



IowaCollegeAid.gov

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2012 - 2013
• Edition •

Your Course to College



IowaCollegeAid.gov
Your Financial Aid Connection

About Iowa College Aid

Welcome to Your Course to College, your official state resource to help you plan, prepare and pay for college. It's full of everything you need to know about the college financial aid process, federal and state financial aid programs, colleges and universities in Iowa, selecting a major and future career, as well as tips to help make the transition to college easy.

We Serve You:

You can rely on Iowa College Aid for free and reliable information to guide you through the college planning and financial aid processes.

We are a state agency dedicated to serving Iowa students by awarding more than 25,000 scholarships and grants each year. You can learn about federal and state college financial aid programs through Iowa College Aid's valuable information resources.

Visit Iowa College Aid's website at www.iowaCollegeAid.gov or call the Information Service Center at 877-272-4456 for detailed information regarding our programs and services. You can also find us on Facebook, follow us on Twitter, and view our videos on YouTube to help you before, during and after college.

Look for us online: Facebook, Twitter & YouTube



[www.facebook.com/
iowacollegeaid](http://www.facebook.com/iowacollegeaid)



[www.twitter.com/
iacollegeaid](http://www.twitter.com/iacollegeaid)



[www.youtube.com/
ihapiowa](http://www.youtube.com/ihapiowa)

IMPORTANT DATES TO REMEMBER

September 21, 2012

Registration deadline to take the ACT on October 27, 2012. Go to www.actstudent.org/regist/dates.html for other available test dates.

September 30, 2012

The Golden Circle College Fair will be at the Iowa Events Center - Hy-Vee Hall at 730 Third Street in Des Moines from 12:30 - 3:00 p.m. This is the largest college fair in Iowa with approximately 150 colleges and universities in attendance. Information on other college fairs throughout the state is available under helpful websites at www.iowaCollegeAid.gov.

October 4, 2012

Registration deadline to take the SAT on November 3, 2012. Go to www.sat.collegeboard.org for other available test dates.

October 17 or 20, 2012

2012 test dates to take the PSAT/NMSQT. You must sign up at your high school or another school in your community. Students who take the test their junior year of high school may qualify for the National Merit Scholarship Competition.

October 24 & 25, 2012

CollegeWeekLive will host a national online college fair featuring more than 300 colleges and universities from across the U.S. and around the world. Visit booths and interact with admissions staff and students online. Register for free at www.CollegeWeekLive.com.

October 29, 2012

Iowa College Aid will host an online college preparation fair for high school students and their parents to learn about the college admission and financial aid processes. Register for free at www.CollegeWeekLive.com.

January 1, 2013

The FAFSA is available on the web at www.fafsa.gov for the 2013-2014 academic year.

The Iowa Financial Aid Application is available at www.IHaveAPlanIowa.gov to apply for the All Iowa Opportunity Scholarship, All Iowa Opportunity Foster Care Grant, Terry E. Branstad Iowa State Fair Scholarship, Education and Training Voucher Program, and Iowa National Guard Education Assistance Program.

March 1, 2013

Priority application deadline (FAFSA & Iowa Financial Aid Application) for the All Iowa Opportunity Scholarship, All Iowa Opportunity Foster Care Grant, Terry E. Branstad Iowa State Fair Scholarship, and Education Training Voucher.

May 10, 2013

Robert D. Blue Scholarship application deadline at www.rdblue.org.

July 1, 2013

FAFSA deadline for Iowa scholarships and grants (Iowa Tuition Grant, Iowa Vocational-Technical Tuition Grant, Iowa Grant, Kibbie Grant and Barber and Cosmetology Arts and Sciences Tuition Grant).

Your Course to College

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Who better to give advice to a future college student, like you, than current college students! Look throughout this guide for high school, college, and career advice from current students at Iowa's colleges and universities!

Look for these special tips throughout this book.



Financial Keys



Important Info



Deadline Note



Money Matters



Go Online



Start With A Plan

Your Future Starts with a Plan

Planning your future can seem intimidating at first, but keep in mind that every story - even yours - begins with a plan. Start by asking yourself some questions. What activities do you enjoy? Where do you like to spend your time? Who do you enjoy having around? By identifying the activities, places and people that make you happy, you will develop an idea about the type of work environment that best suits you.

Experiences are handy tools when seeking an ideal career. Make a list of the things you have done, such as volunteer work, parttime job experiences, hobbies, favorite school subjects and talents. It is also helpful to note which experiences you really enjoyed. Don't limit yourself based on your level of success or ability. There are a variety of skill levels required in all career fields.

Selecting a college or university and deciding on a major are important decisions. These decisions are easier to make if you have a career plan in mind. Career information systems, like www.IHaveAPlanIowa.gov, can help you discover how your interests and activities relate to various careers and identify colleges and universities that offer programs and training needed for each possible career.



Explore Your Interests, Skills & Values

Access www.IHaveAPlanIowa.gov and complete the Interest Profiler, Basic Skills Survey and Work Values Sorter to help you focus on college majors and careers that are based on your individual interests, values and skills.

I Have A Plan Iowa™

IHaveAPlanIowa.gov is a free, web-based tool to help you plan for high school, college and your career. Because it is web-based, all information accessed on I Have A Plan Iowa™ can be saved to an online portfolio. Create your online account at www.IHaveAPlanIowa.gov to do the following:

- Match your interests, values and skills to careers.
- Find education and training programs.
- Prepare for the ACT and SAT.
- Explore Iowa's colleges and universities.
- Research financial aid options.
- Search for scholarships.
- Apply for State of Iowa scholarships and grants.
- Track your activities.
- Build a resume.
- Explore careers and future employment outlooks.

Once you have an idea for a career path, we encourage you to explore Iowa colleges and universities that offer programs that will help you achieve your career goals.

“College is a fresh start. You choose to be whoever you want to be.”
~ Michelle Ness,
Central College student



i have a plan.
IOWA



What's Your Major?

Your Interests

The steps you have taken to find a career will help you find the major that is right for you. I Have A Plan Iowa™ is a great resource for finding majors related to your interests and finding colleges that offer those majors. Remember, you can set up your free account by going to www.IHaveAPlanIowa.gov. Explore websites and course catalogs of colleges and universities you are considering. This may help you decide what college you will attend.

Explore the Subject

Start exploring by taking classes related to your interests. This is a good way to familiarize yourself with a specific major and determine if you are interested in pursuing a related career. Do not be discouraged if you find you are not as interested in a topic as you thought you might be; selecting the right major is a learning experience and may be determined through trial and error.

How Your Major Becomes a Degree

If you are still interested in the major after taking a class or two, determine what is required to obtain that degree. The academic department associated with the major is an excellent resource. They can provide information about internships, careers and graduation requirements, as well as the chance to speak to an advisor or counselor about your plans. A visit to the department may even result in scholarship opportunities. Research things you will need to know such as what classes will be required for this major, what sorts of things will be covered in these classes and the employment outlook for careers in that field.

“Try to figure out what you want to major in before you get to college by job shadowing.”

*~ Calle Edwards,
Graceland University student*

If you are not sure what to major in, you are not alone. Many college students change their major at least once during their time in college. You are more likely to select a major that is the right fit if your decision is based on the planning you have already started for your future career and the experiences you have had up to this point.

“Maintain a good GPA (in high school) and be involved in your community. Also, take college courses while in high school, because this is a great way to save money.”

*~Norma Garcia Tellez,
University of
Northern Iowa student*



Major [mey-jer] - noun

Education -

- a. a subject or field of study chosen by a student to represent his or her principal interest and upon which a large share of his other efforts are concentrated: *History was my major at college.*

Definition from www.dictionary.com



College Programs and Majors

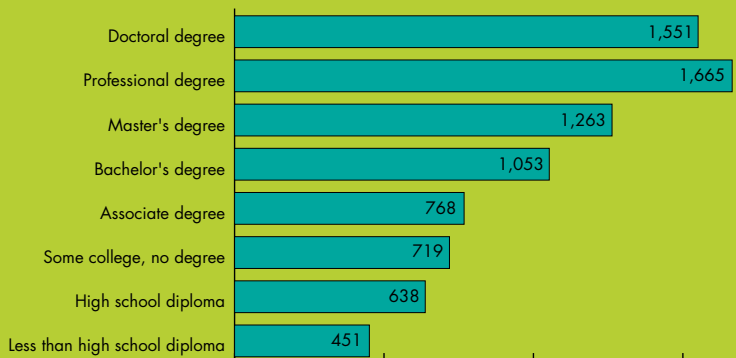
Pages 27 and 28 of this guide include a chart of common majors offered by Iowa colleges and universities.



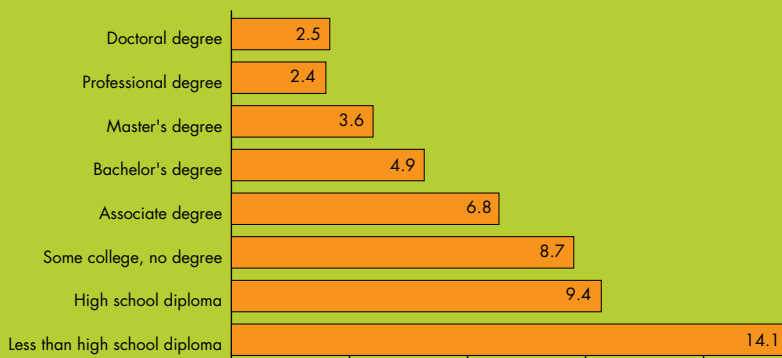
Higher Education Pays

Overall, the more education you attain, the more likely you will find employment opportunities with higher earning potential.

Median weekly earnings in 2011 (in\$)



Unemployment rate in 2011 (in%)



Source: Bureau of Labor Statistics, Current Population Survey. Data are 2011 annual averages for persons age 25 and over. Earnings are for full-time wage and salary workers.

There are many different training and education choices beyond high school. The type of education or training you need will depend on your career choice. See the descriptions and examples below to help you decide which program is right for you.

Apprenticeships

An apprenticeship is a training program that combines classroom studies with on-the-job training supervised by a trade professional where you earn wages while you learn a skilled profession in a specific field. It can take several years to become fully trained in the occupation you choose. Examples of careers requiring an apprenticeship include electrician, plumber, and carpenter.

Certificates and Diplomas

A certificate or diploma program focuses on a particular skill needed for a specific career and can generally be earned in two years or less at a community college, career/technical/business college or some four-year colleges. Examples of possible careers requiring a certificate or diploma include paralegal, cosmetologist, welder, chef, certified nursing assistant and radiological technician.

Associate's Degree

Associate's degrees can usually be earned in two years (sometimes less) at any community college or some career/technical/business colleges and four-year colleges. Some associate's degrees can be applied toward a bachelor's degree at a four-year college or university. Examples of possible careers requiring an associate's degree include dental hygienist, administrative assistant, registered nurse, veterinary technician and auto mechanic.

Bachelor's Degree

A bachelor's degree, or undergraduate degree, typically takes at least four years to complete at any four-year college or university. Careers that require a bachelor's degree include teacher, engineer, accountant, dietitian and social worker.

Advanced Degree

After obtaining a bachelor's degree, you may choose to pursue an advanced degree such as a master's, doctoral or professional degree. The time it takes to complete an advanced degree can be two years or more, depending on the type of degree you choose. Examples of professions that require an advanced degree include dentist, lawyer, veterinarian, pharmacist, psychologist, college professor and doctor.

Types Of Training & Degrees



Find program descriptions, degrees required and colleges that offer each program at www.IHaveAPlanIowa.gov. Complete the Career Cluster Survey to match your interests and personal qualities to different careers.

Rock Your College Visits!

- Take a campus tour, check out different housing options and tour areas surrounding campus.
- Schedule a visit with the financial aid office to discuss costs and financing options.
- Get a feel for college life by eating in a campus cafeteria and staying overnight in campus housing.
- Sit in on a class on a subject that interests you.
- Talk to a professor in your field of study or major.
- Ask current students about campus life and what they do on the weekends.
- Read the campus newspaper.
- Visit with advisors and members of activities and clubs that interest you.
- Document each visit, including any feelings you have during the visit, to help you find the right fit.



See if you can imagine yourself at the college

Use www.IHaveAPlanIowa.gov to help you document your campus visits. Track your actions and add campus visit notes for each college you have saved by going to your college planning portfolio located under postsecondary plans.

“Tour college campuses! Visit each school that interests you.”

~Kristin
Meysenburg,
Iowa Western
Community
College student

Choosing A College

Choosing where you want to go to college is an extremely personal decision. A good starting point is to identify colleges that offer programs and majors related to your career interests.

Compile a List of Possible Colleges and Universities

Start by listing colleges that offer the major(s) that interest you and that meet other factors you find important. I Have A Plan Iowa™ is a great resource for exploring colleges. School exploration tools at www.IHaveAPlanIowa.gov can help you find colleges that match characteristics you find important and can also provide a side-by-side comparison of schools for you to see how they stack up.

Research Colleges and Universities on Your List

Gather information about each college by talking to your school counselor, attending college fairs and visiting college websites. Many colleges offer virtual campus tours so you can get an idea of the look and feel from your computer.

Schedule Campus Visits

Visiting colleges you are interested in attending is important because it will help you determine whether the college is a good fit, both socially and academically. If possible, try to visit when classes are in session. Prepare specific questions to ask at each college. Make a list of college characteristics that are important to you and check off items offered by each college. The tips in the box below provide a starting point to help you make the most of your campus visits. Contact an admissions representative to schedule your visit.

Apply to Colleges and Universities that Make the Cut

The research you have done and the college visits you have made will help you determine which colleges you are interested in attending. Make sure you know the application requirements and deadlines for each college before you apply. Some colleges may require essays, personal interviews, or letters of recommendation. Knowing what is expected ensures you have plenty of time to prepare. Make sure you apply to at least one college where you are confident you will be accepted.

Factors in Choosing a College:

- | | |
|-----------------------------------|--|
| • Cost | • Extracurricular activities/
campus life |
| • Location | • Safety and security |
| • Size of campus/total enrollment | • Type of learning environment |
| • Academic programs and majors | • Faculty/student ratio |
| • School expertise | • Housing options |
| • Diversity | • Graduation rates |
| • Average ACT score | • Job placement rates |
| • Support services | |

Prepare For The SAT® & ACT®

“Complete as many scholarships as you can; they come in handy!”

*~ Riley Jones,
Coe College student*

Supersize Your Score!

Admissions tests, or college entrance exams, are one of many criteria used by colleges and universities to make admissions decisions. Don't get intimidated by these tests. Whether your test is next week or next year, you can boost your test-taking confidence today by using the FREE test prep resources at www.IHaveAPlanIowa.gov!

I Have A Plan Iowa™ Test Prep Adapts to Your Skill Level

The ACT® and SAT® test prep provides you with personal tutoring and immediate feedback on every incorrect answer. It automatically adapts to your personal skill level and can even notify you via e-mail of what to study next! Each time you log in you will be taken to your own homepage which tracks how much you've studied and how well you are doing.

Get a Coach

You can designate someone to be your test prep coach in I Have A Plan Iowa™. Your coach can be a parent, teacher, older sibling, friend, or anyone with whom you have a good relationship. Your coach will be able to see your test prep progress and provide you with extra support and motivation.

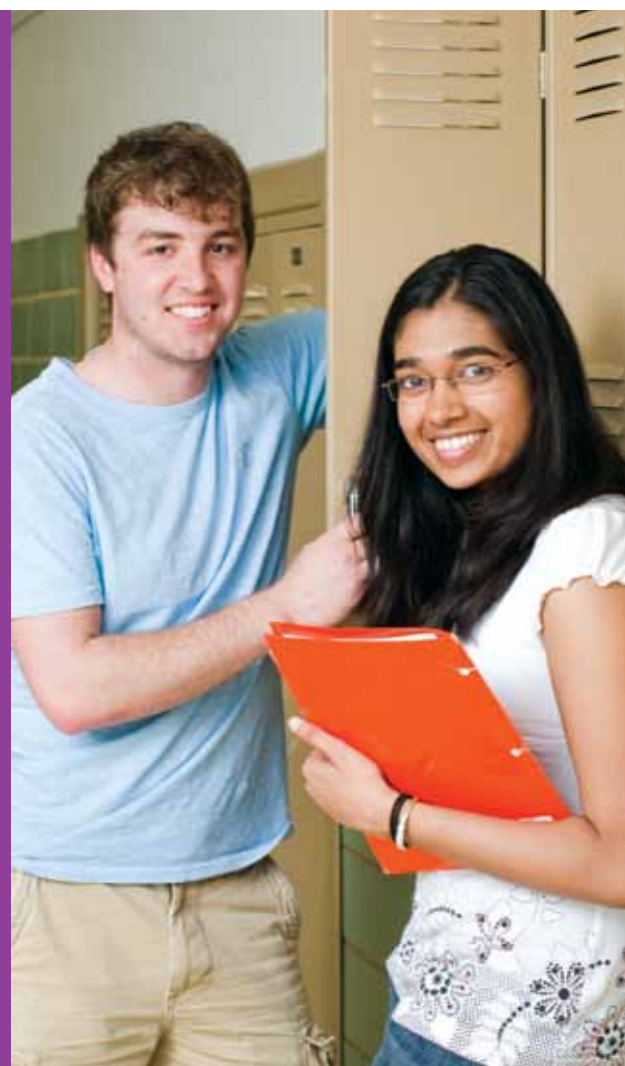
I Have A Plan Iowa™ Free Test Prep includes:

- ACT® - strengthen your knowledge of the four subject areas: English, math, reading, and science reasoning.
- SAT® - build and/or refresh your skills for the exam's verbal and math sections.
- GRE® - (used by many graduate and business schools to evaluate readiness for graduate level work). Test your core abilities in verbal, quantitative, and analytical reasoning.
- Vocabulary Builder - expand and improve your word power.

ACT® or SAT® What are the Differences?

While the ACT® and SAT® are both standardized college admissions tests accepted by most colleges and universities, there are differences. Check to see if the colleges you are interested in attending prefer one test over the other. If either test is accepted, keep in mind the following differences when determining which test is best suited to your skills and strengths.

- The ACT® tests students on subject matter covered in high school while the SAT® is considered an aptitude test that measures reasoning or critical thinking.
- The ACT® has four sections: English, Mathematics, Reading and Science. The SAT® has three sections: Critical Reading, Mathematics and Writing.
- The SAT® has a required writing section. The writing section is optional in the ACT®.
- While both the ACT® and SAT® primarily are multiple choice tests (except for the writing section), the SAT® has a math section that requires students to produce their own answers.
- The SAT® penalizes students slightly for wrong multiple-choice answers while the ACT® does not.



We are not talking about weight. This “Freshman 15” list contains 15 college must-have items that you don’t want to leave home without!

1. Alarm Clock

Your parents won’t be there to wake you up in time for class so a reliable alarm clock is the number one must-have for college. Get one with an iPod dock so you can wake to your favorite tunes.

2. Robe & Flip Flops

You may not use a robe at home but, unless you are an exhibitionist, it will come in handy when dashing from your room to a shared bathroom to take a shower. Flip flops are a must if you don’t want to walk barefoot down the hall or stand in a shower that has been used by the masses.

3. Power Strips and Adaptors

There are never enough outlets for all of your necessities (computer, TV, cell, iPod...). The adaptors will come in handy if your room doesn’t have 3-pronged outlets.

4. Shower Caddy

If you have to share a bathroom, a shower caddy makes it so much easier to haul your shampoo, conditioner, soap, shaving supplies, toothbrush, and all other essentials back and forth.

5. Umbrella

If you go to college in Iowa, you will need one unless you want to drip dry while you sit in class.

6. Snow Boots

Frostbite is not fun. Snow boots are not optional.

7. Tool Kit

A tool kit is extremely useful when putting together boxed furniture or fixing minor problems in your room.

8. Dry Erase Board

Hang one on your door for your roommates and hall mates to leave messages when you are out.



9. Travel Mug/Water Bottle

Face it now - college students are broke. You can save money and the environment by carrying your own water or coffee.

10. Can Opener

You will be thankful you brought this when you want a can of Spaghetti-Os at 2:00 a.m.

11. Door Stop

These are great when you need to prop your door open when moving, for ventilation, or to get to know other students in the hall. Who is brave enough to knock on a closed door just to say hello?

12. Sewing Kit

Mom is not going to be there to sew a button on your shirt.

13. Health Insurance Card

If you get sick you will need to take yourself to the doctor and you will need your health insurance card.

14. Drying Rack

When it comes to paying to dry your clothes or getting a Mountain Dew, the Mountain Dew will win every time.

15. Febreeze

Tiny room, mounds of dirty clothes, bed sheets that haven’t been washed in weeks—yes, Febreeze is necessary.



Prepare For Financial Literacy

Your Financial Future

Iowa college students graduate with an average student loan debt of \$29,598, the third highest in the nation¹. In addition, a recent study on college students found that many used credit cards to live beyond their means - not just for convenience - and they incurred finance charges by carrying a monthly balance². The financial decisions you make now and as a college student will affect your financial future. You can take charge of your money and learn to make smart financial decisions by accessing the Iowa Financial Literacy Program available at www.IHaveAPlanIowa.gov!

Experience the Iowa Financial Literacy Program

The Iowa Financial Literacy Program is an online, self-paced tool, leaving you in control of your learning experience. It can be accessed from the high school student home page at www.IHaveAPlanIowa.gov. You will need to log into your I Have A Plan Iowa™ account and have a class code from your teacher to start the program.

Interactive Tools

Video, messaging tools, unique 3D environments, avatars, gaming components, expert narrators and interactive activities enable you to explore real-world settings as you absorb the financial lessons.

Real-Life Simulations

You can apply what you have learned in virtual environments that directly reflect your real-life situation. You will face practical scenarios and earn points for making wise financial decisions in the simulation game.

What You'll Learn

The Iowa Financial Literacy Program addresses over 600 core concepts of financial literacy related to savings, banking, payment types, interest rates, credit cards, credit scores, financing higher education, renting versus owning, taxes and insurance, consumer fraud and investing.



¹ The Project on Student Debt: Student Debt and the Class of 2010

² Sallie Mae: How Undergraduate Students Use Credit Cards: Sallie Mae's National Study of Usage Rates and Trends, 2009

IOWA HIGH SCHOOL STUDIOS

IFLiP
VIDEO CLiP



Scan this code to check out the winning student videos from last year's Iowa Financial Literacy Program Video Clip Challenge, sponsored by Iowa College Aid, Iowa Bankers Association, and EverFi! Watch for more information on how you can enter a financial literacy video in 2013 to win a technology grant for your school!



IOWA FINANCIAL LITERACY PROGRAM FEATURES

Video, messaging tools, unique 3D environments, RSS feeds, avatars, and gaming components allow you to explore real-world settings as you absorb financial lessons.



