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MEMORANDUM

To: Hon. Dawn White, Chair, Senate Education Committee
Hon. Mark White, Chair, House Education Committee

From: Dr. Steven Gentile, Executive Director

Subject: Tennessee Education Lottery Scholarship Program Summary

Date: February 20, 2026

This memorandum summarizes the programs included in the state-funded Tennessee Education Lottery Scholarship (TELS) program, including current program expenditures and trends over the past ten aid years. Where currently available, data on student outcomes associated with each program are provided. The **Conclusion** of this memo provides summaries of changes over time in expenditures and the number of students served. This memorandum serves as the preliminary report responsive to your December 8, 2025, request. The Tennessee Higher Education Commission's (THEC) intent is to provide a follow-up report in the second half of 2026 that addresses the scope of intersections between current aid programs, additional student outcomes, and recommendations for program modifications.

Tennessee Financial Aid Revenue Sources

Funding for Tennessee's full financial aid portfolio is derived from three revenue sources:

- **Tennessee Student Assistance Award (TSAA)** – TSAA is our state's need-based program and is funded entirely by annual state appropriations, currently \$125.3 million.
- **Tennessee Promise** – Funding for Tennessee Promise scholarships comes from the Tennessee Promise scholarship special reserve account within the Tennessee Promise endowment. The special reserve account is supported by:
 - Investment earnings from the Tennessee Promise scholarship endowment fund, established by T.C.A. § 49-4-708.
 - Funds in the lottery for education account (LEA), established in T.C.A. § 4-51-111(b), in excess of annual scholarship expenditures and the minimum required balance in the LEA.
 - Licensing and application fees collected by the Sports Wagering Council established in T.C.A. § 4-49-101, in excess of the Council's operating and administrative expenses.
- **Tennessee Education Lottery Scholarship (TELS)** – Two revenue streams are deposited into the Lottery for Education Account and are used to support the TELS programs:
 - Net lottery proceeds from the Tennessee Education Lottery Corporation.
 - Eighty percent of the privilege tax assessed on sports wagering revenues. As of July 1, 2026, this funding will be moved instead to the K-12 construction and maintenance fund as prescribed in T.C.A. § 4-49-104 except for when the net lottery proceeds are not sufficient to meet TELS expenditures. In such a case, the funds allocated to K-12 construction and maintenance must be reduced by the amount needed to meet TELS expenditures.

Within the TELS portfolio, net lottery proceeds are transferred on a quarterly basis to THEC, pursuant to T.C.A. § 4-51-111. The TELS portfolio includes all programs presented below. In addition to these funds provided by the Tennessee Education Lottery Corporation, a general shortfall reserve subaccount in the amount of \$100M has been established to provide funding in the event net lottery proceeds are not sufficient. Should the subaccount be used in a fiscal year, it must be replenished starting in the following fiscal year. Pursuant to T.C.A. § 49-4-708, an additional \$10M is maintained in the general shortfall reserve subaccount. This additional reserve does not need to be replenished if used.

Any funds received from the Tennessee Education Lottery Corporation in excess of the amount needed to fully fund the TELS portfolio are transferred to the Tennessee Promise scholarship endowment fund. At the close of FY25, the Tennessee Promise Scholarship endowment fund balance was approximately \$1.3 billion.

Lottery revenue and expenditure projections adopted by the State Funding Board on November 24, 2025 project insufficient funds, inclusive of both net lottery proceeds and sports wagering revenues, starting with FY26 and continuing forward through FY30. However, net lottery proceeds collected through the second quarter of FY26 suggest that the deficit will likely not materialize in FY26.

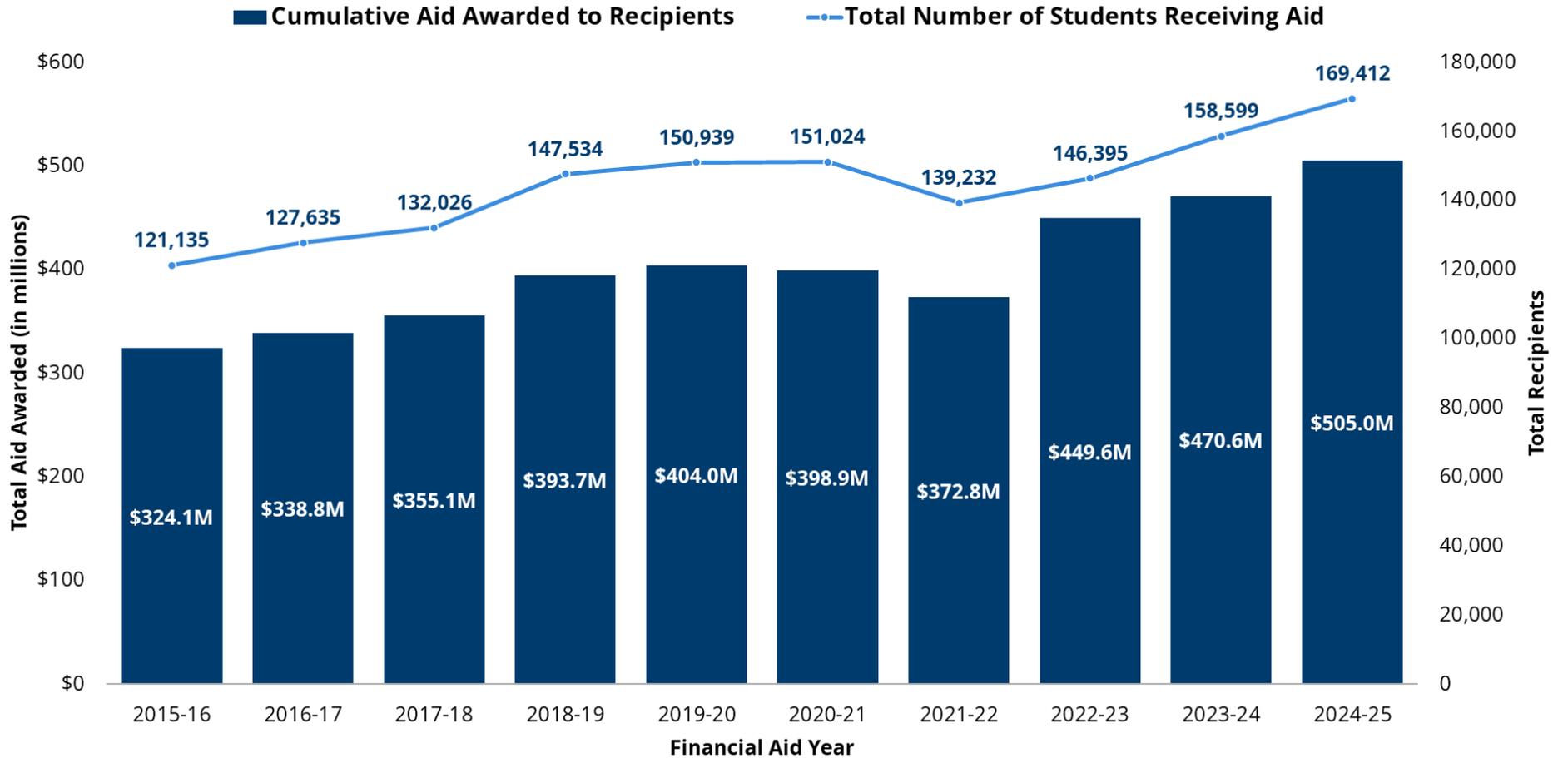
Tennessee Education Lottery Scholarships

The TELS portfolio currently consists of thirteen programs.¹ This summary will briefly discuss each program and provide a look at the eligibility requirements, award amounts, the number of students receiving funding, and the annual expenditures of each program over the last ten aid years.² Programs are organized in this memo by expenditure in 2024-25, with the largest programs first, and available data on program outcomes are provided for each. Additional detail on each program, including full eligibility requirements and application materials, can be found on the [Tennessee Financial Aid page on CollegeForTN.org](#). Each program's outcomes are also tracked annually in the [Department of Finance & Administration's Office of Evidence and Impact Program Inventory](#). The graph on the next page depicts total TELS spending and duplicated recipient counts for the last ten aid years, demonstrating steady growth with the exception of the 2021-22 aid year, when postsecondary enrollment was heavily impacted by the COVID-19 pandemic.

¹ TELS does not include the Tennessee Student Assistance Award, Ned McWherter Scholars, Dependent Children Scholarship, Graduate Nursing Loan Forgiveness, or Future Teacher Scholarship. These state aid programs are funded through direct appropriation. Additionally, TELS does not include tuition waivers. Tennessee Promise is included in the TELS portfolio, but the program is endowed and funded by earnings off the endowment.

