

Class of 2025: The ABCs of College App WEEK



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Section 2: College Applications

- H. Tracking College Applications
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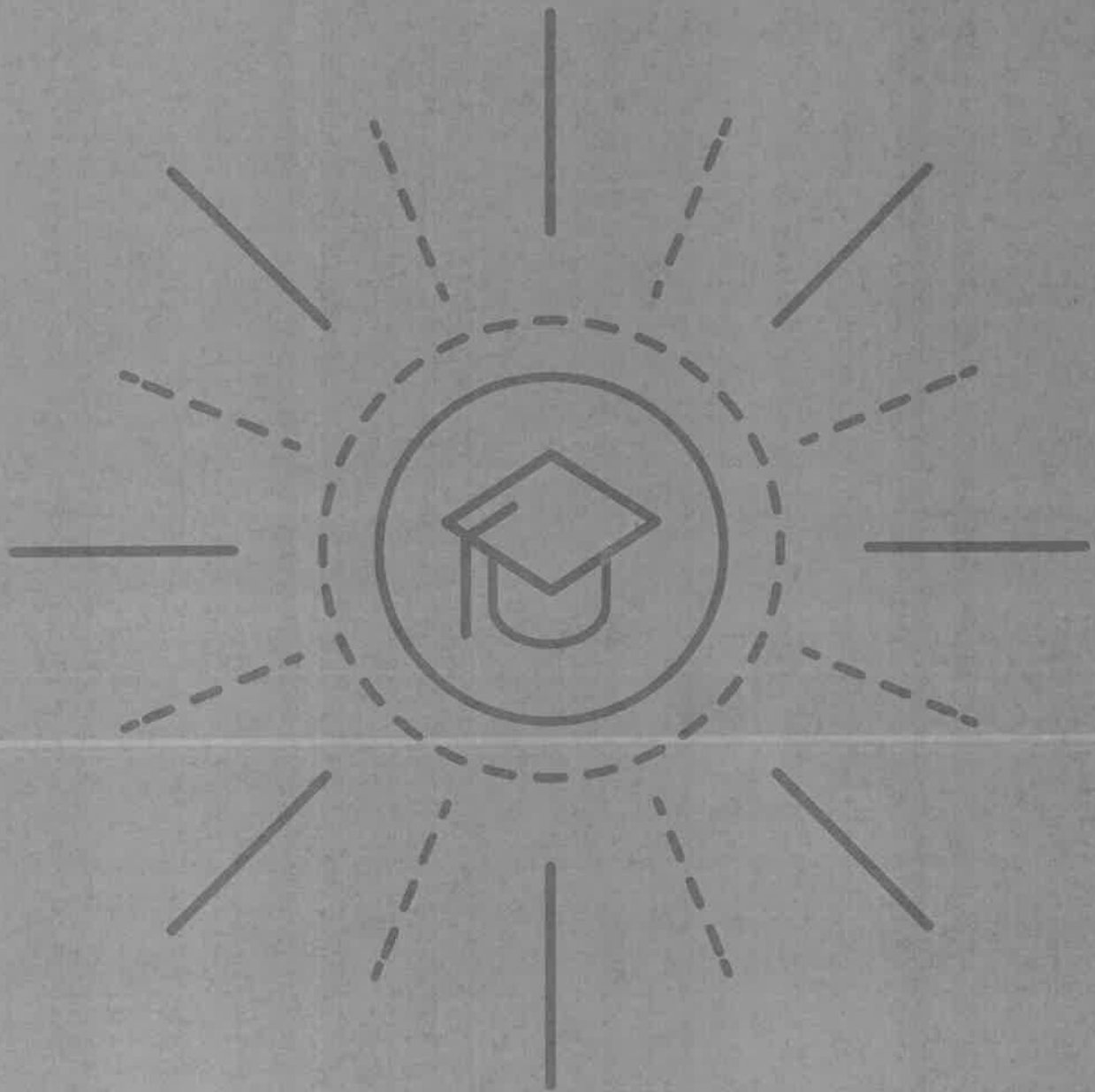
- K. What is Financial Aid?
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- V. SCMCHS College Visit Permission Form for Fridays (*separate file and on website)
- W. Transcript Request (*separate file and on website)

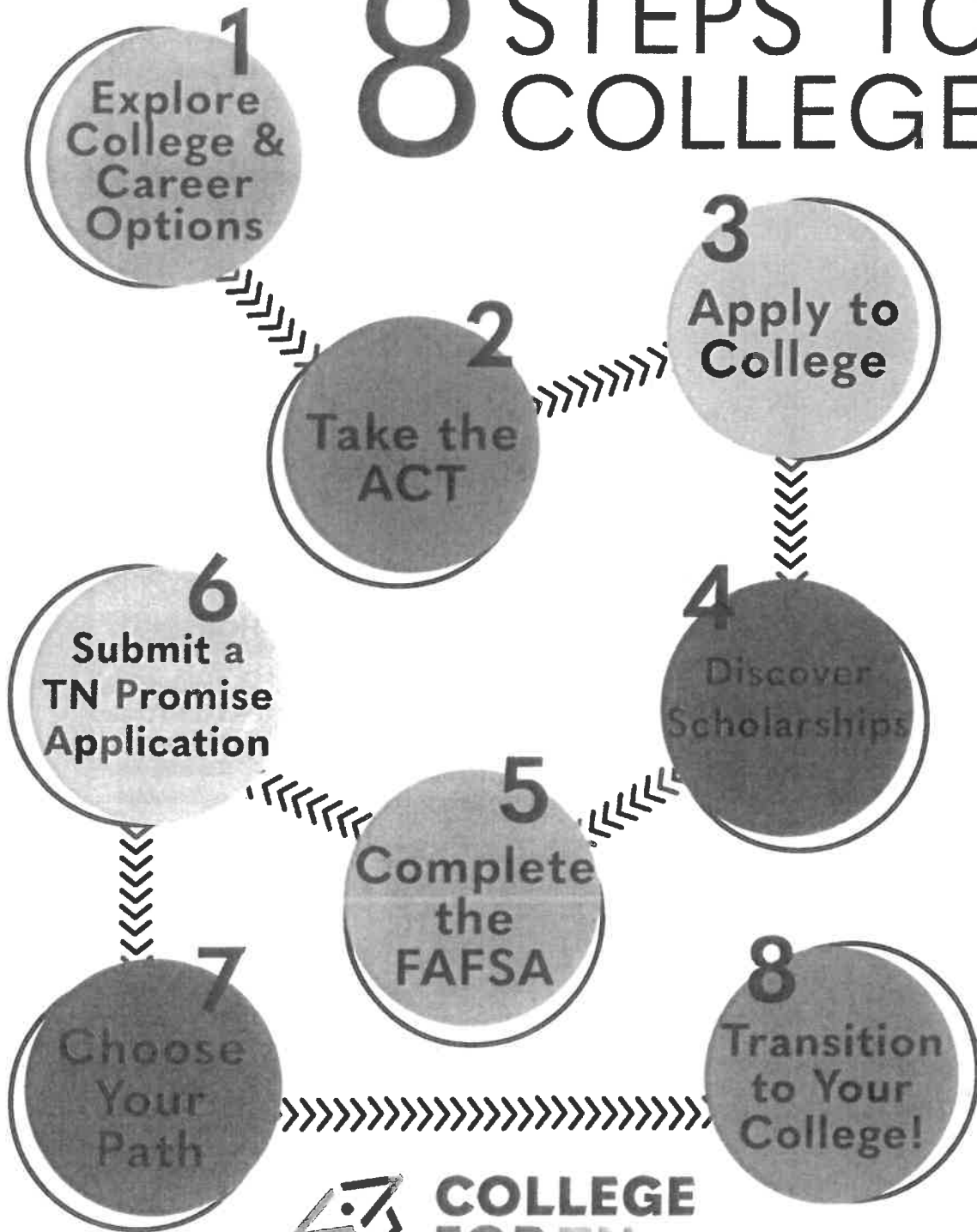
Website: Counselor's Corner <https://mchs.sumnerschools.org/>

SECTION 1



STAYING ON TRACK

8 STEPS TO COLLEGE



**COLLEGE
FOR TN**

YOU CAN GET THERE FROM HERE.
COLLEGEFORTN.ORG



What is the Best Fit for Me?

Deciding which college to attend can be a challenge – there are so many factors to consider!

Decide what is most important to you in a college experience, along with your long-term goals and how college will play a part in achieving those goals. By visiting college websites, talking with current and former students, and reading online reviews, try to learn as much as possible about your potential school.