3-D environments introduce you to key terms.



Interactive activities reinforce learning.



Instructional animations help explain complex concepts.



Expert narrators discuss concepts throughout the modules.



Face practical scenarios and earn points for making wise financial decisions in the simulation game.

Get Involved On Campus

Much of your college career will happen outside the classroom. Although your studies should be top priority, getting involved on campus is a great way to ease the transition into college and build your resume! The rewards that you can gain from getting involved in part-time jobs, volunteer work, campus organizations and industry-related groups will follow you well beyond college graduation!

Being involved and doing internships helps set you up for life after graduation.

~ Josh Kleinmeyer, Coe College student

Meet new people! Join a club or organization to make friends and network with those who have similar interests, goals and values.

Real-world experience. Career-related organizations offer an excellent opportunity to build leadership, communication and teamwork skills, all of which look great to future employers. Part-time jobs are also great real-world experience builders. Working while in college demonstrates time management, and can be great for networking! After all, there is some truth in the saying "It's not what you know, but who you know."

Through my extra-curricular activities, I have been given the opportunity to travel all over the Midwest and to Italy, Washington D.C. and Chicago.

~ Spencer Meyer, Central College student

Volunteer. What better way to explore a potential career field and do something good for others than volunteering. Check out www.VolunteerIowa.org to find organizations seeking volunteers.

Build a connection with your school. Campus involvement often results with a stronger connection to your school. This will increase your college experience satisfaction and reduce the likelihood of transferring schools or dropping out all together.

Find your balance. The key to successful campus involvement is finding balance between your school work and activities!

I am involved in a program where I tutor incarcerated women who are in the process of obtaining their GED. This has been incredibly influential and rewarding since I am seeking an education degree.

~ Laurel Tuggle, Grinnell College student

Finding Funds to Pay For Your Education

College-bound students should apply for scholarships and grants. And learn to do laundry!

*~Tyler Hansen,
Kirkwood Community
College student*

Paying for college does not have to be financially overwhelming. There are many different ways for families to pay for a college education and the financial aid process is not as complicated as most people think. In fact, most students attending Iowa colleges and universities receive some form of financial assistance. To be considered for the most financial aid programs, make sure to do these four financial aid tasks.

1. Submit the Free Application for Federal Student Aid (FAFSA)

To qualify for most financial aid programs, you must complete and submit a FAFSA. The fastest, easiest, and most accurate way to apply is online at www.fafsa.gov. The FAFSA will ask information about your finances, your family's finances, and your college plans. Go to page 12 for more information on completing the FAFSA.

2. Submit the Iowa Financial Aid Application

The Iowa Financial Aid Application allows you to apply for multiple state-administered aid programs with one application. It can be accessed by clicking the application button at www.IHaveAPlanIowa.gov.



More information on state scholarships and grants is available on page 16.

3. Apply for College Admission

Applying for college admission is not the same as applying for financial aid - you need to do both. After completing the FAFSA and admission applications for the colleges and universities that interest you most, each college you list on your FAFSA will send you an award letter. Your award letter may be electronic or paper and it will describe the financial aid package each college can offer you.

More information on reviewing award letters can be found on page 15.

4. Seek & Apply for Scholarships

Start looking for scholarship opportunities during your junior year of high school. High school counselors are excellent resources for local scholarship information, as are libraries and college and university financial aid administrators.

Reputable education organizations will NOT charge fees for scholarship searches. You can access a free Scholarship Finder at www.IHaveAPlanIowa.gov to search for scholarships that match your skills and accomplishments.

Practice a College Application

Practice makes perfect, so take the opportunity to practice completing a college application at www.IHaveAPlanIowa.gov!



Never Pay to File the FAFSA

There are no fees to complete or file the FAFSA. If you have questions, get free help by calling Iowa College Aid at 877-272-4456, the Iowa College Access Network (ICAN) at 877-272-4692, or call the financial aid office at any college or university.



Keys to Getting Scholarships

- Apply early (start looking your junior year of high school).
- Line up letters of recommendation from references who can characterize your abilities.
- Compile a personal inventory of your academic, extracurricular and career plans.
- Check into scholarship opportunities through community foundations, civic or fraternal organizations, or through a corporation or business with a presence in your community.
- Check with your high school counselor about the availability of local scholarships and programs for students graduating from your high school.
- Follow application directions precisely; DO NOT MISS DEADLINES!
- Use the Scholarship Finder at www.IHaveAPlanIowa.gov to find scholarships that match your skills and accomplishments.
- Do a thorough, thoughtful job on all required essays.

Filing the FAFSA

The Free Application for Federal Student Aid (FAFSA) serves as the application for federal programs as well as for many state programs and financial aid from colleges and universities. Even if you are not sure that you will need financial aid, file it anyway - it's free. Just about every family is eligible for some form of financial aid - grants, scholarships, work-study or student loans. To determine your eligibility, you must complete the FAFSA.

Who Completes the FAFSA?

Whether you are a dependent or independent student will determine if you need to include your parents' financial information on the FAFSA. If you meet one of the conditions below, you are considered to be an independent student and do not need to provide parental information.

- 24 years old or older
- Graduate student
- Married
- Provide more than 50% financial support for dependents
- Veteran of the U.S. armed forces
- Currently serve on active duty in the armed forces for purposes other than training
- Unaccompanied youth who is homeless or at risk of being homeless
- Emancipated minor or in legal guardianship
- Since turning 13, you were in foster care, a dependent or ward of the court, or both your parents were deceased

If you do not meet any of the independent student criteria, parental information **must** be provided on the FAFSA.

If you feel you have special circumstances that inhibit your ability to provide parental information on the FAFSA such as the inability to locate your parents; your parents are incarcerated; you left home due to an abusive situation; or your parents refuse to provide their information and refuse to provide you with any financial support; you should contact the financial aid office at the college you plan to attend to discuss your family situation.

Where to Get your FAFSA

The quickest way to file the FAFSA is online at www.fafsa.gov. FAFSA on the Web is secure, easy and accurate.

This web-based form includes online assistance and prompts to reduce applicant error, and can be processed faster if you electronically sign the FAFSA with your Department of Education PIN. You can apply for a PIN while completing the FAFSA on the Web, or you can go to the Federal Student Aid PIN website at www.pin.ed.gov to apply in advance.

Paper forms for mailing can be obtained through 1-800-4-FEDAID (800-433-3243) or by visiting www.fafsa.gov/options.htm.

FAFSA Deadlines

Your completed FAFSA should be submitted as soon after January 1 as possible to receive financial aid in the next academic year. Many aid programs are offered on a first-come, first-served basis.

July 1 is the application deadline for many grants and scholarships funded by the State of Iowa. Page 17 provides a chart of application deadlines for all programs administered by Iowa College Aid. In addition, most college and university financial aid offices have priority deadlines as early as February or March. Some aid is limited and might not be available if you miss the priority deadline.

FAFSA Filing Tips

- Gather the following financial documents for you and your parents:
 - Social Security Number
 - Federal Income Tax Returns
 - W-2 Forms
 - Records of Untaxed Benefits Received
 - Current Bank Statements
 - Current Business and Farm Records, as well as other Savings and Investments
 - Alien Registration or Permanent Resident Card (if you are not a U.S. citizen)
- Be sure the name you enter matches your name as it appears on your Social Security Card.
- Enter up to 10 colleges or universities on your FAFSA that you are considering for enrollment. This ensures that the report from your FAFSA is shared with campus officials who will evaluate your eligibility for federal, state and institutional financial aid.
- E-sign your FAFSA using your Federal Student Aid PIN for fastest processing. You and your parents may apply for a PIN at www.pin.ed.gov.
- After submitting your FAFSA, print out the confirmation page, which displays the exact date and time the form was received.



FAFSA Filing Deadlines

The Directory of Iowa Colleges & Universities, starting on page 29, includes the priority deadline for FAFSA filing for each Iowa college and university.



Review Your Student Aid Report

Your Student Aid Report (SAR)

If you filed your FAFSA electronically and included your email address, you will receive an email allowing you to access to your electronic SAR within a few days of submitting your completed FAFSA. (SAR results will take approximately three weeks if you filed a paper FAFSA.) The SAR contains Expected Family Contribution (EFC) information, as well as initial information about your Pell Grant eligibility. Any college or university that you listed on your FAFSA will receive an electronic copy of your SAR once your application has been processed. Colleges and universities use your EFC to determine your eligibility for federal grants, loans, work-study and other financial aid programs.

www.FAFSA4caster.ed.gov

FAFSA4caster will help you get an early start on the financial aid process by:

- Providing you an early estimate of your EFC.
- Giving you an experience similar to the FAFSA on the Web.
- Allowing you to transfer your data to FAFSA on the Web when you are ready to apply.
- Allowing you to apply for your Federal Student Aid PIN.
- Increasing your knowledge about the financial aid process.

Your Expected Family Contribution (EFC)

The U.S. Department of Education uses your FAFSA to calculate your Expected Family Contribution (EFC), the figure that is used to determine your financial aid eligibility.

Variables that determine your EFC include income and net worth for you and your parents, family size, age of older parent, state and federal taxes, and number of family members attending college. You may use the EFC calculator at www.IHaveAPlanlowa.gov to estimate your family's EFC (the estimate is unofficial).

Your EFC may change from year to year as your family size, number of students in college or income changes. Even if you feel that your family's income will be too high to receive financial aid, you should still complete the FAFSA so colleges and universities know you desire other forms of financial assistance. Many scholarships and loans are awarded to students who are not eligible for need-based financial assistance. It is very important that you file a FAFSA each year.

Cost of Attendance (COA)

Each college and university calculates its own cost of attendance (COA). This budget includes everything you need to go to school and live, within reason. The COA is more than just the amount charged for tuition. It includes estimated costs for books, supplies, fees, housing, food, transportation and living expenses for the academic year.

The cost of attendance is determined by the college or university and will vary by factors such as:

- type of school
- location
- major course of study
- whether you are enrolled on a full-time or part-time basis
- whether you live on or off campus

SAMPLE EFC CALCULATION FOR A DEPENDENT STUDENT:*

Parents' combined income.....	\$60,000
Student's income	\$5,000
Parents' assets	\$10,000
Student's assets	\$950
Age of older parent	60
Family size (parents & children).....	4
Number in college	1

Expected Family Contribution per year (EFC) \$4,480

*This illustrates an approximation of the Federal EFC figure that is calculated when you file a FAFSA based on the EFC calculator at www.IHaveAPlanlowa.gov



Financial Need vs. College Costs

Each college or university to which you are accepted, and you listed on your FAFSA, will determine your financial need at their respective institution. Your Financial Need is equal to the Cost of Attendance (COA), minus your Expected Family Contribution (EFC).

Your EFC will remain the same in a given year (unless an unusual family situation arises), regardless of which college or university you attend. The amount of financial aid you may receive cannot exceed the total cost of attendance at each college or university. Your financial need will fluctuate, however, depending on the college or university that you attend. This is shown in the sample financial aid worksheet, located below, that uses the EFC from the example on page 13 and applies the data to the costs of Colleges A, B and C.



— Your Cost of Attendance

— Your Expected Family Contribution

= Your Financial Need

SAMPLE FINANCIAL AID WORKSHEET

The expenses that make up the cost of attendance in this example are based on full-time attendance for a full academic year, August–May. These figures reflect estimated costs for Iowa colleges and universities. The specific college costs for the 2012-13 academic year are listed in the profiles for each college and university beginning on page 29. Use this example to gain a better understanding of how colleges and universities calculate financial need.

SAMPLE FINANCIAL AID WORKSHEET (Financial Need in relation to Cost of Attendance)

College/University costs	School A	School B	School C	Your Choice
Tuition and fees	\$ 3,930	\$ 7,765	\$ 28,382	\$
Room and board	\$ 5,904	\$ 8,750	\$ 8,410	\$
Books and supplies	\$ 1,254	\$ 1,090	\$ 1,100	\$
Transportation and personal	\$ 5,400	\$ 3,500	\$ 3,600	\$
Cost of attendance	\$ 16,488	\$ 21,105	\$ 41,492	\$
Less EFC*	-\$ 4,480	-\$ 4,480	-\$ 4,480	-\$
FINANCIAL NEED:	\$ 12,008	\$ 16,625	\$ 37,012	\$

*FAFSA results determine EFC

The total amount of financial aid that a student may receive from all sources cannot exceed the cost of attendance.

Review Aid Offers

“Make sure you have all your school paperwork complete before move-in day.”

*~ Samantha Jo Condon,
Iowa Central
Community College
student*



Evaluate Your Financial Aid Offers

Upon admittance, each college or university specified on your FAFSA will present you with an award letter describing the financial aid it can offer. This award letter will include the state and federal aid you are eligible to receive, as well as college-specific financial aid. It is likely that your package also will include one or more types of student loans for you to consider.

When comparing aid packages from more than one college, consider how much assistance is from scholarships and grants (which do not have to be repaid) and how much is from loan support (which must be repaid).

Keep in mind that if you are offered a student loan, you do not have to borrow the full amount offered to you. Accepting a student loan means accepting the responsibility of repaying it. You may use the Student Loans over Projected Earnings (SLOPE) calculator at www.IHaveAPlanIowa.gov to calculate your estimated monthly payment for student loans and compare it to your projected earnings for your career choice. The results will indicate how much you can borrow comfortably based upon your potential career.



Award Letter Deadlines

To accept the financial aid package offered by a college or university, follow all instructions. This is likely to involve signing and returning documents by a specified deadline. Don't miss deadlines for accepting aid or the funds could be given to other students. Talk to the financial aid office at the college or university if there is an unusual circumstance that delays your response.



Check Your Eligibility for State Financial Aid

The Eligibility Wizard in the Iowa Financial Aid Application will allow you to receive estimated information on your eligibility for state financial aid programs by answering less than 10 questions! Access the Iowa Financial Aid Application online at **www.IHaveAPlanIowa.gov**



Cash in On Free Money

STATE SCHOLARSHIPS & GRANTS

The State of Iowa appropriates funding for several grant programs to provide families with access to and a choice of higher education opportunities. Students who receive Iowa-funded grants and scholarships must be Iowa residents and attend an eligible Iowa college or university. Federal grants and student loans are awarded to both Iowa resident and non-resident students. Grants do not have to be repaid and can significantly reduce college expenses. The chart on page 17 specifies the application requirements for each program administered by Iowa College Aid.

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 course of study at one of Iowa's eligible licensed barber schools or schools of cosmetology arts and sciences. Priority is given to students with the greatest financial need. The maximum grant award is \$1,200 per year.

Iowa Tuition Grant

Iowa Tuition Grants are awarded to Iowa students enrolled at Iowa's eligible private colleges and universities. Priority is given to applicants with the greatest financial need. Over 18,000 undergraduate students receive these grants each year. The maximum grant award for a student attending a not-for-profit college or university is \$3,600 per year and \$1,000 per year for a student attending a for-profit college or university. The grant is renewable for up to four years of full-time, undergraduate study and the maximum award amounts vary by year. Part-time students may be eligible for adjusted amounts.

Iowa Vocational-Technical Tuition Grant

Vocational-Technical Tuition Grants assist Iowa residents in vocational-technical or career option programs at Iowa community colleges. The maximum grant is \$1,200 per year for up to two years of education. The amount is adjusted for part-time study.

Iowa Grant*

The Iowa Grant is available to assist Iowa residents attending any accredited public or private college or university in Iowa. Priority is given to students with the greatest financial need. The maximum grant is \$1,000 per year for up to four years of undergraduate study. The amount is adjusted for part-time study.

“Do well in high school and get good grades, because good grades get you better scholarships and scholarships are free!”

*~ Anthony Todev,
Graceland University student*

Iowa National Guard Educational Assistance Program (NGEAP)

The Iowa National Guard Educational Assistance Program provides annual awards to Iowa National Guard members who attend eligible Iowa colleges and universities. Maximum individual awards cannot exceed the average resident tuition rate at Iowa Regent Universities. For 2012-2013, the average tuition rate for full-time students attending Iowa Regent Universities is \$6,658. The Iowa Adjutant General determines eligibility. For 2012-2013 award amounts, please check the Iowa National Guard website at www.IowaNationalGuard.com/education/tuitionassistance.htm.

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

The All Iowa Opportunity Foster Care Grant and Education and Training Voucher (ETV) programs provide grants to students who are in foster care, were in foster care, were adopted from foster care after turning 16 or have graduated from a state training school and who plan to attend eligible colleges or universities. The grant programs cover educational costs up to \$8,000 per year for the Foster Care Grant and \$5,000 per year for the ETV program, and may be used for a range of education or career training programs. The grants are renewable for programs that extend beyond one year.

Kibbie Grant (Iowa Skilled Workforce Shortage Tuition Grant)

Kibbie Grants are awarded to Iowa students enrolled in specified vocational-technical or career options programs at eligible Iowa community colleges. The maximum Kibbie Grant award is one-half of the average Iowa community college tuition and mandatory fees. The grant is renewable for up to two years, and part-time students may be eligible for adjusted amounts.

* Each eligible college or university is given an allocation with which it awards funds to students in priority order. If eligible, you will be awarded these funds by your college financial aid office.

STATE SCHOLARSHIPS & GRANTS, CONTINUED

All Iowa Opportunity Scholarship

The All Iowa Opportunity Scholarship is a need-based, state-funded program available to assist Iowa students who have a minimum high school GPA of 2.5 on a 4.0 scale and who begin enrollment at an eligible Iowa college or university within two academic years of graduating from high school. The maximum award amount for the 2012-2013 academic year is \$7,806¹ at eligible Iowa four-year colleges and universities and \$4,080² for students attending eligible Iowa community colleges. Priority will be given to students who participated in the Federal TRIO Programs, graduates from alternative high schools and to homeless youth.

All Iowa Opportunity Scholarships are renewable for a second year if the student is attending an Iowa community college.

¹ Maximum individual awards cannot exceed the average resident tuition and fees rate at Iowa Regent Universities.

² Maximum individual awards cannot exceed the average tuition and fees at Iowa's community colleges.

Robert D. Blue Scholarship

The Robert D. Blue Scholarship, named after 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 Iowa colleges or universities.

Governor Terry E. Branstad Iowa State Fair Scholarship

This scholarship, named after Governor Terry E. Branstad, recognizes outstanding 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 to Iowa students who enroll at Iowa colleges or universities.

Program	Start of Application	FAFSA Required	Iowa Financial Aid Application Required	Priority Application Deadline	Final Application Deadline
Iowa Tuition Grant	January 1	Yes	No	None	July 1
Iowa Vocational Technical Tuition Grant	January 1	Yes	No	None	July 1
Kibbie Grant (Iowa Skilled Workforce Shortage Tuition Grant)	January 1	Yes	No	None	July 1
All Iowa Opportunity Scholarship	January 1	Yes	Yes	March 1	July 1
All Iowa Opportunity Foster Care Grant	January 1	Yes	Yes	March 1	July 1
Education Training Voucher	January 1	Yes	Yes	March 1	July 1
Governor Terry E. Branstad State Fair Scholarship	January 1	Yes	Yes	None	March 1
Iowa National Guard	January 1	No	Yes	None	August 31
Iowa Grant*	January 1	Yes	No	None	None
Iowa Barber and Cosmetology Arts and Sciences Tuition Grant*	January 1	Yes	No	None	July 1

*Each eligible college or university is given an allocation with which it awards funds to students in priority order. If eligible, you will be awarded these funds by your college financial aid office.



FEDERAL GRANTS

Federal grants are awarded to both Iowa resident and non-resident students. Eligible students can receive these federal grants for attendance at any postsecondary educational institution participating in the program. Complete and submit a FAFSA at www.fafsa.gov as soon as possible after January 1 to apply for federal financial aid programs.

Pell Grants

Pell Grants are funded by the federal government to assist the neediest undergraduate students. For many students, Pell Grants provide a financial aid foundation to which aid from other federal and non-federal sources is added. The maximum grant is \$5,550. Data from your FAFSA determines Pell Grant eligibility.

Supplemental Educational Opportunity Grants (SEOG)

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 funding at the college or university, and the policies at college or university financial aid offices.

Teacher Education Assistance for College and Higher Education Grants (TEACH Grant)

Teacher Education Assistance for College and Higher Education (TEACH) Grants were created to help all levels of collegiate students enrolled in teaching programs pay for their college education. In exchange for receiving a TEACH Grant, recipients must agree to serve as full-time teachers in a high-need field in a public or private elementary or secondary school that serves low-income students. These grants are available to eligible undergraduate, post-baccalaureate and graduate students for a maximum amount of \$4,000 per year. 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, with the exception of graduate degree students who are current teachers or retirees from another occupation who possess expertise in a field where there is a teacher shortage, or current or former teachers pursuing a high-quality alternative certification such as Teach for America. More information on TEACH grants, including high-need areas and eligible low-income schools is available in the scholarships & grants section of our website, www.iowaCollegeAid.gov.

5 Ways to Save on College Costs!

1. **Don't Fall Victim to "Senioritis"**
Take advantage of AP courses and dual enrollment options in high school to reduce the number of credits you need to take in college.
2. **Plan Ahead to Avoid Changing Majors**
Changing majors (even once) can add on a year or more of college. Explore your interests, values and skills and match them to potential careers in I Have A Plan Iowa™ to stay on track.
3. **Consider Summer Courses**
Taking one summer course each year in addition to a regular full-time schedule can help you to graduate a semester early.
4. **Take a Part Time Job**
Working during college can help reduce the amount you have to borrow in addition to providing valuable job experience.
5. **Rent Your Textbooks**
Many colleges allow you to rent textbooks instead of buying them, saving you hundreds of dollars. Online sites, such as Amazon.com, chegg.com, eFollett.com and swoopthat.com, also allow students to rent or purchase text books at reduced amounts.



TEACH Grant Teaching Requirements

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



COLLEGE AND UNIVERSITY SCHOLARSHIPS

The college or university you have chosen may provide scholarships or financial awards from its own institutional funds. Often, institutional scholarships are given to recipients who meet specific eligibility requirements related to particular areas of study, academic achievements, outstanding talent, leadership, athletic ability or other criteria. Contact the financial aid office at the college or university you have selected and inquire about institutional scholarships.

PRIVATE SCHOLARSHIPS

Scholarships are available from a variety of sources including businesses, foundations, religious organizations, community groups and fraternal organizations. High school counselors are excellent resources for scholarship information, as are libraries and college and university financial aid administrators.

Internet searches also allow students and families to explore a broader pool of scholarship possibilities. Reputable education organizations will NOT charge fees for the scholarship searches they offer. Be wary of questionable claims and avoid fee-for-service offers. You can access the free Scholarship Finder at www.IHaveAPlanIowa.gov to search for scholarships that match your skills and accomplishments.

