

How the ESA Program Works

In spring 2019, the Tennessee General Assembly passed and Governor Bill Lee signed Public Chapter 506. This law creates the Tennessee Education Savings Account (ESA) program.

What is the ESA program?



Education Savings Accounts are commonly called ESAs for short and provide additional school choices to Tennessee families based on where they live and their income.







An ESA-eligible student will receive funds to use toward tuition, fees, books and other educational expenses at a participating private school.

Who is eligible?

In Tennessee, ESAs are available to families who live in Tennessee with a student entering grades kindergarten through twelve (K-12) who:



Is zoned to attend a Shelby County district school, a Metro Nashville public school, or a school in the Achievement School District (ASD).



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



Is a student who either attended a Tennessee public school last year for the full school year, or is eligible for the first time to enroll in a Tennessee school.

*Income chart can be found in the Frequently Asked Questions for Participating Families. (https://familymembers.esa.tnedu.gov/faq/)

How can ESA funds be used?



Each ESA is funded at approximately \$7,000 to pay for private school tuition or other approved educational expenses.

















ESA funds can be used for tuition and fees, school uniforms, textbooks, tutoring services, computer hardware, educational therapies or services, summer education programs, specialized after-school programs or other educational purposes.

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What do you need to apply for an ESA?









Parents or guardians of potential students need a proof of address and proof of household income to apply online at www.esa.tnedu.gov.

The state will announce an open enrollment each year through www.tn.gov/education/school-options/esa-program.html

An award for an ESA does not mean that a student is accepted to a participating private school. A student must apply to the participating school as well.

How many ESAs will be available?





For the first school year of the ESA (2020-2021), 5,000 ESAs will be available.











An enrollment lottery will be held if more eligible applications are received than the maximum number of students that may participate in the school year.

How will ESA funds be distributed?





ESA funds will be distributed to the account holder's ESA account into a virtual wallet.



The virtual wallet is not the same as an account holder's bank account. All expenses must be pre-approved by the state before payment can be made from the virtual wallet.

Want more details?



For more details on the ESA program, you can download any of our guides and FAQs. (https://esa.tnedu.gov/handbooks-and-forms/)



For more information about the ESA program, visit us online at www.esa.tnedu.gov.