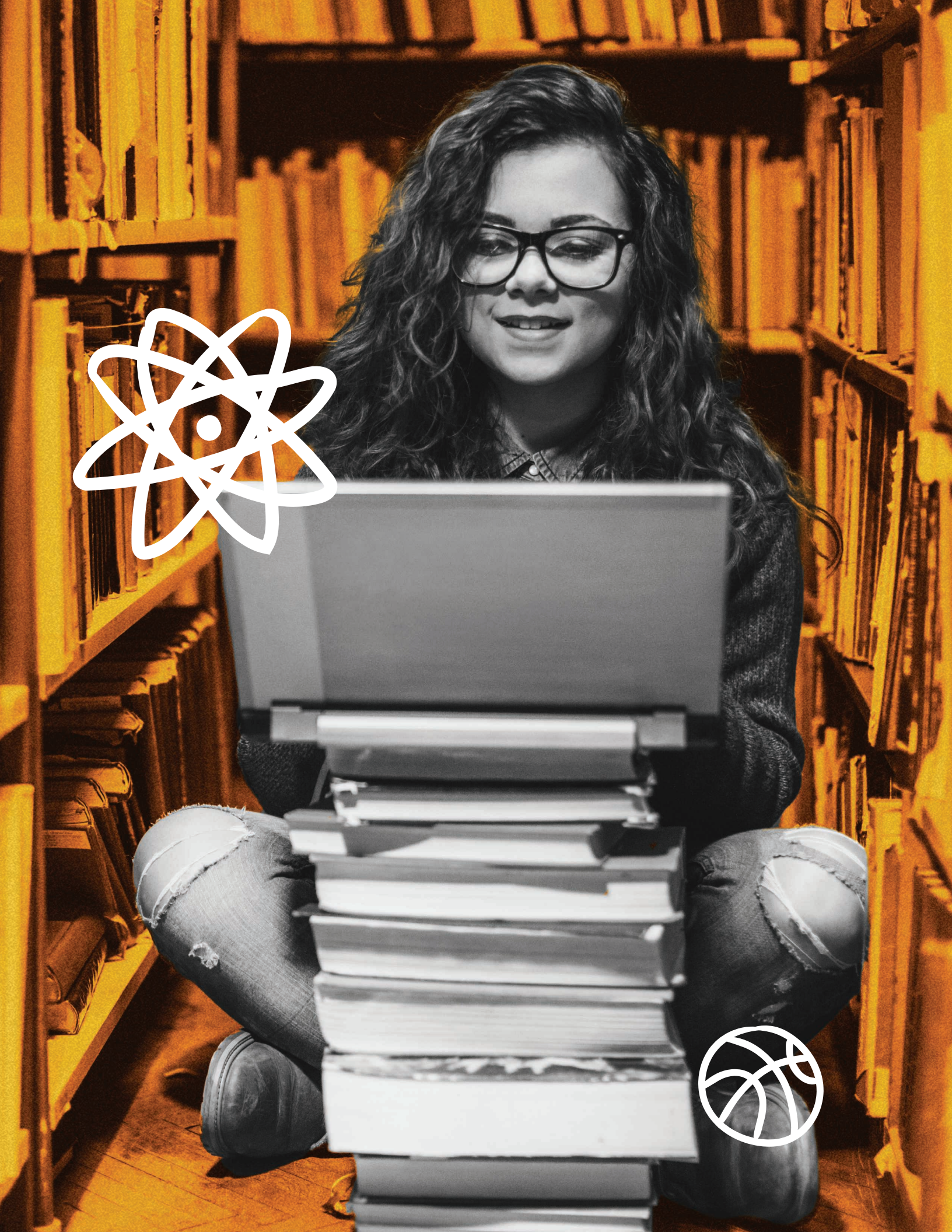


YOUR COURSE TO COLLEGE



A GUIDE FOR IOWA HIGH SCHOOL STUDENTS AND FAMILIES





WHY GO TO COLLEGE?

JOB SECURITY People with a college education are more likely to be employed. For example, the unemployment rate for people with a high school diploma is 4.8 percent, compared to just two percent for those with a bachelor's degree. This difference is even larger during economic hard times. A college education is even more important when the economy slows down. For instance, during the height of the COVID-19 pandemic, those with only a high school diploma had an unemployment rate of 21.2 percent while those with a bachelor's degree or higher had an unemployment rate of 8.4 percent.

HIGHER EARNINGS For every \$1.00 that someone with a high school diploma earns, a person with an associate's degree earns \$1.17, and a person with a bachelor's degree earns \$1.65. Over a lifetime, an individual with a bachelor's degree earns \$400,000 more than someone who stopped at a high school diploma.

CRITICAL SKILLS When surveyed about the qualities that are needed in today's workforce, employers list "soft skills" that you learn and refine in college as some of the most important skills. These skills include professionalism, communication, collaboration, and problem-solving. Most employers rank soft skills above traditional academic subjects like math, science, reading, and writing.

QUALITY OF LIFE The benefits of college go beyond jobs and money. Lowans with college degrees are more likely to have meaningful hobbies, participate in recreational activities, and continue learning. They're also more likely to enjoy good health and less likely to engage in unhealthy habits.

CONTRIBUTION TO COMMUNITY Lowans with bachelor's degrees are more likely to volunteer in their communities and donate money to charity than those with high school diplomas. They are also more likely to vote in local, state, and national elections.

WHAT DOES COLLEGE MEAN?

IT MIGHT INCLUDE MORE THAN YOU THINK...

College means any education after high school, sometimes referred to as postsecondary education. It can be a degree, a certificate, a diploma, an apprenticeship, or some other credential. You might attend a college, university, trade school, or enroll in on-the-job training. You might take classes full-time, part-time, in-person or online. Any of these pathways will help you position yourself for the career and life you want.



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ADDITIONAL COPIES

Order this and other free Iowa College Aid resources online at lowacollegeaid.gov/FreePubs.

En ESPAÑOL Este libro está disponible en español. Favor de visitar lowacollegeaid.gov/FreePubs.

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9th & 10th Grades



PREPARE

RECOMMENDED HIGH SCHOOL COURSES

ENGLISH, LANGUAGE ARTS: 4 YEARS College requires interpretation, comprehension and communication, both verbal and written. Prepare with courses in reading, composition, literature, and speaking.

MATH: 3 YEARS Two years of algebra and one year of geometry are recommended, but some majors might require four years, including trigonometry, calculus, and/or statistics.

SCIENCE: 3 YEARS Biology, chemistry, and physics are the basics. Physical or environmental science might also count. Some colleges require a class with laboratory experience.

SOCIAL STUDIES, GEOGRAPHY, SOCIAL SCIENCE: 3 YEARS Social studies, world history, and U.S. history classes give you an understanding of the world. Economics, geography, government, sociology, psychology, or anthropology can also count.

WORLD LANGUAGE: 2-4 YEARS Admission requirements vary among colleges and majors. Many colleges require at least two years.

ELECTIVE COURSES These nonrequired classes give you an opportunity to explore your interests. Challenging classes will help you stand out in the college application process.



YEARLY CHECKLISTS

Your to-do lists for each year of high school start on **page 54**.

EARN CREDIT IN HIGH SCHOOL

These programs are typically free (with a few exceptions). Talk to your school counselor or advanced placement coordinator for more information:

ADVANCED PLACEMENT College-level courses that are taught at a high school. Many colleges grant credit, accelerated placement, or both to students who take Advanced Placement (AP) exams and earn sufficient scores. Fee waivers are available for the exams to those that qualify. The Iowa Online AP Academy offers AP classes to students whose high schools don't offer on-site classes.

DUAL CREDIT Dual enrollment programs require the student to attend college, either online or on-campus, earning credit for both college and high school graduation requirements. Many participating colleges have programs specifically designed to serve as dual enrollment classes, and some programs offer courses taught by college faculty members in high school classrooms. Check with your colleges of interest to be sure credits will transfer.

CONCURRENT ENROLLMENT Concurrent enrollment courses may be taken at your high school and are typically taught by a high school teacher, but you get college credit for it. High schools must have a partnership with a college or university to have a concurrent enrollment program. These are available with no tuition cost for the student.

CAREER ACADEMIES/TECHNICAL EDUCATION Community colleges offer joint programs in specific technical fields and you may be able to earn a certification while in high school. You might take classes at your high school or at another location.



ACTIVITY AND JOBS RESUME

It is important to begin tracking your high school activities, achievements, community service, and employment. Many applications will ask for this information, and if you begin tracking it early it will be easier to refer to it when you need it senior year. You'll want to track everything from your extracurricular activities (clubs, sports, volunteering etc.) to your employment. Any achievements you receive while participating in these opportunities should also be tracked. Colleges also consider life responsibilities on their applications. If you are often caretaking for siblings, providing partial income for your family's needs, and/or taking on home responsibilities, be sure to track those too.

Contact Information	
Full Name (First, Middle, Last)	
Address	
Phone Number	
Email Address (not your school email)	
Social Security Number	
State ID and Date Issued	
Date of Birth	

School Information	
Name of Current School	
Address and Phone Number	
Expected Graduation Date	

Prior Work History			
Name of Organization	Dates Worked	Organization Address	Organization Phone

References (people who have known you for at least a year and are not family members)			
Name	Phone Number	Organization They Work For	Job Title

Extracurricular Activities (clubs, organizations, sports)				
Name of Club/Team/Activity	List Your Role/Position Each Year			
	Freshman	Sophomore	Junior	Senior

Community Service			
Name of Organization	Description of Service	Hours of Service	Date(s) of Service

TYPES OF TRAINING & DEGREES

APPRENTICESHIPS

A Registered Apprenticeship in Iowa provides required on-the-job learning and related instruction. Most employers cover classroom tuition and you earn a paycheck while you learn. Just as you apply for a job, you apply with the company or business that sponsors the apprenticeship. Find more information at EarnAndLearnIowa.gov. Career examples:

- Health care
- Advanced manufacturing
- Information technology
- Building trades
- Food and beverage preparation

CERTIFICATES & DIPLOMAS

Certificate and diploma programs focus on particular skills for specific careers. Certificates can generally be completed in a year or less and diplomas in two years or less at a community college, career/technical/business college, or some four-year colleges. Career examples:

- Paralegal
- Cosmetologist
- Welder
- Chef
- Certified nursing assistant
- Radiological technician

ASSOCIATE'S DEGREES

Associate's degrees can usually be earned in two years (sometimes less) at community colleges or at some career/technical/business colleges and four-year colleges. Some associate's degrees can be applied toward a bachelor's degree at a four-year college or university. Career examples:

- Dental hygienist
- Administrative assistant
- Registered nurse
- Veterinary technician
- Auto mechanic





BACHELOR'S DEGREES

A bachelor's degree typically takes four years at any four-year college or university. Career examples:

- Teacher
- Engineer
- Accountant
- Dietitian
- Social worker

ADVANCED & PROFESSIONAL DEGREES

After obtaining a bachelor's degree, you might pursue an advanced degree such as a master's, doctorate, or professional degree. An advanced degree can take several additional years, depending on the type. Career examples:

- Dentist
- Lawyer
- Veterinarian
- Pharmacist
- Psychologist
- College professor
- Medical doctor

TYPES OF COLLEGES

As you think about your future education, it is important to remember that college can mean many things and is used in this booklet to describe any education or training after high school. In Iowa, there are five types of colleges you can consider to earn a degree, diploma, certificate, or some other type of credential.

PUBLIC UNIVERSITIES

- Iowa has three: University of Iowa, Iowa State University, University of Northern Iowa
- Also called Regent universities
- Bachelor's and advanced degrees
- Funded by the state
- Typically have lower tuition and fees than private institutions

COMMUNITY COLLEGES

- Iowa has 15 community college districts
- Associate's degrees, diplomas, vocational certificates, transfers to four-year institutions
- Open admission—only requirement is high school or equivalency diploma
- Funded by the state
- Lower tuition and fees than private colleges or public universities

PRIVATE, NONPROFIT COLLEGES/UNIVERSITIES

- Often smaller, with lower student-to-faculty ratios
- Bachelor's and sometimes advanced degrees
- Higher tuition and fees than community colleges or public universities, but often offset by grants and scholarships from endowments in addition to federal and state aid for students
- No direct state support for colleges/universities





PRIVATE, FOR-PROFIT COLLEGES/UNIVERSITIES

- Also called proprietary
- Privately owned and operated to generate profit
- Often offer technical and preprofessional programs
- Might also offer associate's, bachelor's, and master's degrees

VOCATIONAL & TECHNICAL COLLEGES

- Might be public or private
- Many are for-profit
- Prepare for a specific occupation or trade

RESEARCH YOUR IDEAL COLLEGE?

