

## TENNESSEE · STATE AID REFERENCE

# Tennessee State Aid Cheat Sheet (2026-2027)

A two-page reference for counselors and families. Free to copy, print, and share.

Tennessee has two front doors, and families who use only one leave money behind. The **FAFSA** is the entire application for HOPE, Aspire, GAMS, TSAA, and Reconnect — there is no separate form. The **THEC Student Portal** (formerly the TSAC portal) is a separate account with its own deadline, and the only way to apply for TN Promise. Unlike some states, Tennessee **does** stack its own programs. Verified against THEC and TSAC, August 2026.

## The Programs at a Glance

| Program                                            | What it pays and who qualifies                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HOPE Scholarship</b><br>(merit, lottery-funded) | <b>\$4,500/yr</b> freshman-sophomore, <b>\$5,700/yr</b> junior-senior at four-year schools (and two-year schools with housing); <b>\$3,200/yr</b> at two-year schools. Qualify with a <b>21 ACT / 1060 SAT or a 3.0 GPA — either one, not both</b> . Enroll within 16 months of graduating. Apply via FAFSA.                                                                                                                                               |
| <b>Aspire &amp; GAMS</b><br>(HOPE supplements)     | <b>Aspire:</b> up to \$750/semester at four-year (\$1,500/yr), \$250/semester at two-year — requires full HOPE eligibility plus parents' (or independent student's and spouse's) <b>AGI of \$36,000 or less</b> . <b>GAMS:</b> up to \$500/semester (\$1,000/yr) — requires a <b>3.75 GPA and a 29 ACT</b> (or SAT equivalent), <b>both</b> . HOPE is “or”; GAMS is “and.” A student gets Aspire or GAMS, never both; schools pay Aspire, which is larger. |
| <b>TN Promise</b><br>(last-dollar, 2-year & TCAT)  | Tuition and mandatory fees not covered by other gift aid at the 13 community colleges, the TCATs, and other eligible associate programs. Requires a separate application, a mandatory meeting, <b>16 hours of community service</b> , and full-time enrollment. <b>Miss one milestone and eligibility is lost permanently.</b>                                                                                                                             |
| <b>TSAA</b><br>(need-based grant)                  | Up to <b>\$4,000/yr</b> at privates; up to <b>\$2,000/yr</b> at public four-year, public two-year, TCAT, and private career schools. Requires a <b>Student Aid Index of 5,000 or less</b> and an eligible TN school listed <b>first</b> on the FAFSA. First-come — funds run out.                                                                                                                                                                          |
| <b>Wilder-Naifeh</b><br>(technical skills grant)   | Up to <b>\$2,000/yr</b> for a certificate or diploma program at a Tennessee College of Applied Technology. <b>No GPA or test-score requirement at all</b> — the one program that doesn't read the transcript. Stacks with Promise and TSAA.                                                                                                                                                                                                                |
| <b>TN Reconnect</b><br>(adult students)            | Last-dollar grant covering remaining tuition and fees for adults classified <b>independent</b> on the FAFSA pursuing an associate degree; <b>TCAT Reconnect</b> covers technical programs. Mention it to parents, not just students.                                                                                                                                                                                                                       |

## Deadlines to Post on Your Wall

| Program                     | Deadline                                                                                                              | Where it's submitted                   |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| <b>HOPE / Aspire / GAMS</b> | FAFSA received by <b>Sept 1</b> (fall), <b>Mar 1</b> (spring), <b>May 1</b> (summer)                                  | FAFSA only — no separate form          |
| <b>TSAA</b>                 | FAFSA by <b>April 1</b> — but file as early as possible; awards run until funds are gone                              | FAFSA, eligible TN school listed first |
| <b>TN Promise</b>           | Application by <b>Nov 2, 2026</b> (Class of 2027); opens <b>April 1</b> of junior year. FAFSA by <b>April 1, 2027</b> | THEC Student Portal                    |

New for the Class of 2027: the TN Promise application opened **April 1 of junior year** for the first time. Colleges also set their own, earlier institutional scholarship deadlines — those are separate and usually come first.

## The Rules That Trip Families Up

- **Two clocks, not one.** A student must enroll within **16 months** of high school graduation, and HOPE ends **five years** after initial college enrollment (or upon earning a degree beyond the bachelor's) — whichever comes first.
- **Renewal is checked at hour milestones, not semesters.** **2.75** cumulative at 24 and 48 attempted hours; **3.0** at 72 and every 24 thereafter (2.75–2.99 may continue semester by semester with a 3.0 term GPA). **All attempted hours count, including remedial.** HOPE can be regained **one time only**.
- **Last-dollar means last.** Promise and Reconnect pay after Pell and other gift aid, so a Pell-eligible community college student often sees Promise pay **\$0**. Not a rejection — Pell already covered tuition.
- **Reapply every year, and expect a tuition bill anyway.** A new FAFSA is required every single year — HOPE does not renew itself. And most Tennessee aid is tuition-and-fees money: housing and meals are the family's problem, with the HOPE Foster Child Tuition Grant the standout exception.

## HOPE: Check These Two Things Early

### 1. Which door is your student walking through?

An entering freshman qualifies with a **21 ACT / 1060 SAT OR** an overall **3.0 GPA** on a 4.0 scale (weighted per the State Board's Uniform Grading Policy). **Either one.** A 3.2 GPA with an 18 ACT qualifies; a 2.6 GPA with a 22 ACT qualifies. This is the most expensive misunderstanding in Tennessee — families talk themselves out of \$4,500 a year believing both are required.