WORK-STUDY AND PART-TIME EMPLOYMENT

You may decide to pay for some of your college expenses by taking a parttime job. The extra income may mean having to borrow less in student loans. Part-time jobs can include work-study and jobs on and off campus. Work-study provides parttime jobs for undergraduate and graduate students with financial need. If you are eligible for work-study, your college or university will include it as an option for you to consider in your financial aid award letter. Students not eligible for work-study can still opt to work in a parttime job to assist with their college expenses. When seeking a part-time job, keep in mind the following:

- While working teaches financial responsibility and self-discipline, it's important that it doesn't conflict with your primary objective – completing your college education.
- Do not work so many hours that you jeopardize the amount of time you have to study or attend class. Typically, part-time employment will not affect grades if you work 20 hours or less each week.

Take Advantage of Higher Education Tax Benefits

Your family may be able to benefit from higher education tax credits and deductions available to individuals and families who have paid eligible higher education-related expenses during the tax year. More information about these tax benefits is available at www.IowaCollegeAid.gov or by accessing the IRS Publication 970 at www.irs.gov. Be sure to consult a professional tax advisor if you have questions about your eligibility.

- **Student Loan Interest Deduction**
Eligible borrowers may deduct interest paid on student loans (up to a maximum of \$2,500 each year) to reduce the amount of taxable income.
- **American Opportunity Tax Credit**
Eligible taxpayers may claim a credit of up to \$2,500 for each eligible student within his/her first four years of college to reduce the amount of income tax owed, and forty percent of the credit may be refundable for many taxpayers.
- **Lifetime Learning Tax Credit**
Eligible taxpayers may claim a credit of up to \$2,000 per tax return for all years of postsecondary education and for courses to acquire or improve job skills to reduce the amount of income tax owed.
- **Tuition & Fees Deduction**
Eligible taxpayers may deduct up to \$4,000 paid for tuition and fees during the tax year to reduce the amount of taxable income.



Know Before You Owe

STUDENT LOANS

If you still need money to cover educational expenses after you have exhausted other aid and employment opportunities, student loans are a good option. Just remember, student loan money is for financing your education, not your lifestyle. Student loans are real money that must be repaid, with interest, so borrow only what you need.

FEDERAL STAFFORD LOANS

Stafford loans are federal loans that are provided by the U.S. Department of Education. The financial aid office at your college or university has processes in place to make it efficient for you to complete a student loan application and receive funds that are applied directly to your student account. You must file a FAFSA to receive a Stafford loan. There are two types of Stafford loans.

Subsidized Loan – For students who demonstrate financial need (as determined through the FAFSA process). Students do not pay interest on the loan while enrolled in school at least half time or during deferment periods. Interest will accrue during the six-month grace period that starts after the student is no longer enrolled at least half time for loans first disbursed on or after July 1, 2012 but before July 1, 2014.

Unsubsidized Loan – Students do not have to demonstrate financial need to qualify. Students are responsible for paying interest charged throughout the entire life of their loan, even while in school. Interest may be added to the loan (capitalized) if students choose not to make interest payments while in school.

**The chart below outlines the fixed interest rates.
The corresponding rate is effective for the entire life of each loan.**

Federal Stafford Loan Interest Rates

Loans first disbursed:	Undergraduate Subsidized Stafford	Undergraduate Unsubsidized Stafford	Graduate/Professional Sub* and Unsub Stafford
On or after July 1, 2006	6.8% fixed	6.8% fixed	6.8% fixed
On or after July 1, 2008	6.0% fixed	6.8% fixed	6.8% fixed
On or after July 1, 2009	5.6% fixed	6.8% fixed	6.8% fixed
On or after July 1, 2010	4.5% fixed	6.8% fixed	6.8% fixed
On or after July 1, 2011	3.4% fixed	6.8% fixed	6.8% fixed
On or after July 1, 2012	3.4% fixed	6.8% fixed	6.8% fixed

Interest Rate: Stafford loans first disbursed on or after July 1, 2006, have fixed interest rates. The rates differ based on when the loan is first disbursed, whether the loan is for an undergraduate or graduate student and whether the Stafford loan is subsidized or unsubsidized.

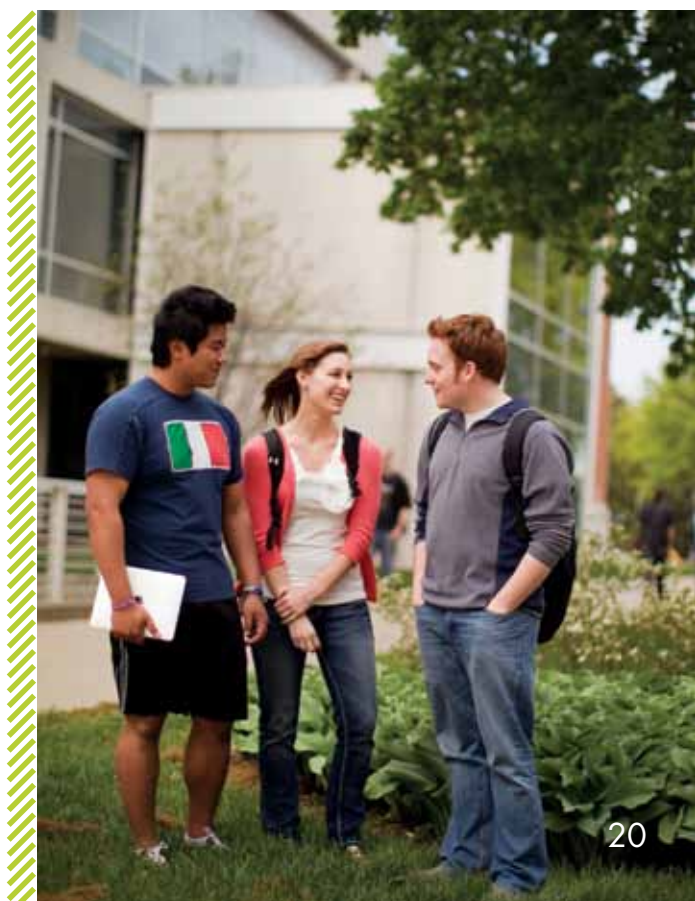
Fees: Stafford loans disbursed on or after July 1, 2010 have a 1% origination fee that is deducted from each loan disbursement.

Disbursement: The U.S. Department of Education disburses the funds directly to the college or university you attend. Expect loan proceeds to be disbursed each academic period.

Repayment: Stafford loan repayment begins six months after you graduate, withdraw, or drop below half-time enrollment. You have up to 10 years to repay Stafford loans using a standard repayment plan. Additional repayment plans are available to eligible borrowers to reduce payment amounts and extended repayment terms may be granted to borrowers with larger loan balances.

What is the Limit on What You Can Borrow? The chart on page 21 provides you with the annual loan limits which are set by the federal government and reflect the combined total of subsidized and unsubsidized Stafford loans.

**The Budget Control Act of 2011 eliminated the interest subsidy on Stafford loans to graduate and professional students, effective for new loans made on or after July 1, 2012. Graduate and professional students may still borrow up to \$20,500 annually in Stafford loans, but the borrower must pay all interest that accrues on the loans.*



(SUBSIDIZED & UNSUBSIDIZED)

Federal Stafford

Loan Amounts

“Keep your head in the game. You paid for school, so get the most out of it.”
~ Andrew Lane,
Iowa Lakes Community
College student

Borrower's Academic Level	Annual Amount for a Dependent Student	Annual Amount for an Independent Student ¹
First year, undergraduate	\$5,500 (subsidized limit is \$3,500)	\$9,500
Second year, undergraduate	\$6,500 (subsidized limit is \$4,500)	\$10,500
Third year and beyond, undergraduate	\$7,500 (subsidized limit is \$5,500)	\$12,500
Graduate/Professional program student ²		\$20,500
	Aggregate	Aggregate
Undergraduate	\$31,000 (subsidized limit is \$23,000)	\$57,500
Graduate/Professional program student ²		\$138,500

¹ You are considered an independent student (self-supporting) if you meet ONE of the following conditions: age 24 or older, a graduate or professional student, married, provide more than 50% financial support for dependents, veteran of the U.S. armed forces, currently serve on active duty in the armed forces for purposes other than training, unaccompanied youth who is homeless or at risk of being homeless, emancipated minor, since turning 13, you were in foster care, a dependent or ward of the court, or both your parents were deceased.

² The Budget Control Act of 2011 eliminated the interest subsidy on Stafford loans to graduate and professional students, effective for new loans made on or after July 1, 2012. Graduate and professional students may still borrow up to \$20,500 annually in Stafford loans, but the borrower must pay all interest that accrues on the loans.



Don't Borrow More Than You Need

Use the SLOPE (Student Loans Over Projected Earnings) calculator in www.IHaveAPlanIowa.gov to estimate the interest and monthly student loan payments for your student loans and determine a manageable debt load based on the earning potential of your career choice.



The Downside of Deferring Interest Payments

Deferring interest payments may seem helpful now, but you will have a larger loan balance when you enter repayment (due to interest capitalization). You will save money in the end if you (or your parents) are able to pay the monthly interest charges on your unsubsidized loans while you are in school.

Capitalization [kap-i-tl-uh-zey-shuhn] - noun

a. the act of adding unpaid interest to the principal balance of a loan, therefore increasing the total loan balance.

Federal Plus Loan Summary

PLUS LOANS

Parent PLUS loans are available to parents of dependent undergraduate students and Grad PLUS loans are available to graduate/professional students to pay for educational expenses. They are federally-insured and offer attractive deferment and forbearance options. Typically, they are used to pay unmet educational expenses. They may also be used as an alternative to private student loans.

Who May Borrow

- Parents of dependent undergraduate students.
(Any natural or adoptive parent, or stepparent married to the student's custodial parent, may apply for a PLUS loan.) The dependent student must be enrolled at least half time.
- Graduate/professional students.

PLUS borrowers are subject to credit checks. A PLUS applicant with adverse credit may qualify by attaining a creditworthy endorser. If a Parent PLUS borrower is denied, the dependent undergraduate for whom the loan was applied for is eligible for additional federal Unsubsidized Stafford loan amounts.

Interest Rate

Interest rates on federal PLUS loans disbursed on or after July 1, 2010 are fixed at 7.9%.

Fees

Federal PLUS loans have a 4% origination fee that is deducted from each disbursement.

Disbursement

Apply at least six to eight weeks before you need the money. Loan proceeds will be sent directly to the college or university. Expect a portion of your loan to be disbursed each academic term.

Loan Limits

There is no annual or aggregate limit. A borrower may request an amount equal to the cost of attendance, minus any financial aid the student receives.

Repayment

Repayment begins 60 days after the loan funds are fully disbursed. Parent PLUS borrowers may request postponement of repayment while the student for whom the loan was borrowed is enrolled at least half time and for six months thereafter. In-school deferment is available to postpone payment for Grad PLUS borrowers who are enrolled at least half time and for six months thereafter. Borrowers for both the Parent PLUS loan and Grad PLUS loan have up to 10 years to repay the loan, with a minimum annual payment total amount of \$600 to be repaid in installments outlined in the borrower's repayment plan. A variety of repayment plans are available to eligible borrowers, which may reduce payment amounts, and extended repayment terms may be granted to borrowers with larger loan balances.

Did you know?

Many parents use Parent PLUS loans instead of private loans to pay unmet educational expenses. Students whose parents take responsibility for financing a portion of their college education are better prepared for loan repayment upon graduation. Many experts recommend that student loan payments not exceed 8% of the expected income for a student's intended profession. Students who borrow \$29,598, the average student loan debt for students graduating from a four-year Iowa college or university, would need to earn over \$50,000 upon graduation to stay within this recommendation on a standard ten-year repayment plan. Parents can help their students from being overwhelmed by too much debt by borrowing Federal Parent PLUS loans.



Plan ahead!

~ Nicholas Ray,

Southwestern Community College student



Don't lose your study habits your senior year.

*~ Lexis Kuhlmann,
Coe College student*

Other Types of Student Loans

Federal Perkins Loans

Eligibility for a Perkins loan is based on financial need (as determined by the FAFSA) and is awarded and borrowed directly from your college or university. It is offered at a fixed interest rate of 5%, and no interest accrues until repayment. Limited federal funding is available for Perkins loans and not all colleges and universities participate in this program. Repayment begins nine months after you graduate, leave school or drop below half-time enrollment.

Private Loans

Private loans are an option when additional funding is needed to bridge the gap between the cost of education and other sources of financial aid. You should only use private loans as a last resort after all other scholarships, grants, and federal loan options are exhausted and if your parents do not utilize the Parent PLUS loan.

Discuss the Federal Parent PLUS loan with your parents before making the decision to borrow a private loan. PLUS loans are generally less expensive and reduce the amount of debt you will have at the time of graduation.

Private loans are not federally-insured, are not eligible for federal loan forgiveness programs and will be more costly than Federal Stafford loans. Lenders that make private loans are often more selective about who may receive loans, and in most cases, require students to pass a credit check and have a cosigner. There are many types of private loans, all with unique fees and interest rates. If you need to borrow a private loan or have questions about them, contact your financial aid office.

Loan Forgiveness & Cancellation

Loan forgiveness and cancellation programs exist at the federal, state and private levels. They are intended to recruit college graduates into high-need professions by offering loan forgiveness or cancellation to reduce student loan debt. For more information on loan forgiveness programs, visit our website at www.iowaCollegeAid.gov.

Iowa Teacher Loan Forgiveness

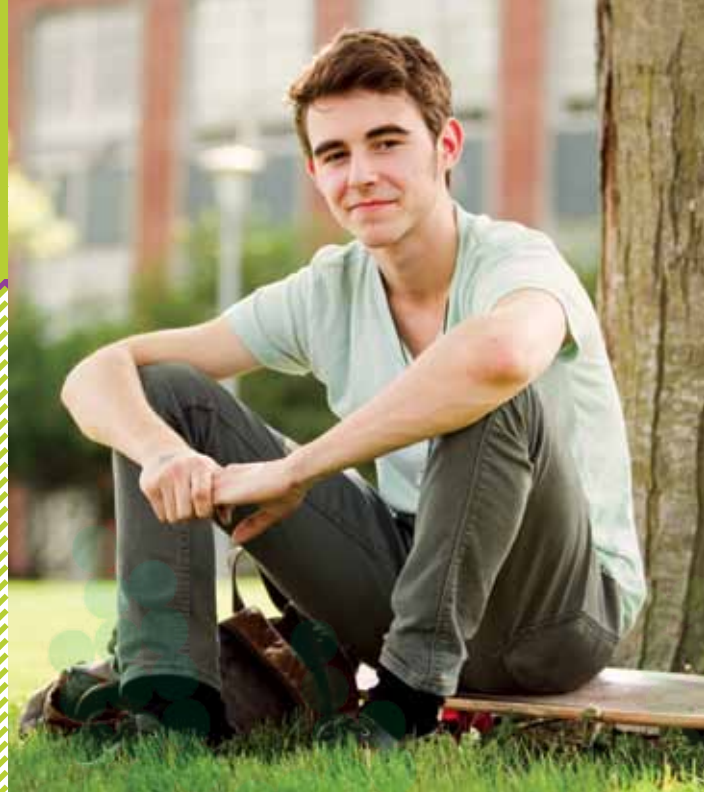
The State of Iowa offers up to 5 years of federal student loan cancellation benefits to Iowa teachers who teach in designated shortage areas. Eligible applicants must be fully-licensed teachers who began their first teaching jobs in Iowa no earlier than July 1, 2007. The maximum annual award is 20% of the teacher's total Federal Stafford loan balance, including principal and interest, not to exceed the average resident tuition rate established for students attending Iowa's public universities for the first year following the recipient's graduation. For 2012 graduates, the maximum award amount is \$7,806.



Federal Public Service Loan Forgiveness

The Public Service Loan Forgiveness program was created to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of their remaining Federal Direct loan balance after making 120 payments under certain repayment plans while employed full time by certain public service and nonprofit employers.

“Take college seriously, come prepared and ready to learn and make your coursework a priority.”
~ Frank Scaglione,
ATB College of Business student



Federal Student Loan Cancellation for Teachers

The federal government's program may cancel qualified student loans, up to \$5,000, for borrowers who teach for five consecutive years in low-income schools. Additional benefits of up to \$17,500 in loan forgiveness may be available to borrowers who teach grades 7-12 science or mathematics, or grades K-12 special education subject areas. You are required to make regular loan payments while completing a five-year service obligation unless your outstanding balance will be less than the amount for which you qualify. The loan holder can not refund loan payments you make before completion of your fifth year of teaching service. Before requesting an application check with your loan holder to determine if you have a qualifying loan.

Iowa Registered Nurse & Nurse Educator Loan Forgiveness

The State of Iowa offers up to five years of federal student loan cancellation benefits to registered nurses employed in Iowa and for nurse educators teaching at eligible Iowa colleges and universities. Eligible applicants must be first employed as nurse educators or registered nurses in Iowa no earlier than July 1, 2007. The maximum annual award is 20% of the nurse educator's or registered nurse's total federal Stafford loan balance, including principal and interest, not to exceed the average resident tuition rate established for students attending Iowa's public universities for the first year following the recipient's graduation. For 2012 graduates, the maximum award is \$7,806.



Perkins Loan Forgiveness Programs

Federal Perkins loans have additional loan forgiveness opportunities in the following areas:

- Teacher serving full time in a low-income school, or a special education teacher, or a teacher serving in a state-designated teacher shortage field
- Firefighter, law enforcement, or corrections officer
- Military service
- Public defender
- Librarian with a master's degree
- Speech pathologist with a master's degree
- Early childhood educator
- Child or family services provider
- Peace Corps or Americorps VISTA volunteer
- Nurse or medical technician
- Early intervention service provider
- Faculty member at a tribal college



Nursing Education Loan Repayment Program

The Nursing Education Loan Repayment Program (NELRP) is a federal program that provides registered nurse recipients with loan forgiveness of up to 60% of their qualifying loan balance in exchange for two consecutive years of service at a critical shortage facility. Go to the "Loan Forgiveness" section of www.iowaCollegeAid.gov for more information, deadlines and ?4 to apply online.

Transfer Students

Sometimes your first college choice isn't the right fit or you may have started your education at a two-year college with intentions to continue your education. Many students transfer every year for a variety of reasons, so you can rest assured you are not alone. The trick to a successful transfer is to begin planning as soon as possible. Below are some transfer tips to help you make a smooth transition.

Keep Your Grades Up

Even if you are not planning to finish a degree at your current college, you should continue to go to class and turn in assignments. The college or university you transfer to will want to see your most recent transcripts and they may have a grade requirement for all college-level courses attempted. Even if you received good grades in high school or were previously admitted to your new college, low grades could ruin your plans to transfer.

Selecting a New College

You will need to decide where to transfer. Be sure to determine what factors contributed to your decision to leave your current college. Take these factors into consideration when selecting a new college. The college exploration tools available at www.IHaveAPlanIowa.gov can help you locate colleges and universities that match your needs and allow you to compare them side-by-side to see how they stack up.

Go On a Campus Visit

The experiences you have had on your current college campus may help you identify the benefits you want and need from a college experience.

Talk to Advisors

It is a good idea to work with advisors on both your old and new campuses to be sure everything is lined up. Ask the advisors if your classes will transfer. Advisors can help you with questions about articulation agreements, admission partnership programs and cross-enrollment options.

Check into the student services organizations and campus activities that will be available on your new campus. Not every campus offers the same activities or services.

Apply for Admission

You should check out the college's admission requirements, even if you were previously accepted. If you want to transfer course credits from your prior college you will need to send your most recent transcript to the new college. Some colleges will want a copy of your prior college course work regardless of whether you transfer any credits or not. Be sure to ask your admissions officer about placement exams, registering for classes and signing up for orientation.

Secure Your Housing

Whether you are living on campus or in an apartment, you will need to get the process rolling as soon as possible so that you have a place to live when your classes begin.

Apply for Financial Aid

Unfortunately, you can not simply transfer your current financial aid to your new college. You will need to add your new college to your Free Application for Federal Student Aid (FAFSA) in order to receive a new financial aid package. You also should notify your current financial aid office of your plans to transfer. Some types of financial aid can not be awarded by the new college until the old college has canceled your aid.

In addition, you should contact current scholarship donors to see if your scholarship can be transferred to your new college, as well as seek new scholarship opportunities. If you plan to borrow to pay your expenses, when you transfer to the new college you may need to complete new loan applications. Contact your new college to find out their process and if they need your financial aid transcript from your current college.



www.transferiniowa.org

This website resource provides information for community college students interested in transferring to one of Iowa's Regent Universities - Iowa State University, the University of Iowa or the University of Northern Iowa.



Services for Students with Disabilities

Many students with disabilities graduate from high school and successfully continue their education at career and technical colleges as well as two-year and four-year colleges and universities. If you are a student with a disability, knowing your rights and responsibilities as well as the responsibilities that colleges and universities have towards you will help when requesting the support you need to learn and work successfully.

Follow these steps to make the transition to college easier:

1. Know your diagnosis, if you have one, and be comfortable talking about your disability.
2. Attend and participate in your annual Individualized Education Program (IEP) meetings. Know your annual goals.
3. Take college tours early. Interview the college for 'fit' by preparing a list of questions to ask ahead of time.
4. Identify and schedule an appointment with the person or the office responsible at the college for providing services to students with disabilities to discuss your potential need for services and support. Academic accommodations may include note takers, extended time for tests, readers and/or scribes, books in alternative formats, computer-assisted technology, interpreter services and/or accessible classrooms.

5. Bring documentation (written information) that describes how your disability impacts your living, learning, and working. Examples of documentation include the SAR (Support for Accommodation Request) form, the most recent copy of your 504 plan, a statement from a treating physician, a psychological evaluation, and/or paperwork from Iowa Vocational Rehabilitation Service (IVRS).
6. Complete your college application* early.
7. Meet with a campus advisor to help you set up a realistic course schedule.
8. If needed, enroll in preparatory courses in subjects where you have skill deficits before you begin your degree requirements.
9. Take responsibility for your learning. Increase your independence by discussing your progress with your professors and keeping track of assignments, due dates, and appointments.

More information on services for students with disabilities is available in the Tools for Students section of the Iowa College Aid web site: www.iowaCollegeAid.gov.

* Your acceptance at the college or university of your choice is not influenced by a disability.

Data Source:

Coon, H. (2009), Making Transition to College Easier: Student Information.

In Des Moines Area Community College Disability Services Office.



COMMON MAJORS OFFERED BY

This list is intended to provide you with information only. It is not intended to be comprehensive. The data was reported to Iowa College Aid by Iowa college and university officials through the Federal IPEDS annual survey. The programs shown are those in which students completed degrees in 2009-10 and 2010-11. Many colleges or universities offer related programs that may not be shown here. Please contact the colleges and universities directly for program-specific information. More information on majors and programs for each of the categories below can be found at www.IHaveAFPlanIowa.gov.

