

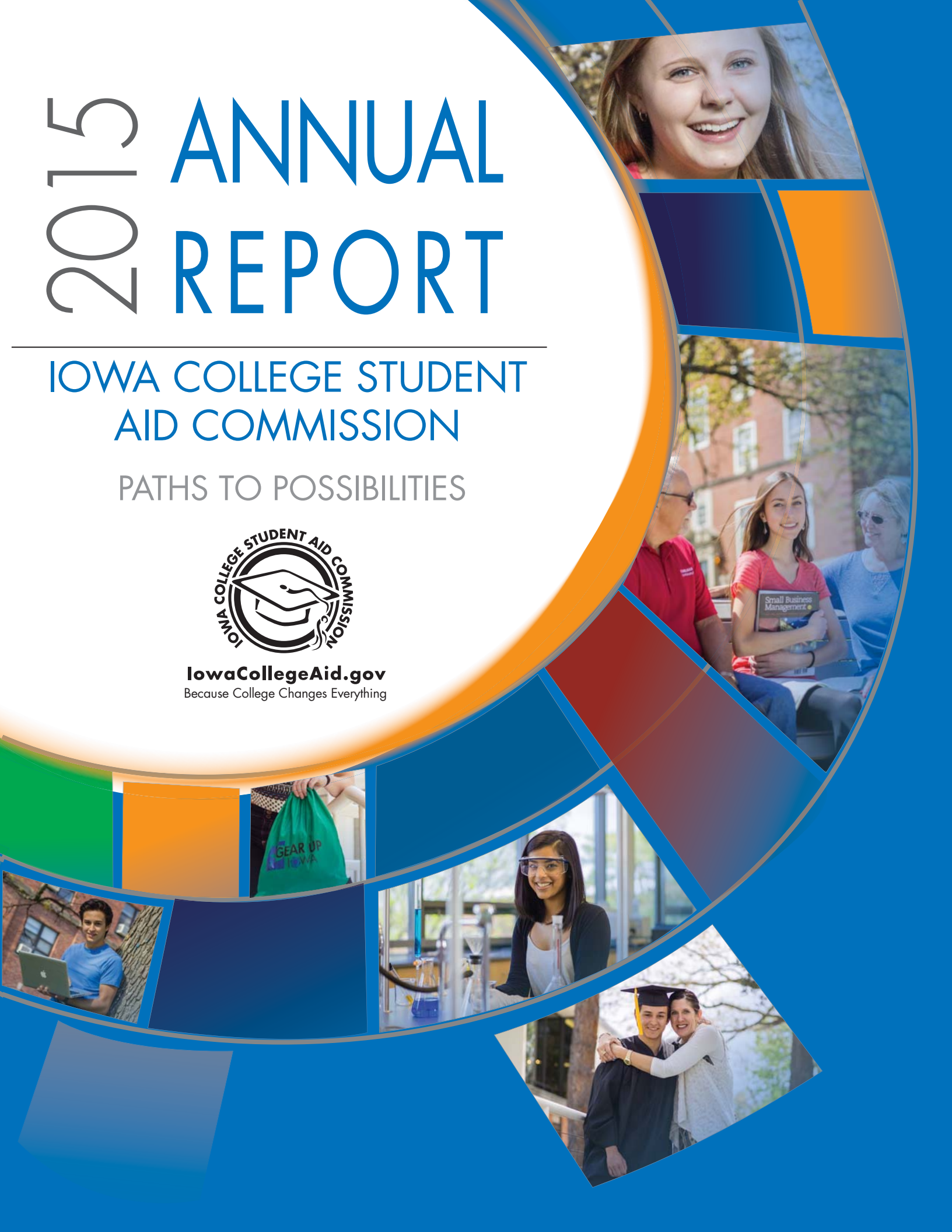
2015 ANNUAL REPORT

IOWA COLLEGE STUDENT AID COMMISSION

PATHS TO POSSIBILITIES




IowaCollegeAid.gov
Because College Changes Everything





COLLEGE
CHANGES
EVERYTHING



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 help make college possible for all Iowans.



Contents

Page 4	Message from the Executive Director
Page 5	Board of Commissioners
Page 7	Moving Forward
Page 8	Making College Affordable
Page 9	Simplifying Processes
Page 11	Reducing the Financial Burden
Page 12	State Student Financial Aid Programs
Page 24	State Student Loan Forgiveness Programs
Page 29	Helping Students Succeed
Page 30	GEAR UP Iowa
Page 31	College Changes Everything
Page 32	Three Step Process
Page 35	Research and Evaluation
Page 35	Postsecondary Registration
Page 36	Public Awareness
Page 37	Operating Budget/Year-End Summary of Each Program



Message from the Executive Director



"College is no longer a luxury; it's the new minimum to succeed in today's global economy."

That is why everything we do at Iowa College Aid is to help make a college education possible for every Iowan. In order to get more Iowa students to and through college or to start and complete a workforce credential, we need to think and work differently than we ever have before. However, it is very common to hear people say that college is not for everyone. At Iowa College Aid, we work to challenge that statement by changing the mind-set around college attainment in the following ways:

Expanding the definition of college

A college education comes in many forms, not just the traditional four-year degree. We are educating Iowans that "college" can mean any degree, apprenticeship, certificate or credential program that lets employers know they have the necessary knowledge and skills to succeed in their field. Some prefer the term "postsecondary," but we find that term can be confusing to students and parents. Either way we know that completion of a degree or credential after high school sets Iowans up with greater income potential and employment stability.

Shining a light on opportunity gaps

Iowa has the nation's highest high school graduation rates; however, we have one of the largest gaps between high school graduation and completion of degrees and credentials. Too many students fall out of the student pipeline from aspiring to pursue a college degree or credential to actual completion. Unfortunately, these issues are amplified in our minority, low-income and first-generation student populations. We must have the courage to examine the needs of specific student populations and work with communities to build better solutions for ensuring student success.

Making the case with our communities

While the business, industry and nonprofit sectors often engage in conversations with schools about student achievement and attainment, a number of additional champions are bringing ideas, resources and influence to the table. Our mayors, chambers of commerce, community foundations and many others can be unexpected leaders on the path to increasing attainment. More Iowa communities are looking at ways they can align efforts with a focus on improving college access and success because they see an educated population as their local economic engine.

That is why Iowa College Aid continues to be at the forefront of initiatives to increase Iowa's overall educational attainment. We believe college changes everything for Iowans and the communities they call home. We are proud of the work we have done this past year to help make college possible for all Iowans and we look forward to helping even more Iowans find their paths to a successful future.

A handwritten signature in black ink that reads "Karen Misjak".

Karen Misjak
Executive Director, Iowa College Aid





IowaCollegeAid.gov

Because College Changes Everything

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.

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

Board of Commissioners

As of June 30, 2015

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 2015 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

Vice President of Lending, Financial Plus 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 06/30/17

REPRESENTATIVE RON JORGENSEN⁶

Represents the Iowa House of Representatives

Appt. 02/08/11 – Term expires 01/12/15

REPRESENTATIVE TEDD GASSMAN⁶

Represents the Iowa House of Representatives

Appt. 06/26/15 – Term expires 01/08/17

SENATOR HERMAN C. QUIRMBACH³

Represents the Iowa Senate

Associate Professor, Economics, Iowa State University

Appt. 03/04/03 – Term expires 01/12/15

SENATOR TIM KRAAYENBRINK³

Represents the Iowa Senate

Appt. 02/10/15 – Term expires 01/08/17

REPRESENTATIVE CINDY WINCKLER⁶

Represents the Iowa House of Representatives

Appt. 08/01/07 – Term expires 01/12/17

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 04/30/15

MR. FREDERICK V. MOORE¹

Represents Independent Colleges and Universities

Appt. 07/01/07 – Term expires 06/30/19

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 06/30/19

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



Moving Forward

Iowa's Changing Educational Landscape

Never before has increasing the number of Iowans who complete college degrees and postsecondary credentials been more critical to economic growth in Iowa. By 2025, projections indicate that nearly 70 percent of all jobs in Iowa will require education or training beyond high school.¹ However, less than 40 percent of Iowa's adult population over the age of 25 currently has an associate's degree or higher.²

This prompted Governor Terry Branstad and Lt. Governor Kim Reynolds to set an ambitious goal: to have 70 percent of Iowans in the workforce holding two- and four-year college degrees, certificates or industry credentials by 2025, providing Iowans greater career opportunities and employers with the skilled workforce they need.

The Iowa College Student Aid Commission (Iowa College Aid) believes in the value of education and the potential for college to change everything for Iowans – from income and employment to life expectancy and sense of civic duty. That is why Iowa College Aid has been working hard to establish partnerships and systems to help Iowans access and complete education beyond high school, ultimately increasing Iowa's college attainment rate.

Our four strategic goals are based on emerging research that demonstrates the limited effectiveness of isolated programs and services. Each goal team focuses on collaboration with key partners, capacity-building with schools to grow the college-going culture and the research and evidence-based practices to better pinpoint student and systemic needs to help Iowans fully achieve all that education offers.

Strategic Goals

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

¹ Carnevale, A., Smith, N., Gulish, A., and Ranson, A. (2015). Iowa: Education and Workforce Trends through 2025. Georgetown University Center on Education and the Workforce.

² U.S. Census Bureau, American Community Survey. Educational Attainment. 2009-2013 5-Year Estimates.



Making College Affordable

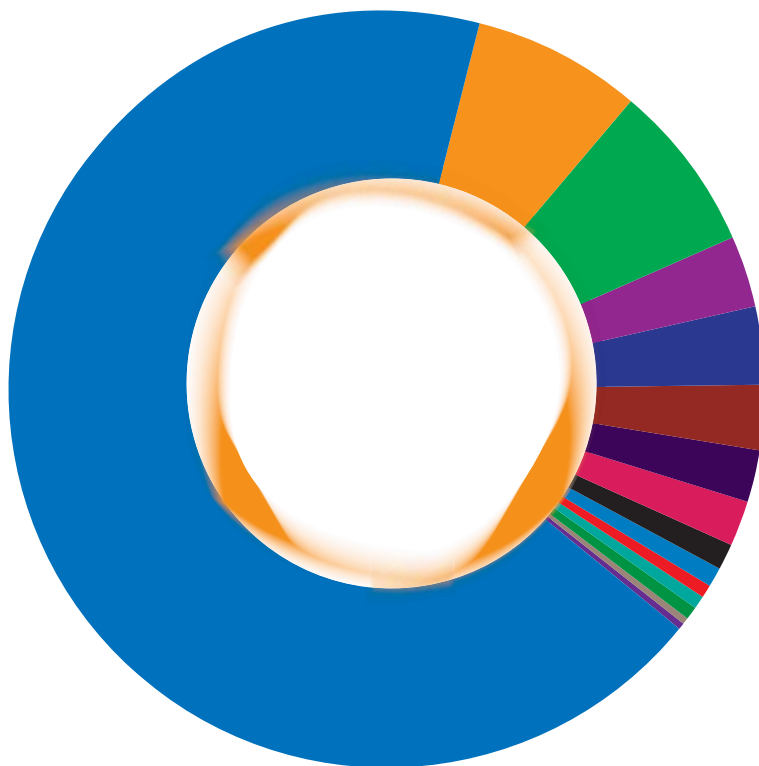
Higher education is the single most important investment that Iowans can make in their futures. Unfortunately, over the past two decades, the cost of attaining this education has far outpaced increases in family income.

