

THEC  TSAC

Paying for College

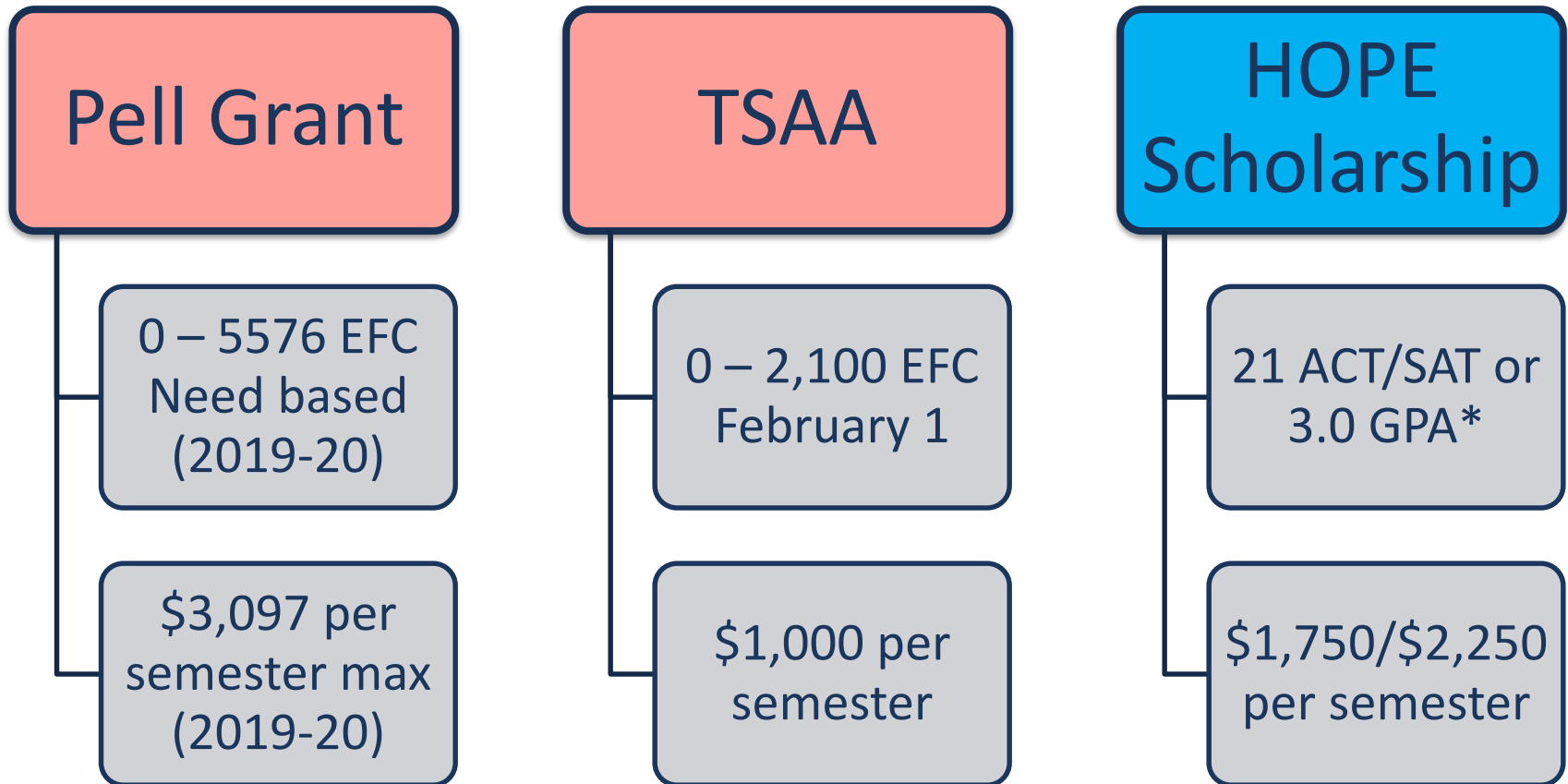
2020-21 FAFSA

- Available October 1, 2019
- www.fafsa.gov (VERY IMPORTANT!)
- **Student AND parent** will create FSA ID usernames/passwords (fsaid.ed.gov) to sign electronically
- ***Student and parent will submit FAFSA using IRS Data Retrieval Tool to upload 2018 tax information***

Reasons for FAFSA

- HOPE Scholarship & TN Promise
- Student & PLUS loans
- Because the college said so (i.e. institutional aid)