College match and college fit are concepts that can help narrow your college choices. College match refers to the numbers: GPA and test scores. College fit refers to how well a college complements your personality and preferences. Since you are starting to think about this process early, revisit this checklist yearly to make sure you're focusing on the best colleges for you.

WHY ARE THEY IMPORTANT?

When exploring colleges, remember that there is a college for everybody. Finding one that fits your needs and where you match its averages helps ensure your success and happiness.

MY COLLEGE MATCH

A great college match means your GPA and test scores are similar to the student body averages. Meeting or exceeding a college's averages does not guarantee acceptance. However, it is a good indication of your success in its program if you are accepted.

		Yes	No
GPA	Is your GPA comparable to the college's average?		
Exam scores	Are your entrance exam scores comparable to the college's average?		

MY COLLEGE FIT

Now ask yourself if the college fits your needs.

		Yes	No
Location	How far from home is the college? Do I want to be that close or that far away?		
Weather	What is the weather? Do I want to go somewhere that warm or cold?		
College size	How big is the college, and what is the average class size? Does it suit my learning style?		
Majors/programs	Does the college offer a major that I am interested in studying?		
Cost	Does the cost of attendance (tuition, room, board, fees, etc.) fit my budget?		
Financial aid	Does the college offer the financial aid I need to attend?		

RATE YOUR COLLEGES

List your colleges and how they rank for match and fit by counting up how many 'yes' answers each has on the previous page. Those with a high match rate and fit rate are likely to be colleges where you will be most successful.

College/university name	Match rate	Fit rate



GATHER INFORMATION FOR YOUR COLLEGE DECISION

VISIT THE CAMPUS

Even if you think you're familiar with the college, you're now looking with a different perspective as you start your college decision process. While it may be too early to schedule an in-person visit, most colleges offer virtual tours on their websites and some have special days designated for students to visit, either virtually or in person.

TALK TO STUDENTS

Talk to friends and family who may have attended a college you're thinking about and ask them about their experiences. You can also contact a college you have in mind and some will give you contact information for a current student "buddy" who can answer your questions. They may also connect you with a professor or other university expert that can help answer your questions.



QUESTIONS TO ASK DURING YOUR VISIT

WHAT TO ASK A STUDENT

What are the best reasons to go to this college? _____

What's it like to go from high school to college? _____

What do you do in your free time and on the weekends? _____

What do you love about this college? _____

What do you wish you could change about this college? _____

Why did you choose this college? _____

What is it like to live here? _____

What does the college do to promote student involvement in campus groups, extracurricular activities, or volunteerism? _____

WHAT TO ASK A PROFESSOR

What are the best reasons to go to this college? Can a student be mentored by professors, graduate students or upperclassmen? _____

How does the college help students have access to professors outside class? _____

How many students do research or other kinds of projects that last a semester or more? _____

WHAT TO ASK UNIVERSITY STAFF

What is the total cost for students to attend this college? Has this cost risen? _____

How much do your students usually end up owing when they graduate? _____

Additional Questions:

CAMPUS VISIT LOG

Use this helpful chart to record your college visits, either in person or virtual, so you don't forget them. Writing these memories down may help you later to remember why you liked a particular college and help with possible admissions essays and interviews.

Which college did you visit? _____

What did you like best? _____

What would you change? _____

What did you learn? _____

How would you rank this college from 1 (low) to 10 (high).

1 2 3 4 5 6 7 8 9 10

Other things you want to remember: _____

FINANCE

SAVE FOR COLLEGE

A state-sponsored College Savings Iowa 529 account is an excellent way to save for college that also provides tax benefits. A student who is 18 or older, a student's family, or even non-family members can set up these accounts, starting with \$25, regardless of what they earn or where they live. Learn more at CollegeSavingsIowa.com

START RESEARCHING SCHOLARSHIPS

Even though college may feel like it's a long way off, it's a good idea to start learning about the many scholarship opportunities you can start preparing for now.

In addition to the government and colleges, scholarships are available from businesses, foundations, religious organizations, community groups, and fraternal organizations. Some of these scholarships may have requirements for academics, extracurricular activities, or community service. Thinking now about meeting those requirements will increase your chances of earning scholarships and make you more prepared for college. Putting in a few hours' worth of effort now may earn thousands of dollars for you down the road.

However, when researching scholarships ...

NEVER PAY FOR A SCHOLARSHIP SEARCH Use free websites such as Big Future (BigFuture.CollegeBoard.org), College Greenlight (CollegeGreenlight.com), and Fastweb (Fastweb.com). The Iowa College Access Network (ICAN) also maintains a database of scholarships for Iowa students at ICanSucceed.org/Scholarships.

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

WATCH DEADLINES These will vary. Some applications are due a year or more before you plan to attend college. Others might be due just a few months before. Make a list of when scholarships typically have a deadline to make sure you don't miss them when you're a junior or senior.

THINKING ABOUT A DECISION

Even though college may be two or three years away for you, the next few years are going to fly by. That's why it's important to start thinking about what you want to do after high school and what your educational and career goals are. Doing this will help you make a better decision about where to attend college and the type of college that best fits you and your goals. Start thinking about potential careers, their education requirements, and what colleges can provide that education or training.

NINTH GRADE CHECKLIST

- **MEET WITH YOUR SCHOOL COUNSELOR** Talk about planning your education after high school. Ask if your school has additional staff who can help you—college access coaches, peer coaches, etc. Also ask about career interest surveys.
- **REVIEW YOUR FOUR-YEAR PLAN** Meet with your school counselor to ensure that your four-year plan continues to meet your graduation requirements and aligns with your college and career goals.
- **CONNECT WITH YOUR VIRTUAL COLLEGE COACH** You'll get one-on-one, personalized assistance via text message to help you through the college-going process. Sign up at IowaCollegeAid.gov/VirtualCoach.
- **PLAN YOUR CLASS SCHEDULE** Take classes that will meet college admission requirements, and think about how to spread them over four years. Use your elective courses to try out new areas of interest.
- **ASK ABOUT EARNING COLLEGE CREDIT** Research Advanced Placement (AP), dual credit, and career/technical courses. Even if you can't take them yet, ask how you can prepare.
- **KEEP YOUR GRADES UP** Stay focused on schoolwork. Colleges will look at grades earlier than your junior and senior years.
- **GET INVOLVED** Join a club, activity, or sport at your school or in the community. Involvement looks good on a college application—but more importantly, you'll meet new people and explore your interests.
- **VOLUNTEER** Silver Cord and similar school-based programs can connect you with organizations that need volunteers, or check out VolunteerIowa.org.
- **SET UP A COLLEGE SAVINGS ACCOUNT** If you already have an account, keep adding to it.
- **BEGIN BUILDING YOUR RESUME** Include your extracurricular activities, employment, and home responsibilities. Note your roles, how long you participated, and what you learned.





TENTH GRADE CHECKLIST

- CHECK IN WITH YOUR SCHOOL COUNSELOR** Make sure you are on track for all the courses you want and need. Ask about prerequisites for advanced courses in your junior and senior years.
- REVIEW YOUR FOUR-YEAR PLAN** Meet with your school counselor to ensure that your four-year plan continues to meet your graduation requirements and aligns with your college and career goals.
- PLAN YOUR CLASS SCHEDULE** Take classes that will meet college admission requirements, and think about how to spread them over the next three years. Use your elective courses to try out new areas of interest.
- CONNECT WITH YOUR VIRTUAL COLLEGE COACH** You'll get one-on-one, personalized assistance via text message to help you prepare for the college-going process. Sign up at IowaCollegeAid.gov/VirtualCoach.
- TAKE THE PSAT IN OCTOBER** Taking the PSAT in your sophomore year is good practice for taking the SAT in your junior year, when scores determine National Merit Scholarship eligibility. Talk to your school counselor or go to CollegeBoard.org/PSAT.
- LEARN ABOUT FINANCIAL AID** There's many options to help pay for college that may include grants, scholarships, or student loans. Make a list of options, including eligibility requirements and deadlines.
- KEEP YOUR GRADES UP** Stay focused on schoolwork. Colleges will look at grades earlier than your junior and senior years.
- EXPLORE SCHOLARSHIP OPTIONS** Begin your scholarship search, many scholarships are available to younger students. Keep track of scholarships that interest you and note their deadlines in the Scholarship Tracker worksheet on page 75.
- ATTEND COLLEGE AND CAREER FAIRS** Find out who will be there and decide which people you want to meet. Prepare a list of questions before you go.
- SCHEDULE CAMPUS VISITS** Make appointments with the financial aid and admissions offices. Sit in on classes that interest you, arrange to eat in a student cafeteria and, if an actual visit isn't workable, ask about virtual visits.



11th & 12th Grades



PREPARE

PLAN YOUR CAREER

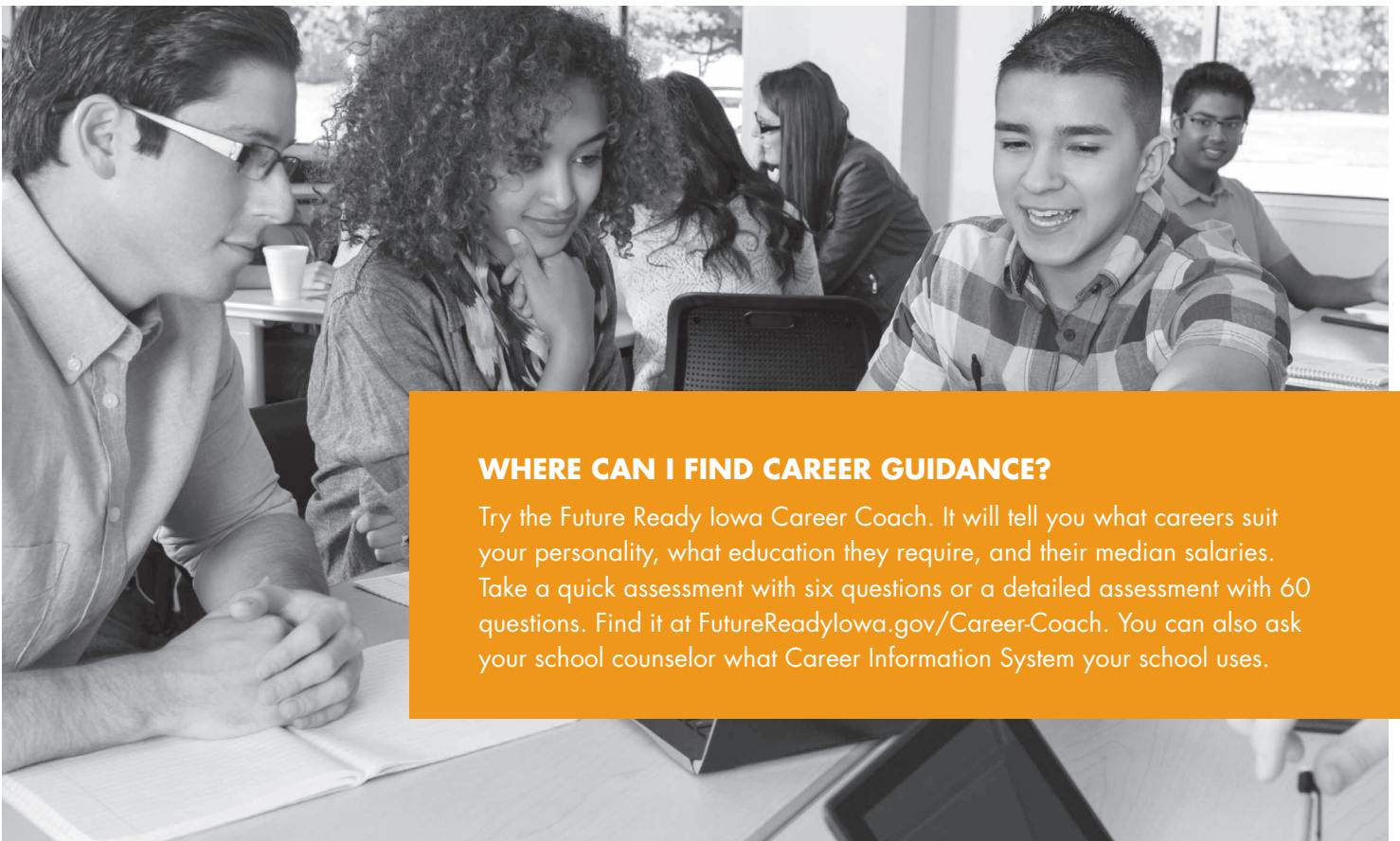
You've probably heard this question since you first learned to talk: "What do you want to be when you grow up?" Maybe you've known the answer for years, or maybe you're still figuring it out. If the answer isn't apparent to you, try answering a different question: "What problem do you want to solve?" That question has inspired inventors, entrepreneurs, and leaders, and it can help you find your path. Other things to consider:

YOUR INTERESTS AND STRENGTHS What are you good at, and how and where could you put those talents to use?

