

BECAUSE

COLLEGE

CHANGES

EVERYTHING

IOWA COLLEGE STUDENT AID COMMISSION

ANNUAL REPORT 2013-2014



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MESSAGE FROM THE EXECUTIVE DIRECTOR



2013-15 Strategic Goals

1. Communities are **engaged** in increasing college attainment.
2. Increased number of low-income and underrepresented students who **enroll** in postsecondary education and **complete** a degree or certificate.
3. Increased **awareness** about the needs of postsecondary attainment for adults.
4. Increased **funding** for students and student services.

We Believe College Changes Everything

Putting students first is behind everything we do at Iowa College Aid. This guiding principle doesn't just shape our service ethic to Iowa students and their families—it's the bedrock of a new strategic plan we adopted in the fall of 2013. More so than previous strategic plans we have executed, we feel this plan captures some critical transition points for us as an agency. Moving clearly beyond the roles and duties we enjoyed as the state guaranty agency for the Federal Family Education Loan Program (FFELP)—a program eliminated in 2010—our agency plan has given us a platform to sustainably build capacity for increased college access and success for Iowa.

We have updated our agency mission statement to reflect how critical the completion of college degrees and postsecondary credentials are to economic growth in Iowa:

We advocate for and support Iowa students as they explore, finance and complete educational opportunities beyond high school to increase family and community success.

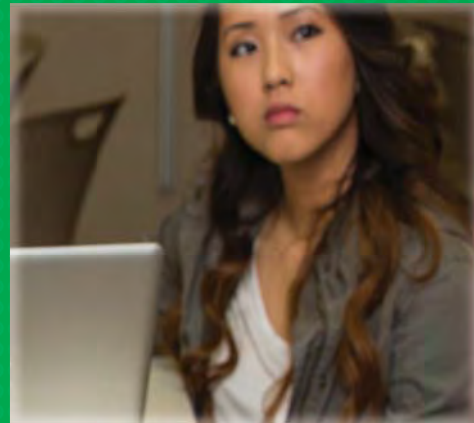
Our four strategic goals are based on emerging research that demonstrates the limited effectiveness of isolated programs and services. Each of our goal teams is operating with increased focus on collaboration with key partners, capacity-building with schools to grow the college-going culture, the use of research and evidence-based practices to better pinpoint student and systemic needs, and how we bring about our sustainability as an agency in the face of changes to our revenue streams.

Along with new and enhanced initiatives, we continue to provide Iowa students grants, scholarships and loan repayment assistance. In FY 2014, we provided more than \$68 million in funding for Iowa students pursuing higher education.

Change is not always easy, but knowing the potential impact our goals will have on the citizens of Iowa and the communities that we call home has us energized. We are inspired by the partnerships and great work being done across the state to increase college attainment. Our programs, services and community partnerships are helping to shape Iowa's future, and we are fortunate to play a key role in expanding educational opportunities for all Iowans.

Karen Misjak
Executive Director, Iowa College Aid





ABOUT IOWA COLLEGE AID | MISSION

Created in 1963 by the Iowa General Assembly, the Iowa College Student Aid Commission (Iowa College Aid) has served as the State of Iowa's student financial aid agency for 50 years. Originally established to implement the federal assistance program for construction of academic facilities provided by the Higher Education Act of 1963, the scope of the agency's responsibilities has evolved to serve Iowans as they plan, prepare and pay for college.

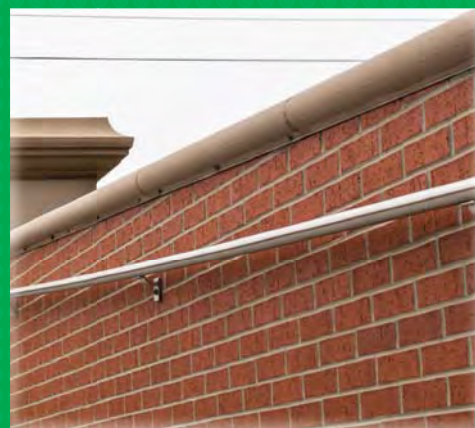
MISSION

We advocate for and help Iowa students and families as they explore, finance and complete educational opportunities beyond high school to increase family and community success.

The Iowa College Student Aid Commission administers:

- 14 state-funded, need-based scholarship, grant and loan forgiveness programs.
- The Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) Grant and the College Access Challenge Grant for the state of Iowa.
- I Have A Plan Iowa® - Iowa's designated career planning system.
- The Iowa Financial Literacy Program and other financial literacy programs for students.
- The American College Application Campaign for the state of Iowa.
- The FAFSA Completion Initiative through a partnership with the U.S. Department of Education.





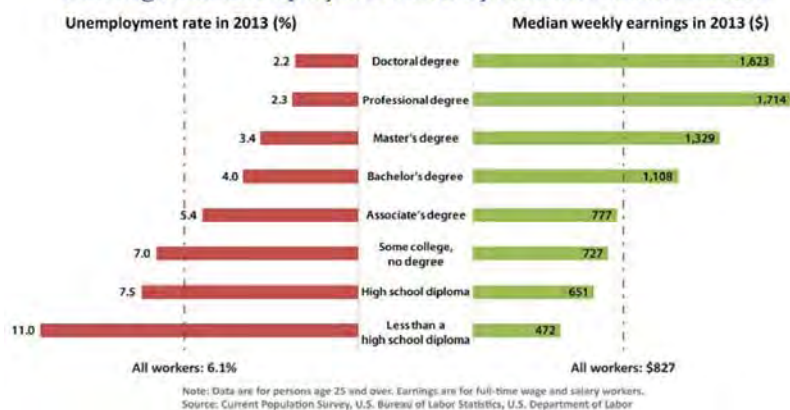
IOWA COLLEGE AID

MOTTO | VISION | VALUES | STRATEGIC GOALS

Increasing College Attainment

The Iowa College Student Aid Commission believes in the value of education. There is a clear connection between educational attainment, employment opportunities and increased income. The after-tax income level for nearly 17 percent of Iowa families is not enough to cover their basic needs without help from support programs such as child care assistance, food assistance or health care subsidies¹. Employees with postsecondary education earn significantly more than their less educated counterparts². That is why Iowa College Aid is committed to increasing Iowa's college attainment rate to 60 percent by 2025.

Earnings and unemployment rates by educational attainment



With this in mind, Iowa College Aid has set the following strategic initiatives to guide us as we move forward:

1. Communities are engaged in increasing college attainment.
2. Increased number of low income and underrepresented students who enroll in postsecondary education and complete a degree or certificate.
3. Increased awareness about the needs of postsecondary attainment for adults.
4. Increased funding for students and student services.

MOTTO

Because College Changes Everything.

VISION

All Iowans can achieve an education beyond high school.

VALUES

- Put students first
- Respect and honor the dignity of each other and all those we serve
- Uphold the public trust
- Create and nurture internal and external partnerships that benefit our customers
- Provide services to our customers that exceed expectations and address their changing needs
- Develop and empower a motivated, compassionate, professional and accountable team
- Utilize evidence-based decision making

¹ Fisher, P., and French, L. (2014). The cost of living in Iowa – 2014 edition. Part 2: Many Iowa families struggle to meet basic needs. Retrieved from <http://www.iowapolicyproject.org/2014Research/140409-COL-Part2.html>.

² U.S. Bureau of Labor Statistics. (2014). Earnings and unemployment rates by educational attainment. Retrieved from http://www.bls.gov/emp/ep_chart_001.htm.



BOARD OF COMMISSIONERS

As of June 30, 2014

A board of Commissioners governs the operation of the Iowa College Student Aid Commission. As specified by Iowa statute, they are selected to represent each sector of Iowa higher education, as well as lenders, postsecondary students and the general public. FY 2014 Commissioners are listed below.

MS. JANET ADAMS¹, Chair
Represents the General Public
Appt. 06/01/04 – Term expires 06/30/18

MS. CRYSTAL FORD, Vice Chair
Represents Borrowers with Student Loans
Guaranteed by the Commission
Appt. 07/01/09 – Term expires 06/30/17

MS. KAROLYN WELLS¹
Represents Iowa Lending Institutions
President & CEO, Ed Co Community Credit Union
Appt. 11/19/11 – Term expires 06/30/18

MR. MICHAEL ASH¹
Represents Iowa Community Colleges
President, Southeastern Community College
Appt. 07/01/13 – Term expires 06/30/15

REPRESENTATIVE RON JORGENSEN⁶
Represents the Iowa House of Representatives
Appt. 02/08/11 – Term expires 01/12/15

SENATOR HERMAN C. QUIRMBACH³
Represents the Iowa Senate
Associate Professor, Economics, Iowa State University
Appt. 03/04/03 – Term expires 01/12/15

SENATOR ROBY SMITH³
Represents the Iowa Senate
Appt. 03/04/13 – Term expires 01/12/15

REPRESENTATIVE CINDY WINCKLER⁶
Represents the Iowa House of Representatives
Appt. 08/01/07 – Term expires 01/12/15

MR. JEREMY VARNER
Represents the Iowa Department of Education Division
Administrator, Division of Community Colleges and Workforce
Preparation, Iowa Department of Education
Appt. 06/08/12 – Serves as the designee of the Director,
Department of Education

MS. HANNAH WALSH²
Represents the State Board of Regents
Regent, Board of Regents, State of Iowa
Appt. 09/11/13 – Term expires 09/11/15

MR. FREDERICK V. MOORE¹
Represents Independent Colleges and Universities
Appt. 07/01/07 – Term expires 06/30/15

MS. ELIZABETH SULLIVAN¹
Represents Iowa Postsecondary Students
Appt. 07/31/12 – Term expires 06/30/18

MR. DOUG SHULL¹
Represents the General Public
Board of Supervisors, Warren County
Appt. 07/01/11 – Term expires 06/30/15

MR. ROGER CLAYPOOL¹
Represents the General Public
Appt. 06/13/12 – Term expires 06/30/17

- 1 Appointed by the Governor
- 2 Appointed by the Board of Regents
- 3 Appointed by the President of the Senate
- 4 Appointed by the Speaker of the House
- 5 Appointed by the Senate Minority Leader
- 6 Appointed by the House Minority Leader



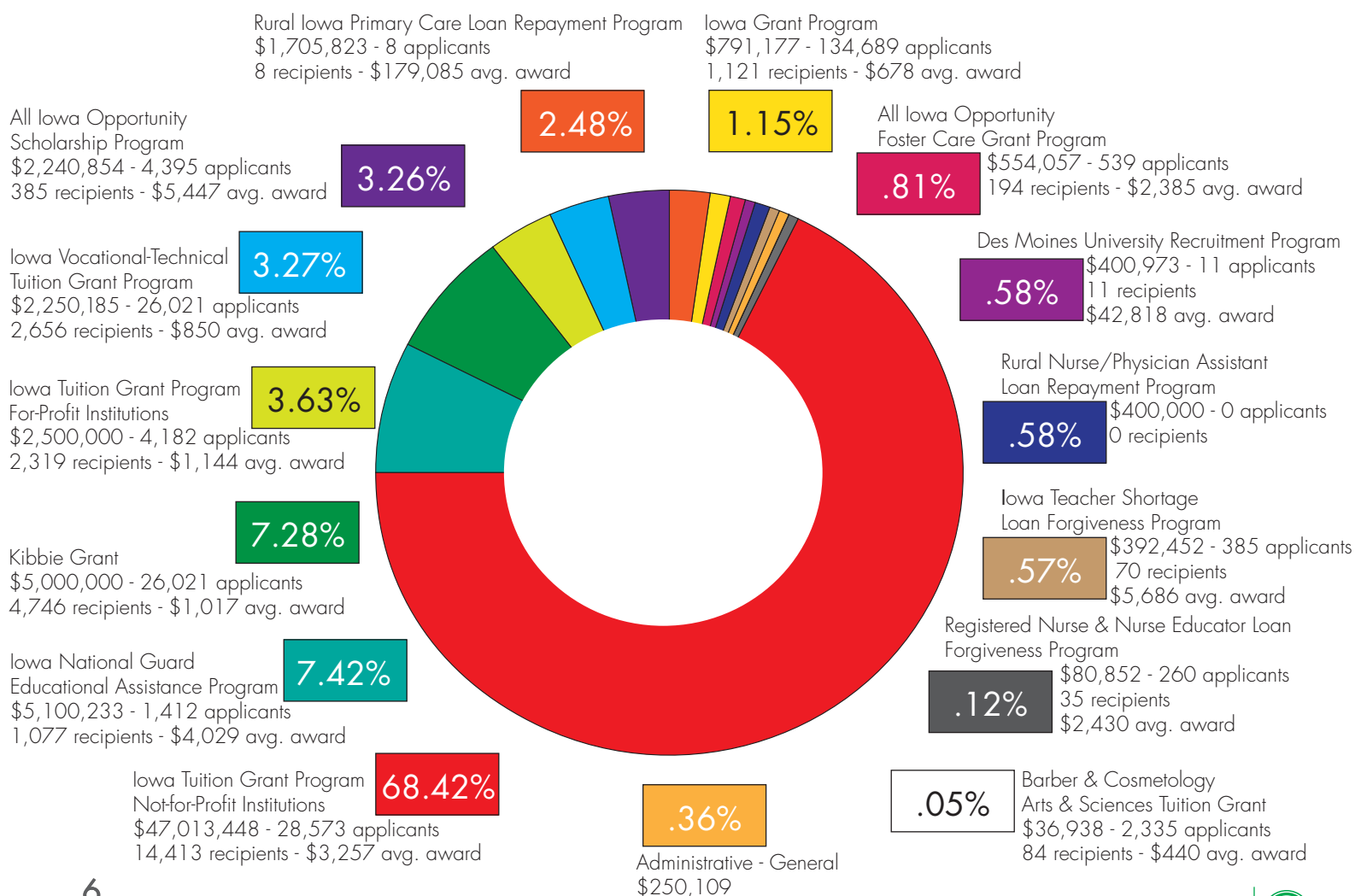
STATE-FUNDED FINANCIAL AID PROGRAMS

On behalf of the State of Iowa and the General Assembly, Iowa College Aid supports students and families with scholarships, grants, loan forgiveness, informational resources and a range of services that help lowans prepare for college, as well as assists student loan borrowers through the repayment process.