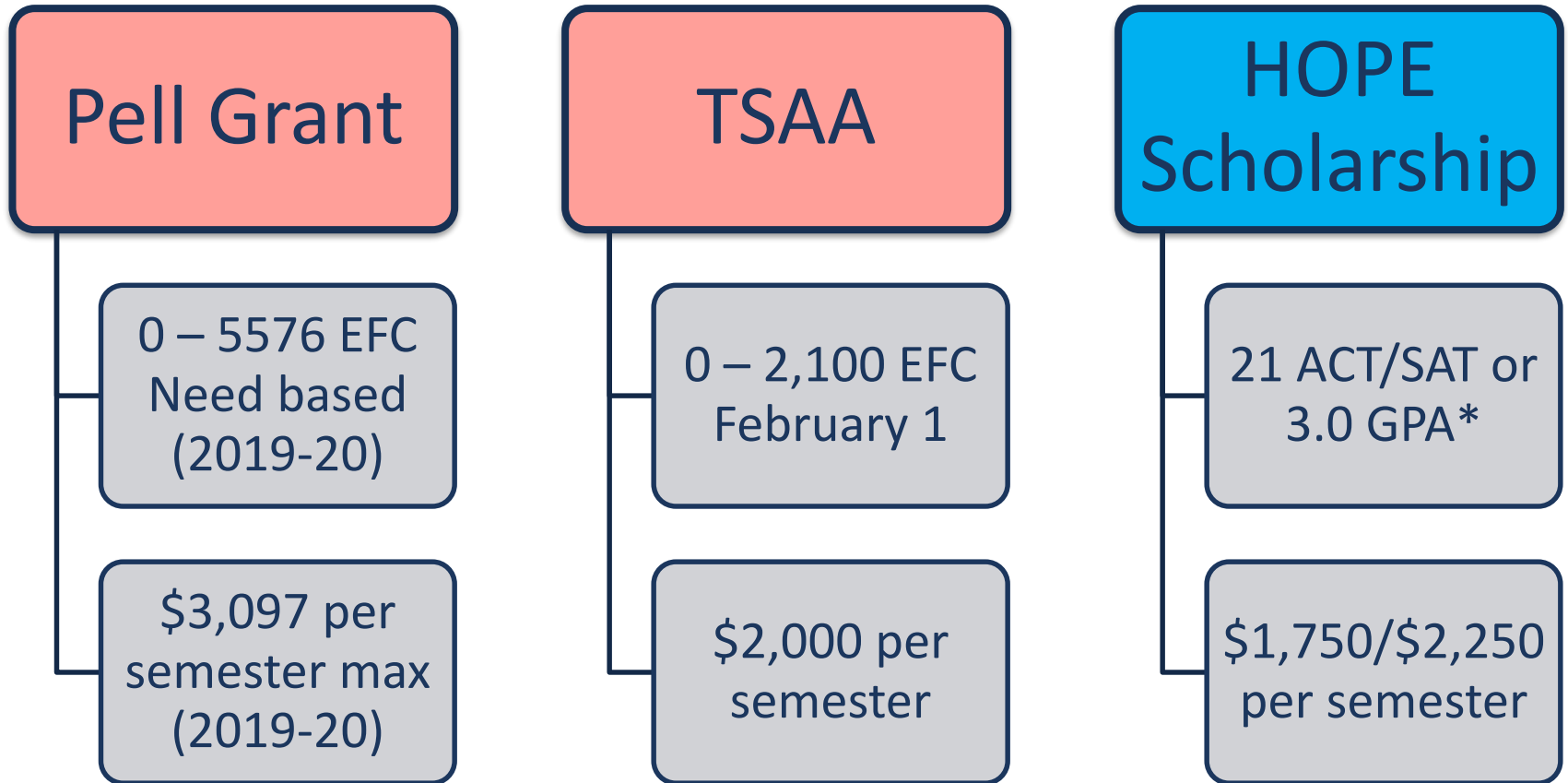
TN 4-yr public



Need
Merit

*All courses calculated on a 4.0 scale
per the Uniform Grading Policy

TN 4-yr private



Need
Merit

*All courses calculated on a 4.0 scale per the Uniform Grading Policy

HOPE/GAMS/Access GPA

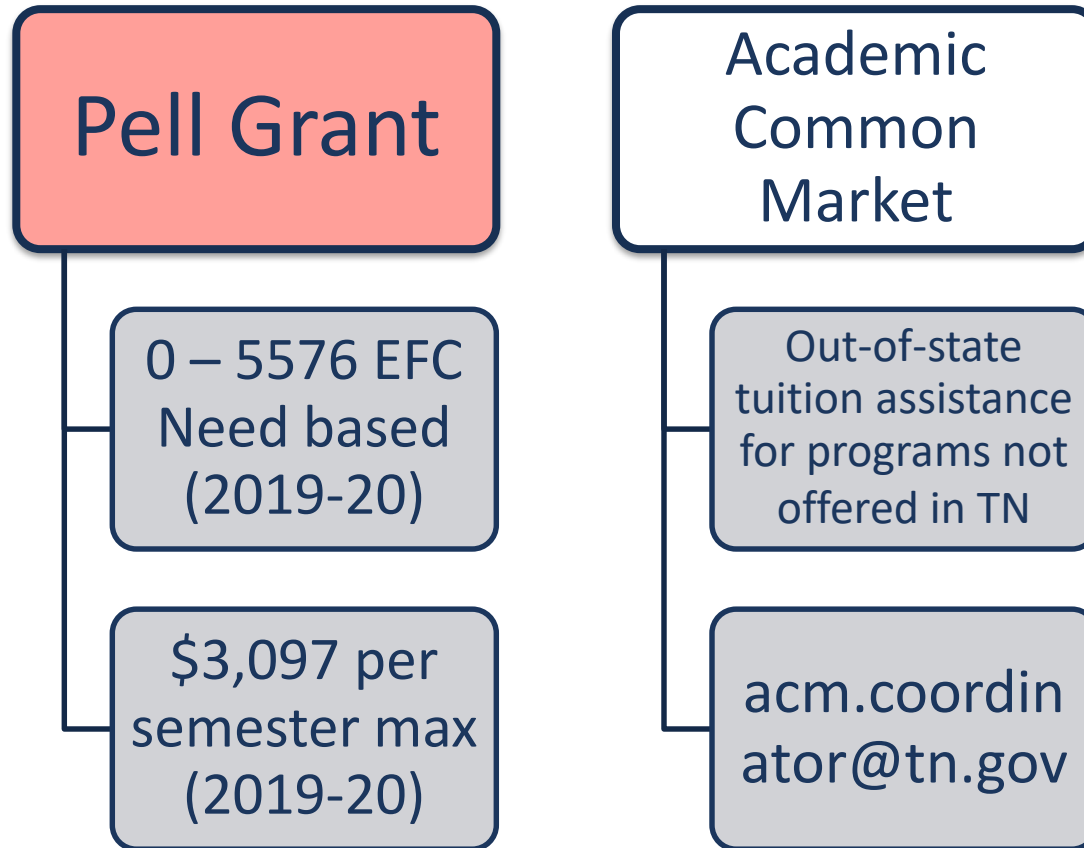
GPA Summary	
Cumulative GPA (Weighted)	3.35000
Cumulative GPA (Unweighted)	3.15000

HOPE GPA (4.0 scale) = most districts' unweighted GPA

Cost Example (Semester)

Fall Sem.	UTK
Tuition	\$6,750
Housing	\$5,750
Books	\$800
Est. Cost	\$13,300
HOPE	-\$1,750
Bal. owed	\$11,550

