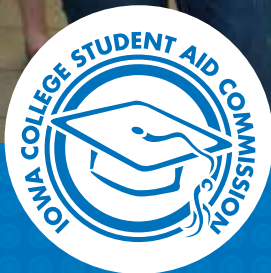




SCHOLARSHIPS AND GRANTS

A GUIDE FOR STUDENTS



IowaCollegeAid.gov

More Education. More Opportunities.

Determining how to finance a college education can be confusing unless you have the facts. The good news is that there are a lot of ways to pay for college. Financial aid, including federal and state grants and scholarships, college and university grants and scholarships, private scholarships, work-study opportunities, and loans for students and parents, may be used in combination with 529 college savings plans, student employment, and savings to help cover college costs and make a college education affordable for most students and families.

Scholarships and grants do not have to be repaid and can significantly reduce college expenses. This guide will answer many of your questions about the scholarship and grant programs available to Iowa students, including information about eligibility criteria and how to apply. Contact Iowa College Aid if you have questions after reviewing this guide. We will connect you to the information and resources you need to make higher education possible.

You may reach us at:

Phone: 877-272-4456 Option 3

Email: grants@iowacollegeaid.gov

*“Knowledge will bring
you the opportunity to
make a difference”*

-Claire Fagin

Iowa Financial Aid Application

The Iowa Financial Aid Application allows students to apply for multiple state-administered aid programs with one application. It can be accessed by clicking the application button on Iowa’s state-designated career information system, www.IHaveAPlanIowa.gov.



Students can apply for the following programs through the Iowa Financial Aid Application:

- All Iowa Opportunity Scholarship*
- Iowa National Guard Education Assistance Program (NGEAP)
- All Iowa Opportunity Foster Care Grant*
- Education and Training Voucher Grant*
- Governor Terry E. Branstad Iowa State Fair Scholarship*

**Some programs may also require the submission of the Free Application for Federal Student Aid (FAFSA).*

The Iowa Financial Aid Application does not replace the FAFSA. The FAFSA is the standardized federal application used to determine eligibility for federal, state, and in some cases, institutional aid. The U.S. Department of Education uses your FAFSA to calculate your Expected Family Contribution, the figure that is used to determine your financial aid eligibility. For more information on the FAFSA, please see page 21 of this guide.

Scholarships

All Iowa Opportunity Scholarship

The All Iowa Opportunity Scholarship (AIOS) is a state-funded program that provides scholarships to students with financial need who excel in high school. Students attending eligible Iowa colleges and universities may receive awards of up to \$7,824 for the 2013-2014 academic year. Students attending eligible Iowa community colleges may receive awards of up to \$4,266 for the 2013-2014 academic year.

Eligible recipients attending an Iowa community college may reapply to receive the award for a second year.

Eligibility Criteria:

- Iowa resident who begins initial enrollment at an eligible Iowa college or university within two academic years of graduating from high school
- Minimum of 2.5 cumulative GPA on a 4.0 scale or its equivalent
- Enroll for at least three semester hours (or the trimester or quarter equivalent) in a program leading to an undergraduate degree
- Expected Family Contribution of \$7,824 or below for funding in the 2013-2014 academic year

Priority Criteria:

Priority will be given to students who:

- Submit the FAFSA and Iowa Financial Aid Application by March 1
- Participate in the Federal TRIO Program
- Graduate from or participate in an alternative high school programs

(AIOS, Continued)

How to apply:

Complete and submit the Iowa Financial Aid Application at www.IHaveAPlanIowa.gov, available beginning January 1. Applicants also must complete the FAFSA.

Governor Terry E. Branstad Iowa State Fair Scholarship

This scholarship, recognizes outstanding Iowa high school seniors who have actively participated in the Iowa State Fair. Up to four scholarships ranging from \$500 to \$1,000 are awarded each year.

Eligibility Criteria:

- Actively participate in the Iowa State Fair (past or present)
- Be a graduating senior from an Iowa high school
- Plan to enroll at an Iowa college or university

Priority Date: March 1

How to apply:

Complete and submit the Iowa Financial Aid Application at www.IHaveAPlanIowa.gov, available beginning January 1. Applicants also must complete the FAFSA. (GEAR UP Iowa Scholarship, continued)

*“Education is the key to
unlock the golden door of
freedom”*

- George Washington Carver

Iowa Farm Bureau Federation Scholarship

Iowa College Aid serves on the selection committee for the Iowa Farm Bureau Federation that awards \$1,000 scholarships for tuition to students who plan to study agriculture at their chosen college or university.