An investment of over \$68 million¹ funded approximately 27,000¹ awards to Iowa students in the form of scholarships, grants and loan forgiveness opportunities.

¹ Does not include appropriations or recipients of federally-funded programs administered by Iowa College Aid.

FY 2014 FINAL STATE APPROPRIATIONS - \$68,717,101



FILING FOR FEDERAL & STATE AID

Filing the FAFSA is the First Step

In addition to serving as the application for federal student aid, the Free Application for Federal Student Aid (FAFSA) serves as the primary application for determining eligibility for need-based, state grant programs in Iowa.

During the economic downturn, Iowa experienced a steady increase in FAFSA filers through the 2011-12 academic year. With the economy stabilizing, both in Iowa and nationally, the total number of FAFSA filers has started to drop off. In FY 2014, 184,872 Iowa residents filed FAFSAs, a 5 percent decrease from last year. This slight decrease is in line with national trends. The U.S.

Department of Education reported a 3 percent decrease in FAFSAs filed nationally from the 2012-13 to 2013-14 academic year¹.

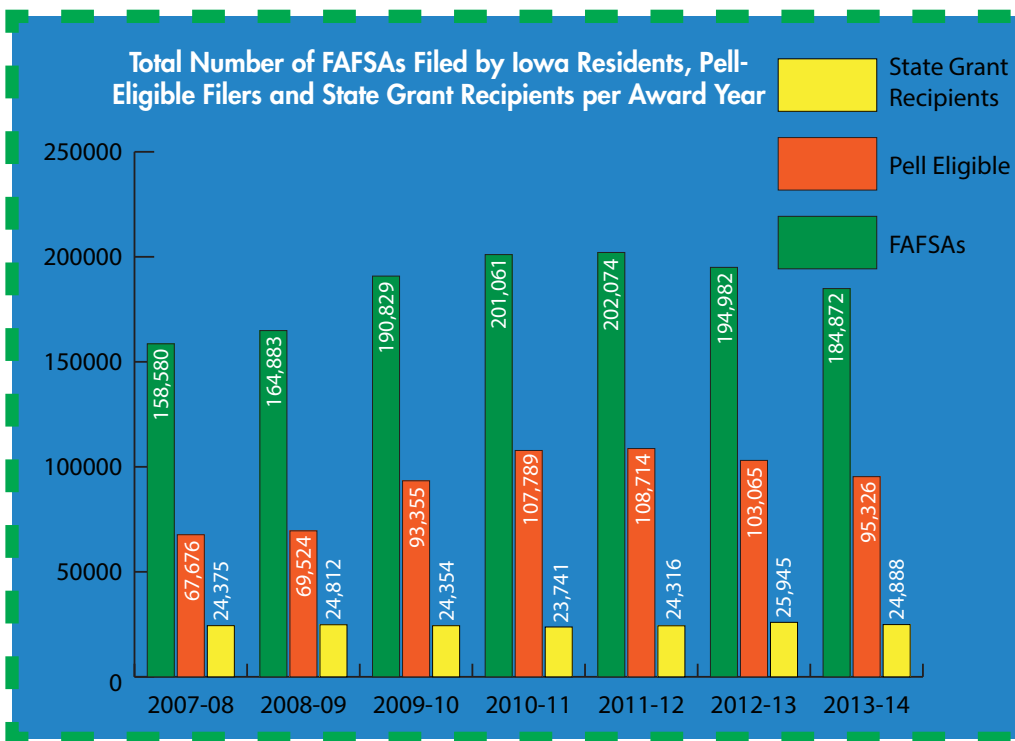
While the total number of Iowans filing FAFSAs has decreased, the proportion of Iowa FAFSA filers who are eligible for federal Pell Grants has remained above 50 percent. State-appropriated financial aid programs administered by Iowa College Aid were only able to assist a fraction of the neediest applicants.

Simplified State Financial Aid Filing

Many state-funded programs require information to determine eligibility in addition to what is collected through the FAFSA. This information is gathered through completion of the Iowa Financial Aid Application. This application allows students to apply for multiple state-administered financial aid programs with one application, simplifying the application process. In 2013-14, the Iowa Financial Aid Application was accessed over 66,000 times, and over 10,000 Iowans completed the application.

Scholarship and Grant Reserve Fund

Iowa College Aid administers the Scholarship and Grant Reserve Fund authorized in Iowa Code Section 261.20. Iowa Code requires that the Reserve Fund be used "to alleviate a current fiscal year shortfall in appropriations for scholarship or tuition grant programs that have the same nature as the programs for which the monies were originally appropriated." Monies in this fund do not revert to the State unless the funds exceed the maximum allowed balance, which is equal to one percent of the funds appropriated to the Iowa Tuition Grant and Iowa Vocational-Technical Tuition Grant Programs.



RESERVE FUND ACTIVITY

DETAILS:

Balance on July 1, 2013:

\$502,636.33

Balance on June 30, 2014:

\$409,499.33





STATE GRANTS

IOWA TUITION GRANT | IOWA VOC-TECH TUITION GRANT

Iowa Tuition Grants

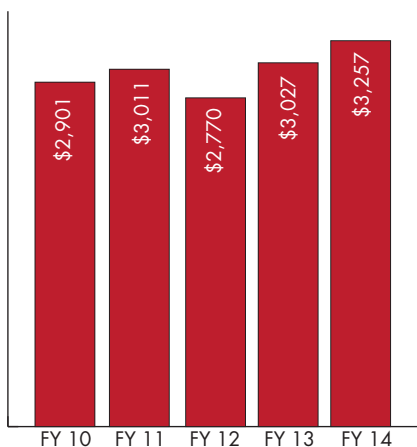
The Iowa Tuition Grant provides need-based grant assistance of up to \$4,110 (for the 13-14 academic year) to eligible students attending Iowa's private colleges and universities. Iowa College Aid determines the award parameters, including the maximum award, in the spring prior to the academic year for which the funding will be disbursed. This provides colleges and universities the ability to inform current and prospective students of their estimated financial aid for the upcoming academic year. For nine out of the last thirteen years, the maximum Iowa Tuition Grant award has been less than the statutory maximum allowed (\$5,000) due to the number of eligible students that applied and available funds. In FY 2014, Iowa Tuition Grants were awarded to 16,732 students, with awards averaging \$2,964.

Iowa Vocational-Technical Tuition Grants

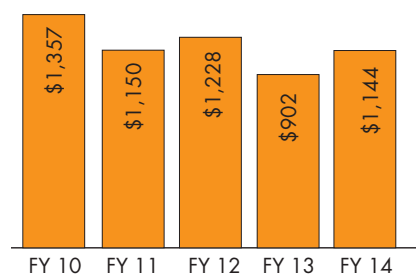
The Iowa Vocational-Technical Tuition Grant provides grant assistance of up to \$1,200 to students enrolled in career education and career option programs of study at Iowa's community colleges. The program encourages students to study in programs critical to economic growth in Iowa.

The maximum award is based on a tiered system, with the goal of covering each recipient's tuition, fees and books with a combination of Federal Pell Grant funds, Iowa Vocational-Technical Tuition Grant funds, and the Expected Family Contribution. In FY 2014, 2,656 students received Iowa Vocational-Technical Tuition Grant awards averaging \$850.

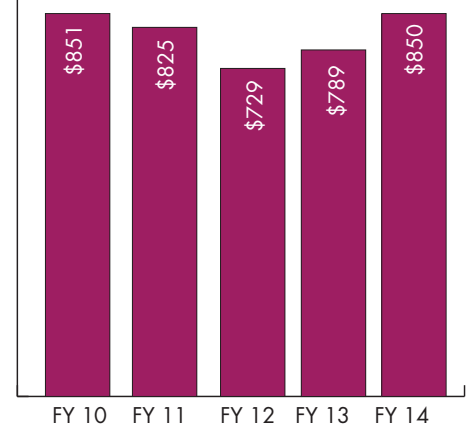
Average Iowa Tuition Grant Award
Not-For-Profit Colleges



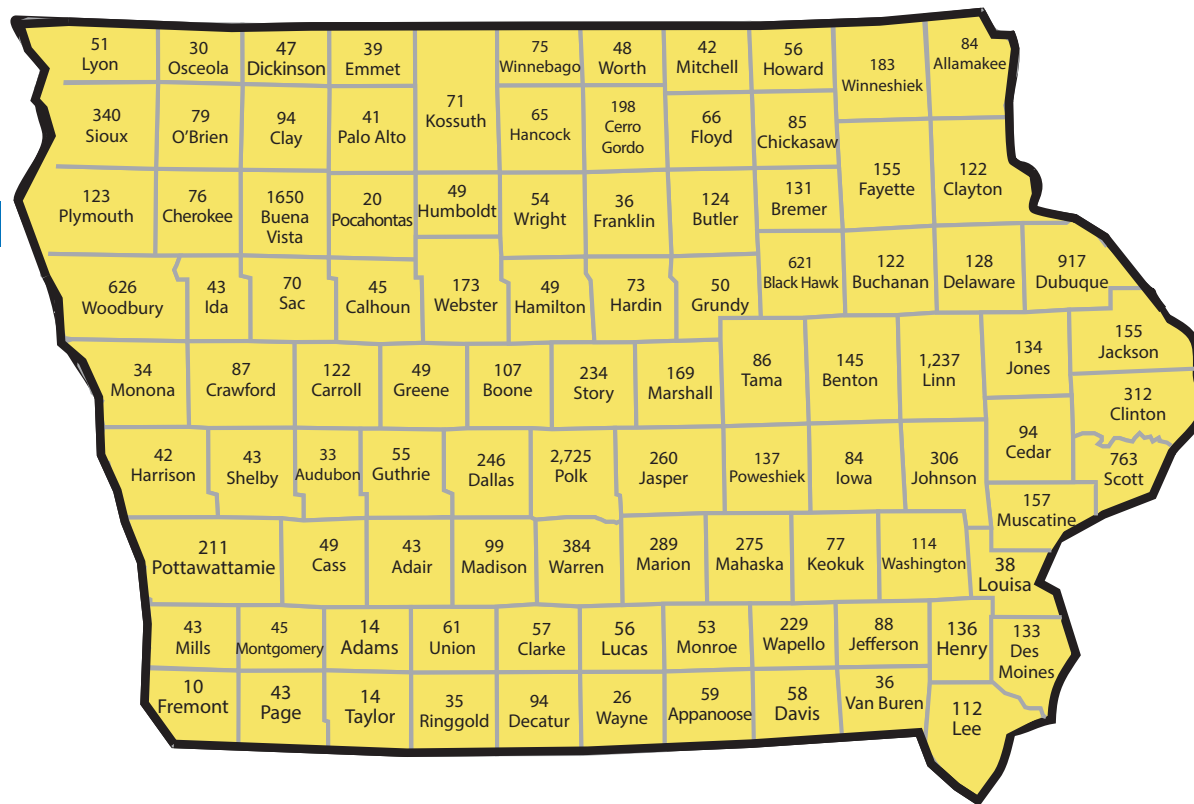
Average Iowa Tuition Grant Award
For-Profit Colleges



