



2016-17
Guidebook + Toolkit
for
Educators
School Counselors
College Access Professionals

www.TNFAFSAFrenzy.gov



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Section 1



About TN FAFSA Frenzy



TN FAFSA Frenzy is a campaign to increase awareness of the FAFSA and financial aid opportunities.



About TN FAFSA Frenzy

What is TN FAFSA Frenzy?

TN FAFSA Frenzy is the State of Tennessee's FAFSA completion initiative designed to provide educators and students with resources to complete the Free Application for Federal Student Aid (FAFSA) and take an important step in the college-going process.

TN FAFSA Frenzy is in response to the **new FAFSA timeline**, which moves the FAFSA filing window from January 1 through mid-February to **October 1, 2016 through mid-January 2017** and beyond. The new timeline allows students and families to use tax information from two years ago as determined by the Federal government (what is referred to as "**prior-prior year**").

The initiative is also designed to bring together professional resources and best practices from across the state and provide **a one-stop-shop for free resources for your financial aid events**. This toolkit will help you to plan an event that meets the needs of your students and their families. Your TN FAFSA Frenzy event is unique to your school and community; we're here to help you find the resources that fit your needs.

Tennessee leads the nation in FAFSA completion, as it has for three of the prior four years- TN FAFSA Frenzy is here to keep Tennessee first in FAFSA completion!

What resources will TN FAFSA Frenzy provide?

TN FAFSA Frenzy is designed to provide tools and resources to Tennessee school counselors and college access professionals to support Tennessee students in completing the FAFSA.

The initiative will include:

- A comprehensive set of resources for counselors and educators
- Regional counselor meetings in June
- A statewide FAFSA completion campaign kicking off on October 1

TN FAFSA Frenzy Partners

TN FAFSA Frenzy was developed and organized through a partnership between state agencies and college access organizations that administer financial aid and college access programs across the state.

The following agencies and organizations came together to develop resources for TN FAFSA Frenzy and assist with events held across the state:

- Tennessee Department of Education
- Tennessee Higher Education Commission
- Tennessee Student Assistance Corporation
- tnAchieves*
- Ayers Foundation*
- Regional Economic Development Initiative (REDI)*

*Tennessee Promise partnering organization

Need More Assistance?

We hope this toolkit will provide you with plenty of resources to hold your TN FAFSA Frenzy event and navigate your students through the FAFSA and financial aid process.

But we also know that no resource can be exhaustive. So where do you go if you have more questions?

General questions about filing the FAFSA, Tennessee-specific grants and scholarships, and financial aid?

Ask: TSAC Outreach Specialists.

See the map below to contact your TSAC Outreach Specialist.

How to file the FAFSA and/or Federal Student Aid?

Ask: Federal Student Aid.

Call their toll-free number at 1-800-4FED-AID (1-800-433-3243) or email/chat online at: <https://studentaidhelp.ed.gov/app/ask>

Institution-specific financial aid program questions?

Ask: Campus admissions and/or financial aid offices. (See following two pages for contact information.)

How to implement your TN FAFSA Frenzy event?

Ask: Mary Laphen, Statewide Services Coordinator, Tennessee Higher Education Commission, 615-253-1155, mary.laphen@tn.gov

How does TN FAFSA Frenzy fit into your school's counseling and college access programs?

Ask: Leigh Bagwell, State Coordinator of School Counseling, Tennessee Department of Education, 615-244-4033, leigh.bagwell@tn.gov

or

Jerre Maynor, Director of Student Readiness, Tennessee Department of Education, 615-253-3780, jerre.maynor@tn.gov

How to include adult learners in TN FAFSA Frenzy events?

Ask: Maryann Rainey, Director of Postsecondary Completion Initiatives, Tennessee Higher Education Commission, 615-741-1074, maryann.rainey@tn.gov

TSAC Outreach Specialists



1. Felicia Orr

Outreach Specialist
(615) 390-4461
felicia.orr@tn.gov

3. Annie Trout

Outreach Specialist
(615) 604-0119
annie.trout@tn.gov

5. Eric Farmer

Outreach Specialist
(423) 326-7198
eric.farmer@tn.gov

7. Rita Keeton

Outreach Specialist
(615) 478-5584
rita.keeton@tn.gov

2. Abby Nichols

Outreach Specialist
(731) 571-7888
abby.nichols@tn.gov

4. Jason Seay

Assistant Executive Director
of Outreach & College Access
(615) 319-1740
jason.seay@tn.gov

6. Sam Mullins

Outreach Specialist
(931) 303-3296
sam.mullins@tn.gov

8. Erika Adams

Outreach Specialist
(615) 417-0355
erika.adams@tn.gov

Contact Information for Tennessee's Public Four-Year Universities

Austin Peay State University
Clarksville, TN
www.apsu.edu
Admissions Office:
admissions@apsu.edu
(931) 221-7661

Tennessee State University
Nashville, TN
www.tnstate.edu
Admissions Office:
admissions@tnstate.edu
(615) 963-5101

University of Tennessee, Knoxville
Knoxville, TN
www.utk.edu
Admissions Office:
admissions@utk.edu
(865) 974-2184

East Tennessee State University
Johnson City, TN
www.etsu.edu
Admissions Office:
go2etsu@etsu.edu.
(423) 439-4213

Tennessee Tech University
Cookeville, TN
www.tntech.edu
Admissions Office:
admissions@tntech.edu
(931) 372-3888

University of Tennessee at Chattanooga
Chattanooga, TN
www.utc.edu
Admissions Office:
utcmocs@utc.edu
(423) 425-4662

Middle Tennessee State University
Murfreesboro, TN
www.mtsu.edu
Admissions Office:
admissions@mtsu.edu
(615) 898-2111

University of Memphis
Memphis, TN
www.memphis.edu
Admissions Office:
admissions@memphis.edu
(901) 678-2111

University of Tennessee at Martin
Martin, TN
www.utm.edu
Admissions Office:
admitme@utm.edu
(731) 881-7020

Contact Information for Tennessee's Community Colleges

Chattanooga State Community College
Chattanooga, TN
www.chattanoogastate.edu
Admissions Contact:
Kisha Caldwell
kisha.caldwell@chattanoogastate.edu
(423) 697-3250

Motlow State Community College
Tullahoma, TN
www.mscc.edu
Admissions Contact:
Greer Alsup
galsup@mscc.edu
(931) 393-1520

Roane State Community College
Harriman, TN
www.roanestate.edu
Admissions Contact:
Priscilla Gitschlag
gitschlagp@roanestate.edu
(865) 481-2000 x2200

Cleveland State Community College
Cleveland, TN
www.clevelandstatecc.edu
Admissions Contact:
Suzanne Bayne
SBayne@clevelandstatecc.edu
(423) 472-7141

Nashville State Community College
Nashville, TN
www.nsccl.edu
Admissions Contact:
Jen Evernham
jennifer.evernham@nsccl.edu
(615) 353-3265

Southwest Tenn. Community College
Memphis, TN
www.southwest.tn.edu
Admissions Contact:
Vanessa Dowdy
vdowdy@southwest.tn.edu
(901) 333-4399

Columbia State Community College
Columbia, TN
www.columbiastate.edu
Admissions Office:
admissions@columbiastate.edu
(931) 540-2790

Northeast State Community College
Blountville, TN
www.northeaststate.edu
Admissions Contact:
Jennifer Starling
jgstarling@northeaststate.edu
(423) 323-0253

Volunteer State Community College
Gallatin, TN
www.volstate.edu
Admissions Contact:
Tim Amyx
Tim.Amyx@volstate.edu
(615) 230-3614

Dyersburg State Community College
Dyersburg, TN
www.dscc.edu
Admissions Contact:
Shawn Dye
dye@dscc.edu
(731) 286-3324

Pellissippi State Community College
Knoxville, TN
www.pstcc.edu
Admissions Contact:
Cindy Atchley
catchley@pstcc.edu
(865) 539-7174

Walters State Community College
Morristown, TN
www.ws.edu
Admissions Contact:
Mike Campbell
mike.campbell@ws.edu
(423) 585-2682

Jackson State Community College
Jackson, TN
www.jsccl.edu
Admissions Contact:
Andrea Winchester
awinchester@jsccl.edu
(731) 424-3520 x50484

Contact Information for Tennessee Colleges of Applied Technology (TCATs)

TCAT - Athens
www.tcatathens.edu
Kim Davis
Assistant Director
kim.davis@tcatathens.edu
(423) 744-2814 x204

TCAT - Hohenwald
www.tcat hohenwald.edu
Andrea Cooper
Student Services Coordinator
andrea.cooper@tcat hohenwald.edu
(931) 796-5351

TCAT - Murfreesboro
www.tcatmurfreesboro.edu
Cindy Beverley
Student Services
CBeverley@tcatmurfreesboro.edu
(615) 898-8010 x132

TCAT - Chattanooga
www.chattanooga.state.edu/tcat
Sandra Winters
Enrollment Services Counselor
sandra.winters@chattanooga.state.edu
(423) 697-4433

TCAT - Jacksboro
www.tcatjacksboro.edu
Rita Broyles
Student Services
rita.broyles@tcatjacksboro.edu
(423) 566-9629 x117

TCAT - Nashville
www.tcatnashville.edu
Jerry King
Assistant Director
jerry.king@tcatnashville.edu
(615) 425-5530

TCAT - Covington
www.tcatcovington.edu
Amanda Heath
Coordinator of Student Services
amanda.heath@tcatcovington.edu
(901) 475-2526

TCAT - Jackson
www.tcatjackson.edu
Amanda Bevis
Student Services Coordinator
amanda.bevis@tcatjackson.edu
(731) 424-0691

TCAT - Newbern
www.tcatnewbern.edu
Nikki Burns
Recruiter
nburns@tcatnewbern.edu
(731) 627-2511 x102

TCAT - Crossville
www.tcatcrossville.edu
Alison Nunley
Student Services
alison.nunley@tcatcrossville.edu
(931) 484-7502 x126

TCAT - Knoxville
www.tcatknoxville.edu
Patrick Wade
Assistant Director
patrick.wade@tcatknoxville.edu
(865) 766-4340

TCAT - Oneida/Huntsville
www.tcatoneida.edu
Tim Smith
Coordinator of Student Services
tsmith@tcatoneida.edu
(423) 663-4900

TCAT - Crump
www.tcatcrump.edu
Joe Paul Bryant
Student Services Coordinator
joe.bryant@tcatcrump.edu
(731) 632-3393

TCAT - Livingston
www.tcatlivingston.edu
Teresa Johnson
Financial Aid Coordinator
Teresa.Johnson@tcatlivingston.edu
(931) 823-5525

TCAT - Paris
www.tcatparis.edu
Jan Latimer
Student Services Coordinator
Jan.latimer@tcatparis.edu
(731) 644-7365

TCAT - Dickson
www.tcatdickson.edu
Lisa Sullivan
Student Services Coordinator
lisa.sullivan@tcatdickson.edu
(931) 393-1520

TCAT - McKenzie
www.tcatmckenzie.edu
Daphne Brown
Student Services Coordinator
daphne.brown@tcatmckenzie.edu
(731) 352-5364

TCAT - Pulaski
www.tcatpulaski.edu
Mattie Bledsoe
Coordinator of Student Services
Mattie.Bledsoe@tcatpulaski.edu
(931) 424-2404

TCAT - Elizabethton
www.tcatelizabethton.edu
Ashley Edens
Financial Aid Coordinator
ashley.edens@tcatelizabethton.edu
(423) 543-0070

TCAT - McMinnville
www.tcatmcminnville.edu
Mike Garrison
Student Services Coordinator
mike.garrison@tcatmcminnville.edu
(931) 473-5587 x235

TCAT - Ripley
www.tcatripley.edu
Gwen Fleming
Financial Aid Coordinator
gfleming@tcatripley.edu
(731) 635-3368

TCAT - Harriman
www.tcatharriman.edu
Becky Gilbert
Student Recruiter
bgilbert@tcatharriman.edu
(865) 882-6703

TCAT - Memphis
www.tcatmemphis.edu
Felicia Lee
Student Affairs Manager
felicia.lee@tcatmemphis.edu
(901) 543-6132

TCAT - Shelbyville
www.tcatshelbyville.edu
Jim Potts
Evening Supervisor
jim.potts@tcatshelbyville.edu
(931) 685-5013 x100

TCAT - Hartsville
www.tcathartsville.edu
Kevin Harrison
Admissions Counselor
kevin.harrison@tcathartsville.edu
(615) 374-2147 x137

TCAT - Morristown
www.tcatmorristown.edu
Pam Ruffner
Student Services/Financial Aid
pruffner@tcatmorristown.edu
(423) 586-5771

TCAT - Whiteville
www.tcatwhiteville.edu
JacQuene Winfield
Student Services Coordinator
jacquene.winfield@tcatwhiteville.edu
(731) 254-8521

Section 2



Planning Your TN FAFSA Frenzy Event



What Will Your TN FAFSA Frenzy Event Look Like?