² An aid year is the school year for which financial aid is used to fund a student's education. This is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

All TELS Programs



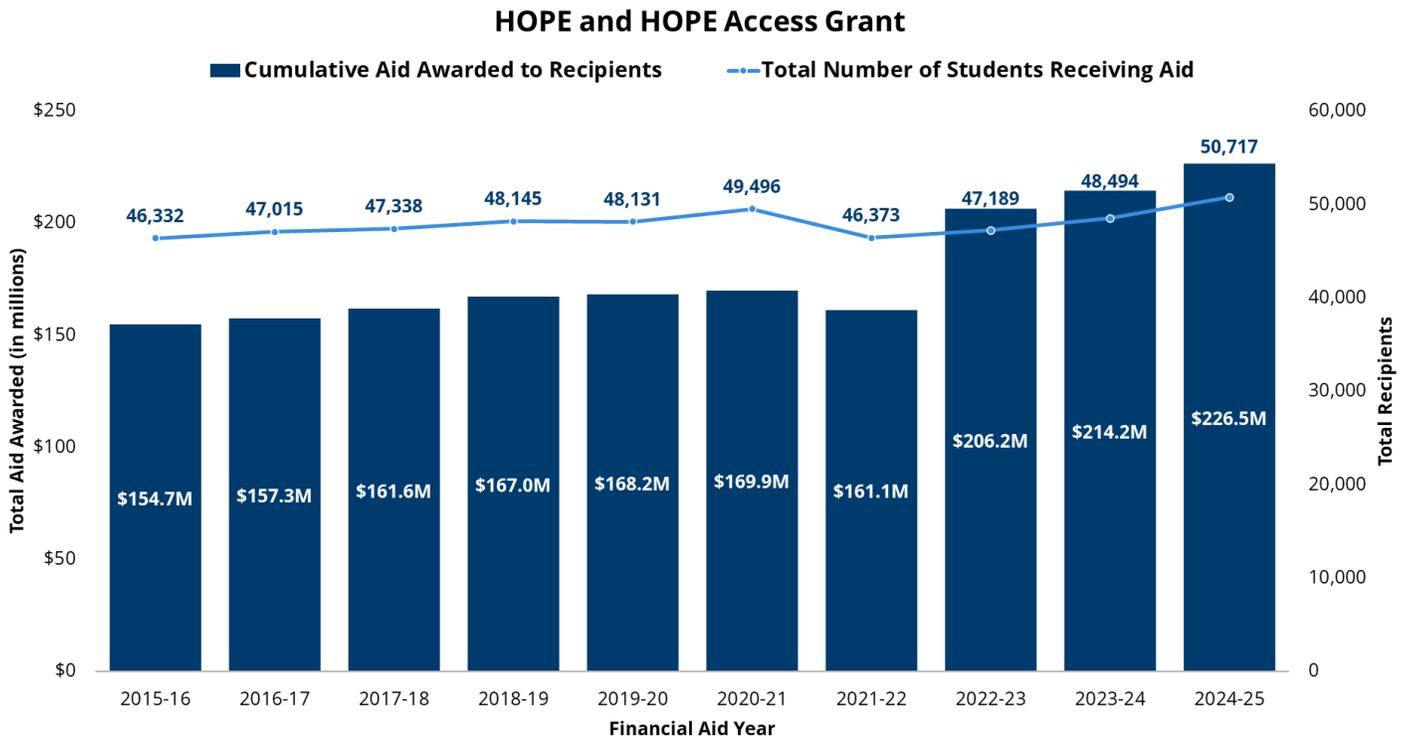
Note: The total number of students receiving aid is duplicated across aid programs. If a student receives aid from more than one TELS program, they will be counted more than once. Totals in previous years include expenditures and student counts from programs that are no longer active (i.e., HOPE Access Grant, Math and Science Teachers Program, and Rural Health Loan Forgiveness program).

HOPE Scholarship

The HOPE scholarship recognizes and promotes both academic achievement in high school and the importance of a postsecondary education by providing scholarships to Tennessee’s best and brightest students. Through the HOPE scholarship and its supplements, the State of Tennessee aims to increase college going, persistence, and attainment while helping to retain students in Tennessee’s skilled workforce.

Eligibility

Tennessee residents who graduate from an eligible Tennessee high school must earn a 3.0 HS grade point average (GPA) or a 21 on the ACT (or 1060 on the SAT) and fill out the Free Application for Federal Student Aid (FAFSA) to receive the HOPE scholarship. Students must enroll at an eligible Tennessee public or private institution within 16 months following high school graduation. Students must be continuously enrolled at an eligible postsecondary institution in the fall and spring terms and maintain satisfactory academic progress to renew the scholarship.



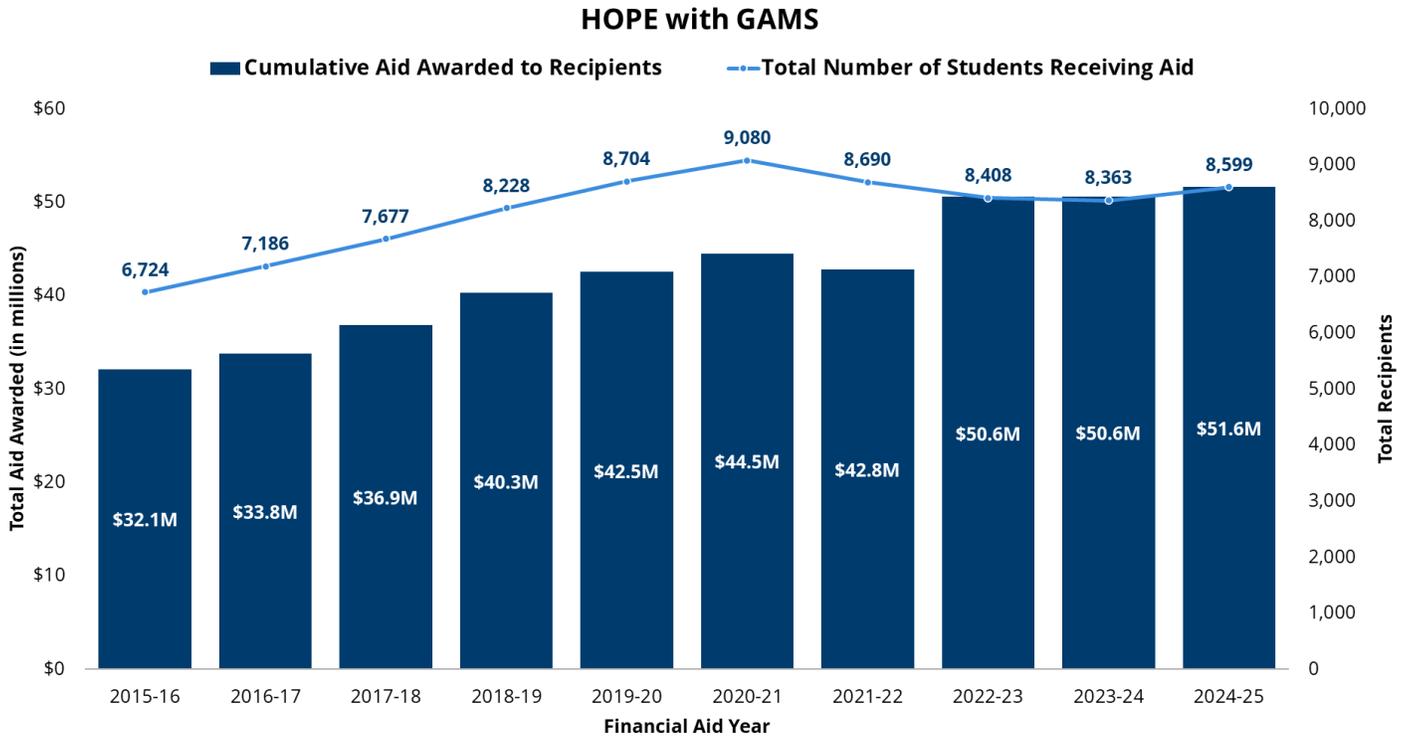
Note: This graph includes the HOPE Access Grant in applicable years. HOPE Access was eliminated by the FAST Act of 2020 and applications for new recipients closed in fall 2021. HOPE Access provided reduced financial aid for students who were close to but did not meet the eligibility thresholds for the HOPE scholarship (2.75 – 2.99 GPA and 18-20 ACT) and demonstrated financial need.

General Assembly Merit Scholarship

The General Assembly Merit Scholarship (GAMS) is a supplement to the HOPE scholarship that recognizes the achievement of high-achieving high school students and provides extra funds to encourage these students to remain in Tennessee.

Eligibility

In addition to the eligibility requirements of the HOPE scholarship, to qualify for the GAMS supplement, students must have at least a 3.75 high school GPA and score at least a 29 on the ACT (or 1330 on the SAT).