On behalf of the State of Iowa and the General Assembly, Iowa College Aid helps to make college more affordable

and accessible through investments in scholarships, grants, loan forgiveness programs and a range of services that help Iowans access and complete education beyond high school.

An investment of over \$70 million funded approximately 27,000 awards to Iowa students in the form of scholarships, grants and loan forgiveness opportunities.

FY 2015 Final State Appropriations \$70,892,101



68.29% - Iowa Tuition Grant Program - Not-for-Profit Institutions
\$48,413,448 - 26,915 applicants
13,378 recipients - \$3,617 avg. award

7.19% - Iowa National Guard Educational Assistance Program
\$5,100,233 - 1,460 applicants
1,073 recipients - \$4,033 avg. award

7.05% - Skilled Workforce Shortage Grant (Kibbie Grant)
\$5,000,000 - 23,698 applicants
4,926 recipients - \$1,037 avg. award

3.17% - Iowa Vocational-Technical Tuition Grant Program
\$2,250,185 - 23,698 applicants - 2,836 recipients - \$793 avg. award

3.16% - All Iowa Opportunity Scholarship Program
\$2,240,854 - 11,373 applicants - 427 recipients - \$5,376 avg. award

2.79% Iowa Tuition Grant Program - For-Profit Institutions
\$1,975,000 - 3,820 applicants - 1,701 recipients - \$1,145 avg. award

2.41% Rural Iowa Primary Care Loan Repayment Program
\$1,705,823 - 12 applicants - 12 recipients - \$181,883 avg. award

1.83% Teach Iowa Scholar
\$1,300,000 - 949 applicants - 103 recipients - \$4,000 avg. award

1.12% Iowa Grant Program
\$791,177 - 123,414 applicants - 1,223 recipients - \$633 avg. award

.78% All Iowa Opportunity Foster Care Grant Program
\$554,057 - 852 applicants - 202 recipients - \$2,445 avg. award

.57% Des Moines University Recruitment Program
\$400,973 - 14 applicants - 14 recipients - \$38,869 avg. award

.56% Rural Nurse/Physician Assistant Loan Repayment Program
\$400,000 - 36 applicants - 28 recipients - \$19,932 avg. award

.55% Iowa Teacher Shortage Loan Forgiveness Program
\$392,452 - 480 applicants - 99 recipients - \$6,018 avg. award

.11% Registered Nurse & Nurse Educator Loan Forgiveness Program
\$80,852 - 309 applicants - 49 recipients - \$1,675 avg. award

.01% Barber & Cosmetology Arts & Sciences Tuition Grant
\$36,938 - 2,140 applicants - 91 recipients - \$400 avg. award



Simplifying Processes

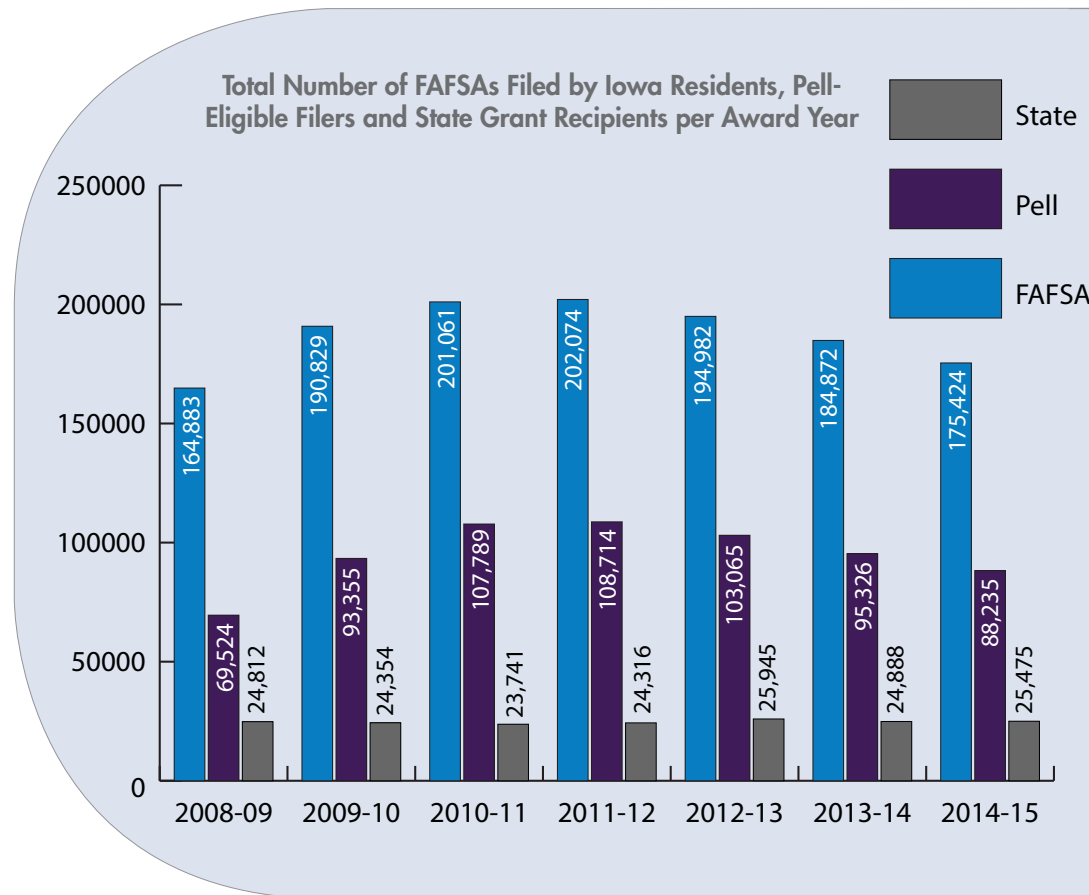
Helping Students Access Financial Aid

Determining eligibility for many state-funded programs requires additional information than what is collected through the Free Application for Federal Student Aid (FAFSA). Iowa College Aid gathers this information 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.

Early in the 2011-12 FAFSA application cycle, a partnership between the Federal Department of Education and Iowa College Aid linked the Iowa Financial Aid Application to the FAFSA. Upon completion of the FAFSA, all Iowa resident applicants have the option to transfer to the Iowa Financial Aid Application. This not only streamlines the federal and state financial aid application process for Iowa-resident applicants but increases awareness of the Iowa Financial Aid Application for individuals who may not be informed of its availability. Iowa is one of only a few states to have implemented this service.

Since the 2011-12 academic year, the number of Iowa-resident FAFSA filers has continued to decline with each successive year. Although, the number of Iowa residents transferring from the FAFSA directly to the Iowa Financial Aid Application has increased each year. During the 2014-15 year, a total of 17,226 applicants completed the Iowa Financial Aid Application, 13,664 (almost 80%) of these applicants came to the Iowa Financial Aid Application directly from the FAFSA. Considering that 7,217 applicants completed the Iowa Financial Aid Application during the 2010-11 application cycle (prior to the inception of the link between the FAFSA and the Iowa Financial Aid Application), this initiative has helped increase awareness of state programs and ultimately the number of Iowans who apply for state-administered financial aid programs.

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



Implementation of ICAPS

During FY 2015, Iowa College Aid launched the first phase of the Iowa College Aid Processing System (ICAPS), a new, streamlined scholarship, grant and loan repayment program application, administration and payment system. Once fully-implemented, the system will improve the collection of approximately 200,000 applications annually, determine student eligibility and distribute funding for 30,000 financial aid awards. ICAPS will streamline the administration and distribution of approximately \$70 million in state-appropriated funding annually by creating a 'one-stop shop' for scholarship, grant and loan repayment program processing.

The first phase included FAFSA completion data functions within ICAPS for school districts, high schools and other designated entities participating in the FAFSA Completion Initiative to securely log in, upload student files and immediately download corresponding FAFSA completion statuses for their students. By having convenient and secure access to the FAFSA completion statuses of their students, schools can initiate plans of action to follow up with students in order to increase the number of students successfully completing the FAFSA. The development of the FAFSA completion data function began in August 2014 and was successfully launched in March, 2015. Student and family financial data is not shared with any entity.

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, 2014:

\$409,499.33

Balance on June 30, 2015:

\$426,891.33

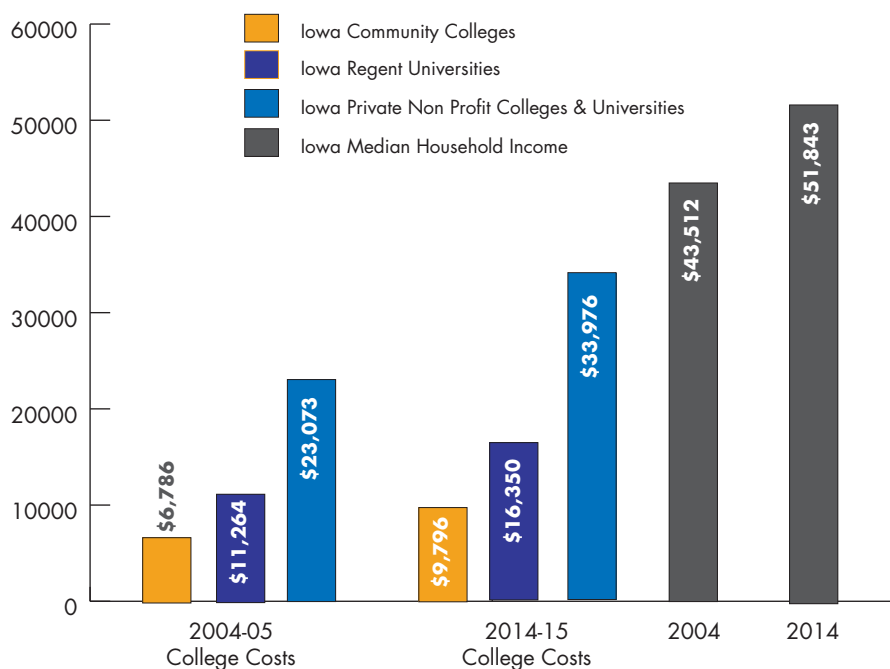


Reducing the Financial Burden

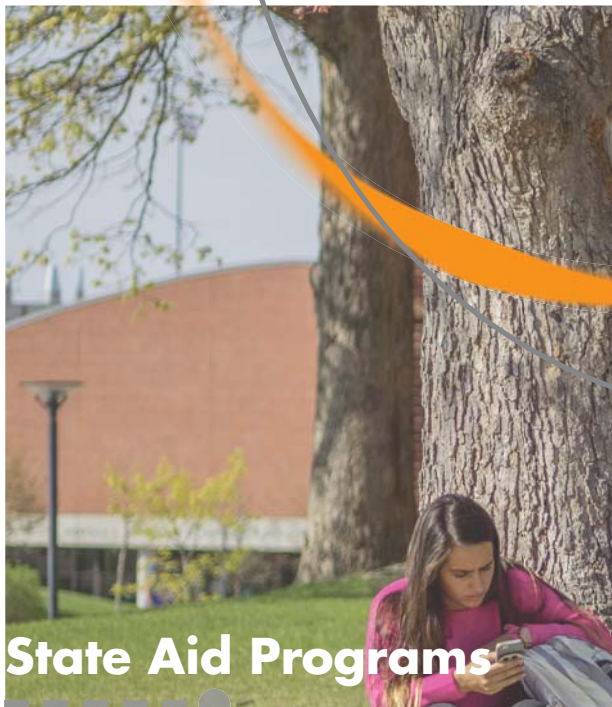
Iowa's \$70 Million Investment

Paying for college is a challenge for many Iowa families. Growth in median household income has not kept pace with increasing college costs. Over the past ten years, average undergraduate tuition, fees and room and board costs have increased more than 45 percent at Iowa's regent universities, private nonprofit colleges and universities and community colleges while the increase in Iowa's median household income over the same period was 23 percent. To help Iowans afford college, Iowa College Aid administers 15 state-funded, need-based scholarships, grants and loan forgiveness programs – an investment of over \$70 million by the State of Iowa.