Below are some things you might want to consider as you research. **Circle the ones that are most important to you.**



<p>TYPE OF SCHOOL</p> <ul style="list-style-type: none"> • Two-year or four-year • Public or private • University/research institution or liberal arts college • All male, all female, or coed • Religious or secular 	<p>STUDENT LIFE</p> <ul style="list-style-type: none"> • On and off campus activities • Athletics • Greek life • Student organizations • Safety • Student body diversity 	<p>LOCATION</p> <ul style="list-style-type: none"> • Urban or rural • Size of nearest city • Distance from home • Geographic setting and weather
<p>AFFORDABILITY</p> <ul style="list-style-type: none"> • Cost of Attendance, COA (tuition, fees, transportation, housing) • Scholarships • Campus employment opportunities 	<p>ADMISSION REQUIREMENTS</p> <ul style="list-style-type: none"> • Minimum GPA • Average test scores • Required high school courses • Likelihood of being accepted 	<p>HOUSING</p> <ul style="list-style-type: none"> • Residence halls • On/off campus housing • Meal plan • Parking for residents and for commuters
<p>ACADEMICS</p> <ul style="list-style-type: none"> • Programs and majors offered • Student–faculty ratio • Accreditation 	<p>SIZE</p> <ul style="list-style-type: none"> • Physical enrollment • Average class size • Physical size of campus 	<p>WHAT OTHER CRITERIA ARE IMPORTANT TO YOU?</p>

College Comparison Chart



How do the schools you're interested in measure up? Here's a chart to help you compare the colleges you are interested in, with the criteria that are most important to you.

Visit CollegeforTN.org to learn more about colleges and universities in Tennessee.

	EXAMPLE COLLEGE	COLLEGE 1:	COLLEGE 2:	COLLEGE 3:
CRITERIA	<i>Evergreen Valley</i>			
TYPE OF SCHOOL	<i>2 Year, Public, Community College</i>			
STUDENT LIFE	<i>Intramurals, 24 hour security</i>			
LOCATION	<i>Small town</i>			
AFFORDABILITY	<i>In State Tuition & Fees: \$5,258</i>			
ADMISSION REQUIREMENTS	<i>Open Enrollment</i>			
HOUSING	<i>No on-campus housing</i>			
ACADEMICS	<i>73 majors. I'm interested in Anesthesia Technology</i>			
SIZE	<i>6,221 students</i>			
OTHER	<i>27.1% graduation rate, 59.5% retention rate</i>			
OTHER	<i>Student to Faculty Ratio: 19:1</i>			
OTHER	<i>Aspen Prize- Named as one of the top 150 community colleges for excellence</i>			

Senior Timeline

	ACTION STEPS	RECOMMENDED TIMELINE	SCHOOL 1 DATE	SCHOOL 2 DATE	SCHOOL 3 DATE	NOTES
Do these for every school where you apply	Keep track of college logins, check portals, emails regularly	Aug-July				
	Complete college app(s), including application fee or using fee waiver	Aug-Oct				
	Request transcripts	Within 1 week of completing college applications				
	Register to take or re-take ACT/ SAT and ensure scores are sent to colleges	Prep: July-Oct Retake: Oct-Dec				
	Register for NCAA/NAIA Clearinghouse (if interested in playing college sports)	Aug-Dec				
	Explore ROTC or officer programs (if interested)	Aug-Dec				
	Complete Tennessee Promise application as a safety option	Aug-Oct				
	Obtain Federal Student Aid (FSA) ID [student and parent(s)]	Dec-April				
	Complete Free Application for Federal Student Aid (FAFSA) and review FAFSA Submission Summary	Dec-April				
	Complete Tennessee Promise meeting and service requirements	Nov-July				
	Complete additional scholarship apps (personal essay)	Aug-May				
	Review admission letters and financial awards	Oct-April				
Do these for the college you will attend	Accept admission at school of choice	As soon as you decide (no later than May)				
	Pay or defer enrollment deposit to selected school	After accepting admission - Spring				
	Register for orientation	After accepting admission - Spring				
	Apply for housing by listed deadline (if applicable)	After accepting admission - Spring				
	Learn about bridge programs and apply (if needed)	After accepting admission - Spring				
	Inform your college/career counselor of every acceptance and scholarship offer	As early as you know				
	Complete FAFSA verification (if selected)	Spring				
	Check your university email and portal regularly and respond promptly to messages	Ongoing				





University

If your plan is to attend a four-year college or university and earn a bachelor's degree (including ROTC programs and military academies) this checklist is for you!

My top three schools of choice are:
(see Section 2 for resources to help select schools)

1. _____
2. _____
3. _____

List the majors you are considering here:
(see Section 6 for resources to help choose a career pathway)

1. _____
2. _____
3. _____



MORE INFO

If you need more information about the career you want to pursue and the education that is required, visit www.CollegeForTN.org to learn more about educational requirements, pay, and the outlook for the profession.

Tennessee Public Universities

Austin Peay State University

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

- Total Undergraduate Enrollment: 8,617
- Total Graduate Enrollment: 1,386
- Average ACT: 20.5
- NCES Code: 3944
- CEEB Code: 1028

East Tennessee State University

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

- Total Undergraduate Enrollment: 10,689
- Total Graduate Enrollment: 2,996
- Average ACT: 22.4
- NCES Code: 3958
- CEEB Code: 1198

Middle Tennessee State University

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

- Total Undergraduate Enrollment: 17,757
- Total Graduate Enrollment: 2,533
- Average ACT: 22.3
- NCES Code: 3994
- CEEB Code: 1466

Tennessee State University

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

- Total Undergraduate Enrollment: 6,775
- Total Graduate Enrollment: 1,436
- Average ACT: 18.6
- NCES Code: 4010
- CEEB Code: 1803

Tennessee Tech University

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

- Total Undergraduate Enrollment: 8,878
- Total Graduate Enrollment: 1,291
- Average ACT: 23.3
- NCES Code: 4012
- CEEB Code: 1804

University of Memphis

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

- Total Undergraduate Enrollment: 16,957
- Total Graduate Enrollment: 5,019
- Average ACT: 20.3
- NCES Code: 3992
- CEEB Code: 1459

University of Tennessee Chattanooga

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

- Total Undergraduate Enrollment: 9,962
- Total Graduate Enrollment: 1,399
- Average ACT: 22.2
- NCES Code: 4022
- CEEB Code: 1831

University of Tennessee Health Science Center

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

- Total Undergraduate Enrollment: 376
- Total Graduate Enrollment: 2,751
- Average ACT: 21
- NCES Code: 4030
- CEEB Code: N/A

University of Tennessee Knoxville

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

- Total Undergraduate Enrollment: 28,799
- Total Graduate Enrollment: 7,384
- Average ACT: 27.1
- NCES Code: 4026
- CEEB Code: 1843

University of Tennessee Martin

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

- Total Undergraduate Enrollment: 6,243
- Total Graduate Enrollment: 704
- Average ACT: 21.4
- NCES Code: 4032
- CEEB Code: 1844

University of Tennessee Southern

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

- Total Undergraduate Enrollment: 947
- Total Graduate Enrollment: 32
- Average ACT: 20.8
- CEEB Code: 1449

Source: Tennessee Higher Education Fact Book 2023-2024 (Enrollment and ACT data is only collected for TN public institutions.) <https://www.tn.gov/thee/research/fact-book.html>.





Private Institutions Eligible for Tennessee Education Lottery Scholarships



Baptist College of Health Sciences
www.bchs.edu
Memphis

Belmont University
www.belmont.edu
Nashville

Bethel University
www.bethelu.edu
McKenzie

Bryan College
www.bryan.edu
Dayton

Carson-Newman University
www.cn.edu
Jefferson City

Christian Brothers University
www.cbu.edu
Memphis

Cumberland University
www.cumberland.edu
Lebanon

Fisk University
www.fisk.edu
Nashville

Freed-Hardeman University
www.fhu.edu
Henderson

John A. Gupton College
www.guptoncollege.edu
Nashville

Johnson University
www.johnsonu.edu
Jackson

King University
www.king.edu
Bristol

Lane College
www.lanecollege.edu
Jackson

Lee University
www.leeuniversity.edu
Cleveland

LeMoyné-Owen College
www.loc.edu
Memphis

Lincoln Memorial University
www.lmunet.edu
Harrogate

Lipscomb University
www.lipscomb.edu
Nashville

Maryville College
www.maryvillecollege.edu
Maryville

Milligan University
www.milligan.edu
Elizabethton

Rhodes College
www.rhodes.edu
Memphis

Sewanee: The University of the South
www.sewanee.edu
Sewanee

South College
www.south.edu
Knoxville, Nashville

Southern Adventist University
www.southern.edu
Collegedale

Tennessee Wesleyan University
www.tnwesleyan.edu
Athens

Trevecca Nazarene University
www.trevecca.edu
Nashville

Tusculum University
www.tusculum.edu
Greeneville

Union University
www.uu.edu
Jackson

Vanderbilt University
www.vanderbilt.edu
Nashville

Welch College
www.welch.edu
Nashville

For more information about Tennessee colleges and universities, visit CollegeForTN.org.



Community College

(Transfer, Associate Degree or Certificate)



If you want to earn a bachelor's degree by starting at a community college and then transferring to a four-year university, or if you want to attend a community college to earn an associate degree or certificate, then this checklist is for you! If you are planning to transfer, you will want to earn an Associate of Arts (A.A.) or an Associate of Science (A.S.). If you are planning to work after earning your degree, you may want to earn an Associate of Applied Science (A.A.S.) that prepares students to directly enter the workforce.