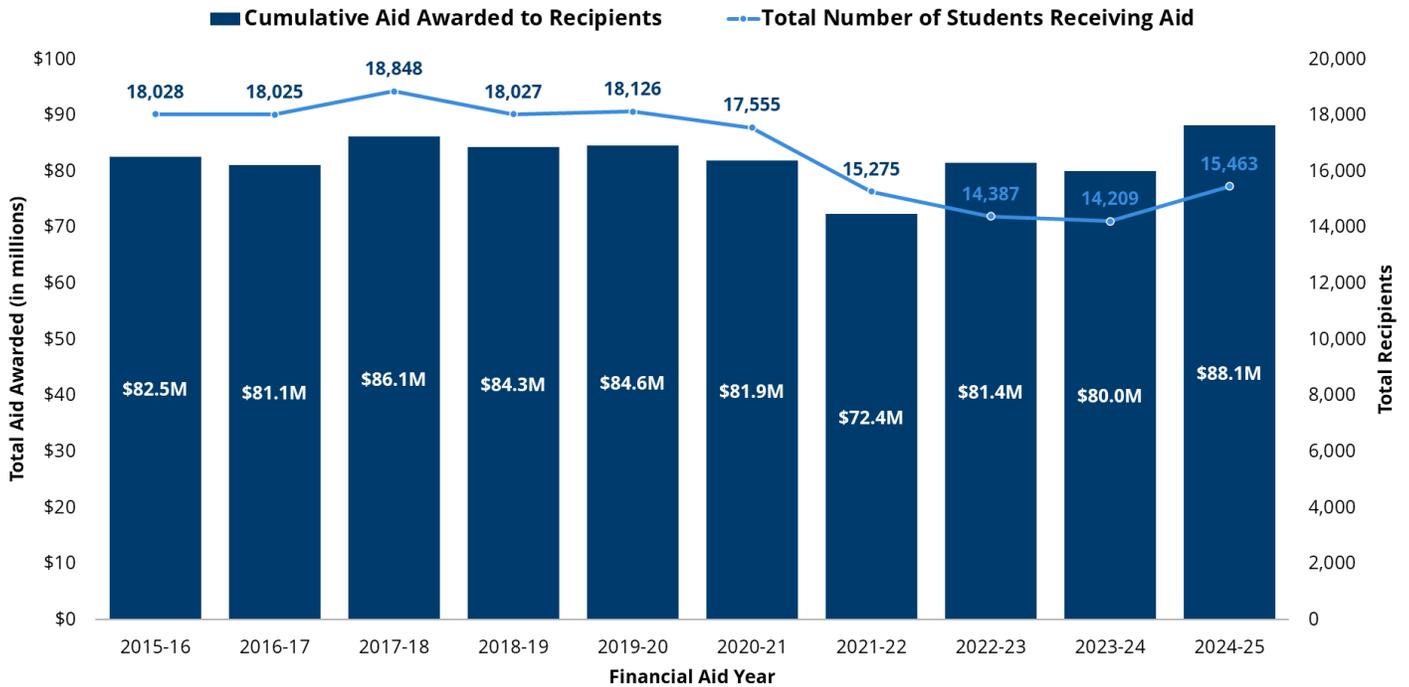
Aspire Award

The Aspire Award is a supplement to the HOPE scholarship that provides extra assistance to low-income Tennesseans who meet HOPE eligibility requirements.

Eligibility

In addition to the eligibility requirements of the HOPE scholarship, to qualify for the Aspire Award supplement, students must have an adjusted gross income of \$36,000 or below.

HOPE with Aspire



Award Amounts

The amount awarded to a student for the HOPE scholarship and its supplements is dependent upon the type of institution, student level, and a student’s enrollment status (full-time or part-time). The maximum amounts of the HOPE scholarship **per term** are listed below. A student can receive HOPE for three terms (summer, fall, and spring) per academic year for up to five years or until the student earns an advanced degree, whichever comes first. While a student may be eligible for both GAMS and Aspire, they can only receive one of the supplemental scholarships.

	HOPE	GAMS	Aspire
Two-year	\$1,600	+ \$500	+ \$250
Four-year Freshman or Sophomore	\$2,250	+ \$500	+ \$750
Four-year Junior or Senior	\$2,850	+ \$500	+ \$750

Outcomes³

- In fall 2023, 62% of first-time HOPE recipients retained the scholarship into their second year. This is the highest rate observed since the fall 2019 first-time HOPE recipient cohort.
- Regardless of scholarship renewal, 81% of students who received the HOPE scholarship for the first time in fall 2023 returned to higher education in Tennessee in fall 2024. This retention rate is notably higher than the overall retention rate for first-time, full-time freshmen who started at public institutions in fall 2023 – 72%.

³ Outcomes are taken from the [2025 Tennessee Education Lottery Scholarship Report](#). Outcomes are inclusive of students who earn the base HOPE scholarship and its supplements – GAMS and Aspire.

- Nearly half (47%) of first-time fall 2019 HOPE recipients earned a credential within four years. Three-quarters (75%) of those graduates completed while still receiving the HOPE scholarship. The graduation rate for the fall 2019 cohort of first-time HOPE recipients increased to 57% by their fifth year, the final year of scholarship eligibility.

Dual Enrollment Grant

The Dual Enrollment Grant (DEG) provides financial assistance so students may participate in college-level coursework while in high school. The DEG is funded on a per-course basis, and eligible students can use it at eligible public or private Tennessee institutions. The DEG aims to have more high school students earn college credit, matriculate to higher education, and complete credentials.

Eligibility

Tennessee high school students must submit the DEG application by June 30th prior to the academic year in which they want to use the grant. Students must be classified as a high school junior or senior if enrolling in courses at a two-year or four-year postsecondary institution, or be classified as a high school freshman or higher if enrolling at a Tennessee College of Applied Technology (TCAT). Students must meet dual enrollment admissions criteria set by the institution they wish to attend and maintain at least a 2.0 GPA for all postsecondary courses to continue to have access to the DEG.

Award Amount

The Dual Enrollment Grant covers the tuition of the first five dual enrollment courses eligible students take in addition to the applicable access fees. For a student's sixth through tenth dual enrollment courses, the award amount is \$100 per credit hour, not to exceed \$600 per course. At TCATs, the award amount is the cost of tuition for up to 1296 clock hours.

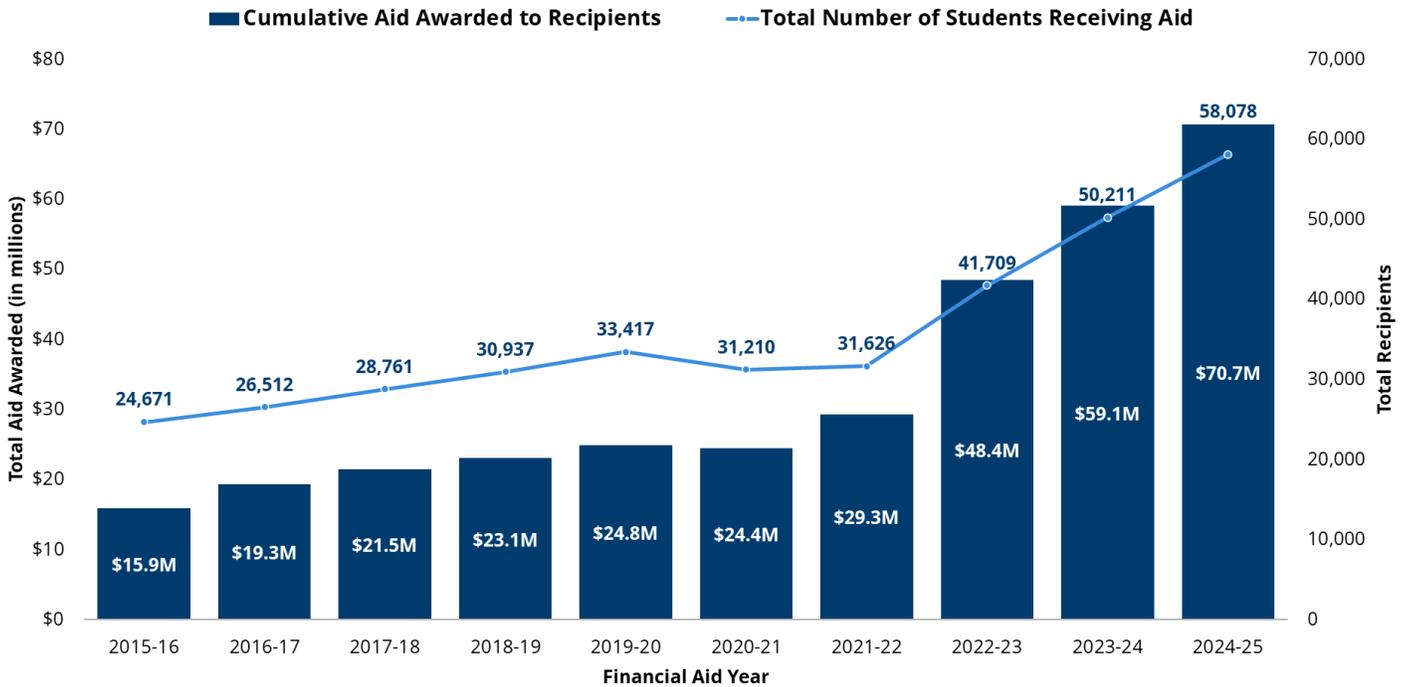
Outcomes⁴

- Expenditures of the DEG have increased 189% over the last five years – from \$24.4M to \$70.7M.
- In 2022, the DEG expanded to allow freshmen and sophomore high school students to enroll in dual enrollment at TCATs, while the DEG at community colleges and universities is available to high school juniors and seniors. This change led to over 20,000 students using the DEG at TCATs in 2024-25 compared to approximately 5,300 students in 2021-22.
- Approximately 82% of high school graduates from the class of 2024 who received the DEG seamlessly enrolled in higher education upon graduation, compared to 56% of the overall class of 2024.⁵

⁴ Outcomes are taken from the [2025 Tennessee Education Lottery Scholarship Report](#).

