



Paying for College

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Federal Aid

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



FAFSA

Free Application for Federal
Student Aid

26-27 Available October 1, 2025
Apply at [Studentaid.gov](https://studentaid.gov)

2026-27 FAFSA

1. Available October 1, 2025 at studentaid.gov
2. State priority deadline is April 1, 2026

Information needed:

- 2024 income/tax info
 - Asset information
 - Email address (student & parent)
 - Social security number
 - FSAID (both parents if not filing married filing jointly)
3. Federal Information helpline- 1800.433.3243

FAFSA parent(s)

- **Biological parent**
- **Stepparent**
 - *If married to biological parent*
- **Adoptive parent**
 - *Unless student was in foster care at age 13+*

Who is NOT a FAFSA parent*?

- Grandparent
- Aunt/Uncle
- Brother/Sister
- Legal Guardian
- Relative whom claimed the student for tax purposes

*Unless they have adopted the student

“Minor” Circumstances

Since age 13 – were an orphan, were in foster care, or were a ward of the court?

Emancipated minor?

Have court-ordered
legal guardian*?

*If court papers read **custody** instead of **guardianship**, student will answer **no** and contact their college for guidance (e.g. *unusual circumstance*).

Dependent Student: FAFSA® Landing Page

This is the main FAFSA® landing page. On this page, students are directed to "Start New Form," "Edit Existing Forms," or "Accept an Invitation." For this section of the presentation, the student is beginning a new application.

The screenshot shows the Federal Student Aid (FAFSA) landing page. At the top, there is a navigation bar with the Federal Student Aid logo and links for FAFSA® Form, Grants and Loans, Loan Repayment, and Loan Forgiveness. Below the navigation bar, the main heading is "Get Money To Help Pay for School". Underneath this heading, there is a subheading: "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school." Below the subheading, there are three main action buttons: "Start a 2026-27 FAFSA® Form", "Edit a 2026-27 FAFSA® Form", and "Accept an Invitation for a 2026-27 FAFSA® Form". To the right of these buttons is a large graphic of the FAFSA® form logo. Below the main action buttons, there is a section titled "Need the 2025-26 FAFSA Form?" with links for "Start New Form" and "Edit Existing Forms or Accept an Invitation". Below this section, there is a section titled "Check FAFSA® Deadlines for the State You Live in". This section includes a dropdown menu for "School Year", a dropdown menu for "State of Residence", and a "Find Deadlines" button. Below these dropdowns, there is a link to "View All FAFSA Deadlines". At the bottom of the page, there are three informational cards. The first card is titled "Who should complete the FAFSA® form?" and states "Any student, regardless of income, who". The second card is titled "How long will it take?" and states "It takes most people 30 minutes to fill out the FAFSA form, including". The third card is titled "What do I need?" and lists "Verified account username and password (FSA ID)".

Introduction: Dependent Student Invites Contributor

This is the first page in the "Invite a Parent as a Contributor" section, which is **the last student section to require information.** It provides an overview of the section.

The screenshot shows the FAFSA 2026-27 interface for Student Alex Tran. The progress bar at the top indicates the following steps: Personal Circumstances (checked), Demographics (checked), Financials (checked), Colleges (checked), Contributor Invite (active, step 5), and Signature (step 6). The main heading is "Invite a Parent as a Contributor". Below this, a text box explains: "A contributor is anyone who's required to provide information on your FAFSA form. You must invite a legal parent—a biological or adoptive parent as determined by the state. Stepparents and other types of guardians do not count unless they have legally adopted the student." To the right of the text is an illustration of a man and a woman sitting on a couch, with the man pointing at a laptop. Below the text, a question asks "Who counts as a parent on the FAFSA form?". At the bottom, there are "Previous" and "Continue" buttons. The top right corner includes a "Save" button and a "FAFSA Menu" icon.

Dependent Student: Invite Contributor (Continued 1 of 2)

The student is asked to **enter their parent's email address** to invite the parent to the FAFSA® form. After entering the email address, the student selects "Send Invite." A pop-up window appears, and the student confirms their parent's email address by selecting "Send Invite."

FAFSA® FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

Who counts as a parent on the FAFSA form?