At your TN FAFSA Frenzy event, you'll want to maximize students', parents' and community partners' time and ensure that as many students as possible complete their FAFSA. In order to do this, we suggest you reserve a computer lab or a room and a set of laptops for your event. Since technology is necessary to complete the FAFSA, we recommend that you double check that all computers being used for your event are in good, working order and able to connect to the internet. It is also a good idea to get the name of your school's IT or computer specialist and write down their directions for what to do in case the internet malfunctions.

In terms of scheduling, it is great to have parents attend a TN FAFSA Frenzy event to continually build partnership with families and help parents better understand their student's path to college. We recommend hosting your event after school and work hours so that parents are more able to attend.

Who to Invite

Community partners can greatly enhance a TN FAFSA Frenzy event by providing additional support to students and families, bringing new perspectives on financial aid, and also helping families feel more comfortable with the FAFSA process. It is important to remember that the

FAFSA filing process involves sensitive information and parents often need to share personal details including their income and tax information. This discomfort can be a barrier to completing the FAFSA, particularly in small communities.

By bringing in community partners as volunteers, your school could put parents and students at ease knowing that they can receive help but not necessarily from someone in their town and community with whom they're not comfortable sharing earnings information.

Who could make a great volunteer for TN FAFSA Frenzy? We recommend contacting a TSAC Outreach Specialist and/or a financial aid representative from a nearby college who knows the financial aid process well and can explain to parents how filling out this form benefits their student. You may also want to contact organizations like H&R Block, which provides free tax assistance to community members, or volunteers associated with a local church.

You can use the sample letter on the following page to help recruit volunteers for your TN FAFSA Frenzy event.

Best Practice Highlight: Volunteer Partners

High School:
John Overton High School

School District:
Metro Nashville Public Schools

John Overton High School invited Deloitte to partner with them on their FAFSA night. Not only was it a great way to encourage families to attend and get tax help, but a wonderful way to engage businesses working in the community.



Volunteer Recruitment Letter

This letter should be distributed to any volunteer prospects and/or groups. Update the bold pieces with your school's event information and feel free to add more event details to generate interest.

<School logo>

<School address>

Dear <name of organization>,

<Name of your high school> is hosting a TN FAFSA Frenzy event on <date>. TN FAFSA Frenzy is an event to assist students and their families in filing the Free Application for Federal Student Aid (FAFSA) and learning more about financial aid options for college. The FAFSA is an important part of the college-going process and, in Tennessee, students are required to complete the FAFSA to be eligible for state aid. Additionally, students who complete the FAFSA are more likely to enroll in college.

We will be hosting our event on <date> and would welcome representatives from <name of organization> to visit our school during this exciting and important time. With your help, students and their families can answer questions about how to complete the FAFSA and how they can pay for college. Volunteers can greet and sign in students, assist students with completing the FAFSA, or distribute information about financial aid opportunities. Our students will look to you for help and support as they take a big step in the direction of going to college.

If you or any of your colleagues at <name of organization> are interested in volunteering in any capacity, please contact <name, contact info at name of your high school>.

Thank you,

<Your name>

<Your title>

Promoting Your Event

Getting the word out about TN FAFSA Frenzy is a critical step to hosting your event. Over the next few pages, check out the many tools available to help you promote your TN FAFSA Frenzy event. You can take the tools available in this handbook and customize them to your school.

Social media posts

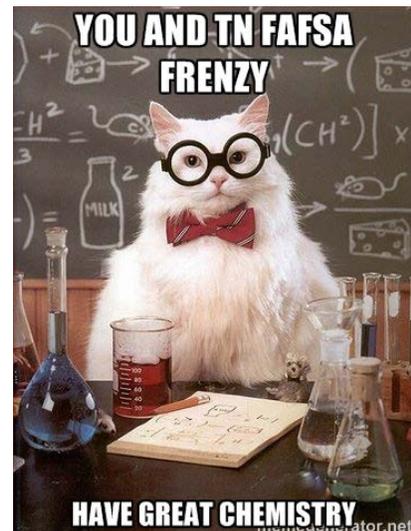
Reaching out on social media can be one of the best ways to reach your students and their parents. Try using Facebook, Twitter, or any other social media tools where your school can reach your student community.

If you can, tag students who have either filled out the FAFSA already or those who you know need the extra nudge.

Example tweet:

What do <student twitter handle>, <another student handle> and @FLOTUS have in common? They're excited about college and ready to fill out their @FAFSA with #TNFAFSAFrenzy

You can also post these FAFSA memes below, or use a meme generator to make your own FAFSA images. (And these memes and more will be available on www.TNFAFSAFrenzy.gov!)



Social media: Where to find content?

Want to post on social media but not sure where to start? Don't be afraid to share or retweet content from other people- that's one of the best parts of social media: you can crowdsource your content!

Here are a few Twitter and Facebook accounts you can follow to gather some material:

Tennessee Student Assistance Corporation

www.facebook.com/TnSAC

Twitter: @TNFinancialAid

Federal Student Aid

www.facebook.com/FederalStudentAid

Twitter: @FAFSA

CollegeforTN.org

www.facebook.com/CollegeforTN

Twitter: @CollegeforTN

Instagram: @CollegeforTN

Tennessee Department of Education

www.facebook.com/TennesseeEducation

Twitter: @TNedu

Tennessee Promise

www.facebook.com/TNPromise

Twitter: @TNPromise

Instagram: @TNPromise

Tennessee Higher Education Commission

Twitter: @TNHigherEd

The Ayers Foundation

www.facebook.com/theayersfoundation

tnAchieves

www.facebook.com/tnAchieves

Twitter: @tnAchieves

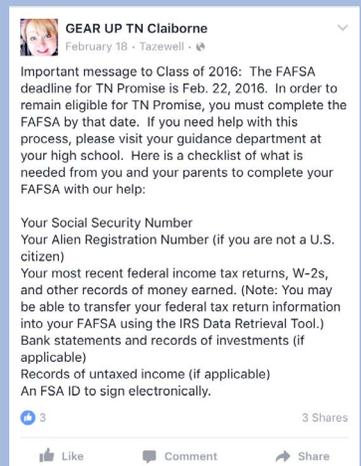
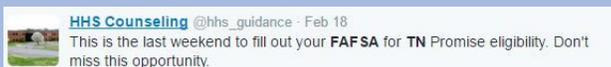
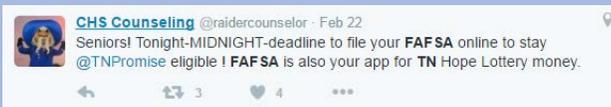
Instagram: @tnAchieves

REDI

www.facebook.com/REDITN

Best Practice Highlight: Social Media

Check out some of these social media posts for FAFSA season!



Text messages

Many schools or districts now have text messaging platforms to reach students and families via automated text messages. This can be a great way to reach students and parents to remind them about FAFSA deadlines and your TN FAFSA Frenzy event.

Sample texts:

It's time to file your FAFSA! Bring your parents to TN FAFSA Frenzy <date/time> and get help filing your form and getting \$\$ for college.

Ready for TN FAFSA Frenzy? <Date and time> Come get your FAFSA done for TN Promise, scholarships and more!

Robo call script

Does your school have a robo call system? Consider including your TN FAFSA Frenzy event in a robo call to senior students and their families.

Sample script:

Hello! You're invited to a financial aid night on <date> at <location and time> where your student can complete the form needed to access scholarships, federal aid and Tennessee Promise. Volunteers from <partner locations> will be on site to assist you with the form. See you on <date>!

Marquee message

Many high schools have a marquee in front of the school that many students and parents see every day. Check with your school to see if you can add a message about TN FAFSA Frenzy to the marquee.

Sample marquee message:

TN FAFSA Frenzy
File yours <date>

Got 30 minutes?
Get \$\$ for College!
TN FAFSA Frenzy <date>

Best Practice Highlight: Newsletters

High School:

Portland High School

School District:

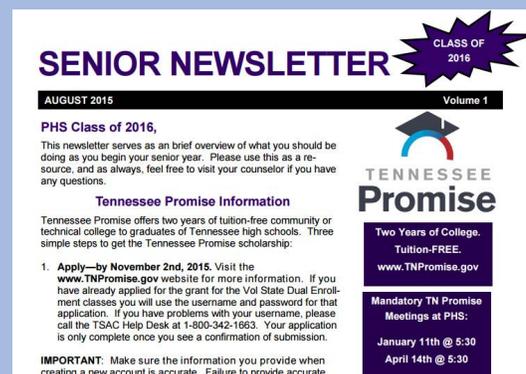
Sumner County Schools

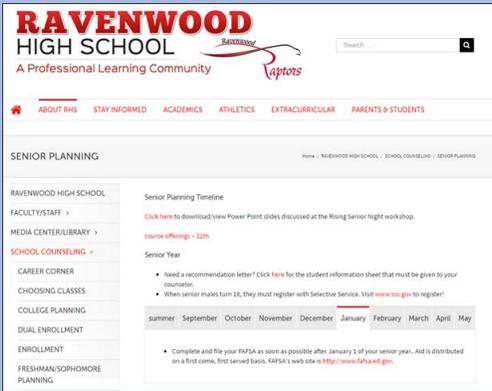
Portland High School developed a senior newsletter that focused on the college-going process, including reminders about Tennessee Promise, information on scholarships available to students, and other financial aid information.

A newsletter to seniors at your school is a great way to reach out to your seniors and their parents with news and updates about financial aid.

You can also use the newsletter to send out information about your TN FAFSA Frenzy event and send out updates on your school's FAFSA completion rate.

Check out a sample newsletter from Portland High School here: http://phs.sumnerschools.org/images/2016_PDFs/august_2015.pdf





Best Practice Highlight: Website

High School:
Ravenwood High School

School District:
Williamson County Schools

Ravenwood High School has incorporated financial aid information into their high school website. On the “Senior Planning” page of the website, students can find information about specific steps they need to take during the senior year to apply for college and secure financial aid.

The website also includes a slide deck for the school’s college planning night. So even students and parents who aren’t able to attend other Path to College events can still get access to information.



Reach out through CollegeforTN.org

CollegeforTN.org provides multiple easy ways to reach out to students and parents about your TN FAFSA Frenzy event. Personalize your announcement to be sent out to students and families in the form of:

- Emails through CollegeforTN.org
- Updates through CollegeforTN.org site from landing page
- Send a survey to parents to assess participation
- Link to the event from the community calendar

You can use the following sample announcement:

<Date>

Contact: <Name>, <Title>

<Your High School>

<email address of contact>

Need money for college? We can help with that! Our school is hosting a financial aid workshop on <insert date> at <insert time>. The workshop will be held <insert building/room>. Financial aid experts will be on hand to answer questions about state and federal financial aid, including the Tennessee Promise scholarship. They’ll also cover how to fill out the FAFSA and other financial aid forms. Any student planning to pursue a certificate program, a two-year college degree, or a four-year college degree should attend. Can’t make it? You can always learn more about financial aid on the state’s free college-planning website and college-going portal, www.CollegeforTN.org.

Sample flyer

Post flyers around your school and consider having them available at other events before your TN FAFSA Frenzy event, such as football games or parent/teacher conferences.

You can use the flyer on the next page as a template, just fill in the date, time and location.



Getting Money for College is as Easy as 1-2-3

- 1** Identify your family's social security numbers, including student plus parent(s)/guardian(s)
- 2** Create your FSA-ID at www.fsaid.ed.gov
- 3** Bring your family to TN FAFSA Frenzy and complete your Free Application for Federal Student Aid (FAFSA)

Financial Aid: You Can Do it, We Can Help!

TN FAFSA Frenzy Event

Date:

Time:

Location:

Tools to Have Available at Your TN FAFSA Frenzy Event

What should you consider having at your TN FAFSA Frenzy event?

- ❑ Computers with internet access.
- ❑ FAFSA expert. Invite your regional TSAC Outreach Specialist or a financial aid representative from your local postsecondary institution. These folks can often answer the more complicated FAFSA questions.
- ❑ Volunteers. Invite Student Council or other student groups to work the registration table or provide activities for younger siblings while your seniors and their parents complete the FAFSA.
- ❑ Printers. You'll want to have printers available for your students to print out their confirmation pages once they have submitted the FAFSA.
- ❑ Print out the Federal Student Aid toolkit handbook to have on hand to answer questions. <http://www.financialaidtoolkit.ed.gov/tk/search#YourSearchResults>

That's all you need!

Media release

Want to post pictures from your event? Consider having a media release to ensure that parents and students (especially students under the age of 18) are okay that you are posting pictures. You can also check with your school or district administrator to see if students are covered under your school or district media release.

You can use the sample media release language below.

Sample Media Release

I hereby give irrevocable permission for photographs and/or videos of my child, _____, to be used by his/her school or the Tennessee Higher Education Commission/Tennessee Student Assistance Corporation now and in the future.

I further authorize his/her school or the Tennessee Higher Education Commission or Tennessee Student Assistance Corporation to use my child's likeness, name, and personal information (limited to age, school and city of residence) in publications and reproductions (including the program's official website) as well as for editorial, trade, and advertising purposes. I understand that I will not receive any fee, now or in the future, for the use of my child's likeness.