My top three schools of choice are:

(see Section 2 for resources to help select schools)

1. _____
2. _____
3. _____

The degree I'm pursuing is: (circle one)

Transfer (two or three years at a community college, plus one or two years at a university)

Associate degree (typically two years)

Certificate (for example, culinary arts or fire science)

List the majors you are considering here:

(see Section 6 for resources to help choose a career pathway)

1. _____
2. _____
3. _____



Tennessee Promise provides 2 years of tuition-free community or technical college. For information/requirements visit: **tnpromise.gov**

MORE INFO

If you need more information about the career you want to pursue and the education that is required, visit **www.CollegeForTN.org** to learn more about educational requirements, pay, and the outlook for the profession.

Tennessee Community Colleges



Chattanooga State Community College

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

- Total Undergraduates: 7,156
- Average ACT: 17.8
- NCES Code: 4041
- CEEB Code: 1084



Cleveland State Community College

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

- Total Undergraduates: 3,284
- Average ACT: 18.5
- NCES Code: 3955
- CEEB Code: 2848

Columbia State Community College

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

- Total Undergraduates: 5,301
- Average ACT: 19.2
- NCES Code: 3953
- CEEB Code: 1081

Dyersburg State Community College

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

- Total Undergraduates: 3,203
- Average ACT: 19.2
- NCES Code: 3969
- CEEB Code: 7323

Jackson State Community College

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

- Total Undergraduates: 3,224
- Average ACT: 18.1
- NCES Code: 3967
- CEEB Code: 2266

Motlow State Community College

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

- Total Undergraduates: 6,090
- Average ACT: 18.6
- NCES Code: 4003
- CEEB Code: 1543

Nashville State Community College

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

- Total Undergraduates: 6,979
- Average ACT: 17.2
- NCES Code: 3983
- CEEB Code: 0850

Northeast State Community College

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

- Total Undergraduates: 5,511
- Average ACT: 18.2
- NCES Code: 4019
- CEEB Code: 0453

Pellissippi State Community College

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

- Total Undergraduates: 8,826
- Average ACT: 19.5
- NCES Code: 4021
- CEEB Code: 0319

Roane State Community College

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

- Total Undergraduates: 5,018
- Average ACT: 19.3
- NCES Code: 3985
- CEEB Code: 1656

Southwest Tennessee Community College

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

- Total Undergraduates: 7,280
- Average ACT: 16.5
- NCES Code: 4004
- CEEB Code: 0274

Volunteer State Community College

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

- Total Undergraduates: 6,666
- Average ACT: 18.7
- NCES Code: 4037
- CEEB Code: 1881

Walters State Community College

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

- Total Undergraduates: 5,862
- Average ACT: 18.8
- NCES Code: 4028
- CEEB Code: 1893

Source: Tennessee Higher Education Fact Book 2022-2023 (Enrollment and ACT data is only collected for TN public institutions.) <https://www.tn.gov/thee/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.chattanoogaastate.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 Northwest

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

College of Applied Technology at Oneida/Huntsville

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

College of Applied Technology at Henry/Carroll

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

College of Applied Technology at Pulaski

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

College of Applied Technology at Shelbyville

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





Military Enlistment

If you plan to enlist in the military immediately after high school, then this checklist is for you! Military service is an excellent way to help pay for college. Section 5 has more details on entering military service.

I plan to join the:

- Army National Guard
 Marines Navy
 Air Force Coast Guard

MORE INFO

If you are interested in ROTC, use the University Checklist on page 9. Remember, if you are interested in National Guard or Reserves, then you can still pursue other postsecondary options at the same time.

ACTION STEPS	RECOMMENDED TIMELINE	MY DATE	NOTES
Schedule appointment with military recruiter	Fall		
Take or re-take ASVAB	Fall		
Discuss Delayed Entry Program with recruiter	Fall		
Complete Physical Examination with Military Entrance Processing Station (MEPS)	As directed by recruiter (Fall/Winter)		
Review ASVAB scores with school counselor	Spring		
Research potential careers for service	Spring		
Meet with enlistment counselor to determine career prospects	As directed by recruiter		
Take the Oath of Enlistment	As directed by recruiter		
Prepare for boot camp	Spring		
Other			



Workforce

If you plan to enter the workforce immediately after high school graduation, then this checklist is for you! Section 6 has resources to help determine a career pathway.

My career interest areas or job prospects include:

1. _____
2. _____
3. _____

ACTION STEPS	RECOMMENDED TIMELINE	MY DATE	NOTES
Research training required for field of interest	Fall/Winter		
Research community college and TCAT options	Fall/Winter		
Ask two to three people to serve as references	Winter/Spring		
Create/update resumé (See Section 6)	Winter/Spring		
Research job openings	Winter/Spring		
Prepare for job applications by completing form in Section 6	Winter/Spring		
Apply for jobs	Spring		
Request letters of recommendation	As required for application		
Inform your college/career counselor of job placement	As soon as you're hired (no later than May)		
Other			
Other			

MORE INFO

If you need more information about the career you want to pursue and the education that is required, visit www.CollegeForTN.org to learn more about educational requirements, pay, and the outlook for the profession.



Transferring from a Community College to a University

A college degree is valuable. So is your time and money. With the Tennessee transfer programs, you can begin your college studies at a community college or similar two-year program while earning an associate degree, and rest assured that your credits will transfer to a bachelor's degree program at any public university and many private universities in Tennessee.

How do the Tennessee Transfer Pathways work?

A student who completes all of the courses listed for the selected major of a Transfer Pathway will be able to earn an Associate of Arts (A.A.) or an Associate of Science (A.S.) degree from a community college. When the student transfers to a Tennessee public or participating private college/university, the transcript will certify that the pathway has been followed. The student is guaranteed that all community college courses taken will be accepted at the college/university, and the courses will count toward completion of the particular major. If a community college student transfers to another Tennessee community college, he or she is guaranteed that all courses transfer.*

Tips and helpful advice on making your transfer experience successful:

1. **Talk to an advisor at your current school.**
2. **Register with “transfer” in mind.**
3. **Start planning today.**
4. **Review the university application process.**
5. **Attend new student orientation or use online orientation tools to become familiar with your new college or university.**

TNTransferPathway.org

If you are planning to transfer from a community college to a four-year university, it is important to do your research and plan your pathway in advance to make sure you are taking the correct courses for transferring. www.TNTransferPathway.org has a lot of great resources to help you plan for both your future career and for a successful transfer.

On the website, you can learn more information about career options within different academic focus areas. Begin by clicking on “Academic Focus Areas” and reviewing the list of majors provided. When you select a major, you will see more specific career information, including average salary and a list of different occupations available within that field.

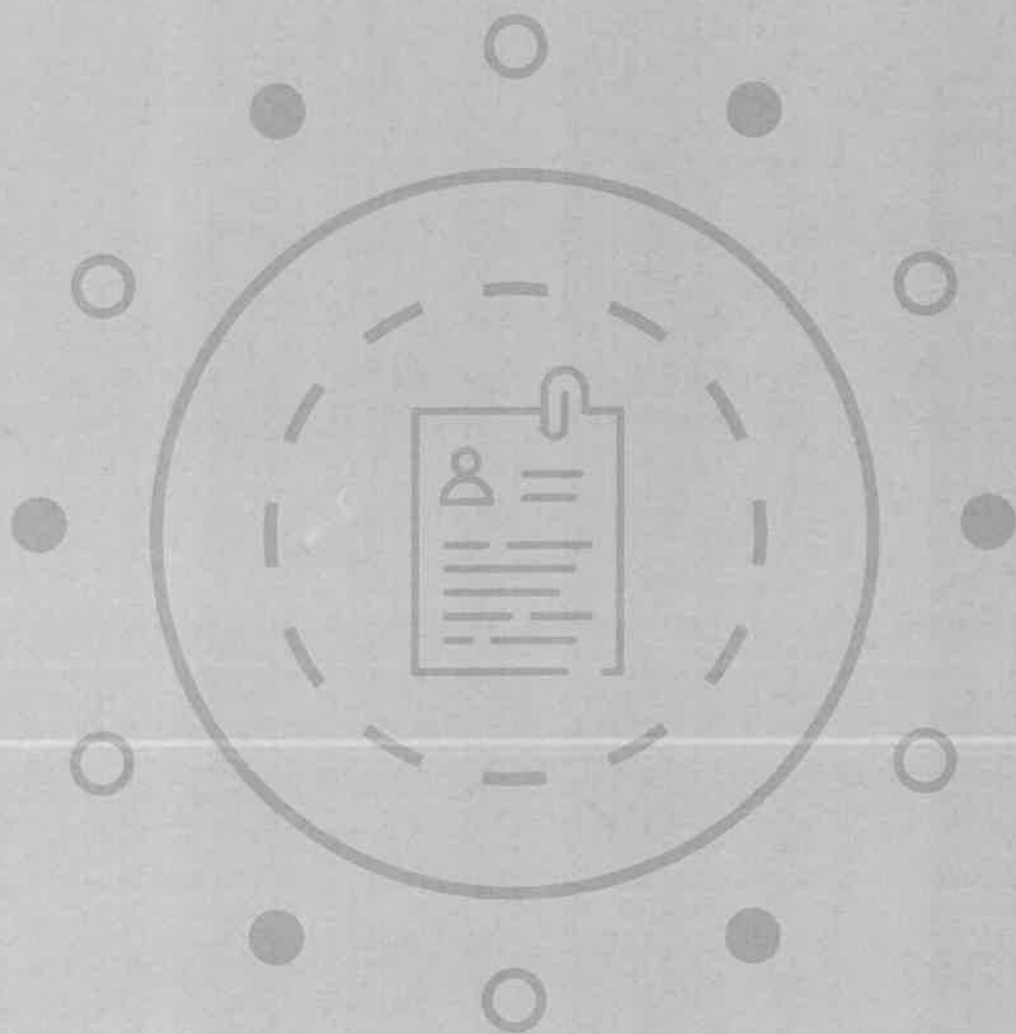
For each major, you can also download curriculum files to see the courses you will need to complete for that pathway, and you can see a list of community colleges where you can start and both public and private colleges where you can complete your degree. Take some time to explore the website and complete the worksheet on the next page.