Out-of-state

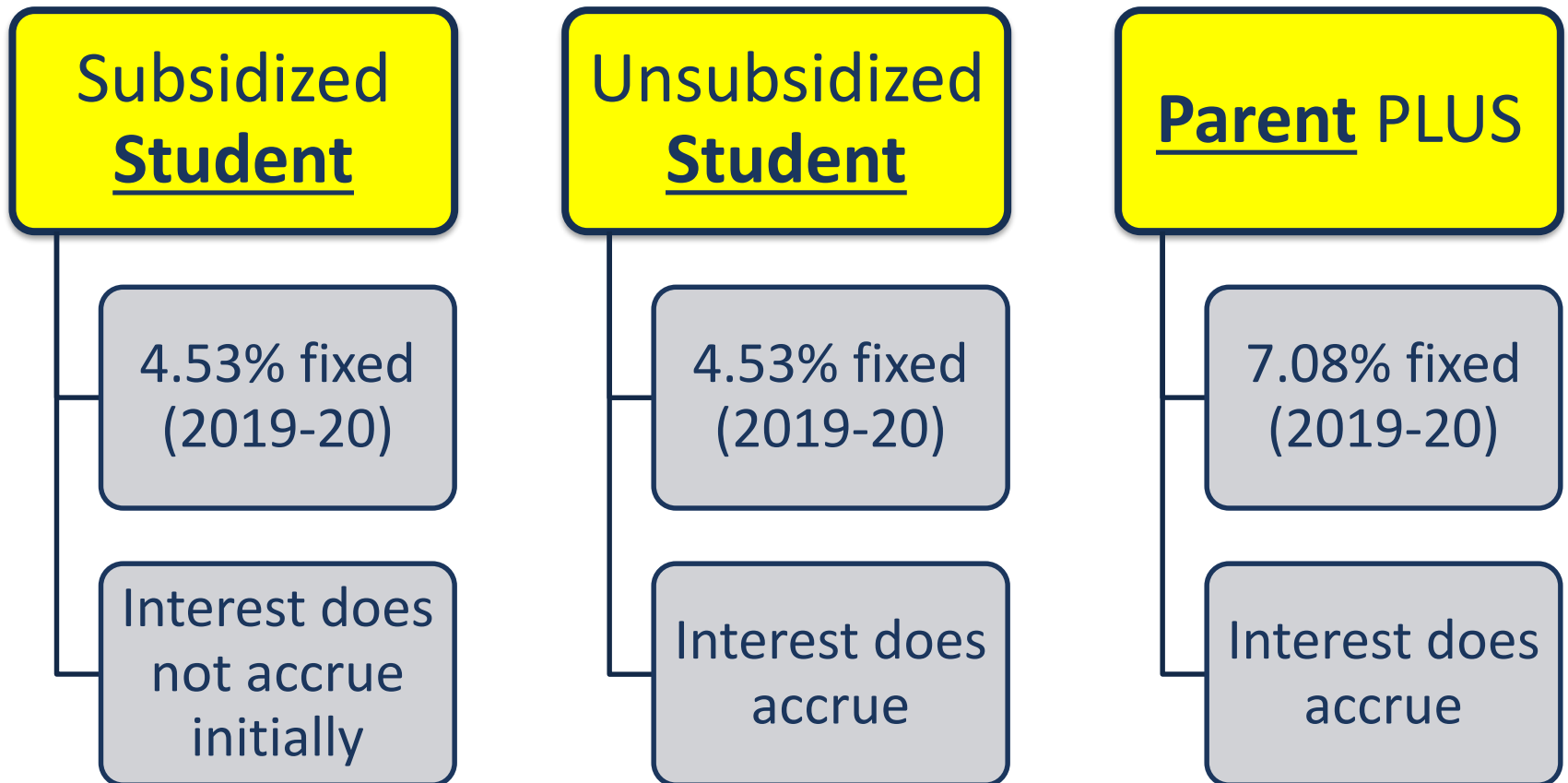


- Need
- Merit
- Neither

Cost Example (Semester)

Fall Sem.	'Bama
Tuition	\$15,125
Housing	\$6,875
Books	\$800
Est. Cost	\$22,800
FAFSA	-\$0
Bal. owed	\$22,800