Key: X both 09-10 and 10-11 grads
 X 09-10 grads only
 X 10-11 grads only

	AIB	Allen College	Ashford University	Briar Cliff University	Buena Vista University	Central College	Clarke University	Coe College	Cornell College	Des Moines Area Comm. College	Des Moines University	Divine Word College	Dordt College	Drake University	Eastern Iowa Comm. College
Agriculture, Operations and Sciences										X			X		X
Architecture and Related Programs															
Area, Ethnic and Cultural Studies								X	X						
Biological and Biomedical			X	X	X	X	X	X	X	X	X		X	X	
Business, Management and Marketing	X		X	X	X	X	X	X		X			X	X	X
Communications and Journalism	X		X	X	X	X	X	X					X	X	
Communications Technologies & Support	X									X			X		X
Computer and Information Sciences	X		X	X	X	X	X	X	X	X			X	X	X
Construction Trades															X
Education			X	X	X	X	X	X	X				X	X	
Engineering										X			X		
Engineering Technologies/ Technicians										X			X		X
English Language and Literature/Letters			X	X	X	X	X	X	X				X	X	
Family, Consumer Sciences/ Human Services			X							X					X
Foreign Languages and Literatures				X	X	X	X	X	X	X			X		X
Health Professions and Clinical Sciences		X	X	X	X	X	X	X		X	X		X	X	X
History General			X	X	X	X	X	X	X				X	X	
Homeland Security / Law Enforcement/ Firefighting/ Related Protective Services			X	X	X					X			X		
Legal Professions and Studies	X									X				X	
Liberal Arts and Sciences/ General Studies	X		X	X	X	X	X		X	X			X	X	X
Library Science															
Mathematics and Statistics				X	X	X	X	X	X				X	X	
Mechanic and Repair Technologies										X					X
Multi/ Interdisciplinary Studies				X	X	X		X	X				X	X	X
Natural Resources and Conservations			X	X	X	X		X	X				X	X	X
Parks, Recreation, Leisure and Fitness	X		X	X	X	X	X	X	X	X			X		
Personal and Culinary Services										X					X
Philosophy and Religious Studies					X	X	X	X	X			X	X	X	
Physical Sciences				X	X	X		X	X				X	X	
Precision Production										X					X
Psychology			X	X	X	X	X	X	X				X	X	
Public Administration and Social Services			X	X	X		X			X			X	X	
Science Technologies/ Technicians															
Social Sciences			X	X	X	X		X	X			X	X	X	
Theology and Religious Vocations				X									X		
Transportation and Materials Moving															
Visual and Performing Arts			X	X	X	X	X	X	X	X			X	X	X

IOWA COLLEGES AND UNIVERSITIES

Ellsworth Comm. College	Emmaus College	Faith Baptist College	Graceland University	Grand View University	Grinnell College	Hawkeye Comm. College	Indian Hills Comm. College	Iowa Central Comm. College	Iowa Lakes Comm. College	Iowa State University	Iowa Wesleyan College	Iowa Western Comm. College	Kaplan University	Kirkwood Comm. College	Loras College	Luther College	Maharishi University	Marshalltown Comm. College	Mercy College	Morningside College	Mount Mercy University	North Iowa Area Comm. College	NE Iowa Comm. College	NW Iowa Comm. College	Northwestern College	Palmer College of Chiropractic	Simpson College	Southeastern Comm. College	Southwestern Comm. College	St. Ambrose University	St. Luke's College	University of Dubuque	University of Iowa	University of Northern Iowa	Upper Iowa University	Waldorf College	Warburg College	Western Iowa Tech. Comm. College	William Penn University					
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Limitless Possibilities

Deciding which college or university to attend is extremely important. It's never too early to begin exploring your educational options.



Directory of Iowa Colleges & Universities

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Welcome to the Directory of Iowa Colleges and Universities. The following pages contain valuable information about various educational opportunities in Iowa. We hope this directory helps you choose the college or university that is right for you!

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Check out the Iowa College & University Snapshots

Access information for degree-granting colleges and universities based in Iowa, including public, private nonprofit, and private two-year and four-year institutions from the Higher Education Data Center section of Iowa College Aid's website, www.iowaCollegeAid.gov.

Iowa's Regent Universities

IOWA STATE UNIVERSITY

100 Enrollment Services Center - ISU • Ames, IA 50011-2010



Home Page: www.iastate.edu

County: Story

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 24,343 undergraduate;
4,957 graduate;
587 vet med

Tuition & Fees: \$7,726

On-Campus Room & Board: \$7,878

Est. Books and Supplies: \$1,046

Interim Admissions Director: Phil Caffrey

100 Enrollment Services Center
515-294-5836 or 800-262-3810
www.admissions.iastate.edu

FAFSA Code: 001869

County Population: 86,754

Control/Affiliation: Public University

Highest Offering or Degree: Doctorate

Types of Programs: Engineering,
Agriculture and Life Sciences, Design, Human
Sciences, Veterinary Medicine, Natural &
Physical Sciences, Liberal Arts, Business, Education

Priority Deadline for Aid Filing: March 1

Financial Aid Director: Roberta Johnson

0210 Beardshear Hall
515-294-2223 or
financialaid@iastate.edu

Minimum Admission Requirement:

A Regent Admission Index (RAI) score of at least
245. www.regents.iowa.gov/RAI/



Iowa State University is one of the nation's leading land-grant universities serving the people of Iowa, the nation, and the world through its integrated programs of instruction, research, extension and professional service.

Iowa State provides undergraduate programs across a broad range of disciplines. In its dedication to excellence in teaching, Iowa State strives to instill in its students the knowledge and skills essential for their individual development and their useful contribution to society.

A common goal of Iowa State's undergraduate education is to assure that all students, regardless of disciplinary major, acquire literacy in science and technology; an understanding of the intellectual, historical and artistic foundation of our culture; and a sensitivity to other cultures and international concerns.

Iowa State is ranked as one of the nation's top 50 public universities.

THE UNIVERSITY OF IOWA

107 Calvin Hall • Iowa City, IA 52242



Home Page: www.uiowa.edu

County: Johnson

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment:

21,564 undergraduate;

5,618 graduate;

3,711 professional

Tuition & Fees: \$8,057

On-Campus Room & Board: \$9,170

Est. Books and Supplies: \$1,090

Admissions Director: Michael Barron
107 Calvin Hall

319-335-3847

FAFSA Code: 001892

County Population: 128,094

Control/Affiliation: Public University

Highest Offering or Degree:
Professional

Types of Programs: Liberal Arts &
Sciences, Engineering, Business,
Nursing, Pharmacy, Teacher
Preparation, and Professional

Priority Deadline for Aid Filing: As
soon as possible after January 1
for financial aid; April 1 dead-
line for admissions applications;
January 1 for Nursing's first-year
Early Decision Program

Minimum Admission Requirement:

See web site: www.uiowa.edu/admissions

Director of Student Financial Aid:

Mark Warner
208 Calvin Hall
319-335-1450

UNIVERSITY OF NORTHERN IOWA

1227 West 27th Street • Cedar Falls, IA 50614



Home Page: www.uni.edu

County: Black Hawk

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 13,201

Tuition & Fees: \$7,635

On-Campus Room & Board: \$7,649

Est. Books and Supplies: \$1,054

Admissions Director:

Christie Kangas
002 Gilchrist Hall
319-273-2281

FAFSA Code: 001890

County Population: 128,347

Control/Affiliation: Public University

Highest Offering or Degree: Doctorate

Types of Programs: Education, Natural
Sciences, Social and Behavioral Sciences,
Business, Humanities and Fine Arts, Liberal
Arts, Pre-professional Preparation

Priority Deadline for Aid Filing: June 1

Minimum Admission Requirement:

See website at www.uni.edu/admissions

Director of Student Financial Aid:

Joyce Morrow
105 Gilchrist Hall
319-273-2700

The University of Northern Iowa campus is located on 940 acres in Cedar Falls, but the more than 13,000 students' experiences aren't confined only on the campus. Students learn to climb walls of ice on an ice-covered silo made by Don Briggs, instructor of physical education; they teach basic hygiene to Gypsies living on dumps in the Balkans with UNI associate professor of health promotion and education Catherine Zeman; they start successful businesses with guidance and expertise from faculty, staff and community leaders; and UNI's education majors spend more time in front of a classroom than any others in the state, whether student teaching in Iowa or half-way around the world.

UNI students also have access to one of America's best college dining services, outstanding health and wellness facilities, a 100,000-square-foot performing arts complex, venues for playing and watching sports, recording studios and lots more.

Founded more than 135 years ago, UNI combines strong academics at the lowest possible cost per student with excellent graduation rates, outstanding internship opportunities and job placement assistance.

Iowa's Independent Colleges & Universities

AIB COLLEGE OF BUSINESS

2500 Fleur Drive • Des Moines, IA 50321

Home Page: www.AIB.edu

County: Polk

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Quarter

Enrollment: 862

Tuition & Fees:

Full time: \$14,040 (3-terms)

On-Campus Room & Board: \$5,286

Est. Books and Supplies: \$1,440

Director of Admissions: Steve Olsen
515-244-4221 or 800-444-1921

Financial Aid Director: Laurie Sanders
515-244-4221 or 800-444-1921

Priority Deadline for Aid Filing: April 1

FAFSA Code: 003963

County Population: 430,000

Control/Affiliation: Nonprofit Independent

Minimum Admission Requirement:

Institutional Placement Tests or
18 ACT score; 2.0 GPA

Highest Offering or Degree: Bachelor of Science

Types of Programs: ASSOCIATE DEGREE PROGRAMS: Accounting;

Accounting and Financial Services; Accounting and Information

Technology; Business Administration; Business Administration

and Financial Services; Business Administration and Information

Technology; Business Administration and International Business;

Business Administration and Leadership; Business Administration -

Sales and Marketing; Event, Hospitality, and Tourism Management;

General Studies; Media Communication; Sports and Event

Management; BACHELOR DEGREE PROGRAMS: Accounting;

Business Administration

AIB College of Business is dedicated to the development of its students as ethical, productive and engaged citizens who are actively recruited as business professionals for a diverse world. For 91 years, independent, nonprofit AIB has positioned itself on the cutting edge of evolving business education, and its graduates are highly successful in securing jobs. Full-time students in AIB's "Degree in 3" program can earn associate degrees in one of 13 majors in less than two years. By re-enrolling, they then may complete bachelor's degrees in Accounting or Business Administration in one more year. An aggressive online curriculum and flexibly scheduled year-round classes allow students to maintain full- or part-time jobs. AIB offers a secure campus – minutes from downtown Des Moines and beautiful Gray's Lake – apartment-style housing, student organizations and a growing NAIA athletics program that includes basketball, volleyball, golf, soccer, competitive dance and cheerleading. Softball and baseball will begin competition in Spring 2014.



BRIAR CLIFF UNIVERSITY

3303 Rebecca Street • Sioux City, IA 51104



Home Page: www.briarcliff.edu

County: Woodbury

Setting: Urban

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 1,150

Tuition & Fees: \$25,642

On-Campus Room & Board: \$7,542

Est. Books and Supplies: \$1,100

Director of Admissions: Brian Eben

712-279-5200 or 800-662-3303

Financial Aid Director: Robert Piechota

712-279-5200 or 800-662-3303

FAFSA Code: 001846

County Population: 102,172

Control/Affiliation: Private/Roman Catholic

Highest Offering or Degree: Master's

Types of Programs: Bachelor of Arts,
Bachelor of Science, Bachelor of Science
in Nursing, Bachelor of Social Work

Graduate Programs: Master of Arts in
Management, Master of
Science in Nursing and Graduate
Management Certificate

Priority Deadline for Aid Filing: March 15

Minimum Admission Requirement:

2.0 GPA

18 ACT score

Briar Cliff University is a nationally recognized, academically rigorous, liberal arts university located in Sioux City, Iowa. With a deep commitment to openness and respect for the individual, which is rooted in our Catholic Franciscan tradition, Briar Cliff shapes the hearts, minds and lives of its students.

Because teaching and learning at Briar Cliff focuses on outcomes, graduates enjoy an outstanding placement rate and are equipped with the skills and insight to be successful in the workplace and beyond. Small classes ensure that professors know students as individuals, working side-by-side to meet their academic goals and develop their personal values. From the moment you arrive on our safe, scenic, hilltop campus, you will appreciate what our research defines as "an exceptionally welcoming campus."



BUENA VISTA UNIVERSITY

610 W. Fourth Street • Storm Lake, IA 50588



Home Page: www.bvu.edu

County: Buena Vista

County Sites: Carroll - Carroll Co.;

Council Bluffs - Pottawattamie Co.;

Creston - Union Co.; Denison -

Crawford Co.; Emmetsburg - Palo

Alto Co.; Estherville - Emmet

Co.; Fort Dodge - Webster Co.;

Iowa Falls - Hardin Co.; Le Mars

- Plymouth Co.; Marshalltown -

Marshall Co.; Mason City - Cerro

Gordo Co.; Newton - Jasper Co.;

Ottumwa - Wapello Co.; Spencer -

Clay Co.; Spirit Lake - Dickinson Co.

Setting: Mid-sized town

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

FAFSA Code: 001847

County Population: 20,411

Control/Affiliation: Private/Presbyterian

Highest Offering or Degree:

Master's

Types of Programs: Career-based
Liberal Arts and General, Teacher
Preparation, Pre-Professional,
Master's Degree in Education

Priority Deadline for Aid Filing:

April 1

Financial Aid Director:

Leanne Valentine

800-383-2821 or 712-749-2164

Enrollment: 1,000

Tuition & Fees: \$28,314

On-Campus Room & Board: \$8,180

Est. Books and Supplies: \$885



Director of Admissions:

Bridget Kurkowski

800-383-2821 or 712-749-2235

Minimum Admission Requirement:

HS with Superior Aptitude

Buena Vista University's picturesque campus is nestled on the shore of Storm Lake, adding to the amenities and recreation opportunities available in this medium-sized northwest Iowa town.

BVU boasts a 95 percent job and graduate/professional school placement rate within six months of graduation, which is a testament to the quality of the academic programs, faculty-student connections, premier facilities and cutting-edge technology. With 43 majors and 15 pre-professional programs, BVU provides a wide array of academic options which blend the liberal arts with real world applications. Eighty percent of students complete at least one internship prior to graduation.

The University offers financial support for travel (domestic and international), research, internships and student development. Generous merit and need-based financial aid programs make BVU an affordable option for students from all socio-economic levels. Students hail from more than 20 states and foreign countries, and 14 percent have identified themselves as members of underrepresented ethnicities.

CENTRAL COLLEGE

812 University Street • Pella, IA 50219



Home Page: www.central.edu
County: Marion
Setting: Pella, Iowa - town of 10,000
situated 40 miles SE of Des Moines
Accredited by: Higher Learning
Commission of the NCA
Calendar System: Semester
Enrollment: 1,600
Tuition & Fees: \$29,540
On-Campus Room & Board: \$9,594
Est. Books and Supplies: \$1,040
Vice President of Enrollment Management:
Carol Williamson
877-462-3687

FAFSA Code: 001850
County Population: 33,234
Control/Affiliation: Reformed
Church in America
Highest Offering or Degree:
Baccalaureate
Types of Programs: Liberal Arts
and Pre-Professional
Priority Deadline for Aid Filing:
March 1
Financial Aid Director:
Wayne Dille
641-628-5336
Minimum Admission Requirement:
3.0 GPA, 20 ACT and top 50% of graduating class



Central College, committed to excellence in sustainability, international education and service learning, is also well-known for providing a solid academic foundation and offering unlimited opportunities to students. Central is a four-year, residential liberal arts college affiliated with the Reformed Church in America. Central offers 39 rigorous academic and pre-professional programs, including exciting initiatives in the health sciences and a new global sustainability minor.

A leader in global education, Central offers seven study abroad programs throughout the world in which about half of Central's students study. The fine arts remain a strong focus at Central, with hands-on classes and extracurricular experiences in art, theatre and music.

Quality facilities are a main attraction on campus. Two buildings have received gold and silver ratings in Leadership in Energy and Environmental Design (LEED) from the U.S. Green Building Council. A platinum rating, the highest rating given, recently was awarded to the Roe Center, which opened fall 2009.

Students participate in numerous campus activities and intercollegiate athletics. During the past 10 years, the Dutch athletics program produced more than 100 All-Americans with 28 Iowa Conference team championships from 19 varsity sports offered. A member of the NCAA Division III, Central has won 11 national titles.

CLARKE UNIVERSITY

1550 Clarke Drive • Dubuque, IA 52001

Home Page: www.clarke.edu
County: Dubuque
Setting: Urban
Accredited by: Higher Learning
Commission of the NCA
Calendar System: Semester
Enrollment: 1,255
Tuition & Fees: \$26,950
On-Campus Room & Board: \$8,140
Est. Books and Supplies: \$1,040
Admissions Director:
Emily Kruse
563-588-6316 or 800-383-2345
Minimum Admission Requirement:
2.5 GPA, ranking in top 50%
in HS graduating class,
competitive ACT or SAT score

FAFSA Code: 001852
County Population: 92,000
Control/Affiliation: Roman
Catholic
Highest Offering or Degree:
Doctorate
Types of Programs: Liberal
Arts & Sciences, Fine Arts,
Nursing, Teacher Education,
Business, Education, Health
Professions
**Priority Deadline for Aid
Filing:** April 15
Financial Aid Director:
Amy Norton
563-588-6327 or 800-383-2345



Clarke University is a Catholic liberal arts and sciences institution that believes fun and learning are one in the same. Its lively, 55-acre campus is a blend of historic buildings and modern facilities perched along the bluffs of the Mississippi. Its philosophy is come as you are and be who you'd like.

That idea is shown through more than 40 undergraduate programs, five graduate programs and almost 30 student activities. The University's flagship programs are science and health sciences, fine arts, education and business. Plus, there are over 16 varsity sports competing in the National Association of Intercollegiate Athletics (NAIA).

Clarke doesn't just talk about impact, but creates it. Last year, students contributed almost 20,000 hours of community service and earned a spot on the President's National Honor Roll for Service.

Others have taken notice. In recent years, the University has been named one of America's Best Colleges and a Best College Buy by Forbes; one of America's Best Colleges and an "A+ School for B Students" by US News; and a Best Midwestern College by Princeton Review.

COE COLLEGE

1220 First Avenue NE • Cedar Rapids, IA 52402

Home Page: www.coe.edu

County: Linn

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: 4-4-1

Enrollment: 1,350

Tuition & Fees: \$34,220

On-Campus Room & Board: \$7,700

Est. Books and Supplies: \$1,000

Dean of Admission:

Julie Staker

877-225-5263

FAFSA Code: 001854

County Population: 208,574

Control/Affiliation: Independent, Presbyterian

Highest Offering or Degree: Bachelors

Types of Programs: Liberal Arts,
Sciences & General, Business Administration &
Economics, Fine Arts, Teacher Education,
Pre-Professional, Writing

Priority Deadline for Aid Filing: March 1

Minimum Admission Requirement:

20 ACT, 3.0 GPA

Director of Financial Aid:

Barbara Hoffman

877-225-5263

Founded in 1851, Coe College redefines the liberal arts with a hands-on component.

In addition to major and general education courses, Coe students must complete Coe's well-renowned Coe Plan. The plan, which includes 20 hours of community service, issue dinners and career-planning seminars, culminates with practical experiences. Students may satisfy this last requirement through an internship, student research, practicum or study abroad.

Coe College is one of the few private liberal arts institutions in the country to require hands-on learning for graduation. One student studied the effects of selective logging on rain forest organisms in Costa Rica while others interned at places like Warner Bros. and the Chicago Board of Trade. Many students have also combined international travel with internships or student teaching.



CORNELL COLLEGE

600 First Street, West • Mt. Vernon, IA 52314

Home Page: www.cornellcollege.edu

County: Linn

Setting: Small Town

Accredited by: Higher Learning
Commission of the NCA

Calendar System:

One-Course-At-A-Time

Enrollment: 1,200

Tuition & Fees: \$34,705

On-Campus Room & Board: \$7,900

Est. Books and Supplies: \$800

Priority Deadline for Aid Filing:

March 1

Financial Aid Director: Cindi Reints

319-895-4216 or 877-579-4049

FAFSA Code: 001856

County Population: 208,574

Control/Affiliation:

Independent,
United Methodist

Highest Offering or

Degree: Baccalaureate

Types of Programs: Liberal

Arts, Pre-Professional,
Teacher Education

Director of Admissions:

Jonathan Stroud

877-579-4049 or

319-895-4215

Minimum Admission Requirement:

Admissions committee recommends a secondary education program that includes: 4 years of English, 3 or more years of mathematics, 3 or more years of science, 2 or more years of foreign language, 3 or more years of social studies



Cornell College, the original Cornell, was founded in 1853, and the historic 129 acre campus is home of an attractively diverse student body of 1,121 who come from 48 states and 20 countries. Cornell's student-faculty ratio of 11:1, an average class size of 16, and class cap of 25, enables its exceptional faculty to provide students with highly personalized experiences. Our distinctiveness begins in the classroom with our One-Course-At-A-Time (OCAAT) academic calendar and extends onto the campus where there is a strong sense of community, mentoring relationships between faculty and students, and endless opportunities to lead and volunteer. Explore Cornell and see for yourself how we're creating one extraordinary opportunity after another for bright, motivated students.

DIVINE WORD COLLEGE

102 Jacoby Drive, SW • P.O. Box 380 • Epworth, IA 52045

Home Page: www.dwci.edu

County: Dubuque

Setting: Agricultural Community

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 125

Tuition & Fees: \$11,725

On-Campus Room & Board: \$3,150

Est. Books and Supplies: \$1,500

Admissions Director:

Leonard Uhal

800-553-3321

FAFSA Code: 001858

County Population: 90,000

Control/Affiliation: Roman

Catholic

Highest Offering or Degree:

Baccalaureate

Types of Programs: Liberal Arts &

General

Priority Deadline for Aid Filing:

August 1

Minimum Admission Requirement:

HS diploma/GED

Financial Aid Director:

Molly Evers

800-553-3321



Divine Word College, a Roman Catholic seminary in the tradition of the Society of the Divine Word, educates men and women for missionary service as priests, Brothers, Sisters and laypersons. For this purpose, we offer an education that combines spiritual formation, a liberal arts curriculum, language learning and mission preparation within an environment that teaches and honors the rich cultural diversity of the world. This spiritual, academic, and experiential preparation serves the particular learning needs of our students, promotes their development as whole and responsible persons, and fosters a lifelong commitment to serving God's people.