**Admission to UT Knoxville is competitive. For UTK, the Pathways do not guarantee admission.*

**Provided that all other admission criteria are met, individual institutions that are a member of the Tennessee Independent Colleges and Universities Association (TICUA) may require courses specific to their mission that do not result in additional time spent toward degree completion.*

Excerpted from: www.TNTransferPathway.org

SECTION 2



COLLEGE APPLICATIONS



Tracking College Applications



As you begin the college application process, it's a good idea to include at least one of each of the following types of choices:



Safe choice Your academic credentials fall above the school's range for the average freshman. You can be reasonably certain that you will be admitted to your safe choice school.

Realistic choice Your academic credentials fall within (or even exceed) the school's range for the average freshman. There are no guarantees, but it's not unreasonable to be accepted to several of your realistic choice schools.



Use this table to keep track of your progress on your college applications:

	APPLICATION DEADLINE (NOTE PRIORITY DEADLINE, IF APPLICABLE)	USERNAME/PASSWORD	DATE YOU SENT APPLICATION PAYMENT/WAIVER	DATE YOU REQUESTED YOUR HS TRANSCRIPT
College #1				
College #2				
College #3				
College #4				
College #5				



Reach choice Your academic credentials fall below the school's range for the average freshman. It is important to apply to reach schools. If there is a specific, selective college you really want to go to and you have even a remote shot at getting accepted, go for it.

DATE YOU REQUESTED COLLEGE TRANSCRIPT FOR DUAL ENROLLMENT, IF APPLICABLE	DATE YOU REQUESTED TEST SCORES: AP, ACT, SAT, ETC.	RECEIVED RESPONSE - ACCEPTED YES OR NO?	FINANCIAL AWARD OFFER RECEIVED AND REVIEWED YES OR NO?

Parts of a College Application

This list includes many items that are commonly requested as part of a college application. However, students should ALWAYS confirm the requirements for each school.

WHAT IS OFTEN INCLUDED IN A COLLEGE APPLICATION?

- 1. Official Transcript:** Your transcript is the record of all the courses you have taken for high school credit, your grades, and credits earned. Other information that might be included: GPA, class rank, standardized test scores, courses in progress. This is normally sent directly from your high school to the college.
- 2. Standardized Test Scores:** ACT or SAT scores. Most colleges require that your scores be sent directly from the College Board or ACT.
- 3. The Application Form:** You are responsible for requesting an application form, completing it, and submitting it by the college deadline (by mail or online). Many colleges accept The Common Application. No matter what school or what application, these will be important components:
 - Personal and educational data (e.g., name, address, phone number, e-mail, citizenship and residency information, high schools you have attended, college credits you have earned, parental information, senior year schedule, standardized test scores)
 - Honors and awards
 - Extracurricular, personal, and volunteer activities
 - Employment, internships, and summer activities (some colleges allow you to submit a resume in addition to the activity section of their application)
 - Essays, both short answer and a longer personal essay
 - Disciplinary information
 - Application fee (many colleges will accept fee waivers—ask a counselor)
 - Signature
 - For certain majors, you may be required to audition or submit a portfolio of artistic work
- 4. Secondary School Report Form or Counselor Recommendation Form:** This is not required by all colleges but, if it is required, you are responsible for submitting this form to the college.
- 5. Mid-Year Report Form:** This form is not required by all colleges, but if it is required, it will be submitted by your high school; however, you must request that it be sent. The purpose of the form is for the college to see your grades from the first term of your senior year.
- 6. Teacher Recommendation Form:** This form is not required by all colleges; however, if it is required, you are responsible for asking a teacher to complete it and giving that teacher all the necessary information. Look over this form and imagine what one of your teachers would say about you. Colleges are not only looking for teachers from courses where you did well, but from teachers who know you well and can talk about your work ethic, inquisitive nature, and motivation to learn. If you're nervous about asking a teacher to write a recommendation, ask your counselor about how to talk to your teachers about recommendations.



Things to Consider when Applying for College

Applying to college is scary. Here are definitions of some common application terms and tools to help you get started.

Common App

Common App is a non-profit college access organization that helps students apply to college every year. Common App's free college application tool is designed to make applying to college faster and easier. With Common App you only need to use one system to apply to multiple colleges and universities. There are two main parts you fill out: a set of common questions and each college's own specific questions. The best part is you only have to fill out the common questions **one time!** Visit commonapp.org for a list of schools that use the common app. The Common Black College App allows students to apply to any number of the 66 participating Historically Black Colleges and Universities (HBCU's) for only \$20. Learn more at <https://commonblackcollegeapp.com>

Fee Waiver

Most, but not all, colleges charge an application fee which may cost anywhere from \$25 - \$50. If the cost of application fees is prohibitive for you, based on your family's financial situation, a fee waiver might help you realize your college dreams. Talk with your college counselor about fee waivers for specific schools of interest. Each school is different, but you may qualify for a fee waiver if you meet the following criteria:

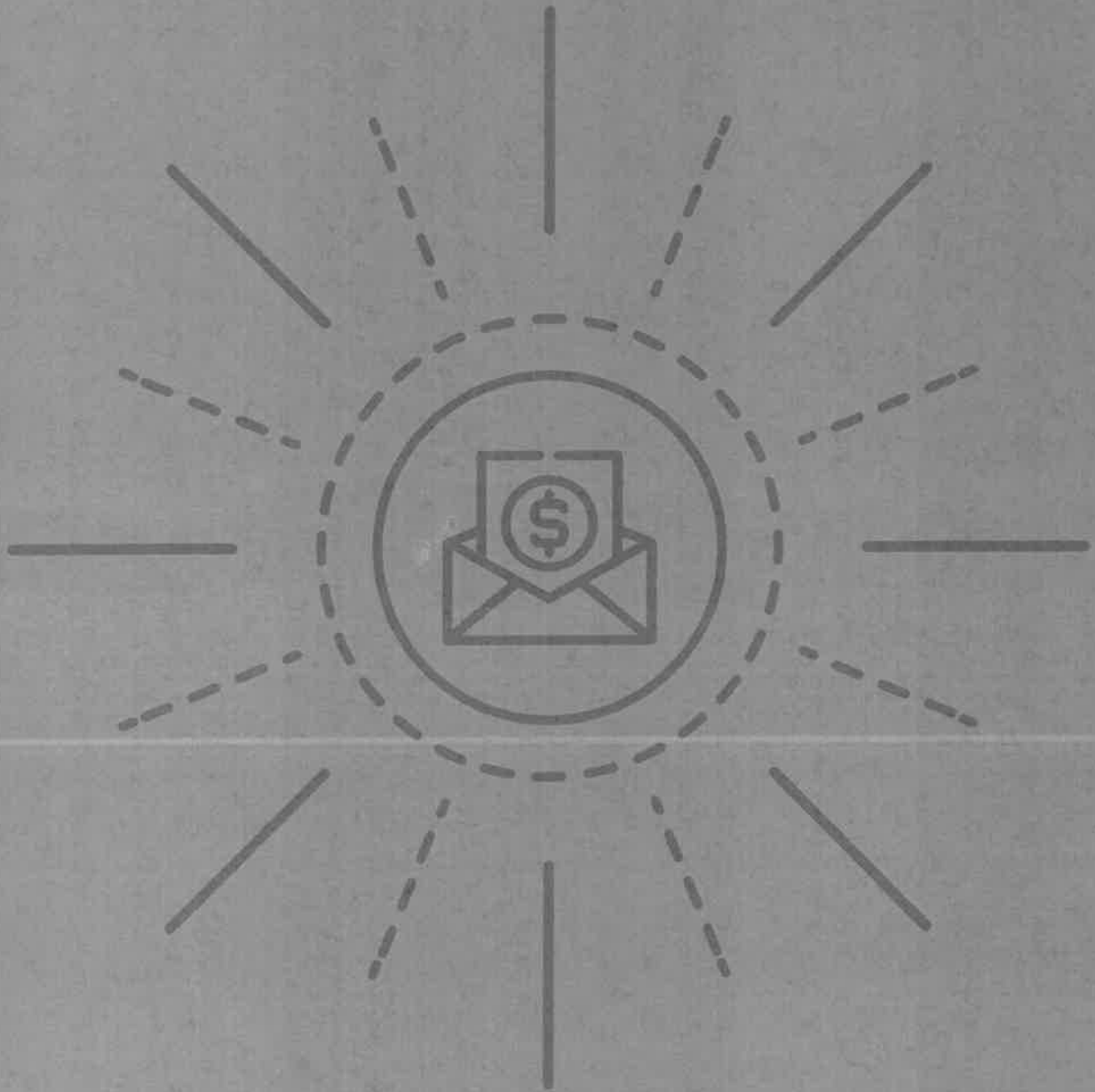
- You're enrolled in or eligible for the Federal Free or Reduced Price Lunch program
- Your family income meets the Income Eligibility Guidelines set by the USDA Food and Nutrition Service
- You're enrolled in a program that aids students from low-income families, such as Upward Bound
- Your family receives public assistance
- You live in federally subsidized public housing or a foster home, or you are homeless
- You're a ward of the state or an orphan
- You can provide a supporting statement from an official of your financial eligibility