Parent

Invite a Parent Contributor

Email

599887939test@testcod.edu

Send Invite

FAFSA® FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Send Invite to 599887939test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back Send Invite

Dependent Student: Invite Contributor (Continued 2 of 2)

This page confirms the student's parent will receive an email inviting them to the student's FAFSA® form.

The parent can access the form by accepting the invitation in the email.

On this page, the student is also provided an invitation link and invitation code that can be shared directly with the parent.

FAFSA® FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.
They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the "My Activity" page.

Parent

599887939test@testcod.edu

Invite Sent

Other Ways to Send the Invite ^

Copy and Send the Invite Link ⓘ

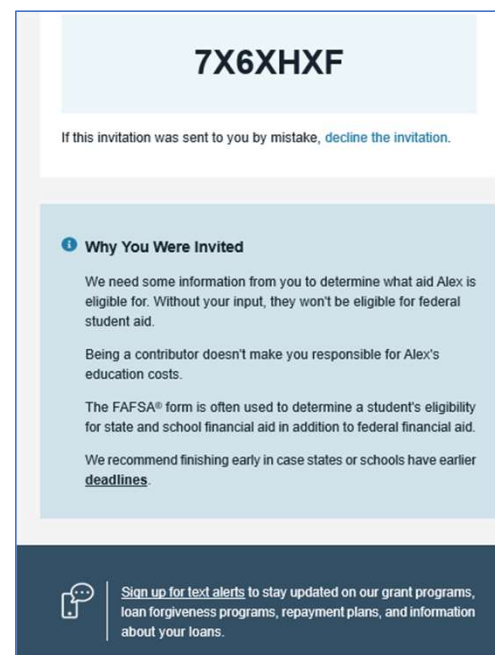
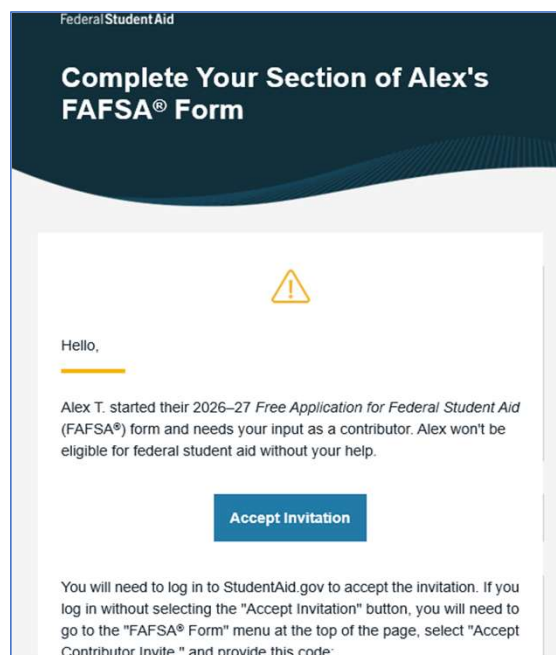
www.fafsa.gov/invite/7NDNUKA Copy Link

You can also have them go to www.fafsa.gov/invite and enter code:
7NDNUKA

Cancel Invite

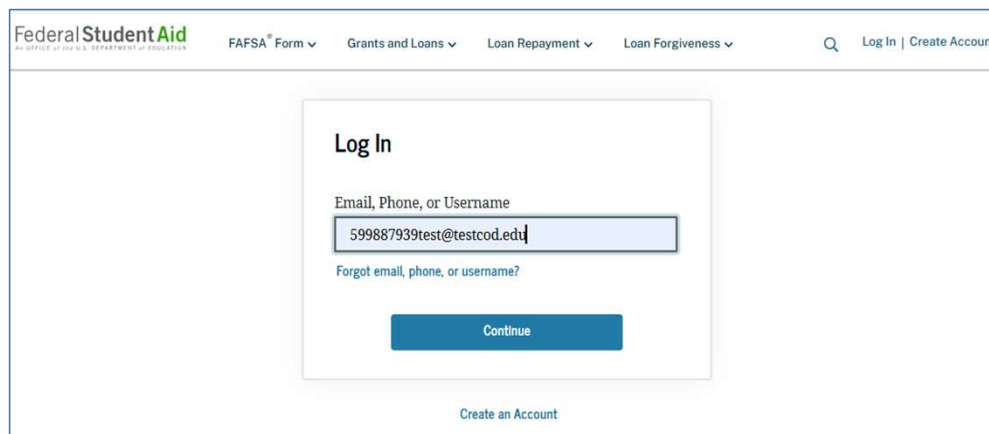
Dependent Student: Parent Email

This is NOT a view within StudentAid.gov or the FAFSA® form. This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects "Accept Invitation" and is taken to StudentAid.gov.



