



## What is a Legacy Student?

According to [T.C.A. § 49-6-2602](#), a Tennessee Education Savings (ESA) program **Legacy Student** is a participating student who:

- ✓ graduates from high school or exits the ESA program by reaching 22 years of age,
- ✓ has funds remaining in the student's education savings account, and
- ✓ has an open education savings account.

Although a parent or legal guardian manages the ESA account for students under the age of 18, the ESA distributions and allocations belong solely to the student. Accordingly, an account holder is also the recipient of ESA funds only when the account holder is a student who is 18 years of age or older.

A Legacy Student may use his or her **remaining ESA funds** at an eligible postsecondary institution. Funds will not be added to the account after graduation from high school or reaching 22 years of age, whichever occurs first, but Legacy Students will have access to the remaining balance upon graduation, if the above conditions are met.

A Legacy Student must submit proof of enrollment to the Tennessee Department of Education (department) by the established enrollment deadline in order to access funds each semester. Eligible postsecondary institutions are operated by:

- the board of trustees of the University of Tennessee;
- the board of regents of the state university and community college system;
- a local governing board of trustees of a state university in Tennessee; or
- a private postsecondary institution accredited by an accrediting organization approved by the state board of education (SBE).

ESA funds can be used for the following:

- tuition fees at an eligible postsecondary institution;
- textbooks required by an eligible postsecondary institution;
- tutoring services provided by a tutor or tutoring facility that meets the requirements established by the department and the SBE;
- computer hardware, technological devices, or other department-approved technology fees
- fees for early postsecondary opportunity courses and examinations required for college admission;
- fees for transportation to and from a participating school or educational provider paid to a fee-for-service transportation provider;
- tuition and fees for summer education programs and specialized afterschool education programs, as approved by the department, which do not include afterschool childcare;
- educational therapy services provided by therapists that meet the requirements established by the department and the SBE; or
- ESA management fees provided by a private or non-profit financial management organization approved by the department, not to exceed 2% of the ESA funds in a fiscal year.

Fees do not include room and board, food, or consumable school supplies.

Pursuant to Tenn. Code Ann. § 49-6-2603(h), a Legacy Student's ESA will be closed, and any remaining funds must be returned to the state treasurer to be placed in the Tennessee Investment in Student Achievement formula (TISA) account of the education trust fund of 1992 under T.C.A. § 49-3-357 and T.C.A. § 49-3-358, after the first of the following events:

- Upon a Legacy Student's graduation from an eligible postsecondary institution.
- After four consecutive years elapse immediately after the Legacy Student enrolls in an eligible postsecondary institution.
- The Legacy Student is not enrolled in an eligible postsecondary institution for 12 back-to-back months.
- A participating student or Legacy Student exits the program and is not enrolled in an eligible postsecondary institution.
- After a participating or Legacy Student reaches 22 years of age and is not enrolled in an eligible postsecondary institution.

Please email the department with additional questions at [ESA.Questions@tn.gov](mailto:ESA.Questions@tn.gov), or [contact](#) a member of the ESA Outreach team for guidance. A list of eligible postsecondary schools are provided below for your convenience.

### **Tennessee Board of Regents Institutions**

<b>Location</b>	<b>School Name</b>
Athens, TN	TCAT Athens
Blountville, TN	Northeast State Community College
Chattanooga, TN	Chattanooga State Community College
Chattanooga, TN	TCAT Chattanooga
Cleveland, TN	Cleveland State Community College
Columbia, TN	Columbia State Community College
Crossville, TN	TCAT Upper Cumberland
Crump, TN	TCAT Crump
Dickson, TN	TCAT Dickson
Dyersburg, TN	Dyersburg State Community College
Elizabethton, TN	TCAT Elizabethton
Gallatin, TN	Volunteer State Community College
Harriman, TN	Roane State Community College
Harriman, TN	TCAT Harriman
Hartsville, TN	TCAT Hartsville
Hohenwald, TN	TCAT Hohenwald
Jacksboro, TN	TCAT Jacksboro
Jackson, TN	Jackson State Community College
Jackson, TN	TCAT Jackson
Knoxville, TN	Pellissippi State Community College
Knoxville, TN	TCAT Knoxville
Livingston, TN	TCAT Livingston

