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MAKING COLLEGE POSSIBLE

A college degree will help you build a bright future in lowa's fast-growing economy. lowa College Aid helps connect lowans with the many ways to pay for their education, making college possible for every lowan.

WHAT ARE SCHOLARSHIPS & GRANTS?

Scholarships and grants are amounts of money awarded to students to help pay for their education. Unlike student loans, scholarships and grants do not have to be repaid.

This guide provides an overview of the scholarship and grant programs available to lowa students.

BEFORE YOU BEGIN

To be considered for federal and state grants and scholarships, you must complete the **Free Application for Federal Student Aid (FAFSA)**. This application uses reported financial and tax information to determine the amount of money a family and/or student can provide toward a college education. For more information on the FAFSA, visit **fafsa.gov**.

| Some Financial | Aid Application |

Once you complete the FAFSA, you must also complete the lowa Financial Aid Application to be considered for many state-administered grants and scholarships available to lowa students. The lowa Financial Aid Application links to information reported on the FAFSA. The lowa application can be accessed at https://www.lowaCollegeAid.gov.

FREE MONEY TIPS

- O **Do not miss deadlines.** Prepare a calendar with deadlines for all applications, paying particular attention to early deadlines for some college-specific scholarships.
- Line up letters of recommendation from references who can characterize your strengths and abilities.
- Make sure you meet the eligibility criteria for each scholarship before you invest time completing an application.
- Read the selection criteria carefully and emphasize your experiences, activities and skills that best reflect those criteria.
- O Do a thorough, thoughtful job on all essays required as part of a scholarship application.
- O Proofread your applications carefully.

BEWARE OF SCAMS

Fraudulent organizations sometimes pose as legitimate agencies willing to help with scholarship searches. They often guarantee you a scholarship or promise to do all the work for you for a fee. The Federal Trade Commission advises students to be cautious of these common lines in scholarship and FAFSA scams:

- "The scholarship is guaranteed or your money back."
- "We 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."



FEDERAL GRANTS

Contact the United States Department of Education with any questions concerning federal grants.

Pell Grant

- Maximum award for 2017-18: \$5,920
- Required application: FAFSA
- Based on financial need, as determined by FAFSA

For eligibility and other criteria information, visit studentaid.ed.gov

Supplemental Educational Opportunity Grant

- Up to \$4,000 per year
- Required application: FAFSA
- Not all colleges and universities participate

For eligibility and other criteria information, visit studentaid.ed.gov

Teacher Education Assistance for College and Higher Education Grant

- Up to \$4,000* per year
- Required application: FAFSA
- Must be completing or plan to complete coursework needed to begin a teaching career
- Must agree to serve as a full-time teacher in a highneed field at a school that serves low-income students

For eligibility and other criteria information, visit studentaid.ed.gov

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

STATE-FUNDED SCHOLARSHIPS

All Iowa Opportunity Scholarship

- Maximum award for 2017–18: Half of average tuition and fees at lowa Regent Universities
- Must be a 2016 or 2017 high school graduate (or recipient of high school equivalency)
- Required applications: FAFSA and lowa Financial Aid Application by March 1 of the year you graduate from high school (or attain equivalency) and/or the year after

GEAR UP Iowa Scholarship

- Up to \$2,600 per year
- Required application: FAFSA (lowa resident) or GEAR UP lowa Scholarship Application (non-lowa resident)
- Must be a student who was part of the GEAR UP lowa program

Gov. Terry E. Branstad lowa State Fair Scholarship

- Up to \$5,000 per year
- Required applications: FAFSA and lowa Financial Aid Application by March 1 of the year you graduate from high school
- Must be an Iowa high school graduate
- Must have participated in the Iowa State Fair

Robert D. Blue Scholarship

- Up to \$1,000
- Required application: Robert D. Blue Scholarship application
- Must be an lowa student who exhibits academic excellence, civic duty and moral character

STATE-FUNDED GRANTS

lowa Tuition Grant

- Maximum award for 2017–18: Average tuition and fees at lowa Regent Universities
- Required application: FAFSA by July 1
- Must be an lowa resident enrolled at an eligible private college or university in lowa

Kibbie Grant (Iowa Skilled Workforce Shortage Tuition Grant)

- Maximum award for 2017-18: \$2,600
- Required application: FAFSA by July 1
- Must be an lowa resident enrolled in a specified career or technical education program at an lowa community college

Iowa Vocational-Technical Tuition Grant

- Up to \$900 per year for up to two years
- Required application: FAFSA by July 1
- Must be an lowa resident enrolled in a career or technical education program at an lowa community college

Iowa National Guard— Educational Assistance Program

- Maximum award for 2017–18: Percentage of average tuition and fees at lowa Regent Universities
- Required applications: FAFSA and lowa Financial Aid Application by July 1 or December 1
- Must be an Iowa National Guard member who attends an eligible Iowa college or university

Education & Training Voucher (ETV) Grant

- \$5,000 per year
- Required applications: FAFSA and lowa Financial Aid Application by December 1
- Must be a student who is or was in foster care, was adopted from foster care or graduated from a state training school and who plans to attend an eligible college, university or training program

OTHER SOURCES OF SCHOLARSHIPS & GRANTS

Colleges and universities

Your college or university might provide scholarships or financial awards from its institutional funds. Institutional scholarships often go to recipients who meet specific requirements related to particular areas of study, academic achievements, outstanding talent, leadership, athletic ability or other criteria. Contact your financial aid office and ask about institutional programs available through the college or through on-campus organizations.

Private and community organizations

Scholarships are available from private sources including businesses, foundations, religious organizations, community groups and fraternal organizations. Your high school counselors are excellent resources for scholarship information, as are libraries and college financial aid administrators.

Web-based scholarship searches

Many scholarship search tools are available on the web. These search engines are one way to find local, national and college-specific scholarships. Reputable organizations will NOT charge fees for scholarship searches.