REWARDS YOU WANT FROM YOUR JOB These could include helping others, contributing to your community, being creative, solving problems, earning a high salary, or being recognized.

CAREER OUTLOOK What are your chances of finding a job in this field? You can find information for jobs in Iowa at IowaWorkforceDevelopment.gov/Occupational-Projections and BLS.gov/ooh

YOUR FIRSTHAND EXPERIENCE This is the best way to find out if you'll like an occupation. Start by talking to people in careers that interest you and to your work based learning coordinator or your intermediary. Job shadowing, where you follow a professional for a few hours or a day, lets you experience the types of work and tasks required. Internships or summer jobs can provide even more insight.



WHERE CAN I FIND CAREER GUIDANCE?

Try the Future Ready Iowa Career Coach. It will tell you what careers suit your personality, what education they require, and their median salaries. Take a quick assessment with six questions or a detailed assessment with 60 questions. Find it at FutureReadyIowa.gov/Career-Coach. You can also ask your school counselor what Career Information System your school uses.

TYPES OF TRAINING & DEGREES

APPRENTICESHIPS

A Registered Apprenticeship in Iowa provides required on-the-job learning and related instruction. Most employers cover classroom tuition and you earn a paycheck while you learn. Just as you apply for a job, you apply with the company or business that sponsors the apprenticeship. Find more information at EarnAndLearnIowa.gov. Career examples:

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Certificate and diploma programs focus on particular skills for specific careers. Certificates can generally be completed in a year or less and diplomas in two years or less at a community college, career/technical/business college, or some four-year colleges. Career examples:

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Associate's degrees can usually be earned in two years (sometimes less) at community colleges or at some career/technical/business colleges and four-year colleges. Some associate's degrees can be applied toward a bachelor's degree at a four-year college or university. Career examples:

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- Teacher
- Engineer
- Accountant
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- Social worker

ADVANCED DEGREES

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- Dentist
- Lawyer
- Veterinarian
- Pharmacist
- Psychologist
- College professor
- Medical doctor

TYPES OF COLLEGES

As you think about your future education, it is important to remember that college can mean many things and is used in this booklet to describe any education or training after high school. In Iowa, there are five types of colleges you can consider to earn a degree, diploma, certificate, complete an apprenticeship, or some other type of credential.

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PRIVATE, NONPROFIT COLLEGES/UNIVERSITIES

- Often smaller, with lower student-to-faculty ratios
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- No direct state support for colleges/universities

PRIVATE, FOR-PROFIT COLLEGES/UNIVERSITIES

- Also called proprietary
- Privately owned and operated to generate profit
- Often offer technical and preprofessional programs
- Might also offer associate's, bachelor's, and master's degrees

VOCATIONAL & TECHNICAL COLLEGES

- Might be public or private
- Many are for-profit
- Prepare for a specific occupation or trade

CHOOSE A MAJOR

WHAT IS YOUR CAREER GOAL? Think about what majors will prepare you to land a job in the field you want.

WHAT CLASSES DO YOU ENJOY? What high school courses are your best subjects? If no core classes spark your interest, explore other areas with your optional elective courses. What topics do you enjoy? Do you like working with data or with ideas? Do you prefer experimenting or reading?

WHAT DO YOU KNOW ABOUT THIS MAJOR? Look at the requirements and course descriptions in a college catalog. Talk to people who are currently studying this subject, or to graduates in this field.



WHAT IF I DON'T KNOW MY MAJOR?

It is OK. You don't have to know your major before you start college. Try out some subjects that interest you, but remember to include general education courses like math and composition, too. Your advisor can help you choose your classes.



CHOOSE A COLLEGE

MATCH AND FIT As you compare potential colleges, you'll want to consider the concepts of "match" and "fit." Match is factual information like required test scores and GPA, while fit is your opinion about how well a college will suit your personality and preferences. Some of the information you should take into account:

- Academic programs and majors
- Total enrollment/class sizes
- Location
- Student body diversity
- Required ACT or SAT score
- Required GPA
- Price
- Average student loan debt
- Graduation rates
- Job placement rates

You can log and compare this information with the downloadable worksheet at IowaCollegeAid.gov/MatchAndFit.

SPECIALIZED MISSION COLLEGE Some colleges and universities were established to serve a specific group of students. These include single-sex colleges and colleges that serve underrepresented races/ethnicities. One example is Historically Black Colleges and Universities (HBCUs). These colleges were established before 1964, when racial segregation and discrimination were still legal, to serve Black students who were unlikely to be admitted anywhere else. Another example is Hispanic-Serving Institutions (HSIs), which are defined as colleges where at least a quarter of undergraduate students identify as Hispanic.

TIPS FOR CAMPUS VISITS

- Make appointments with the financial aid and admissions offices.
- Prepare a list of questions ahead of time.
- Take a tour, check out housing options, and explore the surrounding area.
- Eat in a campus cafeteria and stay overnight in campus housing, if possible.
- Sit in on a class that interests you.
- Document your feelings after each visit.
- If you're considering colleges that are too far away to visit, start with virtual campus tours. Check the college's website or look into websites such as CampusTours.com.

APPLY

THE BASICS

START EARLY Most students do the majority of their application work during the fall of their senior year. Deadlines for many colleges fall between January 1 and February 1. However, some colleges may have deadlines as early as November 1. Check the website of each college you're interested in for specific deadlines.

KNOW WHAT COLLEGES WANT Colleges consistently list high school grades in college prep classes as their most important criteria. Other factors include:

- Difficulty of classes taken
- ACT/SAT score
- Letters of recommendation
- Extracurricular activities
- Essays and/or interviews

CHECK YOUR RAI If you are applying for automatic admission to Iowa State University, the University of Iowa, or the University of Northern Iowa, you'll need a Regent Admissions Index (RAI) of at least 245. The RAI is a combination of your SAT/ACT, high school GPA, and number of core courses completed. You can find the formula and a calculator at Regents.iowa.gov/RAI. Applicants who do not submit all three parts of the RAI formula will be evaluated for admission on an individual basis.

SUBMIT EVERYTHING Make sure you submit all requested components of your college applications. In addition to the actual application form, these might include:

- Application fee or waiver
- Essay
- Letters of recommendation
- Portfolios or audition videos
- Official ACT and/or SAT scores
- Official high school transcript
- Official college transcripts for dual credit courses
- AP exam scores

If your school hosts an application event, make sure to have these materials with you.



APPLICATION CHECKLISTS

Steps for applying to two-year and four-year colleges start on **page 29**.

HOW MANY PLACES TO APPLY?

Consider submitting more than one college application—there’s no reason to sell yourself short, and a college that looks expensive could turn out to be affordable after financial aid. A good mix includes at least one of each of the following:

SAFETY COLLEGE This is a college where you’re confident you’ll be accepted. (In Iowa, community colleges are open-admission, which means they accept any student with a high college diploma or equivalent.)

TARGET COLLEGE You know this college is a solid possibility based on your GPA, test scores and rates highly on your match and fit worksheet..

REACH COLLEGE This college might have an extremely competitive admission rate, or your grades and test scores might be below the usual range. Outstanding essays or letters of recommendation could nudge you onto the “accepted” list.

WHAT IS THE COMMON APP?

The Common App is a user-friendly college application that allows you to apply to multiple colleges. Once your application is completed, you decide where to send your application. All state universities and many private colleges in Iowa accept the Common App. The Common App is free to use and assists with application fee waivers. The Common App can be found here [CommonApp.org](https://www.commonapp.org)



COMMON MISTAKES TO AVOID

UNFAVORABLE DIGITAL FOOTPRINT More than a third of college admissions officers look at applicants’ social media accounts, and 1-in-10 say they have rejected an applicant because of social media. Some students have even had their admissions rescinded because of comments on social media. Keep your accounts clear of negative posts. These might include:

- Photos of inappropriate or illegal behavior
- Bad-mouthing other people or schools
- Discriminatory comments

LATE OR INCOMPLETE APPLICATIONS Make sure you know deadlines and application requirements for each college before you apply. Some colleges might require essays, interviews, or letters of recommendation.

BEING UNTRUTHFUL Never lie on a college application. Don’t exaggerate your activities, inflate your grade point average or class rank, or plagiarize an essay.

FAILURE TO SUBMIT Don’t assume an online application was successfully submitted. You should see a confirmation screen and/or receive an email telling you it was received. Taking a screenshot of confirmation and saving any emails are a good way to verify you submitted if there is an issue.

TAKE THE ACT/SAT

Many colleges in Iowa are implementing a “Test Optional” or “Test Blind” policy. Test Optional means the ACT, SAT, AccuPlacer, and other standardized test scores that have typically been required for college admission are now optional to submit with your application.

TEST OPTIONAL While test scores are not required, test optional colleges will consider test scores in the admission process if a student elects to submit them.

TEST-BLIND COLLEGES These colleges do not look at, or consider your test scores for admission. However, some test-blind colleges still use test scores for scholarship, course placement, and advising purposes.

DOUBLE CHECK Each college has different admission and financial aid requirements. For any application you submit, you will want to double check if a test score is required for admission and/or financial aid.

PROVIDE ADDITIONAL MATERIALS Many colleges require supplemental materials for college admission if a test score is not submitted. This may include writing an essay, submitting early transcripts, and/or participating in an interview with admission counselors.

ASK! Be sure to ask your admissions counselor about their college’s financial aid requirements to determine if taking a standardized test would be helpful to you. Taking any standardized test is beneficial for choosing your college courses, as the tests are a good indicator for appropriate course levels.

APPLICATION ESSAYS

START WITH RESEARCH Learn all you can about the criteria for this college or scholarship.

START EARLY Leave yourself plenty of time to write, reread, and revise. Starting at the last minute will force you to submit your first draft.

ANSWER THE PROMPT Make sure you directly address the question being asked.

SHOW, DON'T TELL Use examples to back up what you say. Don't just say you're passionate about a cause—detail the time you've spent on it.

PROOFREAD! Go over your work carefully. Read out loud to force yourself to slow down. Read backward so typos are easier to spot. Use a spell-checker. Finally, ask someone else to read with fresh eyes, and give them plenty of time.



LETTERS OF RECOMMENDATION

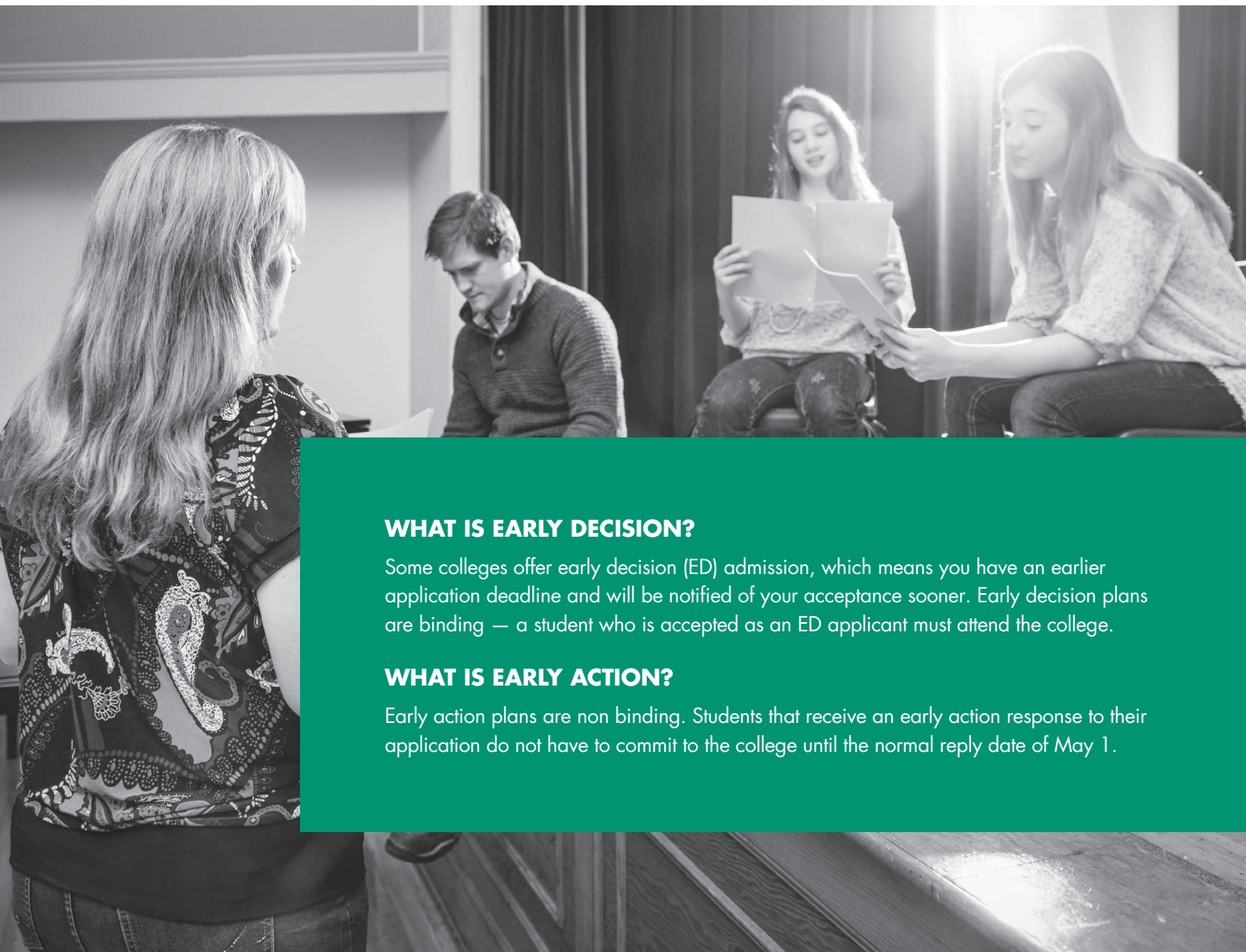
ASK EARLY Teachers, coaches, and school counselors get many requests, so give them plenty of time. Don't wait until a week before the deadline and be mindful of their schedules. Don't ask a teacher in the middle of exams, and don't ask a coach during the run-up to a state tournament.

