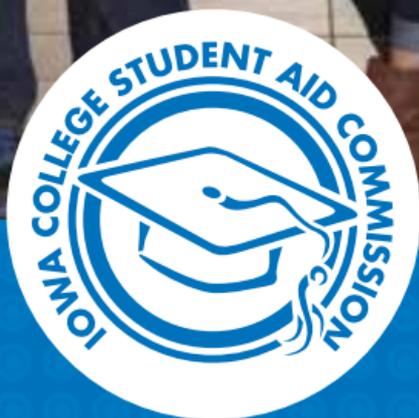




# SCHOLARSHIPS AND GRANTS

A GUIDE FOR STUDENTS



[IowaCollegeAid.gov](http://IowaCollegeAid.gov)

Because College Changes Everything

## Because College Changes Everything

A college degree is the key to economic opportunity. The majority of Iowa's fastest growing and [highest paying jobs](#) require education beyond high school. The good news is there are many ways to pay for college:

- Federal and state grants and scholarships
- College and university grants and scholarships (institutional aid)
- Private scholarships
- Work-study opportunities
- Loans for students and parents

These programs, in addition to money saved and earned through 529 college savings plans, student employment and savings can make a [college education affordable](#).

Scholarships and grants do not have to be repaid and significantly reduce college expenses. This guide provides an overview of scholarship and grant programs available to Iowa students. Contact Iowa College Aid if you have questions about any of the aid programs in this guide.

You may reach us at:

Phone: 877-272-4456 Option 3

Email: [grants@iowacollegeaid.gov](mailto:grants@iowacollegeaid.gov)

## why apply?

More than **84,000** students at Iowa colleges & universities receive federal Pell grants each year.

## 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 the homepage of Iowa College Aid's website, [www.IowaCollegeAid.gov](http://www.IowaCollegeAid.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\***

*\*These programs 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 in their pursuit of a college degree. For the 2015-16 academic year, students attending eligible four-year Iowa colleges and universities may receive awards of **up to \$7,885** for one year, or choose to split the amount in half and receive it over two years.

Students attending eligible Iowa community colleges may receive awards of **up to \$3,943** a year for two years.

#### 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 \$7,885 or below for funding in the 2015-2016 academic year

#### Priority Criteria:

Priority will be given to students who:

- Apply by March 1
- Participate in a Federal TRIO Program, such as Upward Bound
- Graduate from or participate in an alternative high school program

#### How to apply:

Complete and submit both the FAFSA and the Iowa Financial Aid Application.

### 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 both the FAFSA and the Iowa Financial Aid Application.

## why apply?

More than **27,400** state grant, scholarship and loan forgiveness awards help Iowans each year.

## GEAR UP Iowa Scholarship

The GEAR UP Iowa Scholarship provides awards of up to \$2,600 per year to students who were part of the GEAR UP Iowa program. Students in this program graduated from high school during the 2013-14 academic year.

### Eligibility Criteria:

- Have a high school diploma or equivalent (i.e. GED or HiSET) or home school diploma
- Be a GEAR UP Iowa Program participant, as certified by GEAR UP Iowa staff at Iowa College Aid
- Be a U.S. citizen or eligible non-citizen as defined by the 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 a Title IV-eligible undergraduate program of study at a Title IV college/university
- Complete the appropriate application each year (see How to Apply)
- Meet your college/university Satisfactory Academic Progress (SAP) policies to receive the scholarship in subsequent years

### How to apply:

**Iowa Residents:** Complete and submit the FAFSA. Whether you are attending an in-state or out-of-state college, if Iowa is your legal state of residence, the FAFSA is the only required application for the GEAR UP Iowa Scholarship.

**Non-Iowa Residents:** Complete the 2015-2016 GEAR UP Iowa Scholarship Application at [www.IowaCollegeAid.gov/content/gear-iowa-scholarship](http://www.IowaCollegeAid.gov/content/gear-iowa-scholarship). This application is strictly for students whose legal residence is a state other than Iowa.

## 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 exhibit academic excellence, civic duty and moral 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.RDBBlue.org/application](http://www.RDBBlue.org/application).

