COLLEGE CHANGES EVERYTHING!

HIGHER EARNINGS
A worker with an associate degree earns 23 percent more than a worker with a high school diploma. A worker with a bachelor’s degree earns 58 percent more than a worker with a high school diploma.

OVERALL KNOWLEDGE
College teaches critical thinking, communication, and problem-solving—all skills that employers want.

QUALITY OF LIFE
College graduates in Iowa are more likely to have access to employer-sponsored health insurance and retirement plans. The more education Iowans have, the better they report their health to be. College-educated Iowans are also more likely to enjoy leisure activities like reading and going to movies.

LOWE R UNEMPLOYMENT
In 2018 the unemployment rate for Iowans with only a high school diploma was 4.5 percent. It was 3 percent for Iowans with associate degrees and 2 percent for Iowans with bachelor’s degrees.

OTHER BENEFITS
• Meet people from different backgrounds and cultures
• Discover your passion
• Build your confidence
• Get involved in clubs and activities
• Make your own decisions
• Learn more about yourself
• Challenge yourself and prove you can succeed
WHERE WILL YOUR COURSE LEAD?

Your graduation from high school will mark one of the biggest transitions in your life. You’ll gain new freedom to make your own decisions—and you’ll carry the responsibility for those decisions. It’s an exciting time, but it can be scary, too.

As you think about how to continue your education after high school, remember that no one path is right for everyone. In fact, no one path is the single perfect path for you. You have many options, and this section will help you identify some that might fit your goals.

Remember that not everyone’s path is direct and unbroken. If you take a few detours or even U-turns along the way, that’s all right.

WHAT DOES COLLEGE MEAN?

The definition of college has expanded in recent years.

College means any education after high school, whether it’s a two- or four-year degree, a certificate, a diploma, or some other professional credential. You might attend a college or university, enroll in on-the-job training, or enlist in the military. You might take classes full-time or part-time, in person or online.

All of these options will build your knowledge and skills, make you more employable, and increase your earning potential.
No matter what education path you choose after high school, it will not be the end of your learning. Think back just 20 years: Internet users were connecting from their desktop computers through landlines. Smart phones, social media, and the cloud were just emerging.

Within a decade or two, you could be working with technology no one has yet envisioned. You might hold a job that doesn’t even exist today. Continuing your education now will prepare you to be flexible and successful throughout your career.
HIGH SCHOOL CHECKLIST

From your first day of high school to your first day of college, these tips will keep you on course.

FRESHMAN YEAR

✔ MEET WITH YOUR COUNSELOR. Talk about your goals and how you can meet them. Ask if your school has other staff members who can help with your college plans.

✔ PLAN YOUR CLASS SCHEDULE. Take classes that will meet college admission requirements, and think about how to spread them over four years. Also use your electives to try out new areas of interest.

✔ ASK ABOUT ADVANCED PLACEMENT (AP), dual credit, and career/technical courses. Even if you can’t take them yet, ask how you can prepare.

✔ GET INVOLVED. Join a club, activity, or sport at your school or in the community. Involvement looks good on a college application—but more important, 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, or keep adding to it if you already have one. (See page 20.)

SOPHOMORE YEAR

✔ CHECK IN WITH YOUR COUNSELOR. Make sure you are on track for the courses you want and need. Ask about prerequisites for advanced courses in your junior and senior years.

✔ TAKE THE PSAT IN OCTOBER. It’s good practice for taking it in your junior year, when scores will determine National Merit Scholarship qualification. Ask your counselor or go to collegeboard.org/psat for information.

✔ RESEARCH FINANCIAL AID OPTIONS and begin searching for scholarships. Make a list of those you might be eligible for, and take note of deadlines.

✔ MAKE CAMPUS VISITS. Call ahead to schedule appointments with financial aid and admissions offices. If possible, sit in on classes that interest you and arrange to spend time in student housing. Also be on the lookout for college fairs.

✔ KEEP YOUR GRADES UP. Stay focused on schoolwork. Colleges will look at the grades from more than just your junior and senior years.
JUNIOR YEAR

- REVIEW COURSEWORK WITH YOUR SCHOOL COUNSELOR to be sure you have taken (or are scheduled to take) all the courses you need to graduate and to meet college admission requirements.

- TAKE THE PSAT IN THE FALL to be considered for a National Merit Scholarship. Plus, it’s good practice for the SAT. Fee waivers are available.

- PREP FOR ENTRANCE EXAMS. Ask your teachers or counselor if your school offers test prep. You can also get help, including practice tests, online 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.

- TAKE THE SAT OR ACT IN THE SPRING and have the scores sent to schools that interest you. Even if you plan to attend a program that doesn’t require entrance exams, these scores can help you understand your academic strengths. See a comparison of the two tests below.

- ASK FOR LETTERS OF RECOMMENDATION. Many schools, scholarships, and employers will request these letters. Identify teachers, counselors, employers or other adults who can attest to your achievement and abilities.

- MAKE A TIMELINE for your 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 FAFSA4CASTER at fafsa.gov. This tool will provide an unofficial estimate of how much need-based federal aid you might receive. Plus, you can transfer your data to the FAFSA when it’s time to file.

COMPARING EXAMS

**ACT**
- Four sections: English, math, reading, and science, plus optional essay
- Structure: Primarily multiple-choice
- Time (with essay): 3 hours, 35 minutes
- Scoring scale: 1–36

**SAT**
- Three sections: reading, writing, and math, plus optional essay
- Structure: Primarily multiple-choice, but math section requires students to produce answers
- Time (with essay): 3 hours, 50 minutes
- Scoring scale: 400–1600
SENIOR YEAR

✔ IF YOU PLAN TO RETAKE 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.

✔ PREPARE YOUR FINAL LIST OF COLLEGES. Consider the factors listed on page 14 to help you determine your best college fit.

✔ SUBMIT ADMISSION APPLICATIONS. Most early decision applications are due October 1. Many regular decision deadlines fall between January 1 and February 1. Watch for application events at your high school.

✔ COMPLETE AND SUBMIT THE FAFSA (Free Application for Federal Student Aid) 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.

✔ FILE THE IOWA FINANCIAL AID APPLICATION. To qualify for some state-funded grants and scholarships, you must complete the Iowa Financial Aid Application. You’ll have the option to link to it from your completed FAFSA, or you can find it at iowacollegeaid.gov/IFAA.

✔ REGISTER FOR AP EXAMS. Note that the registration date has moved to November 15—several months earlier than past years. Go to collegeboard.org for AP exam information.

✔ 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 ACCEPTANCE LETTERS AND FINANCIAL AID AWARDS. When you’re admitted, each college or university listed on your FAFSA will send you an award letter that shows the aid you are eligible to receive.

✔ DECISION TIME! Choose your college and confirm that you’ll attend by paying your deposit. Watch for college decision celebrations at your high school.

PLANNING A GAP YEAR?

Some students take a year between high school and college to work, volunteer, travel, or save money. If this is your plan, line up your college acceptance, then defer it for a year or arrange a leave of absence. Don’t forget to file for financial aid during your gap year. Studies show that students who have a concrete plan are much more likely to start college after their gap year. You can find more information from the Gap Year Association, gapyearassociation.org.
SUMMER TRANSITION

✔ MAKE A BUDGET. Review your award letter and pay close attention to the Cost of Attendance, which includes tuition, school fees, and room and board. Depending on the school, your award letter might or might not include books, supplies, travel, and personal expenses. If these items aren’t included, be sure to account for them. Your high school counselor or your college financial aid office can help.

✔ MAKE A TIMELINE. List the steps you need to take before you arrive on campus. When is your deposit (your official decision of where you’ll attend school) due? Your first tuition payment? Housing application and deposit? Make a calendar to keep track.

✔ REQUEST A FINAL TRANSCRIPT. Your college might require a final official transcript to ensure that you have graduated. Request one through your high school.

✔ GET REQUIRED IMMUNIZATIONS. Your school will send you a list of required vaccines. Among the most common are vaccines for meningitis, tetanus/diphtheria/pertussis and HPV.