Average Undergraduate Tuition, Fees, Room & Board at Iowa Colleges & Universities Compared to Iowa Median Household Income



Source: Iowa College Student Aid Commission: College Costs and Household Income in Iowa and Tuition Fees and Other Costs at Iowa Colleges and Universities.
U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.



State Aid Programs

The State of Iowa appropriated a total of **\$70,641,992** for state scholarships, grants and loan repayment programs to assist Iowans with college costs.

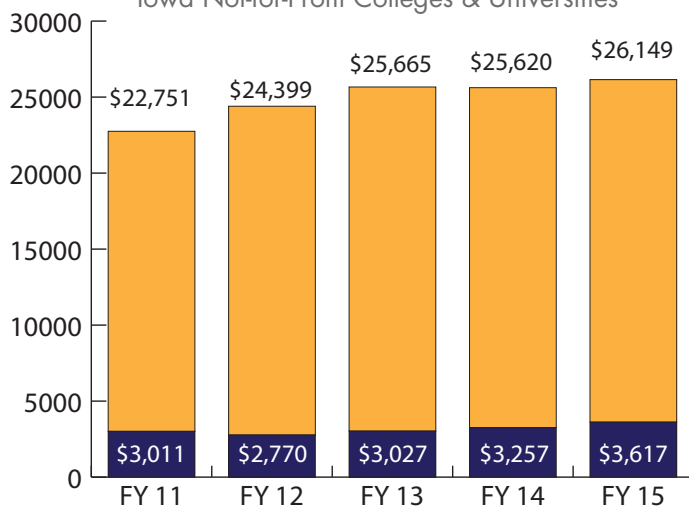
A total of **25,475** Iowans received financial assistance for college costs through one or more state programs administered by Iowa College Aid in FY 2015.

Over half of all Iowa residents who filed a FAFSA in FY 2015 were eligible for need-based federal Pell Grants.

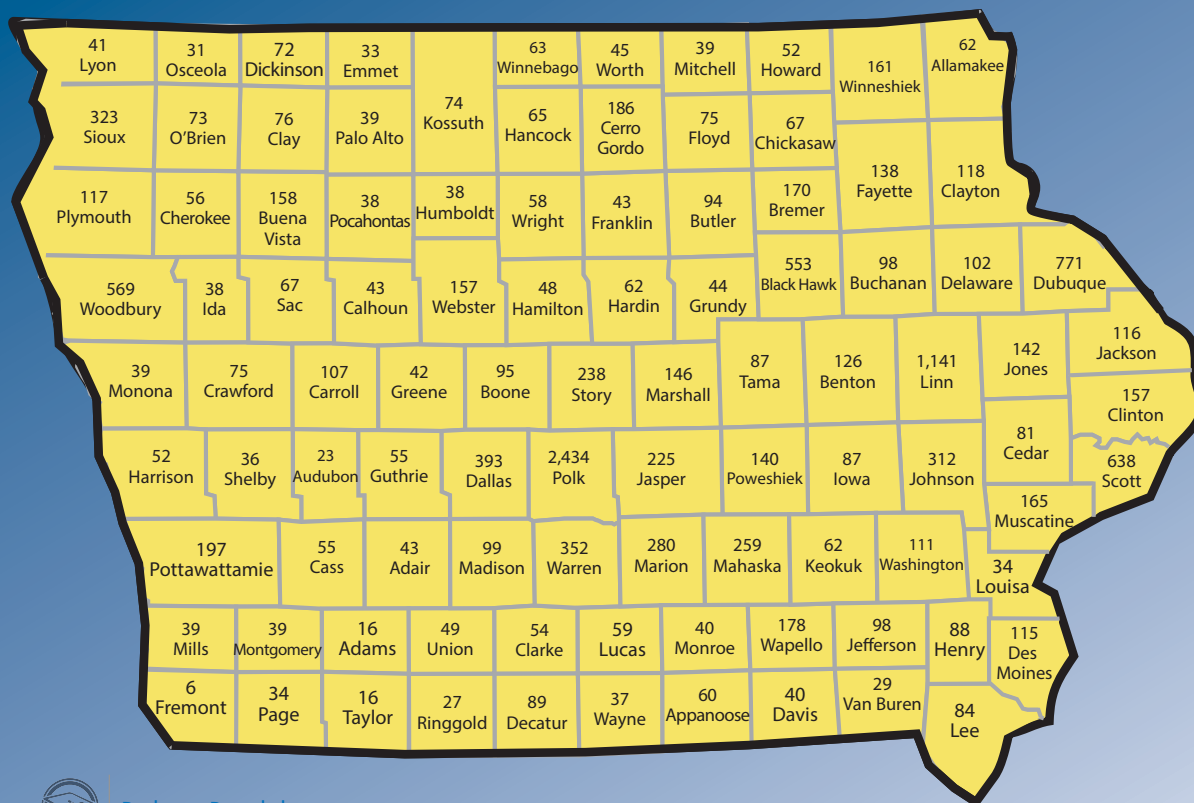
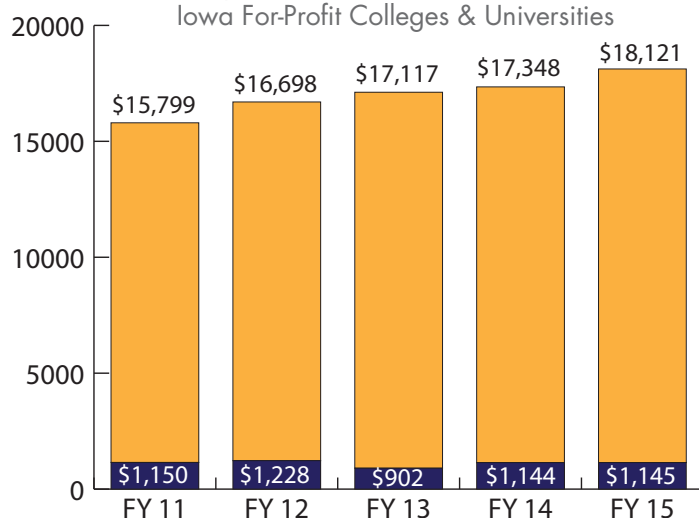


The Iowa Tuition Grant provided need-based grant assistance of up to \$4,550 to eligible students attending Iowa's private colleges and universities during the 2014-15 academic year. Iowa College Aid determines the award parameters, including the maximum award, in the spring prior to the academic year 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.

Average Iowa Tuition Grant Award
Compared to Average Tuition and Fees
Iowa Not-for-Profit Colleges & Universities



Average Iowa Tuition Grant Award Compared to Average Tuition and Fees Iowa For-Profit Colleges & Universities



- 15,079 recipients
- 13,378 attended Iowa private, nonprofit colleges and universities
- 1,701 attended Iowa for-profit colleges and universities
- \$50,338,294 in total expenditures

Conquering Challenges from High School Equivalency to College

Aditi Gentch recently talked to the team at Iowa College Aid about her non traditional path to higher education. Facing many barriers, Aditi was grateful when she moved back to Iowa and learned of the amount of financial aid available through the state and her college. State financial aid programs enabled her to persist and make her dream of higher education a reality.

Aditi grew up in rural Iowa in a small farming community of about 9,500 people. When she was 15, her family moved out of the state to help take care of an ailing relative.

"I was home schooled through high school in order to help my mom with her care-taking responsibilities," said Aditi of her educational path.

Knowing that she wanted access to more job opportunities, Aditi applied to, and was accepted at, a local community college and trade school. One roadblock that she faced was the lack of financial aid available in her current state of residence.

"During one year of school, I could only afford to pay for college one week at a time," said Aditi of her struggle to afford tuition and fees. "At one point, I had to take a break in my education for six years due to lack of funds. The sporadic availability of college funds at the time made pursuing a career track too challenging to complete in an efficient and timely manner."

Aditi felt that she lost educational opportunities with each passing year as many of the grants, scholarships

and even career openings that she found were age-based. It wasn't until she moved back to Iowa, at the age of 33, that she started to think about college again.

"When I applied to Maharishi University of Management in Fairfield, Iowa, I was pleasantly surprised by the amount of federal, state and university scholarships available," said Aditi. "The generous

grant that I received from the state of Iowa has allowed me to pursue my goal of earning a bachelor's degree in business administration. Without the support of state programs, such as the Iowa Tuition Grant, I would not have been able to pursue my educational goals."

Aditi knows firsthand how state financial aid programs help students persist in college and ultimately complete degrees. She looks forward to the career opportunities available to her with a business degree.

"The impact of state assistance for my education will forever positively affect

not only my future job prospects, but my ability to contribute in a more significant way to my local community," said Aditi. "I am exceedingly grateful to the great State of Iowa, including legislators and program administrators who continue to make the dream of higher education a reality."

" I am extremely grateful to the great state of Iowa for making the dream of higher education a reality."



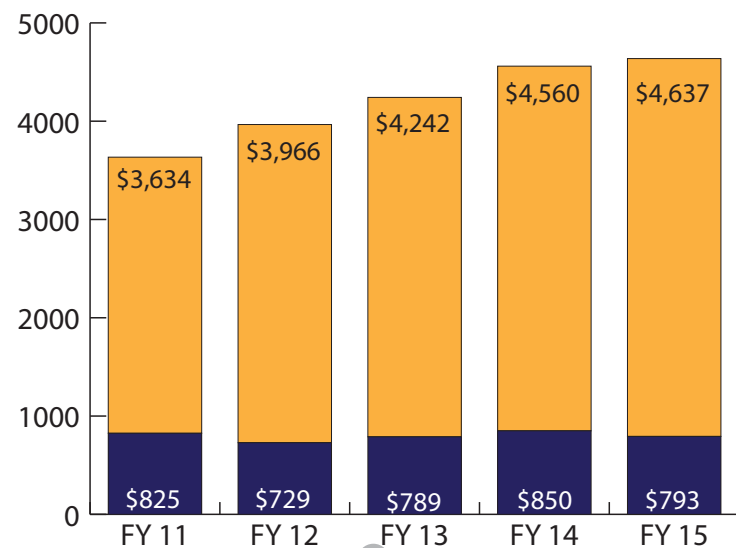
Iowa Vocational-Technical Tuition Grant Program

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 2015, 2,836 students received Iowa Vocational-Technical Tuition Grant awards averaging \$793. The average award in FY 2015 was approximately 17 percent of the average published tuition for students attending a community college in Iowa.

Over 50 percent of all Iowa Vocational-Technical Tuition Grant recipients in FY 2015 also received financial assistance through another state-funded program, most often through the Kibbie Grant Program.