Average Iowa Vocational-Technical
Tuition Grant Award

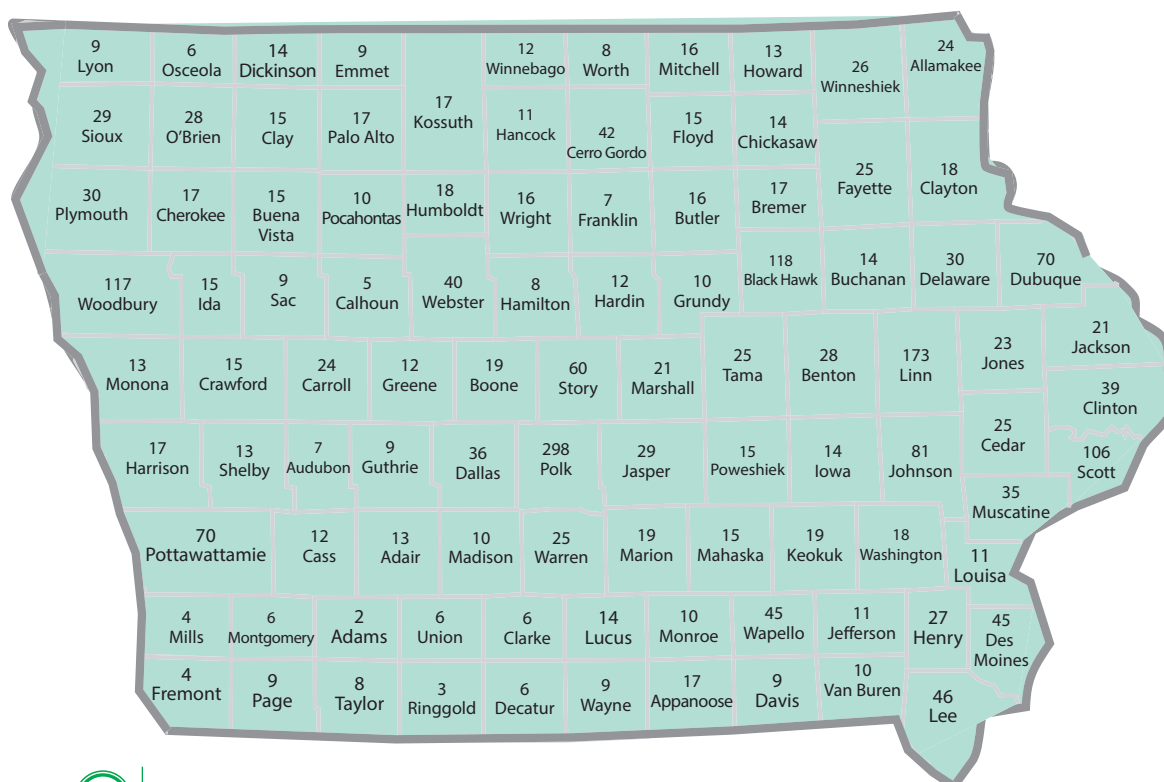


GRANT RECIPIENT DISTRIBUTION



Iowa Tuition Grants

- 16,732 recipients
- \$49,593,569 in total expenditures



Iowa Vocational-Technical Tuition Grants

- 2,656 recipients
- \$2,256,718 in total expenditures





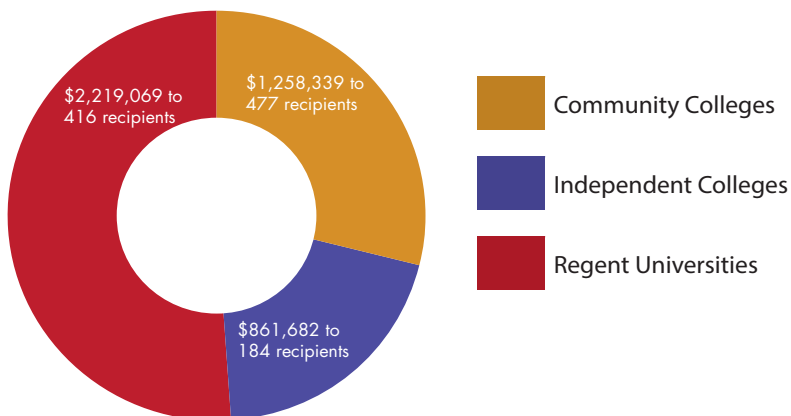
STATE GRANTS

NGEAP

Iowa National Guard Educational Assistance Program

The Iowa National Guard Educational Assistance Program (NGEAP) provides funds to members of the Iowa Air and Army National Guard units to cover the costs of attending Iowa colleges and universities. Funding for the Iowa National Guard Educational Assistance Program is one way the state of Iowa demonstrates its commitment to the men and women who serve in national security positions at home and abroad. The maximum award for the NGEAP cannot exceed the average tuition rate at Iowa's Regent Universities. For the 2013-14 year, this amount was \$6,658. The NGEAP provided grant assistance averaging \$4,029 to 1,077 students attending Iowa colleges and universities in FY 2014.

NGEAP Fund Distribution



Andrew Ter Haar
Dordt College Student
Double Major: Construction Management & Engineering Sciences
NGEAP Recipient

I was born and raised in Sioux Center and have been married for a little over two years. I never really had a time where I thought college wouldn't be a possibility. I did, however, wonder if I wanted to go to college because of the cost. I wondered if it was worth spending thousands of dollars to get a degree or if I wanted to start working and building experience right away. I've always been taught not to spend money you don't have and that principle sticks with me - don't live outside your means and don't spend money that is not yours. While college teaches these things, the high price says the opposite.

In the end I decided I wanted to go to college and I began looking more seriously at the Iowa National Guard. I am almost embarrassed to say it, but I don't know if I would have joined the Guard if it wouldn't have been for the college benefits. Without the Guard I'd owe close to \$55,000 for college (between the GI Bill, the NGEAP assistance and my sign-on bonus). Without those benefits, I wouldn't be where I am today - graduating in 3.5 years with a double major and debt that will be paid off the day I graduate.

The Guard also provided me service and experience as well as an opportunity to learn something new. I've been to Texas, Puerto Rico, Florida, Connecticut and North Dakota as a result of my service in the Guard. I have met more people and had experiences I never would have if I hadn't joined the Guard. I've learned things about every aspect of life because of the Guard - some things that a college can't teach.



STATE GRANTS KIBBIE GRANT

SKILLED WORKFORCE SHORTAGE TUITION GRANT PROGRAM

The Kibbie Grant Program

The Kibbie Grant Program, named after former Iowa Senate President Jack Kibbie, provides need-based financial assistance to Iowa residents enrolled in high-demand career education (career-technical) and career option programs at Iowa community colleges. Grants for full-time students are designed to cover one half of the average tuition and mandatory fees at Iowa community colleges and can be adjusted based on the student's financial need and the amount of total funding available.

To be eligible, a student must be an Iowa resident; be enrolled in at least three credit hours in a qualified program

of study at an Iowa community college; file the Free Application for Federal Student Aid (FAFSA) on or before July 1 of each year, with the exception of the 2014-15 academic year deadline of July 15, 2014; and demonstrate financial need.

Approximately 26,021 FAFSA applications were considered for Kibbie Grant eligibility during the 2013-14 year. In the second year of the program, a total of 4,746 Iowa students received Kibbie Grants averaging \$1,017. A total of \$4,825,730 was paid towards recipients' tuition and mandatory fee charges at Iowa community colleges.

PROGRAM OF STUDY	NUMBER OF RECIPIENTS*	PERCENT OF ALL RECIPIENTS	PERCENT CHANGE IN NUMBER OF RECIPIENTS FROM PREVIOUS YEAR
Nursing & Allied Health Programs	2,363	49.79%	0.34%
Advanced Manufacturing/Industrial Technology Programs	728	15.34%	10.14%
Information Technology & Business Programs	675	14.22%	9.05%
Transportation and Logistics Programs	407	8.58%	200.47%
Miscellaneous Programs	282	5.86%	5.94%
Construction & Building Trades Programs	278	5.14%	-14.98%
Biotechnology Programs	13	0.27%	-45.83%

*This chart reflects the number of unduplicated Kibbie Grant recipients by program of study. Recipients are associated to the program of study tied to each recipient's first Kibbie Grant disbursement in 2013-14.

Kibbie Grants are awarded in conjunction with **Federal Pell Grants** and **Iowa Vocational Technical Tuition Grants** to leverage federal and state funding with the intent of making a community college education more affordable for low-income students.

Community Colleges	Recipients	Expenditures	Percent of Total Expenditures
Des Moines Area Community College	841	836,876	17.34%
Eastern Iowa Community College	384	345,955	7.17%
Hawkeye Community College	414	441,131	9.14%
Indian Hills Community College	443	479,910	9.94%
Iowa Central Community College	260	294,516	6.10%
Iowa Lakes Community College	120	136,812	2.84%
Iowa Valley Community College	129	113,143	2.34%
Iowa Western Community College	341	348,023	7.21%
Kirkwood Community College	687	687,981	14.26%
North Iowa Area Community College	163	174,166	3.61%
Northeast Iowa Community College	256	253,605	5.26%
Northwest Iowa Community College	133	178,971	3.71%
Southeastern Community College	217	192,800	4.00%
Southwestern Community College	74	86,355	1.79%
Western Iowa Tech Community College	284	255,486	5.29%
Total	4,746	\$4,825,730	100.00%





STATE GRANTS

IOWA GRANT | BARBER & COSMETOLOGY

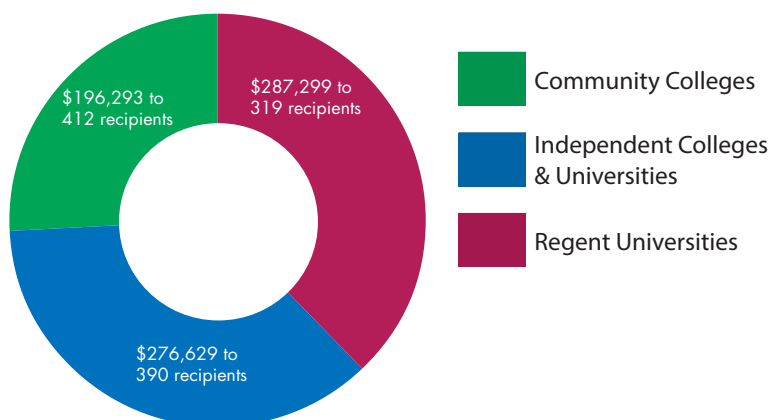
Iowa Grant

State legislators developed the Iowa Grant Program in 1990. This program provides grant assistance of up to \$1,000 to students with the greatest financial need who attend Iowa colleges and universities. This program provided 1,121 students with awards averaging \$678 in FY 2014.

Appropriations for the Iowa Grant Program were supplemented with federal funding through the LEAP/SLEAP programs through FY 2009. Unfortunately, the state did not meet maintenance of effort requirements in FY 2010 and lost LEAP/SLEAP eligibility. This program benefits Iowa's neediest students attending all sectors of Iowa colleges and universities, however, the maximum award has not been increased in 25 years.

Barber and Cosmetology Arts and Sciences

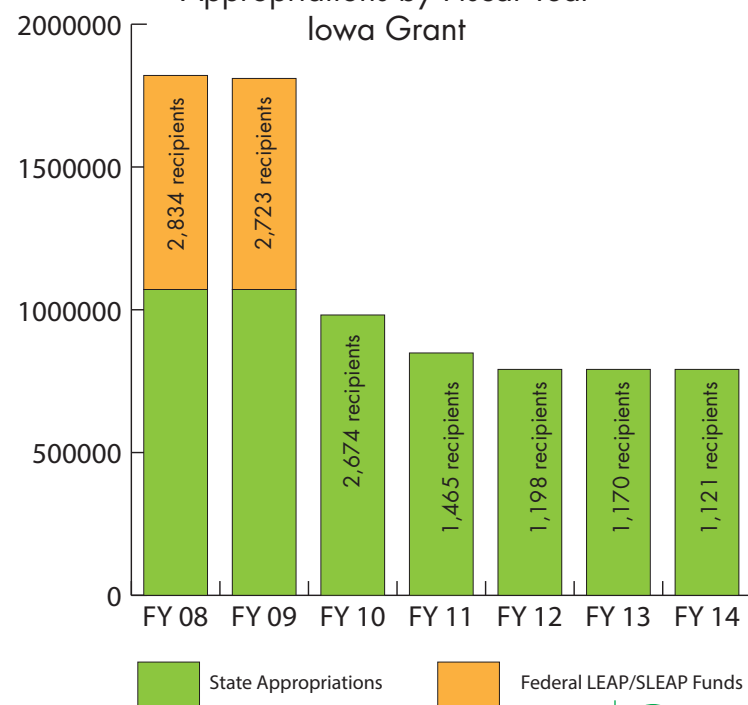
Iowa Grant Fund Distribution



Tuition Grant

The Barber and Cosmetology Arts and Sciences Tuition Grant program provides grant assistance of up to \$1,200 to students enrolled in a course of study at one of Iowa's eligible licensed barber schools or schools of cosmetology arts and sciences. This program provided 84 students with awards averaging \$440 in FY 2014.

State & Federal LEAP/SLEAP Appropriations by Fiscal Year
Iowa Grant



STATE-ADMINISTERED SCHOLARSHIPS

All Iowa Opportunity Scholarship

The All Iowa Opportunity Scholarship (AIOS) provides financial assistance for tuition and fees to students at risk of not pursuing postsecondary education because of social and financial barriers. The award may not exceed the average resident tuition and fee rate established by the Iowa Board of Regents for the award year. For 2014 high school graduates, the maximum annual award was \$7,824.

To be eligible for the scholarship, a student

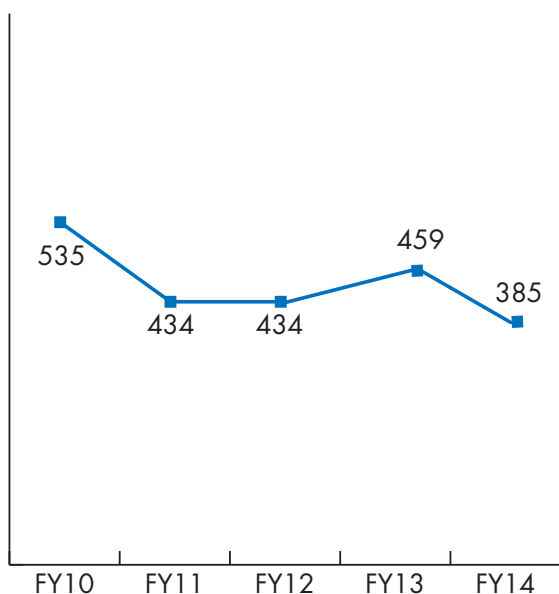
"It is an honor to receive this large of a scholarship. I guess it just goes to show hard work does pay off!"

~ AIOS recipient

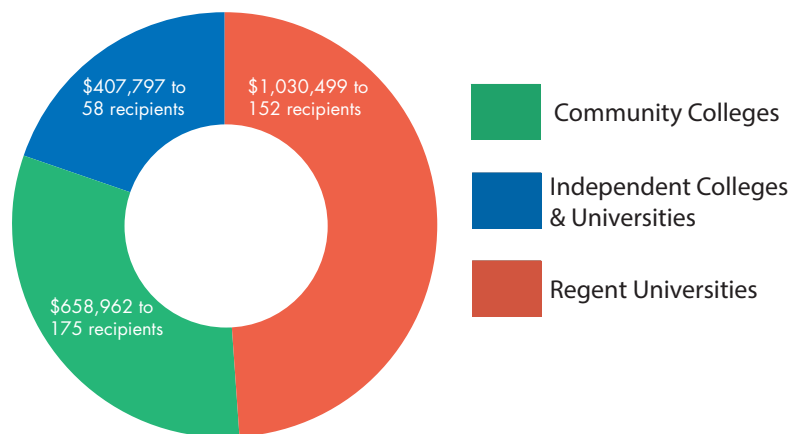
must be an Iowa resident, graduate from an Iowa high school with at least a 2.5 cumulative grade point average (GPA), and enroll in an Iowa college or university within two academic years of graduating from high school.

Iowa College Aid works with educational outreach programs, such as TRIO, officials from alternative high schools and the Iowa Department of Human Services to help identify first-generation students and those from disadvantaged backgrounds who have the potential, but not the financial means to go to college. This program provided 385 students with awards averaging \$5,447 in FY 2014.