✔ 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. Orientation, whether online or in-person, informs you about expectations and support services on campus. At some schools, orientation is required. Even if it’s not, you’ll get a smoother start if you attend. Some schools offer orientation for parents as well.

✔ REGISTER FOR CLASSES. Pay attention to the date and time you’re supposed 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 to accommodate all your belongings. If you’ll be driving to classes every day, or if you plan to keep a car on campus, arrange for a campus parking permit.

✔ 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. Ask your financial aid office for recommendations.
ENGLISH, LANGUAGE ARTS: 4 YEARS
College requires reading, interpretation, and communication, both verbal and written. Prepare with courses in reading, composition, interpretation of 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 good college prep courses. 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: 2–3 YEARS
Two years is recommended, but some majors require three years in one language or two years each in two languages. Think about what languages might be useful in the careers you’re considering.

ELECTIVE COURSES
Challenging classes will help you stand out in the college application process. These might include computer programming, accounting, agriculture, journalism, marketing, graphic design, and art-related courses.

COLLEGE PREP COURSES

EARN CREDIT IN HIGH SCHOOL
These programs are typically offered free (with a few exceptions). Talk to your counselor or AP coordinator.

DUAL CREDIT
Community college courses often taught at the high school. Students earn both college and high school credit. Check with your colleges of interest to be sure credits will transfer.

ADVANCED PLACEMENT
College-level courses taught at the high school. Many colleges grant credit, advanced placement, or both to students who take the AP exam and earn high scores—fee waivers are available for the exams. The Iowa Online AP Academy offers AP classes to students whose high schools don’t offer on-site classes.

CONCURRENT ENROLLMENT
Courses taken through a college. Students earn college credit as well as high school credit for courses that meet district graduation requirements.

CAREER ACADEMIES/TECHNICAL EDUCATION
Joint programs with community colleges in specific technical fields. You might take classes at your high school or at another location.
PLANNING YOUR CAREER

You’ve probably heard this question since you first learned to talk: “What do 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 asking a different question: “What problem do you want to solve?” That’s the question that has inspired inventors, entrepreneurs, and leaders, and it can help you find your passion. Other things to consider:

• **Your interests and strengths.** What are you good at, and where you could 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.

• **The 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 nationwide projections at 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. 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 SOME CAREER DIRECTION?

The Future Ready Iowa Career Coach will not only tell you what careers best suit your personality, it will tell you what education they require and the median salaries for those occupations in Iowa. You can take a quick assessment with six questions or a detailed assessment with 60 questions.

Find it at futurereadyiowa.gov/career-coach.
TYPES OF TRAINING & DEGREES

REGISTERED APPRENTICESHIPS

A Registered Apprenticeship provides 2,000 hours of on-the-job learning and at least 144 hours of related instruction. Most employers cover classroom tuition, and you earn a paycheck while you learn. Registered Apprenticeships are available in these industries:

- Construction
- Plumbing
- Electrical
- Heating and cooling
- Information technology
- Financial services
- Health care
- Transportation
- Energy
- Advanced manufacturing
- Food and beverage preparation

Just as you apply for a job, you apply with the company or business that sponsors the apprenticeship. Find more information at earnandlearniowa.gov.

ASSOCIATE DEGREES

Associate 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 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 at least four years at any four-year college or university. Career examples:

- Teacher
- Engineer
- Accountant
- Dietitian
- Social worker

CERTIFICATES AND 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

ADVANCED DEGREES

After obtaining a bachelor’s degree, you might pursue an advanced degree such as a master’s, doctoral, 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
CHOOSING A MAJOR

WHAT TYPES OF STUDY DO YOU ENJOY? Do you like working with data or with ideas? Do you prefer experimenting or reading?

WHAT PARTICULAR CLASSES DO YOU ENJOY? If no core classes spark your interest, explore other areas with your electives.

WHAT ARE YOUR ABILITIES? What high school courses are your best subjects? These might overlap with your favorite classes, or they might not.

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

WHAT ARE YOUR FINANCIAL AID OPPORTUNITIES? Are certain aid programs available specifically to students in this area of study?

TRY A CAREER NAVIGATOR. Ask if your high school offers an exploration system like Kuder Navigator.

WHAT ARE YOUR JOB OPPORTUNITIES? How many students in this major find employment in their field after they graduate? Could you improve your employability by studying in a related field?

WHAT IF I DON’T KNOW MY MAJOR?

You’re OK. You don’t have to know your major before you start college. Try out some subjects that interest you, but remember to include core courses like math and composition, too. Your advisor can help you choose your classes.
TYPES OF COLLEGES

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
• Lower tuition and fees than private institutions

PRIVATE, FOR-PROFIT SCHOOLS
• Also called proprietary
• Privately owned and operated to generate profit
• Often offer technical and pre-professional programs
• Might also offer associate, bachelor’s, and master’s degrees

PRIVATE, NONPROFIT SCHOOLS
• Often smaller, with lower student-to-faculty ratios
• Bachelor’s and sometimes advanced degrees
• Higher price offset by grants and scholarships from endowments, in addition to federal and state aid
• No direct state support

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

VOCATIONAL & TECHNICAL SCHOOLS
• Public or private
• Many are for-profit
• Prepare for a specific occupation or trade
• Examples: IT, cosmetology, auto repair, paralegal
CHOOSING A COLLEGE

FACTORS TO CONSIDER
• Academic programs and majors
• Price
• Average student loan debt
• Location
• Size of campus/total enrollment
• Diversity
• Average ACT or SAT score
• Graduation rates
• Job placement rates

SPECIALIZED MISSION SCHOOLS
Some colleges and universities are established to serve a specific group of students. These include single-sex schools and schools that serve underrepresented races/ethnicities. One example is historically black colleges and universities (HBCUs). These schools were established before 1964, when 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 schools 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.

COLLEGE SCORECARD
START EARLY. Most students do the majority of their application work during fall of senior year. Deadlines for most colleges are between January 1 and February 15 (sooner for early admission).

CHECK YOUR RAI. If you are applying 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 ACT or SAT score, GPA, and number of core courses completed. Note: The RAI has dropped class rank as of summer 2020 enrollment. Calculate your RAI at regents.iowa.gov/rai.

SUBMIT DOCUMENTATION. Make sure you submit all requested documentation with your college applications. Documents typically include:

- Application fee or waiver
- Essay (if needed)
- Letters of recommendation
- Official ACT and/or SAT scores
- Official high school transcript
- Official college transcripts for dual credit courses (if needed)
- AP exam scores (if needed)

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

HOW MANY PLACES SHOULD YOU APPLY?

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

- A “safety school,” where you’re confident you’ll be accepted. (In Iowa, community colleges are open-admission, which means they accept any student with a high school diploma or equivalent.)
- A “target school,” which you know is a solid possibility based on your GPA and test scores.
- A “dream school,” which might have an extremely low admission rate or might be a school where your statistics are slightly below the usual range. Outstanding essays or letters of recommendation might nudge you onto the “accepted” list.
AVOID THESE COMMON MISTAKES

BAD IMPRESSION ON SOCIAL MEDIA. One in three college admissions officers visit applicants’ social media pages. Keep your accounts clear of negative posts. These might include:
• Photos of inappropriate or illegal behavior
• Bad-mouthing other people or schools
• Discriminatory comments
• Lying about activities or accomplishments

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 receive a confirmation screen and/or email telling you it was received.

WHAT DO COLLEGES REALLY CARE ABOUT?

Colleges consistently list 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
APPLICATION CHECKLIST

4-YEAR

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

SUBMIT YOUR TEST SCORES (if required).

SUBMIT LETTERS OF RECOMMENDATION (if required).

SUBMIT ADDITIONAL MATERIAL (if required).
Some programs might require a portfolio or an audition video.

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—see page 7.

WRITE APPLICATION ESSAY (if required).

PAY THE APPLICATION FEE OR SUBMIT A FEE WAIVER (if needed). 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 counselor about applying for a fee waiver or deferral.

SUBMIT THE APPLICATION AND CONFIRM RECEIPT.