Average Iowa Vocational-Technical Tuition Grant Award Compared to Average Tuition and Fees Iowa Community Colleges



Many Iowa Vocational-Technical Tuition Grant recipients in FY 2015 also received awards through the following programs:

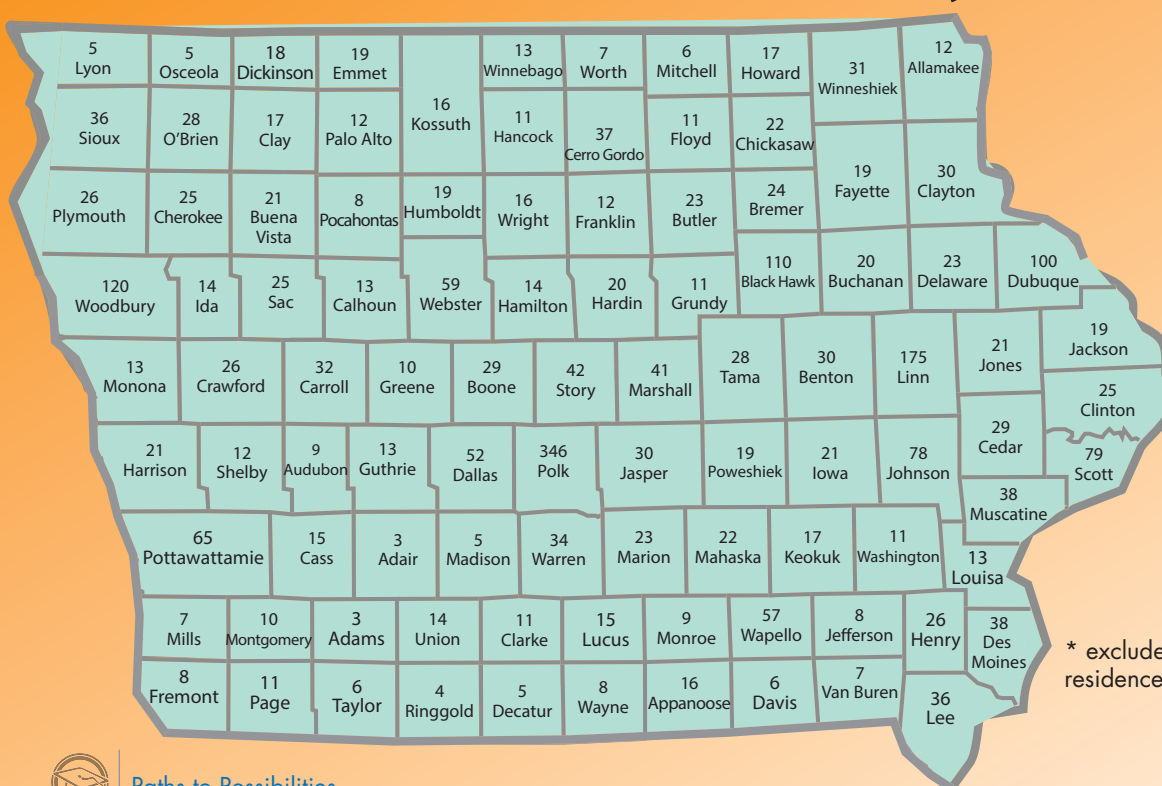
Kibbie Grant: **1,441**

All Iowa Opportunity Scholarship: 16

Iowa Grant: **5**

National Guard: **30**

GEAR UP Iowa Scholarship: 51



Iowa Vocational-Technical Tuition Grants

- 2,836 recipients
- \$2,250,104 in total expenditures

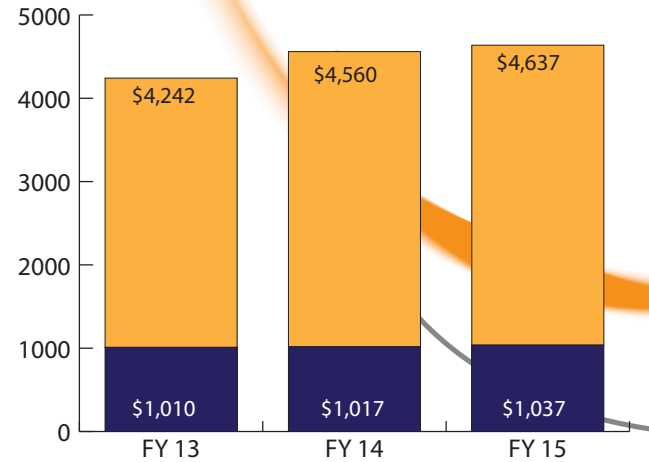
* excludes recipients whose county of residence could not be identified

Skilled Workforce Shortage Tuition Grant Program (Kibbie Grant)

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. The Kibbie Grant Program is the state of Iowa's first financial aid program that is tied to occupational outlook. 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.

Now in the third year of the program, 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 affordable for low-income students. A total of 4,926 Iowa students received Kibbie Grants averaging \$1,037. A total of \$5,110,432 was paid towards recipients' tuition and mandatory fee charges at Iowa community colleges.

Average Kibbie Grant Award
Compared to Average Tuition and Fees
Iowa Community Colleges



Program of Study	# of Recipients	% of Total Recipients	% Change from Previous Year
Nursing & Allied Health Programs	2,410	48.92%	1.95%
Information Technology & Business Programs	748	15.18%	9.76%
Advanced Manufacturing/Industrial Technology Programs	725	14.72%	-0.41%
Transportation and Logistics Programs	489	9.93%	16.77%
Construction & Building Trades Programs	283	5.75%	1.77%
Miscellaneous Programs	252	5.12%	-11.90%
Biotechnology Programs	19	0.39%	31.58%

**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 2014-15.*

Many Kibbie Grant recipients in FY 2015 also received awards through the following programs:

Iowa Vocational-Technical

Tuition Grant: **1,441**

All Iowa Opportunity Scholarship: **22**

Iowa Grant: **86**

National Guard: **28**

All Iowa Opportunity

Foster Care Grant: **11**

Education & Training Voucher: **10**

GEAR UP Iowa Scholarship: **69**



Kibbie Grant Recipient - Matt Claus Computer-Aided Design

Matt Claus was working as a wire shelving installer for new housing and walking the fine line between eligibility for public assistance and making ends meet. He knew he wanted to increase his skills, but he had not been in a classroom for over 20 years.

"The cost of family insurance would have been a quarter of my hourly wage," said Matt. "We were expecting our second child and I knew continuing my education was the best way to be able support our growing family."

Matt enrolled in the computer-aided design program at Des Moines Area Community College (DMACC), an advanced manufacturing program identified as a high-need field in the state and a program eligible for the Kibbie Grant. Matt will complete the program in May 2016.

"Ideally, I hope to work for a mechanical manufacturing facility," said Matt.

Matt explained that he wouldn't have been able to finish his program if it wasn't for his grant aid and help from his family.

"My second child was two weeks old when I started at DMACC. It was tough, but I knew this decision was the best for my family. The grant assistance made it possible for me to follow my dream and improve the financial future of my family."

Kibbie Grant Recipient - Rachel Carlson Dental Assistant



When Rachel's father lost his job, she wasn't sure how she was going to pay for college.

Enrolled in the dental assistant program at DMACC, she was afraid she would have to borrow private loans to complete the program. But with her new circumstances, Rachel was eligible for a Kibbie Grant as the dental assistant program is identified as a high-need field in Iowa.

"It was a relief to get the grant," said Rachel. It makes it a lot easier to focus on school and not work as many hours. The program is intense and getting this grant has alleviated a lot of my stress."

The dental assistant program at DMACC is a three-semester program with a 47 credit hour requirement to complete the diploma. Rachel is preparing to start clinicals and already has a job offer from an orthodontist in West Des Moines when she graduates.

"I am very grateful for this grant assistance," said Rachel. "It has allowed me to continue my education and pursue my career goals."

"The Kibbie Grant Program effectively allows Des Moines Area Community College (DMACC) to meet two needs of great importance to Central Iowa's economy:

1. Providing essential financial support to students with financial need.
2. Producing skilled workers to meet Iowa's workforce demands.

By providing access for DMACC students and producing skilled laborers for employers, the Kibbie Grant is meeting its goals and supporting Iowa's economy."

*Ean Freels, Financial Aid Director
Des Moines Area Community College*

Community Colleges	Recipients	Expenditures	Percent of Total Expenditures
Des Moines Area Community College	820	820,540	16.06%
Eastern Iowa Community College	331	332,413	6.50%
Hawkeye Community College	391	418,549	8.19%
Indian Hills Community College	489	566,126	11.08%
Iowa Central Community College	382	384,429	7.52%
Iowa Lakes Community College	132	163,472	3.20%
Iowa Valley Community College	140	158,749	3.11%
Iowa Western Community College	330	348,791	6.83%
Kirkwood Community College	767	740,261	14.49%
North Iowa Area Community College	158	147,630	2.89%
Northeast Iowa Community College	262	300,379	5.88%
Northwest Iowa Community College	146	189,366	3.71%
Southeastern Community College	185	173,907	3.40%
Southwestern Community College	106	126,963	2.48%
Western Iowa Tech Community College	287	238,854	4.67%
Total	4,926	\$5,110,432	100.00%

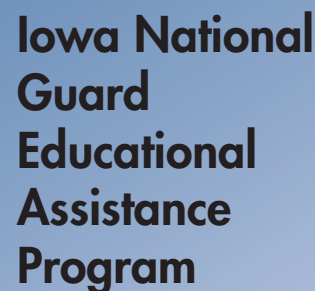


Iowa National Guard Educational Assistance Program (NGEAP)

A donut chart illustrating the distribution of funding by institution type. The chart is divided into three segments: Regent Universities (dark blue, largest segment), Community Colleges (blue, middle segment), and Independent Colleges (gray, smallest segment). Each segment is labeled with the funding amount and the number of recipients.

Institution Type	Funding Amount	Number of Recipients
Community Colleges	\$1,176,035	456
Independent Colleges	\$831,855	182
Regent Universities	\$2,319,233	435

Academic Year	Private	CC	Regents
2010-11	174	434	289
2011-12	220	786	410
2012-13	203	590	383
2013-14	184	477	416
2014-15	182	456	435



- 1,073 recipients
- \$4,327,123 in total expenditures

* excludes recipients whose county of residence could not be identified



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 2015 high school graduates, the maximum annual award was \$7,853.

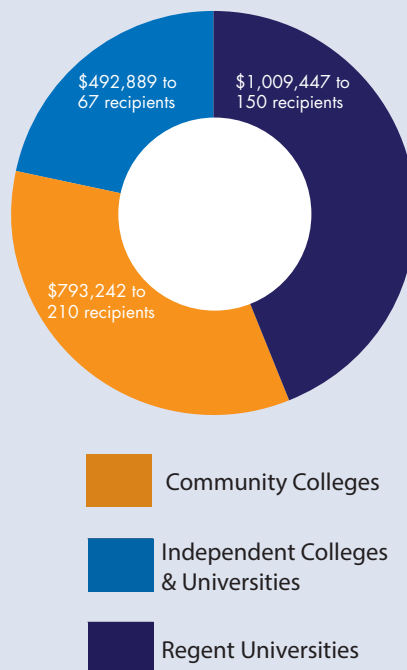
To be eligible for the scholarship, a student must be an Iowa resident, graduate from an Iowa high school with at least a 2.5 cumulative grade point average (GPA) and enroll in an Iowa college or university within two academic years of graduating from high school.

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 427 students with awards averaging \$5,376 in FY 2015.

