

## HOW TO APPLY FOR

# SCHOLARSHIPS AND GRANTS



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IC-GRANTS

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## MAKING COLLEGE POSSIBLE

A college degree helps students build a bright future in Iowa's fast-growing economy. Iowa College Aid helps connect Iowans with the many ways to pay for their education, making college possible for every Iowan.

## WHAT ARE SCHOLARSHIPS & GRANTS?

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

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

## BEFORE YOU BEGIN

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



## Iowa Financial Aid Application

**Once the FAFSA is completed, Iowans may also complete the Iowa Financial Aid Application to be considered for many state-administered grants and scholarships available to Iowa students. The Iowa Financial Aid Application links to the information reported on the FAFSA. The Iowa application can be accessed at [IowaCollegeAid.gov](http://IowaCollegeAid.gov).**

## FREE MONEY TIPS

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

## BEWARE OF SCAMS

Unfortunately, there are fraudulent organizations that pose as legitimate agencies willing to help with scholarship searches. They will often guarantee you a scholarship or promise to do all the work for you for a fee. The Federal Trade Commission (FTC) advises students to be cautious of some of the more common lines in scholarship and FAFSA scams such as:

"The scholarship is guaranteed or your money back."

"I just need your credit card or bank account number to hold this scholarship."

"We'll do all the work. You just pay a processing fee."

"The scholarship will cost some money."

"You've been selected by a 'national foundation' to receive a scholarship."



# SCHOLARSHIPS AND GRANTS

## FEDERAL GRANTS

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

### Pell Grant

- Maximum award for 2016–17 is \$5,815
- Based on financial need, as determined by FAFSA
- Required Application: FAFSA

For eligibility and other criteria information, visit [www2.ed.gov/programs/fpg/eligibility.html](http://www2.ed.gov/programs/fpg/eligibility.html)

### Supplemental Educational Opportunity Grant

- Up to \$4,000 per year
- Not all colleges and universities participate in the SEOG program
- Required Application: FAFSA

For eligibility and other criteria information, visit [www2.ed.gov/programs/fseog/eligibility.html](http://www2.ed.gov/programs/fseog/eligibility.html)

### Teacher Education Assistance for College and Higher Education Grant

- Up to \$4,000\* per year
- Must be completing or plan to complete coursework needed to begin teaching careers
- Must agree to serve as a full-time teacher in high-need fields at schools that serve low-income students
- Required Application: FAFSA

For eligibility and other criteria information, visit <https://teach-ats.ed.gov>

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

## STATE-FUNDED GRANTS

### Iowa Barber and Cosmetology Arts and Sciences Tuition Grant

- Up to \$1,200 per year
- Iowa residents enrolled in a barber or cosmetology program at one of Iowa's eligible licensed colleges
- Required Application: FAFSA by July 1st

### Iowa National Guard – Educational Assistance Program

- The maximum award for 2016–17 is the average Regent Tuition Rate
- Iowa National Guard members who attend eligible Iowa colleges and universities
- Required Application: FAFSA & Iowa Financial Aid Application by July 1st for fall & December 1st for spring

### Iowa Tuition Grant

- Up to \$6,000 per year
- Iowa residents enrolled at eligible private colleges and universities in Iowa
- Required Application: FAFSA by July 1st

### Kibbie Grant (Iowa Skilled Workforce Shortage Tuition Grant)

- Maximum award for 2016–17 is \$2,505
- Iowa residents enrolled in specified career or technical education programs at Iowa community colleges
- Required Application: FAFSA by July 1st

### Iowa Vocational-Technical Tuition Grant

- Up to \$1,200 per year for up to two years
- Iowa residents enrolled in career and technical education programs at Iowa community colleges
- Required Application: FAFSA by July 1st

## OPPORTUNITIES FOR FOSTER YOUTH

### All Iowa Opportunity Foster Care Grant

- Up to \$9,010 per year
- Students who are in foster care, were in foster care, were adopted from foster care or have graduated from a state training school and who plan to attend an eligible college, university, or enroll in an approved training program
- Required Application: FAFSA & Iowa Financial Aid Application by December 1st

### Education & Training Voucher (ETV) Grant

- \$5,000 per year
- Students who are in foster care, were in foster care, were adopted from foster care or have graduated from a state training school and who plan to attend an eligible college, university, or enroll in an approved training program
- Required Application: FAFSA & Iowa Financial Aid Application by December 1st

## STATE-FUNDED SCHOLARSHIPS

### All Iowa Opportunity Scholarship

- The maximum award for 2016–17 is the average Regent Tuition and Fee Rate
- 2015 or 2016 high school graduate
- Required Application: FAFSA & Iowa Financial Aid Application by March 1st

### GEAR UP Iowa Scholarship

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

### Governor Terry E. Branstad – Iowa State Fair Scholarship

- Up to \$5,000 per year
- 2016 Iowa high school graduate
- Have actively participated in the Iowa State Fair
- Required Application: FAFSA & Iowa Financial Aid Application by March 1st

### Robert D. Blue Scholarship

- Up to \$1,000
- Iowa students who exhibit academic excellence, civic duty and moral character
- Required Application: Robert D. Blue Scholarship application

## OTHER SOURCES OF SCHOLARSHIPS & GRANTS

### Colleges and Universities

Some colleges and universities designate funds for scholarships, grants or student employment. Contact your financial aid office for more information.

### Private and Community Organizations

Your high school counselors are likely to know about private scholarships or community-specific educational funds in your area.

### Web-Based Scholarship Searches

There are many different scholarship search tools available on the web. These search engines are one way to find local, national and college-specific scholarships.

# LEARN MORE!

For full details and eligibility go to [IowaCollegeAid.gov](http://IowaCollegeAid.gov).