DORDT COLLEGE

498 Fourth Avenue, NE • Sioux Center, IA 51250

Home Page: www.dordt.edu

County: Sioux

Setting: Agricultural Community

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 1,400

Tuition & Fees: \$25,100

On-Campus Room & Board: \$7,250

Est. Books and Supplies: \$1,130

Admissions Executive Director:

Quentin Van Essen

712-722-6080 or 800-343-6738

FAFSA Code: 001859

County Population: 34,000

Control/Affiliation: Christian

Reformed

Highest Offering or Degree: Master's

Types of Programs: Liberal Arts,
General, Teacher Education, BSN,
BSW, BSE

Priority Deadline for Aid Filing:

April 1

Minimum Admission Requirement:

HS-GED, ACT test

Financial Aid Director:

Michael Epema

712-722-6082



Dordt College is a Christian, comprehensive college located in Sioux Center, Iowa. Ninety-five percent of our students are full-time, and close to 85 percent live on campus. Associated with the Christian Reformed Church, we welcome all students who are interested in an academically excellent, Christ-centered education. Dordt College is recognized annually for being one of the best colleges in the Midwest by U.S. News & World Report, Forbes.com, the Princeton Review, and Washington Monthly.

Dordt College offers accredited programs in Engineering, Nursing and Social Work, plus Agriculture, Business Administration, Computer Science, Digital Media, and some 35 other majors and areas of concentration.

DRAKE UNIVERSITY

2507 University Avenue • Des Moines, IA 50311

Home Page: www.drake.edu

County: Polk

Setting: Urban

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 3,438 undergraduate,

1,946 graduate

Undergraduate Tuition & Fees: \$29,556

On-Campus Room & Board: \$8,680

Est. Books and Supplies: \$1,100

Director of Admission: Laura Linn

515-271-2092 or

800-44-DRAKE, ext. 2092

Director, Student Financial Planning:

Susan Ladd 515-271-2905 or

800-44-DRAKE ext. 2905

Priority Deadline for Aid Filing: March 1

Minimum Admission Requirement:

HS-GED

FAFSA Code: 001860

County Population: 432,260

Control/Affiliation: Independent/

Non-denominational

Highest Offering or Degree: Doctorate

Types of Programs: Liberal Arts

and General, Teacher Preparation,

Professional **Undergraduate**

Programs: Humanities, Social,

Natural, and Physical Sciences;

Fine Arts; Business; Education;

Health Science; Journalism

Graduate Programs: Master's,

Specialist, and Doctorate in

Education, Pharmacy

Doctorate, Master's Programs in

Business and Public Administration,

Juris Doctorate, Master's in Law



Drake University is a private, master's university in Des Moines, the state's center for business, publishing, government, and culture.

Drake offers a mix of liberal arts and professional education with more than 70 undergraduate majors across its colleges and schools—Arts & Sciences, Business and Public Administration, Education, Journalism & Mass Communication, and Pharmacy and Health Sciences—as well as joint degree programs with the Law School.

Ninety-six percent of Drake graduates find professional employment or enter graduate school within six months of earning their degrees.

EMMAUS BIBLE COLLEGE

2570 Asbury Road • Dubuque, IA 52001

Home Page: www.emmaus.edu

County: Dubuque

Setting: Residential

Accredited by: Higher Learning

Commission of the NCA and ABHE

Calendar System: Semester

Enrollment: 250

Tuition & Fees: \$14,500

On-Campus Room & Board: \$6,200

Est. Books and Supplies: \$600

Admissions Director:

Israel Chavez

800-397-2425, ext. 1320

Financial Aid Director:

Steve Seeman 800-397-2425, ext. 1309

FAFSA Code: 016487

County Population: 90,000

Control/Affiliation: Plymouth Brethren

Highest Offering or Degree: Baccalaureate

Types of Programs: Associate of Arts in Biblical

Studies (2-year), Biblical Studies, Business

Administration, Computer Information Systems,

Counseling Psychology, Elementary Education,

Intercultural Studies, Music Education, Music

Ministry, Youth Ministries, Nursing and

Certificate in Biblical Studies (1-year)

Priority Deadline for Aid Filing: June 10

Minimum Admission Requirement:

HS-GED



Founded in 1941, Emmaus Bible College educates and equips learners to serve and lead in churches, ministries, communities, and vocations. This is accomplished through rigorous programs of study that challenge students to learn God's truth and live it out authentically. Every academic program at Emmaus includes a strong component of Biblical studies as well as opportunities to serve others both on- and off-campus. Most Emmaus students combine their Biblical studies program with a second major chosen from a variety of ministry and professional programs.

At Emmaus, students can expect to gain an exceptional education, join an inviting student community, discover endless opportunities to get involved, and learn more about God's Word. Through the people and programs at Emmaus, God is at work—changing lives, shaping character, and helping students find true and lasting purpose.

Feel free to stop by and visit the campus to see if Emmaus may be the place for you.

Or send an e-mail to our admissions department, admissions@emmaus.edu.

FAITH BAPTIST BIBLE COLLEGE AND THEOLOGICAL SEMINARY

1900 NW Fourth Street • Ankeny, IA 50023

Home Page: www.faith.edu
County: Polk
Setting: Suburban
Accredited by: ABHE and Higher Learning Commission of the NCA
Calendar System: Semester
Enrollment: 417
Tuition & Fees: \$14,478
On-Campus Room & Board: \$5,812
Est. Books and Supplies: \$1,040
Admissions Director: Mark Davis
 515-964-0601 or 888-FAITH-4-U
Minimum Admission Requirement:
 HS-GED

FAFSA Code: 007121
County Population: 420,000
Control/Affiliation:
 Nonprofit/ Baptist
Highest Offering or Degree:
 Professional
Types of Programs: Terminal
 Occupational below the BA,
 Professional
Priority Deadline for Aid Filing: March 15
Financial Aid Director:
 Breck Appell
 515-964-0601 or 888-FAITH-4-U



Faith Baptist Bible College exists to prepare students for life and ministry. Whether a student is looking to go into "full time" ministry as a pastor or missionary or simply looking to gain a better understanding of God's Word to better prepare for life, Faith excels at preparing students for both. On the undergraduate level, programs are offered in Biblical Studies, Elementary Education, Secondary Education, Pastoral, Assistant Pastoral, Administrative Assistant, and Music ministries. An emphasis in counseling and youth ministries are also available. The graduate program offers three Master of Arts degrees and the Master of Divinity Degree. Each program is carefully designed to integrate classroom learning and practical opportunities in ministry.

While academics are the core of a Faith education, the college and seminary also offer a variety of opportunities for involvement. Students participate in several varsity sports as well as intramural competition. Many Faith students are also given opportunities to travel throughout the United States and abroad on ministry and missions teams.

GRACELAND UNIVERSITY

1 University Place • Lamoni, IA 50140



Home Page: www.graceland.edu
County: Decatur
Setting: Agricultural Community
Accredited by: Higher Learning Commission of the NCA
Calendar System: Semester
Enrollment: 2,271
Tuition & Fees: \$22,680
On-Campus Room & Board: \$7,580
Est. Books and Supplies: \$1,040
VP for Enrollment Management:
 Kirk Bjorland
 866-GRACELAND or
 641-784-5196

FAFSA Code: 001866
County Population: 8,409
Control/Affiliation: Community of Christ
Highest Offering or Degree: Doctorate
Types of Programs: Liberal Arts, Business, Elementary Education, Nursing and more
Priority Deadline for Aid Filing: March 1
Minimum Admission Requirement:
 H.S. grad.; upper half of class; 2.5 GPA; min. score of ACT 21/SAT 960. (Applicants who do not meet 2 of the 3 the criteria may be considered individually.)
Financial Aid Coordinator:
 Lisa Springer
 641-784-5140



Since 1895 Graceland University has challenged students to embrace learning as a lifestyle. Our students are encouraged and empowered to pursue diverse academic, social, religious and personal interests within the critical context of a liberal arts tradition.

The University's proud heritage began on "the Hill," our campus in Lamoni, in the beautiful rolling hills of southern Iowa. Graceland's reach now includes a modern campus in Independence, Missouri; additional regional locations; and numerous around-the-world online programs. Graceland students hail from more than 40 states and 30 countries. We bring the world to Graceland and our students travel the world on exciting 'Winter Terms.' Students choose from more than 50 academic majors and programs, including four Master's programs and a doctorate program. We offer 19 varsity sports, seven performing arts ensembles and over 50 clubs and leadership organizations. Graceland students excel in athletics, Students in Free Enterprise (SIFE), theatre, visual arts, computer science, robotics, music and many other competitions regionally, nationally and internationally. At Graceland University our passion is your success, you matter.

GRAND VIEW UNIVERSITY

1200 Grandview Avenue • Des Moines, IA 50316

Home Page:

www.admissions.grandview.edu

County: Polk**Setting:** Urban**Accredited by:** Higher Learning

Commission of the NCA,
National League of Nursing,
State Board of Nursing,
IA Dept. of Education

Calendar System: Semester**Enrollment:** 2,200 undergraduate,
34 graduate**Tuition & Fees:** \$21,896**On-Campus Room & Board:** \$7,596**Est. Books and Supplies:** \$900**Admissions Director:** Diane Johnson
800-444-6083**FAFSA Code:** 001867**County Population:** 400,000**Control/Affiliation:** Evangelical
Lutheran Church in America**Highest Offering or Degree:**
Master's**Types of Programs:** Liberal
Arts, Teacher Education,
Nursing, Business, Graphic
Design, Pre-Professional**Priority Deadline for Aid Filing:**
March 1**Minimum Admission****Requirement:** HS-GED**Financial Aid Director:** Michele Dunne
515-263-2820

Preparing students to succeed in their chosen careers, contribute to their communities and build satisfying lives is what Grand View is about. Our mission is to engage, equip, and empower. The success of Grand View's graduates is unparalleled. For more than a decade and a half, nearly 100% of the graduating class was placed within six months of graduation-employed or enrolled in graduate school. Much of that success is due to the challenging classroom environment. In the most recent National Survey of Student Engagement, Grand View achieved higher scores than all of its comparison groups for presenting students with academic challenge. But the rest can be chalked up to the frequent and intensive practical workplace experiences more than 85% of Grand View students gain- internships, clinicals and practicums- and a vibrant campus life that emphasizes engagement.

GRINNELL COLLEGE

1103 Park Street • Grinnell, IA 50112-1690

Home Page: www.grinnell.edu**County:** Poweshiek**Setting:** Small Town**Accredited by:** Higher Learning

Commission of the NCA

Calendar System: Semester**Enrollment:** 1,600**Tuition & Fees:** \$41,004**On-Campus Room & Board:** \$9,614**Est. Books and Supplies:** \$900**Director of Admissions:**

Doug Badger
641-269-3600 or 800-247-0113

FAFSA Code: 001868**County Population:** 19,000**Control/Affiliation:** Independent**Highest Offering or Degree:**
Baccalaureate**Types of Programs:** Liberal Arts
& Sciences**Priority Deadline for Aid Filing:**
February 1**Minimum Admission****Requirement:** Very Selective**Financial Aid Director:**
Arnold Woods
641-269-3250

Established in 1846, Grinnell College is a world-renowned liberal arts college of 1,600 students. Grinnell's academic atmosphere is challenging, but extremely collaborative. The College imposes no standard core curriculum, and each student works closely with a faculty adviser to develop a curriculum tailored to the student's own academic and professional goals.

Students come to Grinnell from around the globe: 13 percent are from Iowa, another 13 percent come from as many as 50 countries, and nearly 25 percent are U.S. students of color. All are warmly welcomed at Grinnell, where student life is further enhanced by the College's state-of-the-art, sophisticated facilities and annual cultural offerings, which include 100-plus lectures, 70-plus concerts, and dozens of plays and performances. Grinnell's unparalleled resources, rigorous academics, and inclusive community result in Grinnell students being some of the most highly satisfied with their college choice.

IOWA WESLEYAN COLLEGE

601 North Main Street • Mt. Pleasant, IA 52641

Home Page: www.iwc.edu

County: Henry

Setting: Agricultural/
Industrial Community

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 741 undergraduate

Tuition & Fees: \$24,300

On-Campus Room & Board: \$8,220

Est. Books and Supplies: \$1,040

Admissions Director: Mark Petty
319-385-6231 or 800-582-2383

Minimum Admission Requirement:
2.5 GPA, 19 ACT

FAFSA Code: 001871

County Population: 16,000

Control/Affiliation: United
Methodist

Highest Offering or Degree:
Baccalaureate

Types of Programs: Liberal Arts,
General and Teacher Preparation
and Nursing

Priority Deadline for Aid Filing:
April 1

Financial Aid Office:
319-385-6242 or
800-582-2383



Iowa Wesleyan College, established in 1842, is one of the oldest private, coeducational colleges west of the Mississippi River. The mission of Iowa Wesleyan College is to prepare students to succeed in a changing global environment. Iowa Wesleyan is a four-year liberal arts college providing quality individualized learning experiences that combine the development of the intellect with adaptive life skills. The College is affiliated with the United Methodist Church with which it shares a commitment to spiritual values, social justice and human welfare.

LORAS COLLEGE

1450 Alta Vista • Dubuque, IA 52001

Home Page: www.loras.edu

County: Dubuque

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 1,583 undergraduate

Tuition & Fees: \$28,165

On-Campus Room & Board: \$7,660

Est. Books and Supplies: \$1,100

Admission Director: Sharon Lyons
563-588-7236 or 800-245-6727

Minimum Admission Requirement:
Recommended minimum 2.5 GPA and
20 ACT score

FAFSA Code: 001873

County Population: 90,000

Control/Affiliation: Roman
Catholic

Highest Offering or Degree:
Master's

Types of Programs: Liberal
Arts and General, Teacher
Preparation, Pre-Professional
Programs

**Priority Deadline for Aid
Filing:** April 15

Financial Aid Director:
Julie A. Dunn
563-588-7136 or 800-245-6727



Established in 1839, the Loras College campus is nestled high atop the majestic bluffs of the Mississippi River in Dubuque, Iowa, and overlooks the states of Illinois, Wisconsin and Iowa. With an enrollment of just under 1,600, Loras is small enough to be personal, yet large enough to provide students a well-rounded academic and co-curricular experience. All full-time students at Loras receive a laptop computer for academic and personal use, and are offered over 40 majors and 12 pre-professional areas of study. There are also 21 collegiate athletic programs and over 100 clubs and organizations to be involved in at Loras. You will find numerous campus ministry, service, study abroad and internship opportunities to further your experience at Loras.

Loras has earned the 11th spot in the Top Tier among Best Midwest Baccalaureate Colleges in the 2010 edition of "America's Best Colleges" by U.S. News & World Report. To find out more about Loras College, visit campus! Go to www.loras.edu/visit, or call 1-800-245-6727.

LUTHER COLLEGE

700 College Drive • Decorah, IA 52101



Home Page: www.luther.edu
County: Winneshiek
Setting: Scenic & Recreational Community
Accredited by: Higher Learning
Commission of the NCA
Calendar System: 4-1-4
Enrollment: 2,471
Tuition & Fees: \$36,100
On-Campus Room & Board: \$6,220
Est. Books and Supplies: \$1,040
Vice President for Enrollment Management:
Scot Schaeffer
563-387-1430 or 800-458-8437

FAFSA Code: 001874
County Population: 20,913
Control/Affiliation: Evangelical Lutheran
Church in America
Highest Offering or Degree: Baccalaureate
Types of Programs: Liberal Arts
Priority Deadline for Aid Filing: March 1
Minimum Admission Requirement:
HS with Superior Aptitude
Director of Financial Aid:
Janice Cordell
563-387-1018 or 800-458-8437

Founded in 1861, Luther College is a four-year, liberal arts institution affiliated with the Evangelical Lutheran Church in America. One of the outstanding undergraduate institutions in the Midwest, Luther offers more than 60 majors and pre-professional programs leading to the bachelor of arts degree. Ninety-six percent of Luther's 178 full-time faculty hold an earned doctorate or terminal degree. A Phi Beta Kappa chapter attests to the academic excellence of the college. The student body represents 37 states and more than 45 countries. Co-curricular activities include 14 music ensembles and 19 intercollegiate sports, and 75% of students study away before graduation. The scenic Decorah campus, with exceptional facilities and vistas of the Oneota Valley and the Upper Iowa River, rivals any in the region.



MAHARISHI UNIVERSITY OF MANAGEMENT

1000 N. Fourth Street • Fairfield, IA 52557

Home Page: www.mum.edu
County: Jefferson
Setting: Entrepreneurial and
Agricultural Community
Accredited by: Higher Learning
Commission of the NCA
Calendar System: Semester
Enrollment: 1,230
Tuition & Fees: \$26,430
On-Campus Room & Board: \$7,400
Est. Books and Supplies: \$1,200
Admissions Director:
Bradford Mylett
641-472-1110 or 800-369-6480
FAFSA Code: 011113
County Population: 20,000
Control/Affiliation: Independent
Highest Offering or Degree: Doctorate
Types of Programs: Liberal Arts, General
and Teacher Preparation
Priority Deadline for Aid Filing: May 1
Minimum Admission Requirement:
HS-GED
Financial Aid Director:
Bill Christensen
641-472-1156 or 800-369-6480



Maharishi University of Management (MUM) offers Consciousness-Based education to enable students to discover the field of pure consciousness within themselves as the source of all knowledge.

Other features of MUM include:

- * The Transcendental Meditation course to develop the student's inner potential. Extensive published research has found that this technique boosts learning ability and creativity, improves brain functioning, and reduces stress.
- * Block system: one course at a time to learn more... without the stress.
- * Sustainability: B.S. in Sustainable Living, and MBA in Sustainable Business.
- * Natural health program for all students.
- * Organic vegetarian meals served fresh daily.
- * Active learning – bringing knowledge to life.
- * Visitors Weekends are held each month throughout the year.

MORNINGSIDE COLLEGE

1501 Morningside Avenue • Sioux City, IA 51106



Home Page: www.morningside.edu
County: Woodbury
Setting: Urban
Accredited by: Higher Learning
Commission of the NCA
Calendar System: Semester
Enrollment: 2,037
Tuition & Fees: \$25,000
On-Campus Room & Board: \$7,620
Est. Books and Supplies: \$1,020
Financial Aid Director: Karen Gagnon
712-274-5159
Priority Deadline for Aid Filing:
March 1
FAFSA Code: 001879
County Population: 103,877
Control/Affiliation: United Methodist
Highest Offering or Degree: Master's
Types of Programs: Liberal Arts,
General, Teacher Preparation &
Professional
Minimum Admission Requirement:
18 ACT or SAT 1410 and 2.0 GPA
or top 50% of class
Admissions Director: Stephanie Peters
712-274-5111 or 800-831-0806



The Morningside College experience cultivates a passion for lifelong learning, and a dedication to ethical leadership and civic responsibility. Morningside College offers a total experience. Students develop various dimensions of themselves through the liberal arts core curriculum, a complete range of majors, internships, independent study, and career and graduate school advising services.

Within six months of graduation, more than 98% of graduates are employed or admitted to graduate school.

MOUNT MERCY UNIVERSITY

1330 Elmhurst Drive NE • Cedar Rapids, IA 52402-4797



Home Page: www.mtmercy.edu
County: Linn
Setting: Urban
Accredited by: Higher Learning
Commission of the NCA
Calendar System: 4-1-4
Enrollment: 1,800+
Tuition & Fees: \$25,400
On-Campus Room & Board: \$7,840
Est. Books and Supplies: \$1,200
Dean of Admissions:
Scott Bauml
319-368-6460 or
800-248-4504
FAFSA Code: 001880
County Population: 190,000
Control/Affiliation: Roman Catholic
Highest Offering or Degree: Master's
Types of Programs: Liberal Arts and
Professional Programs
Priority Deadline for Aid Filing: March 1
Minimum Admission Requirement: 20 ACT,
2.75 Core GPA, Upper 50% of Class
Director of Financial Aid:
Bethany Rinderknecht
319-368-6467 or
800-248-4504 ext. 6467



Be valued.

At Mount Mercy University, you'll join a unique community that values the power of knowledge, service as a way of life, and connecting students to lifelong opportunities. Through a blend of excellence in the liberal arts and sciences and career preparation, you'll be ready to lead and serve and to build a rewarding and meaningful future. Above all, you will be valued. Founded by the Sisters of Mercy in 1928, our student population today carries on their remarkable tradition of caring and serving others.

NORTHWESTERN COLLEGE

101 Seventh Street, SW • Orange City, IA 51041



Home Page: www.nwciowa.edu
County: Sioux
Setting: Agricultural Community
Accredited by: Higher Learning
Commission of the NCA, CCNE,
NCATE, CSWE, CAATE, IACBE
Calendar System: Semester
Enrollment: 1,250 undergraduate
Tuition & Fees: \$25,740
On-Campus Room & Board: \$7770
Est. Books and Supplies: \$1,040
Dean of Enrollment: Kenton Pauls
712-707-7130 or 800-747-4757

FAFSA Code: 001883
County Population: 31,589
Control/Affiliation: Reformed Church in America
Highest Offering or Degree: Baccalaureate
Types of Programs: Liberal Arts and Sciences,
General, Teacher Preparation, and Pre-
Professional
Priority Deadline for Aid Filing: April 1
Minimum Admission Requirement: HS-GED
Director of Financial Aid:
Eric Anderson
712-707-7131

Northwestern College is a Christian academic community that both challenges and supports students as it develops their minds and empowers their faith. Opportunities for meaningful involvement and service enlarge students' world views and prepare them for fulfilling careers and faithful lives as thinking Christians.

The academic program includes more than 80 programs and numerous opportunities for off-campus study. Northwestern students are taught by award-winning faculty with doctorates from such institutions as Notre Dame, Duke, UCLA and Yale. Many construction projects have taken place in the past decade on Northwestern's campus, including the student center, facilities for the arts and athletics, and student housing.



SIMPSON COLLEGE

701 North C Street • Indianola, IA 50125



Home Page: www.simpson.edu
County: Warren
Setting: Small Town/Suburban
Accredited by: Higher Learning
Commission of the NCA
Calendar System: Semester
Enrollment: 2,335 undergraduate
Tuition & Fees: \$29,529
On-Campus Room & Board: \$7,963
Est. Books and Supplies: \$1,000

FAFSA Code: 001887
County Population: 45,275
Control/Affiliation: United Methodist
Highest Offering or Degree: Master's
Types of Programs: Liberal Arts and
General, Teacher Preparation
Priority Deadline for Aid Filing: April 1
Minimum Admission Requirement: High School
diploma/GED; Admissions Committee evaluates
high school transcript reflecting a strong college
prep curriculum, ACT/SAT scores, and class
rank, as well as recommendation(s).

