Because all of us know how stressful paying for college can be, we hope that this timeline will help clear up some of the confusion regarding the financial aid process.

**January 1 – March 15**: Fill out the FAFSA. Once a FAFSA has been submitted, adjusting income or assets can slow processing. If you need to make an adjustment after March 1, check with our Financial Aid Office at financialaid@tntech.edu. Once “submitted” online, your FAFSA goes to a federal central processor (10-14 days) to verify before Financial Aid at TTU is able to pull this information. Paper applications will take approximately 6-8 weeks to process. TTU will not receive your information from the federal processor until March 1. March 15 is NOT deadline for completing the FAFSA, only a priority date to help ensure that all funds you may be eligible for are still available.

*The TSAA Award is a need-based award in TN that is on a first-come, first-serve basis to those with EFCs of less than $2,100. This award is based on when you submit the FAFSA. These funds are usually used up by the first week of February or earlier. To preview your EFC, [click here](#).*

**March 15**: If you are admitted to TTU or currently enrolled at TTU, Financial Aid begins processing FAFSA applications. This means that you will begin receiving emails (every 14-19 days) about what documents must be submitted to complete your financial aid application. Please check your [TTU email account](#) for information regarding how to complete any outstanding requirements for your application.

**Mid-April**: Financial Aid begins packaging (awarding) for NEW FRESHMAN students that have completed ALL outstanding requirements.

**Late-May**: Financial Aid begins packaging (awarding) for CURRENT or TRANSFER students that have completed all outstanding requirements. This later date is due to the processing of Satisfactory Academic Progress (grades) that is needed from the prior term.

After the initial packaging, Financial Aid runs packages every week. If you have outstanding requirements that prevent your file from being processed, you could miss out on some limited aid (SEOG, Federal Work Study Program, etc.).

**COA (Cost of Attendance)** – This is NOT how much it will cost you to attend TTU. It is merely a max expenses calculation that is helpful in determining award amounts.

**EFC (Estimated Family Contribution)** – This is used to determine the level of aid that you receive to attend college. How much you will pay out-of-pocket for college is not necessarily this amount and involves a complex formula.

Please keep in mind that your Financial Aid application must be complete considerably earlier than any payment deadline at TTU. Payment deadlines are not relevant to Financial Aid processing. If your Financial Aid is not processed by the payment deadline you will need to pay for your fees out-of-pocket to confirm your schedule. Any Financial Aid that is processed after you pay can reimburse you.