All Iowa Opportunity Scholarship Recipients



All Iowa Opportunity Scholarship Funds Distribution



Governor Terry E. Branstad Iowa State Fair Scholarship

This scholarship recognizes young Iowans who have strong academic and leadership credentials and have actively participated in the Iowa State Fair. The scholarship funds up to four awards ranging from \$500 to \$1,000 each year. In FY 2014, two students received a \$1,000 scholarship award.





GRANTS FOR YOUTH IN FOSTER CARE

Former foster youth face many challenges on the path to college, including difficulty accessing sufficient financial aid to persist through postsecondary completion.

Less than 3 percent of youth who age out of foster care earn a degree by age 25, compared to 28 percent of the general population.¹

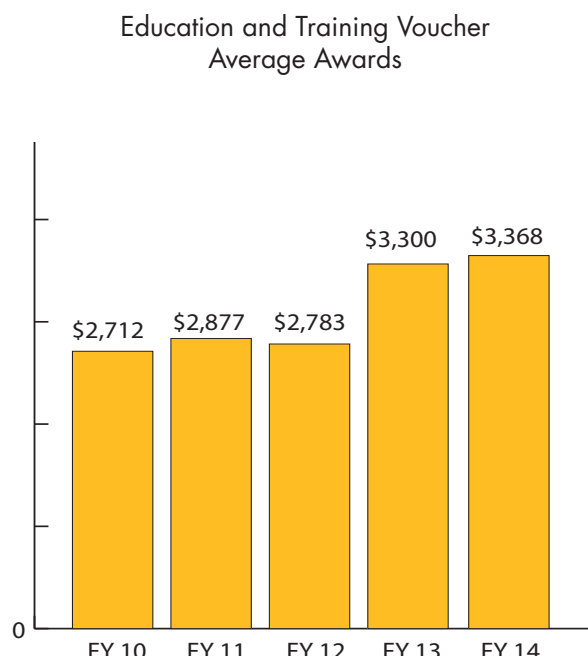
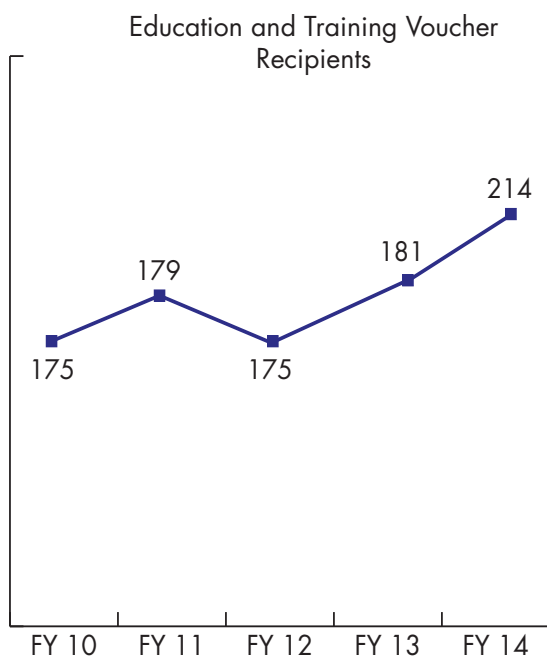
Helping former foster youth and other low-income students attend and succeed in postsecondary education provides significant social and economic returns for individuals, families and society as a whole. Lowering hurdles to accessing financial aid is one important factor through programs like the **All Iowa Opportunity Foster Grant and the Education Training Voucher**, in helping at-risk youth break down the walls of poverty and escape its hardships.

¹ National Census Bureau, 2007

Iowa College Aid partners with the Iowa Department of Human Services (DHS) to administer two specific programs that support youth who have "aged out" of the foster care system and have no family financial resources to help with college expenses.

Education and Training Voucher

The Education and Training Voucher (ETV) program, created in 2002, is funded by the Federal Department of Health and Human Services to assist former foster youth with expenses for postsecondary education and job training. Eligible students may receive grants up to \$5,000 per year for up to five years or until they turn the age of 23. ETV funds can be combined with other grants and scholarships to minimize the need for student loans. Iowa is expected to receive approximately \$600,000 in funding each federal fiscal year. In FY 2014, the program assisted 214 students with awards averaging \$3,368.



GRANTS FOR YOUTH IN FOSTER CARE

All Iowa Opportunity Foster Care Grant

The All Iowa Opportunity Foster Care Grant provides educational assistance to Iowa youth who were in foster care or who were adopted from foster care after turning 16 years of age.

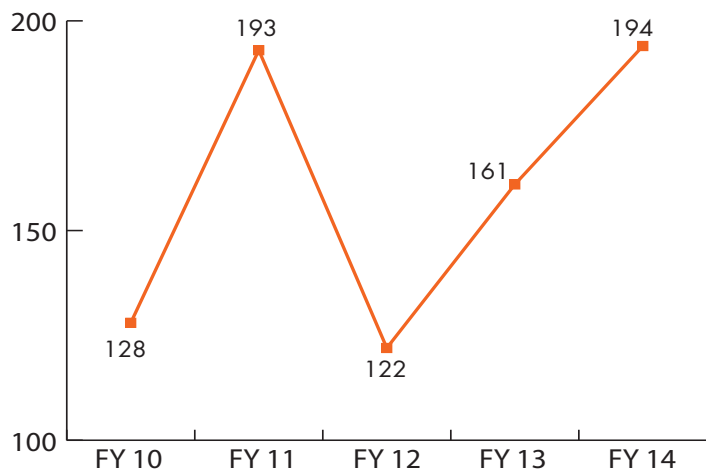
The program provides grants, up to the full cost of attendance, to eligible applicants who:

- Are under the age of 18 and currently in licensed foster care under the care and custody of the Iowa Department of Human Services or Iowa Juvenile Court Services and will remain in placement to within 30 days of their 18th birthdays.
- Are under the age of 18 and currently under Juvenile Court order to live with a relative or suitable person and will remain in placement to within 30 days of their 18th birthdays.

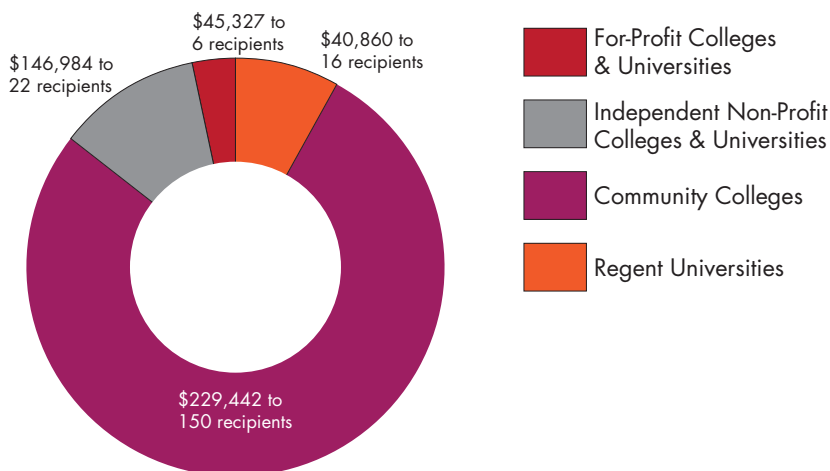
- Are currently between the ages of 18 and 23 and were previously in one of the aforementioned living situations until turning the age of 18.
- Were in Iowa foster care and legally adopted after the age of 16 and will be under the age of 23 on the day they begin college.
- Are currently or were previously under Juvenile Court order to reside at the State Training School or Iowa Juvenile Home until the age of 18 and will be under the age of 23 on the day they begin college.

This grant can be used for any college expense including tuition, fees, books, supplies, room and board, transportation and living expenses. Grant amounts ranged from \$2,364 to \$8,368 in FY 2014. The program provided 194 students with awards averaging \$2,385.

All Iowa Foster Care Grant Recipients



All Iowa Foster Care Grant Funds Distribution



STATE LOAN FORGIVENESS

IOWA TEACHER SHORTAGE FORGIVABLE LOAN & IOWA TEACHER SHORTAGE LOAN FORGIVENESS PROGRAM

FY 2014 Iowa Teacher Shortage Loan Forgiveness recipients graduated from the following colleges and universities:

Buena Vista University	Storm Lake
Drake University	Des Moines
Iowa State University	Ames
Iowa Wesleyan College	Mt. Pleasant
Kaplan University	Davenport
Morningside College	Sioux City
Mount Mercy University	Cedar Rapids
Northwestern College	Orange City
St. Ambrose University	Davenport
University of Dubuque	Dubuque
University of Northern Iowa	Cedar Falls
University of Iowa	Iowa City
Upper Iowa University	Fayette
William Penn University	Oskaloosa
Out-of-State Colleges (10)	

Shortage Areas Defined by the
Iowa Department of Education

Special Education

Instructional Strategist I
Instructional Strategist II LD-BD
Instructional Strategist II MD
Instructional Strategist II PD
Birth to 21 Itinerant Hearing Impaired
Birth to 21 Itinerant Visually Impaired

General Education

5-12 Family & Consumer Science
5-12 Health
5-12 Industrial Technology
5-12 Mathematics
5-12 Science (all)
K-12 English as a Second Language
K-12 Talented and Gifted
K-12 Guidance Counselor
K-8 & 5-12 Teacher Librarian

Iowa Teacher Shortage Forgivable Loan Program

The Iowa Teacher Shortage Forgivable Loan Program was created in 1999 to provide an incentive for Iowans to become teachers in high-need positions in Iowa's elementary and secondary schools. Since the program began in 1999 through its end in 2008, 2,180 students were awarded forgivable loans and 1,132 qualified teachers have received over \$5 million in loan forgiveness.

	# Recipients	Dollar Amount
Students In-School	11	\$31,995
Currently in Deferment/Forbearance	3	\$8,400
Fulfilled/Fulfilling Teaching Obligation	1,140	\$5,214,761 (Amount Forgiven)
In Repayment/Repaid	812	\$3,311,396 (Amount Repaid)

Iowa Teacher Shortage Loan Forgiveness

The Iowa Teacher Shortage Loan Forgiveness Program provides Federal Stafford and Consolidation Loan repayment assistance to teachers serving in high-need positions in Iowa's elementary and secondary schools. Up to 20 percent of a borrower's total Federal Stafford and Consolidation Loan balance may be forgiven each year for up to five consecutive years. The maximum annual award amount may not exceed the average resident tuition rate established by the Iowa Board of Regents for the first year following the recipient's college graduation. The FY 2014 maximum award was \$6,658.

Teachers must teach in an instructional position in one of the shortage areas defined by the Iowa Department of Education. Principal, early childhood and administrative positions are not eligible under this program. A total of 70 applicants received loan forgiveness totaling \$398,037 in FY 2014. The average loan forgiveness award totaled \$5,686.



STATE LOAN FORGIVENESS

IOWA REGISTERED NURSE AND NURSE EDUCATOR LOAN FORGIVENESS

Iowa Registered Nurse and Nurse Educator Loan Forgiveness

The Iowa Registered Nurse and Nurse Educator Loan Forgiveness Program provides Federal Stafford Loan repayment assistance to eligible registered nurses and nurse educators in Iowa. Up to 20 percent of a borrower's total Federal Stafford Loan balance may be forgiven each year for up to five consecutive years. The maximum annual award amount may not exceed the average resident tuition rate established by the Iowa Board of Regents for the first year following the recipient's college graduation. The FY 2014 maximum award was \$6,658.

A total of 35 applicants received loan forgiveness totaling \$85,035 in FY 2014, consisting of 31 nurse educators and 4 registered nurses*. The average loan forgiveness award was \$2,430.

FY 2014 Iowa Registered Nurse and Nurse Educator Loan Forgiveness recipients employed as nurse educators were employed by the following organizations*:

Allen College (4)	Waterloo
Ashford University	Clinton
Des Moines Area Community College (2)	Boone
Ellsworth Community College (2)	Iowa Falls
Graceland University	Independence
Hawkeye Community College	Waterloo
Indian Hills Community College (2)	Ottumwa
Iowa Central Community College	Fort Dodge
Iowa Wesleyan College	Mt. Pleasant
Kirkwood Community College (3)	Cedar Rapids
Luther College	Decorah
Mercy College of Health Sciences (2)	Des Moines
Mount Mercy University (2)	Cedar Rapids
Northeast Iowa Community College (3)	Peosta
Southeastern Community College	West Burlington
St. Ambrose University	Davenport
University of Iowa (4)	Iowa City

*Recipients may be working for more than one organization.

FY 2014 Iowa Registered Nurse and Nurse Educator Loan Forgiveness recipients graduated from the following Iowa colleges and universities:

Allen College	Waterloo	Mercy College	Des Moines
Clarke College	Dubuque	Mount Mercy University	Cedar Rapids
Graceland University	Lamoni	North Iowa Area Community College	Mason City
Grand View University	Des Moines	Northeast Iowa Community College	Peosta
Iowa Wesleyan College	Mt. Pleasant	St. Ambrose University	Davenport
Kaplan University	Davenport	University of Iowa	Iowa City

FY 2014 Iowa Registered Nurse and Nurse Educator Loan Forgiveness recipients employed as registered nurses were employed by the following organizations:

Genesis Medical Center	Davenport	University of Iowa Hospitals and Clinics	Iowa City
Mercy Medical Center	Cedar Rapids	UnityPoint	West Des Moines



STATE LOAN FORGIVENESS

RURAL IOWA PRIMARY LOAN REPAYMENT PROGRAM

Rural Iowa Primary Loan Repayment Program

The Rural Iowa Primary Care Loan Repayment Program was established to address critical doctor shortages in rural Iowa communities. The program provides loan repayment incentives to individuals who practice in specified locations for up to five years.

Applicants must attend either the Des Moines University of Osteopathic Medicine or the University of Iowa Carver College of Medicine, be enrolled full-time in a program leading to a doctor of medicine or a doctor of osteopathy degree and receive a recommendation from their college contact. A limited number of applicants are recommended for the program.

Applicants who meet the eligibility criteria must sign agreements in the final year of their programs of study agreeing to complete Iowa-based residency programs (listed below) and:

- Become licensed and employed in the practice of medicine and surgery or osteopathic medicine and surgery, specializing in family medicine, pediatrics, psychiatry, internal medicine or general surgery within nine months of completing residency.
- Work for a minimum of five consecutive years in an eligible service commitment area following completion of the residency.