Dependent Student: Parent Log-in

The parent is taken from their email to the "Log In" page to enter their credentials. To access the FAFSA® form, all users are required to have a StudentAid.gov account username and password. If the parent doesn't have a username and password, they can select "Create an Account."



FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

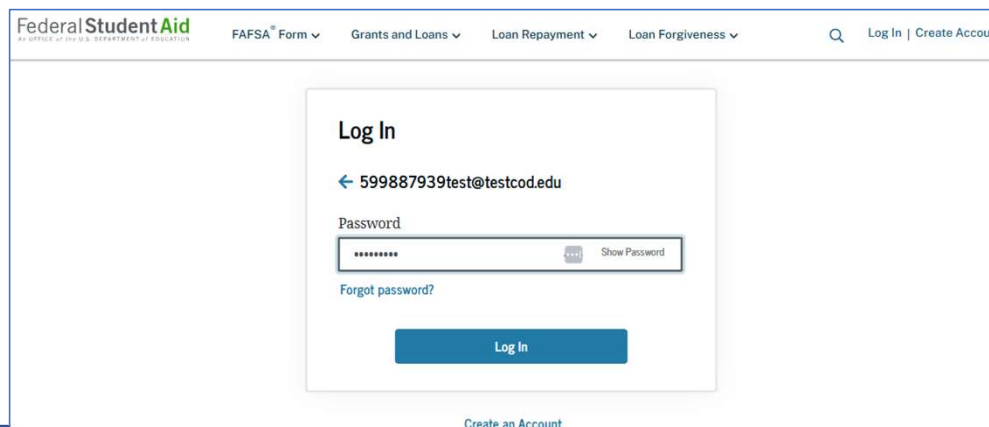
Log In

Email, Phone, or Username

[Forgot email, phone, or username?](#)

Continue

[Create an Account](#)



FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

Log In

← 599887939test@testcod.edu

Password

[Show Password](#)

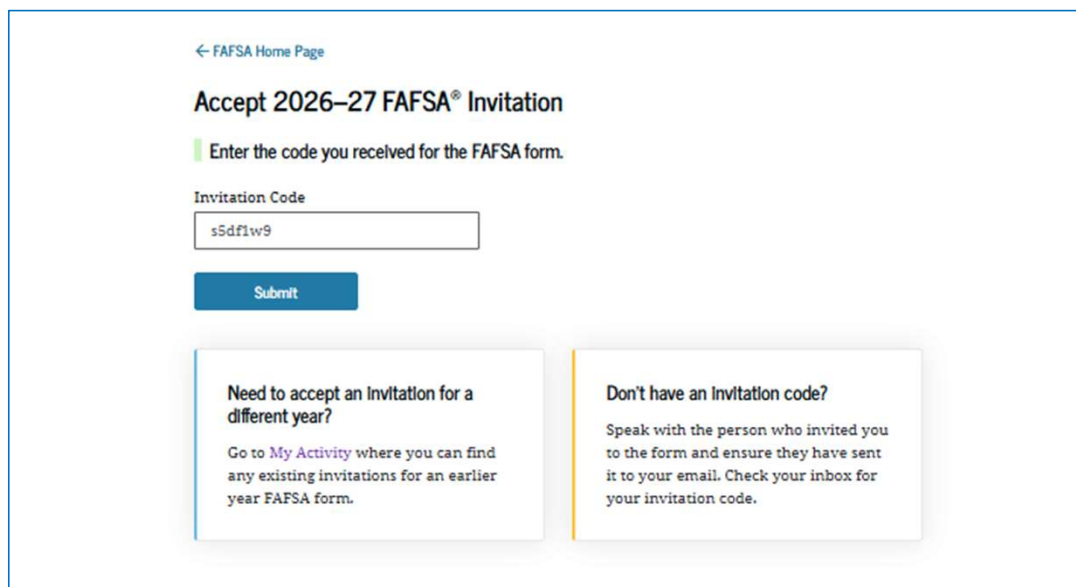
[Forgot password?](#)

Log In

[Create an Account](#)

Dependent Student: Parent Accepts Invitation

After logging in, the parent is taken to the "Accept 2026–27 FAFSA® Invitation" page. The invitation code from the parent's email automatically fills in the text box if the parent used the link from the email.