Application Type

When completing an application, you will be asked your application type. Below are some examples of what each type means.

1. New to College-Degree Seeking – This is the first time I've ever attended college, and I want to earn a degree from another university.
2. Returning Student – I'm returning to the university after taking a Fall or Spring semester off.
3. Transfer– I attended another college, but now I want to earn a degree from another university or college.
4. Certificate Applicant - I want to boost or gain job skills and go right to work when I'm done. I'm not seeking a degree.
5. Transient Applicant – I attend another college, but I'd like to take a class at another university to transfer back to my current institution.

SECTION 3



THE FAFSA AND FINANCIAL AID

What is Financial Aid?

Financial aid is money to help you pay for college. It may be in the form of grants, scholarships, loans, work-study programs, or a combination. The aid comes from 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 (see the following pages in this section for more details).

PRIMARY SOURCES OF FINANCIAL AID

Grants	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. For 2023-2024, the maximum grant, which is available to students with the most financial need, was \$7,395* 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).
Scholarships	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.
Loans	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 www.studentaid.gov for more information.
Work-Study	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).

**This amount may change every year.*

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.



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 2025-2026 FAFSA before March 15, 2024.



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, 24 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:

- Student Aid Index (SAI) of 3500 or less from 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.

Applying for the Tennessee Promise

To apply for the Tennessee Promise Scholarship, you must first create a student account in the TSAC Portal. Remember, if you are a dual enrollment student, you probably already have a TSAC student account. You will use the same log in information to apply for the Tennessee Promise. It is extremely important that you save your log in information for the TSAC Portal because this portal allows you to not only apply for the Tennessee Promise but also for other scholarships from the State of Tennessee.

To create a student account for the TSAC portal:

1. Visit www.collegefortn.org/tsacstudentportal
2. Click "Register", and if this is your first visit, Click "Create a Log in"
3. Enter the required information including:
 - Your first and last name *exactly* as it appears on your Social Security card
 - Your Social Security number
 - Your date of birth
 - Your email address



It is extremely important that all of this information is entered correctly. Please check it before submitting and do not guess your Social Security number.

Failure to provide accurate information will cause a delay in determining your scholarship eligibility or potential loss of an award.

Applying for the Tennessee Promise is not complete once a student portal account has been created. You must also submit the scholarship application.

To apply for the scholarship, you must:

1. Re-enter your Username and Password and answer the challenge question
2. Accept the "User Agreement"
3. Click the "Apply" button
4. Select the Tennessee Promise Scholarship and submit the online application

TSAC PORTAL INFORMATION

TSAC Portal Username: _____ TSAC Portal Password: _____

Challenge Question 1: _____

Answer: _____

Challenge Question 2: _____

Answer: _____

Challenge Question 3: _____

Answer: _____



Federal Student Aid



What is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses. Federal student aid covers such expenses as tuition and fees, food and housing, books and supplies, and transportation. There are three main types of federal student aid: grants, work-study, and loans.



To Receive Federal Aid or State Aid a Student Must...

- **Be a U.S. CITIZEN or U.S. National**
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
- **Have a GREEN CARD**
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
- **Have an ARRIVAL - DEPARTURE RECORD**
Your Arrival - Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
 - Refugee
 - Asylum Granted
 - Cuban-Haitian Entrant (Status Pending)
 - Conditional Entrant (valid only if issued before April 1, 1980)
 - Parolee
- **Have BATTERED IMMIGRANT STATUS**
You are designated as a "battered immigrant - qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.
- **Have a T-VISA**
You are eligible if you have a T-visa or a parent with a T-1 visa.

Who gets federal student aid?

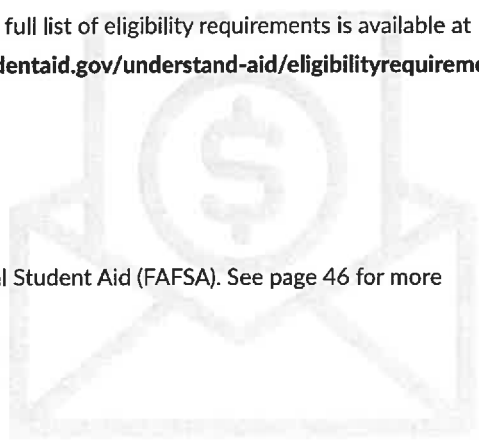
Every student who meets certain eligibility requirements can get some type of federal aid, regardless of age or family income. Some of the most basic eligibility requirements are that you must:

- **Demonstrate financial need, for most programs.**
- **Be a U.S. citizen or eligible non-citizen.**
- **Have a valid Social Security number.**
- **Have a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate.**
- **Be enrolled or accepted for enrollment in an eligible degree or certificate program.**
- **Maintain satisfactory academic progress in college, career or technical school, or graduate school.**

The full list of eligibility requirements is available at studentaid.gov/understand-aid/eligibilityrequirements

How do you apply for federal student aid?

To apply for federal student aid, you must complete the Free Application for Federal Student Aid (FAFSA). See page 46 for more information about how to file the FAFSA.



What Types of Federal Student Aid are Available?



The following chart outlines the most common types of federal student aid:

PROGRAM AND TYPE OF AID	PROGRAM INFORMATION	AWARD AMOUNT (SUBJECT TO CHANGE)
<p>Federal Pell Grant</p> <p><i>A grant does not need to be repaid.</i></p>	<p>For undergraduates with financial need who have not earned a bachelor's or professional degree.</p> <p>StudentAid.gov/pell-grant</p>	<p>The current maximum award is \$7,395</p>
<p>Federal Supplemental Educational Opportunity Grant (FSEOG)</p> <p><i>A grant does not need to be repaid.</i></p>	<p>For undergraduates with exceptional financial need; federal Pell Grant recipients take priority; funds depend on availability at a school.</p> <p>StudentAid.gov/fseog</p>	<p>Up to \$4,000</p>
<p>Federal Work-Study</p> <p><i>Work-Study is money earned through a job and doesn't have to be repaid.</i></p>	<p>For undergraduate students, part-time jobs can be on campus or off-campus. Money is earned while attending school.</p> <p>Your total work-study award depends on:</p> <ul style="list-style-type: none"> - When you apply - Your level of financial need - Your school's funding level <p>StudentAid.gov/workstudy</p>	<p>No annual minimum or maximum amounts</p>
<p>Federal Loans</p> <p><i>A loan must be repaid with interest.</i></p> <p><i>Before you take out a loan, it's important to understand that a loan is a legal obligation that makes you responsible for repaying the amount you borrow with interest. Even though you don't have to begin repaying your federal student loans right away, you shouldn't wait to understand your responsibilities as a borrower.</i></p> <p><i>To find out what your potential student loan payment might be, visit the loan simulator at: https://studentaid.gov/loan-simulator/</i></p>	<p>Subsidized Loans: The U.S. Department of Education generally pays interest while the student is in school; the student must be enrolled at least half-time. StudentAid.gov/sub- unsub</p> <p>Unsubsidized Loans: The borrower is responsible for interest during all periods, including while the student is enrolled. A student must be enrolled at least part-time. StudentAid.gov/sub- unsub</p> <p>Direct PLUS Loan: For parents of dependent undergraduate students; the borrower is responsible for interest during all periods, including while the student is enrolled; a student must be enrolled at least half-time; financial need is not required; the borrower must not have adverse credit history. StudentAid.gov/plus</p>	<p>Subsidized Loans: Up to \$5,500 depending on grade level and dependency status.</p> <p>Unsubsidized Loans: Up to \$12,500 (less any subsidized amounts received for the same period) depending on grade level and dependency status.</p> <p>Direct Plus Loan: Maximum amount is the cost of attendance minus any other financial aid received.</p>



Pre-FAFSA Information

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 get ready to file the FAFSA.