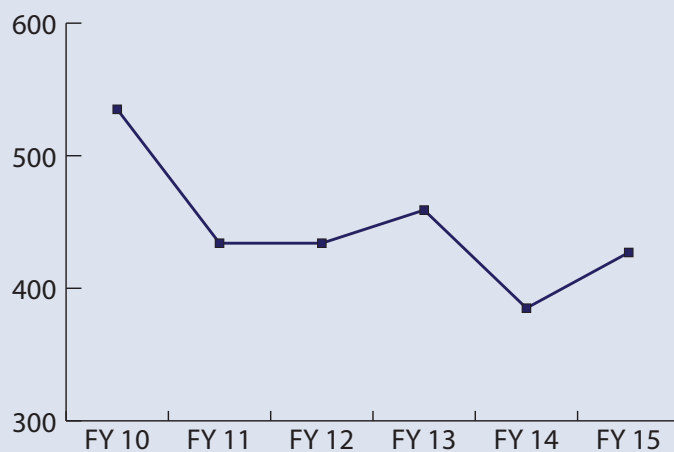
Governor Terry E. Branstad Iowa State Fair Scholarship

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 10 awards not to exceed \$5,000 per award. Scholarships are awarded for the recipient's first year of college and cannot exceed his or her financial need. This scholarship provided 3 students with awards averaging \$1,333 in FY 2015.

All Iowa Opportunity
Scholarship Funds Distribution



All Iowa Opportunity
Scholarship Recipients



Iowa Grant

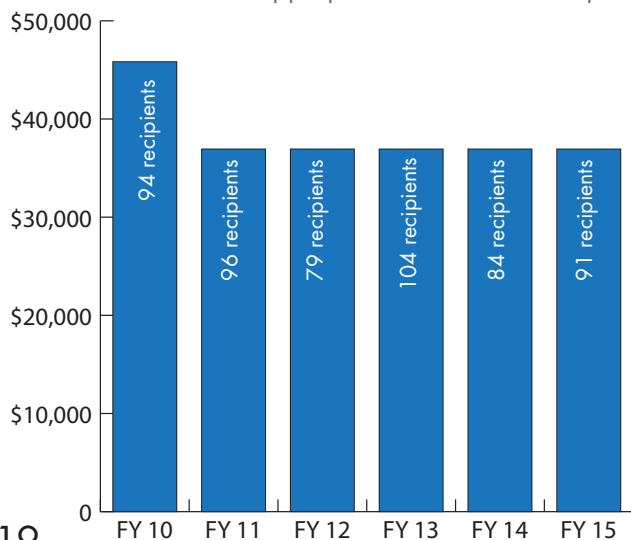
State legislators developed the Iowa Grant Program in 1990. This program provides grant assistance of up to \$1,000 to students with the greatest financial need who attend Iowa colleges and universities. This program provided 1,223 students with awards averaging \$633 in FY 2015.

Appropriations for the Iowa Grant Program were supplemented with federal funding through the Leveraging Educational Assistance Partnership and Special Leveraging Educational Assistance Partnership (LEAP/SLEAP) Programs through FY 2009. Unfortunately, the state did not meet maintenance-of-effort requirements in FY 2010 and lost LEAP/SLEAP eligibility. The 2014-15 academic year was the final year of this program which benefits Iowa's neediest students attending all sectors of Iowa colleges and universities.

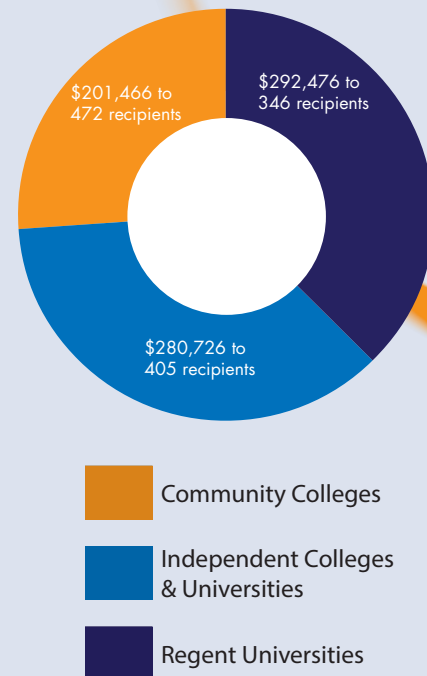
Barber and Cosmetology Arts and Sciences Tuition Grant

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 91 students with awards averaging \$400 in FY 2015.

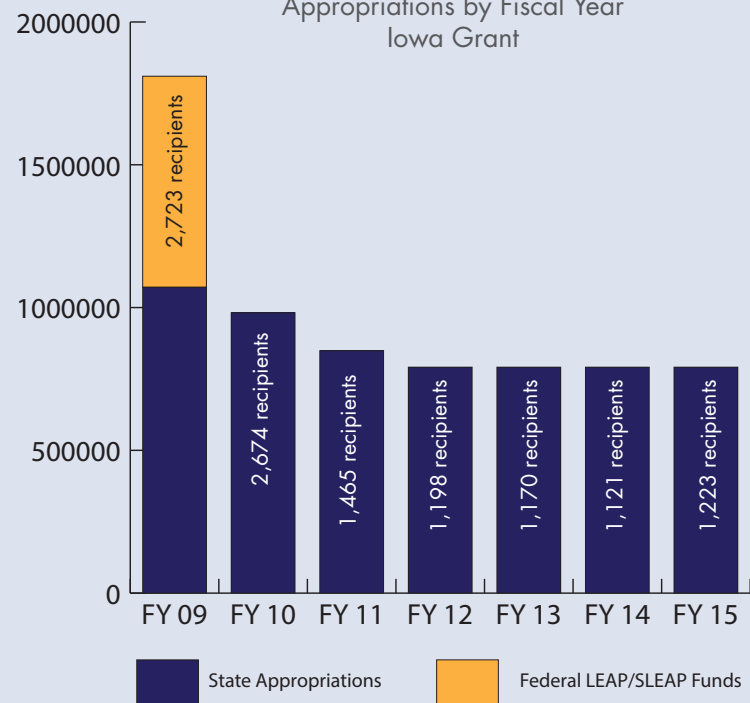
Annual Barber & Cosmetology Arts & Sciences Tuition Grant Appropriation and Total Recipients



Iowa Grant Fund Distribution



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



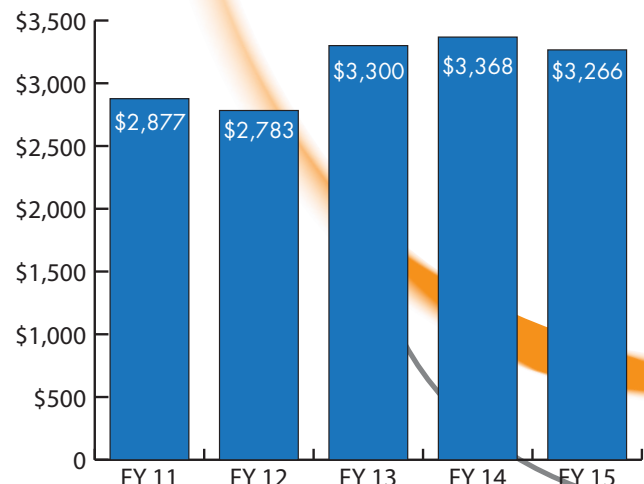
Grants for Former Foster Care Youth

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

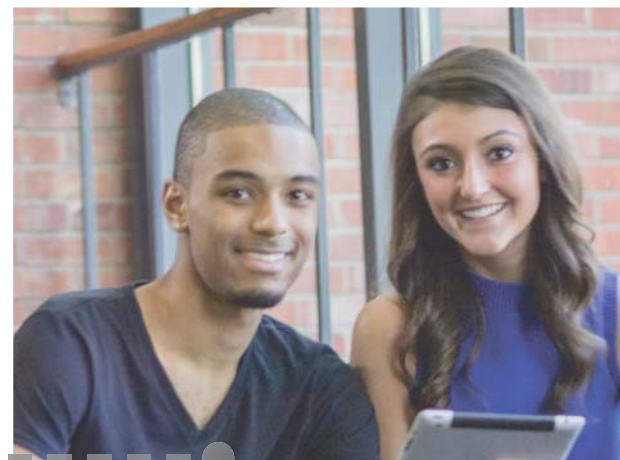
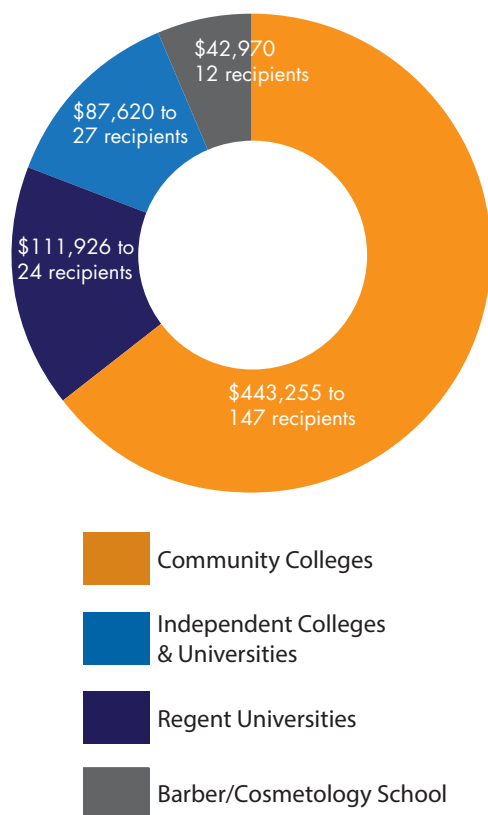
Education and Training Voucher

Created in 2002, the Education and Training Voucher (ETV) program 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 age 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 2015, the program assisted 210 students with awards averaging \$3,266.

Education and Training Voucher
Average Awards



Education Training Voucher Program Distribution



Recipients of the Education and Training Voucher Program in FY 2015 also received awards through the following programs:

Iowa Tuition Grant: **24**
Kibbie Grant: **10**
All Iowa Opportunity Scholarship: **27**
National Guard: **2**
All Iowa Opportunity Foster Care Grant: **186**
GEAR UP Iowa Scholarship: **11**



Finding her Purpose from Foster Care to Ph.D.



Randie Camp recently sat down with the team at Iowa College Aid to discuss her struggles, successes, future goals and how state-funded programs helped her follow her passion. Previously featured in our 2008 Annual Report when she was an undergraduate student, she discusses her educational journey and how she hopes to inspire and be a role model for other young people facing barriers to higher education.

From foster care to Ph.D., previous All Iowa Opportunity Foster Care Grant and Education and Training Voucher (ETV) recipient Randie Camp continues to prove the power of possibility that Iowa College Aid supports. Following her dreams of being accepted into a Ph.D. program at Iowa State University in the College of Human Sciences wasn't easy.

"Three percent of foster students complete their bachelor's degrees, but there are no statistics for those students moving forward in their education," said Camp of her educational success. "When all the statistics are against you, that's the time that I know I just have to do it!"

Key to her educational success was the financial aid she received through Iowa College Aid. With it, Camp, a single mother, was able to focus on the two jobs of being a student and a mother to her son, Noah.

"College is expensive on its own," she recalled.

"Once I was pregnant, a lot of those people who were supportive of me going to college suddenly weren't once Noah was there. They were telling me that going to college and raising a child was too expensive.

"[The grant] covered my books and tuition during undergrad," Camp continued. "The only loans I had to take out were for helping with my son's childcare.

Some people take part-time or second jobs, but with the grant I was able to get through with just work study."

After starting her academic career at DMACC, Camp transferred to ISU where she finished her bachelor's and master's degrees in education. Continuing her post-graduate work is key to a career where she feels

she can help students working against the same adversities that she faced.