← FAFSA Home Page

Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

Submit

Need to accept an Invitation for a different year?

Go to [My Activity](#) where you can find any existing invitations for an earlier year FAFSA form.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Dependent Student: Parent Accepts Invitation (Continued)

When the parent selects "Submit," a pop-up window appears, confirming the student's name and reminding the parent that their personal information is needed to fill out the student's FAFSA® form. The parent selects "Accept" to agree to sharing their information and enters the FAFSA form.

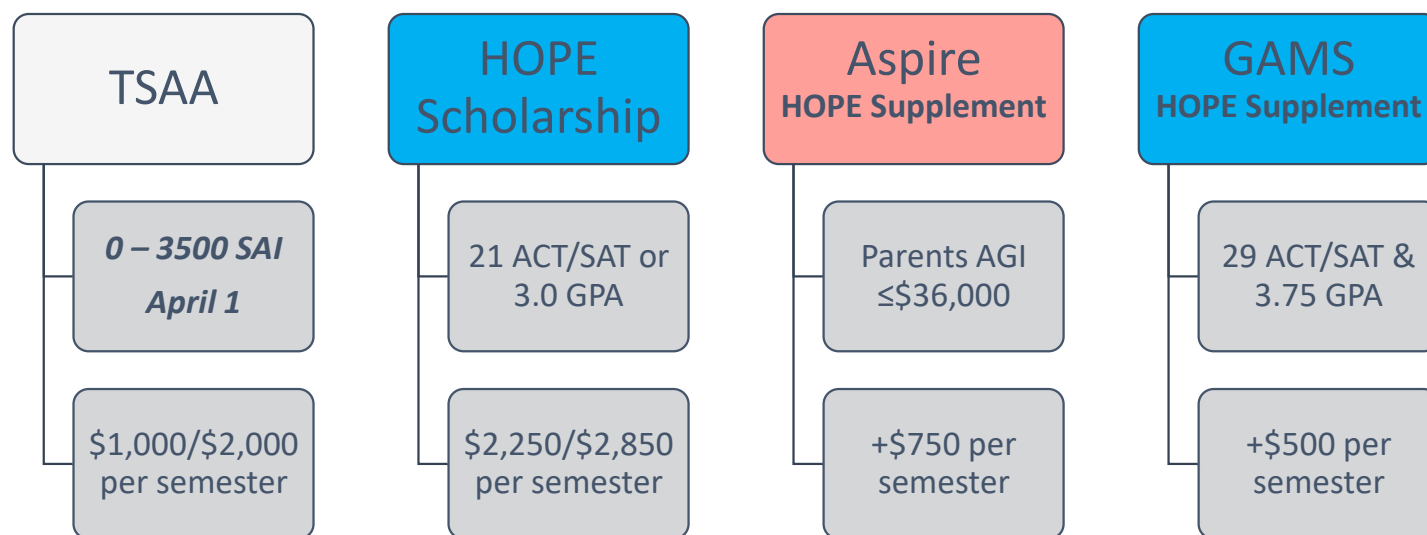
The screenshot shows the FAFSA Home Page with the heading "Accept 2026-27 FAFSA® Invitation". Below the heading, it says "Enter the code you received for the FAFSA form." There is a text input field for the "Invitation Code" containing the text "7NDNUKA". Below the input field is a blue "Submit" button. A white pop-up window is centered on the screen, titled "By Accepting This Invitation to Alex T's FAFSA Form You Agree To Share Your Information". The pop-up contains the text: "We will need to use some personal information we already have on file about you in order to fill out the necessary steps in this FAFSA® form." At the bottom of the pop-up are two buttons: "Decline" and "Accept".