Parent/guardian signature and date

Printed parent name

Final Checklist for Your TN FAFSA Frenzy Event

Checklist for the day before and day of your event

The day before and the day of your TN FAFSA Frenzy Event, please keep the following things in mind:

- Follow up the day before the event with any media you invited.
- Reach out to all invited guests letting them know any logistical information they need to come to your event, such as where to park, who will greet them, and any materials they should bring.
- Confirm that your reserved space is available for the event. If possible, check computers and other technology the day before the event to ensure everything is working.
- Remember to take pictures during your event and upload them to Facebook, Twitter, Instagram, etc. using the hashtag #TNFAFSAFrenzy
- Send thank you letters to individuals involved, such as volunteers, school administration, catering, businesses, higher education institutions, and guest speaker(s).

Checklist for your students and parents

Your students and parents may have questions about what information/paperwork they need to complete the FAFSA. Use the worksheet on the following page to help them gather the information they need to file the FAFSA.

Hand out the worksheet on the following page 1 to 2 weeks before your event to give families time to collect all of the necessary documents.



What to Bring to TN FAFSA Frenzy

Take the next step to college and attend TN FAFSA Frenzy! What do you need to bring with you in order to file the FAFSA?

Students and their parents should bring (if available):

- 2015 Federal Tax Return or other income documentation
- Social Security number(s)
- Driver's license (if any)
- 2015 W-2 Forms or year-end pay stubs and other year-end records of money received
- 2015 untaxed income records, such as child support received and veterans noneducation benefits
- Current information on checking and savings account balances; stock, bond, and other investments; and business and farm assets
- Your alien registration card (if you are not a U.S. citizen)
- Student and parent FSA IDs to sign the FAFSA. (Apply for your FSA ID at fsaid.ed.gov.)

This information is helpful to complete the FAFSA, but not required to attend the TN FAFSA Frenzy event.

TN FAFSA Frenzy Event

Date:

Time:

Location:

Tracking the Success of Your TN FAFSA Frenzy Event

Setting goals for your FAFSA event

Before you host your TN FAFSA Frenzy event, think about what would make the event a success for you, your school, and your students.

Some goals you can set for the event include:

- Number of student attendees
- Number of parent/family attendees
- Ratio of people who signed up vs. people who attended the event
- Number of FAFSAs filed at event
- Number of FAFSAs filed the week of and the week after the event
- Number of volunteers at the event
- Number of higher education institutions participating

If this is the first year you've held your event, set goals that you think are attainable and that will help to really make your event a success. If you've hosted the event before, consider goals that encourage growth for the event, such as increasing attendance by five percent over the prior year.

Registration

You may want to encourage attendees to register ahead of time for your TN FAFSA Frenzy event. Registering ahead of time can help you plan for the event and know how many people are likely to attend. You can also send information to registrants ahead of time, such as the "What to Bring to TN FAFSA Frenzy" checklist.

Sign-in sheets

Sign-in sheets are important to measuring the success of your event and for helping you to follow up with students and families who attended the event. You can use the sign-in sheets on the following page.

Report out your best practices

What went well at your event? What tips and ideas should other schools know? What didn't work that you plan to change next year?

We love to hear what your best practices are from your TN FAFSA Frenzy event so we can share them with other schools and continue to grow TN FAFSA Frenzy statewide! Email your best practices to Mary Laphen at the Tennessee Higher Education Commission at mary.laphen@tn.gov.

Tracking your school's overall FAFSA completion

From Federal Student Aid (FSA): For high schools to track their progress, FSA regularly updates estimates for the first twelve months of an application cycle. From January through June, data releases are weekly starting on the last Friday in January. For the remainder of the calendar year, data releases are monthly occurring on the last Friday of the month starting on the last Friday of July.*

More information here: <https://studentaid.ed.gov/sa/about/data-center/student/application-volume/fafsa-completion-high-school>

*Please note: these dates will likely update in 2016 due to the new FAFSA timeline

Incorporate Adult Learners into TN FAFSA Frenzy

Know an adult and/or parent at your school who is interested in returning to finish a degree or wants to go to college for the first time? There are resources to integrate them into your event! Many adults report feeling like they may be too old to go back to school. But 1 out of 4 undergraduate college students at our Tennessee public institutions are adult learners! We know that to achieve the Drive to 55, we must also focus our attention on adults.

Local Adult Learner Resources

If possible, consider having a Tennessee Reconnect Community Advisor at your event. These advisors are the single point of contact for adults in Tennessee who want to start or go back and finish a credential. These advisors can help adults navigate their path to college. They provide free advising, career exploration tools, assistance in understanding financial aid and college costs, and they can help adults select a college and a major that fits their interests, schedule and career goals. They will continue to support, guide and encourage the adult learner until they graduate.

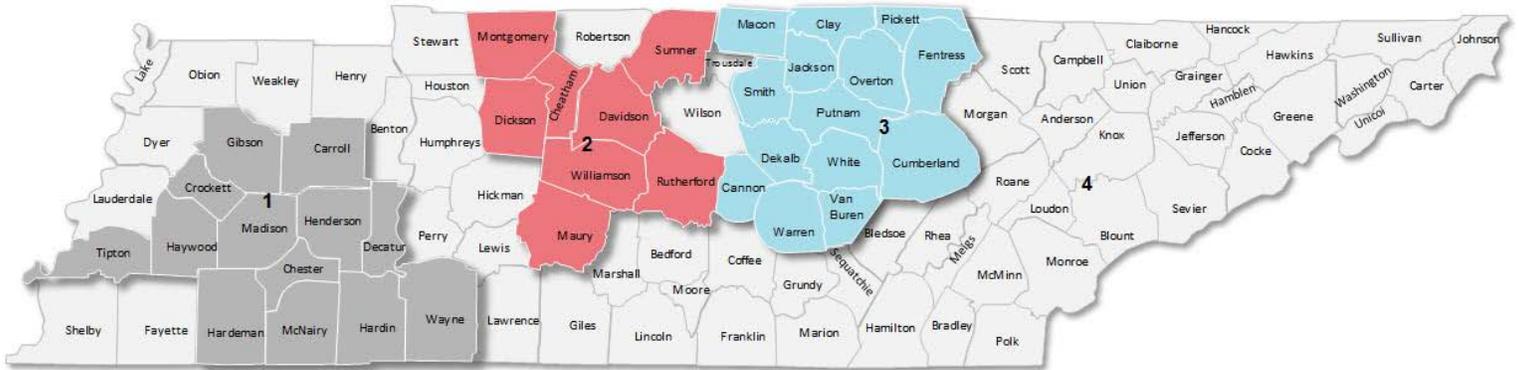
Because your students will already be attending your event, this will also provide an opportunity for parents to receive information about returning to college and financial aid opportunities. You can also refer adults to visit your nearest Tennessee Reconnect Community center or contact an advisor.

On the following page, you'll find a list of current and future Tennessee Reconnect Communities and contact information for those communities. If your county isn't on the list, please contact Maryann Rainey at the Tennessee Higher Education Commission at maryann.rainey@tn.gov or 615-741-1074 for more information.

For more information about options and resources for adult learners, visit:
www.TNReconnect.gov



Current Tennessee Reconnect Communities *



* Communities implementing services as of May 2016

1. Southwest Tennessee

Cedric Deadmon, Director, Southwest Tennessee Reconnect Community

SWreconnect.com
 cdeadmon@swtdd.org
 (731) 668-6448
 102 East College Street
 Jackson, TN 38301

2. Middle Tennessee

Laura M. Ward, Director, Middle Tennessee Reconnect Community

midTNreconnect.org
 lward@nashvillechamber.com
 (615) 743-3046
 211 Commerce Street, Suite 100
 Nashville, TN 37201

3. Upper Cumberland

Cindy Taylor, Director, Upper Cumberland Reconnect Community

UCreconnect.com
 ctaylor@ucoreconnect.com
 (931) 526-2211
 1 West First Street
 Cookeville, TN 38501



* Don't see your county represented above? Tennessee Reconnect Communities will be providing services to many new areas beginning in Fall 2016 with eventual plans to go statewide.

If you are in one of the following counties, you can expect to see Tennessee Reconnect Communities and advisors in your area beginning in Fall 2016:

- | | | | |
|-----------|-----------|------------|------------|
| Bedford | Grainger | Lake | Shelby |
| Carter | Greene | Lauderdale | Sullivan |
| Claiborne | Grundy | Lawrence | Unicoi |
| Cocke | Hamblen | Lincoln | Union |
| Coffee | Hancock | Marshall | Washington |
| Dyer | Hawkins | Moore | |
| Franklin | Jefferson | Obion | |
| Giles | Johnson | Sevier | |

Planning Your FAFSA Season and Additional FAFSA Events

What can you do to keep the Frenzy going?

TN FAFSA Frenzy doesn't have to end with your FAFSA completion event. You can continue to hold events and communicate with your students throughout the FAFSA season, which typically runs from October through late January in Tennessee.

You can easily send communications, meet with students, and host mini-events to coincide with important milestones during FAFSA season. You can also track students' FAFSA completion throughout the season and track your school's progress in meeting your FAFSA goals.

Use the timeline and tools below to help you plan out your FAFSA season, set goals for FAFSA completion, and track your progress toward those goals.

Timeline for FAFSA Season

October 1, 2016

The 2017-18 FAFSA application opens online at www.FAFSA.ed.gov.

January 17, 2017

2017-18 FAFSA application deadline for the TN Promise and TN Student Assistance Award programs.

August 1, 2017

Students selected for FAFSA verification must submit all necessary documentation to the college by this date for TN Promise purposes. (*Partnering organizations may ask for documentation to be submitted by July 15.*)

September 1, 2017

2017-18 FAFSA application deadline for the TN HOPE Scholarship (fall term).

February 1, 2018

2017-18 FAFSA application deadline for the TN HOPE Scholarship (spring/summer terms).

Setting and Tracking Goals for Your FAFSA Season

Setting a goal for your FAFSA season can help you plan out your FAFSA season and help you ensure that as many students as possible are completing the FAFSA.

Setting Your Goal

So where do you start in setting a goal for FAFSA season? 100% is a great goal to work toward, but you can also set more incremental goals each year. Many schools like to base their goals by looking at their FAFSA completion rates from the prior year.

Utilize www.StudentAid.ed.gov to determine what your school's FAFSA completion rate was for the year before. (You can also use the tool to track how many FAFSAs have been completed at your school during the current FAFSA season.)

Tracking Individual FAFSA Completion

The Tennessee Student Assistance Corporation offers tools to help you determine which students have completed the FAFSA. You can check out e*GRandS to get a list of which of your students have completed the FAFSA.

One of the easiest ways to track FAFSA completion in e*GRandS is to pull a list of your Tennessee Promise students. You can easily determine which of your Tennessee Promise students have completed the FAFSA. (This can be another reason to encourage all of your students to apply for Tennessee Promise, even if they don't currently plan to use the scholarship.)

For more information, reach out to your TSAC outreach specialist (see page 5 for contact information).

Section 3



About Financial Aid



What is financial aid?

Financial aid is money that the Federal Government or other organizations either give or loan you to help pay for college. In order to receive financial aid, you must apply. Financial aid comes from a variety of sources, including state and federal governments, colleges, organizations, companies, and banks.

Types 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 given based on your family's size and financial circumstances.

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, to private companies. Scholarships may be given based on your financial need, academic achievements, 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 paid back with interest. Loans offered by the government often have lower interest rates and can be paid back over an extended period of time. Visit www.studentloans.gov for more information.

Work study programs

Work study allows you to get paid 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).

How Financial Aid Works

Finding 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:

- **The government:** The Federal Government offers over \$150 billion in aid each year. Likewise, Tennessee offers millions of dollars to its students. Visit studentaid.ed.gov to learn about federal programs and visit www.tn.gov/CollegePays and www.CollegeforTN.org for Tennessee opportunities.
- **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:** Non-profit organizations, foundations, and businesses often provide scholarships as a community service. To find these programs, talk to your counselor or check out the scholarship finder on www.CollegeforTN.org.

Content adapted from *Financial Aid 101* by College Foundation of West Virginia

Sticker Price vs. Net Price

Know the difference between “sticker price” and “net price.” A college’s sticker price is the full published cost of attendance. The net price of a college, however, is the cost of attending minus grants and scholarships that you receive. This difference is key, as most students don’t pay the sticker price of a college.

Don’t shy away from applying to a college because the “sticker price” seems too expensive. A college that may have high tuition might just offer you a generous financial aid package. It might end up being even more affordable than colleges that have a lower sticker price!

Want to know how much you might have to pay if you attend a particular college before you even apply? Colleges are required to have “net price calculators” on their websites. So when you’re doing online research, make sure that you fill out the information on these calculators to see an estimate of what your college costs would be at that college.

Before you begin...

Create a FSA ID. This is a username and password and allows you to gain entry to certain U.S. Department of Education websites. This FSA ID also acts as your online signature which will allow you to submit your FAFSA once you’ve completed it online. This ID will also allow you check the status of your FAFSA later and to file again for next year. You can create your FSA ID by going to fsaid.ed.gov.

When to apply

The FAFSA becomes available online on October 1st of the year before you plan to go to college. For example, if you are entering college as a freshman in the fall of 2017, the 2017-18 FAFSA is available October 1, 2016. It is important to note that college, state, and private financial aid deadlines vary — so make sure you check with your particular college to find out their FAFSA submission deadline. Regardless of the deadline, you should aim to complete the FAFSA as close to October 1st as possible because financial aid dollars are limited and often are awarded on a first-come, first-served basis.