"People need to be encouraged and supported," said Camp. "You have to teach them how to be their own advocates and empower them. My favorite word is 'empowerment.' Because

that's what I want to see and be part of."

Though she is breaking barriers on what to expect from foster students, Camp knows that her educational journey hasn't completed. She offers the same advice to all students facing obstacles and adversity in their education that she gives herself:

"There are days where it feels like the finish line is moving and jumping," she said. "But a big key to success is to just keep moving. Keep going."

To hear more from Randie Camp, or view other videos in the "Education Empowers" and "Iowa College Aid Success Stories" series, visit Iowa College Aid's YouTube Page at www.youtube.com/TheICSAC

**"People need to
be encouraged
and supported."**

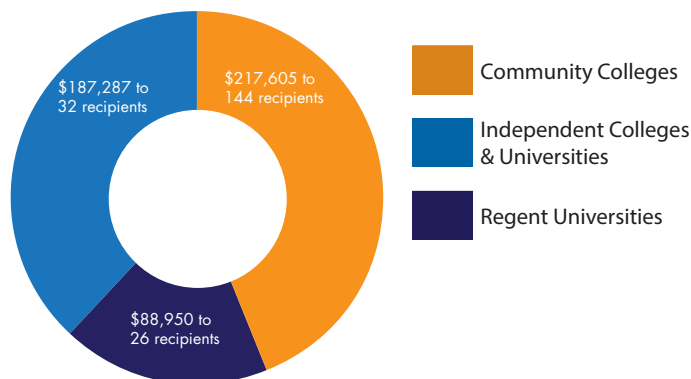


All Iowa Opportunity Foster Care Grant

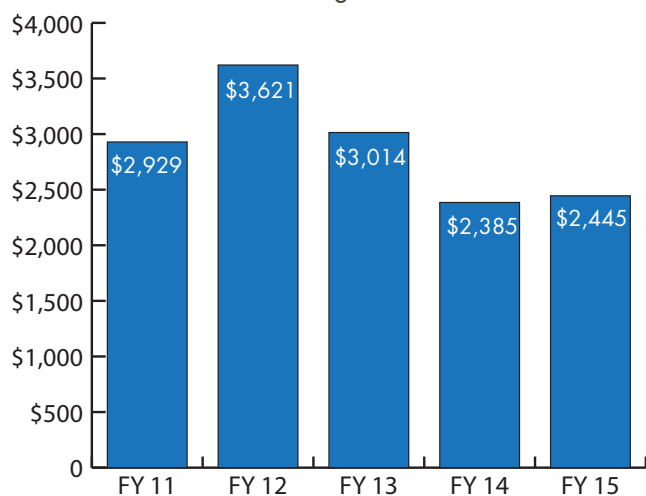
The All Iowa Opportunity Foster Care Grant provides educational assistance to Iowa youth who age out of Iowa's foster care system, age out of Iowa's State Training School or who were adopted from Iowa foster care after the age 16.

Grant amounts vary and usually range from \$2,442 to \$8,815 per year. This grant can be used for any college expenses including tuition, fees, books, supplies, room and board, transportation and living expenses. In FY 2015 the program provided 202 students with awards averaging \$2,445.

All Iowa Opportunity Foster Care Grant Fund Distribution



All Iowa Opportunity Foster Care Grant Average Awards



Eddye Vanderkwaak

Eddye Vanderkwaak entered the foster care system twice: once as an infant and then again when she was 14. But even though she faced difficult times, thanks to the help and support of her Aftercare advocate and the assistance of the All Iowa Foster Care/ETV Grant, Vanderkwaak will graduate from Drake University with a bachelor's degree in Sociology in December 2015.

"While I attribute much of my success to hard work, discipline and an incredible support network, I can honestly say the last critical piece was the financial assistance that is available to young people who come from similar backgrounds as me," said Vanderkwaak.

After completing her AA degree at DMACC, Vanderkwaak considered transferring to Drake but was intimidated by some of the common myths and assumptions that hold foster youth back from continuing their education.

"I knew that Drake was a private school, and I admit I was one of the people who said that foster kids just don't go to Drake," she recalled. "I was told over and over how hard it would be. Hard work didn't scare me. Failure did."

After discussing her future with her Aftercare advocate, Vanderkwaak felt motivated to face the challenges at Drake University. With the help of other groups, such as Iowa Homeless Youth Center's Postsecondary Education Retention Program, Vanderkwaak not only found mentoring and educational support, but information on opportunities to help her pay for her education.

Vanderkwaak not only benefitted from the All Iowa Foster Care/ETV Grant, but was also the first Drake student to receive the Guardian Scholars Scholarship for foster care youth. The moral support and investment motivated her studies.

"In high school, while in foster care, my grades were so poor and I did not perform well at all," she said. "My college record is much different. My grades have consistently been A's and B's and I have applied myself in so many ways I always knew I could."

As she prepares for graduation Vanderkwaak hopes that programs like the All Iowa Foster Care/ETV Grants will continue to provide a similar pathway to possibilities for future students.

"These grant programs eased the financial burden for me to attend school, take care of myself and graduate successfully," she said.

"I am who I am today because people believed in me, pushed me to believe in myself and because there are programs out there that exist to help young adults like me who want to go to college and cross the finish line successfully."

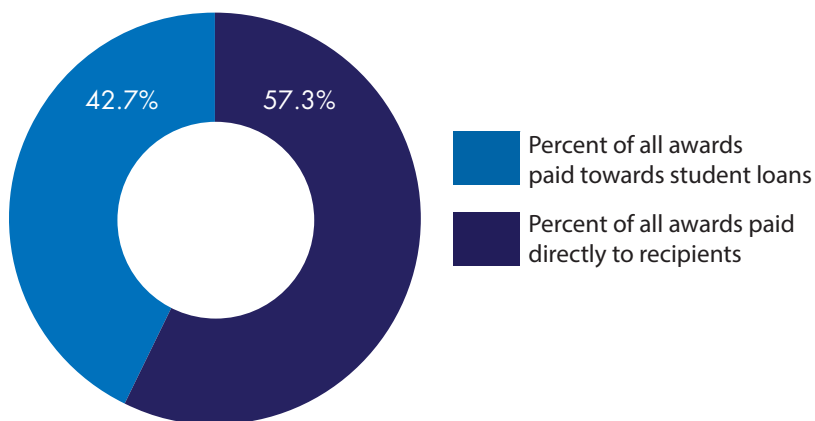
Teach Iowa Scholar

The Teach Iowa Scholar program provides qualified Iowa teachers with awards for teaching in designated shortage area in Iowa for up to a maximum of five years. Awards of up to \$4,000 were issued for the first time in the 2014-15 academic year. Eligible applicants must:

- Graduate from a teacher preparation program on/after January 1, 2013.
- Graduate in the top 25% academically of all teacher preparation program graduates during the academic year in which they graduated.
- Secure full-time employment for the school year in a designated shortage area at a school district, area education agency, charter school, or accredited non public school recognized and approved by the Iowa Department of Education.
- Possess an Iowa teaching license and the corresponding endorsement of the shortage area in which they teach.

Payments from the Teach Iowa Scholar program can be paid toward an outstanding student loan balance, or can be paid directly to the teacher as an income supplement. Teachers can receive payments for five years as long as they continue to teach in a shortage area. This program provided 103 teachers with awards averaging \$4,000 in FY 2015.

Teach Iowa Scholar
Award Distribution



FY 2015 Teach Iowa Scholar recipients were employed in Iowa as teachers in the following subject areas:

- Agriculture (3)
- Pre K Early Childhood (4)
- Pre K Early Childhood Special Education (3)
- K-12 English as a Second Language (4)
- 5-12 Family and Consumer Science (1)
- K-12 Guidance Counselor (7)
- 5-12 Industrial Technology (1)
- K-12 Instructional Strategist I Mild/Moderate (28)
- Pre K-12 Instructional Strategist II Behavior Disorder/Learning Disabilities (6)
- Pre K-12 Instructional Strategist II Mental Disabilities (2)
- Birth to 21 Itinerant Hearing Impaired (1)
- Birth to 21 Itinerant Visually Impaired (1)
- 5-12 Mathematics (18)
- 5-8 Middle School (8)
- 5-12 Science (all areas) (13)
- K-12 Talented and Gifted (2)
- K-12 Teacher Librarian (1)

TEACH IOWA SCHOLAR RECIPIENTS GRADUATED IN THE TOP 25% OF THEIR CLASSES AT THE FOLLOWING COLLEGES & UNIVERSITIES:

- | | |
|----------------------------|----------------------------------|
| Buena Vista University (7) | St. Ambrose University (1) |
| Central College (2) | Simpson College (1) |
| Clarke University (1) | University of Dubuque (3) |
| Drake University (8) | University of Iowa (8) |
| Grand View University (2) | University of Northern Iowa (16) |
| Iowa State University (13) | Upper Iowa University (3) |
| Iowa Wesleyan College (1) | Waldorf College (3) |
| Kaplan University (1) | Wartburg College (4) |
| Loras College (1) | William Penn University (4) |
| Luther College (1) | Out-of-State Colleges (16) |
| Morningside College (6) | |

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, a total of 2,180 students were awarded forgivable loans and 1,132 qualified teachers received over \$5 million in loan forgiveness.

	# Recipients	Dollar Amount
Students In-School	5	\$10,582
Currently in Deferment/Forbearance	3	\$11,931
Fulfilled/Fulfilling Teaching Obligation	1143	\$5,247,924
Currently in Repayment	144	\$211,570
Repaid	613	\$2,333,304
Other	56	\$178,923

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 or 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 maximum award for students who graduated in 2015 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 99 applicants received loan forgiveness totaling \$595,766 in FY 2015. The average loan forgiveness award totaled \$6,018.

Shortage Areas Defined by the Iowa Department of Education

Special Education

Pre K Early Childhood Special Education
K-12 Instructional Strategist I Mild/Moderate
Pre K-12 Instructional Strategist II LD-BD
Pre K-12 Instructional Strategist II Mental Disabilities
K-12 Instructional Strategist II Physical Disabilities
Birth to 21 Itinerant Hearing Impaired
Birth to 21 Itinerant Visually Impaired

General Education

Pre K Early Childhood
5-8 Middle School
5-12 Agriculture
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-12 Teacher Librarian



FY 2015 Iowa Teacher Shortage Loan Forgiveness recipients teach in the following shortage areas:

Agriculture – 3 teachers
 Foreign Language – 1 teacher
 Industrial Technology – 6 teachers
 Mathematics – 4 teachers
 Science – 25 teachers
 Family and Consumer Science – 2 teachers
 English as a Second Language – 3 teachers
 Talented and Gifted – 3 teachers
 Teacher Librarian – 4 teachers
 School Guidance Counselor – 9 teachers
 Hearing Impaired – 1 teacher
 Visually Impaired – 1 teacher
 Instructional Strategist I - 20 teachers
 Instructional Strategist II LD/BD – 11 teachers
 Instructional Strategist II MD – 6 teachers



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 maximum award for students who graduated in 2015 was \$6,658.

A total of 49 applicants received loan forgiveness totaling \$82,053 in FY 2015, consisting of 47 nurse educators and 2 registered nurses*. The average loan forgiveness award was \$1,675.