Dependent Student: Parent Confirmation

Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page. This page displays information about tracking the student's FAFSA form and next steps. The student will receive an email with the full, detailed confirmation. **With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing.**

The screenshot shows the FAFSA 2026-27 Parent Confirmation page for Alex Tran. The page features a celebratory banner at the top with the text "Congratulations, the FAFSA® Form Is Complete!" and a completion date of 07/17/2025. Below the banner, the section "What Happens Next" lists three key steps: "Email Sent" (confirming an email version was sent), "The Student Can Track the Status of Their Form" (indicating the form will be processed in 1-3 days), and "The Student Will Receive School Communications" (explaining how the Student Aid Index (SAI) is used for aid determination). At the bottom, a dark blue footer contains the text "Track and Manage the Student's FAFSA® Form" and a "View Status" button.

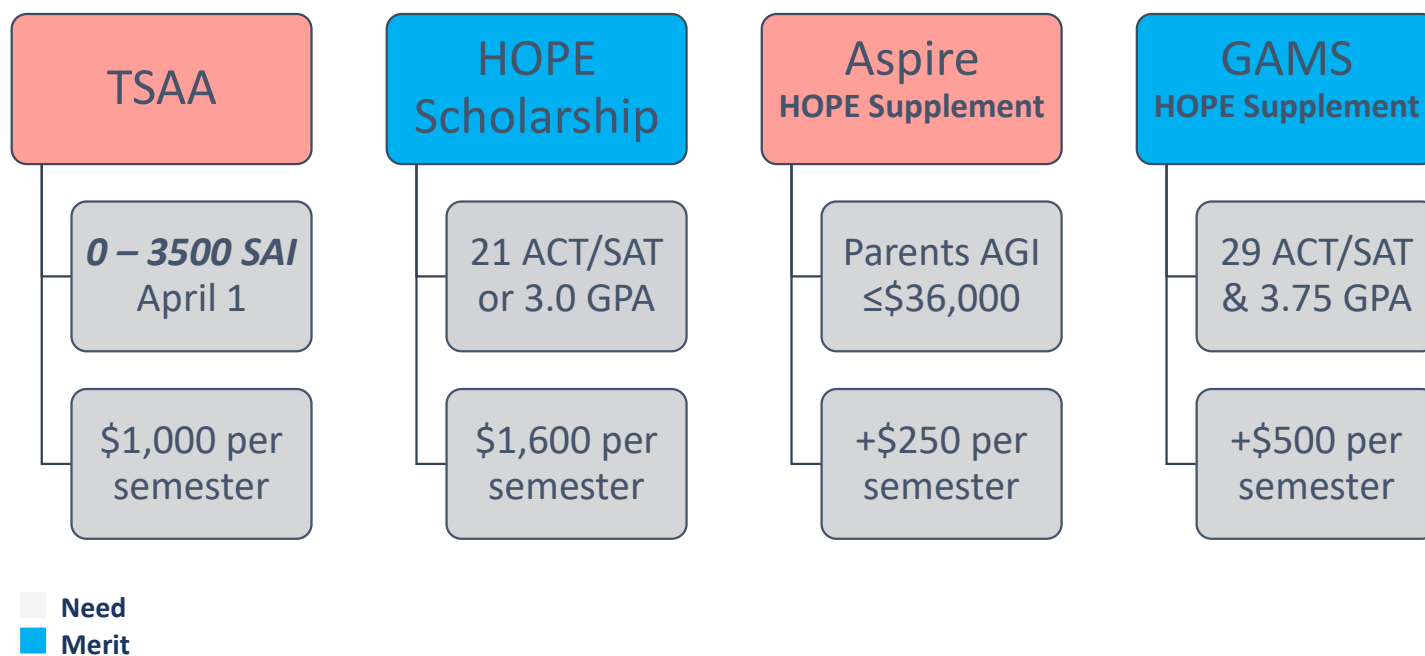
TN 4-yr Public/Private



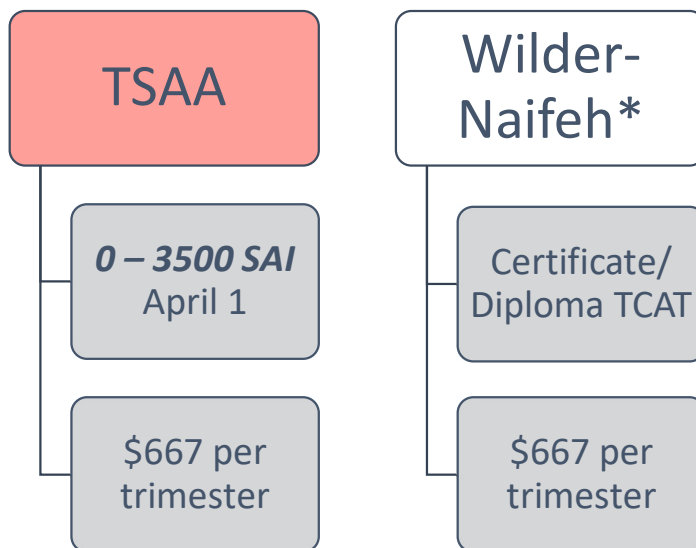
Need
Merit

**Student Aid Index (SAI) will replace EFC with the 2024-25 FAFSA year and thereafter*

TN Community College



TCAT



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

**Student Aid Index (SAI) will replace EFC with the 2024-25 FAFSA*

Need
Merit

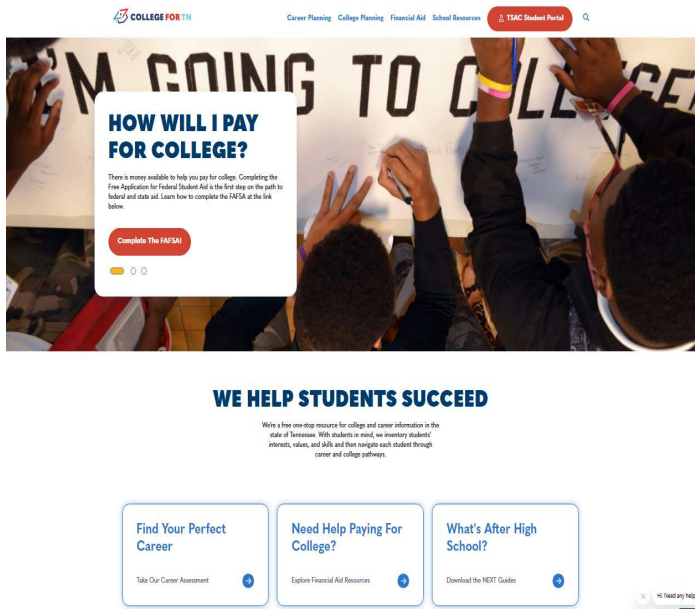
State Aid Programs

- **TN Promise**- last dollar scholarship applied to tuition, after federal and state aid -for programs of study up to an Associates Degree at eligible institutions.