Vice President of Enrollment:
Deborah Tierney
515-961-1624 or
800-362-2454 ext. 1624
**Assistant V.P. of Enrollment & Financial
Assistance:** Tracie Pavon
515-961-1630 or
800-362-2454 ext. 1630



Simpson College is more than a beautiful campus. The College has an outstanding faculty and renowned curricula, including more than 40 majors, minors and pre-professional programs. A 4-4-1 calendar provides students with many interesting learning opportunities, including internships, career observations and study programs both abroad and in the United States. Located just 12 miles from Des Moines, Iowa's capital and largest metropolitan area, Simpson's ideal location allows students the opportunity to enjoy both city sophistication and small-town charm. The beautiful 73-acre tree-lined campus provides a setting that nurtures creativity, energy and productivity.

ST. AMBROSE UNIVERSITY

518 W. Locust Street • Davenport, IA 52803-2898

Home Page: www.sau.edu

County: Scott

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 2,752 undergraduate
815 graduate

Tuition & Fees: \$25,730

On-Campus Room & Board: \$9,170

Est. Books and Supplies: \$1,200

Admissions Office: Meg Halligan
563-333-6300 or 800-383-2627

FAFSA Code: 001889

County Population: 200,000

Control/Affiliation: Roman Catholic

Highest Offering or Degree: Doctorate

Types of Programs: More than
75 programs of study

Priority Deadline for Aid Filing: March 15

Minimum Admission Requirement:
2.5 GPA or 20 ACT

Financial Aid Director:

Julie Haack
563-333-6314



At St. Ambrose you'll find a top-notch education tailored to your ambition and personalized to your needs. We start by offering more than 75 programs of study—a huge number for a small, student-centered school like ours—and the flexibility to mix majors, minors and electives to match your interests. More than 98% of undergraduate students receive financial aid and no classes are taught by graduate assistants, making a quality education, surprisingly affordable.

Our housing, which includes suite-style, apartment-style, and townhouse living, is said to be the best in the region. We offer 22 varsity sports for men and women in a highly successful athletics program, and a wide range of intramural sports, and student clubs and organizations. No wonder we're one of the fastest-growing private colleges in Iowa!

UNIVERSITY OF DUBUQUE

2000 University Avenue • Dubuque, IA 52001

Home Page: www.dubq.edu

County: Dubuque

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: 4-1-4

Enrollment: 2,003 total
1,674 undergraduate

Tuition & Fees: \$24,530

On-Campus Room & Board: \$7,880

Est. Books and Supplies: \$950

Dean of Admission:

Jesse James
800-722-5583

FAFSA Code: 001891

County Population: 65,000

Control/Affiliation: Presbyterian [PC (USA)]

Highest Offering or Degree: Doctorate

Types of Programs: Accounting; Aviation;
Biology; Business; Computer Graphics &
Interactive Media; Health, Wellness &
Sport; Nursing; Philosophy; Psychology; Religious
Studies; Sociology; Speech Communication

Priority Deadline for Aid Filing: April 1

Minimum Admission Requirement:
ACT or SAT required; GPA considered

Dean of Student Financial Planning:

Tim Kremer
563-589-3170



The University of Dubuque is a private, coeducational professional university with a focus in the liberal arts. Our commitment to nurturing the mind, body, and spirit, as well as encouraging students to explore their fullest potential, is part of a rich Christian heritage that dates back to the University's founding in 1852.

We strive to balance the cultural and spiritual values within traditional higher education with excellent professional preparation in programs planned for 21st century needs and opportunities – all linked with informed and inspired uses of technology. The University's program leadership in Aviation, Business, Computer Graphics/Interactive Media, Education, Environmental Science, and Nursing is nationally recognized. Our welcoming interfaith community of students comes from across the country and around the globe.

UPPER IOWA UNIVERSITY

P.O. Box 1859 • Fayette, IA 52142-1857

Home Page: www.uiu.edu

County: Fayette

Setting: Rural Community (residential campus);
Other Iowa locations: Des Moines, Cedar
Rapids, Quad Cities, and Waterloo

Accredited by: Higher Learning
Commission of the NCA, using Academic
Quality Improvement Program (AQIP)

Calendar System: Six 8-week terms

Enrollment: 6,822 graduate and undergraduate,
University-wide

Tuition & Fees: \$24,400

On-Campus Room & Board: \$7,290

Est. Books and Supplies: \$1,400

FAFSA Code: 001893

County Population: 20,880

Control/Affiliation: Independent/Nonprofit

Highest Offering or Degree: Master's

Types of Programs: Business, Liberal Arts,
Physical Sciences, General and Teacher
Preparation (U.S. and Asia), Online and
Independent Study Programs

Priority Deadline for Aid Filing: March 31

Minimum Admission Requirement:

2.0 GPA, 18 ACT

Vice President of Admissions and Financial Aid:

Jobyna Eastman Johnston
Alexander-Dickman Hall, Box 1859
800-553-4150 opt. 3



Founded in 1857, Upper Iowa University is a private, not-for-profit university providing undergraduate and graduate degree programs and leadership development opportunities to over 6,800 students—nationally and internationally—at its Fayette campus and learning centers worldwide. Upper Iowa University is a recognized innovator in offering accredited, quality programs through flexible, multiple delivery systems, including online and independent study. For more information, visit www.uiu.edu.

WARTBURG COLLEGE

100 Wartburg Blvd. • P.O. Box 1003 • Waverly, IA 50677-0903



Home Page: www.wartburg.edu

County: Bremer

Setting: Rural Community

Accredited by: Higher Learning
Commission of the NCA

Calendar System: 4-4-1

Enrollment: 1,805

Tuition & Fees: \$32,740

On-Campus Room & Board: \$8,315

Est. Books and Supplies: \$1,100

Assistant Vice President for Admissions:

Todd Coleman
todd.coleman@wartburg.edu
319-352-8264 or 800-772-2085

FAFSA Code: 001896

County Population: 23,460

Control/Affiliation: Evangelical Lutheran
Church in America

Highest Offering or Degree: Baccalaureate

Types of Programs: Liberal Arts and
General, Teacher Preparation

Priority Deadline for Aid Filing: March 1

Minimum Admission Requirement:

19 ACT, top half of class

Financial Aid Director:

Jennifer Sassman
319-352-8262 or 800-772-2085



Wartburg is a private, Lutheran, liberal arts college with an enrollment of 1,805 students, including 129 international students from 49 countries. Dedicated to challenging and nurturing students for lives of leadership and service, the college is characterized by vigorous academic expectations within an environment of strong personal support.

A Wartburg education emphasizes undergraduate research; experiential learning through practicums, internships and cultural immersions; leadership development through workshops, mentoring, class work, and community partnerships; as well as a focus on ethics, values, and multicultural and global experiences. May Term, part of Wartburg's 4-4-1 academic calendar, gives students unique opportunities for study abroad or participation in field experiences and internships. Notably, 97% of Wartburg graduates are placed in jobs or graduate schools within six months of graduation.

WILLIAM PENN UNIVERSITY

201 Trueblood Avenue • Oskaloosa, IA 52577

Home Page: www.wmpenn.edu

County: Mahaska

Setting: Agricultural Community

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 1,800 Undergraduate

Tuition & Fees: \$22,750

On-Campus Room & Board: \$5,472

Est. Books and Supplies: \$1,150

Director of Admissions:

Kerra Strong

641-673-1012

FAFSA Code: 001900

County Population: 22,300

Control/Affiliation: Quaker

Highest Offering or Degree: Master's

Types of Programs: Liberal Arts,

Pre-Professional, Teacher Preparation

Priority Deadline for Aid Filing: April 15

Minimum Admission Requirement:

2.0 GPA, ACT 18, HS Diploma/GED

Financial Aid Director:

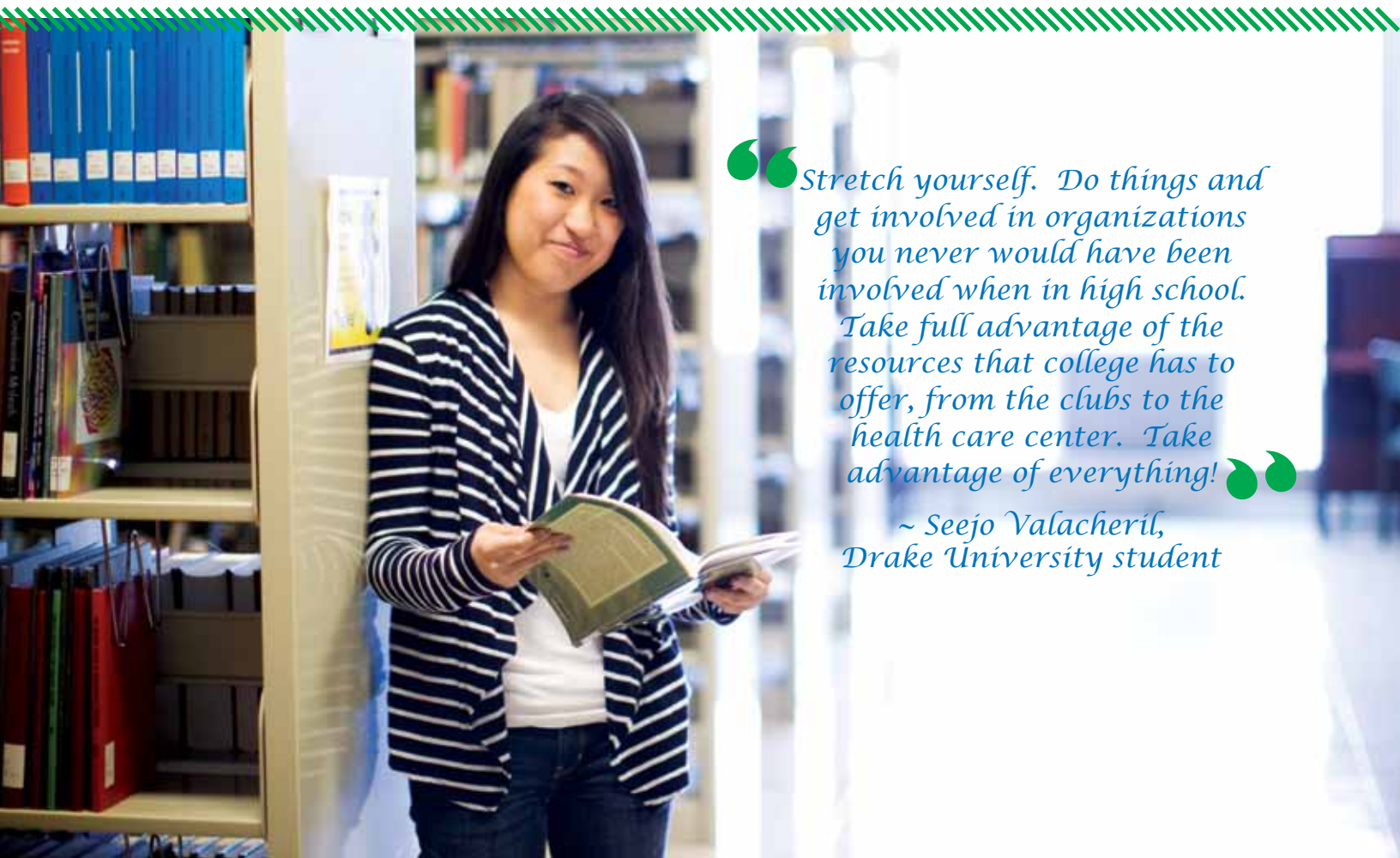
Cyndi Peiffer

641-673-1060



William Penn University offers a quality liberal arts education that is firmly rooted in leadership development. Professors who care about your personal goals, combined with opportunities for campus and community involvement, build an educational foundation that will prepare you for success!

Founded by Quaker pioneers, William Penn University embraces traditional values of integrity, simplicity, compassion, ethical practice, acceptance, tolerance, and service. It is also one of the most diverse campuses in Iowa, with students from 43 states and 10 countries.



“Stretch yourself. Do things and get involved in organizations you never would have been involved when in high school. Take full advantage of the resources that college has to offer, from the clubs to the health care center. Take advantage of everything!”

~ Seejo Valacheril,
Drake University student

Iowa's Proprietary Colleges & Universities

ASHFORD UNIVERSITY

400 N. Bluff Boulevard • Clinton, IA 52732

Home Page: www.ashford.edu

County: Clinton

Setting: Suburban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 757

Tuition & Fees: \$16,270

On-Campus Room & Board: \$6,000

Est. Books and Supplies: \$1,150

Admissions Director:

Jason Woods

800-242-4153

FAFSA Code: 001881

County Population: 49,782

Control/Affiliation: Independent

Highest Offering or Degree: Master's

Types of Programs: Arts & Sciences,
Business, Education

Priority Deadline for Aid Filing: March 1

Minimum Admission Requirement:

HS-GED, ACT 18 or SAT 860

Financial Aid Director:

Lisa Kramer

800-242-4153



Founded in 1918, Ashford University is committed to providing accessible, affordable, innovative, high-quality degree programs to its campus, online, and accelerated students.

We offer programs at our beautiful and historic campus in Clinton, Iowa, and offer a wide array of athletics teams, campus events and activities, that both our campus and online students enjoy. In addition to traditional students, we are also committed to the needs of the working adult learner, and offer a broad selection of bachelor and master degree programs that are flexible and accelerated.



KAPLAN UNIVERSITY

Des Moines • Cedar Rapids • Cedar Falls • Council Bluffs • Mason City • Davenport

Home Page: www.kucampus.edu

County: Varies

Setting: Urban

Accredited by: Higher Learning Commission of the NCA

Calendar System: Terms

Enrollment: 3,200

Tuition & Fees: \$14,066 - \$15,347

Est. Off-Campus Room & Board: \$17,226

Est. Books and Supplies:

The University provides course material as needed for each program (except Practical Nursing; est. books cost \$1,385)

FAFSA Code: Varies by campus

County Population: Varies by campus

Control/Affiliation: Proprietary

Highest Offering or Degree: Master's

Types of Programs: Varies by Campus, Diplomas, Certificates, AAS Degrees, Bachelor of Science Degrees, Master's Degrees

Priority Deadline for Aid Filing:

None

Minimum Admission Requirement:

HS Diploma, GED



Kaplan University recognizes individual worth and dignity of all people. All students are encouraged to reach their potential within the framework of their individual needs, interests, and capabilities. This is why Kaplan University offers an education through Residential Campuses, Online Platform, or a combination of both.

Each Kaplan University onsite program is taught in specially built classrooms, including computer and medical labs. Kaplan University's online platform is located on the Internet at www.kucampus.edu.



Des Moines Campus

4655 121st Street
Urbandale, IA 50323
800-383-0253

Admissions Director –

Mark Bandy

Director of Financial Aid –

Summer Vaselaar

FAFSA Code: E00925

Council Bluffs Campus

1751 Madison Ave., Suite 750
Council Bluffs, IA 51503
800-518-4212

Admissions Director –

Nick Boone

Director of Financial Aid –

Nicole Jenness

FAFSA Code: E01153

Cedar Falls Campus

7009 Nordic Drive
Cedar Falls, IA 50613
800-728-1220

Admissions Director –

Jill Hansen

Director of Financial Aid –

Amy Kramer

FAFSA Code: E00920

Davenport Campus

1801 East Kimberly Road
Davenport, IA 52807
800-747-1035

Admissions Director –

Jason Wilebski

Director of Financial Aid –

Christine Christopherson

FAFSA Code: 004586

Cedar Rapids Campus

3165 Edgewood Pkwy S.W.
Cedar Rapids, IA 52404
800-728-0481

Admissions Director –

Dave Ruddy

Director of Financial Aid –

Robert Brooks

FAFSA Code: 004220

Mason City Campus

2570 4th Street S.W.
Mason City, IA 50401
800-274-2530

Admissions Director –

Sara Turnbull

Director of Financial Aid –

Shari Garrison

FAFSA Code: E00926

Types of programs/ degrees vary by campus and availability.
Offerings include:

Accounting
Business
Communication
Corrections
Crime Scene
Criminal Justice
Education
Health & Wellness
Health Sciences

Information Systems
Legal Studies
Medical Assisting
Medical Transcription
Nursing
Paralegal
Practical Nursing
Psychology

WALDORF COLLEGE

106 South Sixth Street • Forest City, IA 50436



Home Page: www.waldorf.edu
County: Winnebago
Setting: Agricultural Community
Accredited by: Higher Learning
Commission of the NCA
Calendar System: Semester
Enrollment: 643
Tuition & Fees: \$19,820
On-Campus Room & Board: \$6,688
Est. Books and Supplies: \$1,040
Director of Admissions:
Scott Pitcher
800-292-1903

FAFSA Code: 001895
County Population: 11,351
Control/Affiliation: Independent
Highest Offering or Degree: Baccalaureate
Types of Programs: Biology, Business,
Communications, Creative Writing, Criminal
Justice Administration, Education, English, Fire
Science Administration, Foundations of Education,
History, Humanities, Music, Organizational
Leadership, Psychology, Theatre, Wellness
Priority Deadline for Aid Filing: March 1
Minimum Admission Requirement:
2.0 GPA, 18 ACT, 860 SAT
Financial Aid Director:
Duane Polsdofer
800-292-1903

At Waldorf College, we offer popular majors, small classes, loads of sports and activities, a vibrant college community and a generous scholarship program. Big possibilities await students in the small town of Forest City, Iowa! Waldorf is a friendly, private liberal arts school located right in the center of town, just two hours north of Des Moines and two hours south of the Twin Cities.

The breadth of our majors and the excellence of our facilities are surprisingly large for a school this small. We have degree programs in Biology, Business, Education, Music, Theatre, Wellness and much more. We have outstanding athletics facilities (including a new artificial-turf football and soccer field), a top-notch communications lab, and even our own radio and television stations!

Performing arts are big at Waldorf, and you won't have to wait until your junior or senior year to play a role. Join the Warrior Drum Line, Waldorf Choir, Jazz Band or Wind Symphony if you love music. With so many co-curricular activities, more than 30 active clubs and organizations and 18 intercollegiate sports teams, Waldorf is the perfect place to become an integral part of a welcoming college community.



“Find the college or university that fits you because it's where you'll be the happiest. Enjoy high school, but get excited for the adventure that college will bring you!”

~ Sara Rockow,
University of
Northern Iowa student

Iowa's Community Colleges

CLINTON COMMUNITY COLLEGE

Eastern Iowa Community College District, 1000 Lincoln Blvd. • Clinton, IA 52732



Home Page: www.eicc.edu

County: Clinton

Setting: Suburban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 1,815

Tuition & Fees:

Full Time: \$3,840

Per Credit Hour: \$128

Est. Off-Campus Room & Board:
\$7,434

Est. Books and Supplies: \$1,600

Admissions Director: Heather Mohler
800-637-0559

FAFSA Code: 001853

County Population: 50,149

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: College Transfer Arts &
Sciences, Career/Technical

Priority Deadline for Aid Filing: April 1

Minimum Admission Requirement:

Open Admission

Financial Aid Officer: Teresa Thiede
563-244-7070



Clinton Community College is part of the Eastern Iowa Community College District, which also includes Scott and Muscatine Community Colleges. The district offers more than 40 career education programs and an equal number of college transfer concentrations. The colleges received the maximum accreditation from the North Central Association and work closely with Iowa's Regent institutions to ensure transferability of credits. Technology programs are kept up-to-date due to a strong relationship with the business community.

DES MOINES AREA COMMUNITY COLLEGE

2006 South Ankeny Blvd. • Ankeny, IA 50023



Campuses: Ames, Ankeny, Boone, Carroll, Newton, Urban (Des Moines) and West (West Des Moines)

Learning Centers: Ames, Perry, Success Center (Des Moines), Transportation Institute (Des Moines), Iowa Bldg (Capital Complex)

Home Page: www.dmacc.edu

County: Polk & Central Iowa

Setting: Urban, Rural, and Suburban

Accredited by: Higher Learning Commission of the NCA

Calendar System: Semester

Enrollment: 6,704 (credit and non-credit)

Tuition & Fees:

Full Time: \$3,990

Per Credit Hour: \$133

FAFSA Code: 004589

County Population: 430,640

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Terminal Occupational below the BA, 2 years creditable toward a BA

Priority Deadline for Aid Filing: April 1

Minimum Admission Requirement:

Ability to benefit from attendance

Enrollment Manager: Michael Lentsch

800-362-2127 ext. 6216

or 515-964-6216

Financial Aid Director: DeLores Hawkins

800-362-2127 ext. 6514

or 515-964-6514

Est. Off-Campus Room & Board:

9-month - \$5,908

Est. Books and Supplies:

9-month - \$1,316



As one of America's most respected community colleges, Des Moines Area Community College is committed to helping its students achieve success, ignite passions and realize dreams.

DMACC offers 153 programs and certificates leading to exciting and well-paying jobs. Then there are the pre-professional programs in engineering, medicine, law and veterinary medicine. (Despite the variety of career choices, most of DMACC students major in liberal arts while deciding their career path or next step to a four-year school.)

DMACC delivers accessible and affordable learning opportunities that result in high-skill, high-wage jobs. Professors and instructors provide a quality, engaging and practical teaching experience. Despite the College being one of the largest postsecondary institutions in Iowa, class sizes and tuition are among the smallest.

For more information, contact us 24 hours a day at www.dmacc.edu.

ELLSWORTH COMMUNITY COLLEGE

Iowa Valley Community College District • 1100 College Avenue • Iowa Falls, IA 50126

Home Page: www.ellsworthcollege.com

County: Hardin

Setting: Agricultural Community

Accredited by: Higher Learning Commission of the NCA

Calendar System: Semester

Enrollment: 1,046

Tuition & Fees:

Full Time: \$3,960

Per Credit Hour: \$139

On-Campus Room & Board: \$4,838

Est. Books and Supplies: \$1,100

Admissions Director: Annie Kalous

800-322-9235 ext. 8519

FAFSA Code: 001862

County Population: 18,812

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Arts & Sciences, Vocational, Career Option, 2 years creditable toward a BA

Priority Deadline for Aid Filing: June 1

Minimum Admission Requirement:

HS Diploma, GED

Financial Aid Director: Tara Miller

800-322-9235 ext. 8515

Ellsworth Community College (ECC), operated by Iowa Valley Community College District, offers 34 career-oriented degree programs that combine classroom training with on-the-job experience to prepare graduates for employment.

ECC also offers Associate in Arts degrees that transfer easily toward baccalaureate degrees at most four-year colleges and universities.