ASK SOMEONE WHO KNOWS YOU Choose someone who can speak knowledgeably and firsthand about your abilities and experience. Even a letter from the governor won't mean much if that person has only met you once.

OFFER HELP Don't make a letter writer start from scratch. Give them background about the scholarship, the college, or the job. Explain what qualities you'd like to emphasize, then share examples. Maybe share your activities resume from page 65.

PROVIDE SPECIFICS Make sure a letter writer knows details, like when the letter is due, how it should be submitted, and whether there are word or page limits. Don't make them go searching for this information.

SAY THANK YOU Once you know the letter has been submitted, be sure to thank the writer, either in person or with a handwritten note. Acknowledge the time your letter writer spent helping you achieve an important goal.



WHAT IS EARLY DECISION?

Some colleges offer early decision (ED) admission, which means you have an earlier application deadline and will be notified of your acceptance sooner. Early decision plans are binding — a student who is accepted as an ED applicant must attend the college.

WHAT IS EARLY ACTION?

Early action plans are non binding. Students that receive an early action response to their application do not have to commit to the college until the normal reply date of May 1.

APPLICATION CHECKLIST

TWO-YEAR COLLEGE

- **COMPLETE THE COLLEGE'S APPLICATION** Items that you'll need:
 - Social Security number
 - GPA and class rank
 - Name and address of current and previous high schools
 - I-94 card (if applicable)
 - ACT or SAT score (if applicable)
 - Dual credit information
 - Parent educational information
- **REQUEST YOUR HIGH SCHOOL TRANSCRIPT** You'll need to submit an official transcript to each college where you apply. You can request transcripts through your high school.
- **PAY THE APPLICATION FEE** You might have to pay an application fee, although some colleges waive the fee if you apply online. If you can't afford the fee, talk to your school counselor about applying for a fee waiver or deferral. *Note: Community colleges in Iowa do not charge an application fee.*
- **SUBMIT THE APPLICATION** Confirm receipt. You might see a message on-screen confirming that you have successfully submitted your application, or you might receive a confirmation via email.
- **ALMOST FINISHED** Most two-year colleges require that you take a placement test such as Aleks or Accuplacer to assess your skills in reading, writing, and mathematics before you enroll.
- **FINISHED!** Watch for an admissions decision.

FOUR-YEAR COLLEGE OR UNIVERSITY

- **COMPLETE THE COLLEGE'S APPLICATION** Items that you'll need:
 - Social Security number
 - GPA and class rank
 - Name and address of current and previous high schools
 - I-94 card (if applicable)
 - ACT or SAT score
 - Dual credit information
 - Parent educational information
- **REQUEST YOUR HIGH SCHOOL TRANSCRIPT** You'll need to submit an official transcript to each college where you apply. You can request transcripts through your high school.
- **PAY THE APPLICATION FEE** You might have to pay an application fee, although some colleges waive the fee. If you can't afford the fee, talk to your school counselor about applying for a fee waiver or deferral.
- **SUBMIT ADDITIONAL MATERIAL AS REQUIRED** See page 25 for examples of material your college might require in addition to your application form.
- **SUBMIT THE APPLICATION** Confirm receipt. You might see a message onscreen confirming that you have successfully submitted your application, or you might receive a confirmation via email.
- **IF REQUIRED, SCHEDULE AND GO TO YOUR INTERVIEW** Expect the interviewer to ask why you have chosen this college and major. Be ready with reasons and specific examples.
- **FINISHED!** Watch for an admissions decision.

FINANCE

TYPES OF FINANCIAL AID

Most college students rely on multiple sources of financial aid to pay for their education. While different types of funds can work together to form your aid package, you should take advantage of them in this order:

- 1. FREE MONEY** Grants and scholarships are awarded based on financial need, accomplishments, and/or abilities. They are gifts. You will not have to pay this money back. More on page 34.
- 2. EARNED MONEY** You might qualify for a work-study job, or you might land a part-time job on your own. You will earn this money and will not have to pay it back. More on page 36.
- 3. BORROWED MONEY** Loans are money that you pay back with interest. Start with federal loans, which offer the best interest rates and terms. Private loans should be your last option. More on page 37.

For all these types of financial aid, your first step is the Free Application for Federal Student Aid, or FAFSA. By filing the FAFSA and following up with the Iowa Financial Aid Application, you apply for:

- Scholarships and grants from the state of Iowa, such as the Last-Dollar Scholarship
- The Pell Grant and other grants from the U.S. Department of Education
- Grants and scholarships offered by colleges and universities
- Work-study jobs
- Federal student loans

Step-by-step instructions for filing begin on page 31.



FINANCIAL LITERACY RESOURCES

The Iowa Jump\$tart Coalition is a nonprofit organization dedicated to improving Iowans' personal financial literacy. You can search their database of resources at lowaJumpStart.org.



BEFORE THE FAFSA

You should file the FAFSA even if you don't think you will need it. It doesn't cost anything, but having it on file will make things much easier for you in case your plans change. With a little preparation before you start, you can finish the application in as little as 30 minutes. Here's how to get ready:

CREATE YOUR FSA ID You'll need to create a Federal Student Aid (FSA) ID before you complete the FAFSA. It will serve as an electronic signature. You and your parents* must apply for separate FSA IDs using separate email addresses. You can create your FSA ID by visiting StudentAid.gov/fsa-id on a laptop or desktop computer. Do not use an email address associated with your high school—you might lose access after you graduate. It will take 3-5 days to validate your FSA ID.

GATHER YOUR DOCUMENTS Gather the following documents for yourself and your parents* to file a FAFSA:

- ID or driver's license number
- Social Security number
- Records of untaxed income
- Current bank statements
- Current business and farm records, as well as other savings and investments
- Alien Registration Number (if applicable)

The IRS Direct Data Exchange will let you prefill some answers by transferring tax data directly from the IRS website. The actual information may be hidden for security reasons and may be marked "Transferred from the IRS." Note: Under a few special circumstances, you might not be eligible to use the Direct Data Exchange. Find a list of these situations at StudentAid.gov.

*Unless you are an independent student. Find the criteria at IowaCollegeAid.gov/Independent.

WHAT IF I DON'T HAVE MY PARENTS' INFO?

If you can't provide your parents' information (e.g., you can't locate them, they are incarcerated, or you left home due to an abusive situation) or if your parents refuse to provide their information and financial support, contact your college's financial aid office and ask to speak with someone about your special circumstances.

FILE THE FAFSA

FIND THE FORM You can file the FAFSA online at FAFSA.gov, or request a printed form by calling 1-800-4-FEDAID or by visiting FAFSA.gov. The FAFSA will gather information about your finances, your family's finances, and your college plans. The FAFSA is typically available Oct. 1. However, recent changes to the FAFSA may cause this date to change.

FILING TIPS

- Enter your name and address **exactly** as they appear on your tax returns, including periods, spelling of street, etc.
- Enter up to 20 colleges or universities that you are considering. Your information will be shared with the colleges, which will evaluate your eligibility for federal, state, and institutional financial aid.
- Make sure you click the 'I provide consent' button to exchange data with the IRS and calculate a Student Aid Index. Otherwise your FAFSA will be considered incomplete.
- Sign the FAFSA using your FSA ID for fastest processing.
- Print the confirmation page, which displays the exact date and time the form was submitted.
- Confirm with your school counselor that your FAFSA has been completed and that no information is missing.

APPLICATION DEADLINES Typically, you want to file the FAFSA as soon after October 1 as possible to receive financial aid in the next academic year. However, due to changes in the FAFSA, this date may change. Consult FAFSA.gov or your school counselor for more information. The earlier you file, the better your chances of receiving aid.

Deadlines for grants and scholarships funded by the state of Iowa can fall as early as March 1.

Colleges and universities have their own priority deadlines that may be much earlier. Although you can file after that date, some aid is limited and may not be available if you file late.

IF YOUR FINANCES HAVE CHANGED... Because you'll use tax information from two years prior (e.g., 2022 tax information is used for the 2024-25 FAFSA), it's possible that your financial situation might change in the meantime. Contact your college financial aid office to explain your new circumstances if they come up.

NEVER PAY TO FILE! There are no fees to complete or submit the FAFSA. To get free help:

- Make an appointment with a Virtual College Coach at iowaCollegeAid.gov/VirtualCoach.
- Call Iowa College Aid at 877-272-4456.
- Watch for FAFSA completion events at your high school.
- Ask your school counselor or other school staff.
- Contact the financial aid office at your college or university.

IOWA FINANCIAL AID APPLICATION

The FAFSA serves as the sole application for the state's largest financial aid programs. However, some specialized programs also require that you complete the Iowa Financial Aid Application, or IFAA. Iowa residents can link directly to the IFAA from the FAFSA confirmation page. Just click on "Start your state application". You can also access the Iowa Financial Aid Application directly at iowaCollegeAid.gov/IFAA.

The IFAA starts with an Eligibility Wizard. You answer fewer than 10 questions. If you're not eligible for any of the state's specialized aid programs, you're done. If you do meet initial eligibility requirements, you'll see instructions to continue the application process. You can find more information on state grants and scholarships on page 35 and at iowaCollegeAid.gov/ScholarshipsAndGrants.

AFTER THE FAFSA

FAFSA SUBMISSION SUMMARY (FSS) After you complete the FAFSA, the U.S. Department of Education will compile your FAFSA Submission Summary (FSS). The FSS will be sent to you and to the colleges that you listed on your FAFSA. If you provided an email address, you'll receive instructions to access an online copy of your FSS; otherwise it will be mailed. You'll be able to access your FSS within about five days if you file electronically or within three weeks if you file on paper. Read the FSS carefully and follow instructions, especially if you need to correct errors.

STUDENT AID INDEX (SAI) The FSS contains a figure called the Student Aid Index (SAI). Colleges and universities use your SAI to determine your eligibility for financial aid programs. Factors that determine your SAI include income and net worth for you and your parents and other financial and family factors. Your SAI might change from year to year.

FINANCIAL NEED Each college or university that you list on your FAFSA that accepts you will assemble a financial aid offer based on your financial need: the cost of attendance (COA) at that college minus your SAI. While COA varies by college, your SAI will generally remain the same in a given year. Each college's financial aid offer will outline the federal, state, and institutional aid—including student loans—available to you. More about financial aid offers on page 44. *Note: Some colleges include personal expenses such as books, supplies, and travel in the COA, while others do not.*

FILE EVERY YEAR You'll need to file a new FAFSA for every year you plan to be in college. Changes from year to year in your or your family's financial situation will be reflected in your new SAI for each year.