- **TN Hope**- automatic merit-based award, use begins when student enrolls at an eligible institution. Awarded for 5 years.
- **GAMS**- automatic merit-based award supplement to TN Hope, use begins when student enrolls at an eligible institution. Awarded for 5 years based on continued eligibility.
- **TSAA**- automatic need-based award.

HOPE Renewal

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

Resources on CollegeforTn.org



Career Exploration

College Exploration

TN Financial Aid by
school type

FAFSA help

TN DIRECT ADMISSIONS

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

TN DIRECT ADMISSIONS PILOT PROJECT TIMELINE

DIRECT ADMISSION LETTER SENT

High school seniors receive letters listing:

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

STUDENTS CLAIM THEIR SPOT

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

STUDENTS' INFORMATION SENT TO COLLEGES

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

COLLEGES SEND OFFICIAL ADMISSION MESSAGES

Institutions confirm admission and welcome students.

COLLEGES FOLLOW UP WITH NEXT STEPS

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



STEVEN'S COLLEGE CHOICES

TECHNICAL/COMMUNITY COLLEGES

TENNESSEE COLLEGE OF APPLIED TECHNOLOGY
PULASKI, TN | TUITION-FREE WITH TN PROMISE

COLUMBIA STATE COMMUNITY COLLEGE
COLUMBIA, TN | TUITION-FREE WITH TN PROMISE

FOUR-YEAR UNIVERSITIES

AUSTIN PEAY STATE UNIVERSITY
CLARKSVILLE, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$10,000

BETHEL UNIVERSITY
MCKENZIE, TN | HOPE SCHOLARSHIP ACCEPTED

BRYAN COLLEGE
DAYTON, TN | HOPE SCHOLARSHIP ACCEPTED

CHRISTIAN BROTHERS UNIVERSITY
MEMPHIS, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$5,000