Additional forms that may be required

The FAFSA may not be the only form required to receive an award letter from a school. Some schools require the College Board CSS Profile form or an institution-specific form. You must also complete the college admissions process. Check with each of the colleges and universities you listed on your FAFSA to determine their requirements. Additionally, individual financial aid programs — particularly scholarship programs — often require you to submit an application in addition to the FAFSA.

After submitting the FAFSA...

- Check your FAFSA status and make corrections if necessary. You can check the status of your FAFSA immediately after submitting it online. Visit fafsa.gov or call 1 (800) 433-3243 to check the status of your FAFSA.
- Be on the lookout for your Student Aid Report (SAR). If you filed your FAFSA electronically, you will receive an electronic Student Aid Report (SAR) within a few days of submitting your completed FAFSA (if you filed a paper FAFSA, this may take up to 3 weeks). The SAR is the result of your FAFSA. Read it immediately and follow any directions.

- The schools that you listed on the FAFSA will also receive these results. Those schools use information from your FAFSA to figure out how much federal student aid you may receive. These colleges might also use your FAFSA to see if you are eligible for some of their institution-specific financial aid programs.
- Once you've received your SAR, check out your "Expected Family Contribution" or "EFC." The EFC is a calculation based on the information that you reported on your FAFSA. Your colleges use the EFC to determine the amounts of federal grants, work-study, and loans for which you may be eligible. It's important to note that the EFC is NOT the amount of money that you and your family will have to pay for college, NOR is it the amount of aid you will receive. It is only a number used by colleges to calculate the amount of federal student aid you are eligible to receive.
- In addition to sending your information to the schools you listed, the Federal Government also sends your information to the Tennessee Student Assistance Corporation, the state agency in charge of state-level financial aid programs such as the Tennessee Promise scholarship and the HOPE Scholarship. So, your FAFSA helps you apply for federal, state, and school-based financial aid!
- Respond to any requests for verification. Colleges are required to verify that the information submitted on the FAFSA is correct for students who are randomly selected by the U.S. Department of Education. If you are selected for verification, be sure to respond in a timely manner so that your financial aid awards are not delayed!
- Carefully review your financial aid award letters and make a final decision. Each college you selected on your FAFSA will send you a financial aid award letter that details the financial aid you are eligible to receive. Make sure you review each award letter carefully. If you have any questions regarding your award letter, call the financial aid office at the college.
- Once you make a final decision regarding where you will attend college, you'll need to decide which aid to accept and which to decline. Your college will outline this process in your award letter. Be sure to accept the aid you plan to use by your college's deadline. If you are taking out loans, be sure to only borrow what you need; otherwise you might be paying off loans for longer than you expected.

Getting your money

The financial aid staff at your college will explain exactly how and when your aid will be provided. They also will tell you whether you need to fill out any more paperwork or meet other requirements. For instance, if you're receiving a federal student loan for the first time, you will be required to sign a promissory note and go through entrance counseling. Respond to requests from your college in a timely manner so there are no delays in processing your financial aid.

Tennessee Aid & Scholarships

Over the next few pages, you'll see a summary of many Tennessee-specific scholarships and aid. Most of your students will be eligible for at least one of the scholarships or grants below.

A full list of scholarships and grants offered by the state of Tennessee is here:

<http://www.tn.gov/collegepays/section/money-for-college>

Printable guides to Tennessee financial aid information is available here from the Tennessee Student Assistance Corporation:

<http://www.tn.gov/collegepays/article/tsac-print-media>

For more detailed information about Tennessee's financial aid options, visit:

www.tn.gov/collegepays

Tennessee HOPE Scholarship

Apply by completing the FAFSA, available at www.fafsa.gov. Applications must be received by September 1st for fall semester, February 1st for spring and summer semesters. Early application is recommended.

Entering freshmen must meet one or more of the following requirements:

- Have been a Tennessee resident for one year prior to the application date
- Graduate from a TN eligible high school
 - Exceptions may be granted to TN residents who graduate from high schools located in states other than Tennessee. They include:
 - High schools located in bordering out-of-state counties
 - High schools in which dependents of active duty military members or civilian workers of the US Department of Defense, Tennessee National Guard on active duty may attend.
 - *Members of the Armed Forces or TN National Guard must have Tennessee as the Home of Record at the time of entry into military service.*

**Weighted grade point average means a grade point average on a 4.0 scale calculated with additional internal quality points awarded for advanced placement, honors or other similar courses according to the Uniform Grading Policy adopted by the State Board of Education.*

- High schools in which dependents of full-time religious workers in foreign nations may attend
- Out-of-state boarding schools that are regionally accredited or accredited by the National Association of Independent Schools (NAIS)
- Enroll in one of the Tennessee public colleges, universities, or private colleges.
- Entering freshmen must achieve a minimum of a 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests OR
- Overall weighted* minimum 3.0 grade point average (GPA)
- Home School graduates – minimum 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests
- GED ® recipients – minimum 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests, and qualifying GED ® score of 170
- HiSET recipients – minimum 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests, and qualifying HiSet score of 15.
- ACT/SAT exams must be taken on a national test date or state test date and prior to the first day of college enrollment. The ACT Residual test is not accepted.
- Must enroll within 16 months following high school graduation at a postsecondary institution; however, enrollment at an ineligible postsecondary institution during the 16 months will make the student permanently ineligible. For more information about eligible or ineligible institutions, please contact the Tennessee Student Assistance Corporation.

Award Amounts for the Tennessee HOPE Scholarship

For entering freshmen beginning with fall 2015 and thereafter

- Four-year institutions and two-year institutions with on-campus housing:

- Up to \$1,750 per full-time enrollment semester as a freshmen and sophomore; then up to \$2,250 per full-time enrollment semester as a junior and senior
- Two-year institutions:
 - Up to \$1,500 per full-time enrollment semester as a freshman and sophomore
- Award amounts are available for summer enrollment
- Class status is determined by the postsecondary institution

For students who first received HOPE in fall 2009 through summer 2015

- Four-year institutions and two-year institutions with on-campus housing:
 - Up to \$2,000 per full-time enrollment semester; including summer
- Two-year institutions:
 - Up to \$1,000 per full-time enrollment semester; including summer
- Have a minimum 2.75 – 2.99 cumulative GPA and have a semester GPA of at least 3.0 at the end of the semester in which the student attempted 72, 96, or 120 semester hours. The student's continued eligibility will be determined on a semester-by-semester basis and must maintain full-time enrollment.
- If a student ceases to be academically eligible for the HOPE Scholarship, the student may regain the award one time only. The award may be re-established once the student meets any of the above criteria and maintains continuous enrollment and satisfactory academic progress at an eligible postsecondary institution without the HOPE Scholarship.
- Must be continuously enrolled at an eligible postsecondary institution in the fall and spring semesters, maintain enrollment status within a semester, and maintain satisfactory academic progress.
- Must not drop from full-time to part-time within any one semester.

Adapted from <http://tn.gov/collegepays/article/tennessee-hope-scholarship>

Tennessee HOPE Renewal Criteria

- The student must have a minimum 2.75 cumulative GPA at the end of the semester in which the student attempted 24 and 48 semester hours.
- The student must have a minimum 3.0 cumulative GPA at the end of the semester in which the student attempted 72 and 96 semester hours.
 - If the student's program of study is greater than 120 semester hours in length (not to exceed 136 semester hours or the number of semester hours required to earn the degree), the student must have a minimum 3.0 at the end of the semester in which the student attempted 120 semester hours.
- If the student does not have a minimum 3.0 cumulative GPA at the end of the semester in which the student attempted 72, 96, or 120 semester hours, then the student must:

Tennessee Student Assistance Awards

The Tennessee Student Assistance Award Program (TSAA) was established to provide non-repayable financial assistance to financially-needy undergraduate students who are residents of Tennessee. Applicants must be enrolled or accepted for enrollment, at least half time, at a public or an eligible non-public postsecondary institution in Tennessee. TSAA is a state-funded grant program and includes funds from the Tennessee Education Lottery. To receive consideration, students must submit a FAFSA by January 17, 2017.

Wilder-Naifeh Technical Skills Grant

The Wilder-Naifeh Technical Skills Grant is available to Tennessee students who enroll in a certificate or diploma program at a Tennessee College of Applied Technology and maintain satisfactory academic progress and continuous enrollment.

Tennessee HOPE Access Grant

The Tennessee HOPE Access Grant is available for Tennessee students who have graduated from a Tennessee eligible high school (for exceptions, see www.tn.gov/collegepays/mon_college/hope_grant.htm). Students must enroll in a Tennessee public college, university or eligible private college. Entering freshmen must have a minimum weighted* 2.75 GPA and 18-20 ACT (860-970 SAT), exclusive of the essay and optional subject area battery tests. Additionally, ACT/SAT exams must be taken on a national test date or state test date and prior to the first day of college enrollment. The ACT Residual test is not accepted. Furthermore, parents' or independent student's and spouse's adjusted gross income must be \$36,000 or less on IRS tax form.

Tennessee HOPE Foster Child Tuition Grant

The Tennessee HOPE Foster Child Tuition Grant is available to students who, in addition to meeting the minimum HOPE and HOPE Access Grant eligibility requirements, present the Corporation with official certification from the Department of Children's Services that the student meets the eligibility requirement for the HOPE Foster Child Tuition Grant. For more information on eligibility and continuation requirements, visit <http://tn.gov/collegepays/article/tennessee-hope-foster-child-tuition-grant>

Aspire Award

Students must meet the following requirements:

- Meet Tennessee HOPE Scholarship requirements AND
- Must have parents' or independent student's and spouse's adjusted gross income of \$36,000 or less on IRS tax form
- Award amounts for entering freshmen beginning with fall 2015 and thereafter:
 - Four-Year Institutions
 - Up to \$750 per semester as a supplement to the HOPE Scholarship; including summer

- Two-Year Institutions
 - Up to \$250 per semester as a supplement to the HOPE Scholarship; including summer

General Assembly Merit Scholarship (GAMS)

Students must meet the following requirements:

- Students graduating from a Tennessee public school or category 1, 2, 3 private school must have a minimum 3.75 weighted* GPA AND 29 ACT (1280 SAT), exclusive of the essay and optional subject area battery tests.
- ACT/SAT exams must be taken on a national test date or state test date and prior to the first day of college enrollment. The ACT Residual test is not accepted.
- Students graduating from homeschooling programs, or non-eligible high schools, in addition to meeting the HOPE Scholarship requirements, and during the course of a homeschooling or high school program, must be enrolled in at least four (4) dual enrollment courses totaling at least twelve (12) semester hours and achieve a cumulative grade point average of 3.0; participate in a Governor's School and earn a 3.0 grade point average; two Advanced Placement (AP) courses with a final score of 3 or above; or participate in one College Level Examination Program (CLEP) exam with a score of 55 or above. Dual enrollment courses shall meet or be equivalent to courses meeting the minimum degree requirements of the Tennessee Board of Regents, other than the minimum degree requirements pertaining to physical education. The student must achieve a 29 Composite score or above, on a national test date for the ACT test or a 1280 (math plus critical reading scores only) or above, on a national test date or state test date for the SAT test for GAMS consideration.
- Two-Year and Four-Year Institutions:
 - Up to \$500 per semester as a supplement to the HOPE Scholarship; including summer

Adapted from: <http://tn.gov/collegepays/article/general-assembly-merit-scholarship>

**Weighted grade point average means a grade point average on a 4.0 scale calculated with additional internal quality points awarded for advanced placement, honors or other similar courses according to the Uniform Grading Policy adopted by the State Board of Education.*

Tennessee Promise

Tennessee Promise is a financial aid program offering two years of community or technical college free of tuition and mandatory fees to Tennessee high school graduates beginning with the Class of 2015.

The program provides eligible students with a last-dollar scholarship, meaning the scholarship will cover mandatory tuition and fees not covered by the Pell grant, the HOPE Scholarship, or TSAA. While removing students' financial burden is key, a critical component of Tennessee Promise is the individual guidance each participant will receive from a mentor who will provide guidance and assistance as the student enters higher education. Mentors are provided by each county's local partnering organization.

Student Eligibility

To be eligible to receive a Tennessee Promise scholarship, a student must:

- Be a Tennessee resident from one year prior to admission.
- Graduate from an eligible Tennessee high school, complete a Tennessee home school program, or obtain a GED or HiSET diploma prior to reaching 19 years of age.
- Enroll in a community or technical college the fall after graduation (students attending a TCAT may enroll the summer following their high school graduation).
- Complete the Tennessee Promise application at www.TNPromise.gov.
- Meet all deadlines and requirements before enrolling.

Program Requirements for the High School Class of 2017

In order for students to participate in the program, they must meet several requirements and deadlines:

- By November 1, 2016: Apply to the Tennessee Promise program at www.TNPromise.gov
- By January 17, 2017: Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov

- In the fall or early spring: Attend all mandatory meetings coordinated by a partnering organization
- In the spring: Apply to and enroll in a community or technical college (TCAT)
- By July 1, 2017: Complete first 8 hours of community service by the first day of class
- By August 1, 2017: Submit materials to college by this date to complete FAFSA verification (*Some partnering organizations may ask for materials to be submitted by July 15*)

For more information on Tennessee Promise, visit www.TNPromise.gov.