WHAT IF I'M SELECTED FOR VERIFICATION? Don't panic! Roughly one-third of FAFSAs are selected for this process that reviews the application for accuracy. You must complete the process in order to receive financial aid, so respond to the notification as quickly as possible. Contact your college's financial aid office if you need help and also ask your school counselor for guidance.



PROFESSIONAL JUDGEMENT

Contact the financial aid office of your intended college if your family's current finances are not accurately reflected on the FAFSA due to job loss/reduction, divorce or separation, or other special circumstances. Colleges are not required to consider special circumstances, but those that do have a process called Professional Judgment (PJ). This process will likely require you to submit additional documentation to your college's financial aid office. The financial aid office may then recalculate your eligibility, possibly resulting in a change to your financial aid offer.



SCHOLARSHIPS & GRANTS

IS THIS REALLY FREE MONEY? Yes! While you have to meet certain requirements to receive grants and scholarships, you do not have to pay them back. The state of Iowa awards tens of millions of dollars in financial aid every year. More information at IowaCollegeAid.gov/ScholarshipsAndGrants.

WHO'S ELIGIBLE? Eligibility for need-based aid is determined by your SAI. Other financial aid programs recognize particular talents or achievements. You might earn a scholarship for academics, sports, arts, or leadership, for instance. Others are based on your field of study or planned career.

WHERE DO THEY COME FROM? Grants and scholarships can come from the federal or state government, from your college or university, or from other sources.

HOW DO I GET THEM? By filing the FAFSA and following up with the Iowa Financial Aid Application, you apply for all federal and state grants and scholarships. Here is a glance at some of the state and federal programs available to students at Iowa colleges and universities. Additional aid might be available for certain students, such as Iowa National Guard members or former foster youth.

IF YOU ATTEND A...	YOU MIGHT BE ELIGIBLE FOR...
Community college	All Iowa Opportunity Scholarship, Future Ready Iowa Last-Dollar Scholarship, Iowa Skilled Workforce Shortage Tuition Grant (Kibbie Grant), Iowa Vocational Technical Tuition Grant, Pell Grant, Supplemental Educational Opportunity Grant
Regent university	All Iowa Opportunity Scholarship, Pell Grant, Supplemental Educational Opportunity Grant
Private college or university	Iowa Tuition Grant, All Iowa Opportunity Scholarship, Pell Grant, Supplemental Educational Opportunity Grant

STATE & FEDERAL SCHOLARSHIPS & GRANTS

	PROGRAM	TYPE OF COLLEGE	APPLICATION REQUIRED*
STATE SCHOLARSHIPS & GRANTS	Iowa Tuition Grant For students attending private colleges and universities in Iowa	Private Iowa college/university	FAFSA
	Future Ready Iowa Last-Dollar Scholarship For students working toward an associate's degree or credential for a high-demand job	Iowa community college, eligible private college	FAFSA
	Skilled Workforce Shortage Tuition Grant (Kibbie Grant) For Iowa residents in specific career or technical education programs	Iowa community college	FAFSA
	Iowa National Guard Educational Service Scholarship For Iowa National Guard members	Eligible Iowa college/university	FAFSA, IFAA
	All Iowa Opportunity Scholarship For eligible students who graduated from high school (or earned equivalency) within the past two years	Eligible Iowa college/university	FAFSA, IFAA
	Iowa Vocational Technical Tuition Grant For Iowa residents in career or technical education programs	Iowa community college	FAFSA
	Future Ready Iowa Grant For Iowa residents enrolled in a specific program	Eligible college/university	FAFSA, IFAA
	Workforce Grant & Incentive Program For Iowa residents completing a bachelor's degree in a high-demand field	Regent Iowa university	FAFSA
OTHER AWARDS	Education & Training Voucher For students who aged out of foster care or were adopted from foster care	Eligible college/university	FAFSA, IFAA
FEDERAL GRANTS	Pell Grant For students with sufficient financial need based on FAFSA	Any participating	FAFSA
	Supplemental Educational Opportunity Grant For students with sufficient financial need based on FAFSA	Any participating	FAFSA

*FAFSA: Free Application for Federal Student Aid (FAFSA.gov); IFAA: Iowa Financial Aid Application (IowaCollegeAid.gov/IFAA).

***Information was not available as of publishing date. Please visit IowaCollegeAid.gov/ScholarshipsAndGrants for the most up-to-date information.

WORK-STUDY

The federal work-study program connects you with a campus or community job. The cost of your wages is shared by the federal government and your employer. Although work-study is part of your financial aid package, you'll be responsible for landing a job, based on referrals from your financial aid office. Work-study jobs are limited to 20 hours a week. Learn more about federal work-study at StudentAid.gov/WorkStudy.



CAN I GET A JOB IF I DIDN'T QUALIFY FOR WORK-STUDY?

Even if work-study isn't part of your financial aid package, your campus job placement center can help you. Some campus jobs will still have vacancies after work-study students are placed, and employers in the community often post openings through campus job centers. You can even start your search before you arrive on campus—just check the job center's website.



STUDENT LOANS

If you take out student loans, you can save money by following these tips:

USE UP ALL OTHER OPTIONS Consider loans only if grants, scholarships, and work won't cover your expenses.

BORROW ONLY WHAT YOU NEED Treat the loan amount in your aid package as a limit, not a suggestion.

APPLY FOR FEDERAL LOANS FIRST They're usually less expensive and offer more repayment plans. You're also more likely to have forgiveness opportunities. Consider private loans last.

PAY FASTER AND PAY LESS If you pay even a little extra a month, you'll shorten your repayment period and pay less interest.

DON'T SKIP PAYMENTS Missed payments will damage your credit. If you face difficulty, contact your loan servicer immediately to ask about hardship options.

FEDERAL LOANS FOR STUDENTS

The U.S. Department of Education offers low-interest loans to eligible students to help cover the cost of college. You must file a FAFSA to qualify, and funds are applied directly to your student account. Repayment doesn't begin until after you graduate, withdraw, or drop below half-time enrollment. There are two types:

DIRECT SUBSIDIZED LOANS These loans are for students with financial need. You will not pay interest while you are enrolled in college at least half-time, during the six-month grace period, or during periods of deferment.

DIRECT UNSUBSIDIZED LOANS Financial need is not a requirement for these loans, but you still must file a FAFSA to qualify. You will be responsible for interest charged throughout the life of the loan, even while in college.

FEDERAL LOANS FOR PARENTS

WHO'S ELIGIBLE PLUS loans (originally called Parent Loans for Undergraduate Students) are federally insured loans for parents of dependent undergraduate students enrolled at least half-time. A stepparent married to a custodial parent may also qualify. Like federal student loans, PLUS loans offer borrower-friendly deferment and forbearance options. Many parents use PLUS loans instead of private loans.

TERMS PLUS borrowers are subject to credit checks. If your parent or stepparent is denied, you might be eligible for additional federal Direct Unsubsidized Loan amounts.

LIMITS There is no annual or total limit. Your parent or stepparent may request an amount equal to your cost of attendance, minus any financial aid.

REPAYMENT Repayment begins after loan funds are fully disbursed. Your parent or stepparent may request a postponement while you are enrolled at least half-time and for six months afterward. Borrowers have up to 10 years to repay PLUS loans.

FEDERAL LOAN PROCESS

BEFORE YOU START COLLEGE

- Your college includes a loan or loans in your financial aid offer.
- You apply for the loan(s).
- Funds are sent to your college. If your bill is already paid, remaining funds can be given to you for living expenses.

WHILE YOU'RE IN COLLEGE*

- You don't have to make payments.
- For subsidized loans, you don't owe any interest.

AFTER YOU GRADUATE OR LEAVE COLLEGE*

- You're in a grace period for six months, which means you're not required to make payments.
- At the end of the grace period, you choose a repayment plan and begin monthly payments.
- Depending on the plan you choose, repayment usually takes between 10 and 25 years (30 for federal Direct Consolidation Loans).
- Keep all your loan paperwork, and notify your servicer if you move.

*"In college" means you're enrolled at least half-time.

REPAYMENT PLANS

When it's time to repay federal student loans, you'll have multiple options:

STANDARD PLAN Your monthly payments will stay the same until your loan is paid off.

GRADUATED PLAN Your monthly payments will gradually increase over time, usually every two years.

INCOME-BASED PLAN Your monthly payment will be a percentage of your income.

There is no one best repayment plan. The standard plan is the default, but don't take that as a recommendation. It's an automatic pre-selection that doesn't take your situation into account. A graduated payment plan makes sense if you can count on your income rising steadily during your repayment period. An income-based plan might be best if you don't plan to enter a high-paying job. It also provides some buffer if you don't land a job right away, and your loan might be forgiven after a specified time. A shorter repayment plan will cost more each month for now but will save you money in the long term.

PRIVATE LOANS

Loans offered by banks, credit unions, and other nongovernment lenders are not federally insured, are not eligible for federal loan forgiveness programs, and are often more expensive than federal loans. In most cases, private lenders require students to pass a credit check and have a co-signer. Carefully evaluate the terms and conditions before you apply. If you have questions about private loans, contact your financial aid office. If you have concerns about a private loan, contact the Consumer Financial Protection Bureau: ConsumerFinance.gov or 855-411-2372.



TYPES OF COLLEGE EXPENSES

These numbers are Iowa five year averages from the 2023-24 school year, listed by type of college.

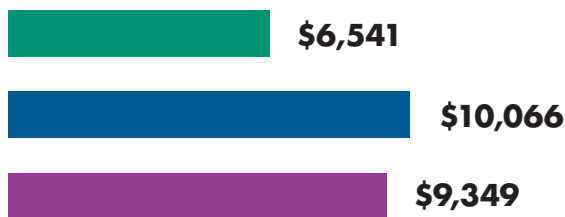
 Community colleges  Public universities  Private nonprofit colleges/universities

TUITION & FEES



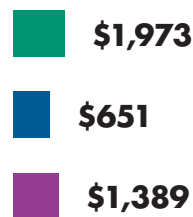
ROOM & BOARD

On-campus housing and meals



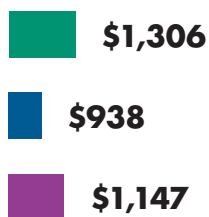
TRANSPORTATION

To and from campus



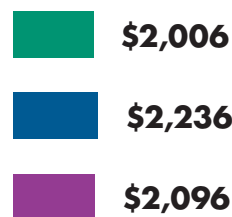
BOOKS & SUPPLIES

Examples: textbooks, course materials, office and art supplies



PERSONAL EXPENSES

Examples: laundry, clothing, personal items, recreation, phone bills





WAYS TO PAY LESS

EARN CREDIT BEFORE COLLEGE Take advantage of AP courses and dual enrollment in high school to reduce the number of credits you'll need to earn in college.

CHOOSE ECONOMICAL HOUSING You can cut your dormitory costs if you choose a basic shared room instead of a private room or a deluxe apartment-style unit.

LIVE AT HOME If your school is close enough and circumstances allow, living with your family can save on housing. If you choose this option, make an extra effort to get involved in campus activities.

BE STRATEGIC IF CHANGING MAJORS Switching majors even once may add a year or more of classes and expenses. Explore your interests, values, and skills and match them to potential careers before you start college.

CONSIDER SHORTER COURSES Many colleges offer shorter terms, especially in summer or in winter between semesters. These courses can help you graduate sooner. *Note: Not all financial aid can be used for shorter classes, so check with your financial aid office.*

RENT YOUR TEXTBOOKS Renting textbooks can save you hundreds of dollars a term. Try websites such as Chegg.com, eFollett.com, and Textbooks.com. If you buy books, buy them used.

CLAIM TAX BENEFITS Take advantage of the Student Loan Interest Deduction, the American Opportunity Tax Credit, the Lifetime Learning Tax Credit, and the Tuition and Fees Deduction. You can learn more from IRS Publication 970 at IRS.gov.

FINANCIAL AID CHECKLIST

More than three-quarters of first-time undergraduates in Iowa receive some form of financial aid. If you want to be one of them, here are the steps to follow:

- CREATE FSA ID** Go to StudentAid.gov to create your FSA ID.

- FILE THE FAFSA** Go to FAFSA.gov. Our filing tips start on page 31.

- FILE THE IOWA FINANCIAL AID APPLICATION** Click the link from the FAFSA or go to IowaCollegeAid.gov/IFAA. More on page 32.

- APPLY FOR PRIVATE SCHOLARSHIPS** Start early, and keep looking.