Specific vocational-technical programs are Accounting, Agribusiness, Agricultural Science, Animal Science, Apparel Merchandising, Athletic Training, Biotechnology, Business Administration, Carpentry, Computer Applications, Computer Science, Conservation Technology, Construction Technology, Criminal Justice, Equine Science, Farm Management, Fire Science, Marketing, Medical Assisting, Merchandising & Retail Management, Microsoft Office Specialist, Nursing (Associate Degree), Nursing (Practical), Office Administration/Computer Applications, and Renewable Energy.



HAWKEYE COMMUNITY COLLEGE

1501 E. Orange Road • Waterloo, IA 50701



Home Page: www.hawkeyecollege.edu

County: Black Hawk

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 6,238

Full Time Tuition & Fees:

Full Time: \$4,300

Per Credit Hour: \$137

Est. Off-Campus Room & Board:
\$8,080

Est. Books and Supplies: \$1,000

Admissions Director: David Ball
319-296-4000 or 800-670-4743

FAFSA Code: 004595

County Population: 128,000

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Terminal Occupational
below the BA and college transfer

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

High school diploma, GED or Assessment

Financial Aid Director:

Gisella Baker

319-296-4020



Hawkeye is a comprehensive community college offering college transfer courses and more than 45 vocational areas of training. The College has earned a reputation for small, hands-on classes, utilizing cutting-edge technology. Academic programs are offered in health, business, agriculture and natural resources, engineering technology, power technology, arts, and human studies.

Hawkeye's two-year transfer program allows students to complete the first two years of their four-year degree and transfer to the college or university of their choice. In fact, Hawkeye is the number one source of new students to the University of Northern Iowa.

Hawkeye's continuing education program provides many opportunities to acquire workplace skills, gain industry certifications, or learn a new hobby. The College partners with businesses and community organizations to provide needed training services including customized programs.

INDIAN HILLS COMMUNITY COLLEGE

623 Indian Hills Drive • Ottumwa, IA 52501



Other Campus: Centerville

County Centers: Bloomfield, Fairfield,
Sigourney, Chariton, Oskaloosa, Albia,
Keosauqua, and Corydon

Home Page: www.indianhills.edu

Setting: Agricultural/
Industrial Community

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Quarter

Enrollment: 5,035

Tuition & Fees:

Full Time: \$4,320

Per Credit Hour: \$144

Est. On-Campus Room & Board: \$5,500

Est. Books and Supplies: \$1,050

FAFSA Code: 008298

County: Wapello

County Population: 30,000

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Terminal
Occupational below the BA, 2 years
creditable toward a BA

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

High school diploma, GED, or
Assessment

Financial Aid Director: Chris Bowser

641-683-5262 or 800-726-2585

Admissions Director: Mark Thompson

641-683-5262 or 800-726-2585

Indian Hills Community College offers nationally-recognized, state-of-the-art advanced technology programs, a strong two-year academic transfer/arts and sciences curriculum, outstanding health occupations fields and a fun environment, all on three beautiful campuses in Ottumwa and Centerville.

Check out Laser/Electro-optics, Mechanical Design Technology, Computer Networks/Security, Digital Forensics or any of the other technical programs offered at IHCC. The College also has professional level instruction in Aviation Pilot Training and Aviation Maintenance Technology. Five health occupations programs are offered totally online.

Student activities abound, including wide-ranging campus activities, music and drama presentations, nationally competitive intercollegiate athletics and intramural sports. Setting Indian Hills apart is its unique campus schedule: just four days a week with classes held Monday through Thursday. Add that to the four terms per year and you have maximum flexibility to begin or continue your education at Indian Hills.



IOWA CENTRAL COMMUNITY COLLEGE

One Triton Circle • Fort Dodge, IA 50501

Other Campuses: Storm Lake and Webster City

Home Page: www.iowacentral.edu

County: Webster

Setting: Agricultural/Industrial Community

Accredited by: Higher Learning Commission of the NCA

Calendar System: Semester

Enrollment: 6,298

Tuition & Fees:

Full Time: \$4,350

Per Credit Hour: \$145

On-Campus Room & Board: \$5,600

Est. Books and Supplies: \$1,040

FAFSA Code: 004597

County Population: 38,517

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Vocational-Technical Arts & Sciences College Transfer

Priority Deadline for Aid Filing: March 1

Minimum Admission Requirement:

Open Admission

Director of Admissions:

Sara Condon

800-362-2793 ext. 1005

Financial Aid Director:

Darci Bangert

800-362-2793 ext. 1035



Iowa Central Community College is committed to preparing students for the responsibilities of tomorrow by focusing on academics, personal and professional growth and relating well to people. Our vision is to increase the pool of well-rounded citizens who are fully prepared to meet their professional commitments, enrich their lives through service and improve the quality of life for themselves. We offer growth opportunities that will enable students to make their mark on the world. Combining a challenging and rewarding academic environment within a positive and compassionate atmosphere provides an advantage that is unique to Iowa Central.

IOWA LAKES COMMUNITY COLLEGE

19 S. Seventh Street • Estherville, IA 51334



Other Campuses: Algona, Emmetsburg, Spencer and Spirit Lake

Home Page: www.iowalakes.edu

County: Emmet

Setting: Agricultural Community

Accredited by: Higher Learning Commission of the NCA

Calendar System: Semester

Enrollment: 3,915

Tuition & Fees:

Full Time: \$4,691

Per Credit Hour: \$156

On-Campus Room & Board: \$5,000

Est. Books and Supplies: \$900

Director of Admissions:

Anne Johnson

800-242-5108 ext. 5254

FAFSA Code: 001864

County Population: 10,050

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Arts & Sciences, Vocational, Career Option, 2 years credit towards a BA

Priority Deadline for Scholarships: April 1

Minimum Admission Requirement:

HS Diploma or GED

Financial Aid Director:

Steve Pelzer

800-242-5108 ext. 7919



The picturesque Iowa Great Lakes Region provides the setting for Iowa Lakes Community College. The College is located in the heart of the northwest quadrant of the state of Iowa.

Iowa Lakes has developed a unique and respected role as a comprehensive community college. Iowa Lakes Community College has provided quality, affordable education to the residents of northwest Iowa and southwest Minnesota for nearly five decades. A recently updated interactive distance learning system at all campuses helps facilitate educational access for rural residents. In addition to "traditional" learning opportunities, diversified offerings of hybrid and online courses as well as continuing education courses enable full and part-time students to upgrade skills and raise their standard of living through daytime, evening and weekend courses. The College is dedicated to serving the changing educational needs of the communities and students of the region. Students are also encouraged to participate in any of a wide variety of clubs and activities which meet their needs and help expand their employment opportunities.

IOWA WESTERN COMMUNITY COLLEGE

2700 College Road, Box 4C • Council Bluffs, IA 51502

Home Page: www.iwcc.edu

County: Pottawattamie

Setting: Suburban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 7,200

Tuition & Fees:

Full Time: \$3,336

Per Credit Hour: \$139

On-Campus Room & Board: \$7,595

Est. Books and Supplies: \$1,040

FAFSA Code: 004598

County Population: 89,000

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Terminal Occupational
below the BA, 2 years creditable toward a
BA

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement: HS

Diploma or GED

Admissions Director: Chris LaFerla

712-325-3288

Financial Aid Director: Blaine Duisternars

712-325-3277



Situated on 250 wooded acres in southwest Iowa, Iowa Western Community College (IWCC) offers high school students throughout the area quality educational opportunities at an affordable price. IWCC offers more than 90 college programs of study to meet the needs of each individual. Students will find a safe and vibrant campus atmosphere and instructors who truly care about helping their students succeed.

Students can focus on a career in one of our challenging associate degree programs, or work toward a bachelor's degree with confidence knowing that their credits will easily transfer to top four-year universities in the area. IWCC's technical programs offer state-of-the-art technology and hands-on experience, one of the many reasons why IWCC graduates are well respected and considered among the best in the work force.

KIRKWOOD COMMUNITY COLLEGE

6301 Kirkwood Blvd., SW • P.O. Box 2068 • Cedar Rapids, IA 52406



Home Page: www.kirkwood.edu

County: Linn

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 17,841

Tuition:

Full Time: \$3,840

Per Credit Hour: \$128

Est. Off-Campus Room & Board:

\$9,022

Est. Books and Supplies: \$1,040

FAFSA Code: 004076

County Population: 198,903

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Terminal Occupational
below the BA, 2 years creditable toward a
BA

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

Ability to benefit from attendance

Admissions Director: Doug Bannon

800-332-2055 or 319-398-5517

Financial Aid Director: Peg Julius

319-398-1274



Kirkwood is a comprehensive community college serving the vocational and college transfer educational needs of recent high school graduates, as well as older adults needing education for career or personal needs. In addition to more than 100 credit programs, Kirkwood provides one of the largest continuing education programs in the nation, as well as customized training for area employers. In addition to its 675-acre Cedar Rapids campus, Kirkwood provides educational services in 11 Learning Centers throughout the seven counties served by the College.

Kirkwood provides a full complement of services for students, including personal and vocational counseling, and placement support. The average age of our students is 24. Kirkwood is serving a growing number of international students, as well as people throughout Iowa.

MARSHALLTOWN COMMUNITY COLLEGE

Iowa Valley Community College District • 3700 South Center Street • Marshalltown, IA 50158

Home Page:

www.MarshalltownCommunityCollege.com

County: Marshall

Setting: Agricultural Community/
Suburban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 2,026

Tuition & Fees:

Full Time: \$3,960

Per Credit Hour: \$139

On-Campus Room & Board: \$5,650

Est. Books and Supplies: \$1,100

Director of Admissions:

Angie Redmond

641-844-5712

or 866-622-4748 ext. 5712

FAFSA Code: 001875

County Population: 26,100

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Arts and Sciences,
Vocational, Career Option, 2 years
creditable toward a BA

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

HS Diploma or GED

Financial Aid Director: Chloe Webb

641-844-5708

or 866-622-4748 ext. 5708



Marshalltown Community College, operated by the Iowa Valley Community College District, offers 23 career-oriented degree programs that provide the knowledge and hands-on training needed to enter the workplace. MCC also offers Associate in Arts degrees that transfer toward baccalaureate degrees at most four-year colleges and universities.

Specific vocational-technical programs are Accounting, Broadcast Technology, Automotive Technology, Business Administration, Carpentry, Child Development, Computer Applications, Computer Network Management, Criminal Justice, Dental Assisting, Fisher Controls Process Management Technology, Industrial Maintenance Technology, Machine Trades/Tool and Die, Marketing, Medical Assisting, Microsoft Office Specialist, Nursing (Associate Degree), Nursing (Practical), Office Administration/Computer Applications, Paralegal, and Sustainable and Entrepreneurial Agriculture.

MUSCATINE COMMUNITY COLLEGE

Eastern Iowa Community College District • 152 Colorado Street • Muscatine, IA 52761



Home Page: www.eicc.edu

County: Muscatine

Setting: Small Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 1,969

Tuition & Fees:

Full Time: \$3,840

Per Credit Hour: \$128

Est. On-Campus Room & Board:
\$5,788

Est. Books and Supplies: \$1,600

Admissions Director: Katie Watson
563-288-6012 or 800-351-4669

FAFSA Code: 001882

County Population: 41,772

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: College Transfer Arts
and Sciences; Career/Technical

Priority Deadline for Aid Filing: April 1

Minimum Admission Requirement:

Open Admission

Financial Aid Officer: Debi Beatty
563-288-6060



Muscatine Community College is part of the Eastern Iowa Community College District, which also includes Clinton and Scott Community Colleges. The district offers more than 40 career education programs and an equal number of college transfer concentrations. The colleges received the maximum accreditation from the North Central Association and work closely with Iowa's Regent institutions to ensure transferability of credits. Technology programs are kept up-to-date due to a strong relationship with the business community.

NORTH IOWA AREA COMMUNITY COLLEGE

500 College Drive • Mason City, IA 50401

Home Page: www.niacc.com

County: Cerro Gordo

Setting: Agricultural/Industrial Community

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 3,557

Tuition & Fees:

Full Time: \$4,505

Per Credit Hour: \$150

On-Campus Room & Board: \$5,350

Est. Books and Supplies: \$911

FAFSA Code: 001877

County Population: 44,151

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Transfer, Career, Career

Option, Continuing Education

Priority Deadline for Aid Filing: March 1

Minimum Admission Requirement:

Ability to benefit from attendance

Admissions Director: Rachel McGuire

641-422-4104 or 888-466-4222

Financial Aid Director: Mary Bloomingdale

641-422-4351 or 888-466-4222



North Iowa Area Community College (NIACC) has served the North Iowa region for 85 years. The College operates a main campus in Mason City, a growing community located between Minneapolis and Des Moines. The countryside campus encompasses more than 500 acres of land, including contemporary instructional and recreational facilities, as well as lake-side student housing. NIACC offers the first two years toward a bachelor's degree in most fields and nearly 40 career programs in Business, Industrial Technology, Agriculture, and Health.

NORTHEAST IOWA COMMUNITY COLLEGE

Box 400 • Calmar, IA 52132

10250 Sundown Rd. • Peosta, IA 52068

Home Page: www.nicc.edu

County: Winneshiek & Dubuque

Setting: Agricultural Community

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 2,205 Calmar/ 2,846 Peosta

Tuition & Fees:

Full Time: \$5,056

Per Credit Hour: \$145

Est. Off-Campus Room & Board: \$5,645

Est. Books and Supplies: \$1,800

Admissions Representative/Peosta:

Tierney Hein

800-728-7367 ext. 211

Financial Aid Officer/Peosta:

Kim Baumler

800-728-7367 ext. 212

FAFSA Codes: 004587 Calmar; 012634 Peosta

County Population: 20,629 & 93,072

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Arts and Sciences,

Career/Technical, 2 years creditable toward

a BA, continuing education

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

Applicants must complete one of the following:

Complete Accuplacer testing, submit ACT

scores, or submit an official copy of previous

college transcript

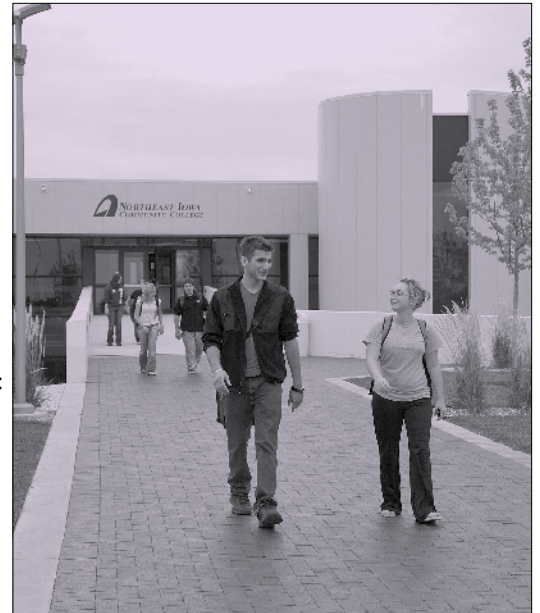
Admissions Representative/Calmar:

To Be Announced

800-728-2256 ext. 307

Financial Aid Director/Calmar: Jeff Murphy

800-728-2256 ext. 447



In Fall 2011, Northeast Iowa Community College (NICC) was recognized as one of the top ten community colleges in the nation by the Aspen Institute. NICC offers more than 90 career/technical programs, as well as the arts and sciences and general education courses that readily transfer to four-year colleges and universities. NICC offers programs leading to Associate in Arts, Associate in Science, or Associate in Applied Science degrees as well as certificates and diplomas. Students have the option to major in a wide array of business, computer, health, industrial technologies and agriculture fields with 20 different programs offered completely online.

The campuses at Peosta and Calmar, along with conveniently located centers in Cresco, downtown Dubuque, Waukon, Manchester, and Oelwein, feature modern and attractive facilities. Every campus and center is equipped with ICN classrooms and computer labs so students can earn a quality, two-year degree close to home.

Visit NICC's youtube channel at <http://www.youtube.com/neiowacc>

NORTHWEST IOWA COMMUNITY COLLEGE

603 West Park Street • Sheldon, IA 51201



Home Page: www.nwicc.edu

County: O'Brien

Setting: Agricultural Community

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 2,534

Tuition & Fees:

Full Time: \$4,176

Per Credit Hour: \$138

Est. Off-Campus Room & Board: \$5,553

Est. Books and Supplies:

9-month - \$1,134

Director of Enrollment Management:

Lisa Story

800-352-4907

FAFSA Code: 004600

County Population: 14,398

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: Terminal Occupational
below the BA, 2 years creditable
toward a BA

Priority Deadline for Aid Filing: April 1

Minimum Admission Requirement:

High School Diploma or GED

Financial Aid Director:

Karna Hofmeyer

800-352-4907



Northwest Iowa Community College offers both vocational technical programs and arts and science transfer courses—over 40 programs to choose from.

For students who have chosen the baccalaureate degree track, NCC is a smart place to start a college education. It's more affordable to get your first two years at NCC and then transfer to a 4-year university. Small class sizes ensure personal attention needed to succeed.

The technical programs can prepare you in two years or less with skills needed in some of the largest and fastest growing occupations. In addition to many well-known established programs, NCC offers 5 programs which cannot be found anywhere else in the state of Iowa: Powerline, Substation Technician, Industrial Instrumentation and Control, Advanced Standing Electrical Technology, and Heavy Equipment. Instructors are eager to share their "on the job" experience with their students.

SCOTT COMMUNITY COLLEGE

Eastern Iowa Community College District
500 Belmont Road • Bettendorf, IA 52722



Home Page: www.eicc.edu

County: Scott

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 5,581

Tuition & Fees:

Full Time: \$3,840

Per Credit Hour: \$128

Est. Off-Campus Room & Board:

\$7,434

Est. Books and Supplies: \$1,600

Admissions Director:

LaDrina Wilson

563-441-4007

FAFSA Code: 004074

County Population: 158,668

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: College Transfer Arts
and Sciences; Career/Technical

Priority Deadline for Aid Filing: April 1

Minimum Admission Requirement:

Open Admission

Financial Aid Officer:

Jeannine Ingelson

563-441-4040



Scott Community College is part of the Eastern Iowa Community College District, which also includes Clinton and Muscatine Community Colleges. The district offers more than 40 career education programs and an equal number of college transfer concentrations. The colleges received the maximum accreditation from the North Central Association and work closely with Iowa's Regent institutions to ensure transferability of credits. Technology programs are kept up-to-date due to a strong relationship with the business community.

SOUTHEASTERN COMMUNITY COLLEGE

1500 W. Agency Road • P.O. Box 180 • West Burlington, IA 52655-0180

Other campus: Keokuk

Home Page: www.scciaowa.edu

County: Des Moines

Setting: Urban

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 3,341

Tuition & Fees:

Full Time: \$4,260

Per Credit Hour: \$142

On-Campus Room & Board: \$5,100

Est. Books and Supplies: \$1,040

Enrollment Coordinators:

Dana Chrisman

866-SCC-IOWA ext. 5017 WB

Kari Bevans

866-SCC-IOWA ext. 1928 KEO

FAFSA Code: 004603

County Population: 42,351

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs:

Terminal Occupational below the BA,

2 years creditable toward a BA

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

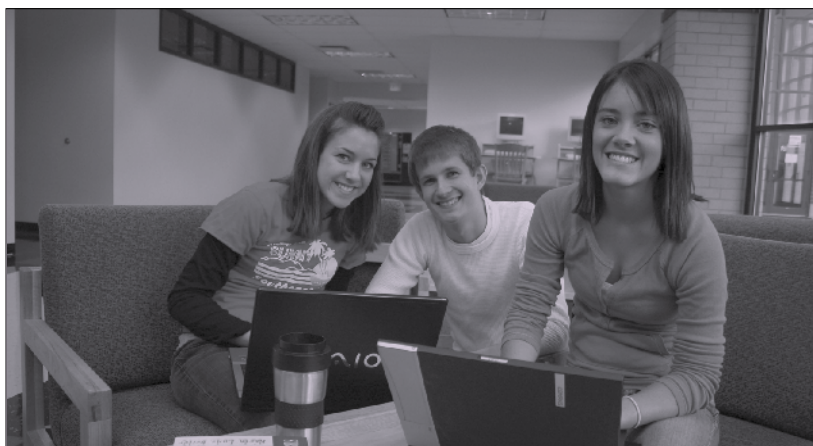
Ability to benefit from attendance

Financial Aid Director:

Ean Freels

800-828-7322 ext. 5015

It is the mission of Southeastern Community College (SCC) to provide quality, affordable and accessible life-long learning opportunities that meet or exceed the expectations of the people we serve. SCC has two main campuses, West Burlington and Keokuk, and also offers classes at the Fort Madison and Mt. Pleasant centers. SCC offers more than 35 Career Education Programs including Respiratory Care, Chemical Dependency Counselor, and Animation. General education courses are offered during the day, evening, and online.



SOUTHWESTERN COMMUNITY COLLEGE

1501 W. Townline Street • Creston, IA 50801

Home Page: www.swcciaowa.edu

County: Union

Setting: Agricultural Community

Accredited by: Higher Learning

Commission of the NCA

Calendar System: Semester

Enrollment: 1,750

Tuition & Fees:

Full Time: \$4,020

Per Credit Hour: \$134

On-Campus Room & Board: \$4,800

Est. Books and Supplies: \$1,450

Admissions Coordinator:

Lisa Carstens

641-782-7081 or 800-247-4023

FAFSA Code: 001857

County Population: 12,309

Control/Affiliation: State/Local

Highest Offering or Degree: Associate

Types of Programs: 2 years creditable toward a BA, Adult and Continuing Education

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

Ability to benefit from attendance

Financial Aid Director:

Tracy Davis

641-782-1434 or 800-247-4023



Southwestern Community College (SWCC) is a comprehensive community college located in Creston. SWCC students receive solid foundations in liberal arts, and credits transfer easily to four-year institutions. Career and technical education programs are offered in a number of occupational and career education fields for students choosing to complete hands-on education and go directly into the workforce.

Southwestern Community College has center locations in Red Oak and Osceola. The College offers online learning opportunities for students as well.

WESTERN IOWA TECH COMMUNITY COLLEGE

4647 Stone Avenue • Box 5199 • Sioux City, IA 51106-5199

Home Page: www.witcc.edu

County: Woodbury

Setting: Urban

Accredited by: Higher Learning
Commission of the NCA

Calendar System: Semester

Enrollment: 6,787

Tuition & Fees:

Full Time: \$3,348

Per Credit Hour: \$139.50

On-Campus Room & Board: \$4,977

Est. Books and Supplies: \$960

Admissions Director:

Lora Vander Zwaag

712-274-6400 or 800-352-4649

FAFSA Code: 004590

County Population: 120,000

Control/Affiliation: State/Local

Highest Offering or Degree: Associate
and Arts & Sciences below the BA

Types of Programs: Terminal Technical

Priority Deadline for Aid Filing: July 1

Minimum Admission Requirement:

HS Diploma, GED or ability to benefit

Financial Aid Director:

Don Duzik

712-274-6402



Western Iowa Tech provides students with a full college experience at an affordable cost. It offers more than 70 programs of study to a diverse student body, half of which are enrolled in arts and sciences with plans to transfer to a four-year school, and half of which are enrolled in technical programs. The majority of students use some form of financial aid, and most are employed at least part-time. Despite busy schedules, students enjoy a range of extracurricular activities including many intramurals, loads of clubs, and a new fitness center.