⁵ The college-going rate counts public high school students in the Tennessee Department of Education's (TDOE) ninth grade cohort who earn a regular high school diploma and enroll at a postsecondary institution the following summer or fall term after graduating high school. See THEC's [College Going & the Class of 2024](#) report for more information.

Dual Enrollment Grant



Tennessee Promise

Tennessee Promise is focused on increasing the number of Tennessee high school graduates who seamlessly enroll in college. **Unlike other TELS programs, Tennessee Promise is endowed and is funded by earnings off the endowment.** Tennessee Promise is a last-dollar scholarship that covers tuition and mandatory fees not covered by other gift aid (e.g., federal Pell grant, TSAA, or TELS). Students participate in pre-enrollment support services that provide guidance and information as students prepare to enter postsecondary education. Tennessee Promise aims to increase the college-going rate with the hope that students will persist towards and complete a postsecondary credential.

Eligibility

To apply for Tennessee Promise, Tennessee residents must complete the Tennessee Promise application and the FAFSA prior to high school graduation. Students must also attend a mandatory Promise meeting. Students must complete and submit at least 16 hours of community service each year the award is received, maintain continuous enrollment, and maintain at least a 2.0 GPA (or satisfactory academic progress at a TCAT).

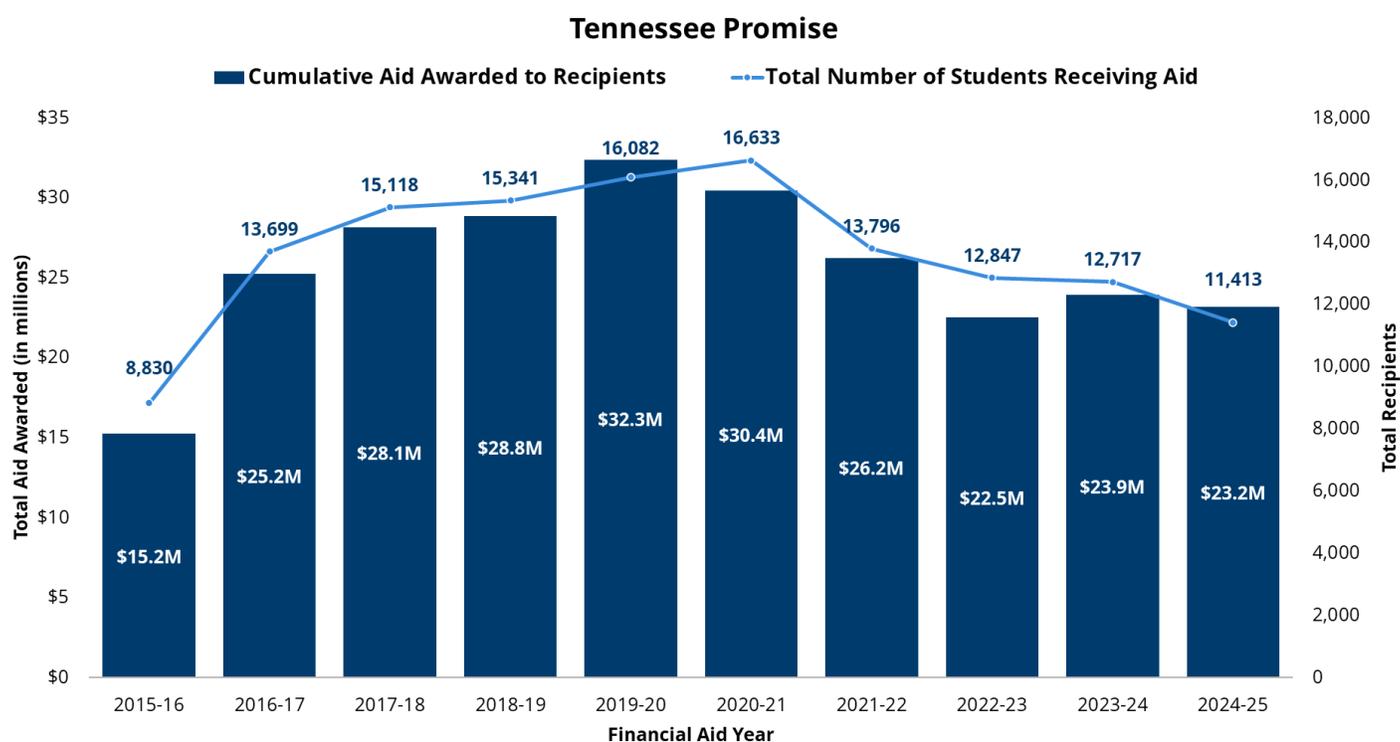
Award Amount

As a last-dollar scholarship, the amount of state aid provided by Tennessee Promise varies from student to student. The following table gives the simplified example of three eligible students who are all attending the same Promise eligible institution. The amount of Tennessee Promise dollars they receive is dependent on the amount of other gift aid they receive.

	Student A	Student B	Student C
Tuition/mandatory fees	\$4,000	\$4,000	\$4,000
Gift aid (HOPE, Pell, TSAA)	\$4,250	\$3,250	\$0
Gap between grant aid and tuition/mandatory fees	\$0	\$750	\$4,000
Tennessee Promise award amount	\$0	\$750	\$4,000
Tuition/Mandatory Fees Balance	\$0	\$0	\$0

Outcomes⁶

- Over 67,000 Tennessee high school seniors applied for the Tennessee Promise in the 2023-24 school year. Over 14,300 of these students received the Tennessee Promise award and enrolled during the 2024-25 school year, including students who did not receive any payment from the Tennessee Promise award.
- Nearly 20% of 2024-25 Promise students enrolled at a TCAT. This is up from approximately 14% in 2020-21.
- Over 18,000 Promise students from the last five cohorts (2020-21 – 2024-25) have earned a credential and over 8,000 Promise students from these cohorts have transferred to a four-year institution.



⁶ Outcomes are taken from the [Tennessee Promise 2025 Annual Report](#).

Tennessee Reconnect Grant

The Tennessee Reconnect Grant is a last-dollar scholarship⁷ providing tuition and mandatory fee-free community college for financially independent Tennesseans who want to pursue an associate degree or certificate. Tennessee Reconnect facilitates adult and independent students beginning or returning to postsecondary education to secure credentials needed to advance in today's workforce.

Eligibility

Tennessee Reconnect can be used at eligible two-year and four-year institutions by eligible students who are 23 years of age or older or are classified as independent on the FAFSA. To apply for Tennessee Reconnect, Tennessee residents must complete the Tennessee Reconnect application and the FAFSA. Students must not have previously earned an associate or more advanced degree and must enroll in at least six credit hours to be eligible to receive Tennessee Reconnect. Students must maintain continuous enrollment in fall and spring terms and a cumulative 2.0 GPA each year to retain Tennessee Reconnect.

Award Amount

As a last-dollar scholarship, the amount of state aid provided by the Tennessee Reconnect Grant changes from student to student based on the amount of remaining tuition and mandatory fees after all other gift aid has first been applied. Students may receive the grant until five years after initial receipt of the grant or until the completion of their associate degree or certificate, whichever occurs first.