Tennessee Aid & Scholarships for Adult Learners

In Tennessee, adults make up roughly 30 percent of enrolled public undergraduate students, which equates to 65,000 adult learners, and the prospective adult student pool of Tennesseans with some college but no degree is over 900,000. We know that to achieve the Drive to 55, we must bolster our focus on the recruitment, retention, and completion of adults in higher education.

Know an adult and/or parent interested in returning to finish a degree or wants to go to college for the first time? There are Tennessee specific scholarships and financial aid to assist them! For more information about Tennessee's financial aid resources for adult learners, visit: www.TNReconnect.gov.

Tennessee HOPE Scholarship - Nontraditional

Nontraditional students must meet the following requirements:

- Apply by completing the FAFSA, available at www.fafsa.gov. Applications must be received by September 1st for fall semester, February 1st for spring and summer semesters. Early application is recommended
 - Have been a Tennessee resident for one year by the application date. For students beginning spring and summer terms, residency determined by February 1 as of application date
 - Be age 25 or older and:
 - Be an entering freshman in an eligible postsecondary institution;or
 - Have not been enrolled for at least two (2) years after last attending any postsecondary institution and is now enrolled at an eligible postsecondary institution
 - Must have student's and spouse's adjusted gross income of \$36,000 or less on IRS tax form
 - Have a minimum cumulative GPA of 2.75 after 12 attempted semester hours or required GPA at subsequent benchmark.
- Attempted hours and college grades prior to re-enrollment at an eligible postsecondary institution after at least a two year break in enrollment are not considered
 - Enroll in one of the Tennessee public colleges, universities, or private colleges
 - Maintain continuous enrollment at an eligible postsecondary institution in the fall and spring semesters and maintain satisfactory academic progress
 - A non-traditional student shall not be eligible for the Aspire Award or the General Assembly Merit Scholarship

Award Amounts for the Tennessee HOPE Scholarship - Nontraditional

For entering freshmen beginning with fall 2015 and thereafter:

- Four-Year Institutions and two-year institutions with on-campus housing:
 - Up to \$1,750 per full-time enrollment semester as a freshman and sophomore; then up to \$2,250 per full-time enrollment semester as a junior and senior
- Two-Year Institutions:
 - Up to \$1,500 per full-time enrollment semester as a freshman and sophomore
- Award amounts mentioned above are available for summer enrollment
- Class status is determined by the postsecondary institutions

For students who first received HOPE in fall 2009 through summer 2015:

- Four-Year Institutions and two-year institutions with on-campus housing:
 - Up to \$2,000 per full-time enrollment semester; including summer
- Two-Year Institutions:
 - Up to \$1,000 per full-time enrollment semester; including summer

Tennessee HOPE Scholarship – Nontraditional Renewal Criteria

- The student must have a minimum 2.75 cumulative GPA at the end of the semester in which the student attempted 24 and 48 semester hours.
- The student must have a minimum 3.0 cumulative GPA at the end of the semester in which the student attempted 72 and 96 semester hours.
 - If the student's program of study is greater than 120 semester hours in length (not to exceed 136 semester hours or the number of semester hours required to earn the degree), the student must have a minimum 3.0 at the end of the semester in which the student attempted 120 semester hours.
- If the student does not have a minimum 3.0 cumulative GPA at the end of the semester in which the student attempted 72, 96, or 120 semester hours, then the student must:
 - Have a minimum 2.75 – 2.99 cumulative GPA and have a semester GPA of at least 3.0 at the end of the semester in which the student attempted 72, 96, or 120 semester hours. The student's continued eligibility will be determined on a semester-by-semester basis and must maintain full-time enrollment.
- If a student ceases to be academically eligible for the HOPE Scholarship, the student may regain the award one time only. The award may be re-established once the student meets any of the above criteria and maintains continuous enrollment and satisfactory academic progress at an eligible postsecondary institution without the HOPE Scholarship.
- Must be continuously enrolled at an eligible postsecondary institution in the fall and spring semesters and maintain satisfactory academic progress

Adapted from: <http://tn.gov/collegepays/article/tennessee-hope-scholarship-nontraditional>

Tennessee Student Assistance Award (TSAA)

The Tennessee Student Assistance Award Program (TSAA) was established to provide non-repayable financial assistance to financially-needy undergraduate students who are residents of Tennessee. Applicants must be enrolled or accepted for enrollment, at least half time, at a public or an eligible non-public postsecondary institution in Tennessee. The TSAA is a state-funded grant program and includes funds from the Tennessee Education Lottery. The TSAA provides between \$1,000 and \$4,000 to qualified Tennessee residents based on the type of institution attended. Interested applicants should first complete the FAFSA. Please note that the TSAA is given on a first-come first serve basis, based on funding availability, to the neediest applicants.

Eligibility Requirements:

- Complete a FAFSA, and
- Have a valid Expected Family Contribution (EFC) of 2100 or less, and
- Be a Tennessee resident, if a dependent student, parents must also be a Tennessee resident, and
- Be enrolled at least half time at an eligible Tennessee postsecondary institution, and
- Maintain institutional satisfactory academic progress according to the standards and practices of the institution, and
- Not be in default on a loan or owe a refund on any grant previously received at any institution, and
- Have not received a baccalaureate degree.

To receive consideration, students must submit a FAFSA by January 17, 2017.

TCAT Reconnect Grant

The TCAT Reconnect Grant is a “last dollar” scholarship that pays the remaining balance of tuition and mandatory fees after HOPE, TSAA, and Pell Grants have been applied. This Grant is available for adults who want to attend Tennessee Colleges of Applied Technology.

The following eligibility requirements must be met:

- Tennessee resident
- Have a FAFSA dependency status of independent
- Enroll full time at a Tennessee College of Applied Technology
- Be in pursuit of a certificate or diploma
- Maintain continuous enrollment and satisfactory academic progress

Community College Reconnect Grant

The Community College Reconnect Grant is a first-come, first-served grant program that provides a last-dollar scholarship to adults who want to return to community college and complete their associate degree. Adults who meet all of the qualifications will be expected to enroll in a Tennessee public community college in the 2016-17 academic year. In order to fund this program, there will be a one-time expense to the lottery fund of \$1.5 million, which will cover roughly 800 recipients.

Eligibility requirements to qualify and maintain the award:

- Have been a Tennessee resident for at least one year preceding the date of application for the grant
- Not have been enrolled in any postsecondary institution for at least one year prior to award
- Have already earned at least 30 hours towards completing an associate degree
- Meet the FAFSA definition of an independent student
- File a FAFSA
- Be admitted to and enroll in a Tennessee public community college for the 2016-17 year
- Enroll in at least 9 semester hours that lead to an associate degree and maintain a 2.0 GPA and continuous enrollment

How much will a student actually receive and for how long?

The grant will be distributed by institutions on a first-come, first served basis. The Community College Reconnect Grant is a last dollar scholarship which shall not exceed the cost of tuition and mandatory fees at an eligible two-year postsecondary institution. The Community College Reconnect Grant funds will be applied after all other gift aid is applied.

A total of \$1.5 million will be allocated to campuses to be distributed to applicants according to rules to be established by TSAC. The Community College Reconnect Grant will start in fall of 2016 and continue until the \$1.5 million is fully expended. Grant recipients will receive a grant until the first of the following:

- They earn an associate degree
- They have completed the total number of semester hours necessary to complete the degree, or
- Two years have passed, excluding approved leaves of absence, since the initial enrollment in the grant program.

Student Application Procedures:

An applicant must submit a FAFSA by September 1, 2016. Please call the Tennessee Student Assistance Corporation (TSAC) help desk toll free at 1.800.342.1663 if you have questions.

Section 4



Filling Out the FAFSA



Tools for the FAFSA

The FAFSA often has a reputation for being complicated or difficult, but for many students and families, it can be completed in just 15 to 20 minutes. Lots of resources exist to assist you and your students with the actual filling out of the FAFSA form.

In this section:

Federal Student Aid (FSA), the Federal government agency that oversees the FAFSA, offers many resources to assist students and families in filing the FAFSA. They have a number of tools, many designed especially for counselors and college access professionals, to assist you in helping your students to file the FAFSA.

In the following pages, you'll find some of the best resources we've pulled together from FSA. These include worksheets from their website, infographics explaining the FAFSA, and checklists—and many of them can be printed off for your TN FAFSA Frenzy event.

For more assistance:

If you or one of your students need additional assistance with the FAFSA, including questions about a specific student's situation, you can reach out to one of the following resources:

Federal Student Aid

Main website:

<https://studentaid.ed.gov>

Federal Student Aid Toolkit:

<http://www.financialaidtoolkit.ed.gov/tk/>

Toll-free number:

1-800-4FED-AID (1-800-433-3243)

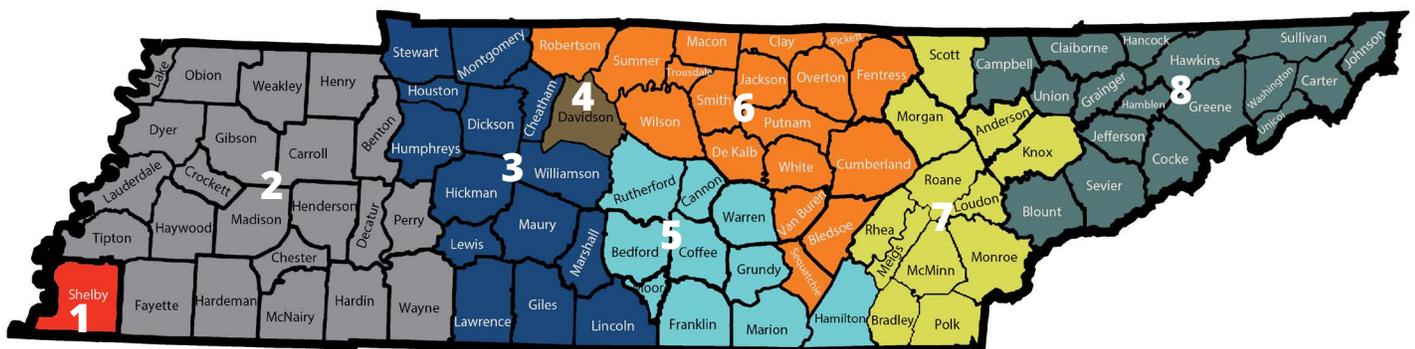
Email/online chat:

<https://studentaidhelp.ed.gov/app/ask>

TSAC Outreach Specialists

Your TSAC outreach specialists can help you navigate Tennessee-specific financial aid resources and tools, plus answer any questions you have about filing the FAFSA. See the map below for information to contact your TSAC outreach specialist.

Tennessee Student Assistance Corporation Outreach Specialist Map



1. Felicia Orr

Outreach Specialist
(615) 390-4461
felicia.orr@tn.gov

3. Annie Trout

Outreach Specialist
(615) 604-0119
annie.trout@tn.gov

5. Eric Farmer

Outreach Specialist
(423) 326-7198
eric.farmer@tn.gov

7. Rita Keeton

Outreach Specialist
(615) 478-5584
rita.keeton@tn.gov

2. Abby Nichols

Outreach Specialist
(731) 571-7888
abby.nichols@tn.gov

4. Jason Seay

Assistant Executive Director
of Outreach & College Access
(615) 319-1740
jason.seay@tn.gov