DECIDE

CHECK THE SCORECARD

If you're accepted by more than one college, it's decision time. First, revisit some of the factors you considered when you were deciding where to apply (see page 72). A great resource is the U.S. Department of Education's College Scorecard (CollegeScorecard.ed.gov). For any accredited college or university in the United States, you can look up:

- Actual price paid by students at your income level after financial aid
- Student demographics—race/ethnicity and socioeconomic status
- Retention and graduation rates
- Graduates' average debt and monthly payments
- Graduates' average earnings

ARE YOU CLOSE TO A CHOICE?

Take these steps to increase your confidence in your final decision:

VISIT THE CAMPUS Even if you've been there already, you'll be looking with fresh eyes now. If you haven't been there yet, this would be a great time. Most colleges offer virtual tours, and some have special days designated for admitted students to visit, either virtually or in person. If you have already visited campuses, refer back to your campus visit log worksheets.

TALK TO STUDENTS If you have friends who attend your college of choice, talk to them about their experiences. Some colleges and universities will give you contact information for a current student "buddy" who can answer your questions.

IF YOU'RE WAITLISTED You won't find out whether you have a spot until after the college's decision deadline. Right now, you need to notify the college whether you want to stay on the waitlist. Ask whether late acceptance would affect your housing and financial aid opportunities. In the meantime, go ahead and commit to a college that has accepted you. Understand, however, that may forfeit your deposit to that college if an offer comes through from your waitlist college and you accept it.



UNDERSTAND YOUR FINANCIAL AID

After you are accepted for admission, each college or university that you list on your FAFSA will send you a financial aid offer. It might arrive by email or postal mail. It might come with your acceptance letter or shortly afterward. A financial aid offer is designed to cover your financial need by bridging the gap between the cost of attendance and what you and your family are expected to contribute.

Thoroughly compare all offers. Make sure you understand how much assistance is from scholarships or grants, from work-study, and from loans.

Terms will vary. Some awards renew automatically from year to year, some renew if you meet certain requirements (such as grades or credit hours), some require a new application each year, and others are one-time awards.



COST OF ATTENDANCE This includes tuition, fees, and room and board. Depending on your college, it might also include books, supplies, travel, and personal expenses.

FREE MONEY Scholarships and grants are money that you won't need to pay back. (More on pages 34-35)

BORROWED MONEY Loans are money that you pay back with interest. (More on page 37)

EARNED MONEY Work-study is a job that is part of your financial aid package. (More on page 36)

COMPARISON WORKSHEET

Download a worksheet to break down and compare your financial aid offers at IowaCollegeAid.gov/AidComparison.



YOUR UNIVERSITY

Sample Financial Aid Offer

STUDENT NAME

Cost of Attendance.....	23,712
Unmet Need.....	2,960

GRANTS & SCHOLARSHIPS

FEDERAL

Pell Grant.....	6,895
SEOG Grant.....	500

STATE

Iowa Tuition Grant	1,200
All Iowa Opportunity Scholarship.....	4,532

INSTITUTIONAL

Dean's Academic Scholarship	1,000
Tennis Scholarship	500

LOANS

Subsidized	3,500
Unsubsidized.....	2,000

WORK-STUDY

Federal	1,000
---------------	-------

Your financial aid package was determined based on full-time enrollment, resident tuition, and dependent student status. In order to finalize your financial aid package, you must submit the paperwork outlined on the back of this sheet and sign and return this form. Find more information on our website.

WHAT IF I WANT TO TAKE A GAP YEAR?

Some students take a year between high school and college to gain work experience, volunteer, or travel. If this is your plan, line up your college acceptance, then defer it or arrange a leave of absence. File for financial aid during your gap year so it's in place when you start college.



CONFIRM YOUR CHOICE

Once you've chosen the college that you feel best fits you, confirm your acceptance. Check both your acceptance letter and your financial aid offer for steps you need to take. Look for important dates and deadlines. Financial aid offers will have a deadline for you to accept or decline—May 1 is a common date. Read carefully to see if the college requires other documents from you. You might need to submit additional or updated information (such as a complete high school transcript) before finalizing your financial aid. If you're uncertain what you need to do, contact the admissions office or financial aid office.

Remember, there's no single correct answer when you're choosing a college. If you have doubts or concerns in the coming months, that doesn't mean you chose wrong. Starting college is a major life transition, so anxiety is normal.

COLLEGE DECISION CHECKLIST

- **COMPARE COLLEGES THAT ACCEPTED YOU** Refer to your Match and Fit Worksheet (see page 72) and use the U.S. Department of Education College Scorecard.
- **COMPARE FINANCIAL AID OFFERS** Make sure you understand how much money your family is expected to pay and how much money you'll have to pay back (see page 74).
- **MAKE A FINAL CAMPUS VISIT** Watch for campus tours or other special events for admitted students at colleges that you're seriously considering.
- **TALK TO CURRENT STUDENTS** You might find them in your circle of friends, or you can ask your school counselor. Some colleges might pair you with a current student "buddy" who can answer your questions.
- **MAKE YOUR CHOICE** Confirm your acceptance by following the directions in your acceptance letter and financial aid offer. Remember, you don't need to accept your entire financial aid offer, just what you need. However, you should always accept all 'free money'.
- **CELEBRATE!** You worked hard to get here. Watch for events at your high school, and mark this occasion with friends and family.



GO

WHAT'S DIFFERENT IN COLLEGE

As you begin college, you'll need to take on more responsibility and be more independent.

TIME MANAGEMENT Your days will not be as scheduled and predictable as they were in high school. You must set your own daily calendar and create your own routine. You'll spend less time in class but more time studying on your own. You'll be expected to balance classes, activities, and work.

ACADEMIC EXPECTATIONS It is your responsibility to follow the class syllabus. It might be the only notification you receive about tests and assignments. Don't expect professors to seek you out if you aren't doing well. It's up to you to ask for help.

RELATIONSHIPS New friendships take time. If you live away from home, stay in touch with family and old friends even as you dive into campus groups and activities. If you live at home, your relationships with family will change as you move closer to adulthood. Remember that your family is navigating new terrain, too.



SUMMER TRANSITION CHECKLIST

Steps to take during the summer after high school graduation are on **page 53**.

LIVING & STUDYING ARRANGEMENTS

IF YOU'LL LIVE ON CAMPUS

Suggested packing list for your dorm room:

- Fan—for cooling and for white noise
- Towels, robe and shower flip-flops
- Shower caddy
- Laundry basket and supplies
- Cleaning supplies and trash bags
- Mini-fridge and other approved appliances
- Umbrella and snow boots (unless you're headed for a warmer climate)
- First aid kit with pain relievers, cold medicine, bandages, and antiseptic
- Tool kit with screwdriver, screws, hammer, and nails
- Dry erase board for your door
- Power strips and adapters, especially if you'll live in an older dorm
- Travel mug and water bottle
- Lamp for late-night study sessions.
- Drying rack
- Fabric and air freshener
- Door stop—leave your door open to make new friends!

IF YOU'LL COMMUTE TO CAMPUS

- If you have a longer commute, consider concentrating your classes to a few days a week
- Purchase a bus pass or parking permit
- Buy a meal plan if you intend to eat on campus
- Find out if your campus has a commuter lounge or other designated facilities for commuter students
- Scout out a spot where you can recharge your phone and laptop during the day
- Get involved in clubs, intramural teams, and other groups to connect with classmates
- Make an effort to spend time on campus between or after classes, whether you're studying in the library or getting coffee with friends at the student union
- Always leave yourself extra time to get to class
- Check your email before leaving home, especially in bad weather, to be sure class is still scheduled

IF YOU'LL TAKE CLASSES 100% ONLINE

- Arrange a high-speed Internet connection
- Try to set aside a space to log into your classes—if a designated room isn't possible, consider a screen or other divider to block distractions
- Separate your school time from your personal time: Take a shower and put on real clothes before class, even if you won't be visible on camera
- Block out specific study time each day and turn off your phone
- Take breaks to get up and move
- Stay active in online forums and check on discussion threads regularly
- Email your professors if you have questions, and leave them plenty of time to respond (don't ask about an assignment an hour before it's due)



MEET YOUR ADVISOR

Academic advisors can provide a wealth of knowledge regarding classes, graduation requirements, internships, job hunting, and industry contacts. Here's how to get the most from your appointments:

SCHEDULE IN ADVANCE Advisors are busy. Email well before the date you want an appointment, and be flexible. Your advisor has other students to meet, in addition to possibly teaching courses and conducting research.

BE PREPARED Have a list of questions with you, and write down the answers.

DON'T BE A STRANGER Get to know your advisor so they can take your interests into account when making suggestions. Topics to cover might include insight into different professors, scheduling suggestions, and goal planning. Your advisor is also a great person to write letters of recommendation.

SHARE YOUR CONCERNS Speak up if you are struggling with a class or with college life in general. Your advisor can provide tips and put you in touch with campus resources.

THERE IS NO WRONG QUESTION TO ASK Your advisor can help with academic or personal issues.

RESOURCES ON CAMPUS

Don't hesitate to ask for help. Everyone handles the transition from high school to college differently. Whether you're a first-generation student, traveling to another state, or living at home, remember that support services are all around you. Explore these resources:

HEALTH CENTER Scope it out (location, hours, fees) before you need it. You don't want to stress over these details while you're feeling crummy.

LIBRARY Digitized collections with search engines are far more reliable than Google. Plus, librarians are trained to help you track down the information you need.

TUTORING OR WRITING CENTER Student employees are trained to assist their peers. These centers might offer one-on-one or group assistance.

FITNESS CENTER Your campus activity fee might cover your membership, so work up a sweat.

COUNSELING CENTER Student life—and life in general—can be stressful. You don't have to muddle through alone.

JOB PLACEMENT CENTER This is a great place to start your career search later or to look now for part-time jobs or occasional weekend work.

INCLUSIVE RESOURCES

SPECIALIZED SUPPORT The Iowa Department of Human Rights and Iowa Safe Schools offer information for students who are traditionally underrepresented in higher education, including minority students, students with disabilities, women, and LGBTQ students. Find a list of websites at IowaCollegeAid.gov/Inclusive.

Many campuses offer networks for specific student populations. These might include a women's center, TRIO student services, an LGBTQ center, a Black student union, Latinx resources, a multicultural center, campus ministries, international programs, and veterans' services.

STUDENTS WITH DISABILITIES Your acceptance at the college or university of your choice will not be influenced by a disability. Academic accommodations available to you might include note takers, extended time for tests, readers and/or scribes, books in alternative formats, computer-assisted technology, interpreter services, and/or accessible classrooms. Other tips:

- Attend and participate in your annual Individualized Education Program (IEP) meetings. Know your annual goals.
- Identify the person or office at the college responsible for providing services to students with disabilities, and schedule an appointment.
- Bring documentation of how your disability impacts your living, learning, and working. Examples include the SAR (Support for Accommodation Request), your 504 plan, your IEP, a statement from a treating physician, a psychological evaluation, and/or paperwork from Iowa Vocational Rehabilitation Service.

GET INVOLVED

Much of your college experience will happen outside the classroom. Although studies should be your top priority, getting involved on campus is a great way to ease the transition into college and build your resume. Here's why:

MEET NEW PEOPLE Join a club or organization to make friends and network with those who have similar interests, goals, and values.

GET REAL-WORLD EXPERIENCE Career-related organizations offer an excellent opportunity to build leadership, communication, and teamwork skills.

BUILD CONNECTIONS Campus involvement often creates a stronger connection to your college. This will enhance your experience and reduce your likelihood of transferring or dropping out.

FIND YOUR BALANCE Campus involvement teaches you to find balance between your schoolwork and activities—a skill that will serve you in your professional career as well.

TRANSFER STUDENTS

Sometimes your first college choice isn't the right fit, or you might start your education at a two-year college with intentions to continue at a four-year college. For a smooth transfer, here are some tips:

MAKE SURE YOUR CREDITS WILL TRANSFER Some colleges limit the number or types of credits you can transfer. Work with advisors at your old and new campuses. You can even request that your prospective college review your transcripts before you apply. Some colleges offer an unofficial evaluation based on your own copy of your transcript, but only an evaluation based on an official transcript can tell you exactly what credits will transfer. *Note: Many colleges will not release your transcript if you have outstanding charges.*

LINE UP YOUR FINANCIAL AID Add your new college to your FAFSA, and notify your current financial aid office of your plans to transfer. Some types of financial aid cannot be awarded by your new college until the old college cancels your aid. Contact current scholarship donors to see if scholarships can be transferred. If you plan to borrow, you might need to complete a new loan application. Contact your new college to ask if you need to submit a financial aid transcript.

KEEP YOUR GRADES UP Even if you don't plan to stay at your current college, continue to go to class and turn in assignments. Your prospective college will want your most recent transcripts and might have a grade requirement, even if you were previously admitted. Many colleges won't accept transfer credits for grades lower than a C-minus.