Eligibility Criteria:

- Be the son or daughter of an Iowa Farm Bureau member
- Be accepted by or enrolled in an accredited college, university or community college
- Be a high school graduate or have an expected graduation date of spring 2014
- Maintain a minimum 2.5 GPA throughout college career to retain scholarship

How to apply:

Complete and submit the Iowa Farm Bureau Federation Scholarship application at www.iowaCollegeAid.gov.

Application Deadline: March 1

GEAR UP Iowa Scholarship

The GEAR UP Iowa Scholarship provides awards of up to \$2,600 per year to students who are part of the GEAR UP Iowa state-wide cohort.

Eligibility Criteria:

- Have participated in GEAR UP Iowa programming as certified by GEAR UP Iowa staff
- Have a high school diploma, GED, or home school diploma
- Be a U.S. citizen or eligible non-citizen as defined by the Free Application for Federal Student Aid (FAFSA)
- Be under the age of 22 upon first receipt of scholarship funds

- Enroll in at least three semester hours (or trimester or quarter equivalent) in an undergraduate program of study at a Title IV* college/university
- Complete a FAFSA each year to receive Scholarship funds
- Meet your college/university Satisfactory Academic Progress (SAP) policies to receive the Scholarship in subsequent years.

Go to www.GEARUPiowa.gov/scholarship for more information.

Robert D. Blue Scholarship

The Robert D. Blue Scholarship, named for former Iowa Governor Robert D. Blue, provides scholarships ranging from \$500 to \$1,000 to Iowa students who demonstrate literary and scholastic ability; exhibit qualities of truth, courage, and fellowship; and display moral force of character. Applicants can be current high school seniors or students already enrolled at an Iowa college or university.

Eligibility Criteria:

- Iowa resident
- Attend or plan to attend an Iowa college or university

Applicants will be evaluated based on the following:

- High school GPA
- Financial need
- References (two are required)
- 500-word essay

How to apply:

Complete and submit the Robert D. Blue Scholarship application online at www.RDBlue.org/application.

Federal Grants

Federal Grant Eligibility

The following eligibility requirements apply to all federal grant programs:

- Demonstrate financial need¹
- Have a high school diploma or a recognized equivalent (i.e. a General Education Development (GED) Certificate), or complete a high school education in a home school setting that is treated as such under state law².
- Be working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number³
- Register with the Selective Service if required⁴
- Maintain Satisfactory Academic Progress once in school
- Do not have federal student loans in default and do not owe money on a federal student grant
- Certify that you use federal student aid funds only for educational purposes
- Have not been convicted under federal or state law of the sale or possession of drugs during a period of enrollment when federal student aid (grants, loans, and/or work study) was received.

Additional program-specific criteria are included in each program description.

Federal Grant Application Process

Complete and submit the FAFSA at www.fafsa.gov as soon as possible after January 1 for all federal grants. Additional application requirements are included in each program description, if applicable.

¹Not applicable for the TEACH Grant

²If you were enrolled in a college or career school prior to July 1, 2012, you may show you're qualified to obtain higher education by passing an ability to benefit test approved by the USDE or completing six credit hours or the equivalent coursework toward a degree or certificate.

³SSN not required for students from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.

⁴Men age 18-25 are required to register with the Selective Service.

Application Deadline: May 10

Pell Grant

Federal Pell Grants annually assist more than 5 million college and vocational school students nationwide, and almost 90,000 students at Iowa colleges and universities. These grants are based on financial need, as determined by the results of the FAFSA, and may be used at any college or university. The maximum grant is \$5,645.

Program-Specific Eligibility Criteria:

Undergraduate student who has not earned a first bachelor's or professional degree*, and who must not be subject to an involuntary civil commitment after completing a period of incarceration for a forcible or non forcible sexual offense.

*Certain eligible post-baccalaureate teacher certification programs may be eligible for Pell Grants. To learn more, go to:
www.ed.gov/programs/transitionteach/federalaid.html

Supplemental Educational Opportunity Grant

Federal Supplemental Educational Opportunity Grants (SEOG) are based on financial need, as determined by the results of the FAFSA, and may be used at any college or university. Students with exceptional financial need who are eligible for Pell Grants are given priority. Eligible recipients may receive between \$100 and \$4,000 per year depending on when they apply, financial need, the funds available at their college or university, and the policies of the college or university's financial aid office.

