. Internships can help with career exploration, and can also look great on college applications and future resumes.
- Plan campus visits to colleges that your student is seriously considering.
- Support and assist your student in filling out college applications.
- Gather required financial information for the Free Application For Federal Student Aid (FAFSA). That includes a copy of your tax returns and W2s.
- Create a realistic timeline with your student to stay on track and meet all college and career deadlines.
- Make sure your student meets with their school counselor. Students will need to make sure they are on track to graduate.
- Encourage your student to take career assessments and explore careers. A free online assessment is available on CollegeForTN.org.
- Encourage your student to see if their interests match the lifestyle they want. Use the free Lifestyle Calculator on CollegeForTN.org to figure this out.
- Encourage your student to retake the ACT, SAT, or ASVAB, if necessary.
- Encourage your student to participate in TN College Application and Exploration Month in September. Even if your student is unsure about future plans, it is an opportunity to apply to many in-state colleges for FREE.
- Block out time with your student to help them apply for scholarships even if they are unsure about future plans.
- Complete the FAFSA with your student on or after October 1. After completing the FAFSA, you will be informed about the amount of financial aid available to your student which could help in your student's college decision.
- Encourage your student to apply for the Tennessee Promise scholarship by November 1. Tennessee Promise provides two years of tuition-free attendance at a community or technical college in Tennessee.
- Discuss with your student college acceptance letters they have received. Use the College Finder on CollegeForTN.org to help narrow down college choices.
- Review the financial aid award from each school with your student.
- Encourage your student to attend any mandatory meetings to stay eligible for Tennessee Promise.
- Make sure you and your student complete the FAFSA by March 1 to stay eligible for Tennessee Promise.
- Help your student finalize his/her decision for college or career pathway.
- Encourage your student to complete mandatory community service to remain eligible for Tennessee Promise.
- Celebrate your student's high school graduation and prepare for their next step!

# COMMON QUESTIONS

## I've heard about financial aid, but how do I actually pay my student's college bill?

At the beginning of each semester, your student will be issued a billing statement. Statements can be paid in a variety of ways: in person at the Bursar Office, mailing in a check, or online with a credit or debit card. Some schools even have payment kiosks on campus. However you wish to pay, we strongly advise speaking to both Financial Aid and the Bursar Office to ensure that you and your student have exhausted all possible financial aid opportunities. Once all scholarships and financial aid have been applied to your bill, you will either owe an amount, owe nothing, or have excess aid. In those cases with excess aid, meaning more scholarships and financial aid were awarded than what is owed, a refund will be issued. Some schools will cut the student a check, and others might refund money in the form of book vouchers. Each school is different, so communication with the Financial Aid and Bursar Office is key!

## What if I can't afford to pay my student's college bill?

Some colleges offer deferred payment plans. Typically, they will require a certain percentage down on the total amount owed, and then will break the remaining amount into payments. This can help make the total cost of college more manageable. Payment plans vary widely by each college, so be sure to ask the Bursar Office what their payment plan entails. Another option is to take out a student loan. Loans get a bad reputation, but sometimes they are essential in filling the gaps to cover the cost of college. If your student draws a loan, it is helping to boost their credit, which can be helpful in their adult life. Also, don't think that a student has to wait until graduation to start paying off their student loans. Some loans do not accumulate interest while the student is enrolled in college, so 0% interest payments can be made while your student is still in school!

## What if my student doesn't pay their bill on time?

Each school has a payment deadline. If financial aid does not cover tuition and fees, or if payment is not made by this deadline, your student will be purged from their class schedule. Purge means that your student is dropped from all of their enrolled classes. In most cases, if a student is purged from their classes, there are options to re-enroll them. Have your student contact the Bursar Office to ensure all billing is squared away. Then they will contact the Registration Office to be added back into their classes.

## What do we need to do to ensure my student gets their scholarships every year?

All scholarships and financial aid have different requirements, but you will find most require students to maintain a good GPA and stay enrolled at full-time status. Full-time status at most institutions is 12 credit hours. If a student drops a class and doesn't have 12 credit hours, they are at risk of losing their financial aid. Be sure that your student contacts the Bursar Office and Financial Aid Office to check on their aid and scholarships before dropping any courses. In addition to full-time status, students must maintain their GPA. The HOPE Scholarship, Tennessee Promise, and other state programs, require you maintain a certain GPA to continue receiving aid. Other scholarships, like private and endowed scholarships, may also have these requirements. Ensure that you and your student know the requirements for each of their financial aid awards each semester.

## What if my student wants to transfer?

It is very common for students to transfer schools. Students might find that their college isn't a good fit for them and want to move schools, or they may have obtained a certificate or associate degree and are wanting to transfer to a four-year university. Either way, we recommend that your student contact the Admissions Office at your student's new school to ask what is required to transfer. Transcripts from your student's current college, and possibly high school, as well as test scores, might be required. Each school is different, so it is important to contact Admissions.

If you have any other questions, please ask your site coordinator.

**MY GEAR UP TN SITE COORDINATOR:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_



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