FY 2015 Iowa Registered Nurse and Nurse Educator Loan Forgiveness recipients employed as nurse educators were employed by the following organizations*:

Allen College (2)
Briar Cliff University (2)
Des Moines Area Community College (9)
Ellsworth Community College (1)
Grand View University (1)
Hawkeye Community College (1)
Indian Hills Community College (2)
Iowa Central Community College (2)
Iowa Lakes Community College (1)
Iowa Wesleyan College (2)
Kaplan University (1)
Kirkwood Community College (2)
Luther College (1)
Mercy College of Health Sciences (5)
Mount Mercy University (4)
Northeast Iowa Community College (3)
Northwest Iowa Community College (1)
Scott Community College (1)
Southeastern Community College (4)
St. Ambrose University (1)
St. Luke's College (2)
University of Iowa (6)

FY 2015 recipients graduated from the following Iowa colleges & universities:

Allen College
Briar Cliff University
Clarke University
Coe College
Grand View University
Iowa Wesleyan College
Kaplan University
Mercy College of Health Sciences
Mount Mercy University
Northeast Iowa Community College
North Iowa Area Community College
Southeastern Community College
University of Iowa
William Penn University

FY 2015 registered nurse recipients were employed with the following organizations:

- University of Iowa Hospitals and Clinics
- Unity Point

*Recipients may be working for more than one organization.



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.

In FY 2015, assistance averaging \$181,883 was designated to 12 eligible applicants.

Eligible applicants 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.

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



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 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 2015, assistance averaging \$38,869 was designated to 14 eligible recipients.

"The Iowa Health Professional Recruitment Program is a key component of our physician recruitment strategy and has allowed us to work with very talented young physicians. Medical education costs are a significant concern for most physicians coming out of residency programs and this matching loan repayment program allows us to work together with very talented physicians to come up with a plan to allow them to consider Centerville as a place to practice their art."

Clint J. Christianson
President, Mercy Medical Center
Centerville, Iowa

Atlantic (2)	Hampton
Boone	Jefferson
Carroll	Osage
Centerville	Spirit Lake
Cherokee	Storm Lake
Forest City	Toledo
Guthrie Center	

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 <https://idph.iowa.gov/ohds/rural-health-primary-care/rural-health>

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.



Iowa Rural RN and PA Loan Repayment Program

The Rural Iowa RN and PA Loan Repayment Program addresses critical advanced registered nurse and physician assistant 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 be enrolled full time at eligible Iowa colleges or universities in graduate programs of study qualifying them for licensure to practice as nurse practitioners or physician assistants. In addition, applicants must receive recommendations from their respective colleges and sign agreements to fulfill the following requirements:

- Become licensed and employed in the practice of nursing or as a physician assistant within nine months of graduation.
- Work for a minimum of five years in an eligible service commitment area.
- Work in a service commitment area willing to provide a \$2,000 matching contribution per recipient to fund future awards.

Eligible Service Commitment Areas

Current eligible service commitment areas appear in white on the map below (as of Fall 2013)

Bubble Radius: 20 Miles



A total of 15 annual awards can be made to students during their final year of study. If excess funding exists, individuals who graduated from eligible colleges and are working in rural Iowa communities may be considered for awards. In FY 2015, a total of 11 student applicants received awards of up to \$20,000. An additional 17 individuals currently working in Iowa communities were awarded a total of \$338,095 in loan repayment due to available excess funding.

Eligible Iowa Colleges & Universities

Advanced Registered Nurse Practitioner Programs:

University of Iowa
Allen College

Clarke University
Kaplan University

Physician Assistant Programs:

University of Iowa
Des Moines University



Helping Students Succeed

Increasing Iowa's Educational Attainment

Increasing the number of Iowans with quality postsecondary credentials depends both on removing barriers to college access and on finding ways to improve completion rates. The availability of financial aid is only part of this story. Students, particularly those from low-income families, often lack the guidance and support they need to prepare and apply to college, file for financial aid, enroll and ultimately complete their programs of study.

Despite having one of the best high school graduation rates in the nation at 90.5 percent¹, Iowa students continue to fall off the education pipeline at key transition points from high school graduation to college completion. Approximately 80 percent of Iowa students who graduated high school in the class of 2014 expressed their intention to pursue college or career training after high school,² however, only about 66 percent of students actually do enroll.³ And of those who enroll, on average, 73 percent return after their first year⁴. In Iowa, 45.4 percent of all 18- to 24-year-olds are enrolled in degree-granting postsecondary institutions.⁵ Depending on the type of college, between 34 percent and 69 percent of degree-seeking students graduate within six years at four-year colleges and within three years at two-year colleges.⁶

In FY 2015, Iowa College Aid worked to build statewide initiatives that help Iowans stay on the education pipeline through degree or credential completion, preparing them for tomorrow's careers.

1 Iowa Department of Education. Retrieved from www.educateiowa.gov

2 Iowa Department of Education. 2013-2014 Iowa Public High School Graduate Intentions.

3 National Center for Education Statistics. Recent High School Completers and their Enrollment in 2-Year and 4-year colleges, by sex: 1960-2013.

4 National Center for Education Statistics. Retention of First-Time Degree-Seeking Under Graduates at Degree-Granting Postsecondary Institutions: 2006 to 2013.

5 National Center for Education Statistics. Percentage of 18- to 24-year-olds Enrolled in Degree-Granting Postsecondary Institutions, by Race/Ethnicity and State: 2013.

6 National Center for Education Statistics Integrated Postsecondary Education Data System, Fall 2012.

College Access & Completion Initiatives

Initiatives, including GEAR UP Iowa, College Changes Everything, Iowa College Application Campaign, FAFSA Completion Initiative, Iowa College Decision Day and a robust higher education data center help Iowans succeed by:

1. **Engaging** schools and communities to develop a college-going culture and increase college access.
2. Building statewide **support** of processes that help Iowans stay on the education pipeline through degree or credential completion.
3. Informing state policy makers as a **trusted resource** of postsecondary education data.



GEAR UP Iowa

In FY 2015, Iowa College Aid was selected to receive and administer the state of Iowa's second GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) grant from the U.S. Department of Education. Iowa was one of ten states selected that year to receive the competitive matching grant to provide services for students at high-poverty middle and high schools.

As a GEAR UP grantee, Iowa College Aid received \$22.4 million to serve a cohort of students from seventh grade through the first year of college in 12 Iowa school districts starting with the 2014-2015 academic year. GEAR UP Iowa partner districts were selected based on a Free and Reduced Price Lunch Program rate of 50% or greater.

Half of the GEAR UP Iowa grant award is reserved for student scholarships. All funds, federal and matching, are in an interest-bearing account held at Bankers Trust. Approximately \$11 million will be available for student scholarships for up to four years of postsecondary enrollment to go towards tuition, fees, room and board, books, supplies and personal living expenses while in college.

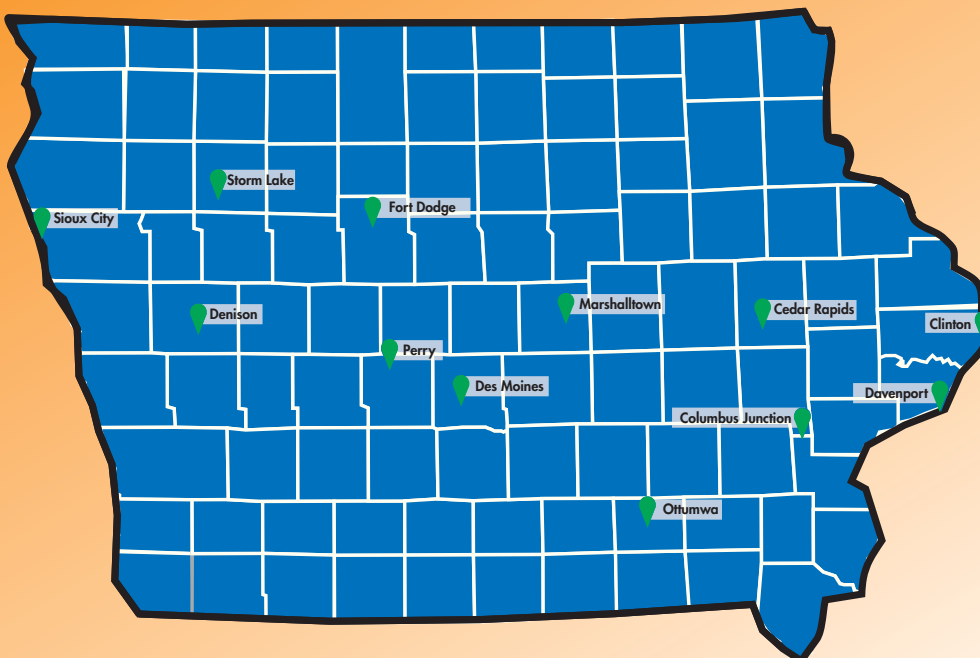
Program Objectives:

1. Increase student academic performance and preparation for postsecondary education.
2. Improve student and family knowledge of education, preparation and financing options.
3. Increase high school graduation and postsecondary enrollment rates.



GEAR UP students in Fort Dodge launch water rockets during a STEM enrichment program.

GEAR UP Iowa Partner Districts



STUDENTS SERVED

In 2014-15, GEAR UP Iowa served 6,172 students.

COLLEGE CAMPUS VISITS

Approximately 2,500 cohort students went on a GEAR UP-sponsored college visit.

ENRICHMENT ACTIVITIES

Nearly 300 GEAR UP students participated in activities including academic clubs, high-ropes challenge courses and summer STEM programs.

CAREER AWARENESS

Over 475 GEAR UP students participated in school-hosted career day events.

PROFESSIONAL DEVELOPMENT

More than 40 teachers and counselors at GEAR UP Iowa partner districts attended professional development training.



College Changes Everything

In FY 2015 Iowa College Aid continued to work with Iowa communities through its College Changes Everything initiative, a collaborative approach to addressing workforce needs and increasing educational attainment in Iowa. Using the Collective Impact framework, College Changes Everything supports the development of sustainable Local College Access Networks (LCANs), aligning available college access resources to meet the needs of local students and institutions. The LCAN model, developed by the Michigan College Access Network, is a prescribed collaborative approach engaging cross-sector leadership toward a common goal of increasing college access and completion.

In FY 2014, Iowa College Aid supported Iowa communities through training, technical assistance and the awarding of planning sub-grants of up to \$10,000 to assist in the development of LCANs in their respective locations. By forming cross-sector leadership teams and examining baseline data reports, community grantees began the process of mapping existing local resources that expand students' access to and success in postsecondary education. The baseline data and asset maps help communities identify priority areas for action planning and aid in the development of each LCAN's specific common agenda. Additionally, five AmeriCorps VISTA members have been placed in communities to assist with Collective Impact efforts and other college attainment initiatives, such as the Three Step Process (see page 32).

In December 2015, communities with significant progress will be invited to apply for LCAN Launch Grants of up to \$45,000 to continue the steps for building Local College Access Networks. This will include staffing the network, building action teams, finalizing action plans and creating a dashboard to share progress with their community.

In FY 2015, Iowa College Aid awarded a total of six planning sub-grants to the following Iowa communities to organize and initiate community-based local college access networks (LCANs):

Burlington
Estherville
Hampton
Ottumwa
Sioux City



Funding is provided by the College Access Challenge Grant from the U.S. Department of Education (CFDA Number 84.387).



The objective of the College Access Challenge Grant is to foster partnerships among federal, state and local government entities and philanthropic organizations through matching challenge grants aimed at increasing the numbers of underrepresented students who enter and remain in postsecondary education.