Federal Aid

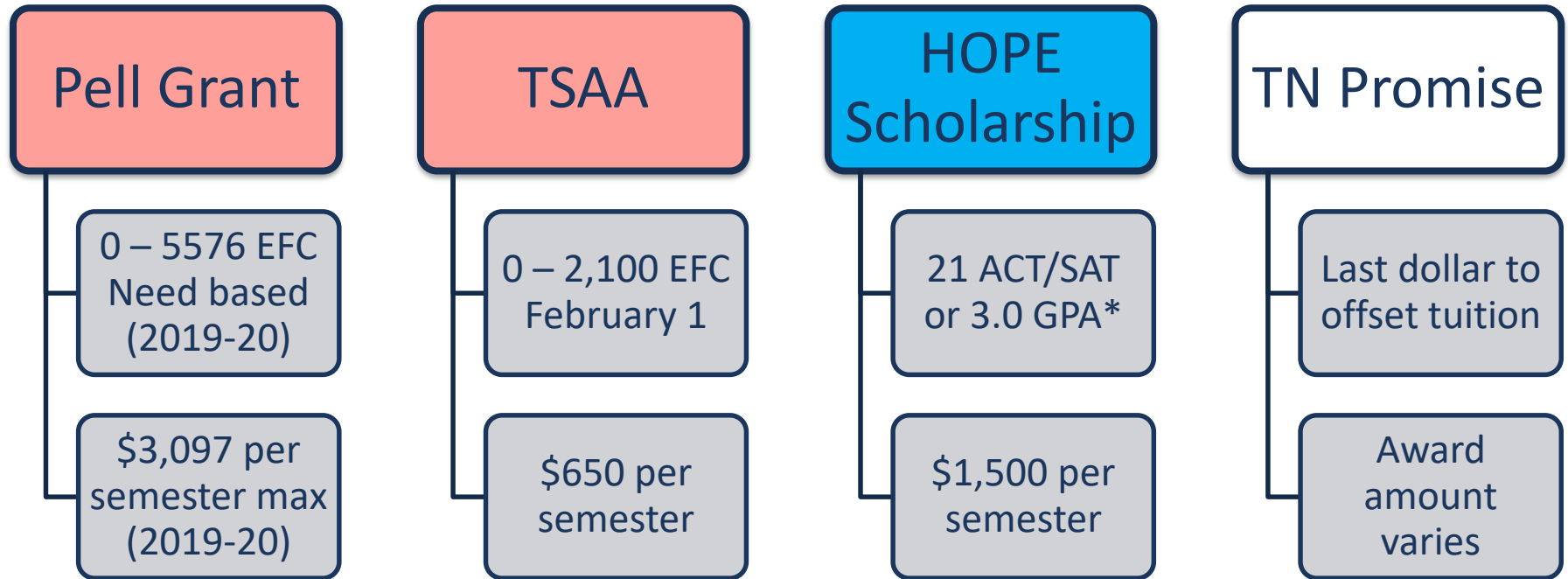


■ Loan

Student Loan Limits



TN Community College



- Need
- Merit
- Neither

*All courses calculated on a 4.0 scale per the Uniform Grading Policy

TN Promise Checklist

- Apply to the Tennessee Promise program at **www.TNPromise.gov** by **November 1, 2019**
- Complete 2020-21 FAFSA at **www.FAFSA.gov** by **February 1, 2020**
- Attend spring mandatory meeting as coordinated by partnering organization
- Complete 8 hours of community service between **November 2, 2019 – July 1, 2020**

TN Promise (Semester)

Examples	A	B	C
Tuition	\$2,250	\$2,250	\$2,250
HOPE/Pell/TSAA	-\$3,250	-\$1,500	\$0
Gap	\$0	\$750	\$2,250
TN Promise	\$0	\$750	\$2,250
Tuition	\$0	\$0	\$0

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 [@TNPromise](https://twitter.com/TNPromise)

Cost Example (Semester)

Fall Sem.	MTSU
Tuition	\$5,000
Housing	\$4,500
Books	\$750
Est. Cost	\$10,250
HOPE	-\$1,750
Bal. owed	\$8,500

tnedequity.org



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[WHAT WE DO](#) ▼

[RESOURCES](#) ▼

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Your guide to navigating options for undocumented and DACA students in Tennessee