TRANSFERRING TO A PUBLIC UNIVERSITY? The website TransferInIowa.org provides information for community college students interested in transferring to one of Iowa's Regent universities—Iowa State University, the University of Iowa, or the University of Northern Iowa.

MORE INFORMATION FOR TRANSFER STUDENTS Go to IowaCollegeAid.gov/TransferStudents.

SUMMER TRANSITION CHECKLIST

- **MAKE A BUDGET** Review your financial aid offer and pay attention to which expenses are included.
- **CREATE A TIMELINE** List the steps you need to take before you arrive on campus. When are deposits due? Tuition? Make a calendar to keep track.
- **REQUEST A FINAL TRANSCRIPT** Your college might require a final official transcript from your high school.
- **GET REQUIRED SHOTS** Your college will send you a list of required vaccinations. Forward your vaccination record to your college.
- **REVIEW YOUR HEALTH INSURANCE COVERAGE** If necessary, you might be able to purchase insurance through your college.
- **FINALIZE HOUSING ARRANGEMENTS** If you plan to live on campus, make sure you've submitted all necessary applications and deposits. If you'll have a roommate, get in touch with that person.
- **ATTEND ORIENTATION** At some colleges, orientation is required. Even if it's not, you'll get a smoother start if you attend. Some colleges offer orientation for families as well.
- **REGISTER FOR CLASSES** Pay attention to the date and time you need to register. Registering late will decrease your chances of getting the classes and times you want.
- **ARRANGE TRANSPORTATION** If you'll live on campus, think about whether you might need multiple move-in trips. If you'll commute, buy a parking permit or public transit pass.
- **FIND A WORK-STUDY JOB** If work-study is part of your financial aid package, apply for jobs early before many of them are filled. Your financial aid office will give you recommendations.





Checklist

NINTH GRADE CHECKLIST

- MEET WITH YOUR SCHOOL COUNSELOR** Talk about planning your education after high school. Ask if your school has additional staff who can help you—college access coaches, peer coaches, etc. Also ask about career interest surveys.
 - REVIEW YOUR FOUR-YEAR PLAN** Meet with your school counselor to ensure that your four-year plan continues to meet your graduation requirements and aligns with your college and career goals.
 - CONNECT WITH YOUR VIRTUAL COLLEGE COACH** You'll get one-on-one, personalized assistance via text message to help you through the college-going process. Sign up at lowaCollegeAid.gov/VirtualCoach.
 - PLAN YOUR CLASS SCHEDULE** Take classes that will meet college admission requirements, and think about how to spread them over four years. Use your elective courses to try out new areas of interest.
 - ASK ABOUT EARNING COLLEGE CREDIT** Research Advanced Placement (AP), dual credit, and career/technical courses. Even if you can't take them yet, ask how you can prepare.
 - KEEP YOUR GRADES UP** Stay focused on schoolwork. Colleges will look at grades earlier than your junior and senior years.
 - GET INVOLVED** Join a club, activity, or sport at your school or in the community. Involvement looks good on a college application—but more importantly, you'll meet new people and explore your interests.
 - VOLUNTEER** Silver Cord and similar school-based programs can connect you with organizations that need volunteers, or check out VolunteerIowa.org.
 - SET UP A COLLEGE SAVINGS ACCOUNT** If you already have an account, keep adding to it.
 - BEGIN BUILDING YOUR RESUME** Include your extracurricular activities, employment, and home responsibilities. Note your roles, how long you participated, and what you learned.
-

TENTH GRADE CHECKLIST

- CHECK IN WITH YOUR SCHOOL COUNSELOR** Make sure you are on track for all the courses you want and need. Ask about prerequisites for advanced courses in your junior and senior years.
- REVIEW YOUR FOUR-YEAR PLAN** Meet with your school counselor to ensure that your four-year plan continues to meet your graduation requirements and aligns with your college and career goals.
- PLAN YOUR CLASS SCHEDULE** Take classes that will meet college admission requirements, and think about how to spread them over the next three years. Use your elective courses to try out new areas of interest.
- CONNECT WITH YOUR VIRTUAL COLLEGE COACH** You'll get one-on-one, personalized assistance via text message to help you prepare for the college-going process. Sign up at IowaCollegeAid.gov/VirtualCoach.
- TAKE THE PSAT IN OCTOBER** Taking the PSAT in your sophomore year is good practice for taking the SAT in your junior year, when scores determine National Merit Scholarship eligibility. Talk to your school counselor or go to CollegeBoard.org/PSAT.
- LEARN ABOUT FINANCIAL AID** There's many options to help pay for college that may include grants, scholarships, or student loans. Make a list of options, including eligibility requirements and deadlines.
- KEEP YOUR GRADES UP** Stay focused on schoolwork. Colleges will look at grades earlier than your junior and senior years.
- EXPLORE SCHOLARSHIP OPTIONS** Begin your scholarship search, many scholarships are available to younger students. Keep track of scholarships that interest you and note their deadlines in the Scholarship Tracker worksheet on page 75.
- ATTEND COLLEGE AND CAREER FAIRS** Find out who will be there and decide which people you want to meet. Prepare a list of questions before you go.
- SCHEDULE CAMPUS VISITS** Make appointments with the financial aid and admissions offices. Sit in on classes that interest you, arrange to eat in a student cafeteria and, if an actual visit isn't workable, ask about virtual visits.

ELEVENTH GRADE CHECKLIST

- CHECK IN WITH YOUR SCHOOL COUNSELOR** Review your coursework to be sure you've taken (or are scheduled to take) the courses you need to graduate and to meet requirements for your plan after high school.
- REVIEW YOUR FOUR-YEAR PLAN** Meet with your school counselor to ensure that your four-year plan continues to meet your graduation requirements and aligns with your college and career goals.
- PLAN YOUR CLASS SCHEDULE** Take classes that will meet college admission requirements, and think about how to spread them over the next two years. Use your elective courses to try out new areas of interest.
- CONNECT WITH YOUR VIRTUAL COLLEGE COACH** You'll get one-on-one, personalized assistance via text message to help you through the college college-going process. Sign up at lowacollegeaid.gov/VirtualCoach.
- TAKE THE PSAT IN OCTOBER** In your junior year, this test determines eligibility for a National Merit Scholarship. Plus, it's good practice for the SAT in spring. Fee waivers are available.
- PREP FOR ENTRANCE EXAMS** Ask if your school offers ACT or SAT prep. You can also find help, including practice tests, at ACT.org, CollegeBoard.org, and KhanAcademy.org/SAT.
- NARROW YOUR COLLEGE AND CAREER SEARCH** Pay attention to the results of career inventories and assessments. Focus on colleges and programs that can prepare you for the career you want.
- START OR CONTINUE CAMPUS VISITS** Watch for trips organized by your high school or for special visit days at colleges that interest you.
- TAKE THE SAT OR ACT IN SPRING** Have scores sent to schools that interest you. Even if you plan to attend a program that doesn't require them, these exams can help you understand your academic strengths.
- ASK FOR LETTERS OF RECOMMENDATION** Identify teachers, school counselors, employers, or other adults who can talk about your strengths and accomplishments. More on page 18.
- MAKE A TIMELINE FOR COLLEGE AND SCHOLARSHIP APPLICATIONS** Research deadlines and plan now so you won't be rushed. Pay attention to early decision deadlines if that option interests you.
- FILL OUT THE FEDERAL STUDENT AID ESTIMATOR** This tool will provide an unofficial estimate of how much need-based federal aid you might receive. Find the Estimator at StudentAid.gov/Aid-Estimator

TWELFTH GRADE CHECKLIST

- **RETAKING THE ACT OR SAT?** Register for a date at least two months before the application deadlines for all the colleges and scholarships you are considering.
- **REVIEW YOUR FOUR-YEAR PLAN** Meet with your school counselor to ensure that your four-year plan continues to meet your graduation requirements and aligns with your college and career goals.
- **CONNECT WITH YOUR VIRTUAL COLLEGE COACH** You'll get one-on-one, personalized assistance via text message to help you through the college-going process.
- **PREPARE YOUR FINAL LIST OF COLLEGES** Consider the factors listed on page 9 to help you determine your best college fit. See page 16 for recommendations about how many places to apply.
- **SUBMIT ADMISSION APPLICATIONS** Most early decision applications are due in the fall. Many regular decision deadlines fall between January 1 and February 1. Watch for application events at your high school. More about applying to college starts on page 15.
- **FILE THE FAFSA** Complete and submit the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov as soon after October 1 as possible. Check with your colleges of interest for their priority deadlines. Watch for FAFSA completion events at your high school or in your community. More about filing the FAFSA on pages 22–24.
- **FILE THE IOWA FINANCIAL AID APPLICATION** To qualify for some state-funded grants and scholarships, you must complete the Iowa Financial Aid Application in addition to the FAFSA. More about the Iowa Financial Aid Application on page 23.
- **REGISTER FOR AP EXAMS** The registration deadline varies by school but is usually in the fall. Check with your AP teacher or coordinator. Fee waivers are available. Go to CollegeBoard.org for more information.
- **REQUEST TRANSCRIPTS** Ask your high school to send your official transcripts to all the colleges where you are applying. Each high school has its own process. You probably need to fill out a form in the counseling office. You might also need to bring in stamped, addressed envelopes, and your school might charge a small fee.
- **COMPARE FINANCIAL AID OFFERS** When you're admitted, each college or university listed on your FAFSA will send you a financial aid offer that shows the aid you are eligible to receive. More on page 36.
- **CONTINUE SCHOLARSHIP APPLICATIONS** Create a spreadsheet to track deadlines, application links, submission dates, and decision dates. Make sure you understand how long scholarships last and how they will be paid out. More on page 26.
- **DECISION TIME!** Choose your college and confirm that you'll attend by accepting your financial aid offer and paying your deposit. Watch for college decision celebrations at your high school.

COLLEGE APPLICATION CHECKLIST

TWO-YEAR COLLEGE

- **COMPLETE THE COLLEGE'S APPLICATION** Items that you'll need:
 - Social Security number
 - GPA and class rank
 - Name and address of current and previous high schools
 - I-94 card (if applicable)
 - ACT or SAT score (if applicable)
 - Dual credit information
 - Parent educational information
- **REQUEST YOUR HIGH SCHOOL TRANSCRIPT** You'll need to submit an official transcript to each college where you apply. You can request transcripts through your high school.
- **PAY THE APPLICATION FEE** You might have to pay an application fee, although some colleges waive the fee if you apply online. If you can't afford the fee, talk to your school counselor about applying for a fee waiver or deferral. *Note: Community colleges in Iowa do not charge an application fee.*
- **SUBMIT THE APPLICATION** Confirm receipt. You might see a message on-screen confirming that you have successfully submitted your application, or you might receive a confirmation via email.
- **ALMOST FINISHED** Most two-year colleges require that you take a placement test such as Aleks or Accuplacer to assess your skills in reading, writing, and mathematics before you enroll.
- **FINISHED!** Watch for an admissions decision.

COLLEGE APPLICATION CHECKLIST


FOUR-YEAR COLLEGE OR UNIVERSITY

- COMPLETE THE COLLEGE'S APPLICATION** Items that you'll need:
 - Social Security number
 - GPA and class rank
 - Name and address of current and previous high schools
 - I-94 card (if applicable)
 - ACT or SAT score
 - Dual credit information
 - Parent educational information
- REQUEST YOUR HIGH SCHOOL TRANSCRIPT** You'll need to submit an official transcript to each college where you apply. You can request transcripts through your high school.
- PAY THE APPLICATION FEE** You might have to pay an application fee, although some colleges waive the fee. If you can't afford the fee, talk to your school counselor about applying for a fee waiver or deferral.
- SUBMIT ADDITIONAL MATERIALS AS REQUIRED**
- SUBMIT THE APPLICATION** Confirm receipt. You might see a message onscreen confirming that you have successfully submitted your application, or you might receive a confirmation via email.
- IF REQUIRED, SCHEDULE AND GO TO YOUR INTERVIEW** Expect the interviewer to ask why you have chosen this college and major. Be ready with reasons and specific examples.
- FINISHED!** Watch for an admissions decision.

FINANCIAL AID CHECKLIST

- CREATE FSA ID** Go to [StudentAid.gov](https://studentaid.gov) to create your FSA ID.
- FILE THE FAFSA** Go to [FAFSA.gov](https://fafsa.gov).
- FILE THE IOWA FINANCIAL AID APPLICATION** Click the link from the FAFSA or go to lowacollegeaid.gov/IFAA.
- APPLY FOR PRIVATE SCHOLARSHIPS** Start early, and keep looking.