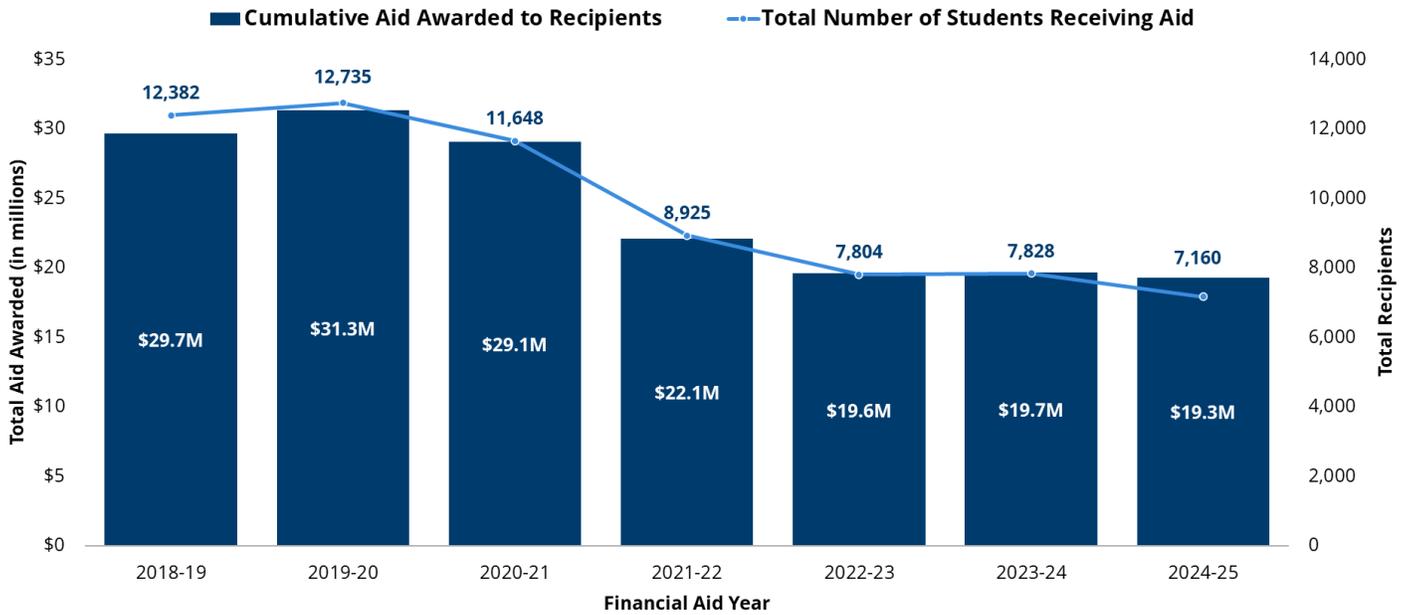
Outcomes⁸

- Expenditures of the Tennessee Reconnect have remained steady at approximately \$20M for the last four aid years – 2021-22 through 2024-25.
- Since the introduction of the Tennessee Reconnect Grant in 2018-19, recipients have gone on to earn over 40,000 credentials.

⁷ For Tennessee Reconnect, like Tennessee Promise, last-dollar means that the grant covers tuition and mandatory fees after all other federal and state gift aid (e.g. federal Pell grant, TSAA, TELS, etc.) are applied.

⁸ Outcomes are taken from the [2025 Tennessee Education Lottery Scholarship Report](#).

Tennessee Reconnect



Wilder-Naifeh Technical Skills Grant

The Wilder-Naifeh Technical Skills Grant provides financial assistance for students pursuing their first certificate or diploma program at a TCAT. The goal of the grants is to increase access to TCAT offerings and to increase the number of Tennesseans with a postsecondary credential.

Eligibility

Tennessee residents who have not previously received the Wilder-Naifeh grant, complete a FAFSA, and enroll at a TCAT are eligible. Students must maintain satisfactory academic progress and continuous enrollment as defined by the TCAT they are attending to maintain the grant.

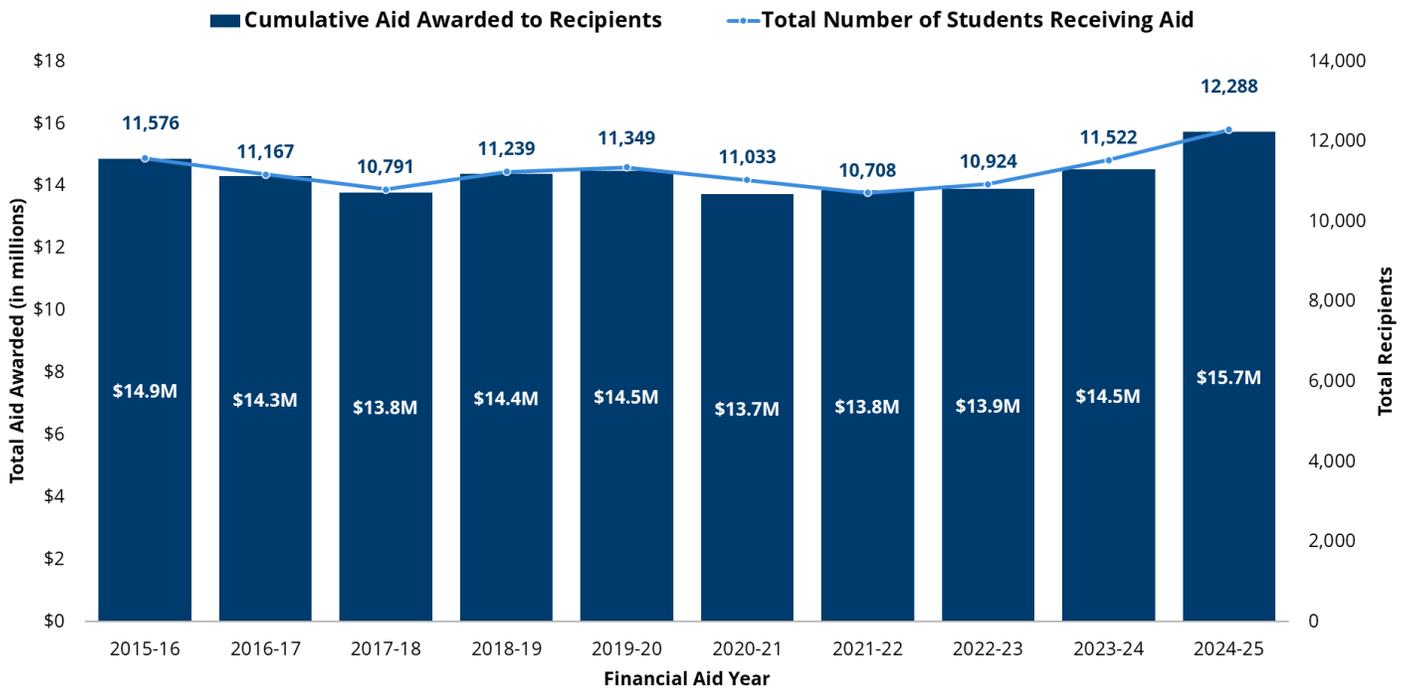
Award Amount

Eligible students receive \$2,000 **per aid year** to defray the cost of their program until they complete their technical certificate or technical diploma program.

Outcomes

- In the 2023-24 aid year, 4,318 credentials were conferred to Wilder-Naifeh recipients, a 14% increase over the previous aid year.

Wilder-Naifeh Technical Skills Grant



Middle College Scholarship

The Middle College Scholarship provides financial assistance to reduce the cost to participate in college-level coursework while in high school. The Middle College Scholarship differs from the Dual Enrollment Grant in that it offsets the cost to participate *full-time* in an associate-degree program while completing high school. Middle College scholarships provide students with the opportunity to matriculate quickly to the workforce or into a bachelor’s degree program.

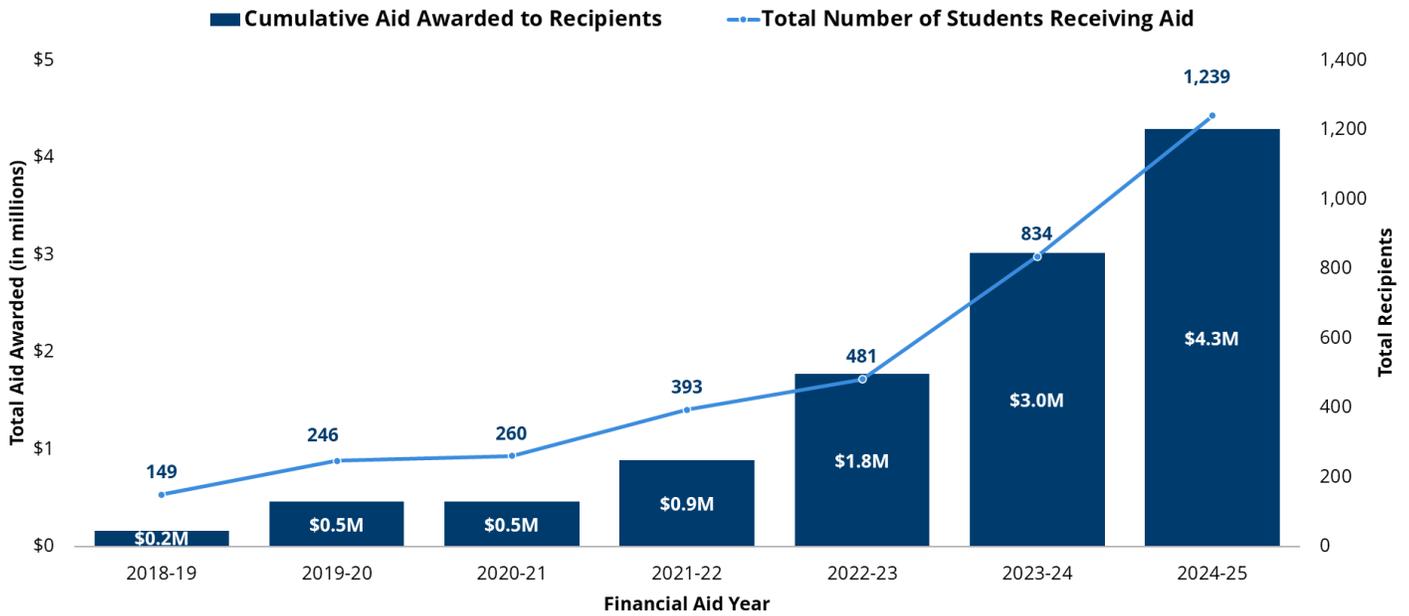
Eligibility

Tennessee high school juniors who have a 3.0 GPA or better by the end of their sophomore year may submit the Middle College Scholarship application. Students must maintain full-time enrollment at a two-year community college and a minimum 3.0 GPA to maintain the scholarship. Students must also resubmit the application for their second year of the scholarship. Students must enroll in the Middle College program in the fall term of their junior year and cannot receive the Dual Enrollment Grant simultaneously.