In FY 2014, assistance averaging \$179,085 was designated to 8 eligible applicants.

Eligible residency locations include (as of fall 2013):

Location	Sponsor	Program	Type
Cedar Rapids	Cedar Rapids Medical Education Foundation	Family Medicine	Allopathic
Davenport/Bettendorf	Genesis Medical Center	Family Medicine	Allopathic
Davenport/Bettendorf	Trinity at Terrace Park	Family Medicine	Osteopathic
Des Moines	Broadlawns Medical Center	Family Medicine	Allopathic
Des Moines	Iowa Lutheran Hospital	Family Medicine	Allopathic
Des Moines	Mercy Medical Center - Des Moines	Family Medicine	Allopathic
Iowa City	University Hospitals and Clinics	Family Medicine	Allopathic
Mason City	Mercy Medical Center	Family Medicine	Allopathic
Sioux City	Siouxland Medical Education Foundation	Family Medicine	Allopathic
Waterloo	Northeast Iowa Medical Education Foundation	Family Medicine	Allopathic
Iowa City	University Hospitals and Clinics	Family Medicine/Psychiatry	Allopathic
Des Moines	Iowa Methodist Medical Center	General Surgery	Allopathic
Des Moines	Mercy Medical Center	General Surgery	Osteopathic
Iowa City	University Hospitals and Clinics	General Surgery	Allopathic
Des Moines	Iowa Methodist Medical Center	Internal Medicine	Allopathic
Des Moines	Mercy Medical Center	Internal Medicine	Osteopathic
Iowa City	University Hospitals and Clinics	Internal Medicine	Allopathic
Iowa City	University Hospitals and Clinics	Internal Medicine/Psychiatry	Allopathic
Des Moines	Iowa Methodist Medical Center	Pediatrics	Allopathic
Iowa City	University Hospitals and Clinics	Pediatrics	Allopathic
Iowa City	University Hospitals and Clinics	Psychiatry	Allopathic
Iowa City	University Hospitals and Clinics	Psychiatry - Child & Adolescent	Allopathic



STATE LOAN FORGIVENESS

HEALTH PROFESSIONAL RECRUITMENT PROGRAM (HPRP)

Health Professional Recruitment Program

The Health Professional Recruitment Program (HPRP) addresses rural Iowa's critical shortage of health professionals by providing federal student loan forgiveness to eligible applicants in exchange for four years of service in a small town.

Applicants for the HPRP must be graduates of Des Moines University's osteopathic medicine, podiatric medicine, physical therapy or physician assistant programs and must complete four years of service in an eligible Iowa community. Preference is given to Iowa residents and communities of 10,000 or less that are located in a federally-designated Health Professional Shortage Area (see page 21) or a Governor's Designated Rural Health Clinic county (see list on the right).

Eligible applicants can receive an award of up to \$50,000 to reduce their federal student loan debt obligations. The state-funded award must be matched, dollar for dollar, by the local community or hospital in need of health care providers. In FY 2014, assistance averaging \$42,818 was designated to 11 eligible recipients.

FY 2014 Health Professional Recruitment Program recipients were employed in the following communities:

Atlantic (2)	Indianola*
Audubon	Le Mars
Carlisle*	Manchester
Greenfield	Waverly

* One eligible recipient serves both Carlisle and Indianola.

Governor's Designated Counties for Rural Health Clinics¹

- | | |
|--------------|----------------|
| 1. Adair | 26. Jackson |
| 2. Allamakee | 27. Jasper |
| 3. Benton | 28. Jones |
| 4. Buchanan | 29. Keokuk |
| 5. Butler | 30. Kossuth |
| 6. Calhoun | 31. Lousia |
| 7. Cedar | 32. Lucas |
| 8. Cherokee | 33. Lyon |
| 9. Chickasaw | 34. Mahaska |
| 10. Clarke | 35. Mills |
| 11. Clayton | 36. Mitchell |
| 12. Crawford | 37. O'Brien |
| 13. Davis | 38. Osceola |
| 14. Delaware | 39. Palo Alto |
| 15. Fayette | 40. Plymouth |
| 16. Franklin | 41. Pocahontas |
| 17. Fremont | 42. Sac |
| 18. Grundy | 43. Tama |
| 19. Guthrie | 44. Taylor |
| 20. Hancock | 45. Wapello |
| 21. Harrison | 46. Wayne |
| 22. Howard | 47. Webster |
| 23. Humboldt | 48. Winnebago |
| 24. Ida | 49. Worth |
| 25. Iowa | |

Governor's Previously Designated Counties for Rural Health Clinics²

- | | |
|----------------|---------------|
| 1. Adams | 14. Hamilton |
| 2. Audubon | 15. Henry |
| 3. Boone | 16. Jefferson |
| 4. Bremer | 17. Madison |
| 5. Buena Vista | 18. Monona |
| 6. Cass | 19. Monroe |
| 7. Dallas | 20. Muscatine |
| 8. Decatur | 21. Shelby |
| 9. Des Moines | 22. Van Buren |
| 10. Dickinson | 23. Warren |
| 11. Emmet | 24. Wright |
| 12. Floyd | |
| 13. Greene | |

¹ As posted at <http://www.idph.state.ia.us/ohds/RuralHealthPrimaryCare.aspx?prog=RHPC&pg=SORH>

² A previously designated county that no longer meets the review criteria remains designated, but does not allow for any new Rural Health Clinics to be designated in those counties.



HEALTH PROFESSIONAL RECRUITMENT PROGRAM (HPRP)

RECIPIENTS



I admire the people of rural Iowa and their strong dedication to not only their health, but to their families. It is my true desire and dedication to continue to serve the people of rural Iowa that have brought me a great sense of joy to practice medicine. While living in Le Mars, I have become aware of my sense of responsibility to the health and welfare of our community. I have grown into the community in many ways, to include being able to experience the birth of new life to the other end of the spectrum to honor the passing of a loved one.

Part of my decision to work in rural Iowa was influenced by financial benefits from this scholarship as well as from the local community. As a new provider out of residency, I, like many of my colleagues, faced a responsibility towards the repayment of student loans that were necessary to complete my education. A program that awards physicians to practice in an underserved area will continue to advance health and wellness in rural Iowa.

Andrew Geha, DO



"The Health Care Professional Loan Repayment Program has made it possible for me to be able to live on my own as I would not have been able to afford doing this without help with my loans. I grew up in a small town in Iowa so this program has allowed me to be able to stay close to home and still have assistance with my loans. I think this program has helped to get quality health providers in smaller towns who desperately need it. I am beyond thankful for the assistance that I am getting. This will allow me to start my family that much sooner since I will be more financially sound. I plan to raise my family in a rural community and continue to serve there due to my past and the great experience this program has allowed me to have."

Natalie Deming, PT, DPT, NSCA-CPT



SHORTAGE AREAS

FEDERALLY-DESIGNATED

Federally-Designated Health Professional Shortage Areas

- Adair County - Entire County
- Adams County - Low Income
Facility: Alegent Health Rosary Clinic - Corning
- Allamakee County - Medicaid Eligible
- Appanoose County - Medicaid Eligible
- Audubon County - Low Income
Facility: Audubon Medical Clinic
- Benton County - Entire County
Facility: Urbana Family Medical Clinic
Facility: Van Horne Family Medical Clinic
Facility: Vinton Family Medical
- Black Hawk County - Low Income
Facility: Peoples Community Health Clinic
- Boone County
Service Area: Dayton/Gowrie
Service Area: Perry
- Bremer County
Facility: Christophel Clinic
Facility: Rohlf Memorial Clinic
Facility: Women's Clinic
- Buchanan County - Entire County
Facility: Monticello Medical Center
- Buena Vista County
Facility: United Community Health Center
- Butler County
Facility: Franklin Medical Center- Dumont
- Calhoun County
Service Area: Dayton/Gowrie
Service Area: Lake City
Service Area: Manson
Facility: North Central Correctional Facility
- Carroll County
Service Area: Lake City
- Cass County - Medicaid Eligible
Facility: Anita Medical Center
Facility: Atlantic Medical Center Rural Health Clinic
Facility: Griswold Medical Center
Facility: Massena Medical Center
- Cedar County - Entire County
- Chickasaw County - Entire County
- Clarke County - Low Income
- Clayton County - Medicaid Eligible
Facility: Regional Family Health - Strawberry Point
- Clinton County - Low Income
- Crawford County - Medicaid Eligible
- Dallas County
Service Area: Perry
- Decatur County
Facility: Community Health Centers of Southern Iowa
- Delaware County - Entire County
- Des Moines County - Low Income
Facility: Community Health Centers of Southeastern Iowa
- Dubuque County
Facility: Crescent Community Health Center
- Fayette County - Entire County
- Franklin County
Facility: Franklin Medical Center - Hampton
Facility: Franklin Medical Center - Latimer
- Fremont County
Facility: Medical Clinic, P.C.
Facility: Medical Clinic - Hamburg
Facility: Medical Clinic - Sidney
- Greene County
Service Area: Dayton/Gowrie
Service Area: Lake City
Service Area: Perry
- Grundy County
Service Area: Grundy Center/Eldora
- Guthrie County
Service Area: Guthrie
Service Area: Perry
- Hamilton County
Service Area: Dayton/Gowrie
Service Area: Hamilton
- Hancock County - Low Income
- Hardin County
Service Area: Grundy Center/Eldora
- Harrison County
Facility: Alegent Health Clinic Logan
Facility: Alegent Health Clinic Missouri Valley
Facility: Alegent Health - Dunlap Clinic
Facility: Alegent Health - Woodbine Clinic
- Henry County
Service Area: Keosauqua
Facility: Mount Pleasant Correctional Facility
- Howard County
Facility: Cresco Clinic
- Ida County - Entire County
- Jasper County
Facility: Newton Correctional Facility
Facility: Sully Family Health Center
- Jefferson County - Low Income
Service Area: Keosauqua
- Johnson County
Facility: Iowa Medical and Classification Center
- Jones County
Facility: Mercy Care Monticello
Facility: Monticello Medical Center
- Keokuk County - Entire County
- Kossuth County - Low Income
- Lee County
Service Area: Keosauqua
- Linn County
Facility: Linn Community Care
- Louisa County - Entire County
- Lucas County - Low Income
- Lyon County - Entire County
- Marshall County - Low Income
- Mitchell County - Entire County
- Facility: Osage Clinic
- Monona County - Medicaid Eligible
- O'Brien County
Facility: Hartley Mercy Medical Center
Facility: Mill Creek Family Practice
Facility: Paullina Mercy Medical Center
Facility: Primghar Mercy Medical Clinic
Facility: Sutherland Mercy Medical Clinic
- Osceola County - Low Income
- Page County - Low Income
Facility: Clarinda Correctional Facility
- Palo Alto County - Medicaid Eligible
- Plymouth County
Service Area: Plymouth
- Pocahontas County - Entire County
- Polk County
Facility: Primary Health Care, Inc.
Facility: Proteus, Inc.
- Pottawattamie County
Service Area: Oakland
Facility: Council Bluffs Community Health Center
- Poweshiek County - Low Income
- Ringgold County - Low Income
- Sac County - Entire County
- Scott County
Facility: Community Health Care
- Shelby County - Entire County
- Sioux County
Facility: Greater Sioux Community Health Center
- Story County - Low Income
- Tama County - Entire County
Facility: Sac and Fox Tribe of the Mississippi in Iowa
- Taylor County - Entire County
Facility: St. Francis Hardin Medical Clinic
- Van Buren County
Service Area: Keosauqua
Facility: Birmingham Medical Clinic
Facility: Bonaparte Rural Health Clinic
Facility: Cantril Medical Clinic
Facility: Douds Medical Clinic
Facility: Farmington Rural Health Clinic
Facility: Keosauqua Rural Health
- Wapello County - Low Income
Facility: River Hills Community Health Center
- Washington County - Low Income
- Wayne County - Low Income
- Webster County
Service Area: Dayton/Gowrie
Service Area: Manson
Facility: Community Health Center of Fort Dodge
- Woodbury County
Facility: Siouxland Community Health Center
- Wright County - Medicaid Eligible
Facility: Frankling Medical Center - Dows



MAKING COLLEGE AFFORDABLE

Over the past two decades, undergraduate tuition and required fees at Iowa's public universities have quadrupled. While the tuition freeze at the three Regent Universities resulted in no tuition increases from 2012-13 to 2013-14, the accumulative increases over the past twenty years have outpaced increases in median household income and appropriations for state financial aid programs.