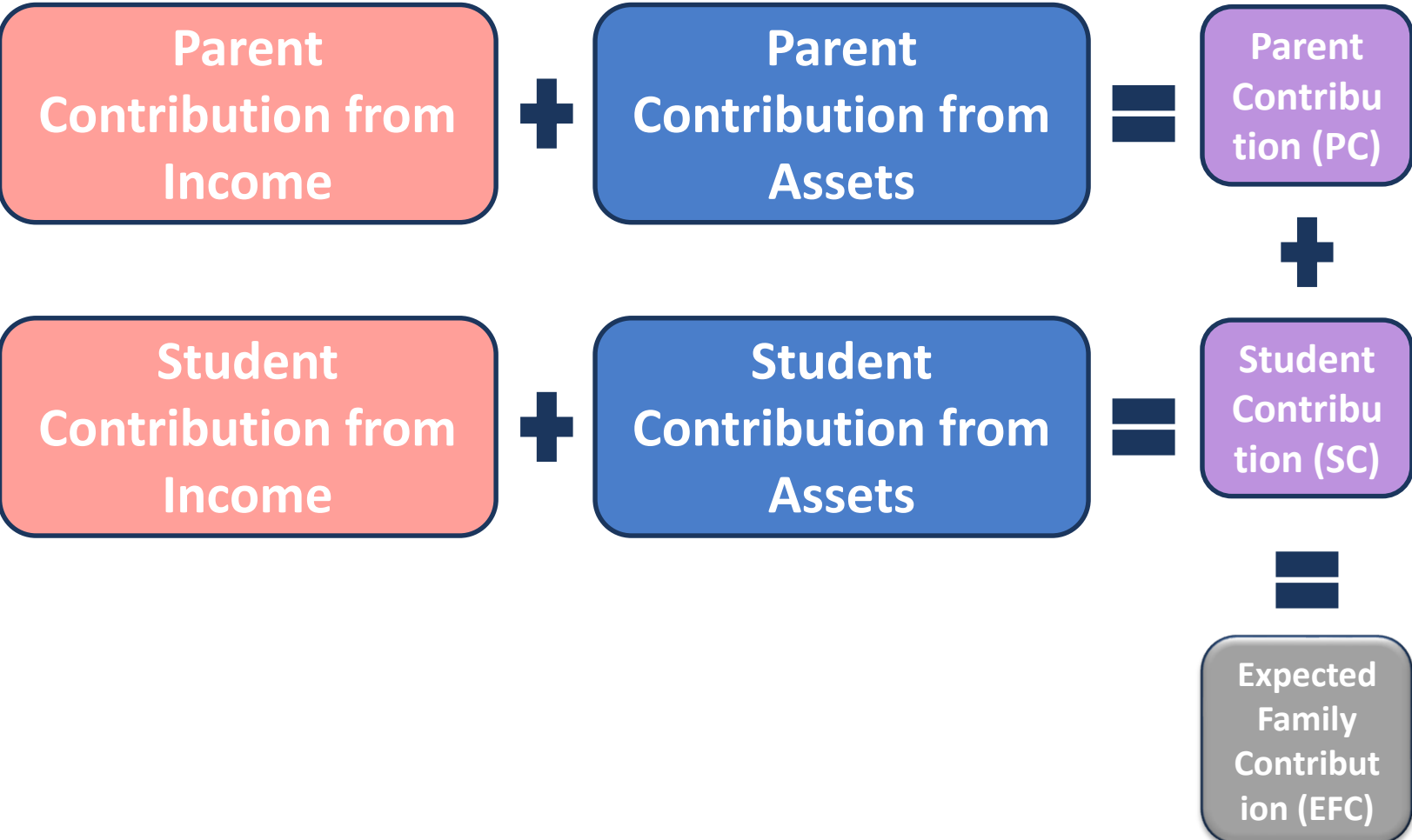
One of the guiding priorities for the Tennessee Educational Equity Coalition is that all students deserve equitable and appropriate resources and supports. We believe that every child — regardless of their age, gender, socioeconomic status, ethnicity or documentation status — deserves to have an excellent education. In other words, we advocate for all students to be able to reach their postsecondary and career dreams.

Use our guide below to learn how to help undocumented and DACA students in Tennessee reach their postsecondary and career dreams.

Financial Aid Terms

- **COA** – cost of attendance; varies by institution
- **EFC** – expected family contribution; number derived from the FAFSA and used to determine need based aid eligibility
- **FAFSA** – Free Application for Federal Student Aid
- **FSA ID** – usernames/passwords created by student AND parent to electronically sign the FAFSA
- **SAR** – student aid report; summary of FAFSA information
- **Grant** – free money based on need
- **Loan** – money borrowed that must be paid back with interest
- **Scholarship** – free money awarded on the basis of merit, skill, or unique characteristic
- **Verification** – random “audit” of FAFSA
- **Work study** – money received from on campus employment

Four Parts of the EFC



fsaid.ed.gov

Please record usernames, passwords,
and challenge ? answers

	Student	Parent
FSA ID Email	student@gmail.com	mom@gmail.com
FSA ID Username	worldrevolvesaroundme	momdoesitall
FSA ID Password	Abcd1234	Abcd1234
Mobile Number	615-123-4567	615-987-6543
Challenge ? Answer #1	Nashville	Nashville
Challenge ? Answer #2	Black	Red
Challenge ? Answer #3	Tennessee	Tennessee
Challenge ? Answer #4	Pizza	Pizza

FAFSA Checklist

- Student's Social Security number
- Parent(s)' Social Security number(s)
- Student's driver's license number if you have one
- 2018 tax information for student and parent(s)
 - ***Most parents/students will upload their 2018 tax information using the IRS Data Retrieval Tool via FAFSA.***
- Records of your untaxed income, such as child support and veterans noneducation benefits for student and parent(s)
- Information on checking and savings account balances; investments; and business and farm assets

Income from work

- Parents who file jointly will need W2s to manually enter income from work

Return to FAFSA | Log Out | Help

IRS.gov

2017 Federal Income Tax Information

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax information. The IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate your FAFSA form.

For your protection, the IRS will not display your tax information and will further encrypt any tax information. Therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed
Name(s)	Adjusted Gross Income	Untaxed
Social Security Number	Income Earned from Work	Tax-exe
Filing Status	Income Tax	IRA Dec
IRS Exemptions	Education Credits	Status c

Refer to your tax records if you have a question about the values you reported.