Award Amount

High school juniors can receive \$2,000 **per term** to enroll full-time at a TBR community college. Students can receive the scholarship for two years, until the completion of an associate degree program, or until their high school graduation; whichever occurs first.

Middle College Scholarship



TCAT Reconnect

TCAT Reconnect is a last-dollar scholarship for financially independent students who are pursuing a certificate or diploma at a TCAT. The TCAT Reconnect program aims to connect nontraditional learners with opportunities to achieve short-term workforce-ready credentials. While TCAT Reconnect was established in 2014 alongside Tennessee Promise, funding and support were not secured for the Tennessee Reconnect program at community colleges until 2017.

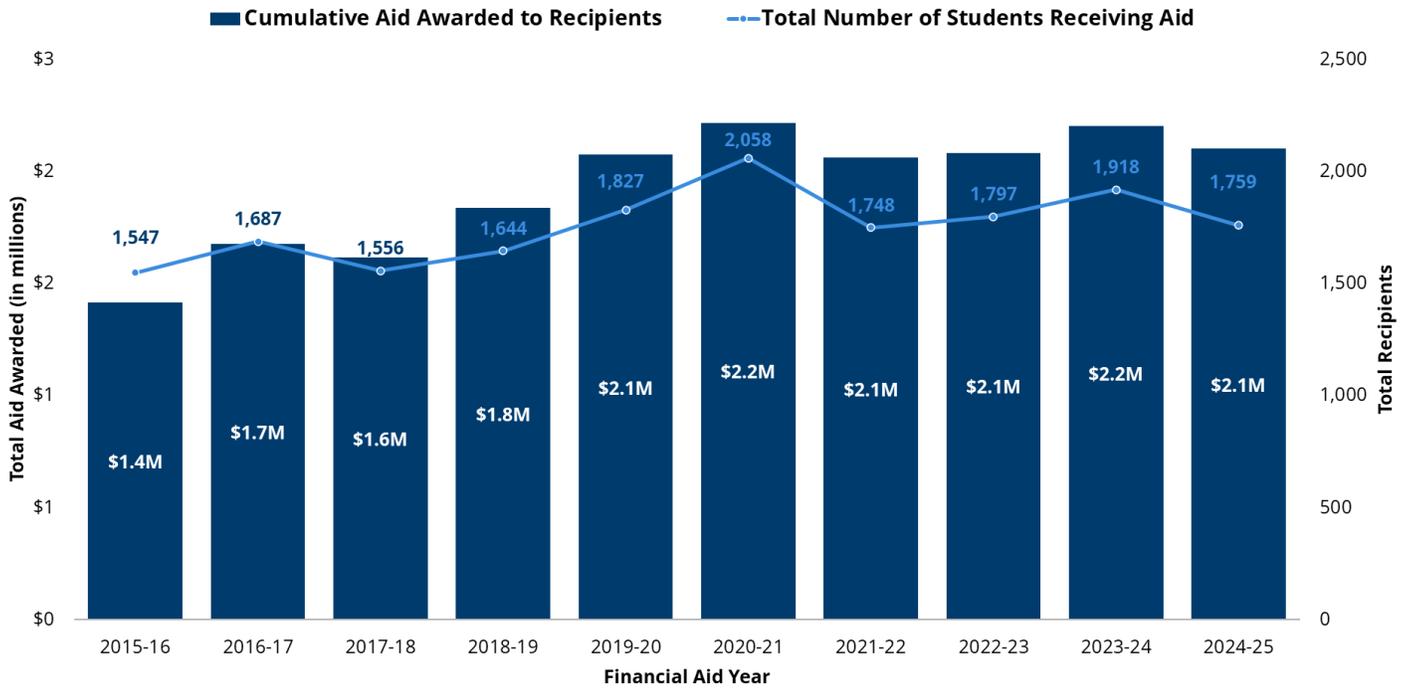
Eligibility

Tennessee residents who are classified as independent on the FAFSA are eligible to receive the grant. Unlike Tennessee Reconnect, there is no age threshold for the TCAT Reconnect program. Students must maintain satisfactory academic progress and continuous enrollment as defined by the TCAT they are attending to maintain the TCAT Reconnect grant.

Award Amount

As a last-dollar scholarship, the amount of state aid provided by the TCAT Reconnect Grant varies from student to student based on the amount of remaining tuition and mandatory fees after all other gift aid has first been applied. TCAT students may receive the scholarship until the completion of their technical certificate or technical diploma program.

TCAT Reconnect



HOPE - Non-Traditional

The HOPE scholarship for nontraditional-aged students provides HOPE payments for financially independent, academically achieving students who demonstrate financial need and pursue a bachelor's degree at a four-year institution. The Non-Traditional HOPE scholarship aims to increase enrollment, persistence, and completion for independent learners. The Non-Traditional HOPE scholarship was available to eligible students pursuing a credential at two-year and four-year institutions until 2018-19, when students at two-year institutions were no longer eligible for Non-Traditional HOPE with the introduction of the Tennessee Reconnect Grant. Recipients of the Tennessee Reconnect Grant who earn an associate degree can receive the Non-Traditional HOPE scholarship if they maintain continuous enrollment.

Eligibility

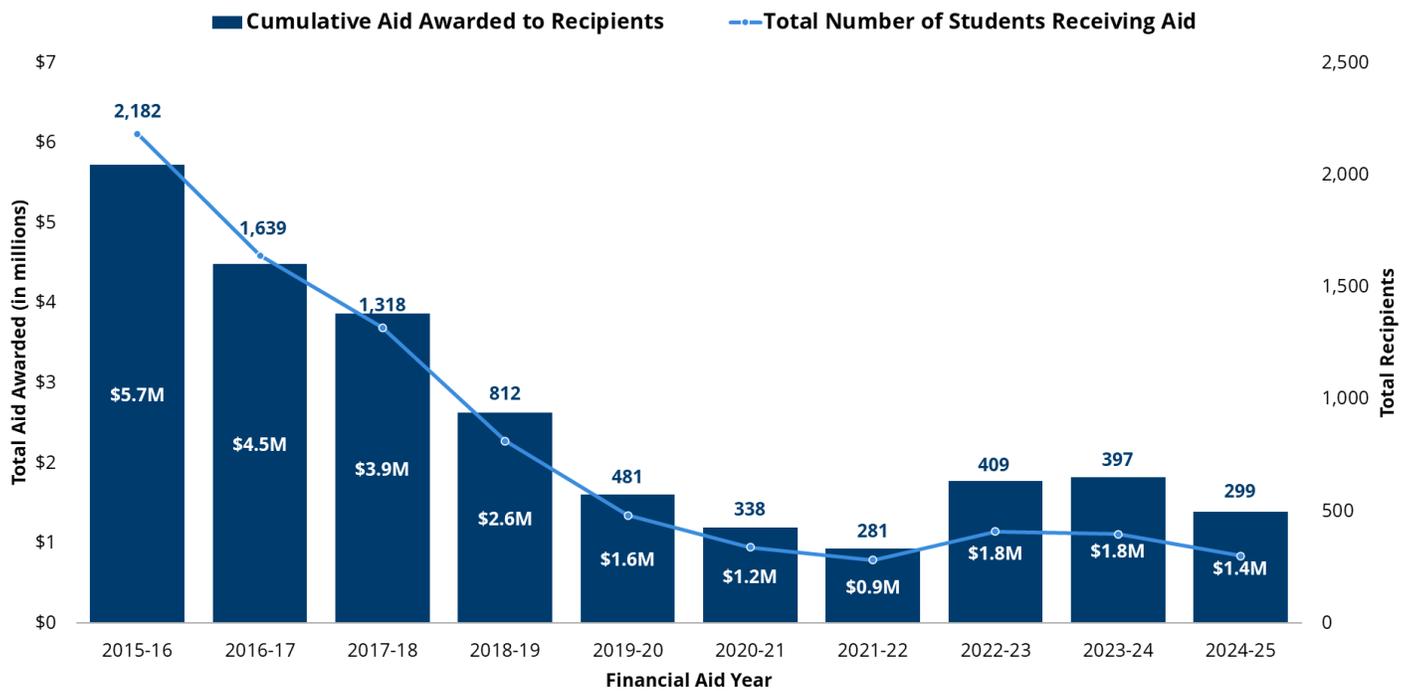
Tennessee residents who are classified as independent on the FAFSA and have an adjusted gross income of \$36,000 or below are eligible to receive the HOPE scholarship for nontraditional-aged students. Students must be continuously enrolled in fall and spring terms at an eligible four-year postsecondary institution and meet GPA requirements to maintain the scholarship.