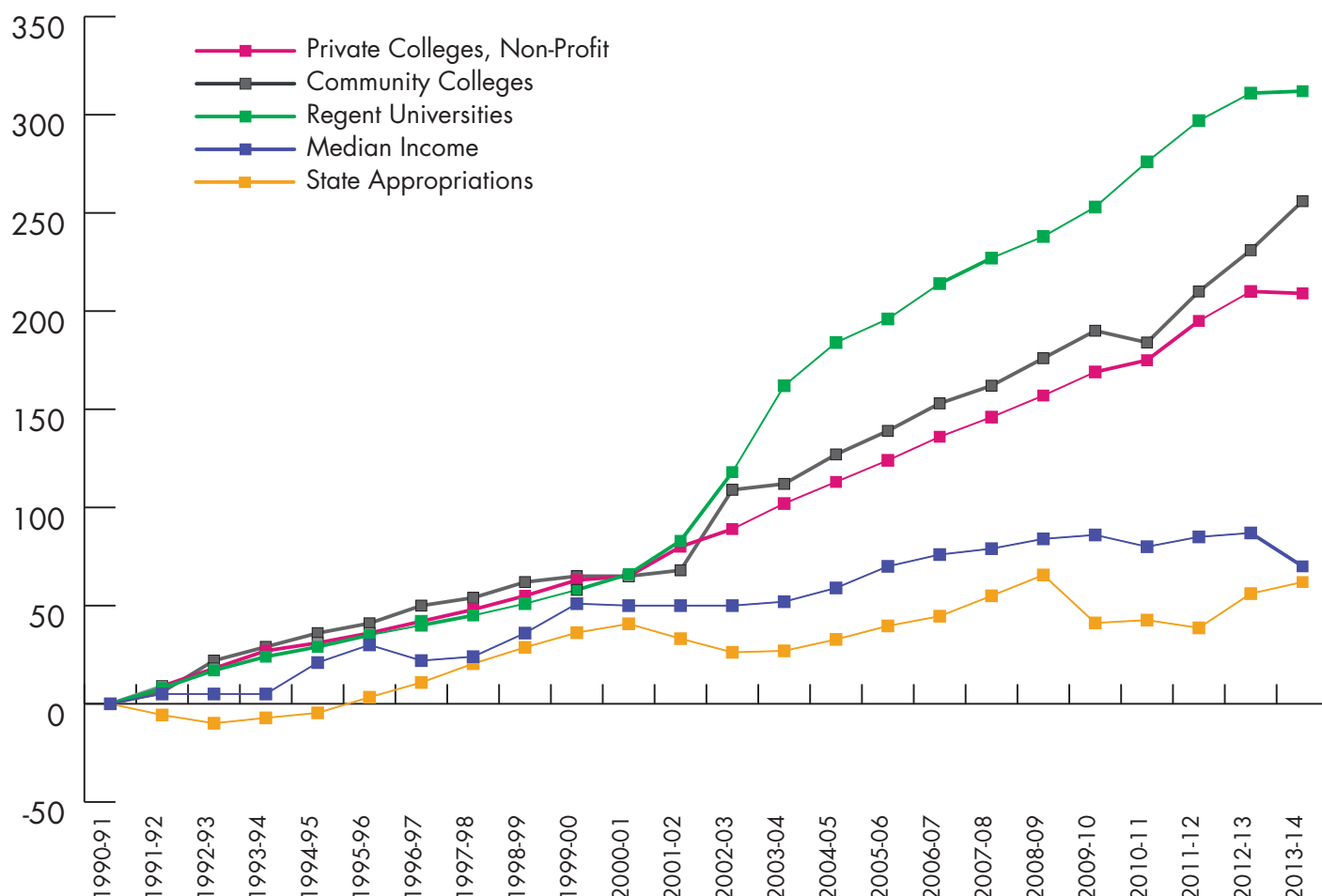
Postsecondary education is the key to economic opportunity. The estimated lifetime earnings of a person with a bachelor's degree are \$2.8 million - 84 percent more than that earned by individuals with only high school degrees¹. The poverty

rate for lowans with only high school degrees is three times higher than that of lowans with bachelor's degrees or higher. For lowans with less than a high school degree, the poverty rate is nearly seven times higher².

Not only does postsecondary education positively impact the individual and family, it has become even more crucial to Iowa's economic development and workforce initiatives. For those reasons, Iowa College Aid continues to seek ways to assist students and families as they explore, finance and complete educational opportunities beyond high school.

- 1 Georgetown University Center on Education and the Workforce (2011). The college payoff: Education, occupations, lifetime earnings.
- 2 U.S. Census Bureau. American Community Survey 2008-2012 5-year estimates. Poverty status in the past 12 months.

Percent Change in Iowa Median Household Income, Undergraduate Tuition & Fees and State Financial Aid Appropriations [Non-Inflation Adjusted]





COLLEGE & CAREER READINESS

I HAVE A PLAN IOWA® | PAWS IN JOBLAND | ROADS TO SUCCESS

I Have A Plan Iowa®

I Have A Plan Iowa® is a comprehensive, web-based planning tool that enables users to explore career options, investigate education opportunities, prepare for college admissions exams, improve financial literacy knowledge and research financial aid for college while learning about their strengths, interests and values. In addition, I Have A Plan Iowa® has been designated as Iowa's career information system by the Iowa Department of Education. The system helps schools meet the requirements of Iowa Code Section 279.61 that specifies all Iowa students must create student curriculum plans. Students begin work on their plans during 8th grade and continue to build upon them throughout high school by completing components specific to each grade level.

I Have A Plan Iowa® provides tools to assist parents and educators as they help students with college and career planning. Parents can view their child's online portfolio and approve course plans as well as create an account for their own career and college planning. Educators have the ability to track student progress in the development of career plans, customize courses to match school offerings and graduation requirements and create usage- and outcome-based reports for their district and school.

Paws in Jobland

Paws in Jobland is an online career awareness program that helps elementary students build self-awareness, identify personal interests and explore the world of work. Accessible through I Have A Plan Iowa®, the program allows students in kindergarten through fifth grade to see the connection between school and work through an adaptable system which addresses multiple learning styles.

Roads to Success

Roads to Success is a college and career curriculum provided as an enhancement to I Have A Plan Iowa®. The Roads to Success curriculum helps students in grades 7 through 12 develop plans for the future, stay focused on their schooling and acquire the skills necessary to facilitate the transition from the teen years to adulthood.

Roads to Success aligns with the Iowa Core 21st Century Skills and ASCA standards and encompasses 180 lesson plans, student handbooks, weekly in-school workshops designed to engage students and family newsletters for each grade level.

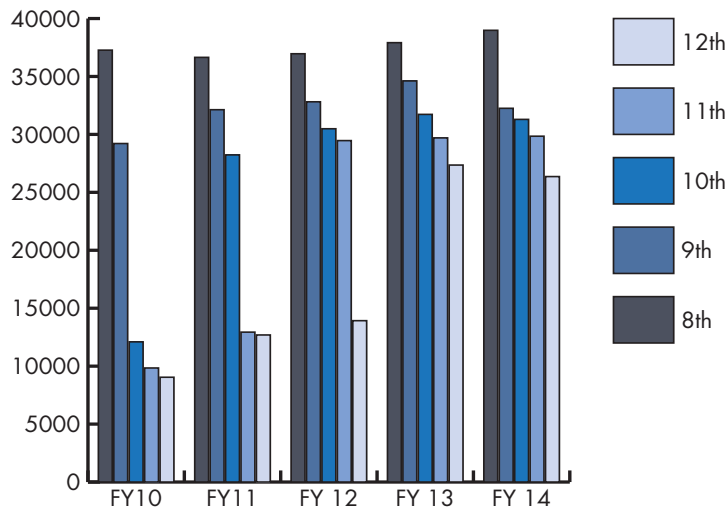


I HAVE A PLAN IOWA®

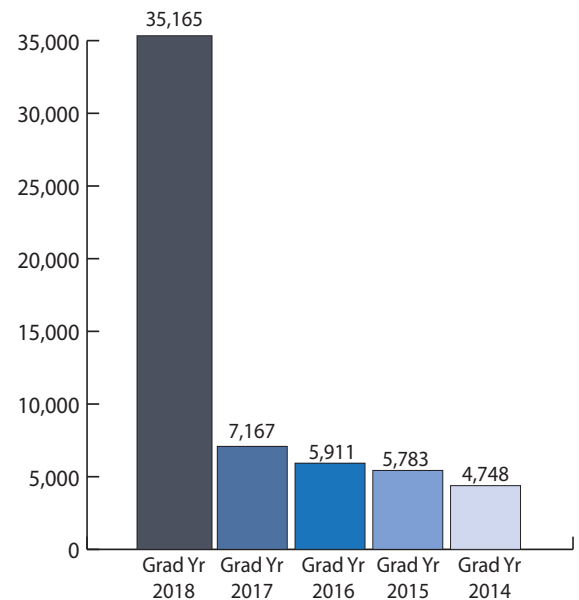
IOWA'S STATE-DESIGNATED CAREER INFORMATION SYSTEM

The I Have A Plan Iowa® website had over 589,350 unique visitors during FY 2014. A total of 30,233,809 pages were viewed, averaging 14:42 minutes/seconds per visit.

Active Accounts by Fiscal Year

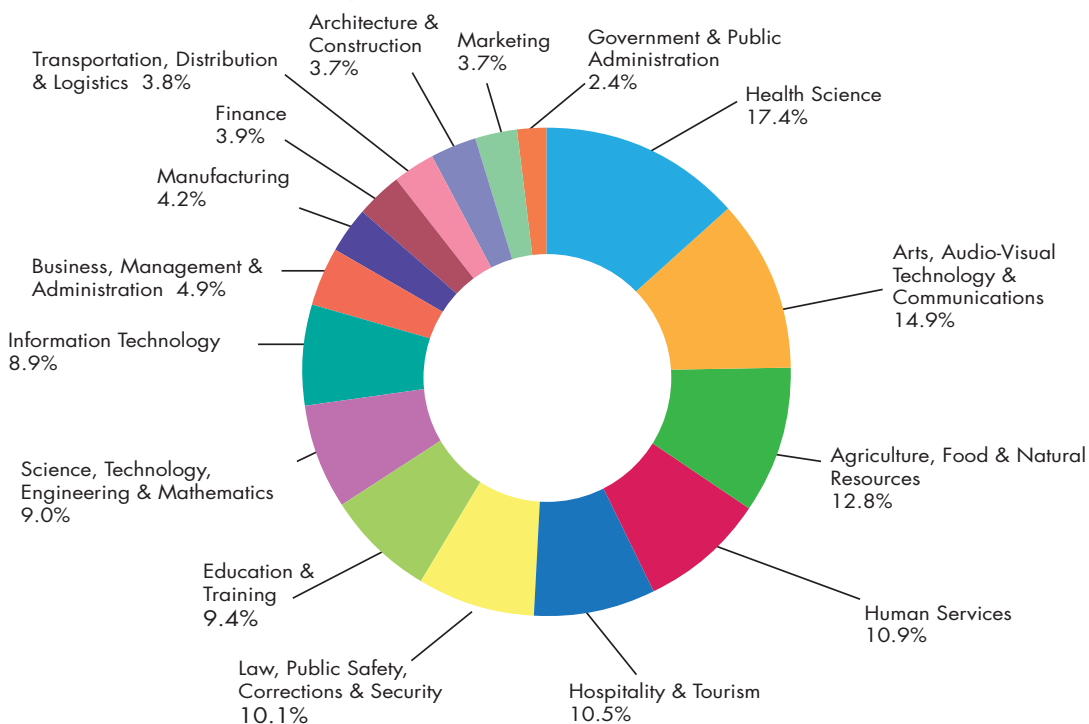


Portfolios Created in FY 2014 by Graduation Year



The number of active accounts for students in the 12th grade significantly increased in FY 2013 as that was the first year that students in grade 12 had required components to complete. [An active account is defined as an account that has been logged into at least once during any given month during FY 2014.]

Top Saved Career Clusters



TOP SAVED CAREERS

1. Anesthesiologist
2. Psychiatrist
3. Architect
4. Actor
5. Athletic Trainer
6. Lawyer
7. Elementary School Teacher
8. Physical Therapist
9. Pediatrician
10. Airline Pilot/Flight Engineer





GEAR UP IOWA

PROGRAM OVERVIEW | SCHOLARSHIP | OUTCOMES

GEAR UP Iowa

In FY 2008, the Iowa College Student Aid Commission (Iowa College Aid) was selected to receive and administer the state of Iowa's first GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) state grant from the U.S. Department of Education. Iowa was one of seven states in addition to Louisiana, Pennsylvania, West Virginia, Mississippi, Oregon and Florida to receive funding through the competitive grant process.

GEAR UP state grants are competitive matching grants awarded to states to provide services at high-poverty middle and high schools. The programs must include an early intervention component designed to raise the expectations of low-income students and increase college attendance and success in addition to a scholarship component. As a GEAR UP grantee, Iowa College Aid received \$16.8 million to serve an entire cohort of students in 17 Iowa school districts beginning in the seventh grade during the 2008-2009 academic year and to follow them through high school graduation.

In 2013-2014 GEAR UP Iowa served 5,697 students comprising 15% of all Iowa 12th graders

GEAR UP Iowa Scholarship

State GEAR UP grants have a required scholarship component. A portion of the federal dollars, \$8,500,145, was obligated for the GEAR UP Iowa Scholarship trust. All funds, federal and

matching, are in an interest-bearing account held at Bankers Trust. Approximately \$17.2 million is available for student scholarships. Student awards of up to \$2,600 per year can be used to pay tuition, fees, room and board, books, supplies and personal living expenses while in college.

GEAR UP Iowa Outcomes

The services provided through GEAR UP Iowa lead to improved proficiency and college access among a racially and economically diverse student population. The students in the GEAR UP Iowa cohort were three times more likely to be Hispanic or black and nearly twice as likely to be receiving free or reduced price lunch than the Iowa student population as a whole.

Academic support strategies put in place were instrumental in improving reading and math proficiency. Reading scores improved from 59% of students being proficient in 8th grade to 72% in 11th grade and math scores improved from 61% of students being proficient in 8th grade to 66% in 11th grade on the Iowa Assessments. In addition, Hispanic and black students in the cohort had higher levels of academic achievement than their statewide peers.

GEAR UP Iowa partner schools more than doubled the number of Advanced Placement courses offered and increased the number of Dual Credit courses offered for students by six and a half times. As a result, 2,057 cohort students were enrolled in Advanced Placement and 2,496 students in Dual Credit courses during the 11th and 12th grades.



GEAR UP IOWA

PROGRAM SERVICE HIGHLIGHTS | COHORT STATISTICS

Leadership Camp Helps Students Overcome Barriers to Academic & Personal Success

Over 100 GEAR UP Iowa students from across the state attended the Quantum Learning for Students program in FY 2014. The GEAR UP Iowa - funded program was held on the Iowa State University campus for cohort students. Quantum Learning for Students is based on more than 30 years experience and research with more than 8 million students and 55,000 educators across the United States.

The program assists students in building a strong foundation for their future scholastic work, along with providing a chance to connect with other students from every corner of the state while learning from dynamic educators.