McKenzie, TN	TCAT McKenzie
McMinnville, TN	TCAT McMinnville
Memphis, TN	Southwest Tennessee Community College
Memphis, TN	TCAT Memphis
Morristown, TN	Walters State Community College
Morristown, TN	TCAT Morristown
Murfreesboro, TN	TCAT Murfreesboro
Nashville, TN	Nashville State Community College
Nashville, TN	TCAT Nashville
Newbern, TN	TCAT Northwest
Oneida, TN	TCAT Oneida
Paris, TN	TCAT Henry Carroll
Pulaski, TN	TCAT Pulaski
Shelbyville, TN	TCAT Shelbyville
Tullahoma, TN	Motlow State Community College

### **East Tennessee Institutions**

<b>Location</b>	<b>School Name</b>
Chattanooga, TN	University of Tennessee Chattanooga
Johnson City, TN	East Tennessee State University
Knoxville, TN	University of Tennessee Knoxville

### **Middle Tennessee Institutions**

<b>Location</b>	<b>School Name</b>
Clarksville, TN	Austin Peay State University
Cookeville, TN	Tennessee Technological University
Memphis, TN	The University of Memphis
Murfreesboro, TN	Middle Tennessee State University
Nashville, TN	Tennessee State University
Pulaski, TN	University of Tennessee Southern
Tullahoma, TN	University of Tennessee Space Institute

## **West Tennessee Institutions**

<b>Location</b>	<b>School Name</b>
Martin, TN	University of Tennessee Martin
Memphis, TN	University of Memphis
Memphis, TN	University of Tennessee Health Science Center

## **Tennessee Independent Colleges and Universities Association**

### **WEST TENNESSEE**

<b>Location</b>	<b>School Name</b>
Henderson, TN	Freed-Hardeman University
Jackson, TN	Lane College
Jackson, TN	Union University
McKenzie, TN	Bethel University
Memphis, TN	Baptist Health Sciences University
Memphis, TN	Christian Brothers University
Memphis, TN	LeMoyne-Owen College
Memphis, TN	Rhodes College
Memphis, TN	Southern College of Optometry
Memphis, TN	William R. Moore College of Technology

### **MIDDLE TENNESSEE**

<b>Location</b>	<b>School Name</b>
Franklin, TN	Williamson Christian College
Gallatin, TN	Welch College
Lebanon, TN	Cumberland University
Madison, TN	Middle Tennessee School of Anesthesia
Nashville, TN	American Baptist College
Nashville, TN	Aquinas College
Nashville, TN	Belmont University
Nashville, TN	Fisk University
Nashville, TN	Lipscomb University
Nashville, TN	Meharry Medical College
Nashville, TN	Trevecca Nazarene University
Nashville, TN	Vanderbilt University
Sewanee, TN	The University of the South

## **EAST TENNESSEE**

<b>Location</b>	<b>School Name</b>
Dayton, TN	Bryan College
Jefferson City, TN	Carson-Newman University
Knoxville	Johnson University
Bristol, TN	King University
Cleveland, TN	Lee University
Harrogate, TN	Lincoln Memorial University
Maryville, TN	Maryville College
Milligan, TN	Milligan University
Collegedale, TN	Southern Adventist University
Athens, TN	Tennessee Wesleyan University
Greeneville, TN	Tusculum University

## **Other Independent Professional Schools and Special Purpose Institutions**

<b>Location</b>	<b>School Name</b>
Nashville, TN	American Baptist College
Cleveland, TN	Church of God Theological Seminary
Johnson City, TN	Emmanuel School of Religion
Germantown, TN	Mid-America Baptist Theological Seminary
Nashville, TN	Nashville School of Law
Chattanooga, TN	Tennessee Temple University

This list was updated on 6/2025.