“ One suggestion I would give to college-bound students is to get involved early. Find something that interests you and go do it even if you are nervous. That's what college is all about. ”

~ Adam Eastwood
Indian Hills
Community College
student

Iowa's Nursing & Healthcare Profession Colleges

ALLEN COLLEGE

1825 Logan Avenue • Waterloo, IA 50703

Home Page: www.allencollege.edu

County: Black Hawk

Setting: Urban

Accredited by: Iowa Board of Nursing,
Higher Learning Commission of the NCA,
NLN, JRCERT, ACN

Calendar System: Semester

Enrollment: 550

Tuition & Fees: \$19,903

On-Campus Room & Board: \$7,281

Est. Books and Supplies: \$1,200

Director of Admissions:

Molly Quinn
319-226-2001

Minimum Undergraduate Admission

Requirements: Vary by program.

Please visit website: www.AllenCollege.edu

FAFSA Code: 030691

County Population: 131,090

Control/Affiliation: Iowa Health System, Inc.

Highest Offering or Degree:

Doctor of Nursing Practice (DNP)

Types of Programs: Associate of Science in
Radiography (ASR), Bachelor of Science
in Nursing, Bachelor of Health Science
(Nuclear Medicine Technology, Medical
Laboratory Science, and Diagnostic Medical
Sonography), Master of Science in Nursing
(Nurse Practitioner tracks in: Acute Care,
Psychiatric Mental Health, Family, Adult, and
Gerontological, as well as Nurse Educator
and Nursing Leadership), Doctor of Nursing
Practice (DNP)

Financial Aid Coordinator:

Kathie S. Walters
319-226-2003

Priority Deadline for Aid Filing: July 1

Allen College is a quality, private, multipurpose college for Allied Health, Nursing and Radiography. As a specialized institution, Allen College does not offer the required general education courses. Students attend an accredited college of choice prior to attending Allen for this component. Allen College has partnerships with Central College, Hawkeye Community College, Loras College, Simpson College, University of Northern Iowa and Wartburg College providing smooth transitions.

With a tradition of more than 75 years of excellence in healthcare education, Allen College is an excellent collegiate choice. It is located on a beautiful campus in Waterloo, Iowa. The metropolitan area combines the diversity of a large city with the friendliness of a small town.



DES MOINES UNIVERSITY

3200 Grand Avenue • Des Moines, IA 50312

Home Page: www.dmu.edu

County: Polk

Setting: Urban

Calendar System: Varied

Enrollment: 1,800

Tuition:

Osteopathic Medicine - \$40,800

Podiatric Medicine - \$29,006

Physician Assistant - \$28,340

Physical Therapy - \$21,686

Post Professional DPT -

\$480 per credit hour (alumni)

\$532 per credit hour (non-alumni)

MPH and MHA - \$522 per credit hour

MSA and MBS - \$10,434/ year

Est. Off-Campus Room & Board: \$19,207

Est. Books and Supplies: \$3,640

FAFSA Code: 015616

County Population: 400,000

Control/Affiliation: Independent, Nonprofit

Highest Offering or Degree: Doctorate

Types of Programs: D.O., D.P.M., D.P.T.,
Postprofessional D.P.T., M.S. in Physician
Assistant Studies, M.P.H., M.H.A., M.S. in
Anatomy and M.S. in Biomedical Sciences

Priority Deadline for Aid Filing: April 15

Minimum Admission Requirement: Varies

Associate VP for Enrollment Management:

Karen Lewis

515-271-7498

Financial Aid Director:

Mary Payne

515-271-1470

Founded in 1898, Des Moines University comprises three colleges offering nine graduate degrees. A health sciences university since adding the colleges of health sciences and podiatric medicine in 1981, the programs share a collective strength — a collaborative campus community where students and faculty come together in the pursuit of knowledge.

Des Moines University offers degree programs in medicine and the health sciences — nothing else. We share a singular mission to improve lives in our global community by educating diverse groups of highly competent and compassionate health professionals.



MERCY COLLEGE OF HEALTH SCIENCES

928 6th Avenue • Des Moines, IA 50309-1239



Home Page: www.mchs.edu

County: Polk

Setting: Urban

Accredited by: Higher Learning Commission
of the NCA, CCNE, NAACLS, CAPTE,
NLN, NLNAC, JRCERT, JRCDS,
CAAHEP/ARCSt., Iowa Board of Nursing

Calendar System: 3 Semesters/ year

Enrollment: 833

Tuition & Fees: \$7,230/ term,
\$6,250/ year for Clinical Laboratory
Science (CLS), \$12,720/ Paramedic
program (2-term and 3-term)

Est. Books and Supplies: \$700/ semester

Director of Admissions: Kara Donavan

515-643-6604

Financial Aid Director: Lisa Croat

515-643-6636 **FAFSA Code:** 006273

County Population: 400,000

Control/Affiliation: Catholic Health
Initiatives, Non-profit

Highest Offering or Degree: Baccalaureate

Priority Deadline for Aid Filing: none

Scholarship Applications available

March 1 & October 1 at

www.mchs.edu/scholarships

Minimum Admission Requirement:

www.mchs.edu/requirements

Types of Programs: Nursing (AS & BS),
Physical Therapist Assistant (AS), Radiologic
Technology (AS), Surgical Technology (Cert/
AS), Cardiac and Abdominal Sonography
(AS), Nuclear Medicine Technology
(Cert), Clinical Laboratory Science (Cert),
Polysomnographic (Sleep) Technology
(AS), Allied Health (BS) Health Care
Administration (BS), Health Science (BS),
Medical Assisting (Cert/AS), and Emergency
Medical Services - Paramedic (Cert/AS)

Mercy College of Health Sciences is a Catholic institution of higher education, guided by the pursuit of knowledge and the core values of Mercy: reverence, integrity, compassion, and excellence. Through integration of professional education with liberal arts and sciences, the College prepares graduates for service and leadership in the health care community. If you think you know Mercy College — an institution spanning 110 years of educating healing professionals — we might surprise you.

Our students are among the best and brightest, and come from many different backgrounds, cultures and experiences. They become:

- * Certified Nursing Assistants
- * Clinical Lab Scientists
- * Diagnostic Medical Sonographers
- * Health Care Administration Leaders

- * Medical Assistants
- * Nuclear Medicine Technologists
- * Paramedics
- * Physical Therapist Assistants
- * Registered Nurses

- * Radiologic Technologists
- * Sleep Technicians
- * Surgical Technologists
- * Prepared for Graduate level Medical Programs.

Our graduates go everywhere. They embark upon health care careers across the nation and around the world. They also stay right here in Iowa to take care of folks within our own community. Our faculty and staff are talented and dedicated to offering excellent service, and our alumni are among the best in their field.



PALMER COLLEGE OF CHIROPRACTIC

1000 Brady Street • Davenport, IA 52803
• Port Orange, Florida • San Jose, California

Home Page: www.palmer.edu

County: Scott

Setting: Urban

Accredited by: CCE, Higher Learning
Commission of the NCA

Calendar System: Trimester in Davenport,
Quarters in Florida and California

Enrollment: 2,100

Tuition & Fees: \$30,975

Est. Living Expenses:
\$20,775

Est. Books and Supplies: \$1,905

FAFSA Code: 012300

County Population: 165,224

Control/Affiliation: Independent, Nonprofit

Highest Offering or Degree: DC, MS in
Clinical Research

Priority Deadline for Aid Filing: April 29

Minimum Admission Requirement:

90 Semester Hours of Undergraduate
Study

Admissions Office:

800-722-3648, ext. 1

Financial Aid Office:

800-722-3648, ext. 2



The mission of Palmer College of Chiropractic, based upon the Palmer Tenets, is to educate and prepare students to become Doctors of Chiropractic qualified to serve as direct access primary health care providers and clinicians, competent in wellness promotion, health assessment, diagnosis and the chiropractic management of the patient's health care needs. Palmer is committed to advancing the understanding of chiropractic through research; to providing service to the field of chiropractic, including continuing education; and to serving humanity through patient care and community education.

ST. LUKE'S COLLEGE

2720 Stone Park Blvd • Sioux City, IA 51104

Home Page: www.stlukescollege.edu

County: Woodbury

Setting: Urban

Accredited by: Iowa Board of
Nursing, Higher Learning
Commission of NCA,
NLNAC, JRCERT, NAACLS,
CAAHEP, CoARC

Calendar System: Semester

Enrollment: 200

Tuition & Fees: \$16,990

Est. Books and Supplies: \$1,550

Admissions Office: Sherry McCarthy
712-279-3149 or

800-352-4660, ext. 3158

FAFSA Code: 007291

County Population: 105,000

Control/Affiliation: St. Luke's Regional
Medical Center

Highest Offering or Degree: Associate

Types of Programs: Nursing, Radiologic
Technology, Respiratory Care, and
Clinical Lab Sciences

Priority Deadline for Aid Filing: March 15

Minimum Admission Requirement: HS GPA
of 2.5 or GED and ACT of 19; or college
GPA of 2.3 on transferable credit

Coordinator of Financial Aid/ Registrar:

Danella Johannsen 712-279-3149 or
800-352-4660, ext. 3377



St. Luke's is a two-year, hospital-based institution that offers Associate of Science degrees in Nursing, Radiologic Technology, and Respiratory Care and a certificate degree in Clinical Lab Sciences. In addition, St. Luke's College offers internships in Computerized Tomography, Mammography, Magnetic Resonance Imaging, and Ultrasound.

The curriculum is designed with a foundation in the biological, physical, and social sciences, integrated with theory and experience in the clinical lab setting. The College emphasizes hands-on, patient care learning. Student involvement with patient care begins early in the first year of study.

Other Iowa Colleges

BEAUTY, BARBER & MASSAGE THERAPY COLLEGES

American College of Hairstyling
1531 First Avenue SE
Cedar Rapids, IA 52402
Phone: 319-362-1488
E: admissions@americancollegeofhair.com
Website: americancollegeofhair.com

American College of Hairstyling
603 E. Sixth Street
Des Moines, IA 50309
Phone: 515-244-0971
E: admissions@americancollegeofhair.com
Website: americancollegeofhair.com

American Hair Academy
910 Avenue G
Fort Madison, IA 52627
319-372-6248
E: bhill@lisco.com

Bio-Chi Institute of Massage Therapy
1925 Geneva Street
Sioux City, IA 51103
712-252-1157
E: contact@bci-ed.com
Website: bci-ed.com

Capri College
2945 Williams Parkway SW
Cedar Rapids, IA 52404
Phone: 800-397-0612
E: cradm@capricollege.com
Website: capricollege.com

Capri College
2540 East 53rd Street
Davenport, IA 52807
Phone: 800-728-1336
E: davadm@capricollege.com
Website: capricollege.com

Capri College
395 Main Street
Dubuque, IA 52001
Phone: 800-728-0712
E: dbqadm@capricollege.com
Website: capricollege.com

College of Hair Design
722 Water Street, Suite 201
Squires Square
Waterloo, IA 50703
Phone: 319-232-9995
E: chd722@aol.com
Website: chd.net

Carlson College of Massage Therapy
11809 County Road X-28
Anamosa, IA 52205
319-462-3402
Website: carlsoncollege.com

Dayton's School of Hair Design
315 N Main Street
Burlington, IA 52601
Phone: 319-752-3193

Dayton's School of Hair Design
23 S. Second Street
Keokuk, IA 52632
Phone: 319-524-6445

E Q School of Hair Design
536 W. Broadway
Council Bluffs, IA 51503
Phone: 712-328-2613
Website: eqschool.net

Faust Institute of Cosmetology
1290 N. Lake Avenue
Storm Lake, IA 50588
Phone: 712-732-6570
E: faustic@nwiowa.com
Website: faustinstitute.com

Faust Institute of Cosmetology
Great Lakes Mall
1543 18th Street
Spirit Lake, IA 51360
Phone: 712-336-3518
E: faustic@nwiowa.com
Website: faustinstitute.com

Iowa School of Beauty
423 S. Ankeny Blvd
Ankeny, IA 50023
Phone: 515-965-3991
E: ankeny.info@iowaschoolofbeauty.com
Website: iowaschoolofbeauty.com

Iowa School of Beauty
112 Nicholas Drive
Marshalltown, IA 50158
Phone: 641-752-4223
E: marshalltown.info@iowaschoolofbeauty.com
Website: iowaschoolofbeauty.com

Iowa School of Beauty
609 W Second Street
Ottumwa, IA 52501
Phone: 641-684-6504
E: ottumwa.info@iowaschoolofbeauty.com
Website: iowaschoolofbeauty.com

Iowa School of Beauty
3320 Line Drive
Sioux City, IA 51106
Phone: 712-274-9733
E: siouxcity.info@iowaschoolofbeauty.com
Website: iowaschoolofbeauty.com

Iowa School of Beauty
3305 70th Street
Urbandale, IA 50322
Phone: 515-278-9939
E: urbandale.info@iowaschoolofbeauty.com
Website: iowaschoolofbeauty.com

Le Mars Beauty College
128 Central Ave SE
Le Mars, IA 51031
Phone: 712-546-4195
Website: lemarsbeautyschool.com

LaJames International College
6322 University Holiday Plaza
Cedar Falls, IA 50613
Phone: 888-880-2106
E: lajames@lajames.net
Website: lajames.net

LaJames International College
5205 N Brady Street
Davenport, IA 52807
Phone: 888-880-2106
E: lajames@lajames.net
Website: lajames.net

LaJames International College
8805 Chambery Blvd.
Johnston, IA 50131
Phone: 888-880-2106
E: lajames@lajames.net
Website: lajames.net

LaJames International College
2419 Fifth Avenue S.
Fort Dodge, IA 50501
Phone: 888-880-2106
E: lajames@lajames.net
Website: lajames.net

LaJames International College
227 E Market St.
Iowa City, IA 52245
Phone: 888-808-2106
E: lajames@lajames.net
Website: lajames.net

LaJames College
24 2nd St. N.E.
Mason City, IA 50401
641-424-2161
E: lajames@lajames.com
Website: lajames.com

The Salon Professional Academy
1550 South First Avenue
Iowa City, IA 52240
Phone: 888-248-2958
Web: thesalonprofessionalacademy.com

Total Look School of Cosmetology
806 West 3rd Street
Cresco, IA 52136
Phone: 563-547-3624
E: totallook@iowatelecom.net
Website: totallookschool.com

THEOLOGICAL SEMINARIES

Faith Baptist Bible College & Theological Seminary
1900 NW Fourth Street
Ankeny, IA 50023
Phone: 888-FAITH-4-U
Website: faith.edu

University of Dubuque Theological Seminary
2000 University Avenue
Dubuque, IA 52001
Phone: 563-589-3170
Website: <http://udts.dbq.edu>

Wartburg Theological Seminary
333 Wartburg Place
Dubuque, IA 52004-5004
Phone: 563-589-0200
Website: wartburgseminary.edu

MEDICAL TECHNOLOGY SCHOOLS

Covenant Medical Center School of Radiologic Technology
3421 W Ninth Street
Waterloo, IA 50702
Phone: 319-272-7296
E: HelfrickK@covhealth.com
Website: wheatoniowa.org

Iowa Methodist Medical Center Schools
1200 Pleasant Street
Des Moines, IA 50309
General Phone: 515-241-6883
Website: iowahealth.org

Mercy Medical Center - Sioux City
801 Fifth Street
Sioux City, IA 51101
Phone: 712-279-2371
E: smithmk@mercyhealth.com
Website: mercysiouxcity.com/medical-laboratory-science-program

Mercy/St. Luke's School of Radiologic Technology
1026 "A" Avenue NE
Cedar Rapids, IA 52402
Phone: 319-369-7097
E: schmitdd@crstlukes.com
Website: stlukescr.org/radtech

St. Luke's Clinical Laboratory Science/Medical Technology Program
1026 "A" Avenue NE
Cedar Rapids, IA 52402
Phone: 319-369-7309
E: sojkan@crstlukes.com
Website: stlukescr.org

CAREER/TECHNICAL COLLEGES

Hamilton Technical College
1011 E. 53rd Street
Davenport, IA 52807
Phone: 563-386-3570
E: admissions@hamiltontechcollege.com
Website: hamiltontechcollege.com

OUT-OF-STATE INSTITUTIONS REGISTERED IN IOWA

Bellevue University
Phone: 800-756-7920
Website: bellevue.edu

Brown-Mackie College Quad Cities
Phone: 888-420-1652
Website: brownmackie.edu/quad-cities/

Capella University
Phone: 866-283-7921
Website: capella.edu

Clarkson College
Phone: 800-647-5500
Website: clarksoncollege.edu

Creighton University
Phone: 866-717-6365
Website: creighton.edu

Franklin University
Phone: 877-341-6300
Website: franklin.edu

Georgetown University
Phone: 877-910-4692
Website: georgetown.edu

Grand Canyon University
Phone: 602-639-7500
Website: gcu.edu

Hannibal La Grange College
Phone: 573-221-3675
Website: www.hlg.edu

Indiana Wesleyan University
Phone: 866-468-6498
Website: indwes.edu

ITT Educational Services
Phone: 877-327-5500
Website: itt-tech.edu

Nebraska Wesleyan University
Phone: 800-541-3818
Website: nebrwesleyan.edu

Nova Southeastern University
Phone: 800-541-6682
Website: nova.edu

Presentation College
Phone: 800-437-6060
Website: presentation.edu

Rasmussen College
Phone: 888-549-6755
Website: rasmussen.edu

Saint Joseph's College of Maine
Phone: 800-752-4723
Website: sjcme.edu

South University
Phone: 888-444-3404
Website: southuniversity.edu

Southwest Minnesota State University
Phone: 800-642-0684
Website: smsu.edu

Tulsa Welding School
Phone: 888-765-555
Website: weldingschool.com

University of Phoenix
Toll Free: 866-229-5743
Website: phoenix.edu

University of South Dakota
Phone: 800-233-7937
Website: usd.edu

University of Southern California
Phone: 213-740-2311
Website: usc.edu

University of St. Francis
Phone: 815-740-3807
Website: stfrancis.edu

University of the Rockies
Phone: 866-621-0124
Website: rockies.edu

Vatterott College
Phone: 515-309-9000
Website: vatterott-college.com

Viterbo University Iowa Center
Phone: 888-235-2200
Website: viterbo.edu

Western Governors University
Phone: 866-225-5948
Website: wgu.edu

Western Illinois University
Phone: 309-298-1414
Website: wiu.edu

* Please contact each institution for more information on financial aid opportunities.

Note: Go to www.IowaCollegeAid.gov for updates to the list of out-of-state institutions registered in Iowa.

Junior & Senior Years

Reminders

Get ready for life after high school! The last two years of high school will go by in a flash; follow these steps to stay on track!

Junior Year

- Maintain or improve on your grades! Go to I Have A Plan Iowa™ to learn successful study techniques.
- Take challenging courses to prepare you for college coursework.
- Stay involved in school and community activities. Record what you're doing and all accomplishments in your I Have A Plan Iowa™ portfolio.
- Now is the time to really focus on your career and college research. Go to I Have A Plan Iowa™ to find schools that offer programs that interest you.
- Talk to your school counselor about Advanced Placement classes and/or concurrent enrollment. These options allow you to earn college credit while still in high school.
- Take the PSAT in your junior year for your scores to count towards the National Merit Scholar consideration. Plus, it's good practice for the SAT! The 2012 test dates are October 17 or October 20, 2012.
- Attend college fairs. Information about college fairs throughout Iowa is available under helpful websites at www.IowaCollegeAid.gov.
- Register for the CollegeWeekLive national online college fair on October 24 and 25, 2012 featuring more than 300 colleges and universities from across the U.S. and around the world. Visit booths and interact with admissions staff and students online. Register for free at www.CollegeWeekLive.com.
- Register to attend Iowa College Aid's virtual college preparation day on October 29, 2012 at www.CollegeWeekLive.com.
- Go on college visits. Call ahead to schedule appointments with financial aid and admissions offices.
- Take the SAT or ACT in the spring and have the official scores sent to the schools that interest you. Go to I Have A Plan Iowa™ for free SAT and ACT college exam test prep!
- Identify teachers, counselors, employers or other adults who can attest to your academic achievement and abilities and ask that they write letters of recommendation for scholarship applications or admissions applications, if needed.
- Review the college application procedure for the colleges you're interested in. Practice college applications and essays are available at I Have A Plan Iowa™.

Senior Year

- Review coursework with your school counselor to be sure you have taken (or are scheduled to take) all the courses you will need for admission to your preferred colleges.
- If you plan to take the ACT or SAT again to improve your score, make sure to register and watch the deadlines.
- Prepare a final list of colleges where you will apply. You may want to include a "dream" school, a "safety" school and three to five other choices.
- Submit admission applications to your selected colleges. Most early decision and early action college applications are due between October 1 and November 1.
- Search for scholarships. I Have A Plan Iowa™ offers a scholarship search where students can search by keyword or alpha order, and a scholarship finder that matches skills and accomplishments with a list of scholarships. There is also a link to the Iowa Financial Aid application, where students can check their eligibility for specific state of Iowa scholarships, grants and loan forgiveness programs.
- Complete and submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov as soon after January 1 as possible. The FAFSA is the first step in the federal financial aid process. Check with your school of interest for its priority financial aid deadline.

Tip: Keep track of financial aid deadlines on a calendar. Missing a deadline will result in missing an opportunity for FREE MONEY!

- Ask your high school to send your official transcripts to the colleges that you are applying for admission.
- Compare acceptance letters and financial aid awards. Upon admittance, each college or university listed on your FAFSA will send you an award letter that will include the financial aid that you are eligible to receive. Go to I Have A Plan Iowa™ and compare award letters using the Financial Aid Wizard.

Tip: Don't borrow more student loan money than you need! The SLOPE Calculator in I Have A Plan Iowa™ estimates your monthly student loan payment in comparison to projected earnings for your career choice.

- Take AP exams for any AP subjects you studied in high school. Some colleges may award college credit for the course work based on your exam score. Go to www.collegeboard.com for AP course and exam information.
- Decision time! Choose your college and notify them by mailing your commitment deposit check.
- Fill out and return housing forms and roommate information to your chosen college.
- Save money from your summer job to help with spending money while at college.
- Ask your college for recommendations on part-time jobs both on and off campus.
- Participate in summer orientation.