Real World Design Challenge Victors Receive Governor's Cup, Represent Iowa at National Competition

A team of students from Davenport West High School won the 2013 state-level component of the Real World Design Challenge, an event held annually, that provides students the opportunity to apply classroom lessons to technical problems currently faced in Science, Technology, Engineering and Mathematics (STEM) professions.



The winning team from Davenport West High School presented for Lt. Governor Kim Reynolds.

The Davenport West students, who finished first in the statewide competition last year as well, represented the state at the national aerospace engineering competition in Washington D.C. Two of the six students on the team were GEAR UP Iowa cohort students who plan on continuing their education in STEM-related fields after graduation. The team had a strong showing at the national competition, placing among the top in the nation.



As a sponsor of the statewide challenge, GEAR UP Iowa encouraged GEAR UP students to participate in the program, ensured partner schools had the technology to run the engineering programs needed to participate, as well as served as a resource for the students and educators.

ACT SCORES - CLASS OF 2014

All Iowa Students	22.0
All Iowa Students/Black	17.4
All Iowa Students/Hispanic	19.5
GEAR UP Iowa Cohort	19.24

COLLEGE CAMPUS VISITS

Approximately 2,913 cohort students went on at least one college visit.

COLLEGE APPLICATIONS

A total of 3,537 cohort students completed at least one application during the 2013 College Application Campaign.

FAFSAS FILED

Nearly 3,300 cohort students and their families completed and submitted the FAFSA.

ADVANCED Placement Courses

36% of cohort students were enrolled in Advanced Placement courses and 44% were enrolled in Dual Credit courses during grades 11 and 12.



GEAR UP IOWA

RECIPIENTS

GEAR UP has motivated me to go on to college and excel in a specific field. Currently, my college of interest is Iowa Western Community College (IWCC) where I intend to study Design Technology. I plan to go to IWCC for two years and then attend Iowa State University. I will move out of the era of working in packing factories and make my deceased mother proud. My father currently resides in a third world country, so to be able to get help from GEAR UP is a privilege.

Eraldo Calderon, North High School - Sioux City, National Guard



Photo courtesy of KTIV.com



I come from a family of eight kids and single mom. All through middle school, I wondered what my future would hold, but never really gave any thought of what I wanted to do. I was a typical A/B students with some C's here and there. Entering high school was a breeze because I knew I could easily transition. The end of my freshman year my grandpa was diagnosed with cancer and my world fell apart. He is what inspired me to want to be an oncologist. I knew it wouldn't be easy, but you can't give up.

On January 28, 2013 my grandpa lost his battle to cancer. It's hard to believe because everything I've worked for was to make him proud of me and now he's not here to cheer me on. I love my grandpa, I don't know any other teenager my age that was as close to their grandpa as I was. With him gone, that means I work harder.

With GEAR UP I have chances of doing things that I wouldn't be able to do on my own such as pay to take the ACT, go on college visits and receive the \$2,600 scholarship. I am very glad that I've been able to be a part of GEAR UP, because without college would be that much more difficult to me. Becoming an oncologist will not be an easy task. But it's a challenge I'm willing to take and I will achieve what I set out to do to not only make my mom proud, but my also my grandpa.

Kiana Weber, North High School - Sioux City, Western Iowa Tech Community College





COLLEGE APPLICATION CAMPAIGN

Increasing Access to Higher Education

Iowa College Aid's vision is that all Iowans can achieve an education beyond high school. Improving college attainment not only impacts an individual's quality of life, but it is critical to the growth of Iowa's economy. By 2018, it is projected that 62 percent of jobs in Iowa will require postsecondary education¹.

What is College Application Campaign?

The American College Application Campaign is a national effort to increase the number of first-generation and low-income students pursuing a college degree or other higher education credential. The primary purpose of the campaign is to help high school seniors navigate the complex college admissions process and ensure they apply to at least one postsecondary institution.

Growth of Iowa's Campaign

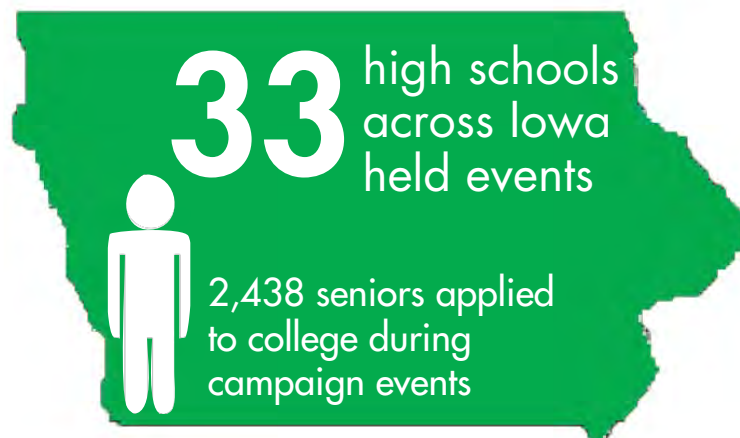
Iowa College Aid piloted the College Application Campaign at a few high schools in Iowa during FY 2013. In FY 2014, the second year of the campaign, the number of participating schools tripled to 33 high schools across the state. Over half of the participating high schools were also GEAR UP Iowa schools. At 10 high schools, at least 70% of the senior class applied to college or enlisted in the military. The events were a great success due in part to the hard work of volunteers. Among the volunteers were representatives from 19 Iowa colleges, 2 military organizations and 7 out-of-state colleges.

Governor Proclamation

Governor Terry Branstad signed a proclamation at the end of the campaign at East High School in Des Moines commending all participating schools for their hard work and dedication to postsecondary success. Seniors were given the chance to ask the governor questions related to postsecondary education and share their college goals.

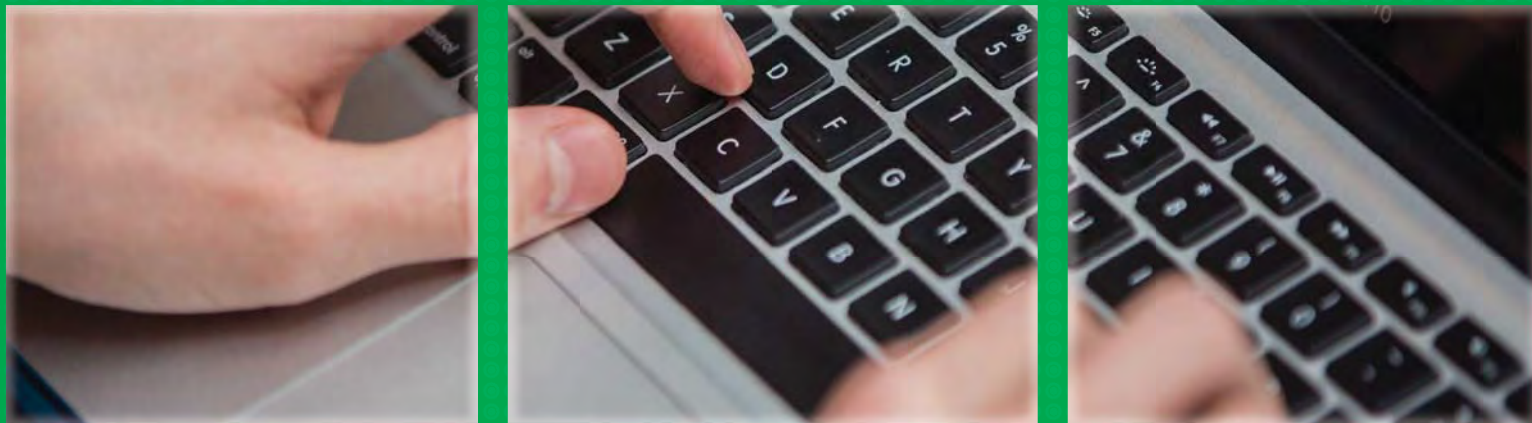


Students at East High School in Des Moines, Iowa, showing Governor Terry Branstad the dream wall which lists the seniors' college plans and aspirations.



¹ Georgetown University Center on Education and the Workforce (June 2010). Projections of jobs and education requirements through 2018.





FAFSA COMPLETION INITIATIVE

The Importance of the FAFSA

A completed FAFSA allows the U.S. Department of Education to determine a potential student's eligibility for federal student aid – a key factor in families' college decisions. In addition, there is a strong correlation between FAFSA completion and college enrollment¹. Unfortunately, a large percentage of Iowa students each year fail to complete a FAFSA, thereby missing out on federal and state financial aid opportunities and impeding their likelihood of college enrollment. In FY 2014, 38,240 Iowa students were enrolled in the 12th grade, however, only 24,056 filed a FAFSA².

FAFSA Completion Initiative

Iowa College Aid partnered with the U.S. Department of Education in FY 2014 to launch the FAFSA Completion Initiative in Iowa to assist local educational agencies (LEAs) and secondary school administrators in determining which of their students completed a FAFSA for the upcoming academic year. Iowa College Aid was able to provide the following verifiable and actionable information for participating entities to use to increase FAFSA completion among their student populations:

- FAFSA Submittal Date
- FAFSA Processed Date
- FAFSA Completion Status
- Verification Flag

¹ Nakoaka, J., Roderick, M., & Coca, V (2009). Barriers to college attainment: Lessons from Chicago. AmericanProgress.org. Retrieved from <https://www.americanprogress.org/issues/higher-education/report/2009/01/27/5432/barriers-to-college-attainment-lessons-from-chicago/>

² Higher Education Data Center, Iowa College Aid, July 2014

Iowa FAFSA Completion Initiative

Iowa College Aid piloted the program in FY 2014 with five participating Iowa school districts. The Cedar Rapids, Clinton, Columbus, Des Moines and Ottumwa community school districts used the FAFSA completion information shared in the Initiative to:

- Provide student-specific FAFSA completion assistance,
- Encourage college acceptance and enrollment,
- Help students find financial aid for college,
- Use FAFSA completion as a key performance measure, and
- Increase their school's college-going rate.

*Other designated entities include:

1. Entities that are grantees of the U.S. Department of Education under –
 - a) The Talent Search, Upward Bound, and Student Support Services programs (the TRIO Programs) authorized by Chapter I of Subpart 2 of Part A of Title IV of the Higher Education Act (HEA) and
 - b) The Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR-UP) authorized under Chapter 2 of Subpart 2 of Part A of Title IV of the HEA.
2. American Indian and Alaskan Native Educational Entities that are -
 - a. Tribal Education Agencies – A Tribal Education Agency is the agency, department, or instrumentality of a Federally-recognized or State-recognized Indian tribe that is primarily responsible for supporting the elementary and secondary education of tribal students.
 - b. Indian Organizations – As defined in the Department's regulations at 34 CFR 263.3. For additional information contact Joyce Silverthorne, Director Office of Indian Education, U.S. Department of Education (202-401-0767, Joyce.Silverthorne@ed.gov).





COLLEGE DECISION DAY

Reducing Summer Melt

While 78.1% of students who graduated from a public school in Iowa in 2012 intended to enroll in college¹, only 66.6% of Iowa's high school graduates actually attend college directly after high school.² This is part of the phenomenon known as summer melt, when incoming college students commit to a college or university but then do not attend once school starts.

What is College Decision Day?

Nationally, May 1 is known as College Decision Day, due to the fact that the majority of U.S. colleges and universities have set this day as the deadline for students to notify them of their decision to attend. Held on or around this date, Iowa College Decision Day events provide opportunities for schools to recognize seniors for all their hard work and celebrate their next step, whether it be college, vocational

school or the military. These events also help build a college-going culture throughout the school to encourage underclassmen to start exploring postsecondary education options.

Iowa's Pilot Program

Iowa College Aid piloted the program in FY 2014 with three participating schools: Abraham Lincoln High School and Thomas Jefferson High School in Council Bluffs and North High School in Davenport. While the schools were able to tailor each event for their student populations, they all included having students sign college decision commitments and formally recognizing the students for their successes. College and university representatives as well as staff from Iowa College Aid were on hand to congratulate students, answer college questions and provide financial aid award letter explanations.



Students at Thomas Jefferson High School sign a College Decision Day banner to demonstrate their commitment to attend.



North High School seniors ask college admissions representatives their college planning questions.





COLLEGE CHANGES EVERYTHING

COLLECTIVE IMPACT INITIATIVE

What is College Changes Everything?

In FY 2014 Iowa College Aid launched College Changes Everything, a unique approach to addressing workforce needs and increasing the educational attainment of Iowa. College Changes Everything builds upon the existing college access initiatives and resources currently available in Iowa communities and leverages the strengths and long-term plans of each participating organization using the Collective Impact framework. Collective Impact is a collaborative approach that engages key stakeholders from across different sectors in our communities toward a common goal—in this case, increasing a city or metro area's college attainment rate to 60% by 2025.¹ We include all of the following under the term "college": postsecondary training, education that supports gainful employment, non-degree credential programs, four-year degrees and beyond.

A Stronger Workforce

An educated workforce is vital for the continued economic prosperity of Iowa communities. Employers in all industries have an increasing need for skilled and

educated workers. Only 41 percent of Iowa's 1.6 million working-age adults (25-64 years old) have two or four-year degrees², while over 60 percent of jobs in the state will require postsecondary credentials by 2018.³ Iowa's economic future depends on us producing more college graduates—a task more effectively tackled at the local level in our communities rather than by the state as a whole.

How it Works

The buy-in of local decision makers, both internal and external to education, is critical to the success of a collaboration to increase educational attainment. In FY 2014, eight Iowa communities committed to the College Changes Everything approach. They will form leadership teams, develop a common agenda, complete an area asset map and identify areas for action planning. Ground-level legwork of VISTA volunteers, access to data and training and strategic assistance for community leaders provided by Iowa College Aid and other state and national experts fuel the movement to meet the community's higher education goals and raise educational attainment statewide.

LIFE EXPECTANCY
POVERTY
OBESITY
COLLEGE CHANGES EVERYTHING
READING LEVELS
CRIMINALS
INCOME
VOTING
UNEMPLOYMENT

In FY 2014, a total of eight Iowa communities across the state, all of which have lower educational attainment rates and median household earnings than the average for state, committed to the College Changes Everything movement.

