### WHAT ARE GRANTS AND **SCHOLARSHIPS?**

Grants and scholarships are money awarded to help pay for your education. You do not have to repay them.

## WHO'S ELIGIBLE?

Eligibility for need-based aid is determined by your family's ability to pay for college, according to the Free Application for Federal Student Aid (FAFSA). Income is just one factor. Others include the number of people in your family and the number of family members in college.

Some financial aid programs recognize particular talents or achievements. You might earn a scholarship for academics, sports, arts, or leadership, for instance. Others are based on your field of study or planned career.

## WHERE DO THEY COME FROM?

Grants and scholarships can come from government sources (federal or state) or from private sources (such as colleges and universities, nonprofit foundations, and religious or service organizations).



## HOW DO I APPLY?

For federal grants and many state aid programs, file the FAFSA at fafsa.ed.gov. For some additional state grants and scholarships, file the lowa Financial Aid Application at lowaCollegeAid.gov/IFAA.





IowaCollegeAid.gov





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COLLEGE

# STATE GRANTS & SCHOLARSHIPS

The state of Iowa awards between \$60 million and \$70 million a year in grants and scholarships. You apply for state aid by filing the FAFSA (Free Application for Federal Student Aid) and the IFAA (Iowa Financial Aid Application). More at IowaCollegeAid.gov/ScholarshipsAndGrants.

#### **IOWA TUITION GRANT**

- For lowa residents enrolled at an eligible private college or university in lowa
- Maximum award for 2019–20: \$6,000
- Application: FAFSA by July 1

#### FUTURE READY IOWA LAST-DOLLAR SCHOLARSHIP

- For lowa residents working toward a certificate, diploma, or associate degree in a high-demand field
- Maximum award for 2019–20: Tuition and fees not covered by other federal and state aid
- Application: FAFSA (see IowaCollegeAid.gov/ LastDollar for deadline information)

#### KIBBIE GRANT (IOWA SKILLED WORKFORCE SHORTAGE TUITION GRANT)

- For Iowa residents enrolled in a specified career or technical education program at an Iowa community college
- Maximum award for 2019–20: \$2,825
- Application: FAFSA by July 1

# IOWA NATIONAL GUARD SERVICE SCHOLARSHIP

- For Iowa National Guard service members enrolled at an eligible Iowa college or university
- Maximum award for 2019–20: \$8,073
- Applications: FAFSA and IFAA by July 1 or December 1

#### ALL IOWA OPPORTUNITY SCHOLARSHIP

- For 2019 or 2020 high school graduates (or recipients of a high school equivalency diploma)
- Maximum award for 2019–20: \$4,644
- Applications: FAFSA and IFAA by March 1

#### IOWA VOCATIONAL-TECHNICAL TUITION GRANT

- For lowa residents enrolled in a career or technical education program at an lowa community college
- Maximum award for 2019–20: \$900
- Required application: FAFSA by July 1

#### FUTURE READY IOWA GRANT

- For lowa residents returning to school for a bachelor's degree in a high-demand field
- Maximum award for 2019–20: \$3,500
- Application: FAFSA and IFAA (see lowaCollegeAid.gov/FutureReadyGrant for deadline information)

## OTHER AWARDS FOR IOWANS

#### EDUCATION & TRAINING VOUCHER PROGRAM

- For students who are or were in foster care or were adopted from foster care and who plan to attend an eligible college, university or training program
- Maximum award for 2019–20: \$5,000
- Applications: FAFSA and IFAA by December 1

#### GOV. TERRY E. BRANSTAD IOWA STATE FAIR SCHOLARSHIP

- For Iowa high school graduates who participated in the Iowa State Fair
- Maximum award for 2019–20: \$2,000
- Applications: FAFSA and IFAA by March 1

# OTHER KINDS OF AID

#### FEDERAL STUDENT AID

The U.S. Department of Education awards more than \$120 billion a year in grants (including the Pell Grant), Work-Study, and low-interest loans. You apply for federal aid by filing the FAFSA. More information at studentaid.ed.gov.

#### **COLLEGES & UNIVERSITIES**

Schools often provide their own financial awards. Contact your financial aid office.

#### **PRIVATE & COMMUNITY ORGANIZATIONS**

Scholarships are available from businesses, foundations, religious organizations, community groups, and fraternal organizations. College Board is a great place to start your search: bigfuture.collegeboard.org/scholarship-search.



- Never pay for a scholarship search.
- Beware of scams. Red flags include promises of "guaranteed" money.
- Watch deadlines. For some forms of aid, you have a better chance if you apply before the priority deadline.