Award Amounts

The amount awarded to a student for the HOPE scholarship for nontraditional-aged students is dependent on the student level and the student's enrollment status (full-time or part-time). The maximum amounts of the HOPE scholarship **per term** are \$2,250 for freshmen and sophomores and

\$2,850 for juniors and seniors. A student can receive HOPE for three terms (summer, fall, and spring) per academic year for up to five years or until the student earns an advanced degree, whichever comes first.

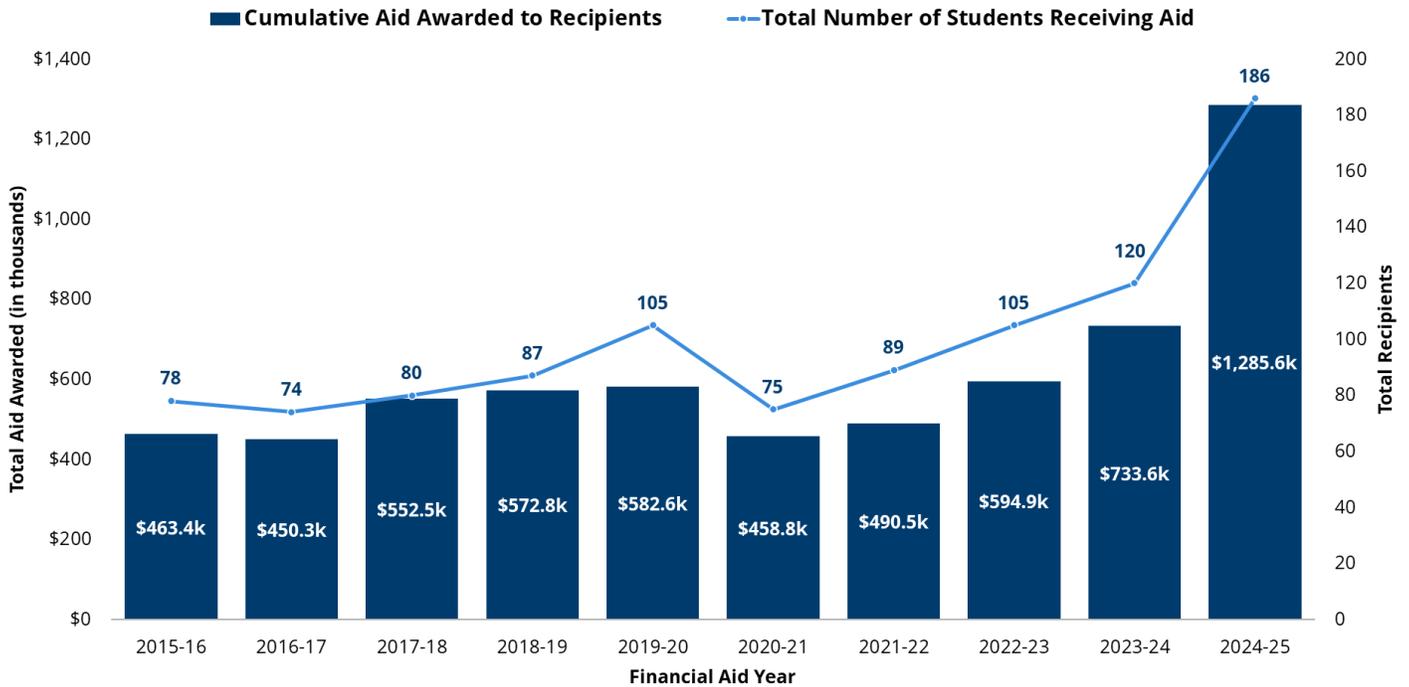
HOPE (Non-Traditional)



TELS Special-Population Programs

TELS includes three financial aid programs supporting specific populations of Tennessee postsecondary students: [HOPE Foster Child Tuition Grant](#), [STEP UP program](#), and [Helping Heroes Grant](#). These scholarships serve foster youth eligible for the HOPE scholarship, students with intellectual disabilities, and student veterans, respectively. Providing supplemental financial aid to students with targeted needs emphasizes the importance of postsecondary access, persistence, and attainment of a postsecondary credential for all Tennesseans.

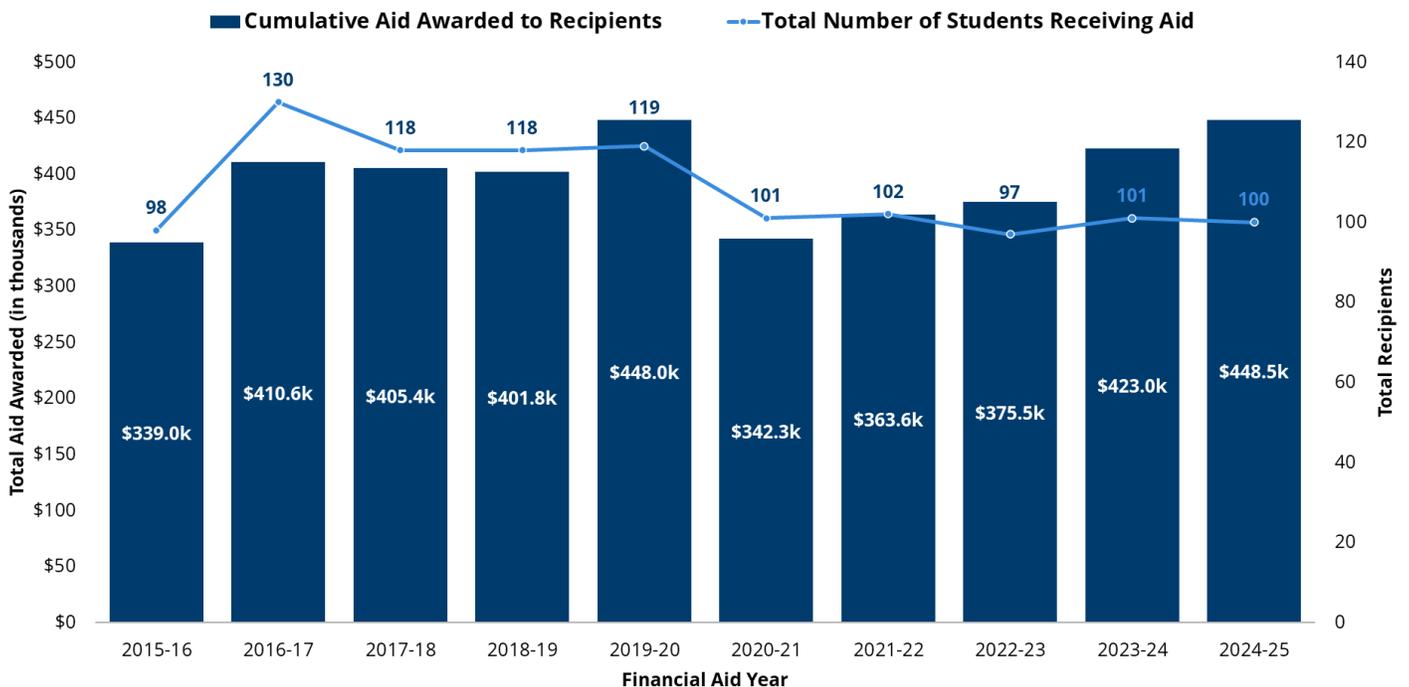
Foster Care Grant



Eligibility and Award Amount

The HOPE Foster Child Tuition Grant provides tuition and mandatory fees after all other gift aid is applied for up to six years after initial enrollment for students who were in Department of Children’s Services custody at any point from age 13 or older. Students must also meet all other requirements of the HOPE scholarship to receive and maintain the grant.