SCHEDULE AND GO TO INTERVIEW (if required).

FINISHED! Watch for an admissions decision.

EARLY DECISION
Some colleges offer early decision admission. To be considered, you must commit to attend and agree to withdraw any other college applications if offered admission.
2-YEAR

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

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 OR SUBMIT A FEE WAIVER (if needed). 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 counselor about applying for a fee waiver or deferral. Note: Community colleges in Iowa do not charge an application fee.

SUBMIT THE APPLICATION AND CONFIRM RECEIPT.

ALMOST FINISHED! Most two-year colleges require that you take a placement test like ALEKS or Accuplacer to assess your skills in reading, writing, and mathematics before you enroll.
TYPES OF FINANCIAL AID

WHERE TO GO FIRST—AND LAST

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:

**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.

**Earned money:** You might qualify for a federal 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.

**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 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:

1. **FILE THE FAFSA**
   To qualify for most financial aid, you must complete and submit the Free Application for Federal Student Aid (FAFSA). Even if you’re not sure you’ll need aid, file the FAFSA—it’s free. Just about every family is eligible for some form of financial aid: grants, scholarships, Work-Study, or student loans. Our FAFSA tips start on page 21.

2. **FILE THE IOWA FINANCIAL AID APPLICATION**
   The FAFSA should link you directly to the Iowa Financial Aid Application to determine your eligibility for state-funded grants and scholarships. If it doesn’t, or if you didn’t follow the link, access the Iowa Financial Aid Application directly at iowaCollegeAid.gov/IFAA. More on page 22.

3. **APPLY FOR PRIVATE SCHOLARSHIPS**
   Even after you receive your award letter, you can (and should) keep looking for private scholarships. Think of this search as a part-time job. If you spend 20 hours on scholarship applications and receive one award worth $1,000, you just made $50 an hour for your efforts! More information on pages 26–27.

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**SAVING FOR COLLEGE**

If your family is saving for your college education, a state-sponsored College Savings Iowa 529 account is an excellent option. Even non-family members can set up these tax-advantaged accounts, starting with as little as $25, regardless of what they earn or where they live. Learn more at collegesavingsiowa.com.
BEFORE THE FAFSA

CREATE YOUR FSA ID
You’ll need a Federal Student Aid (FSA) ID to complete the FAFSA. It will serve as an electronic signature. You and your parents* should apply for separate FSA IDs. You can create your FSA ID before you begin the FAFSA by visiting fsaid.ed.gov. Do not use an email address associated with your high school—you might lose access after you graduate. Note: You’ll need to create your FSA ID on a laptop or desktop computer, not a mobile device.

GATHER THESE DOCUMENTS FOR YOU AND YOUR PARENTS*
• Driver’s license number
• Social Security Number
• Federal income tax returns, W-2 forms and other records of money earned
• 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 Data Retrieval Tool will let you prefill some answers by transferring tax data directly from the IRS website.

TIME FRAME
The average time needed to file the FAFSA is about half an hour.

IF YOU CAN’T PROVIDE YOUR PARENTS’ INFORMATION
If special circumstances mean you can’t provide parental information (you can’t locate your parents, they are incarcerated, you left home due to an abusive situation, or your parents refuse to provide their information and refuse to provide financial support), contact your college’s financial aid office.

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

FILE EVERY YEAR
Remember, 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 EFC for each year.
FILING THE FAFSA

APPLICATION FORM
You can file the FAFSA with the myStudentAid app, file online at fafsa.ed.gov, or request a printed form by calling 1-800-4-FEDAID or by visiting fafsa.gov/options.htm. The FAFSA will gather information about your finances, your family’s finances, and your college plans. You can complete the FAFSA for 2020-21 beginning October 1, 2019, using 2018 tax information.

FILING TIPS
• Enter your legal name exactly as it appears on your Social Security card.
• Enter your address exactly as it appears on your family’s tax returns.
• If available, use the IRS Data Retrieval Tool to transfer data directly from the IRS website to your FAFSA.
• Enter up to 10 colleges or universities that you are considering. Your information will be shared with campus officials, who will evaluate your eligibility for federal, state and institutional financial aid.
• Sign the FAFSA using your FSA ID for fastest processing.
• Print the confirmation page, which displays the exact date and time the form was received.
• Confirm with your school counselor that your FAFSA has been completed and that no information is missing.

WHERE TO FIND HELP
Many high schools and colleges hold FAFSA completion events. You can also ask your counselor or other school staff.

APPLICATION DEADLINES
Your completed FAFSA should be submitted as soon after October 1 as possible to receive financial aid in the next academic year.

Deadlines for grants and scholarships funded by the state of Iowa can fall as early as March 1. Page 25 provides a chart of application deadlines for all programs administered by Iowa College Aid.

Colleges and universities have priority deadlines as early as January. Although you can file after that date, some aid is limited and might no longer be available. The Directory of Iowa Colleges and Universities, starting on page 40, includes the priority deadline for FAFSA filing for each school.

NEVER PAY TO FILE!
There are no fees to complete or submit the FAFSA. Get free help by calling Iowa College Aid at 877-272-4456 or the financial aid office at your college or university.

IOWA FINANCIAL AID APPLICATION
The Iowa Financial Aid Application (IFAA) starts with an Eligibility Wizard that estimates your eligibility for state financial aid. You answer fewer than 10 questions. If you’re not eligible for state aid, you’re done. If you meet initial eligibility requirements, you’ll see instructions to continue the application process for additional grants and scholarships. 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. You can find more information on state grants and scholarships on page 25 and at iowaCollegeAid.gov.
STUDENT AID REPORT

After you complete your FAFSA, the U.S. Department of Education will compile your Student Aid Report (SAR). The SAR will be sent to you and to colleges you listed on your FAFSA. If you provided an email address, you’ll receive instructions to access an online copy of your SAR; otherwise it will be mailed. Typically, you’ll be able to access your SAR within five days if you file electronically (approximately three weeks if you file by paper). The SAR contains your Expected Family Contribution (EFC). Colleges and universities use your EFC to determine your eligibility for financial aid programs.

EXPECTED FAMILY CONTRIBUTION

Your Expected Family Contribution, or EFC, is the number colleges will use to calculate your eligibility for aid. Factors that determine your EFC include income and net worth for you and your parents, family size, age of your older parent, state and federal taxes, and number of family members attending college. Your EFC might change from year to year.

FINANCIAL NEED

Each college or university that you list on your FAFSA and that accepts you will determine your Financial Need: the Cost of Attendance (COA) at that school minus your EFC. While Cost of Attendance varies by school, your EFC will remain the same in a given year (unless an unusual situation arises) regardless of which college or university you attend. The amount of aid you receive cannot exceed the total Cost of Attendance.

WHAT IF I’M SELECTED FOR VERIFICATION?

Don’t panic. Roughly one-third of all FAFSA’s are selected for this process, where colleges review student financial aid applications for accuracy. The process must be completed before financial aid can be awarded. Your college’s financial aid office will contact you and tell you what steps you need to take.
UNDERSTANDING YOUR AWARD LETTER

Each college or university that you list on your FAFSA and that accepts you will send you an award letter outlining the financial aid available to you. It might arrive by email or postal mail. It might come with your acceptance letter or shortly afterward.

This financial aid package is designed to cover your Financial Need by bridging the gap between the Cost of Attendance and Your Expected Family Contribution. Your award letter could include these different types of financial aid:

FREE MONEY
Grants and scholarships are money that you won’t need to pay back. These might come from federal and state funds, from the school itself or from private sources. This award letter includes federal, state and school awards. (More about grants and scholarships on pages 25–27.)

BORROWED MONEY
Loans are money that you borrow and pay back with interest. You are not required to take out the entire amount of loans listed in your award letter—in fact, it’s better if you don’t. If you borrow, start with federal loans. If your parents plan to borrow, federal PLUS loans might be an option. Exhaust all your federal loan opportunities before you consider private loans. (More about loans on page 28.)

EARNED MONEY
Federal Work-Study is a campus or community job. Although it’s part of your financial aid package, you’ll be responsible for landing the job, based on referrals from the financial aid office. (More about Federal Work Study at studentaid.ed.gov/workstudy.)