Program Specific Eligibility Criteria:

Undergraduate student who has not earned a first bachelor's or professional

Teacher Education Assistance for College and Higher Education Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant was created to help all levels of collegiate students enrolled in teaching preparation programs pay for their college education. In exchange for receiving a TEACH Grant, a recipient must agree to serve as a full-time teacher in a high-need field at a public or private non-profit elementary or secondary school that serves low-income students.

These grants are available to eligible undergraduate, post-baccalaureate* and graduate students. Due to Congressional action the maximum award of \$4,000 has been reduced to \$3,760 for grants first disbursed after March 1, 2013. The amount is prorated for part-time students. The award amount is reduced for students enrolled on a part-time basis. Academic standards of at least a 3.25 GPA or a score above the 75th percentile on at least one standardized admissions test battery apply to all recipients except graduate degree students who are current teachers, retirees from another occupation who possess expertise in a field where there is a teacher shortage or former teachers pursuing a high-quality alternative certification.

Recipients must:

- Be enrolled as an undergraduate, post-baccalaureate*, or graduate student in a postsecondary educational institution that has chosen to participate
- Be enrolled in a program that is necessary to begin a career in teaching or plan to complete such coursework
- Sign a TEACH Grant Agreement to Serve before each annual award
- Participate in TEACH Grant counseling before each annual award and at graduation
- Teach in a field that is designated as high-

need at the time the student applies for a TEACH Grant**

- Serve as a full-time teacher for a total of at least four academic years within eight calendar years of completing a teaching program
- Serve as a highly qualified teacher at a low-income school identified in the USDE's Annual Directory of Designated Low Income Schools for Teacher Certification
(In Iowa, highly qualified means to hold an endorsement in the subject area taught. This standard may vary by state.)
- Provide verification of employment certified by the chief administrative officer of the school after each year of teaching service by completing the TEACH Grant Certification Form

For more information regarding TEACH Grant eligibility, contact the financial aid office at your college or university.

** High-need fields recognized for the TEACH Grant are Bilingual Education and English Language Acquisition, Foreign Language, Mathematics, Reading Specialist, Science, Special Education and other teacher shortage areas identified by the state in which you will teach, at the time you receive your TEACH Grant or begin teaching. The USDE publishes a nationwide listing of teacher shortage areas in each state.

Program Specific Application Process:

Applicants must complete the TEACH Grant Agreement to Serve at <https://teach-ats.ed.gov> in addition to submitting the FAFSA.

IMPORTANT

If you do not fulfill the required teaching service, your TEACH Grants will become unsubsidized Direct Stafford Loans that must be repaid to the USDE. In addition, you will be charged interest from the first disbursement date of each grant.

* A post-baccalaureate program at a school that also offers an undergraduate degree in education is not eligible for the TEACH Grant.

State-Funded Grants

Barber and Cosmetology Arts and Sciences Tuition Grant

The Barber and Cosmetology Arts and Sciences Tuition Grant is available to assist Iowa residents enrolled in a barber or cosmetology course at one of Iowa's eligible licensed barber schools or schools of cosmetology arts and sciences. Eligible colleges and universities receive Barber and Cosmetology Arts and Sciences Tuition Grant allocations. Recipients are notified by the college if they are awarded this grant. Priority is given to students with the greatest financial need. The maximum grant award is \$1,200 per year.

How to apply:

Complete and submit the FAFSA as soon as possible after January 1.

Application Deadline:

Your completed FAFSA must reach the processing center by July 1.

Iowa National Guard Educational Assistance Program

The Iowa National Guard Educational Assistance Program (NGEAP) provides annual awards to Iowa National Guard members who attend eligible Iowa colleges and universities. Maximum individual awards cannot exceed the resident tuition rate at Iowa Regent Universities. For the 2013-2014 academic year, the average tuition rate for full-time students at Iowa Regent Universities is \$6,658. The maximum award may be set lower in order to serve more soldiers. The Iowa Adjutant General determines eligibility.

(Iowa NGEAP, continued)

Eligibility Criteria:

- Iowa resident
- Member of an Iowa Army or Air National Guard unit for each term the member receives benefits
- Satisfactory completion of required Guard training
- Maintain satisfactory performance of Guard duty
- Pursue a certificate or undergraduate degree at an eligible Iowa college or university, and maintain satisfactory academic progress

How to apply:

Complete and submit the Iowa Financial Aid Application, available January 1 at www.IHaveAPlanIowa.gov. A new application must be completed each year.

Priority Date:

July 1 for the fall semester;
December 1 for the spring semester.