Three Step Process - Apply - File - Decide

The Iowa College Application Campaign, FAFSA Completion Initiative and Iowa College Decision Day make up Iowa College Aid's statewide Three Step Process to increase high school students' awareness of postsecondary opportunities.

Iowa College Application Campaign

The first step of the Three Step Process, the Iowa College Application Campaign, is part of 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.

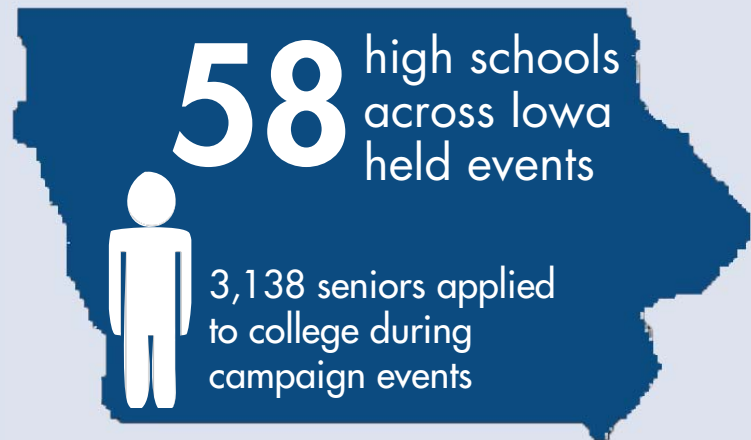
Iowa College Aid piloted the College Application Campaign at a few high schools in Iowa during FY 2013. By FY 2015, A total of 58 Iowa high schools participated in the campaign, an increase of 82 percent from FY 2013. Of the participating high schools, 26 had over half of all their seniors complete a college application during the campaign. The success of the Iowa College Application Campaign is due in large part to volunteers from local colleges and universities as well as community organizations, who assisted students as they applied to colleges.

Governor Terry E. Branstad and Lt. Governor Kim Reynolds formally kicked off the 2014-15 Iowa College Application Campaign during an event at Hoover High School in Des Moines on October 1, 2014. The Governor signed a proclamation declaring the month of October "College Application Month" and commended 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.

Iowa College Application Campaign



Students at Thomas Jefferson High School in Council Bluffs display some of the college giveaways from their College Application Campaign events.



Hempstead High School in Dubuque displays all the colleges to which students applied during their College Application Campaign events.

Iowa FAFSA Completion Initiative

The second step of the Three Step Process, the Iowa FAFSA Completion Initiative enables Iowa College Aid to provide schools and districts with information on student progress in completing 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 2015, 38,065 Iowa students were enrolled in the 12th grade, however, only 23,323 filed a FAFSA².

The Iowa FAFSA Completion Initiative completed its first full year in FY 2015 with a total of 21 participating school districts, up from 5 school districts in FY 2014. Throughout the year, Iowa College Aid developed and launched a FAFSA match feature on the Iowa College Aid Processing System, an online tool that provides FAFSA Completion Initiative school partners online access to their FAFSA completion information. Schools can easily upload a student file made up of their graduating senior class and download a FAFSA completion file that includes the FAFSA submission and processed dates, completion status and verification status for each student on the file, or if the student hasn't submitted a FAFSA.

FAFSA Completion Initiative Benefits

Information schools received through the Iowa FAFSA Completion Initiative was used to:

1. Provide **student-specific** FAFSA completion assistance.
2. **Encourage** college acceptance and enrollment.
3. Help students find **financial aid** for college.
4. Measure student **success** as a key performance measure.
5. Increase a school's **college-going** rate.

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 College Decision Day

The third step of the Three Step Process, Iowa College Decision Day, recognizes high school seniors for their postsecondary educational plans and encourages underclassmen to prepare early for postsecondary education.

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 College Decision Day events took place in 13 Iowa high schools in FY 2015, up from three high schools last year when Iowa College Aid first piloted the initiative. Although events looked different at each location, they all focused on celebrating the students' decisions on continuing their education beyond high school. With the assistance of local colleges and universities and military representatives, high schools recognized their senior classes with school-wide assembly's and visuals such as certificates and banners.

Participating high schools included:

- Thomas Jefferson (Council Bluffs)
- Abraham Lincoln (Council Bluffs)
- Clinton
- Cedar Falls
- A-H-S-T
- Dubuque Senior
- Belle Plaine.
- East Sac County
- Central High School
- Indianola
- Elk Horn-Kimballton
- Ankeny Centennial
- Southeast Polk

School Spotlight: Southeast Polk High School

Creating a culture promoting postsecondary education and training as the standard for all students requires a collaborative effort. This year, one such effort was in the district's first celebration of College Awareness Week (4/27-5/1) and College Decision Day (5/1).

The activities throughout the district ranged from career exploration at the elementary buildings, to visiting college campuses and career options for junior high students, to celebration of College Decision Day at the high school. The purpose of these initiatives was to recognize the postsecondary plans for students' academic and career paths – similar to athletic signing days.

Some activities included 5th grade students writing letters to seniors congratulating them on making such an important decision about their future – these students also shared a future goal of their own as part of the elementary counseling curriculum unit on college and careers. All 8th grade students visited a college campus or career/vocational program based on the student's area of interest from research conducted earlier in the year. Seniors visited the Guidance Office to sign the College Decision Day banner and placed a pin on a map of Iowa or the United States to provide a visual representation of where the Class of 2015 will be heading after graduation.

In addition, all district staff were invited to wear their favorite college shirts/sweatshirts/gear (ideally, alumni gear) and to share with students their personal journey from high school to where they are today. This allowed students to see the multiple paths their teachers have taken to arrive at a similar career and very few have similar journeys.

College Decision Day provided staff and students the opportunity to embody the district's core values and look to the future. Younger students were able to see their positive role models make important decisions that will impact the rest of their lives, and those younger students can start preparing now – for success in college, career, and civic life.



Research and Evaluation

To establish and maintain the agency's status as a trusted resource of postsecondary education data and statewide subject matter expert, Iowa College Aid has made the ongoing collection, analysis and interpretation of data a priority. The primary purpose of this team is to evaluate program effectiveness and provide information for planning, policy formation and decision-making regarding higher education in Iowa.

In FY 2015, Iowa College Aid started work on the development of a new longitudinal data set to enable easier access to and evaluation of key educational data to increase the agency's capacity for research and evaluation. In addition, Iowa College Aid continues to maintain and establish partnerships with education-related organizations to expand the scope of data available.

Iowa College Aid collects and provides vital data for internal and external reports and maintains an online higher education data center which is available to the general public. A number of legislative, evaluative and general reports are currently published in the data center regarding college cost and affordability, financial aid programs and recipients, college access and persistence, degree completion and ethnic diversity.

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.

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 13 schools in FY 2015.

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 2015, Iowa College Aid received, researched and responded to 44 constituent complaints from students attending institutions authorized to operate in Iowa.



Building Public Awareness

Focused Messaging

Iowa College Aid began work in FY 2015 to prioritize its audience messaging and to build public awareness of the agency's vision, resources and programs. As this work continues the agency plans to develop and launch communication strategies based on consistent messaging and branding to establish Iowa College Aid as the state's higher education resource, actively engage customers and build awareness of the agency and its purpose to help Iowans advance and succeed.

FY 2015 Communication Outcomes

- **368,016** page views of the IowaCollegeAid.gov website
- **900** twitter followers
- Nearly **4,000** blog visitors and over **1,000** followers
- **110** media mentions
- Nearly **75,000** publications sent to fulfill online requests

Contract Fulfillment

In FY 2015, Iowa College Aid fulfilled its contractual obligations related to financial literacy and career planning. Originally launched in February 2011, FY 2015 marked the fourth and final year of the agency's sponsorship of the Iowa Financial Literacy Program. In FY 2015, a total of 227 Iowa high schools used the program with nearly 17,000 students reached.

FY 2015 also marked the end of Iowa College Aid's contract to fund the state-designated career information system, I Have A Plan Iowa. The system supports districts in complying with Iowa Code 279.61 that specified all Iowa students must create student curriculum plans.

The Career and Technical Education (CTE) State Task Force, along with the Iowa Department of Education, are reviewing options for high quality career guidance to best assist schools in meeting state requirements.



Operating Budget Year-End Summary of Each Program

	State Appropriated Programs	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
FY2015 Number of Programs	15	9	4	7	2	37
FY2016 Appropriation/Grant Total	69,450,815	-	-	12,100,049	-	81,550,864
FY2015 Appropriation/Grant Total	70,641,992	-	-	12,190,790	-	82,832,782
FY2015 FTE	9	1	0	30	0	41
Shared Positions						
Administration (FTE 7)	77,932	27,891	13,864	423,670	8,956	552,134
Outreach (FTE 6)	28,335	914	4,768	316,802	2,701	353,520
Fiscal & Research Management (FTE 10)	316,933	20,151	3,109	381,646	3,553	725,392
Total Shared/Indirect Positions	423,201	48,956	21,560	1,122,119	15,210	1,631,045
Assigned Positions						
Program Administration (FTE 5.25)	239,427	29,700	0	92,354	0	361,481
ETV (FTE 1)	48,908	-	-	45,908	-	91,815
CACG (FTE 3)	-	-	-	115,534	-	115,534
GEAR UP (FTE 6)	-	-	-	243,288	-	243,288
Postsecondary Registration (FTE 2.75)	-	151,546	-	-	-	151,546
Total Assigned Positions	285,334	181,246	0	497,083	0	963,664

	State Appropriated Programs	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
Assigned Expenses						
Travel	6,605	709	93	46,867	-	54,274
Supplies, Printing & Binding, Postage	1,456	651	0	9,669	-	11,776
Communication, Prof/Outside Service	4,979	1,946	1,353	339,173	-	407,450
State Transfer/ Reimbursements/IT	135,226	15,067	34,139	61,345	780	246,558
Advertising & Publicity	-	-	-	-	-	-
GEAR UP Reimbursements	-	-	-	235,519	-	235,519
Licenses	-	-	1,161,178	46,000	-	1,207,178
GEAR UP Scholarship Trust	-	-	-	-	-	0
Scholarship/Aid to individuals	-	-	-	7,337,858	-	7,337,858
Collections	-	-	-	-	67,447	67,447
Total Assigned Expenses	148,266	18,374	1,196,763	8,136,431	68,227	9,568,061
Shared/Indirect Office Expenses						
Travel	3,325	491	155	10,956	103	15,029
Supplies, Printing & Binding, Postage	25,244	3,725	1,180	83,191	781	114,121
Support-Rent, Communication, Prof/Outside Service	56,747	8,373	2,653	187,007	1,756	256,536
State Legal, Audit, State Reimbursements	43,690	6,446	2,043	143,977	1,352	197,508
Advertising & Publicity	9,071	1,338	424	29,891	281	41,005
IT Services, Equipment Repair	24,003	3,541	1,122	79,101	743	108,511
Total Shared/Indirect Office Expenses	162,080	23,913	7,578	534,123	5,015	732,710
Total Expenditures by Program	1,018,881	272,489	1,225,902	10,289,756	88,451	12,895,480
Revenue by Program	250,109	77,032	0	8,295,027	3,287,219	11,909,387
Net Gain (Loss)	(768,772)	(195,457)	(1,225,902)	(1,994,729)	3,198,768	(986,093)



IowaCollegeAid.gov

Because College Changes Everything

Iowa College Student Aid Commission

430 E. Grand Ave. Fl 3

Des Moines, IA 50309

877-272-4456