Print this page for your records before choosing an option below.

Transfer My Tax Information into the FAFSA Form

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will receive your FAFSA form. Check this box if you are choosing to transfer your information.

Student Income from Work

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

How much did you earn from working (wages, salaries, tips, etc.) in 2017?

\$.00

How much did your spouse earn from working (wages, salaries, tips, etc.) in 2017?

\$.00

PREVIOUS NEXT

Site Last Updated: Sunday, September 30, 2018

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FAFSA Investments

INCLUDE

- Rental property
- Trust funds
- Money market funds
- Mutual funds
- Certificates of deposit
- Stocks
- Stock options
- 529 college savings plans
- UTMA/UGMA accounts

Do NOT INCLUDE

- Primary place of residence
- 401[k] plans
- Pension funds
- Annuities
- Non-education IRAs

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

Senior Year Checklist

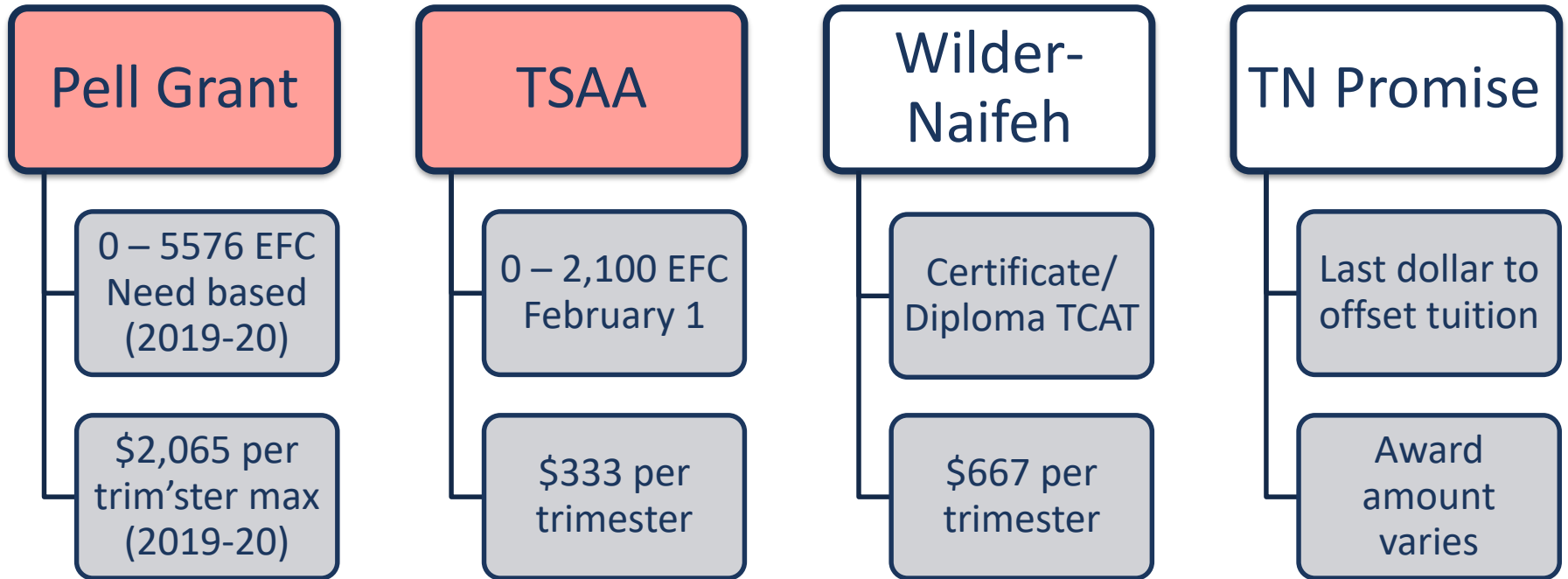
FALL SEMESTER

- Take and retake the ACT/SAT
- Apply to several colleges (admissions, institutional aid, etc) and utilize their net price calculators
- Student **AND** parent will create FSA IDs (fsaid.ed.gov) to...
- Complete 2020-21 FAFSA available October 1, 2019