6. Sam Mullins

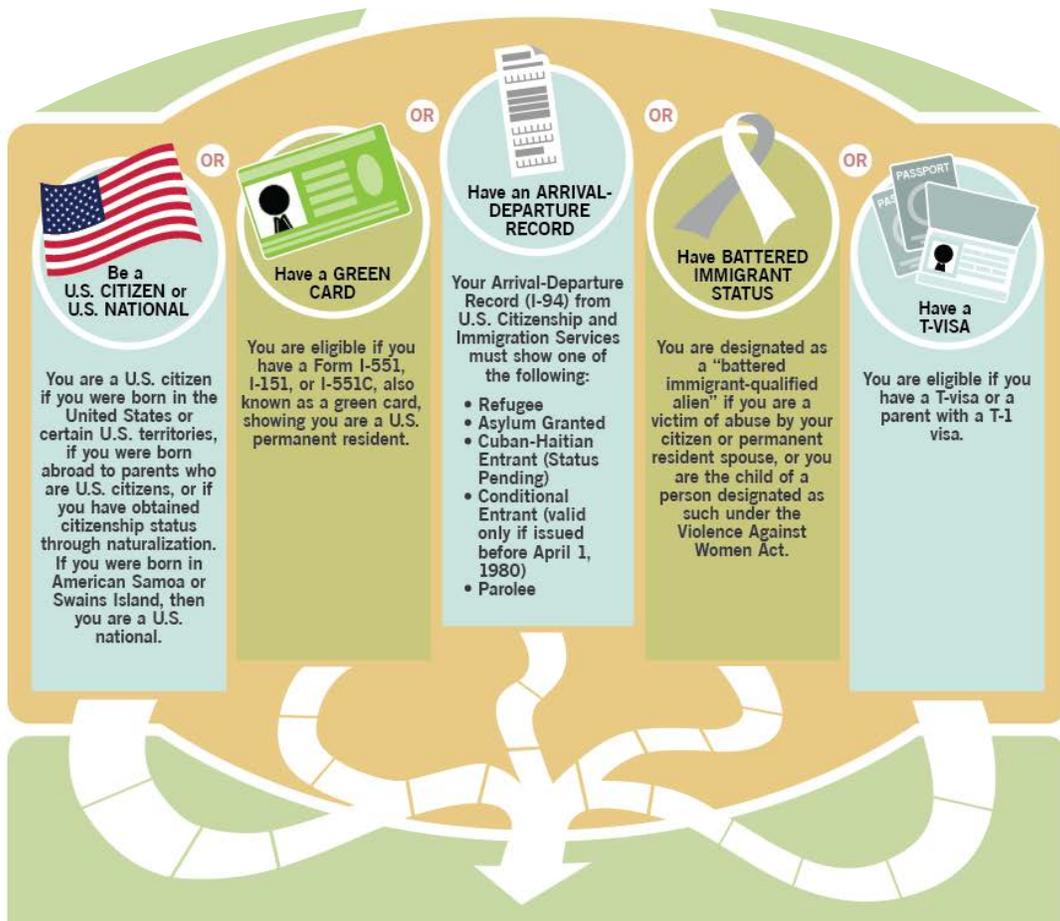
Outreach Specialist
(931) 303-3296
sam.mullins@tn.gov

8. Erika Adams

Outreach Specialist
(615) 417-0355
erika.adams@tn.gov

ELIGIBILITY FOR FEDERAL STUDENT AID

Most students are eligible to receive financial aid from the federal government to help pay for college or career school. Your age, race, or field of study won't affect your eligibility for federal student aid. While your income is taken into consideration, it does not automatically prevent you from getting federal student aid.



Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau

THE FINANCIAL AID PROCESS

Finding financial aid can seem overwhelming when you're trying to get ready for college or career school. The U.S. Department of Education's office of Federal Student Aid is here to help you get the money you need to pay for your education.

PREPARATION

Scholarships and state aid can help cover the cost of college or career school, but you may find yourself in need of federal assistance.

Many states have college funding programs. Ask a guidance counselor or your college financial aid office for more information.



START:

Begin saving early.

SAVINGS



SCHOLARSHIPS



STATE AID

Look for scholarships through your state or college as well as national and community organizations.

It's time to apply for financial aid.

FAFSA®

The FAFSA is the *Free Application for Federal Student Aid* and is the only way to apply for federal student aid. The schools you list on your application will use FAFSA information to evaluate your financial need and determine how much federal aid you are eligible to receive. Many states and colleges also use information from your FAFSA to provide their own financial aid.



Each October, the FAFSA is available for the next school year. It is best to fill it out as early as you can because some aid is first come, first served.

When you complete the FAFSA, you'll need to provide personal and tax information. You may be able to automatically retrieve your tax information from the IRS.



Complete the FAFSA online at fafsa.gov. Make sure to fill out and submit the FAFSA each year you are in college.



After you submit your FAFSA, you'll receive your *Student Aid Report* (SAR). Your SAR summarizes the information in your FAFSA. Review it and make corrections if needed.

Your FAFSA helps your school determine the types of federal student aid you are eligible to receive.

TYPES OF FEDERAL STUDENT AID

As the largest provider of financial aid, the U.S. Department of Education's office of Federal Student Aid provides grants, loans, and work-study funds.



Grants are free money that do not have to be repaid.



Student loans are real loans (like a car or home loan) that need to be repaid with interest.



A work-study job gives you the opportunity to earn money to help pay your educational expenses.

AWARD

Your award letter explains the combination of federal grants, loans, and work-study a college is offering you. The offer might also contain state and institutional aid. If you receive award letters from multiple colleges or career schools, you should compare them and decide which school works best for you.



COLLEGE

Every year, millions of new students attend college or career school for the first time. Your college or career school has a financial aid office to help guide you along the way.

WELCOME STUDENTS



BEYOND EDUCATION

WORKFORCE

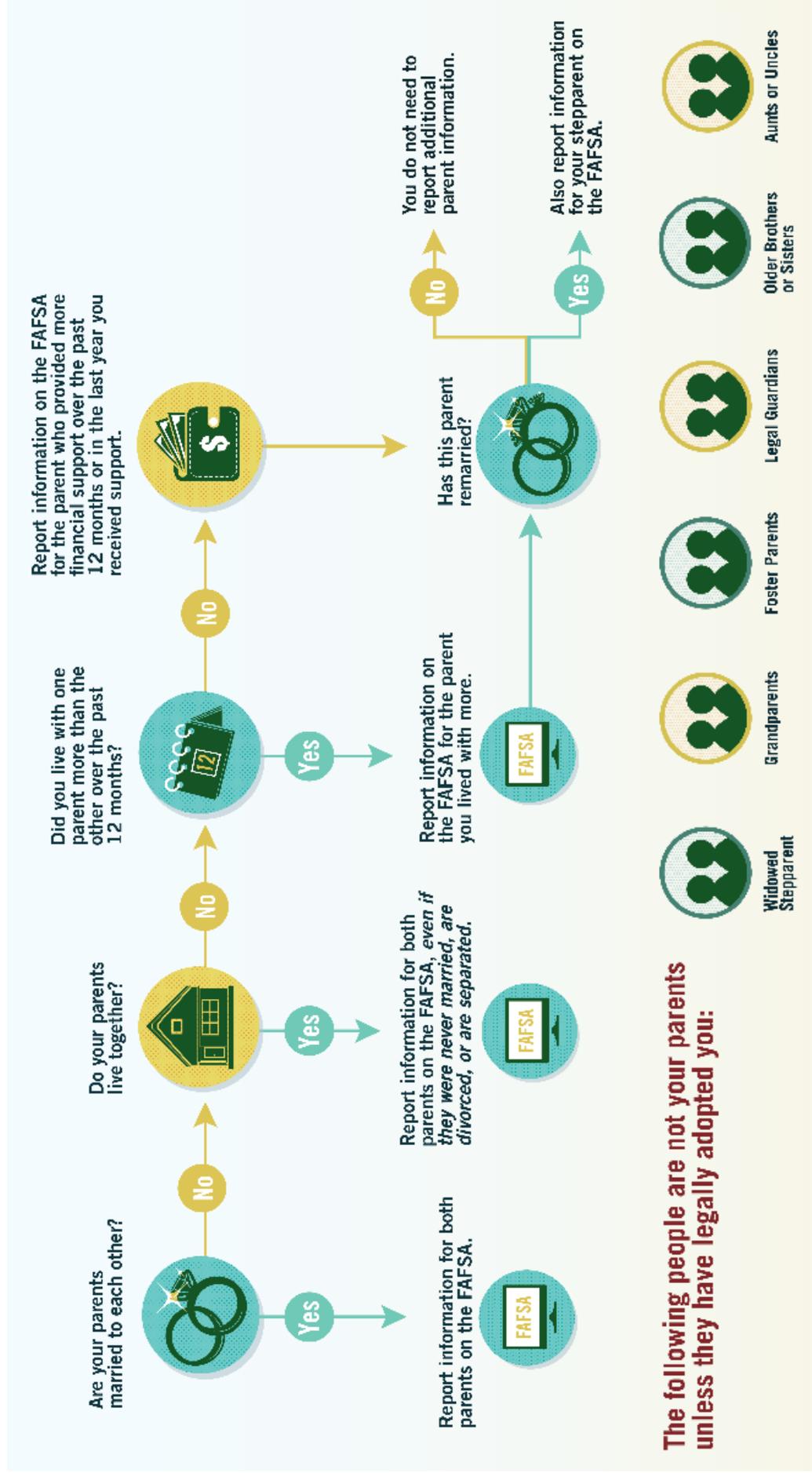
When you take the time to plan for your education and let Federal Student Aid help you along the way, you'll be setting the foundation for a bright future and success in the workforce.

REPAYMENT

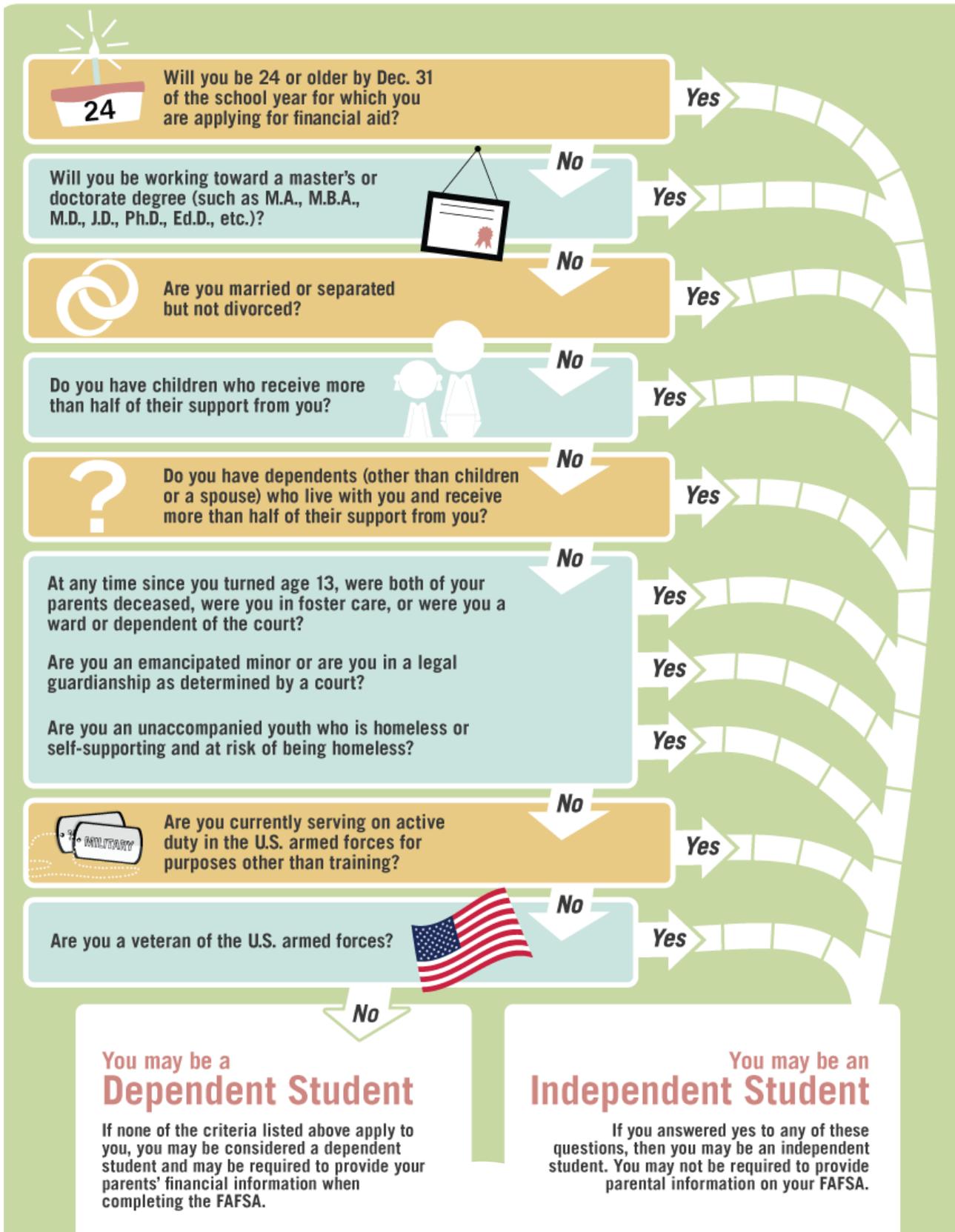
Once you leave school, you will need to repay your student loans. Contact your loan servicer to discuss your repayment options.



Who Is My Parent When I Fill Out My FAFSA?



Do I Have To Provide My Parents' Info On The FAFSA?



CHANGES TO THE FAFSA® PROCESS FOR 2017–18

SUBMIT A FAFSA EARLIER: Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

USE EARLIER INCOME AND TAX INFORMATION: Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME AND TAX INFORMATION FROM
July 1, 2015–June 30, 2016	2015–16	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	2017–18	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	2018–19	October 1, 2017–June 30, 2019	2016

Federal Student Aid: Find the Information You Need

Financial aid is a complicated topic, so finding your way through the process can be challenging. But we've got resources to help.