Pay attention to what’s missing. In addition to a signed copy of your award letter, is the school asking for other paperwork? Make sure you submit everything on time so you don’t jeopardize your financial aid. To officially accept a college’s offer and reserve your place, submit your deposit by the reply deadline. May 1 is the date for many colleges. Talk to the financial aid office at the college or university if an unusual circumstance delays your response.
## GRANTS & SCHOLARSHIPS: FREE MONEY

<table>
<thead>
<tr>
<th>Program</th>
<th>Type of college</th>
<th>Application required*</th>
<th>Application deadline</th>
<th>Maximum award</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STATE GRANTS &amp; SCHOLARSHIPS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iowa Tuition Grant: For Iowa residents attending private colleges and universities</td>
<td>Private Iowa college/university</td>
<td>FAFSA</td>
<td>July 1</td>
<td>Average Regent tuition and fees**</td>
</tr>
<tr>
<td>Future Ready Iowa Last-Dollar Scholarship: For students working toward an associate degree or lower credential for a high-demand job</td>
<td>Iowa community college, eligible private college</td>
<td>FAFSA</td>
<td>July 1</td>
<td>Determined by college</td>
</tr>
<tr>
<td>Kibbie Grant: For Iowa residents in specific career or technical education programs</td>
<td>Iowa community college</td>
<td>FAFSA</td>
<td>July 1</td>
<td>½ average community college tuition and fees</td>
</tr>
<tr>
<td>Iowa National Guard Educational Service Scholarship: For Iowa National Guard members</td>
<td>Eligible Iowa college/university</td>
<td>FAFSA, IFAA</td>
<td>July 1 (fall deadline)</td>
<td>100% of maximum Regent tuition</td>
</tr>
<tr>
<td>All Iowa Opportunity Scholarship: Must have graduated from high school (or earned equivalency) within the past two years</td>
<td>Eligible Iowa college/university</td>
<td>FAFSA, IFAA</td>
<td>March 1</td>
<td>½ average Regent tuition and fees</td>
</tr>
<tr>
<td>Iowa Vocational Technical Tuition Grant: For Iowa residents in career or technical education programs</td>
<td>Iowa community college</td>
<td>FAFSA</td>
<td>July 1</td>
<td>$1,200**</td>
</tr>
<tr>
<td>Future Ready Iowa Grant: For students who left college more than two years ago with at least half the credits for a bachelor’s degree in a high-demand field</td>
<td>Eligible Iowa college/university</td>
<td>FAFSA, IFAA</td>
<td>July 1</td>
<td>$3,500</td>
</tr>
<tr>
<td><strong>OTHER AWARDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education &amp; Training Voucher: For students who are in or who aged out of foster care or who were adopted after age 16</td>
<td>Eligible college/university</td>
<td>FAFSA, IFAA</td>
<td>December 1</td>
<td>$5,000</td>
</tr>
<tr>
<td>Gov. Terry E. Branstad State Fair Scholarship: For Iowa high school graduates who have participated in the Iowa State Fair</td>
<td>Eligible Iowa college/university</td>
<td>FAFSA, IFAA</td>
<td>March 1</td>
<td>$5,000</td>
</tr>
<tr>
<td>GEAR UP Iowa Scholarship: For high school graduates who took part in GEAR UP Iowa’s class of 2020 cohort</td>
<td>Eligible college/university</td>
<td>FAFSA***</td>
<td>None</td>
<td>$1,200</td>
</tr>
<tr>
<td><strong>FEDERAL GRANTS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pell Grant: Based on financial need determined by FAFSA</td>
<td>Any</td>
<td>FAFSA</td>
<td>June 30 of following year</td>
<td>$6,095</td>
</tr>
<tr>
<td>Supplemental Educational Opportunity Grant: Based on financial need</td>
<td>Any participating</td>
<td>FAFSA</td>
<td>Contact school</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

*FAFSA: Free Application for Federal Student Aid (fafsa.gov); IFAA: Iowa Financial Aid Application (IowaCollegeAid.gov/IFAA).
**This is the maximum award allowed under Iowa statute. The actual amount funded each year might be lower.
***Plus early graduate or out of state applications if necessary.
GRANT & SCHOLARSHIP FAQS

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 between $60 million and $70 million a year. More at iowacollegeaid.gov/ScholarshipsAndGrants.

WHO’S ELIGIBLE? Eligibility for need-based aid is determined by your family’s ability to pay for college, according to the Free Application for Federal Student Aid (FAFSA). Income is just one factor. Others might include number of people in your family and number of family members in college. Other financial aid programs might recognize particular talents or achievements. You might earn a scholarship for academics, sports, arts, or leadership, for instance. Still others are based on your field of study or planned career.

WHERE DO THEY COME FROM? Grants and scholarships can come from government or private sources.

HOW DO I GET THEM? By filing the FAFSA and following up with the Iowa Financial Aid Application, you apply for federal grants and for grants and scholarships administered by the state of Iowa.

SEARCH TIPS

When you’re looking for grants and scholarships:

- Never pay for a search.
- Beware of scams. Red flags include promises of “guaranteed” money or a request for money up-front to “hold” your award.
- Watch deadlines. Make a calendar, paying particular attention to priority deadlines. You have a better chance of receiving aid if you apply before the priority deadline.
WRITING ESSAYS

START WITH RESEARCH
Learn all you can about the criteria for this award.

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

ANSWER THE QUESTION
Make sure you directly address the question being asked, especially in your thesis statement.

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—typos are easier to spot. Use a spell-checker. Finally, ask someone else to read with fresh eyes.

LETTERS OF RECOMMENDATION

ASK EARLY
Teachers, coaches, and 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 about your abilities and experience. A letter from the governor won’t mean much if that person has only met you once.

GIVE HELP
Don’t make your letter writer start from scratch. Offer background about the scholarship. Explain what qualities you’d like to emphasize, then provide examples.

GIVE SPECIFICS
Make sure your 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 your letter writer 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.
If you take out student loans, you can save money by following these tips:

- **Borrow only what you need.** Treat the loan amount in your aid package as a limit, not a suggestion.
- **Exhaust all other options.** Consider loans only if grants, scholarships, and work won’t cover your expenses.
- **Apply for federal loans first.** They’re usually less expensive and offer more repayment plans. You’re also more likely to have forgiveness opportunities. Private loans should be your last option.
- **Pay faster and pay less interest.** There’s no penalty for paying off federal loans early.
- **Don’t skip payments.** If you face difficulty making a payment, contact your loan servicer immediately to ask about hardship options. Missed payments will damage your credit.

Here are the loan options available to help pay for college:

### FEDERAL STAFFORD LOANS
Stafford loans are federal loans through the U.S. Department of Education. Your financial aid office can help you complete an application; funds are applied directly to your student account. You must file a FAFSA to qualify for a Stafford loan. Repayment doesn’t begin until six months after you graduate, withdraw, or drop below half-time enrollment status. There are two types of Stafford loans:

**Subsidized Stafford Loans**
These loans are for students who demonstrate financial need (through the FAFSA). Students do not pay interest on the loan while enrolled in school at least half-time, during the six-month grace period, or during periods of deferment.

**Unsubsidized Stafford Loans**
Students do not have to demonstrate financial need for these loans (but they still must file a FAFSA to qualify). Students are responsible for interest charged throughout the life of the loan, even while in school.

**Interest rates**
Rates differ based on loan type, when the loan is first disbursed, and whether the loan is for an undergraduate or graduate student. Learn more at studentaid.ed.gov/sa/types/loans/interest-rates.