Information

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



Documents

- All federal income tax forms (including W-2s/1099s/Schedules filed) for you and your 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)

FAFSA HELP

FAFSA Help Line

Email: fafsa.help@tn.gov

Call: 615-350-8668

THEC Outreach Specialist

Email: _____

Phone: _____



FAFSA Steps

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 higher education journey and it might even mean free money to cover your college costs.

The next few pages provide helpful forms and sample documents to guide you through the three major steps to completing the FAFSA:

1. Get your FSA ID (you and your parents), see page 45.

- Creating an FSA ID takes about fifteen minutes and should be done in advance of completing the FAFSA form online.
- The FSA ID will also follow you through all of your college career, so make certain that you are correctly entering the information and using an email and phone number that will not change after you graduate high school, or move to another residence.

2. Complete the FAFSA with your parents, see page 46.

- When you and your parents are ready to complete the FAFSA, you will need your parents and yourself to have an FSA ID. Go back to step 1 if you and your parents have not yet created an FSA ID.
- The FAFSA requires financial information from you and your parents so that the Federal Government knows whether or not you are eligible for financial aid. Colleges and Universities also look at these numbers to offer you additional financial support and resources to help you succeed after you have been admitted.
- Your school counselor and college advisor will be an incredible support to you as you go through the process.
- You will have to complete the FAFSA each academic year to receive financial aid from TN Promise, HOPE, the Federal Government, and your university so make sure that you know how to complete the form. Next year, you won't have your helpful school counselor, so be sure to ask all of your questions this year.

3. Review your FAFSA Submission Summary, see page 49.

- After your FAFSA has been processed by the Federal Government and your future college, it is important to review all components of the FAFSA Submission Summary.

We've also included information to help you understand the financial aid award offers you will receive from your desired college(s).

** See p. 47 for help in determining who is considered a parent when completing the FAFSA.*

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!



Step 1: The FSA ID

The first step to completing your FAFSA is to create an FSA ID (a username and password). Your FSA ID gives you access to Federal Student Aid's online system and serves as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use.



You'll use your FSA ID every year you are in college to complete the FAFSA and review your federal student aid. Fill in this form as you create your FSA ID so you have the information when you need it to log in later. The student's email address and password should be used for the student's FSA ID.



To create an FSA ID, go to: fsaid.ed.gov

Student Information

Email Address: _____

Username: _____

Password: _____

Date of Birth: _____

CHALLENGE QUESTION	ANSWER

Parent Information (If Applicable)*

***NOTE—** If your parents have created an FSA ID for themselves when applying for aid for an older sibling, they will use the same FSA ID to help file your FAFSA and for all FAFSAs. The parent's email address and password should be used for the parent's FSA ID.

Parent 1

Email Address: _____

Username: _____

Password: _____

Date of Birth: _____

Parent 2

Email Address: _____

Username: _____

Password: _____

Date of Birth: _____

CHALLENGE QUESTION	ANSWER

THIS INFORMATION SHOULD BE KEPT CONFIDENTIAL AND STORED IN A SECURE LOCATION!

Step 2: Filing the FAFSA

After creating your FSA ID, the next step is to complete the 2025-26 FAFSA at studentaid.gov.

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. Below, you will find some charts to help you answer those questions.



What is my dependency status?

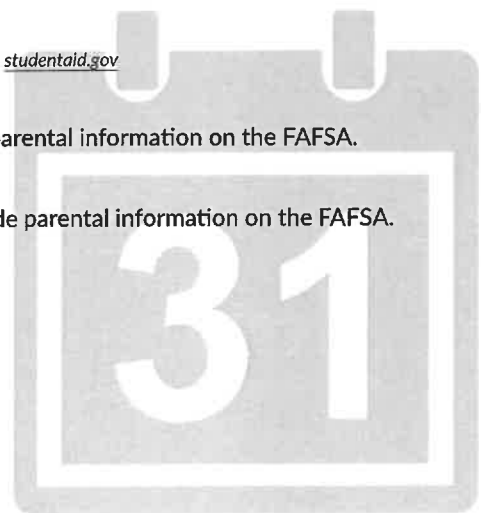
The following statements will determine your dependency status for the FAFSA. Mark any that are true.

- | | |
|--|---|
| <input type="checkbox"/> I will be 24 or older by Dec. 31 of the school year for which I am applying for aid | <input type="checkbox"/> I am homeless or at risk of being homeless |
| <input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces | <input type="checkbox"/> <i>In the upcoming school year</i> , I will be working on a master's or doctoral program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate) |
| <input type="checkbox"/> Since I turned age 13, both of my parents were deceased | <input type="checkbox"/> I now have or will have children for whom I provide more than half of their support |
| <input type="checkbox"/> I was a dependent or ward of the court since turning age 13 | <input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support |
| <input type="checkbox"/> I am married | <input type="checkbox"/> I am currently or I was in legal guardianship |
| <input type="checkbox"/> I am a veteran of the U.S. Armed Forces | <input type="checkbox"/> I am currently or I was an emancipated minor |
| <input type="checkbox"/> I was in foster care since turning age 13 | |

Adapted from Federal Student Aid "Do I have to provide my parents information on the FAFSA" infographic. studentaid.gov

If you marked any of the statements, you are independent and will not provide parental information on the FAFSA.

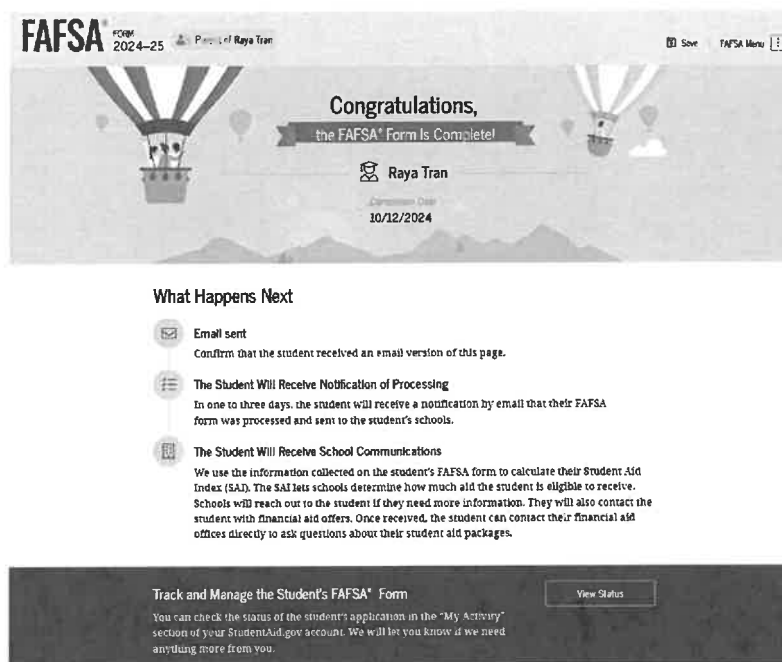
If none of the statements are true, you are a dependent student and must provide parental information on the FAFSA. Dependent students are required to include parent information on the FAFSA.



After the FAFSA

1. Review Your FAFSA Confirmation Page

After you complete the FAFSA form online and select “SUBMIT,” you’ll see a confirmation page like the one below. This is not your financial aid offer. You’ll get that separately from the school(s) you apply to and get into. Your school(s) calculate your aid.



The confirmation page provides federal aid estimates based on the information you provided on your FAFSA form. It's important to know that these figures are truly estimates and assume the information you provided on the FAFSA form is correct. To calculate the actual amount of aid you're eligible for, your school will take into account other factors, such as the cost to attend the school. Additionally, these estimates only take into account federal aid and not outside scholarships or state and institutional financial assistance you may also be eligible for.

2. Review Your Student Aid Index (SAI)

Beginning with the 2024-25 FAFSA, the Student Aid Index (SAI) will be used by colleges to determine Pell Grant eligibility and your financial need. The formula they use is:

$$\text{Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Other Financial Assistance (OFA)}$$

Each school will do its best to meet your financial need. Some schools may meet 100 percent of your financial need, and other schools may only meet 10 percent—it just depends on the school and the financial aid they have available that year. You should complete the FAFSA form annually because there are many factors that can change from year to year.

3. Be on the Lookout for Your Aid Offer(s)

The FAFSA form will open on October 1. Even if you submit it early, that doesn't mean you'll get an aid offer right away. Each school has a different schedule for awarding and paying out financial aid.

Remember that your school disburses your aid, not the “FAFSA people” (Federal Student Aid). Contact your school's financial aid office for details about when they send out aid offers. If you want to see an estimate of your school's average annual cost, visit CollegeScorecard.ed.gov. If you want to report significant changes in your family or financial situation, contact your school's financial aid office.



Step 3: Review my FAFSA Submission Summary



What is it, how do I get one, and why is it important?



What is the FAFSA Submission Summary?