Topic	Resource
FAFSA	FAFSA
Fill out the FAFSA	www.fafsa.gov
Basic FAFSA info: what is it and how do you fill it out	StudentAid.gov/fafsa and StudentAid.gov/complete
Dependency status for FAFSA purposes	StudentAid.gov/dependency
Determining which parent's info to report on the FAFSA	StudentAid.gov/fafsa-parent
How aid is calculated (including link to detailed EFC info)	StudentAid.gov/how-calculated
Types of Aid/Getting Aid	Types of Aid/Getting Aid
Types of financial aid	StudentAid.gov/types
Who can get federal student aid	StudentAid.gov/eligibility
Pell Lifetime Eligibility Used	StudentAid.gov/pell-limit
Finding and applying for scholarships	StudentAid.gov/scholarships
Loan interest rates and fees	StudentAid.gov/interest
Aid for military families	StudentAid.gov/military
Avoiding financial aid scams	StudentAid.gov/scams
Student Account Access	Student Account Access
My Federal Student Aid (log in to see grant and loan records)	StudentAid.gov/login
Repaying Loans	Repaying Loans
Loan repayment	StudentAid.gov/repay
Repayment Estimator (helps you compare repayment plans)	StudentAid.gov/repayment-estimator
Income-driven repayment plans (e.g., Pay As You Earn plan, Income-Based plan)	StudentAid.gov/idr
Public Service Loan Forgiveness	StudentAid.gov/publicservice
Loan forgiveness in general	StudentAid.gov/forgiveness
Loan forgiveness for teachers	StudentAid.gov/teach-forgive
Preparing for College	Preparing for College
College Preparation Checklist: academic and financial preparation, for elementary school through adult students	StudentAid.gov/checklist
Why go to college (education and pay/unemployment rates)	StudentAid.gov/whycollege
Middle school preparation	StudentAid.gov/early
Special Audiences	Special Audiences
Info for parents (tax benefits, support your child, college costs)	StudentAid.gov/parent
Graduate school funding	StudentAid.gov/grad
Financial aid for adult students	StudentAid.gov/resources#adult-students
Going to college in another country	StudentAid.gov/international
Publications, Videos, Infographics	Publications, Videos, Infographics
Fact sheets, infographics, brochures, videos on all topics	StudentAid.gov/resources
Social Media	Social Media
@FAFSA Twitter feed	www.twitter.com/FAFSA
Federal Student Aid YouTube channel	www.YouTube.com/FederalStudentAid
Federal Student Aid Facebook page	www.Facebook.com/FederalStudentAid

Download this fact sheet at StudentAid.gov/resources#find-aid-info.

Federal Student Aid Resources for the 2017–18 FAFSA®

The following tables provide a list of Federal Student Aid (FSA) resources that can be used to support outreach for the 2017–18 FAFSA.

- The first table provides resources that are currently available.
- The second table provides resources that are being updated for the 2017–18 FAFSA and includes target dates for when the resources will be available.

Some of the resources (in bold) specifically discuss the changes for 2017–18 and others are more general and discuss the FAFSA or the financial aid application process. The list does not include resources that are specific to the 2016–17 FAFSA. In addition to this document, you can visit FinancialAidToolkit.ed.gov/resources and select the topic “FAFSA” to see all FAFSA-related resources or “2017–18 FAFSA” to see resources that discuss the changes for 2017–18.

Please remember that students and parents should be sent to StudentAid.gov for information about federal student aid and StudentAid.gov/fafsa for information about the FAFSA.

Resources Currently Available (as of 4/28/16)

Resource	English	Spanish
Videos		
How to Create an FSA ID	WMV YouTube	N/A
FAFSA: Determining Dependency Status	WMV YouTube	Spanish-captioned
After the FAFSA: What Happens Next	WMV YouTube	Spanish-captioned
Infographics		
Changes to the FAFSA Process for 2017–18	PNG	Underway
Financial Aid Process	PNG	Underway
Eligibility for Federal Student Aid	PNG	PNG
FAFSA: Determining Dependency Status	PNG	PNG
Who’s My Parent When I Fill Out the FAFSA?	PNG	PNG
Fact Sheets		
College Students and Parents: What You Need to Know About the 2017–18 FAFSA	PDF	Underway
What’s an FSA ID and Why Do I Need One?	PDF	PDF
Financial Aid and Undocumented Students	PDF	Underway
Who’s My Parent When I Fill Out the FAFSA?	PDF	PDF
Websites and Web Pages		
College Scorecard	Web Page	N/A

Resource	English	Spanish
Presentations		
What's New for the 2017–18 FAFSA? Basics for Parents and College Students	PPT	N/A
Finding Money for College	PPT	N/A
Creating and Using Your FSA ID	PPT	N/A
Resources for Counselors		
Counselors and Mentors: What You Need to Know About the 2017–18 FAFSA	PDF	N/A
What's New for the 2017–18 FAFSA? Basics for High School Counselors and College Access Mentors	PPT	N/A
2017–18 FAFSA Messaging and Planning Calendar	PDF	N/A
2017–18 FAFSA Talking Points	Word	N/A

Resources Being Updated or Developed for the 2017–18 FAFSA Cycle (as of 4/28/2016)

Resource	English	Spanish
Videos		
Financial Aid Process	8/31/16	8/31/16
FAFSA Overview	6/30/16	6/30/16
How to Fill Out the FAFSA	8/31/16	8/31/16
FAFSA and FSA ID Tips for Parents	9/15/16	9/15/16
Myths About Financial Aid	8/31/16	8/31/16
Infographics		
The FAFSA Process	6/15/16	7/15/16
Simple Steps to Transfer Tax Information Into Your FAFSA (Information about the IRS Data Retrieval Tool)	8/31/16	9/30/16
Publications		
College Preparation Checklist	6/30/16 online 7/31/16 print	8/31/16 online 9/30/16 print
2017–18 Do You Need Money for College? The Guide to Federal Student Aid	6/30/16 online 7/31/16 print	8/15/16 online 9/15/16 print
2017–18 Completing the FAFSA	9/15/16	10/15/16
2017–18 Expected Family Contribution (EFC) Formula	9/15/16	N/A
Fact Sheets		
2017–18 Federal Student Aid at a Glance	5/30/16	6/30/16
Myths About Financial Aid	5/4/16	6/4/16
Don't Get Scammed on Your Way to College	5/15/16	6/15/16

Resource	English	Spanish
Financial Aid and Homeless Youth	PDF	PDF
Am I Dependent or Independent?	9/15/16	10/15/16
Reporting Same-sex Marriage on the FAFSA	9/30/16	10/30/16
Forms and Worksheets		
2017–18 FAFSA on the Web Worksheet	9/20/16 online 10/20/16 print	9/20/16 online 10/20/16 print
2017–18 Free Application for Federal Student Aid (FAFSA) PDF*	9/20/16	9/20/16
2017-18 Student Aid Report sample	10/20/16	10/20/16
2017-18 Student Aid Report Acknowledgement sample	10/20/16	10/20/16
Websites and Web Pages		
FAFSA Demo Site	9/25/16	9/25/16
fafsa.gov	10/1/16	10/1/16
Federal School Code Search	9/25/16	9/25/16
FAFSA4Caster	9/25/16	9/25/16
Digital Outreach Resources (FSA ID and FAFSA)	8/15/16	N/A
Presentations		
How to Fill Out the FAFSA: A Guide to Completing the FAFSA Online	9/15/16	N/A
2017–18 FAFSA Screen Shots (aka FAFSA on the Web Preview Presentation)	9/15/16	N/A
2017-18 FAFSA summary of changes (Summary of Changes for the Application Processing System)	9/15/16	N/A
Resources for Counselors		
2017–18 FAFSA Completion Data at FSA’s Data Center	11/31/16	N/A
Counselors and Mentors Handbook	5/26/16	N/A

* Starting with the 2017–18 award year, the pre-printed FAFSA will no longer be available. The preprinted FAFSA is the booklet version of the FAFSA. The PDF FAFSA will still be available for download across multiple Federal Student Aid websites (e.g., fafsa.gov). Students will be able to obtain paper copies of the PDF FAFSA (which can be completed manually) from www.edpubs.gov.

Upcoming Webinars (as of 4/27/16)

The following are planned webinars related to the FAFSA. Registration is available at <http://fsaregistration.ed.gov/d/vfqcw2>. Approximately three weeks after a webinar is completed, a link and transcript will be made available on the Financial Aid Toolkit.

Webinar Title	Target Audience	Date and Time
2017–18 FAFSA Update	Counselors, mentors, and the college access community	May 3, 2016 4:00–5:00 p.m. ET
Financial Aid Toolkit: A Walkthrough of the Toolkit and Available Resources	Counselors, mentors, and the college access community	May 24, 2016 4:00–5:00 p.m. ET
FSA ID Demo	Parents, students, counselors, mentors,	June 9, 2016

Webinar Title	Target Audience	Date and Time
	and the college access community	4:00–5:00 p.m. ET
Tools, Resources, and Helpful Hints for Undocumented Students	Parents and students	June 15, 2016 4:00–5:00 p.m. ET
2017–18 FAFSA Update	Counselors, mentors, and the college access community	June 28, 2016 5:00–6:00 p.m. ET
FSA Tools and Resources	Counselors, mentors, and the college access community	July 7, 2016 2:00–3:00 p.m. ET
FSA ID Demo	Parents, students, counselors, mentors, and the college access community	July 12, 2016 4:00–5:00 p.m. ET
Tips for Using FSA’s Digital Engagement Resources	Counselors, mentors, and the college access community	July 21, 2016 3:00–4:00 p.m. ET

Ordering Print Publications

You can place an order for resources that are available in print at www.FSAPubs.gov. You will need your OPEID or ML number to log in. Information on accessing and using FSA Pubs (as well as a phone number for assistance) is provided on the site’s home page. You can also view a fact sheet on ordering publications at FinancialAidToolkit.ed.gov/resources/order-federal-student-aid-publications.pdf.

Counselors and Mentors: What You Need to Know About the 2017–18 FAFSA®

What’s changing for 2017–18?

Starting with the 2017–18 *Free Application for Federal Student Aid* (FAFSA®), these changes will be in effect:

- **Students will be able to submit a FAFSA® earlier.** Students can file a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit a FAFSA as early as October 1 every year.
- **Students will use earlier income and tax information.** Beginning with the 2017–18 FAFSA, students will be required to report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

The following table provides a summary of key dates as we transition to using the early FAFSA submission timeframe and earlier tax information.

When a Student Is Attending College (School Year)	When a Student Can Submit a FAFSA	Which Year’s Income and Tax Information Is Required
July 1, 2015–June 30, 2016	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016

Why are the changes being made?

For many years, the FAFSA has been available for applicants to complete on January 1 for the following school year; and the FAFSA has required income and tax information from the previous calendar year. Recent research and the Department of Education’s own data suggest that implementing an earlier start date and using earlier income and tax information may benefit students in the following ways:

- **Alignment.** For some students, the traditional FAFSA application cycle is not aligned with college admissions application deadlines, which typically occur in the fall prior to the FAFSA launch. The new financial aid application process will be more aligned with the college admission process for those students.
- **Certainty.** Many deadlines for state aid are as early as March. If the FAFSA asks for information about tax forms that aren’t due until April 15, applicants have to estimate income or taxes paid in order to meet those state deadlines. And unfortunately, many students and parents mistakenly think they are not able to file a FAFSA until they file their tax return. This may cause students to miss certain federal, state, and/or institutional financial aid deadlines. As a result of the change to requiring earlier tax information, more students and families will be able to complete FAFSAs using data imported electronically from the IRS, rather than submitting applications with estimates that may need correcting later.
- **Less pressure.** Students and parents will have more time to explore and understand financial aid options and apply for aid before state deadlines.

Will FAFSA deadlines be earlier since the application is launching earlier?

We expect that most state and school deadlines will remain approximately the same as in 2016–17. However, several states that offer first come, first served financial aid will change their deadlines from “as soon as possible after January 1” to “as soon as possible after October 1.” So, as always, it’s important that students check their state and school deadlines so that they don’t miss out on any aid. State deadlines are on fafsa.gov; school deadlines are on schools’ websites.

Since the 2017–18 FAFSA asks for the same tax and income information as the 2016–17 FAFSA, will a student’s 2016–17 FAFSA information be carried over into the 2017–18 renewal FAFSA?

No; too much could have changed since the student filed the 2016–17 FAFSA, and there’s no way to predict what might be different, so the student will need to enter the information again. However, keep in mind that many students and parents will be eligible to use the IRS Data Retrieval Tool to automatically import their tax information into the FAFSA, making the process of reporting tax information quick and easy.

Can a student choose to report 2016 information if the family’s financial situation has changed since 2015 taxes were filed?

The student must report the information the FAFSA asks for. If the family’s income has changed substantially since the 2015 tax year, the student should talk to the college financial aid office about the family’s situation.

Note: The FAFSA asks for marital status “as of today” (the day it’s filled out). So if the student or parent is married now but wasn’t in 2015 (and therefore didn’t file taxes as married), the spouse’s income will need to be added to the FAFSA. Similarly, if the student or parent filed 2015 taxes as married but is no longer married when filling out the FAFSA, the spouse’s income will need to be subtracted.

Will students receive aid offers earlier if they apply earlier?

Not necessarily; some schools will make offers earlier while others won’t. You might want to recommend that students look at the College Scorecard at collegescorecard.ed.gov to compare costs at different schools while they wait for aid offers to arrive. Note: The maximum Federal Pell Grant for 2017–18 won’t be known until early 2017, so keep in mind that even if a student does receive an aid offer early, the offer could change due to various factors.

How will this affect my school’s or organization’s fall schedule of outreach to our students about college preparation?