**Application Deadline:** May 10



## Federal Grants

### Federal Grant Eligibility

The following eligibility requirements apply to all federal grant programs:

- Demonstrate financial need for most programs<sup>1</sup>
- Have a high school diploma or a recognized equivalent (i.e. GED or HiSET), or complete a high school education in a home school setting that is acknowledged under state law<sup>2</sup>
- Be enrolled or accepted for enrollment in an eligible degree or certificate program
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number<sup>3</sup>
- Register with the Selective Service if required<sup>4</sup>
- 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<sup>5</sup>

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

### Federal Grant Application Process

Complete and submit the FAFSA at [www.fafsa.gov](http://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.

### Pell Grant

Federal Pell Grants annually assist more than nine million college and vocational school students nationwide, including over 95,000 eligible Iowa residents attending colleges both in Iowa and across the nation. 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 annual grant is **\$5,775**.\*

#### Program-Specific Eligibility Criteria:

Be an undergraduate student who has not earned a first bachelor's or professional degree.\*\*

Must not be incarcerated in a federal or state penal institution nor subject to an involuntary civil commitment after completing a period of incarceration for a forcible or non-forcible sexual offense.

\*The Pell Grant is limited to 12 semesters or the equivalent. You will receive notice if you are getting close to your limit.

\*\*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](http://www.ed.gov/programs/transitionteach/federalaid.html)

#### Additional Pell Grant Funds

If your parent or guardian was a member of the U.S armed forces and died as a result of military service performed in Iraq or Afghanistan after 9/11, and if you were less than 24 years of age and enrolled in college at least part-time at the time of your parent's or guardian's death, and you are eligible to receive a Pell Grant; your eligibility will be calculated as if your EFC were zero.

<sup>1</sup>Not applicable for the TEACH Grant

<sup>2</sup>If you were enrolled in a college or career school prior to July 1, 2012 or if you are currently enrolled in an eligible career pathway program, 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.

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

<sup>4</sup>Men age 18-25 are required to register with the Selective Service.

<sup>5</sup>If your federal student aid is suspended due to a drug conviction, eligibility may be regained by successfully completing an approved drug rehabilitation program or by passing two unannounced drug tests.

## Supplemental Educational Opportunity Grant

Federal Supplemental Educational Opportunity Grants (SEOG) are based on financial need, as determined by the results of the FAFSA. Pell-eligible students with exceptional financial need 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. Not all colleges and universities participate in the SEOG program.

### Program Specific Eligibility Criteria:

Be an undergraduate student who has not earned a first bachelor's or professional degree.

## Teacher Education Assistance for College and Higher Education Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant provides awards of up to **\$4,000\*** a year to students who are completing or plan to complete coursework needed to begin teaching careers. In exchange for receiving TEACH Grants, recipients must agree to serve as full-time teachers in high-need fields at public or private non-profit elementary or secondary schools that serve low-income students.

### Recipients must:

- Enroll as an undergraduate, post-baccalaureate\* or graduate student in a participating postsecondary educational institution
- Enroll in a TEACH Grant eligible program
- Meet certain academic requirements  
(Generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25)
- 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 Teacher Cancellation Low Income Directory.  
(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.

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

\*\* 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. In addition, you will be charged interest from the first disbursement date of each grant.

\*The annual maximum award amount is calculated annually by the USDE. The maximum award for grants first disbursed on or after 10/01/14 and before 10/01/15 is \$3,708. The maximum award for grants first disbursed on or after 10/01/15 is \$3,728.

## State-Funded Grants

### Iowa Barber and Cosmetology Arts and Sciences Tuition Grant

Iowa residents enrolled in a barber or cosmetology program at one of Iowa's eligible licensed barber schools or schools of cosmetology arts and sciences may be eligible for up to **\$1,200** per year through this program. Eligible colleges and universities receive an allocation and recipients are notified by the college if they are awarded this grant. Priority is given to students with the greatest financial need.

#### How to apply:

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

#### Application Deadline:

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



### Iowa National Guard Educational Assistance Program

Iowa National Guard members who attend eligible Iowa colleges and universities may be eligible for annual awards through this program. Maximum individual awards cannot exceed the resident tuition rate at Iowa Regent Universities. For the 2015-2016 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. Eligibility is determined by the Iowa Adjutant General.

#### Eligibility Criteria:

- Iowa resident who is a member of an Iowa Army or Air National Guard unit for each term benefits are received
- Satisfactory completion of Guard training
- 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.iowaCollegeAid.gov](http://www.iowaCollegeAid.gov). A new application must be completed each year.