The FAFSA Summary Summary summarizes the information you submitted on your FAFSA and provides information about financial aid eligibility based on that information.



How and when will I get my FAFSA Submission Summary?

After you submit your Free Application for Federal Student Aid (FAFSA), your FAFSA Submission Summary should be available within three days. Use your FSA ID (username and password) to log in at www.fafsa.gov to view your FAFSA Submission Summary information. The school(s) you list on your FAFSA will have access to your FAFSA Submission Summary data electronically within a day after it is processed.

What information does a FAFSA Submission Summary contain (and not contain)?

The FAFSA Submission Summary won't tell you how much financial aid you'll get, but if your application is complete, a Student Aid Index (SAI) will display in the upper right hand corner of your summary and your estimated Pell Grant amount will be provided. If your application is incomplete, your FAFSA Submission Summary will tell you what you need to do to resolve any issues.

The summary also contains a four-digit Data Release Number (DRN), which can typically be found on the first page in the upper right corner of the paper FAFSA Submission Summary. On the electronic summary, the DRN is located in the box that contains the Application Receipt Date. You will need the DRN if you choose to allow your college or technical school to change certain information on your FAFSA.

What am I supposed to do with my FAFSA Submission Summary?

When you get your FAFSA Submission Summary, review it carefully to make sure it's correct and complete. Take a copy of it to your college/career counselor to get help reviewing it. The school(s) you listed on your FAFSA will use FAFSA Submission Summary information to determine your eligibility for federal and state financial aid. A school may ask you to verify the accuracy of the data you provide on the FAFSA, so you need to be sure the information is correct.

If you don't have any changes to make to the information listed on your SAR, just keep it for your records.

What is FAFSA Verification?

Being selected for verification is quite common. This just means that you will need to work with your college to complete a few extra steps to verify the information you provided on your FAFSA.





Making Corrections on your FAFSA

After filing the FAFSA, use the following checklist and flow chart on the next page to make sure that your FAFSA is complete, does not require corrections, and that your financial information has been sent to the correct college.



Log in to the FAFSA with your FSA ID: Is your chosen college listed on your FAFSA? If not, make changes to your FAFSA to ensure that school is on your list so that your college gets your financial aid information.



Click "View or Print Your FAFSA Student Summary."



Check: Student's legal state of residence. Make sure that you filled out that you're a resident of Tennessee (TN) to receive state financial aid.

Check: Student's grade level for upcoming school year. You should answer "Never attended college/1st year." Other answers might make the system think you are a student who is working on an advanced degree and may disqualify you from financial aid that is meant for students working on a certificate, diploma, associate or bachelor's degree.

Check: Type of degree or certificate. Depending on the college you've chosen, you'll want to select one of the following options:

- 1st bachelor's degree (if you plan on attending a four-year university for a bachelor's degree)
- Associate degree, general education/transfer program (if you plan on attending a community college and later transferring or if you are using Tennessee Promise towards an associate degree at a four-year university)
- Certificate/diploma, occupational/technical education program of less than two years (if you are enrolling in a TCAT, a technical school or a trade school)

Check: Parent's legal state of residence. Make sure that you've filled out that your parents live in Tennessee, as this is important for establishing that you are a Tennessee resident for state aid and in-state tuition.

Log in to your TSAC student portal: Which college did you list on your account? If that college does not match the college you plan to attend, change it. The college listed on your TSAC student portal is the college that will receive your scholarship money for state financial aid like Tennessee Promise and the HOPE Scholarship.

Attending a community college or four-year university? Log in to your college's student portal. This student portal is often mentioned in your acceptance letter or an email from the college. Check your portal to make sure you don't need to submit any additional forms for your college's financial aid office. The portal will also be where you receive information about registering for classes and orientation, so plan to check it often this summer!

Attending a TCAT or Technical School? Log in to your myTCAT account. or call your campus to speak to financial aid. Ask them to confirm that your financial aid documents are complete for the upcoming school year. They may be sending your information in the mail during the summer, so be sure to open any mail from them and complete action items before the deadlines.



Financial Aid Award Offers



After you've applied to your target schools and completed the FAFSA, you'll begin to receive financial aid award offers from each college.



You may receive your award offers in a letter through the mail or email, or online through your college student account. Review these offers carefully to ensure that you understand your potential out-of-pocket expenses.



Your college/career counselor can help with that. It is also important that your parents/guardians review your award letter(s) to help you make this important decision. The financial aid offers you receive from each school you have been accepted to will vary. Your "net" or out-of-pocket cost to attend each school is likely to be an important factor in deciding which school to attend.

After you decide which school to attend, carefully respond to that school's financial aid offer; you will be asked to "accept or decline" each component of your aid package. You can accept some offers, but decline others if you won't need it. Always accept "free" money — like scholarships and grants. And, accepting work-study, if it's been offered, is a good idea. It doesn't obligate you to find and take a work-study job, but accepting it will allow you to go that route if you want to. Think carefully, and review the terms closely, before you accept any loans offered, as these must be repaid with interest. If you don't understand anything on your award offer, contact the financial aid office at your school of choice.

Understanding Your Financial Aid Offer

On the next page, you will find a sample financial aid offer. The numbers below correspond to each section and explain what each section means.

1. Your estimated cost of attendance includes **direct costs** of tuition, fees, food and housing (if you are living on campus), as well as **indirect costs** which are assumed expenses. While you will only be billed for direct costs, you may obtain financial aid up to your total cost of attendance.
2. The awards in this section are considered Gift Aid because it includes scholarships and grants that do not have to be repaid. The amounts listed represent the maximum amount you could be eligible for, assuming you meet all eligibility requirements and enroll in at least 12 credit hours each term.
3. Other financial aid options to help you cover your expenses may include loans. If you are eligible for a Direct Subsidized or Unsubsidized loan, the maximum award will be listed here. You may choose to borrow some or all of that amount. Direct student loan payments can be deferred until six months after graduating or leaving college, but interest will accrue on unsubsidized loans.
4. Your Estimated Balance is the estimated amount that will need to be paid by means other than gift aid and loans.
5. Another option to help cover your educational expenses is need-based Federal Work-Study. The Work-Study program provides employment opportunities in various offices on campus and in community service agencies. You will be paid at an hourly rate and receive paychecks every two weeks for the hours worked. In most cases, Federal Work-Study will not be credited to your student account.
6. Collegetown University offers both 10-month and 12-month payment plans. Payment plans are calculated by semester and subject to change. You need to sign up for a payment plan each semester. Contact the financial aid office to find out if there are any required fees or interest.
7. You must accept all grants, scholarships, and student loans by logging into your student portal and accepting your aid for both terms. You must do this each year you are enrolled.
8. If you have questions about anything related to your financial aid offer, contact the Financial Aid Office at your college of choice.

Sample Financial Aid Offer

Understanding Your Financial Aid Offer



Collegetown University
Collegetown, Tennessee

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Estimated Cost of Attendance **\$24,052**

DIRECT BILLABLE COSTS	Fall	Spring	Total
Tuition & Fees	\$4,713	\$4,713	\$9,426
Room/Housing	\$2,500	\$2,500	\$5,000
Meals/Meal Plan	\$2,213	\$2,213	\$4,426
INDIRECT COSTS (ESTIMATED)			
Books/Supplies	\$600	\$600	\$1,200
Transportation	\$1,000	\$1,000	\$2,000
Other Educational Costs/Misc.	\$500	\$500	\$1,000

Financial Aid **\$21,395**

GRANTS & SCHOLARSHIPS	Fall	Spring	Total
Federal Pell Grant	\$3,447	\$3,448	\$6,895
TSAA State Grant	\$1,000	\$1,000	\$2,000
TN Hope Scholarship	\$2,250	\$2,250	\$4,500
University Scholarship	\$1,250	\$1,250	\$2,500
LOANS			
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000

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Total Estimated Balance **\$2,657**

Resources to Pay Your Balance

WORK STUDY	Fall	Spring	Total
Federal Work Study	\$1,250	\$1,250	\$2,500
PAYMENT PLAN	\$266	\$221	
Estimated Monthly Payments	10 payments/year	12 payments/year	

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ACCEPTING YOUR FINANCIAL AID AWARD