You’ll want to start FAFSA awareness activities as soon as possible once school starts. Although most state and college FAFSA deadlines are expected to fall at about the same time as they did for the 2016–17 application cycle, there are some first-come-first-served programs that may award aid in the autumn and early winter. For that reason, you should encourage each student to create a username and password

called an FSA ID in September, and then to submit his or her FAFSA as soon as possible once the application is available.

- Learn about the FSA ID at StudentAid.gov/fsaid.
- Federal Student Aid is developing a suggested calendar of FAFSA outreach activities for the fall and will update this fact sheet once it's available.

Note: If you wish to begin your outreach to juniors before the end of the school year, you should encourage them to create their FSA IDs over the summer; and be sure to share some of the resources below with them.

What materials and resources are available to help me educate my students about the FAFSA?

There are two websites you need to know about: StudentAid.gov and the Financial Aid Toolkit.

StudentAid.gov is a site for students and parents. It provides detailed information about the FAFSA, the FSA ID, the IRS Data Retrieval Tool, student dependency status, reporting parent information, and what happens after the FAFSA is submitted. Send students and parents to StudentAid.gov/fafsa.

The Financial Aid Toolkit, at FinancialAidToolkit.ed.gov, is a site specifically designed for you, the school counselor or college access mentor. The toolkit consolidates FSA resources into a searchable online database intended for use by organizations and individuals who interact with, support, or counsel students and families on making financial preparations for postsecondary education. Visit the toolkit for the following, all of which can be accessed from FinancialAidToolkit.ed.gov/fafsa-changes:

- General information about the FAFSA, as well as tips and talking points for your outreach to students
- Updates on when various FAFSA materials will be available as the new FAFSA season approaches
- Items you can use in your outreach, including fact sheets, videos, infographics, sample tweets, and more

Thank you for your efforts in helping students and parents understand the federal student aid programs and application process!

April 2016

FEDERAL STUDENT AID FOR ADULT STUDENTS



Are you an adult considering college? Do you need financial help?

Whether you are enrolling in college for the first time or returning to school after a break, apply for federal student aid. Federal student aid can help you cover your education expenses. This fact sheet provides information about the types of federal student aid available, how to apply, important deadlines, recommended do's and don'ts, important tips, and resources for more information.

MYTHS AND FACTS ABOUT FEDERAL STUDENT AID

- MYTH:** Adult students don't meet the age requirements to receive federal student aid.
- FACT:** There is no age limit. Almost everyone is eligible for some type of federal student aid.
- MYTH:** You need to pass a credit check to receive federal student aid.
- FACT:** No credit check is required to receive federal student aid, including most federal student loans.
- MYTH:** It costs money to apply for federal student aid.
- FACT:** Applying is free. It costs nothing to apply for federal student aid and therefore you should avoid companies charging a fee to complete the application.

A BRIEF LOOK AT FEDERAL STUDENT AID

Federal student aid from the U.S. Department of Education is money to help you pay your education expenses at a college, career school, university, or graduate school. We have over \$150 billion in federal aid available for those who qualify.

There are three categories of federal student aid:

- **Grants**—Student aid funds that do not have to be repaid.* Most federal grants are based on financial need.
- **Work-study**—Money earned through a job on or near campus while attending school.
- **Loans**—Borrowed money that must be repaid with interest.

For more information about federal student aid, including eligibility requirements, visit www.studentaid.gov/funding.

APPLY FOR FEDERAL STUDENT AID

The quickest way to apply for federal student aid is online at www.fafsa.gov. The application is called the *Free Application for Federal Student Aid* or FAFSASM. A paper version of the FAFSA is also available. To file a paper application or to check out alternatives to filing online, select "FAFSA Filing Options" at www.fafsa.gov.

*Grants do not have to be repaid unless, for example, you are awarded funds incorrectly or you withdraw from school prior to the planned end of a term or, if you have a TEACH Grant, you do not meet the terms of accepting it.



IMPORTANT DEADLINES

Know the deadlines. If you miss a financial aid deadline (federal, state, or school), you may miss out on aid.

FAFSA deadlines

Remember this date—October 1. It's the first day you can submit your FAFSA, and it's the same every year (you will need to apply for federal aid every year). For example, for the 2017–18 school year, you can submit a FAFSA starting Oct. 1, 2016, but cannot submit it later than June 30, 2017 (no exceptions to either date). Don't worry if you haven't filed your tax returns or received your income information by the application deadline, as you can estimate your information and make corrections later.

State and school financial aid deadlines

Many schools and states use your FAFSA information to award state and college aid, which have deadlines as early as February for the following school year. Search for a state's deadline at www.fafsa.gov, then select "Deadlines." Contact schools for their deadlines. Note: Schools may use your FAFSA information to determine your eligibility for scholarships.

Note: If you file a federal tax return and you are using the online application or making corrections online, you have the option to have your income and tax information electronically transferred from the Internal Revenue Service (IRS) to your FAFSA.

Did you know ...

In addition to using federal aid to pay for the usual expenses such as housing, transportation, books, tuition, and fees, you can use it to help pay for dependent care, costs related to a disability, the purchase of a personal computer, and more.

REDUCING EDUCATION EXPENSES

Here are a few ways to reduce your education expenses.

- **Scholarships**—Check with the college to find out if it offers scholarships. You can also search for scholarships for free at www.studentaid.ed.gov/scholarship.
- **Tax breaks**—Read IRS Publication 970, *Tax Benefits for Education*, to see how you might benefit from federal income tax credits for education expenses.
- **Your employer**—Ask your employer if they offer a tuition assistance program; some employers will help pay for your education.
- **Community college**—Check into attending a community college. Tuition at community colleges can be significantly lower than at four-year colleges, especially for in-state students.
- **Choosing a program**—Assess your needs before you apply for admission or register for courses. Make sure your classes fit your goals or count toward your degree or certificate.
- **Part-time enrollment**—Consider part-time enrollment if you are having difficulty paying for a full-time program, or if you have other work or family obligations that limit the time you have to attend class and study.

IMPORTANT TIPS

- **Military.** If you are a member of the armed forces or have a family member in the service, go to www.studentaid.ed.gov/military to find out more about grants and loan repayment options for military personnel.
- **Transferring credits from one school to another.** Before you pay for classes whose credits you plan to transfer to another school later, check with the registrar's office at that school to make sure the credits are transferable.
- **Returning to school after a break.** If you have previous college credits, check with the registrar's office at the school you plan to attend about transferring your credits.

- **In need of admissions testing.** Most colleges in the U.S. require that you submit scores from standardized tests as part of your application package. For information about which test(s) you should take, talk to the admissions office(s) at the college(s). You also may want to read “Take the Tests” at www.studentaid.ed.gov/preparing.
- **Expecting to receive federal student aid.** Make sure the school you plan to attend participates in the federal student aid programs if you want to use federal student aid to pay for your education.
- **Planning to receive credit for life experience.** Many schools offer credit for life and work experiences. Check with the school to find out if this option is available.

RECOMMENDED DO'S & DON'TS

Do:

- Talk to an admissions counselor, and get to know the staff at the financial aid office at the school you plan to attend; they can help you with aid applications and explain the types of aid available.
- Look into getting a General Educational Development (GED) certificate if you don't have a high school diploma; try searching online for “GED certificate” and your state's name.
- Ask employers to recommend trade schools that provide training in the skills you will need for the career you choose.
- Be an informed consumer. Make sure the school you are planning to attend is accredited and learn how to avoid being scammed. To get a basic understanding of accreditation in the United States and to learn more about diploma mills, go to www2.ed.gov/students/prep/college/diplomamills.
- Know the difference between federal student loans and private loans. Federal student loans offer low fixed interest rates and flexible repayment options, including deferment

after you graduate or if you take a break and then return to school. Generally, repayment of a federal loan does not begin until after you leave school. To read more about the differences between federal and private loans, go to www.studentaid.ed.gov/aidinfo.

Don't:

- Use all your retirement and emergency savings or risk losing your home with multiple equity loans.
- Assume the answer to your question is “no.” Ask questions.
- Borrow more than you need.
- Miss important deadlines.

RESOURCES

If you are searching for a career or a school, or would just like more information about careers and training, see the following websites:

- Find a career that fits your goals and your life; use the free Career Finder tool at www.studentaid.ed.gov/myfsa.
- Find out about the training you will need for a particular job at www.careeronestop.org.
- Research careers and the demand for jobs in the *Occupational Outlook Handbook* at www.bls.gov/oco.
- Use the free College Matching Wizard at www.studentaid.ed.gov/myfsa to find potential schools that meet your career needs.

If you have been convicted for the possession or sale of illegal drugs: If the offense occurred while you were receiving federal student aid, you will be ineligible for a period of time based on the type and number of convictions. If you have been convicted of a drug-related offense, it is very important that you complete and submit the FAFSA to determine your eligibility.

If you are incarcerated: You have limited eligibility for federal student aid while you're incarcerated. Generally, you're eligible only for a Pell Grant and then only if you're NOT incarcerated in a federal or state penal institution. Check with the financial aid office at the school you plan on attending. Contact the Federal Student Aid Information Center (see the “Contacts” section of this fact sheet).

- Learn more about the types of schools and the kinds of degrees and credentials they offer (associate degree, bachelor's degree, master's degree, etc.); select "Choosing a School," then "Types of Schools" at www.studentaid.ed.gov.
- Find information about tuition and net prices of postsecondary institutions at <http://collegecost.ed.gov>.
- For details about education costs covered by federal aid, select "Choosing a School," then "Understanding the Costs" at www.studentaid.ed.gov.
- For information about accreditation, crime statistics, enrollment, tuition, fees, and more about a school, visit the U.S. Department of Education's College Navigator at www.nces.ed.gov/collegenavigator.

Additional information to explore

Read the following publications, fact sheets, and more on our website at

www.studentaid.ed.gov/pubs.

- Get your money's worth from your education by following the tips in these fact sheets:
 - "Choose a Career School Carefully"
 - "Be an Informed Consumer ... when it comes to federal student aid"
- To get more information about money for college and to help you determine which loans to accept and how much to borrow, you may want to read the following:
 - *Funding Your Education: The Guide to Federal Student Aid*
 - *Your Federal Student Loans: Learn the Basics and Manage Your Debt*

You can order print copies of many of our publications at www.edpubs.gov.

CONTACTS

Federal Student Aid Information Center (FSAIC)

P.O. Box 84

Washington, DC 20044-0084

1-800-4-FED-AID (1-800-433-3243)

TTY users can call **1-800-730-8913**. Callers in locations without access to 1-800 numbers may call **319-337-5665** (this is not a toll-free number).

Student Aid on the Web

www.studentaid.ed.gov

At this website, you can find detailed information on federal student aid, sources of nonfederal aid, contact information, and more.

National Student Loan Data System (NSLDS)

www.nsls.ed.gov

Use your Federal Student Aid PIN to access your federal student loan records.

Office of Inspector General Hotline

www.ed.gov/misused

To report student aid fraud, including identity theft, and waste or abuse of U.S. Department of Education funds, contact:

1-800-MIS-USED (1-800-647-8733)

E-mail: oig.hotline@ed.gov



Additional Resources

TN FAFSA Frenzy Website

Visit the TN FAFSA Frenzy website for even more best practices, tools, and resources. The website is updated throughout the year.

www.TNFAFSAFrenzy.gov

College Pays TN

College Pays TN is the official financial aid website of the Tennessee Student Assistance Corporation. College Pays TN includes detailed information on eligibility for state grants and scholarships, plus Tennessee-specific information on financial aid. College Pays TN also includes a link for students and counselors to log in to the e*GRandS system.

www.tn.gov/collegepays

CollegeforTN.org

CollegeforTN.org offers financial aid guides and resources that are specific to Tennessee. Counselors can assist students in exploration of calculation costs of colleges, user-personalized financial planning tools and scholarship search tools. Financial aid planning tools and the online content will allow students to learn and demonstrate understanding of key financial literacy and money management concepts.

www.CollegeforTN.org

Tennessee Reconnect

Want more information for adult learners? The Tennessee Reconnect website includes comprehensive information for adult learners on how to return to school, find financial aid resources, and connect with institutions.

www.TNReconnect.gov

Completing the FAFSA | 2016-2017 FAFSA Completion Guide*

Federal Student Aid's comprehensive, 98-page FAFSA completion guide. This publication goes in-depth on each question of the FAFSA and answers many of the questions you or your students may have about specific family or individual situations.

studentaid.ed.gov/sa/sites/default/files/2016-17-completing-fafsa.pdf

**Check Federal Student Aid in the fall for the updated 2017-18 FAFSA Completion Guide*

FSA Financial Aid Toolkit

The FSA Financial Aid Toolkit includes an extensive set of resources for counselors and educators. Tools include worksheets for students, infographics, sample communications, and even a toolkit on hosting a FAFSA event.

www.financialaidtoolkit.ed.gov/tk/

U.S. Department of Education Glossary/Key Terms

The U.S. Department of Education Glossary includes a list of financial aid terminology. This includes terms seen on the FAFSA, on financial aid forms, and in award letters. The glossary can be a helpful tool for both counselors, as well as students and their families.

studentaid.ed.gov/sa/glossary