#### FEDERAL STAFFORD LOAN INTEREST RATES

<table>
<thead>
<tr>
<th>Loans first disbursed:</th>
<th>Undergraduate Subsidized Stafford</th>
<th>Undergraduate Unsubsidized Stafford</th>
<th>Graduate/Professional Unsubsidized Stafford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between July 1, 2019 and June 30, 2020</td>
<td>4.53% fixed</td>
<td>4.53% fixed</td>
<td>6.08% fixed</td>
</tr>
</tbody>
</table>

**Fees**
Stafford loans disbursed between October 1, 2018, and September 30, 2019, have a 1.062% origination fee that is deducted from each loan disbursement.
FEDERAL STAFFORD LOAN LIMITS

<table>
<thead>
<tr>
<th>Borrower’s Academic Level</th>
<th>Annual Amount for a Dependent* Student</th>
<th>Annual Amount for an Independent* Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>First year, undergraduate</td>
<td>$5,500 (subsidized limit is $3,500)</td>
<td>$9,500</td>
</tr>
<tr>
<td>Second year, undergraduate</td>
<td>$6,500 (subsidized limit is $4,500)</td>
<td>$10,500</td>
</tr>
<tr>
<td>Third year and beyond, undergraduate</td>
<td>$7,500 (subsidized limit is $5,500)</td>
<td>$12,500</td>
</tr>
</tbody>
</table>

*Find the criteria for dependent versus independent student at IowaCollegeAid.gov/Independent.

FEDERAL PLUS LOANS

PLUS loans are federally insured and offer borrower-friendly deferment and forbearance options. Many parents use PLUS loans instead of private loans.

Who may borrow
- Parents of dependent undergraduate students, or a stepparent married to a custodial parent. The dependent student must be enrolled at least half-time.
- Graduate/professional students.

PLUS borrowers are subject to credit checks. If a parent borrower is denied, the dependent undergraduate might be eligible for additional federal Unsubsidized Stafford loan amounts.

Interest rate
The rate for PLUS loans first disbursed between July 1, 2019, and June 30, 2020, is 7.08%.

Fees
Federal PLUS loans disbursed between October 1, 2018, and September 30, 2019, have a 4.248% origination fee deducted from each disbursement.

Loan limits
There is no annual or aggregate limit. A borrower may request an amount equal to the Cost of Attendance, minus any financial aid.

Repayment
Repayment begins after loan funds are fully disbursed. Parent borrowers may request postponement while the student is enrolled at least half-time and for six months afterward. Borrowers have up to 10 years to repay PLUS loans.

PRIVATE LOANS

Private loans 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. If you need private loans or have questions about them, contact your financial aid office.
THE FEDERAL LOAN PROCESS

BEFORE YOU START COLLEGE
• Your school includes a loan or loans in your award package.
• You apply for the loan(s).
• Loan funds are sent to your school. 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 for the time you’re in college.*

AFTER YOU GRADUATE OR LEAVE COLLEGE*
• You’re in a grace period for six months.

WHEN IT’S TIME TO REPAY
You’ll have multiple options for repayment plans:
• A fixed plan means your monthly payments will stay the same until your loan is paid off.
• A graduated plan means monthly payments will increase at specified times, usually every two years.
• An income-based plan means your monthly payment will be a percentage of your income.

There is no one best repayment plan. The fixed plan is the default for federal loan repayment, but don’t take that as a recommendation. It’s simply an automatic pre-selection that doesn’t take your situation into account.

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.

The typical repayment period is 10 years.

Keep all your loan paperwork, and notify your servicer if you move.

WHAT IF I DON’T KNOW WHO MY LOAN SERVICER IS?
Look it up on the National Student Loan Data System (nslds.ed.gov). Log in using your Federal Student Aid ID.

*“In college” means you’re enrolled at least half-time.
TYPES OF **COLLEGE EXPENSES**

Iowa averages for the 2019-20 school year, listed by type of school:

- Community colleges
- Public universities
- Private for-profit schools
- Private nonprofit schools

**TUITION & FEES**

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Average Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community colleges</td>
<td>$5,643</td>
</tr>
<tr>
<td>Public universities</td>
<td>$9,363</td>
</tr>
<tr>
<td>Private for-profit schools</td>
<td>$18,176</td>
</tr>
<tr>
<td>Private nonprofit schools</td>
<td>$31,013</td>
</tr>
</tbody>
</table>

**ROOM & BOARD**

On-campus housing and meals

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Average Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community colleges</td>
<td>$6,364</td>
</tr>
<tr>
<td>Public universities</td>
<td>$9,903</td>
</tr>
<tr>
<td>Private for-profit schools</td>
<td>$7,618</td>
</tr>
<tr>
<td>Private nonprofit schools</td>
<td>$8,867</td>
</tr>
</tbody>
</table>

**TRANSPORTATION**

To and from campus

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Average Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community colleges</td>
<td>$1,771</td>
</tr>
<tr>
<td>Public universities</td>
<td>$545</td>
</tr>
<tr>
<td>Private for-profit schools</td>
<td>$1,543</td>
</tr>
<tr>
<td>Private nonprofit schools</td>
<td>$1,432</td>
</tr>
</tbody>
</table>

**BOOKS & SUPPLIES**

Examples: textbooks, course materials, office and art supplies

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Average Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community colleges</td>
<td>$1,295</td>
</tr>
<tr>
<td>Public universities</td>
<td>$964</td>
</tr>
<tr>
<td>Private for-profit schools</td>
<td>$1,348</td>
</tr>
<tr>
<td>Private nonprofit schools</td>
<td>$1,193</td>
</tr>
</tbody>
</table>

**PERSONAL EXPENSES**

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

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Average Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community colleges</td>
<td>$2,016</td>
</tr>
<tr>
<td>Public universities</td>
<td>$1,980</td>
</tr>
<tr>
<td>Private for-profit schools</td>
<td>$1,691</td>
</tr>
<tr>
<td>Private nonprofit schools</td>
<td>$1,826</td>
</tr>
</tbody>
</table>

(To page 40 to find individual schools.)

Source: Iowa College Student Aid Commission Student Budget Survey, 2019-20
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.

AVOID CHANGING MAJORS. Changing even once can add a year or more of classes. Explore your interests, values, and skills and match them to potential careers before you start college.

CONSIDER SUMMER COURSES. Taking one summer course each year in addition to a regular full-time schedule can help you graduate a semester early. Note: Not all financial aid can be used for summer classes, so check with your financial aid office.

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.

RENT YOUR TEXTBOOKS. Many colleges allow you to rent textbooks, saving hundreds of dollars. 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.

HOW DO I GET A JOB IF I DIDN’T QUALIFY FOR WORK-STUDY?

Even if Federal 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.
RESOURCES ON CAMPUS

DON’T HESITATE TO ASK FOR HELP

Everyone handles the transition from high school to college differently. But whether you’re a first-generation student or a legacy, traveling to another state or living at home, remember that support services are all around you. Explore these resources:

Health center: Scope this 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.

SPECIALIZED SUPPORT

Many campuses offer networks for specific student populations. These might include a women’s center, TRIO student services, an LGBTQ center, a multicultural center, campus ministries, international programs, and veterans’ services.
MAKING THE **ADJUSTMENT**

As you begin college, you’ll need to take on more responsibility and be more independent than you were in high school.

**MANAGING TIME**

In college, your days will not be as routine and predictable as they were in high school. You’ll probably spend much less time in class but much more time studying and completing assignments on your own. You’ll be expected to make your own schedule and keep up with your classes, activities, and work.

**ACADEMIC EXPECTATIONS**

You might fall behind if you simply maintain the level of effort that got you through high school. Plan on studying two to three hours outside class for every hour in class. Don’t expect your professor to seek you out if you aren’t doing well. It is up to you to find resources and to ask for help.

**RESPONSIBILITY**

Your family might not be there to wake you in the morning. Your professors won’t make sure you are keeping up with reading and assignments. It is your responsibility to follow the class syllabus. Sometimes the syllabus is the only notification you’ll receive about quizzes and assignments.

**RELATIONSHIPS**

You had years to get comfortable with your high school friends. Be patient, because new friendships take time to develop. If you live away from home, you might find yourself feeling homesick. If that’s the case, stay in regular touch with family and friends to keep those old connections strong, even as you dive into campus groups and activities to make new connections. Even if you live at home, your relationships with your family will change as you move closer to adulthood. Remember that your family is navigating new terrain, too.
GET TO KNOW 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 he or she 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.