**Homeschool students are the exception — home school GPAs are not considered at all.** They need a **21 ACT**, or two dual enrollment courses totaling six semester hours with a **3.0 in each** plus a 3.0 cumulative college GPA. GED: 21 ACT + 170. HiSET: 21 ACT + average 15. Plan the dual enrollment route sophomore year.

### 2. Was the test score earned the way the state requires?

HOPE **does not accept ACT superscores** or the ACT Residual test. The qualifying score must come from a **single national or state test date**, taken **before the first day of college enrollment**. There is no fixing this later.

The confusing part: **the college may superscore even though the state does not.** UT Knoxville, Memphis, UT Chattanooga, and UT Martin superscore the ACT for their own awards; MTSU and Tennessee Tech do not. A student can win institutional money with a 22 superscore and be denied HOPE the same afternoon.

## Counselor Calendar: What to Tell Students When

| When                          | What has to happen                                                                                                                                                                       |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sophomore spring</b>       | Ask about the <b>Dual Enrollment Grant</b> — it pays for college courses during high school, and for homeschool students it is a second path into HOPE.                                  |
| <b>Junior year, April 1</b>   | <b>TN Promise application opens to juniors</b> — new as of the Class of 2027. Create the THEC Student Portal account now: personal email, name exactly as on the Social Security card.   |
| <b>Junior spring / summer</b> | Last practical window to retest. A student at 19–20 on any single date with a GPA under 3.0 should sit one more <b>national test date</b> — crossing 21 is worth \$4,500–\$5,700 a year. |
| <b>Senior year, Nov 2</b>     | <b>TN Promise application due.</b> Firm. Advise every senior to file it, including university-bound students — it is the entry point for TN Direct Admissions and costs nothing.         |
| <b>Senior fall, Dec 1–15</b>  | <b>Institutional scholarship deadlines — where the real money is.</b> Dec 1: Memphis, UT Chattanooga, MTSU, Rhodes. Dec 15: UT Knoxville, Tennessee Tech. Nov 1 priority: Belmont.       |
| <b>Senior winter</b>          | TN Promise <b>mandatory meeting</b> — assigned after the application deadline, not chosen. Watch email and the portal.                                                                   |
| <b>Feb 1</b>                  | Austin Peay and UT Martin scholarship deadlines. <b>UT Chattanooga requires a separate scholarship application by Feb 1</b> — admission alone is not enough.                             |
| <b>April 1</b>                | <b>FAFSA due</b> for TN Promise, and the outer limit for TSAA. File months earlier — TSAA is first-come.                                                                                 |
| <b>Summer before college</b>  | <b>16 hours of community service</b> submitted and approved. Confirm the date on the tnAchieves dashboard; hours can sometimes roll over.                                                |

## Three Mistakes That Cost Students Money

- **Believing HOPE requires both the GPA and the test score.** It requires one. Start every HOPE conversation by asking which door the student is already through — often it's the GPA door, and they don't know it.
- **Skipping the TN Promise application because the student is university-bound.** It is free and takes minutes, and it is the entry point for **TN Direct Admissions**, which automatically admits eligible seniors to participating Tennessee colleges with no application and no fee. Promise eligibility cannot be regained after November, and plans change.
- **Treating the flagship as the cheapest option.** HOPE pays the same \$4,500 everywhere, so the college's own award decides the bill. UT Knoxville pays an in-state student \$1,500 at a 24 ACT / 3.6 GPA. UT Martin starts paying at a **19**; Tennessee State pays \$4,500 at a **20**; Tennessee Tech reaches \$10,000 and Rhodes College \$43,000.

### The invisible second door

A TN Direct Admissions letter arriving in December will feel like the finish line. It isn't — nearly every institutional scholarship deadline in Tennessee falls **after** that letter. Being admitted and being funded are two different applications. Celebrate the letter, then work every scholarship page on the list as though nothing happened.

## Free Resources — No Account, No Cost, No Data Collection

|                                               |                                                                                                               |
|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| Official program rules + all TN programs      | <a href="https://collegefortn.org/tennessee-financial-aid">collegefortn.org/tennessee-financial-aid</a>       |
| THEC Student Portal (TN Promise and more)     | <a href="https://tn.gov/thecstudentportal">tn.gov/thecstudentportal</a>                                       |
| TN Promise milestones and mentor dashboard    | <a href="https://tnachieves.org/tn-promise">tnachieves.org/tn-promise</a>                                     |
| TN Direct Admissions                          | <a href="https://collegefortn.org/direct-admissions-2">collegefortn.org/direct-admissions-2</a>               |
| Adult students                                | <a href="https://tnreconnect.gov">tnreconnect.gov</a>                                                         |
| Our Tennessee state aid guide                 | <a href="https://collegereadyparent.org/tennessee">collegereadyparent.org/tennessee</a>                       |
| Scholarships at 400+ colleges · all 50 states | <a href="https://collegereadyparent.org/college-scholarships">collegereadyparent.org/college-scholarships</a> |

Produced by CollegeReadyParent.org — an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection.

Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: [leo@collegereadyparent.org](mailto:leo@collegereadyparent.org)

Amounts, cutoffs, and deadlines change. Verified against THEC and TSAC in August 2026 — always confirm current details with CollegeForTN and the college's financial aid office before applying. College figures are drawn from the CollegeReadyParent scholarship database.