Iowa Grant

The Iowa Grant is available to assist Iowa students attending Regent Universities, independent colleges and universities, and community colleges throughout Iowa. Eligible colleges and universities receive Iowa Grant allocations. Recipients are notified by the college if they are awarded this grant. Priority is given to students with the greatest financial need. The maximum grant award is \$1,000 per year for up to four years of full-time, undergraduate study. Part-time students may be eligible for prorated amounts.

How to apply:

Complete and submit the FAFSA as soon as possible after January 1.

Iowa Tuition Grant

The Iowa Tuition Grant is awarded to Iowa residents enrolled at one of Iowa's eligible private colleges and universities. Priority is given to applicants with the greatest financial need. The maximum award for a student attending a not-for-profit or a for-profit school is up to \$5,000 per year, but may vary each year due to available funding. The grant is renewable for up to four years of full-time, undergraduate study. Part-time students may be eligible for prorated amounts.

Eligibility Criteria:

- Iowa resident
- Undergraduate enrollment
- Enrolled at an eligible Iowa private college or university

How to apply:

Complete and submit the FAFSA as soon as possible after January 1.

Application Deadline:

Your completed FAFSA must reach the processing center by July 1.

Kibbie Grant (Iowa Skilled Workforce Shortage Tuition Grant)

Iowa residents enrolled in specified vocational-technical or career option programs at Iowa community colleges may be eligible for this grant program. The maximum Kibbie Grant award is one-half of the average Iowa community college tuition and mandatory fees per year for up to two years of education. Part-time students may be eligible for prorated amounts.

(Kibbie Grant, Continued)

Eligibility Criteria:

- Iowa resident
- Enrolled in at least three credit hours in a qualified program of study (of at least 15-weeks duration)
- Enrolled at an Iowa community college

How to apply:

Complete and submit the FAFSA as soon as possible after January 1.

Application Deadline:

Your completed FAFSA must reach the processing center by July 1.

Iowa Vocational-Technical Tuition Grant

Iowa residents enrolled in vocational-technical or career option programs at Iowa community colleges may be eligible for this grant program. The maximum Iowa Vocational-Technical Tuition Grant award is \$1,200 per year for up to two years of education. Part-time students may be eligible for prorated amounts.

Eligibility Criteria:

- Iowa resident
- Enrolled in at least three credit hours in a qualified program of study (of at least 15-weeks duration)
- Enrolled at an Iowa community college

How to apply:

Complete and submit the FAFSA as soon as possible after January 1.

Application Deadline:

Your completed FAFSA must reach the processing center by July 1.

Opportunities for Foster Youth

All Iowa Opportunity Foster Care Grant (Foster Care Grant) and Education & Training Voucher (ETV) Grant

These programs provide funds to students who are in foster care, were in foster care, were adopted from foster care or have graduated from a state training school, and who plan to attend an eligible college, university, or enroll in an approved training program. These programs cover educational costs up to \$8,368 per year for the Foster Care Grant, and \$5,000 per year for the ETV Grant, and may be used for a range of education or career training programs. The grants are renewable for programs that extend beyond one year.

Foster Care Grant Eligibility Criteria:

- Iowa resident
- Have a high school diploma or general equivalency diploma (GED)
- Aged out of Iowa's foster care system or will age out on your 18th birthday
- Adopted from foster care after your 16th birthday
- Aged out of a State Training School, or will age out on your 18th birthday
- Attend an eligible Iowa college or university

“Education’s purpose is to replace an empty mind with an open one.”

- Malcolm S. Forbes

ETV Grant Eligibility Criteria:

- Have a high school diploma or general equivalency diploma (GED)
- Aged out of foster care or will age out on your 18th birthday
- Adopted from foster care after your 16th birthday
- Are between the ages of 17 and 21*

How to apply:

Complete and submit the Iowa Financial Aid Application at www.IHaveAPlanIowa.gov. A new application must be completed each year. Applicants must also complete a FAFSA.

Application Deadline:

Applications will be accepted until funds are depleted.

Priority Date:

March 1 for renewal applications.

* You may continue to receive ETV Grant until you turn 23 only if you were participating in the ETV Grant program at age 21.



Other Sources of Scholarships & Grants

Colleges and Universities

Some colleges and universities designate funds (sometimes called institutional financial aid) for scholarships, grants, or student employment. College-specific scholarships may be matched with recipients based on academic achievement, talents & leadership skills or career interests. Financial need is considered for some aid programs provided by colleges and universities.

Private and Community Organizations

Your high school counselors are likely to know about private scholarships or community-specific educational funds in your area. Businesses or local branches of corporations, civic and religious organizations, and local Dollars for Scholars chapters often offer scholarships for local students. You may be able to obtain a list of organizations that have offered awards to prior graduates from high school counselors. Review eligibility criteria and application deadlines.