Burlington
Council Bluffs
Davenport
Des Moines
Fort Dodge
Marshalltown
Ottumwa
Waterloo





FINANCIAL LITERACY

IOWA FINANCIAL LITERACY PROGRAM | VAULT

Iowa Financial Literacy Program

Originally launched in February, 2011, FY 2014 marked the third full year of implementation of the Iowa Financial Literacy Program. Iowa College Aid partnered with local financial institutions in the state to offer the online platform free to all high schools in Iowa. The online program uses the latest in new media technology to teach, assess and certify high school students in over 600 core concepts of personal finance.

The Iowa Financial Literacy Program consists of ten interactive modules that meet the financial literacy essential concepts and skills of the Iowa Core and includes a pre-test and post-test to assess student knowledge gain. Upon successful completion of the program, students are certified as having a solid financial knowledge base.

In FY 2014, a total of 220 Iowa high schools implemented the Iowa Financial Literacy Program. Over 14,000 Iowa high school students were registered in the program.

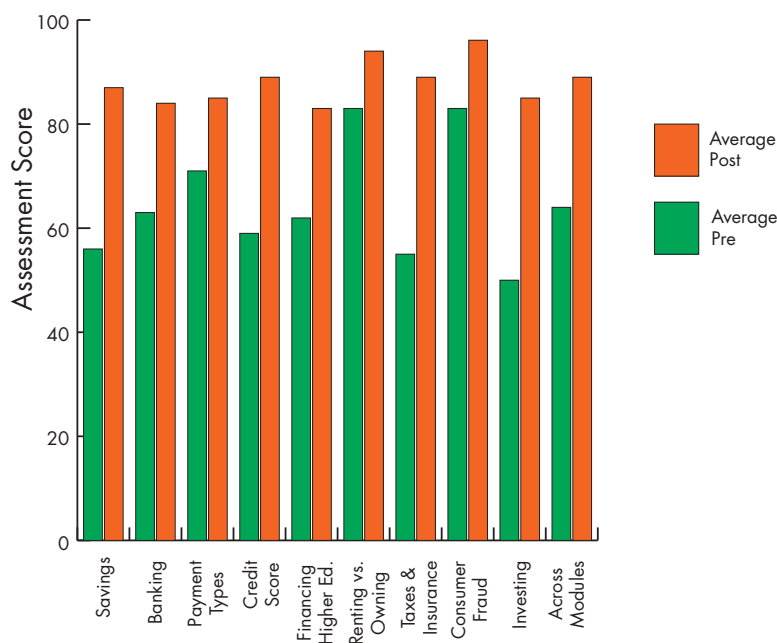
Vault™

In FY 2014, Iowa College Aid reached 3,354 students in 55 schools with the financial literacy tool Vault™. The 2.5 hour curriculum, designed for students in the 4th through 6th grades, is available for all elementary and middle schools in Iowa to use with their students.

"The Iowa Financial Literacy Program has allowed our students to become more aware of what the future could bring. They have learned the pitfalls of credit card use while at the same time they now understand their ability to affect their personal credit score."

-Troy R. teacher at CAL Community High School

IOWA FINANCIAL LITERACY PROGRAM IMPROVES UNDERSTANDING OF FINANCIAL CONCEPTS FOR IOWA STUDENTS 2013-2014



PUBLIC AWARENESS

GRANT ADMINISTRATION | RESOURCES | RESEARCH

College Access Challenge Grant

Iowa College Aid is the designated administrator of the federal College Access Challenge Grant (CACG) in Iowa. The CACG was established to foster federal-state partnerships to increase the number of low-income students who enroll in and graduate from college. Funding from the grant enables states to fund projects that promote financial literacy and debt management, improve career preparation and increase college awareness.

CACG funding for FY 2014 was based on each state's higher education appropriations for the previous year. Iowa failed to meet the maintenance of effort requirements of section 137 of the Higher Education Act of 1965, as amended (HEA) based on FY 2013 data. Iowa College Aid did not receive its federal fiscal year 2013 award during FY 2014.

Publications

In FY 2014, Iowa College Aid reduced the number of printed publications available and made more resources available for download from its website. Key publications to help students and families with college and career planning and financial aid were printed in FY 2014 and Iowa College Aid sent nearly 150,000 of these publications to fulfill customer requests.

Websites

Iowa College Aid provides a comprehensive website with information geared toward students and families, Iowa middle and high schools, Iowa colleges and universities and legislators. In FY 2014, the IowaCollegeAid.gov website received nearly 350,000 page views. The I Have A Plan Iowa website received over 30,000,000 page views and the GEAR UP Iowa website had nearly 27,000 page views.

Social Media

Iowa College Aid has worked to increase its public reach by using Facebook, Twitter and YouTube for the agency, I Have A Plan Iowa® and GEAR UP Iowa. These accounts are utilized to provide those interested in postsecondary education with money management tips, scholarship & grant information, deadline reminders, Iowa College Aid and GEAR UP Iowa events and more college preparation information. In FY 2014, Iowa College Aid launched its blog, Education Empowers. In its first year, the blog had nearly 4,000 views and over 700 followers.

Media Coverage

Iowa College Aid keeps the public informed about its products and services as well as the importance of college and career planning by serving as a key media contact on higher education. In FY 2014, Iowa College Aid staff was either quoted or the agency was covered in over 80 different media outlets throughout the state.

Research

Iowa College Aid collects data and provides research in support of higher education in Iowa. In addition to providing analysis of administrative data as it relates to student financial need, access and key aspects of postsecondary preparation, the agency collects institutional data and coordinates reporting to the National Center for Education Statistics for 88 colleges and universities in Iowa. Agency research is used for education policy analysis as well as in the administration of agency programs, and is made available to the general public in support of postsecondary access. Reports are accessible in the Higher Education Data Center portion of the Iowa College Aid website, www.IowaCollegeAid.gov.



POSTSECONDARY REGISTRATION

AUTHORIZATION | EVIDENCE OF RESPONSIBILITY | COMPLAINTS

Postsecondary Registration

Iowa College Aid regulates postsecondary institutions and other instructional schools under Iowa Code Chapter 261B and ensures financial protections for certain Iowa students under sections of Iowa Code Chapter 714. Iowa Code Chapter 261B requires certain colleges and universities to be authorized by Iowa College Aid to offer postsecondary programs before they operate in the state of Iowa. Generally, this law applies to out-of-state institutions or corporations and newly-created degree-granting institutions that have a presence in Iowa. Iowa College Aid evaluates the suitability of each institution to offer postsecondary programs to Iowa residents and works with registered institutions to maintain compliance. Iowa College Aid registered 26 schools in FY 2014.

Iowa Code Section 714.18 requires every person, firm, association or corporation that conducts a postsecondary education course in Iowa or solicits the sale of such a course to provide financial protections for its students, regardless of whether the school offers a postsecondary credential. In addition, Section 714.23 prescribes a minimum tuition refund for an Iowa resident who withdraws from a for-profit postsecondary institution that offers a program of more than four months in length that leads to a recognized educational credential. Iowa College Aid works with many instructional schools and postsecondary institutions to ensure that they are in compliance with these provisions of state law.

Constituent Complaints

Title 34, Code of Federal Regulations (CFR) Section 600.9(a) (1) describes a state's responsibility to provide a process to review and appropriately act on complaints concerning institutions that are authorized to operate in the state as a condition of the institution's eligibility to participate in federal student aid programs. Iowa College Aid provides that process. In FY 2014, Iowa College Aid received, researched and responded to 23 constituent complaints from students attending institutions authorized to operate in Iowa.

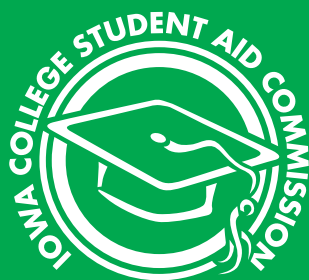
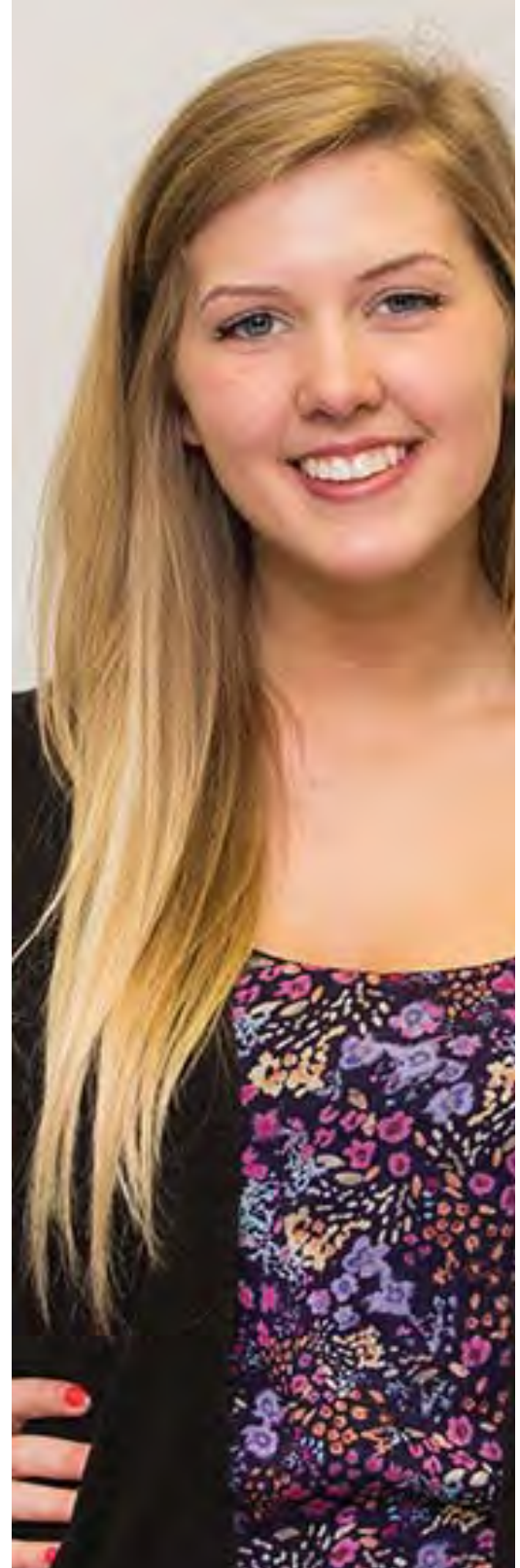
INSTITUTIONS REGISTERED TO OPERATE IN IOWA DURING FY 2014

1. American Public University - West Virginia (distance education)
2. Brown Mackie College - Kansas (on ground)
3. Capri College - Iowa (on ground)
4. Central Michigan University - Michigan (distance education)
5. Chamberlain College of Nursing - Illinois (distance education)
6. Eastern Kentucky University - Kentucky (distance education)
7. Indiana State University - Indiana (distance education)
8. Kansas State University - Kansas (distance education)
9. Kendall College - Illinois (on ground & distance education)
10. Liberty University - Virginia (distance education)
11. Little Priest Tribal College - Nebraska (on ground)
12. Luther Rice University - Georgia (distance education)
13. Mansfield University - Pennsylvania (distance education)
14. Michigan State University - Michigan (distance education)
15. North Central University - Arizona (distance education)
16. Norwich University - Vermont (distance education)
17. Simmons College - Massachusetts (distance education)
18. Trident University International - California (distance education)
19. Troy University - Alabama (distance education)
20. Ultimate Medical Academy - Florida (distance education)
21. University of Nebraska - Nebraska (distance education)
22. University of North Carolina at Chapel Hill - North Carolina (distance education)
23. University of Phoenix - Arizona (on ground & distance education)
24. University of Sioux Falls - South Dakota (distance education)
25. University of Wisconsin/Platteville - Wisconsin (distance education)
26. Western Illinois University - Illinois (on ground & distance education)



Operating Budget Year-End Summary of Each Program

	State Approved Program	State Mandated/ Unfunded Programs related to Chapter 261 of Iowa Code - Postsecondary Education, Branstad State Fair Grant	State Mandated/ Unfunded Ed Programs related to Chapter 279.61 of Iowa Code - I Have A Plan Iowa	Federal Grant/ Programs	FFELP/PLP Collections, Great Lakes and Serip	Totals
FY2013 Number of Programs	15	9	4	6	3	37
FY2013 Appropriation/Grant Total	64,591,992	750	0	1,957,408	0	66,550,150
FY2012 Appropriation/Grant Total	57,372,169	750	0	2,023,389	0	59,396,308
FY2012 Number of Student Applicants	224,866	82	91,853	7,545	0	324,346
FY2012 Number of Student Recipients	25,292	19	91,853	7,393	0	124,557
FY2014 FTE	10	6	10	15	1	41
Shared Positions						
Administration (FTE 6)	132,022	80,018	128,773	192,140	9,878	542,830
Marketing (FTE 4)	78,437	47,540	76,506	114,154	5,869	322,505
Accounting (FTE 6)	96,430	58,446	94,057	140,341	7,215	396,489
IT & Research (FTE 6)	98,768	59,863	96,337	143,743	7,390	406,100
SERIP Retirement Payments	0	0	0	0	55,665	55,665
Total Shared/Indirect Positions	405,657	245,866	395,673	590,378	86,016	1,723,590
Assigned Positions						
Program Administration (FTE 4)	154,687	30,430	164	74,358	2,127	261,766
ETV (FTE 1)	44,954	0	0	44,954	0	89,908
I Have A Plan Iowa (FTE 8.5)	0	0	431,570	0	0	431,570
GEAR UP (FTE 5.5)	0	0	0	382,539	0	382,539
Postsecondary Registration (FTE 2)	0	186,508	0	0	0	186,508
Total Assigned Positions	199,641	216,938	431,734	501,851	2,127	1,352,291



IowaCollegeAid.gov
Because College Changes Everything

IOWA COLLEGE STUDENT AID COMMISSION

430 E. Grand Ave. Fl 3

Des Moines, IA 50309

877-272-4456

www.IowaCollegeAid.gov