



Tennessee Education Savings Account Program

What is an Education Savings Account (ESA)?

The ESA program allows eligible K-12 students who are zoned to attend Memphis-Shelby County Schools, Metro Nashville Public Schools, Hamilton County Public Schools, or a school that was in the Achievement School District (ASD) on May 24, 2019, to use state and local money toward pre-approved education expenses, including tuition, textbooks, uniforms, and tutoring services in a participating non-public school.



Who is eligible to receive an ESA?

Meets one of the following requirements:

Received an ESA in the previous school year.	Eligible for the first time to enroll in a Tennessee public school.
Previously enrolled in and attended a Tennessee public school for the entire school year in 2019-20, 2020-21, or 2021-22.	Was eligible to enroll in a Tennessee public school for the first time in one of the following school years: 2019-20, 2020-21, or 2021-22.
Previously enrolled in and attended a Tennessee public school for one full school year immediately before the school year for which the student receives an ESA.	

Plus, the following family income requirements:

You must be a member of a household with an annual income for the previous year that does not exceed twice the federal income eligibility guidelines for free school lunch.

Options for showing proof of income are limited to the following:

- 1 Federal tax return (Form 1040, most recent for 2024) Please note: The name, address, entire list of dependents, and Line 9 of the document must be visible. Individuals listed on the 1040 are considered household members, and the total income (line 9) is the amount used for calculating income eligibility with household size. The student's name should be listed as a dependent.

Eligibility letter for any of the following assistance programs, dated within the past 365 days:

- 2 Supplemental Nutrition Assistance Program (SNAP) - current benefits documentation should list the name of the parent and student,
- 3 Temporary Assistance for Needy Families (TANF) - current benefits documentation should list the name of the parent and student, or
- 4 TennCare Medicaid (Please note: There are limited TennCare program types that will demonstrate meeting the income eligibility requirement for ESA, and the student must be listed as the recipient of the benefits).

How much funding do approved families receive?

For the 2024-25 school year, approved students in the program had access to \$9,423.58 in Nashville and Memphis and \$9,346.05 in Hamilton County.

How to apply?

To apply, use your phone camera to access the QR Code:



For assistance, email:
ESA.Applications@tn.gov

Or click [here](#) to apply via our website.

For more information about the ESA program, visit tn.gov/education/esa