WHO ELSE CAN I TALK TO?

You are surrounded by people who want to see you succeed. In addition to your advisor, you can talk to your resident assistant or hall director, your professors, and college staff associated with student groups.
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 school. This will increase your college satisfaction 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.

INCLUSIVE RESOURCES

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

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.

- 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 (IVRS).
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 school. For a smooth transfer, take these steps:

**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 schools won’t accept transfer credits for grades lower than a C-minus.

**TALK TO ADVISORS.** Work with advisors at both your old and new campuses. Ask if your classes will transfer. To make certain, you can request that your prospective college review your transcripts before you apply. Check into the student service organizations and activities on your new campus. Not every campus offers the same activities or services.

**REQUEST AN OFFICIAL TRANSCRIPT.** Have an official transcript sent from your current school to your prospective school. Some prospective schools might offer an unofficial transcript evaluation based on your own copy of your current transcript, but only an official evaluation based on an official transcript can tell you exactly how much of your new program you will be required to complete. Note: Many schools will not release your transcript if you have outstanding charges.

**APPLY FOR 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 new loan applications. Contact your new school to discuss the process and ask if you need to submit a financial aid transcript.

**SECURE YOUR HOUSING.** If you plan to live on campus or in an apartment, you’ll need to get the process rolling as soon as possible so you have a place to live when classes begin.

**TRANSFERRING TO A PUBLIC SCHOOL?** 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 at iowacollegeaid.gov/TransferStudents.

**WHAT IF I WANT TO CHANGE MY MAJOR?**

You’re not alone. Nearly a third of college students change their major. Just be careful—changing too often could mean you take longer to earn your degree and spend more money. Before you make the switch, consult with your current advisor and with an advisor in your new program to determine how your required courses will change.
DORM ROOM LIST

FAN
Even if your room is air-conditioned, you might not have control over the temperature. Plus, a fan provides air circulation and white noise.

ROBE & FLIP-FLOPS
You’ll want a robe for modesty and flip-flops for foot hygiene.

SHOWER CADDY
A caddy easily hauls your shampoo, conditioner, soap, razor, toothbrush, and other essentials back and forth.

UMBRELLA & SNOW BOOTS
Plan now for bad weather. You don’t want to get caught without these essentials.

FIRST AID KIT
Have a supply of aspirin and other pain relievers, along with common first aid items like bandages and antiseptic.

TOOL KIT
Whether for assembling furniture or fixing minor problems, basic tools will come in handy.

DRY ERASE BOARD
Hang one on your door so your friends can leave messages.

POWER STRIPS
Older rooms might not have enough outlets to charge all your devices along with your roommate’s.

TRAVEL MUG/WATER BOTTLE
Save money by carrying your own water or coffee.

LAMP
You’ll appreciate the extra light for late-night study sessions.

SEWING KIT
Buttons and hems come loose. Be ready.

DRYING RACK
Save a little money by skipping the clothes dryer.

FABRIC AND AIR FRESHENER
Small space, multiple occupants—dorm rooms have a high potential for getting stinky.

DOOR STOP
Leave your door propped open to make new friends!
The following pages provide quick snapshots of colleges and universities based in Iowa. You can find more information on these schools (and any school in the country) with the U.S. Department of Education’s College Scorecard, collegescorecard.ed.gov. You can look up:

- Range of SAT or ACT scores for students who are admitted
- 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
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- Federal Student Aid participant
- Accredited by an agency recognized by the U.S. Secretary of Education
- Licensed by another state of Iowa agency and/or registered by Iowa College Aid

Enrollment figures are from the 2018–19 academic year. Prices for tuition and fees, room and board, and books and supplies are for the 2019–20 academic year. Prices for books and supplies are estimates.
IOWA STATE UNIVERSITY
Ames | iastate.edu

Undergraduate enrollment: 34,992
Tuition & fees: $9,320
On-campus room & board: $9,149
Books & supplies: $1,041
FAFSA code: 001869
ACT code: 1320
SAT code: 6306

Priority aid deadline: December 1
Admission requirements: See website
Types of programs: Animal Science, Architecture, Business, Computer Science, Mechanical Engineering

Iowa State University is an internationally recognized university with a friendly, welcoming personality. Students from all 50 states and over 100 countries come to Ames, Iowa, to explore opportunities and embrace their adventure. With more than 100 majors, world-class faculty, a “magical” Big 12 athletics atmosphere, and 800-plus student clubs and organizations, Iowa State offers an environment where students enjoy reaching their potential and discovering their passions.

Featuring big city concerts, athletics and entertainment, and small town warmth and hospitality, Ames has a little bit of everything. A safe, supportive community, Ames is just 30 minutes from the Des Moines metro area.

UNIVERSITY OF IOWA
Iowa City | uiowa.edu

Undergraduate enrollment: 32,948
Tuition & fees: $9,830
On-campus room & board: $11,400
Books & supplies: $950
FAFSA code: 001892
ACT code: 1356
SAT code: 6681

Priority aid deadline: As soon as possible after October 1
Admission requirements: See website
Types of programs: Business, Engineering, Health Sciences, Liberal Arts, Music

Ranked among the top 35 public universities in the U.S., the University of Iowa provides a learning experience like no other. Between the energy of Hawkeye sports and leading programs in the arts, health care, engineering, business and physics, there’s something for everyone at Iowa.

The University of Iowa is located in Iowa City, ranked the fifth-best college town in the U.S. by the American Institute for Economic Research. Offering the energy of a major city with the friendliness and safety of a local community, Iowa City is a perfect place to study and grow.

Iowa’s campus is woven throughout downtown Iowa City, with everything you need just a short walk from residence halls and classrooms. Shopping, live music, local theaters and galleries, restaurants, parks and Big Ten athletics—it all comes together to make Iowa City an amazing place to live.
As one of the most affordable universities in the state, the University of Northern Iowa continues to deliver valuable, personalized education. UNI’s small classes—taught by faculty, not teaching assistants—give students the opportunity to connect with mentors one-on-one and learn alongside caring faculty on challenging projects.

Ever-expanding campus resources and academic distinctions prepare graduates for their next step. Within six months of graduation, 94% of UNI grads are employed or continuing their education. Alumni make their mark on the world in nearly every field and profession—from leading international corporations to educating young children and impacting our national government.

At UNI, academic excellence and the welcoming, diverse atmosphere make it possible for students to discover their dreams.

Public universities receive funding directly from the state, which helps keep tuition lower than at most private colleges and universities. In Iowa they are also called “Regent universities” because they are governed by a Board of Regents.

You can apply to two or three of Iowa’s public universities at the same time using the Iowa Public Universities Application Portal, apply.iowaregents.edu.

Learn more about Iowa’s public universities at iowaregents.edu.
**PRIVATE NONPROFIT COLLEGES & UNIVERSITIES**

**BUENA VISTA UNIVERSITY**

Storm Lake | bvu.edu

Undergraduate enrollment: 1,847

Tuition & fees: $35,194

On-campus room & board: $9,954

Books & supplies: $999

FAFSA code: 001847

ACT code: 1278

SAT code: 6047

Priority aid deadline: June 1

Admission requirements: 18 ACT, 3.0 GPA

Types of programs: Business, Communication and Arts, Exercise Science, Science, Social Science

Buena Vista University’s picturesque campus is nestled on the shore of Storm Lake, adding to the amenities and recreation opportunities available in this medium-sized northwest Iowa town. BVU boasts a 96% job and graduate/professional school placement rate within six months of graduation, which is a testament to the quality of the academic programs, faculty-student connections, premier facilities and cutting-edge technology. With 43 majors and 15 pre-professional programs, BVU provides a wide array of options which blend liberal arts with real-world applications.

The University offers financial support for travel (domestic and international), research, internships and student development. Generous merit and need-based financial aid programs make BVU an affordable option for students from all socioeconomic levels.