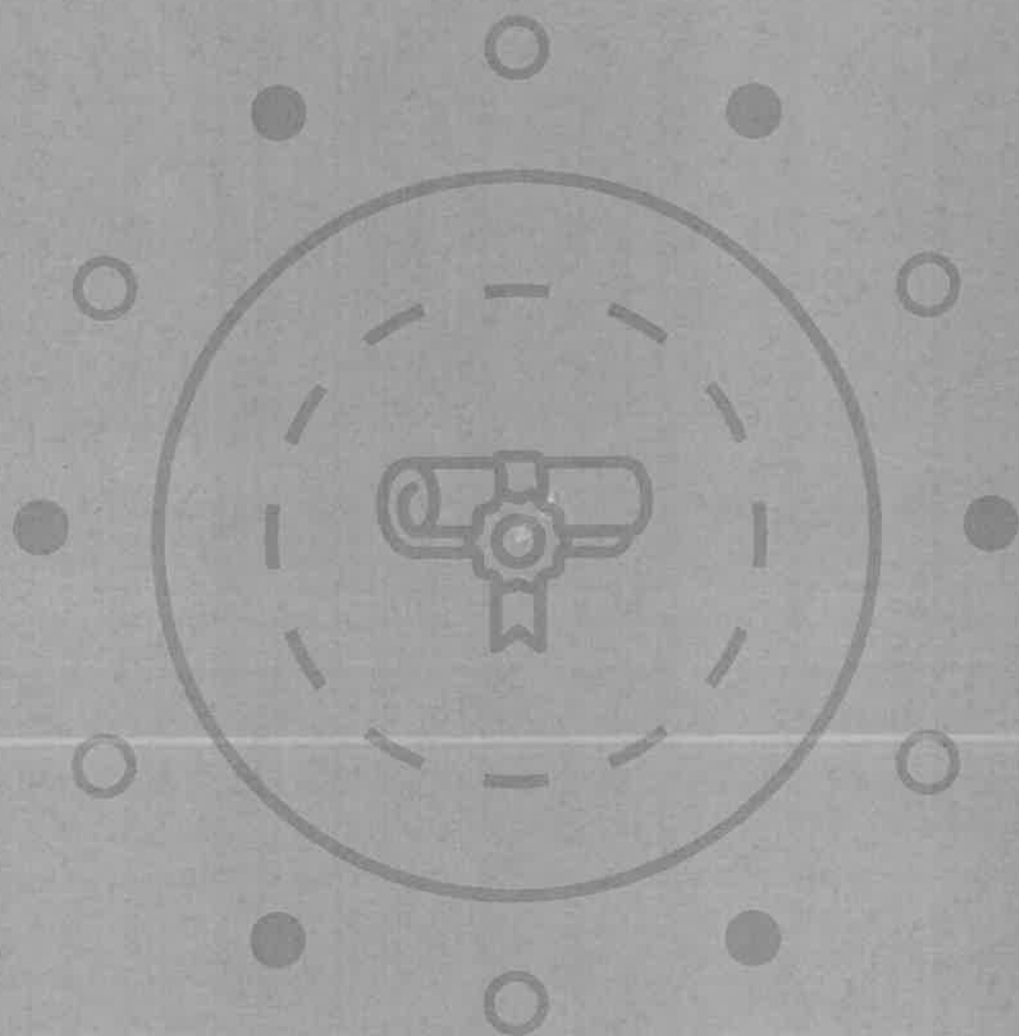
Log into your Collegetown Cougar student portal to accept, decline, or partially accept your financial aid award and/or set up a payment plan.

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If you have any questions or concerns related to this award notice, please contact the financial aid office: finaid@collegetown.edu



SECTION 4



SCHOLARSHIPS

The What, Where, and How of Scholarships

While the State of Tennessee offers many different scholarship programs, you may want to consider applying for additional scholarship opportunities, especially if you plan to attend a four-year public or private university. The information on the following pages provides you with resources to search for and apply for scholarships.



Where do I find scholarships that are right for me?

Most scholarship opportunities can be found online using powerful search engines based on a personal profile you complete on the site. When you apply to some Tennessee colleges and universities, your college application also serves as a scholarship application for merit-based scholarships at those colleges. Most universities/colleges in Tennessee and across the country also administer numerous scholarships that require additional applications, so check the scholarship section of each college's website carefully. Local organizations also provide scholarship opportunities for students. Places of worship, philanthropic organizations, schools, etc., are excellent sources of scholarships. Watch for announcements regarding local scholarships.

How do I avoid scholarship scams?

Unfortunately, there are people who prey on aspiring college students with scholarship scams.

Here are some red flags to watch for:

- **Winning a scholarship that you didn't apply for**
- **Companies that request personal identification information, such as a Social Security number or bank account information**
- **Scholarships that require a fee to apply. If you're unsure about a certain company or opportunity, check with your college/career counselor.**

Where can I search for scholarships?

- **Find information about Tennessee's financial aid and scholarship programs at CollegeForTN.org**
- **Local Community Foundation: Research to see if your community has a local community or education foundation that provides scholarships**
- **Fastweb: Scholarship Search Engine: www.fastweb.com**
- **Raise.Me: Earn microsolarships for college as early as 9th grade. www.raise.me/**
- **Scholarships.com: Find money for college and learn about the entire financial aid process**
- **Appily.com: www.appily.com/scholarships**

SCHOLARSHIP WEBSITE	USERNAME	PASSWORD



Writing a Personal Statement

Many college and scholarship applications require an essay or personal statement, but it can be hard to know where to start. Here are some do's and don'ts for writing a memorable personal statement:



Choose a topic that will highlight you



- **DON'T** focus on the great aspects of a particular college, the amount of dedication it takes to be a doctor, or the number of extracurricular activities you took part in during high school.
- **DO** share your personal story and thoughts. Take a creative approach and highlight areas that aren't covered in other parts of the application, like your high school records.
- **DON'T** try to cover too many topics. This will make the essay sound like a resumé that doesn't provide any insight into your personality.
- **DO** focus on one aspect of yourself so the readers can learn more about who you are. Remember that the readers must be able to find your main idea and follow it from beginning to end. Ask a parent or teacher to read just your introduction and tell you what he or she thinks your essay is about.

Show, don't tell

- **DON'T** simply state a fact to get an idea across, such as "I like to surround myself with people with a variety of backgrounds and interests."
- **DO** include specific details, examples, and reasons to develop your ideas. For the example above, describe a situation when you were surrounded by various types of people. What were you doing? With whom did you talk? What did you take away from the experience?

Use your own voice

- **DON'T** rely on phrases or ideas that people have used many times before. These could include statements like, "There is so much suffering in the world that I feel I have to help people." Avoid overly formal or business-like language, and don't use unnecessary words.
- **DO** write in your own voice. For the above example, you could write about a real experience that made you feel you had to take action.
- **DON'T** plagiarize. Admissions officers will be able to tell.

Ask a teacher or parent to proofread

- **DON'T** turn your essay in without proofreading it, and don't rely only on your computer's spell check to catch mistakes. Even the best spell check programs aren't error free.
- **DO** ask a teacher or parent to proofread your essay to catch mistakes. You should also ask the person who proofreads your essay if the writing sounds like you.

Writing a Standout Essay



Scholarship applications often require applicants to write a short (one to two page) essay in response to specific prompts. Examples include the following:

- **If you had the authority to change your school in a positive way, what specific changes would you make?**
- **Describe how you have demonstrated leadership ability both in and out of school.**
- **Pick an experience from your own life and explain how it has influenced your development.**

The tips below can help you get started on a standout essay. Don't forget your English teacher is a great resource.

Introduction (first paragraph)

Tip: Provide an overview of what you are going to talk about in the essay; be sure it is responsive to the essay prompt. If the essay is about you, give a brief description of your experiences, aspirations, family background, etc. Touch on why you want the scholarship.

Body (paragraph two to three)

Tip: Go into more detail on one of the topics listed in the first paragraph. For example, elaborate on your previous experiences, family and financial situation, volunteer work, employment, academic career, future goals, college plans, etc.

Conclusion (last paragraph)

Tip: Close your essay with a wrap-up of why you should be considered for the scholarship and how your goals match those of the organization. Avoid stating, "In conclusion..." and don't regurgitate what you wrote in earlier paragraphs.

Keep in mind that all scholarship and college admission applications are different, so you will have to craft your essay to meet specific requirements and the expectations of the scholarship awarding organization. Look closely at the question or prompt on the application and research the organization giving the scholarship so that you can tailor your essay.

**Remember to be yourself!
Essays serve as a glimpse into
how your mind works and
how you view the world.**

Letters of Recommendation

Many of your applications – to schools, for scholarships and jobs – will require that you provide letters of recommendation. A teacher, counselor, coach, supervisor, or any other adult who will be able to share with the selection committee why you deserve to be chosen may write these letters.

Consider someone who can discuss your personal character, strengths and challenges; someone who knows you and has experience interacting with you. If you need more than one letter for the same application, select individuals familiar with different aspects of your life to write them (e.g., one teacher, your supervisor at work, and your soccer coach.)

Who might you ask for a letter of recommendation?

Reference Name	Email	Phone Number

Always ask the individual ahead of time if they would be able to write a recommendation letter for you. You do not want to miss an application deadline because the person writing your letter was too busy. Give them at least two weeks' notice (three to four is even better.)

Provide the individual with a list of your honors, awards, athletic involvement, community service, and academic record as well as any other pertinent information you would like included in the letter. Giving the individual a copy of your resumé is an efficient way to provide that information. If a specific form or format is required for the letter of recommendation, include that information in your request. (See the next page for a sample request form.)

Provide the individual(s) with the necessary forms, addresses, and/or stamped, addressed envelopes.

Follow up with the individual to ensure they don't need any additional information from you.

Always write a thank you note to anyone who writes a letter for you. Letters of recommendation take time, and people put a lot of thought and effort into them. You do not want to take them for granted.