COLLEGE DECISION CHECKLIST

- COMPARE COLLEGES THAT ACCEPTED YOU** Refer to your Match and Fit Worksheet and use the U.S. Department of Education College Scorecard.
 - COMPARE FINANCIAL AID OFFERS** Make sure you understand how much money your family is expected to pay and how much money you'll have to pay back.
 - MAKE A FINAL CAMPUS VISIT** Watch for campus tours or other special events for admitted students at colleges that you're seriously considering.
 - TALK TO CURRENT STUDENTS** You might find them in your circle of friends, or you can ask your school counselor. Some colleges might pair you with a current student "buddy" who can answer your questions.
 - MAKE YOUR CHOICE** Confirm your acceptance by following the directions in your acceptance letter and financial aid offer.
 - CELEBRATE!** You worked hard to get here. Watch for events at your high school, and mark this occasion with friends and family.
- 

SUMMER TRANSITION CHECKLIST

- MAKE A BUDGET** Review your financial aid offer and pay attention to which expenses are included.
- CREATE A TIMELINE** List the steps you need to take before you arrive on campus. When are deposits due? Tuition? Make a calendar to keep track.
- REQUEST A FINAL TRANSCRIPT** Your college might require a final official transcript from your high school.
- GET REQUIRED SHOTS** Your college will send you a list of required vaccinations. Forward your vaccination record to your college.
- REVIEW YOUR HEALTH INSURANCE COVERAGE** If necessary, you might be able to purchase insurance through your college.
- FINALIZE HOUSING ARRANGEMENTS** If you plan to live on campus, make sure you've submitted all necessary applications and deposits. If you'll have a roommate, get in touch with that person.
- ATTEND ORIENTATION** At some colleges, orientation is required. Even if it's not, you'll get a smoother start if you attend. Some colleges offer orientation for families as well.
- REGISTER FOR CLASSES** Pay attention to the date and time you need to register. Registering late will decrease your chances of getting the classes and times you want.
- ARRANGE TRANSPORTATION** If you'll live on campus, think about whether you might need multiple move-in trips. If you'll commute, buy a parking permit or public transit pass.
- FIND A WORK-STUDY JOB** If work-study is part of your financial aid package, apply for jobs early before many of them are filled. Your financial aid office will give you recommendations.



Worksheets

ACTIVITY AND JOBS RESUME

It's important to begin tracking your high school activities, achievements, community service, and employment. Many applications will ask for this information and if you begin tracking it early it will be easier to refer to it when you need it senior year. You'll want to track everything from your extracurricular activities (clubs, sports, volunteering etc.) to your employment. Any achievements you receive while participating in these opportunities should also be tracked. Colleges also consider life responsibilities on their applications. If you are often caretaking for siblings, providing partial income for your family's needs, and/or taking on home responsibilities, be sure to track those too. Because this worksheet contains sensitive personal information, keep it in a safe place where others can't access it, or take a picture of it and save this information electronically for easy reference and retrieval.

Contact Information	
Full Name (First, Middle, Last)	
Address	
Phone Number	
Email Address (not your school email)	
Social Security Number	
State-Issued ID and Date Issued	
Date of Birth	

School Information	
Name of Current School	
Address and Phone Number	
Expected Graduation Date	

Prior Work History			
Name of Organization	Dates Worked	Organization Address	Organization Phone

ACTIVITY AND JOBS RESUME (CONT.)

References (people who have known you for at least a year and are not family members)

Name	Phone Number	Organization They Work For	Job Title

Extracurricular Activities (clubs, organizations, sports)

Name of Club/Team/ Activity	List Your Role/Position Each Year			
	Freshman	Sophomore	Junior	Senior

Community Service

Name of Organization	Description of Service	Hours of Service	Date(s) of Service

APPLYING TO COLLEGES

Fill out as much of the information below as you can. If you have the information along with your high school transcripts, you will have what you need to complete most college applications. Most colleges require an application fee, but that can be deferred or waived in many instances.

School Information	
Name of Current School	
Address	
Phone Number	
Expected Graduation Date	
Name of Previous High School(s)	
Addresses of Previous High Schools	
Phone Numbers of Previous Schools	
Dates Attended	

Test Scores	
SAT Date (Month/Year) and Comp Score	
ACT Date (Month/Year) and Comp Score	
AP Subject(s) and Score(s)	
CLEP Subjects and Score(s)	

APPLYING TO COLLEGES (CONT.)

College Attended/College Credits Earned

(List all colleges where you expect to get college credit, including dual enrollment and concurrent courses)

College Name	
Address	
Phone Number	
Dates Attended	
Course(s) and Number of Credits	
Potential College Major	

Tracking College Applications

College				
Application Deadline or Priority Deadline				
Date You Applied				
Date You Sent Application Payment Or Waiver				
Date You Sent Official High School Transcripts				
Date You Sent College Transcripts If Applicable				
Date You Sent Test Scores (ACT/SAT/AP/CLEP)				
Received Response: Accepted - Yes or No				
Award Letter Received and Reviewed - Yes or No				

ACCOUNT TRACKER

You will create multiple online accounts during the college-going process and it might be hard to keep track of all of them. Use this Account Tracker to record important information as you establish accounts. Because this worksheet contains sensitive personal information, keep it in a safe place where others can't access it, or take a picture of it and save this information electronically for easy reference and retrieval. You may also consider using an online password management tool to store and manage your passwords and information.

E-MAIL ACCOUNT

This is the account you plan to use during the college application process.

Address: _____

Password: _____

MyACT

Username/ID: _____

Password: _____

Security Question: _____

MySAT

Username/ID: _____

Password: _____

Security Question: _____

COMMON APP

Username/ID: _____

Password: _____

Security Question: _____

FSA ID

Most students don't need an FSA ID until they are ready to complete the FAFSA during their senior year of high school. You only get one FSA ID, so it is very important to record login details so you can find them later.

Student FSA ID: _____

Student FSA Password: _____

Back-Up Code: _____

Challenge Question 1: _____

Challenge Question 2: _____

Challenge Question 3: _____

Challenge Question 4: _____

Parent FSA ID: _____

Parent FSA Password: _____

QUESTIONS TO ASK DURING CAMPUS VISITS

WHAT TO ASK A STUDENT

What are the best reasons to go to this college? _____

What's it like to go from high school to college? _____

What do you do in your free time and on the weekends? _____

What do you love about this college? _____

What do you wish you could change about this college? _____

Why did you choose this college? _____

What is it like to live here? _____

What does the college do to promote student involvement in campus groups, extracurricular activities, or volunteerism? _____

WHAT TO ASK A PROFESSOR

What are the best reasons to go to this college? Can a student be mentored by professors, graduate students or upperclassmen? _____

How does the college help students have access to professors outside class _____

How many students do research or other kinds of projects that last a semester or more? _____

WHAT TO ASK UNIVERSITY STAFF

What is the total cost for students to attend this college? Has this cost risen? _____

How much do your students usually end up owing when they graduate? _____

Additional Questions:

CAMPUS VISIT LOG

Use this helpful chart to record your college visits, either in person or virtual, so you don't forget them. Writing these memories down may help you later to remember why you liked a particular college and help with possible admissions essays and interviews.

Which college did you visit? _____

What did you like best? _____

What would you change? _____

What did you learn? _____

How would you rank this college from 1 (low) to 10 (high).

1 2 3 4 5 6 7 8 9 10

Other things you want to remember: _____

WHAT'S MY IDEAL COLLEGE

Use the next two pages to compare colleges you're interested in attending to determine which is the best fit for you. On this page, mark which categories are most important to you, then score each college according to the following scale. Perfect match 4-5; Kind of meets my criteria 2-3; Doesn't have what I want 0-1.

		COLLEGE 1	COLLEGE 2	COLLEGE 3
I want a college that is located:				
a. Close to home				
b. As far away as possible				
c. Somewhere in between				
I prefer a campus size that is:				
a. Small (under 5,000)				
b. Medium (5,000–15,000)				
c. Large (15,000+)				
I want the college to be in the:				
a. City				
b. Suburbs				
c. Country				
I want to be able to live:				
a. On campus, in a dorm or apartment				
b. Off campus, in an apartment or house				
c. At home				
I would prefer a college that is:				
a. Private (not a public or state college)				
b. Single-sex				
c. Religiously affiliated				
d. Known for serving ethnic or racial minorities				
e. None of these are important to me				
I want to complete my degree in:				
a. 2 years or less (A.A.)				
b. 4 years (B.A., B.S.)				
I want to participate in the following activities:				
a. Sports (intramural, Division I, Division II or Division III)				
b. Student government				
c. Community service				
d. Greek life (sororities and fraternities)				
e. Other clubs and activities:				
I want to use the following student services:				
a. Tutoring/academic support				
b. Counseling and health services				
c. Study abroad				
e. Disability access				
f. Other:				
	Total			

WHAT'S MY IDEAL COLLEGE

Use this page to directly compare your top three colleges side-by-side and decide which is the best fit for you.

	COLLEGE 1		COLLEGE 2		COLLEGE 3	
College type (community college/ public university/private college)						
Student body size						
Average class size						
College setting						
In state/out of state						
Distance from home						
Degree types offered (associate's, bachelor's, certificate)						
Majors I'm interested in	1.		1.		1.	
	2.		2.		2.	
	3.		3.		3.	
Admissions contact						
Admissions requirements	ACT/SAT:		ACT/SAT:		ACT/SAT:	
	GPA:		GPA:		GPA:	
Priority deadline						
On-campus housing	Available	Not Available	Available	Not Available	Available	Not Available
Deposit amount						
Deposit due date						
Estimated Cost of Attendance						
FAFSA (Free Application for Federal Student Aid)	School code:		School code:		School code:	
	Deadline:		Deadline:		Deadline:	
Available federal and state financial aid: Grants, work-study, loans						
Other available financial aid: Institutional and private	Name:		Name:		Name:	
	Deadline:		Deadline:		Deadline:	
	Name:		Name:		Name:	
	Deadline:		Deadline:		Deadline:	
	Name:		Name:		Name:	
	Deadline:		Deadline:		Deadline:	
SERVICES FOR STUDENTS						
	COLLEGE 1		COLLEGE 2		COLLEGE 3	
	Available	Not Available	Available	Not Available	Available	Not Available
Career center						
Computer labs						
Free tutoring						
Math center						
On-campus health center						
Summer orientation						
Writing Center						

FINANCIAL AID OFFER WORKSHEET

When considering college options, try not to rule out any college simply because of cost. After you complete the financial aid application process, each college that accepts you will send you a financial aid offer with all available financial aid options.

WHAT ARE OTHER COLLEGE EXPENSES?

They include but are not limited to books, supplies, transportation, and miscellaneous.

WHAT ARE OTHER IOWA SCHOLARSHIPS & GRANTS?

- Iowa Skilled Workforce Shortage Tuition Grant (Kibbie Grant)
- Iowa National Guard Service Scholarship
- All Iowa Opportunity Scholarship
- Iowa Vocational-Technical Tuition Grant
- Karen Misjak GEAR UP Iowa Scholarship
- Governor Terry E. Branstad Iowa State Fair Scholarship

WHAT IS FREE AID?



Grants and scholarships that you won't need to pay back. These might come from federal and state funds, from the college itself, or from private sources.

WHAT IS WORK-STUDY?

Work-study is a campus or community job for college students with financial need that helps them earn money. Although it's part of your financial aid offer, you will be responsible for securing work-study employment.

NAME OF COLLEGE			
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COST OF ATTENDANCE			
Tuition & fees			
Room & board	+	+	+
Other college expenses	+	+	+
ESTIMATED COST OF ATTENDANCE	=	=	=

SCHOLARSHIPS & GRANTS				
	Federal Pell Grant			
	Federal Supplemental Educational Opportunity Grant (FSEOG)	+	+	+
	Iowa Tuition Grant	+	+	+
	Future Ready Iowa Last-Dollar Scholarship	+	+	+
	Other Iowa scholarships & grants	+	+	+
College grants & scholarships		+	+	+
Other grants & scholarships		+	+	+
Total free aid		=	=	=

WORK-STUDY & LOANS				
Work-study				
Student loans	Direct Subsidized Loan	+	+	+
	Direct Unsubsidized Loan	+	+	+
Total work-study & loans		=	=	=
TOTAL FINANCIAL AID OFFER		=	=	=
Total free aid + total work-study & loans				

WHAT IS YOUR OUT-OF-POCKET COST?			
Estimated Cost of Attendance - Total financial aid offer	\$	\$	\$



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