#### Priority Date:

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

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

- Malcolm S. Forbes

\* Tentative at time of release.

## Iowa Tuition Grant

Iowa Tuition Grants are awarded to Iowa residents enrolled at eligible private colleges and universities in the state. 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)

The Kibbie Grant provides assistance to Iowa residents enrolled in career and technical education programs identified as having a shortage of skilled workers at Iowa community colleges. 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. For the 2015-16 academic year, the maximum award is **\$2,375**. 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) at an Iowa community college
- Expected Family Contribution of \$6,000 or below for funding in the 2015-2016 academic 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 Vocational-Technical Tuition Grant

Iowa residents enrolled in career and technical education programs at Iowa community colleges may be eligible for a maximum award of **\$1,200** per year for up to two years of education through this grant. 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) at an Iowa community college
- Must demonstrate financial need

### 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 **\$8,815** 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 recognized equivalent (i.e. GED or HiSET)
- Aged out of Iowa's foster care system on or within 30 days of your 18th birthday
- Adopted from foster care on or after your 16th birthday
- Aged out of a State Training School, or will turn 18 or exit a State Training School on or within 30 days of turning 18
- Attend an eligible Iowa college or university

## why apply?

More than **\$1 million** is awarded each year to Iowa students who are or were in foster care to help pay for college.

#### ETV Grant Eligibility Criteria:

- Have a high school diploma or recognized equivalent (i.e. GED or HiSET)
- Aged out of foster care or will exit foster care on or within 30 days of your 18th birthday
- Adopted from foster care on or after your 16th birthday
- Are between the ages of 17 and 21\*

#### How to apply:

Complete and submit both the FAFSA and the Iowa Financial Aid Application as soon after January 1 as possible. A new application must be completed each year.

#### Application Deadline:

Applications will be accepted until funds are depleted.

#### Priority Date:

Renewal applications received by March 1 will be considered for funding first.

\* 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, but not all, 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 can also check your city's website or call the local community center for lists of organizations in your area.

### 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](http://www.IHaveAPlanIowa.gov)
- [www.scholarshipamerica.org](http://www.scholarshipamerica.org)
- [www.fastweb.com](http://www.fastweb.com)
- <https://bigfuture.collegeboard.org/>
- [www.collegegreenlight.com](http://www.collegegreenlight.com)
- [www.chegg.com/scholarships](http://www.chegg.com/scholarships)
- <https://apps.facebook.com/mycollegedollars>
- [www.careerinfonet.org/scholarshipsearch](http://www.careerinfonet.org/scholarshipsearch)

## Financial Aid Tips

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

Attend school-sponsored financial aid presentations or events, and seek information from reputable sources such as Iowa College Aid, school counselors and financial aid offices.

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

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.

Make sure you meet the eligibility criteria for each scholarship before you invest time completing the applications.

Follow application directions precisely.

Read the selection criteria carefully and place emphasis on your experiences and activities that best reflect those skills.

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

Proofread your applications carefully.

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.

**DO NOT MISS DEADLINES.**

## 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 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. You just pay a processing fee."*

*"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.*



## questions?

Contact Iowa College Aid at **877-272-4456 Option 3** if you have questions regarding a particular scholarship program or organization.

## 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:

The recommended way to complete the FAFSA is online at [www.fafsa.gov](http://www.fafsa.gov). The web-based form is easy, secure and includes online assistance and prompts.

Paper versions of the FAFSA may be obtained by visiting [www.fafsa.gov/options.htm](http://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 and scholarships, your completed FAFSA must be received by the processing center on or before July 1 ([earlier priority dates 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.

Visit Iowa College Aid's website, [www.iowaCollegeAid.gov](http://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](http://www.fafsa.gov)

Expected Family Contribution Calculator  
[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

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

Go to [www.iowaCollegeAid.gov](http://www.iowaCollegeAid.gov) for additional information on scholarships and grants.





**IowaCollegeAid.gov**

Because College Changes Everything

### 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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[www.linkedin.com/company/iowa-college-student-aid-commission/](http://www.linkedin.com/company/iowa-college-student-aid-commission/)

[iowacollegestudentaidcommission.wordpress.com/](http://iowacollegestudentaidcommission.wordpress.com/)



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