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**BRIAR CLIFF UNIVERSITY**

Sioux City | briarcliff.edu

Undergraduate enrollment: 1,205

Tuition & fees: $32,332

On-campus room & board: $9,254

Books & supplies: $1,320

FAFSA code: 001846

ACT code: 1276

SAT code: 6046

Priority aid deadline: March 1

Admission requirements: 18 ACT, 2.0 GPA

Types of programs: Nursing, Education, Business Administration, Social Work, Kinesiology and Human Performance

Out of a hill once covered in briar patches sprouted Briar Cliff University, a Catholic Franciscan institution that is home to 1,100 students. Since 1930, the University has educated students in the Franciscan tradition of service, caring and openness to all. Grounded in faith and the pursuit of higher learning, the liberal arts education from Briar Cliff shapes more than just students’ résumés — it shapes their character. With over 30 undergraduate degree programs, several online degree completion programs and a host of graduate degrees, Briar Cliff supports students in all stages of higher education.

For more information, visit www.briarcliff.edu.
Central College, founded in 1853, is located in Pella, Iowa, a thriving community just 40 minutes from Des Moines. Central is dedicated to student success, and 97% of students are placed within a year of graduation. Additionally, 92% of students who graduate do so in four years. And with 99% of students receiving financial aid, Central is an affordable choice. Central offers numerous academic and interest-based scholarships and awards for new students.

Central’s academic programs are taught by expert faculty, not teaching assistants. Academic coursework integrates real-world experience. Students are encouraged to pursue service learning and internships, and all majors offer the flexibility to study abroad and still graduate in four years.

The connections formed at Central last a lifetime. From friends and classmates to faculty and alumni, students form a community of supporters.

Central College
Pella | central.edu

Undergraduate enrollment: 1,117
Tuition & fees: $38,600
On-campus room & board: $10,280
Books & supplies: $1,323
FAFSA code: 001850
ACT code: 1284
SAT code: 6097
Priority aid deadline: January 15
Admission requirements: 20 ACT, 3.0 GPA
Types of programs: Liberal Arts, Pre-Professional, Engineering, Teacher Education

To conquer the world, first you must learn about it. That begins with the comprehensive liberal arts and sciences curriculum at Clarke University. From state-of-the-art classroom experiences to real-life service learning to top-notch community networks, Clarke University has everything to ensure your success. Clarke does more than train you for a job — we prepare you for your career and a life well-lived.

Our 55-acre campus is a blend of historic buildings and modern facilities perched along bluffs near the Mississippi River. Clarke boasts more than 31 academic majors, 12 pre-professional programs, four graduate programs, two doctorate programs, and more than 40 student-run clubs and organizations. Our University provides many scholarship opportunities including athletic talent awards and fine art talent awards. Clarke’s campus also supports 21 varsity sports, the newest being football, lacrosse, and esports. Clarke competes in the National Association of Intercollegiate Athletics (NAIA).

Clarke University
Dubuque | clarke.edu

Undergraduate enrollment: 1,004
Tuition & fees: $34,670
On-campus room & board: $10,000
Books & supplies: $1,330
FAFSA code: 001852
ACT code: 1290
SAT code: 6099
Priority aid deadline: April 15
Admission requirements: 2.5 GPA
Types of programs: Liberal Arts, 3+3 Physical Therapy, 4+1 Master of Art in Education, Social Work, Nurse Practitioner
Founded in 1851, Coe College redefines the liberal arts with a hands-on component. In addition to major and general education coursework, Coe students are guaranteed an internship, research, or off-campus study program. Coe College is one of the few liberal arts institutions to promise hands-on learning.

In recent years, Coe students have interned at the Chicago Board of Trade, Mayo Clinic, Google, NASA and Rockwell Collins. Others have completed research on Coe’s campus through the National Science Foundation’s Research Experiences for Undergraduates program or the Spellman Summer Research Program. Still others have combined travel with an internship in South Africa or student teaching in Tanzania for an unforgettable off-campus experience. In addition, the college is home to the country’s largest undergraduate, student-run writing center and a writing-across-the-curriculum structure that provides students with the skills needed to be successful after graduation.

CORNELL COLLEGE
Mt. Vernon | cornellcollege.edu

Undergraduate enrollment: 1,028
Tuition & fees: $44,096
On-campus room & board: $9,760
Books & supplies: $1,200
FAFSA code: 001856
ACT code: 1296
SAT code: 6119

Priority aid deadline: March 1
Admission requirements: See website
Types of programs: Liberal Arts, Pre-Professional, Teacher Education

Cornell College, a selective liberal arts college in Mount Vernon, Iowa, is recognized as one of the “Colleges That Change Lives.”

Cornell is characterized by the immersion of its “One Course at a Time” curriculum, which allows students to focus on a single academic subject for an 18-day block. Since professors only teach one block at a time, students have more access to professors, and professors can teach students off-campus in whatever venue best fits the material. There are no slow intros, far-off exams or papers, or gaps between class sessions, mirroring the pace of working environments where employees are expected to handle tight deadlines and high expectations. With a student body from 42 states and 17 foreign countries, and renowned visiting speakers, faculty and entertainers, Cornell offers the world from its hilltop campus.
DIVINE WORD COLLEGE
Epworth | dwci.edu

Undergraduate enrollment: 105
Tuition & fees: $13,420
On-campus room & board: $3,800
Books & supplies: $250
FAFSA code: 001858
ACT code: 1286
SAT code: 6174

Admission requirements: 2.0 GPA
Types of programs: Philosophy, Theology, Religious Studies, Intercultural Studies

Divine Word College is a Catholic liberal arts college seminary accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools. The seminary is dedicated to educating men and women for missionary service as priests, Brothers, Sisters and laypersons. A Bachelor of Arts degree is offered in three major fields: Philosophy, Theology, Religious Studies, Intercultural Studies. A two-year Associate of Arts degree in Intercultural Studies, Interdisciplinary Studies and Theology and Religious Studies is also offered. Minority and foreign students make up 94% of the student body. The college is owned and operated by the Society of the Divine Word, a worldwide Catholic missionary organization.

DORDT UNIVERSITY
Sioux Center | dordt.edu

Undergraduate enrollment: 1,569
Tuition & fees: $31,770
On-campus room & board: $10,020
Books & supplies: $1,110
FAFSA code: 001859
ACT code: 1301
SAT code: 6171
Priority aid deadline: April 1
Admission requirements: 19 ACT, 2.0 GPA
Types of programs: Education, Business Administration, Agriculture, Engineering, Nursing

Dordt University is a comprehensive Christian college in Sioux Center, Iowa. With an impressive 14:1 student-to-faculty ratio, Dordt professors get to know students by name and care about their individual successes.


Dordt University has a friendly and vibrant community, and most students live on campus. Nearly all students receive financial aid, and 98.9% of graduates were employed within six months of graduation.
Drake University, a mid-sized, private university and home of the world-famous Drake Relays, is recognized as a top value in education (The Princeton Review, Kiplinger’s), and ranked fifth nationally for academic quality and first in Iowa for highest paid graduates. A respected education is also affordable, thanks to generous scholarships and Drake’s Tuition Guarantee, which locks in tuition cost while you earn your degree.

Your education will be personal and customized, with an exceptional 12:1 student-to-faculty ratio and accomplished professors focused on teaching, mentorship and connecting you to outstanding professional opportunities in Iowa’s capital city and beyond. You’ll also benefit from Drake’s supportive, welcoming campus community and all of the clubs, concerts, festivals and fun traditions that happen here. The result? Success: nearly 99% of students launch a career or enter graduate school within six months of graduation.

Undergraduate enrollment: 4,869
Tuition & fees: $42,840
On-campus room & board: $10,848
Books & supplies: $1,100
FAFSA code: 001860
ACT code: 1302
SAT code: 6168

Drake University, Des Moines | drake.edu

Are you ready to impact the world for Christ? Prepare for your career and your life as a Christian—we’ll equip you for both at Emmaus Bible College.

Emmaus Bible College is a private, fully accredited, four-year Christ-centered college dedicated to educating and equipping learners to impact the world for Christ. Located in Dubuque, Iowa (ranked #12 in top small college towns by USA Today), Emmaus has among the region’s most affordable private tuition rates with a strong, easy-to-understand scholarship program.