SPRING SEMESTER

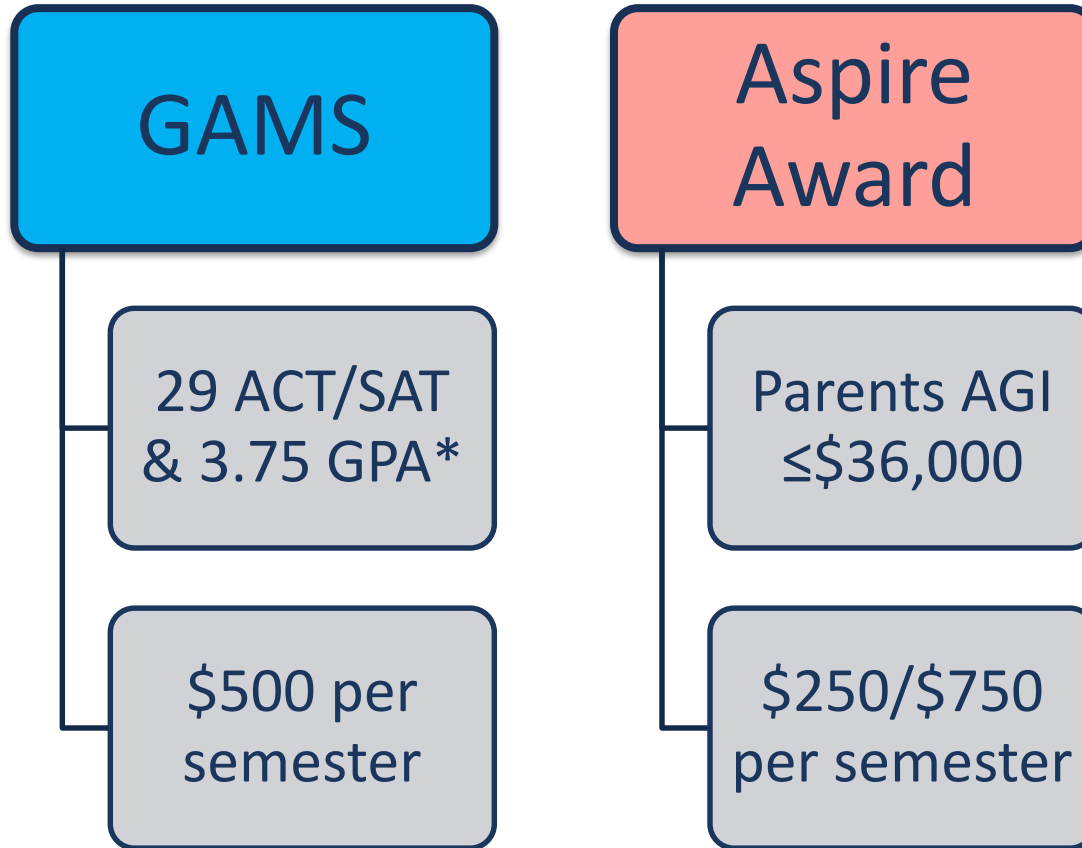
- Complete local/private scholarship applications
- Review college acceptances, compare financial aid packages, ask questions, and follow up as needed

TCAT



- Need
- Merit
- Neither

HOPE Supplements

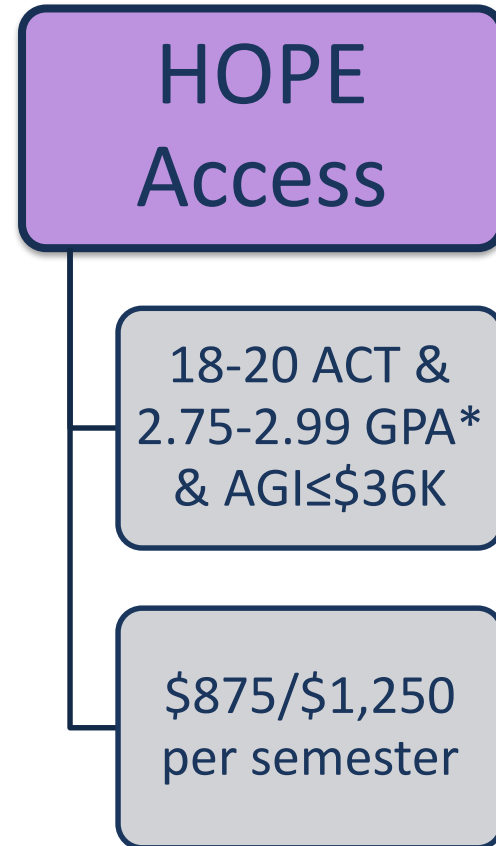


Need
Merit

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HOPE Access

For students who do not qualify for the HOPE Scholarship at graduation, but satisfy...



■ Need & Merit

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