



Tennessee
**Education Savings
Account Program**

Education Savings Account (ESA) Program



What is an Education Savings Account?

The ESA Program allows eligible K-12 students who are zoned to attend Memphis-Shelby County Schools, Metro Nashville Public Schools, or Hamilton County Public Schools 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.
- Previously enrolled in and attended a Tennessee public school for the entire school year in 2019-20, 2020-21, or 2021-22.
- Eligible for the first time to enroll in a Tennessee public school.
- 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 2025) *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/or student, dated within the past 365 days,
3. Temporary Assistance for Needy Families (TANF) - current benefits documentation should list the name of the parent and/or student, dated within the past 365 days, 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 2026-27 school year, approved students in the program have access to \$10,132.54 in Nashville and Memphis and \$10,093.89 in Hamilton County.

How do families apply to participate in the ESA Program?

Families can apply for an ESA during the application windows for a full school year or for the second semester only online through the ESA portal.

ESA Program Timeline for Families		
	FULL YEAR 2026-27	SECOND SEMESTER ONLY (only if seats are available)
Student Application WINDOW 1	OPENS Feb. 3, 2026 DEADLINE Mar. 16, 2026 at 4 p.m. CT	OPENS Sept. 1, 2026 at 12 p.m. CT DEADLINE Oct. 15, 2026 at 4 p.m. CT
Student Application WINDOW 2	OPENS Apr. 15, 2026 at 12 p.m. CT DEADLINE May 26, 2026 at 4 p.m. CT	OPENS Not Available DEADLINE Not Available
Student Enrollment DEADLINE	Jun. 30, 2026	Nov. 15, 2026
Student Account Holder CONTRACT DEADLINE	Jul. 30, 2026	Dec. 15, 2026

The ESA Account Holder contract includes a statement that the ESA student will not enroll in public school for the 2026-27 school year. Additionally, an ESA student should not attend public school prior to the selected non-public school's opening day.

Need more information? Visit us online!

- [ESA webpage \(tn.gov/education/esa\)](https://tn.gov/education/esa)
 - Program updates
- [Applications webpage \(tn.gov/education/esa/application\)](https://tn.gov/education/esa/application)
 - Residency, income, and enrollment requirements
- [Parents and Students webpage \(tn.gov/education/esa/parents-and-students\)](https://tn.gov/education/esa/parents-and-students)
 - List of participating non-public schools, and more



Email us at ESA.Questions@tn.gov

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