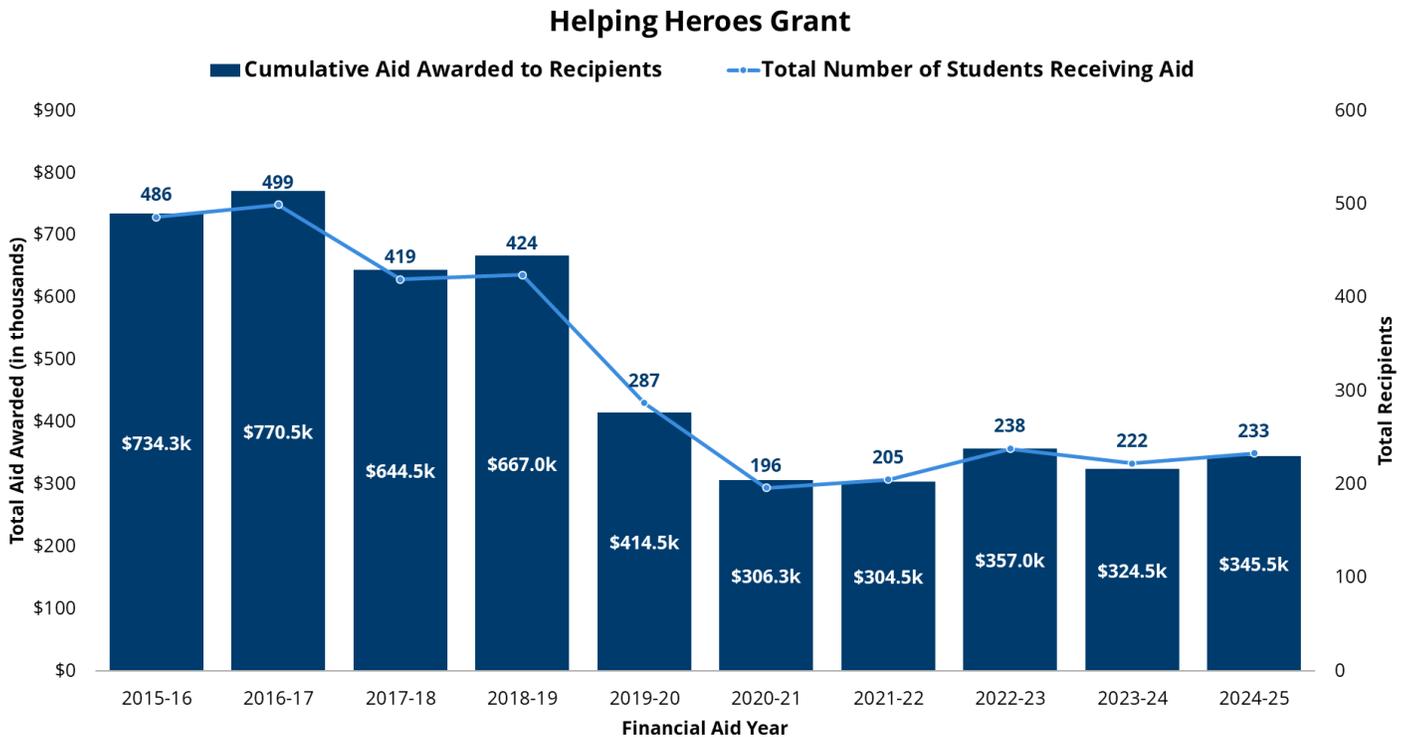
Tennessee STEP UP



Eligibility and Award Amounts

Students must be Tennessee residents who graduated high school with a diploma or alternate credential meeting the requirements of their Individualized Education Program (IEP), and enroll in an eligible postsecondary program at a postsecondary institution within 16 months of high school graduation to be eligible for the Tennessee STEP UP program.⁹ Students must also submit a STEP UP application and re-submit the application each academic year. The STEP UP program provides the same payments as the HOPE scholarship **per term** for eligible students until the student has completed their postsecondary program or the period required to complete the eligible program has elapsed.

	STEP UP
Two-year	\$1,600
Four-year Freshman or Sophomore	\$2,250
Four-year Junior or Senior	\$2,850



Eligibility and Award Amount

Tennessee residents who have been an honorably discharged from the United States military or are a former or current member of a reserve or the Tennessee National Guard unit who was called into active military service of the United States are eligible for the Helping Heroes Grant. Students must also have been awarded a qualifying medal from the armed forces. Students must not have previously earned a bachelor’s degree and must enroll at an eligible four-year or two-year institution after completing the Helping Heroes Grant application. The Helping Heroes Grant provides \$1,000 **per term** for eligible full-

⁹ A complete list of institutions with eligible programs can be found on CollegeforTN: <https://www.collegefortn.org/tennessee-step-up-scholarship/>

time students and \$500 **per term** for eligible part-time students for up to eight full terms or until the student has earned a baccalaureate degree, whichever comes first.

Conclusion

The following table summarizes the changes over time in expenditures for each of the active TELS programs.

Scholarship Program	2024-25 Expenditures	1-Year Change	5-Year Change	10-Year Change
HOPE Scholarship	\$ 226,512,229	6%	33%	46%
HOPE with GAMS	\$ 51,619,635	2%	16%	61%
HOPE with Aspire	\$ 88,149,100	10%	8%	7%
HOPE w/ Supplements Subtotal	\$ 366,280,964	6%	24%	36%
Dual Enrollment Grant	\$ 70,655,686	20%	189%	344%
Tennessee Promise	\$ 23,166,788	-3%	-24%	52%
Tennessee Reconnect [#]	\$ 19,285,383	-2%	-34%	-
Wilder-Naifeh Grant	\$ 15,733,032	8%	15%	6%
Middle College Scholarship [#]	\$ 4,289,279	42%	834%	-
TCAT Reconnect	\$ 2,100,245	-5%	-5%	49%
HOPE Non-Traditional	\$ 1,387,484	-24%	17%	-76%
HOPE Foster Care Grant	\$ 1,285,585	75%	180%	177%
TN STEP UP	\$ 448,450	6%	31%	32%
Helping Heroes Grant	\$ 345,500	6%	13%	-53%
Total[^]	\$ 504,978,395	7%	27%	56%

Notes:

These programs were not established until the 2018-19 aid year.

[^] The totals in 2020-21 and 2015-16 that are used to calculate the 5- and 10-year changes, respectively, include expenditures from programs that are no longer active.

The following table summarizes the changes over time in the number of students served by each of the active TELS programs.

Scholarship Program	2024-25 Headcount	1-Year Change	5-Year Change	10-Year Change
HOPE Scholarship	50,717	5%	2%	9%
HOPE with GAMS	8,599	3%	-5%	28%
HOPE with Aspire	15,463	9%	-12%	-14%
HOPE w/ Supplements Subtotal	74,779	5%	-2%	5%
Dual Enrollment Grant	58,078	16%	86%	135%
Tennessee Promise	11,413	-10%	-31%	29%
Tennessee Reconnect [#]	7,160	-9%	-39%	-
Wilder-Naifeh Grant	12,288	7%	11%	6%
Middle College Scholarship [#]	1,239	49%	377%	-
TCAT Reconnect	1,759	-8%	-15%	14%
HOPE Non-Traditional	299	-25%	-12%	-86%
HOPE Foster Care Grant	186	55%	148%	138%

Scholarship Program	2024-25 Headcount	1-Year Change	5-Year Change	10-Year Change
TN STEP UP	100	-1%	-1%	2%
Helping Heroes Grant	233	5%	19%	-52%
Total[^]	169,412	7%	12%	40%

Notes:

These programs were not established until the 2018-19 aid year.

[^] The totals in 2020-21 and 2015-16 that are used to calculate the 5- and 10-year changes, respectively, include student counts from programs that are no longer active. The total number of students receiving aid is duplicated across aid programs. If a student receives aid from more than one TELS program, they will be counted more than once.

The following table summarizes the full-time award amounts for each of the active TELS programs.

Scholarship Program	Award Amount
HOPE Scholarship	Two-year: \$1,600/term Four-year Freshman/Sophomore: \$2,250/term Four-year Junior/Senior: \$2,850/term
HOPE with GAMS	Additional \$500/term
HOPE with Aspire	Additional \$750/term at four-year Additional \$250/term at two-year
Dual Enrollment Grant	Courses 1 -5: Tuition and applicable access fees Courses 6 -10: \$100 per credit hour up to \$600 per course TCATs: Cost of tuition for up to 1296 clock hours
Tennessee Promise	Up to tuition and mandatory fees
Tennessee Reconnect	Up to tuition and mandatory fees
Wilder-Naifeh Grant	\$2,000 per aid year
Middle College Scholarship	\$2,000 per term
TCAT Reconnect	Up to tuition and mandatory fees
HOPE Non-Traditional	Four-year Freshman/Sophomore: \$2,250/term Four-year Junior/Senior: \$2,850/term
HOPE Foster Care Grant	Up to tuition and mandatory fees
TN STEP UP	Two-year: \$1,600/term Four-year Freshman/Sophomore: \$2,250/term Four-year Junior/Senior: \$2,850/term
Helping Heroes Grant	Full-time: \$1,000 per term Part-time: \$500 per term

This memorandum serves as a review of current program expenditures and trends over the last ten aid years. Also included are outcomes for several of the largest programs in the TELS suite: HOPE, Dual Enrollment Grant, Tennessee Promise, Tennessee Reconnect Grant, and Wilder-Naifeh Grant. THEC will continue to work with stakeholders to produce a follow-up report that addresses the scope of intersections between current aid programs, additional student outcomes, and recommendations for program modifications that emphasize the continued health and success of the current aid portfolio. THEC's intent is to provide this report to the Chairs of the Senate and House Education Committees in the second half of 2026.