Web-Based Scholarship Searches

There are many different scholarship search tools available on the web. These search engines are one way to find local, national and college-specific scholarships. Here are a few reputable websites that provide scholarship searches:

- www.IHaveAPlanIowa.gov
- www.scholarshipamerica.org
- www.fastweb.com
- www.collegeboard.com/pay

Financial Aid Tips

To qualify for most federal and state financial aid you must complete the FAFSA.

Look for local scholarships available from community foundations, civic or fraternal organizations, or through a corporation or business with a presence in your community.

Apply for as many scholarships as you can and do not procrastinate! Hesitation could cost you money.

Follow application directions precisely.

DO NOT MISS DEADLINES.

Prepare a calendar with the deadlines for all applications, paying particular attention to the early deadlines for some college-specific scholarships.

Line up letters of recommendation from references who can characterize your abilities.

Do a thorough, thoughtful job on all essays required as part of a scholarship application.

Be sure to ask your high school counselor and/or college's financial aid administrator questions, attend school-sponsored financial aid presentations or events, and seek information from reputable sources such as Iowa College Aid.

Consider student employment opportunities as a way to help pay education expenses. Federal work-study programs encourage community service and often offer work opportunities related to your field of study.

Beware of Possible Scams

Unfortunately, there are fraudulent organizations that pose as legitimate agencies willing to help with FAFSA filing and scholarship searches. They will often guarantee you a scholarship or promise to do all the work for you for a fee.

Filing the FAFSA and applying for financial aid is **free**. Do not pay someone to complete your FAFSA; there are free services available in Iowa. Never provide anyone with your bank account information. No one can guarantee you a scholarship except for the organization that offers the award. If something sounds too good to be true, it probably is. The Federal Trade Commission (FTC) advises students to be cautious of some of the more common lines in scholarship and FAFSA scams such as:

"The scholarship is guaranteed or your money back."

"You can't get this information anywhere else."

"I just need your credit card or bank account number to hold this scholarship."

"We'll do all the work."

"The scholarship will cost some money."

"You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you never entered.



Contact Iowa College Aid at 877-272-4456 if you have questions regarding a particular scholarship program or agency.

About the FAFSA

The FAFSA (Free Application for Federal Student Aid) is the universal form to apply for financial aid. A completed FAFSA determines your eligibility for state and federal grants, student loans, and other forms of student assistance.

Where to get your FAFSA:

FAFSA on the Web (FOTW) is an online version of the application. The web-based form is easy and secure. It includes online assistance and prompts. Find FAFSA on the Web at www.fafsa.gov.

Paper versions of the FAFSA may be obtained by visiting www.fafsa.gov/options.htm or calling 800-4-FEDAID (800-433-3243).

FAFSA dates and deadlines:

Submit your completed FAFSA as soon after January 1 as possible. Check with campus financial aid officials for important filing dates.

To be given priority status for State of Iowa grants, your completed FAFSA must be received by the processing center on or before July 1 (earlier priority deadlines may exist for certain programs).

IRS Data Retrieval Tool

The IRS Data Retrieval Tool allows applicants who have already filed their federal income tax returns to prefill the answers to some FAFSA questions by transferring data from their federal income tax returns. This can save some time in completing the FAFSA, and may also reduce the chances that your FAFSA will be selected for verification.

Learn more information about the IRS Data Retrieval Tool at <http://www.fafsa.ed.gov/help/irshlp9.htm>

Investing in Your Future

For the majority of students, scholarships and grants will not cover all college costs. Most students pay college expenses from various sources of financial aid, including student loans. Investing in your future is a wise decision, as long as you borrow sensibly.

Go to Iowa College Aid's website, www.iowaCollegeAid.gov to request a complimentary copy of *Student Loans—A Guide for Students and Parents*.

Online Resources

Free Application for Federal Student Aid
www.fafsa.gov

Expected Family Contribution Calculator
www.fafsa4caster.ed.gov

Access career and education information, prepare for the ACT, SAT and GRE college admission exams, and apply for state financial aid through Iowa's community web portal
www.IHaveAPlanIowa.gov

Estimate college costs, access the Expected Family Contribution (EFC) estimator, and search for scholarships based on personal information.
www.studentaid.ed.gov

Go to www.iowaCollegeAid.gov for additional information on scholarships and grants.





IowaCollegeAid.gov

Our Mission

We advocate for and help Iowa students and families as they explore, finance and complete educational opportunities beyond high school.



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