CUMBERLAND UNIVERSITY
LEBANON, TN | HOPE SCHOLARSHIP ACCEPTED

EAST TENNESSEE STATE UNIVERSITY
JOHNSON CITY, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$8,000

FREED-HARDEMAN UNIVERSITY
HENDERSON, TN | HOPE SCHOLARSHIP ACCEPTED

KING UNIVERSITY
BRISTOL, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$4,000

LANE COLLEGE
JACKSON, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$10,000

LEMOYNE-OWEN COLLEGE
MEMPHIS, TN | HOPE SCHOLARSHIP ACCEPTED

TENNESSEE STATE UNIVERSITY
NASHVILLE, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$5,000

TENNESSEE WESLEYAN UNIVERSITY
ATHENS, TN | HOPE SCHOLARSHIP ACCEPTED

TUSCULUM UNIVERSITY
GREENEVILLE, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$6,000

UNION UNIVERSITY
JACKSON, TN | HOPE SCHOLARSHIP ACCEPTED

UNIVERSITY OF MEMPHIS
MEMPHIS, TN | HOPE SCHOLARSHIP ACCEPTED

UNIVERSITY OF TENNESSEE AT CHATTANOOGA
CHATTANOOGA, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$8,000

UNIVERSITY OF TENNESSEE AT MARTIN
MARTIN, TN | ADDITIONAL FRESHMAN MERIT AWARD UP TO \$5,000

Respectfully,

Bill Lee

Bill Lee
Governor

All financial aid amounts listed are estimated based on the information you have provided or already in your high school record. While education and training always include additional costs or expenses beyond tuition (for example, books, tools, parking, housing and meal if staying on campus), it can be much more affordable thanks to grants and scholarships in Tennessee. You may be eligible for additional state, federal, or institutional aid, and you will be notified about this after you are head-based aid may be available through the state up to \$4,000 per year, and through the federal government up to \$1,395 per year. Don't let the prices you see talk to the financial aid department at the school of your choice about all your options.

By claiming your spot using the QR code above, you ARE NOT obligating yourself to pay tuition, fees, or any other charges to the school(s) chosen. If you were to attend these institutions through the standard application process, follow through with the plan they have already given you to finalize your enrollment.

TN DIRECT
ADMISSIONS

YOU'RE IN!

Not only have you been admitted to 17 colleges and universities in Tennessee, you have also earned scholarships! Below you will find information about your **college admissions and financial aid**.

STEVEN'S FINANCIAL AID

Congratulations, Steven! **You have earned a scholarship.** Based on the information you provided in the TN Promise Application, you are already eligible for:

» TN PROMISE

TN Promise is a last-dollar scholarship covering **all of your tuition and mandatory fees** while you to pursue an associate degree or certificate at any Tennessee College of Applied Technology, community college, or eligible four-year institution.

» TN HOPE SCHOLARSHIP

The HOPE scholarship will provide up to \$20,000 to cover tuition, fees, and other expenses over the course of your studies toward an associate or bachelor's degree, including up to \$4,500 in your freshman year at a four-year institution or \$3,200 at a TCAT or community college.

» INSTITUTIONAL GRANTS AND SCHOLARSHIPS

Check out your personalized list of colleges below for additional financial aid already available to you!

STEVEN'S COLLEGE CHOICES

The colleges on the next page have already admitted you through TN Direct Admissions! Keep in mind, you have been accepted to the college itself, not individual majors or programs which may have additional eligibility requirements. **Talk it over with a parent or guardian.** Research the schools listed and what skills and abilities could be gained from the programs they offer. **Which choice makes the most sense for your future?** When you're ready to claim your spot, scan the QR code. Visit CollegeforTN.org for more information.

READY TO CLAIM YOUR SPOT?

Once you have reviewed your personalized list of colleges and preliminary financial aid information on the next page, simply scan the QR code to **save your seat** at the college of your choice! Your college will follow up with you for next steps.

**SCAN
HERE
TO SAVE
YOUR SEAT**





TN DIRECT
ADMISSIONS

TN Direct Admissions Website –
www.collegefortn.org/direct-admissions/
- or scan the QR code on the left



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