

FARS

What are grants and scholarships?

Grants and scholarships are money given to you to help pay for college. You do not have to repay them.

Who's eligible? For need-based aid, eligibility is based on your family's ability to pay for college, determined by the Free Application for Federal Student Aid (FAFSA). Income is just one factor. Other considerations 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. For instance, you might earn a scholarship for academics, sports, arts, or leadership. Other aid is based on your field of study or planned career.

How do I apply? For federal and state programs, file the FAFSA at FAFSA.ed.gov. Many colleges and universities also use the FAFSA to determine their own awards. For some additional state grants and scholarships, file the Iowa Financial Aid Application (IFAA) by following the link from the FAFSA or going to IowaCollegeAid.gov/IFAA.

MORE THAN \$90 MILLION IN STATE AID THIS YEAR!

The state of Iowa will award more than \$90 million in grants and scholarships this year. Last year, almost 20,000 Iowans received state financial aid. This brochure outlines the basic requirements and maximum awards for state programs. Find more detailed information at IowaCollegeAid.gov/ScholarshipsAndGrants.

OTHER KINDS OF AID

Federal—The U.S. Department of Education awards more than \$150 billion a year in grants, work-study, and low-interest loans. Find more information at StudentAid.ed.gov.

Institutional—Colleges and universities often provide their own financial awards. Contact your financial aid office.

Private—Scholarships are also available from businesses, foundations, religious organizations, community groups, and fraternal organizations.





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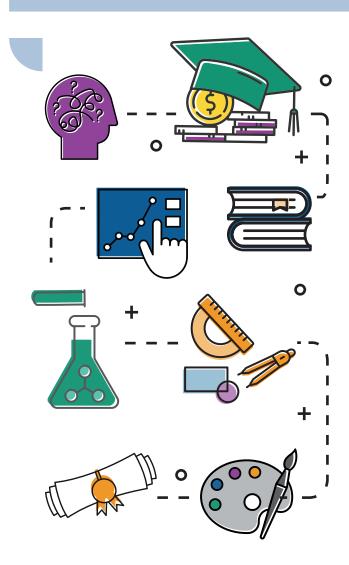


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Grants & Scholarships PAY FOR COLLEGE





Iowa Tuition Grant

- For Iowa residents enrolled at an eligible private college or university in Iowa
- Maximum award for 2021-22: \$6,800
- Application: FAFSA by July 1

Future Ready Iowa Last-Dollar Scholarship

- For Iowa residents working toward a certificate, diploma, or associate's degree in a high-demand field
- Maximum award for 2021-22: Tuition and fees not covered by other nonrepayable federal and state aid
- Application: FAFSA by August 1

Iowa Skilled Workforce Shortage Tuition Grant (Kibbie Grant)

- For Iowa residents enrolled in a specified career or technical education program at an Iowa community college
- Maximum award for 2021-22: \$3,000
- 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 2021-22: 100 percent of Regent university tuition
- Applications: FAFSA and IFAA by July 1 or December 1

All Iowa Opportunity Scholarship

- For 2020 or 2021 high school graduates (or recipients of a high school equivalency diploma)
- Maximum award for 2021-22: 50 percent of average Regent university tuition and fees
- Applications: FAFSA and IFAA by March 1

Iowa Vocational-Technical Tuition Grant

- For Iowa residents enrolled in a career or technical education program at an Iowa community college
- Maximum award for 2021-22: \$1,000
- Application: FAFSA by July 1

Karen Misjak GEAR UP Iowa Scholarship

- For participants in GEAR UP Iowa 2.0 (high school class of 2020)
- Maximum award for 2021-22: \$1,500
- Application: FAFSA

Education & Training Voucher

- For students who aged out of foster care or were adopted from foster care
- Maximum award for 2021-22: \$12,000
- 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 2021-22: \$5,000
- Applications: FAFSA and IFAA by March 1





TIPS TO FIND AND APPLY FOR AID

Never pay to search for scholarships.

You can find databases of private scholarships at Big Future (BigFuture.CollegeBoard.org), College Greenlight (CollegeGreenlight.com), Fastweb (Fastweb.com), and the Iowa College Access Network (ICanSucceed.org).

Never pay to file the FAFSA. You can get free help with the FAFSA at IowaCollegeAid.gov/VirtualCoach.

Beware of scams. Red flags include promises of "guaranteed" money or a request for money up-front to "hold" your award.

Watch deadlines. Make a calendar to help you keep track. Some programs have both a priority deadline and a final deadline. You'll increase your chances of receiving aid if you meet the priority deadline.

Keep looking. Even after you accept a financial aid offer, you can—and should—keep looking for private scholarships.