Emmaus offers 35+ majors and minors in ministry-related fields and professional studies, including programs like Applied Mathematics, Business Administration, Computer Science, Counseling Psychology, Cross-Cultural Nursing, ESL Education, Intercultural Studies, Teacher Education, Youth Ministries and many more. Each of our ministry and professional degrees includes a dual major in Biblical Studies. Learn more about all of our programs at www.emmaus.edu/academics

Undergraduate enrollment: 254
Tuition & fees: $18,950
On-campus room & board: $8,750
Books & supplies: $600
FAFSA code: 016487
ACT code: 1371
SAT code: 1215

Emmaus Bible College, Dubuque | emmaus.edu
**FAITH BAPTIST BIBLE COLLEGE**  
Ankeny | faith.edu

- Undergraduate enrollment: 342
- Tuition & fees: $17,298
- On-campus room & board: $6,970
- Books & supplies: $1,323
- FAFSA code: 007121
- ACT code: 1315
- SAT code: 6214

**Priority aid deadline:** March 15

**Admission requirements:** 2.0 GPA

**Types of programs:**  
Biblical Studies, Elementary Education, Secondary Education, Pastoral, Administrative Assistant

Faith Baptist Bible College exists to prepare students for life and ministry. Whether a student is looking to go into full-time ministry or simply looking to gain a better understanding of God’s Word to prepare for life, Faith excels at equipping students for both. Every program Faith offers is carefully designed to integrate classroom learning and practical opportunities in ministry. While academics are the core of a Faith education, the college and seminary also offer a variety of activities and opportunities for involvement. Faith competes at the NCCAA level and participates in soccer, volleyball, cross country, basketball and track and field. Many students also have the opportunity to travel throughout the United States and abroad on ministry and missions teams.

Located in Ankeny, Iowa, one of the fastest-growing cities in the country, the campus is minutes from hundreds of businesses, restaurants and stores, creating a wide variety of great job opportunities.

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**GRACELAND UNIVERSITY**  
Lamoni | graceland.edu

- Undergraduate enrollment: 1,986
- Tuition & fees: $30,420
- On-campus room & board: $9,100
- Books & supplies: $1,320
- FAFSA code: 001866
- ACT code: 1314
- SAT code: 6249

**Priority aid deadline:** February 1

**Admission requirements:** 21 ACT, 3.0 GPA

**Types of programs:**  
Elementary Education, Business Administration, Criminal Justice, Social Media Marketing, Agricultural Business

Graceland University in Lamoni, Iowa, is a place to shape a new vision for your life. You’ll find a welcoming, empowering, nonsectarian Christian community where we ask each student, “Who do you want to be?” Then, working alongside them, we help them explore their interests and passions. We help them understand their strengths and values. And in the end, we help them discover something invaluable: themselves. No matter what major or course of study, Graceland’s liberal arts education will give a competitive edge toward success. Graceland offers an essential education like no other—made possible by a faithful, supportive community like no other. It is, for all who come here... The Power of Together.
GRAND VIEW UNIVERSITY

Des Moines | grandview.edu

Undergraduate enrollment: 1,885
Tuition & fees: $28,678
On-campus room & board: $9,336
Books & supplies: $836
FAFSA code: 001867
ACT code: 1316
SAT code: 6251

Priority aid deadline: January 15
Admission requirements: 18 ACT, 2.0 GPA
Types of programs: Business, Nursing, Education, Art, Biochemistry

Founded in 1896, Grand View is a nonprofit, private liberal arts University that offers 40 undergraduate and four graduate degree programs both in traditional and online formats. Our academic departments have close relationships with central Iowa employers through internship programs, advisory councils and consultation. Which means Grand View’s programs have a real-world perspective you can use on your very first job after graduation. At Grand View, students find a winning combination of high-quality programs, experienced professors and caring individuals. With an average class size of 16 and a student-to-faculty ratio of 13:1, students get to know their professors and other students well. Learning is an interactive process at Grand View—students engage in lively discussions, work on real-world projects, and participate in career-related work experiences. Grand View welcomes and supports students from all walks of life, geographies, religions and ethnicities.

GRINNELL COLLEGE

Grinnell | grinnell.edu

Undergraduate enrollment: 1,716
Tuition & fees: $54,354
On-campus room & board: $13,292
Books & supplies: $900
FAFSA code: 001868
ACT code: 1318
SAT code: 6252

Priority aid deadline: January 15
Admission requirements: See website
Types of programs: Humanities, Science, Social Studies, Interdisciplinary Majors, Concentrations

Founded in 1846, Grinnell College is a private, co-educational, liberal arts college that seeks to educate its students in the liberal arts through free inquiry and the open exchange of ideas. Grinnell provides a lively academic community of students and teachers of high scholarly qualifications from diverse social and cultural backgrounds. The college aims to graduate women and men who can think clearly, who can speak and write persuasively and eloquently, who can evaluate critically both their own and others’ ideas, who can acquire new knowledge and who are prepared to use their knowledge and abilities to serve the common good.
IOWA WESLEYAN UNIVERSITY
Mt. Pleasant | iwc.edu

Undergraduate enrollment: 647
Tuition & fees: $25,424
On-campus room & board: $6,725
Books & supplies: $1,323
FAFSA code: 001871
ACT code: 1324
SAT code: 6308

Priority aid deadline: April 1
Admission requirements: 17 ACT, 2.0 GPA
Types of programs: Nursing, Business, Criminal Justice, Arts and Humanities, Education

Iowa Wesleyan University, founded in 1842, is Southeast Iowa’s four-year comprehensive university. Celebrating its 175th anniversary, Iowa Wesleyan University is a transformational learning community whose passion is to educate, empower and inspire students to lead meaningful lives and careers.

LORAS COLLEGE
Dubuque | loras.edu

Undergraduate enrollment: 1,489
Tuition & fees: $35,218
On-campus room & board: $8,425
Books & supplies: $1,700
FAFSA code: 001873
ACT code: 1328
SAT code: 6370

Priority aid deadline: March 1
Admission requirements: 20 ACT, 3.0 GPA
Types of programs: Media Studies, Business Administration, Sport Management

Loras College is Iowa’s first college and the second oldest Catholic college west of the Mississippi. With more than 40 majors and a curricular focus on experiential learning, Loras consistently earns high placement in Best Colleges by U.S. News Media Group. As for the institutional experience, 96% of Loras seniors rated the College as excellent or good overall according to the National Survey of Student Engagement. In 2017, Forbes designated Loras as one of America’s 200 most loved colleges and universities using its Grateful Graduate Index. 99% of the class of 2017 reported being employed or continuing their education within one year of graduation. Loras is home to the Best All-Around Newscast in Midwest Region 7 and Loras College Dance marathon has been recognized nationally as the No. 1 per capita fundraising school since 2009—raising more than $1.9 million for the Children’s Miracle Network. Unique scholarship programs designed to support students’ leadership and intellectual growth.
LUTHER COLLEGE
Decorah | luther.edu

Undergraduate enrollment: 2,005
Tuition & fees: $44,070
On-campus room & board: $9,760
Books & supplies: $1,040
FAFSA code: 001874
ACT code: 1330
SAT code: 6375

Priority aid deadline: March 1
Admission requirements: See website
Types of programs: Liberal Arts, including Neuroscience and Data Science majors

Founded in 1861, Luther College is a four-year, liberal arts institution affiliated with the Lutheran Church (ELCA). One of the outstanding undergraduate institutions in the Midwest, Luther offers more than 60 majors and pre-professional programs leading to the bachelor of arts degree, while 95% of Luther’s 168 full-time faculty hold an earned doctorate or terminal degree. A Phi Beta Kappa chapter attests to the academic excellence of the college. The student body represents 39 states and 74 countries. Co-curricular activities include 14 music ensembles and 19 intercollegiate sports, and nearly two-thirds of students study away prior to graduation. The scenic Decorah campus, with exceptional facilities and vistas of the Oneota Valley and the Upper Iowa River, rivals any in the region.

MAHARISHI UNIVERSITY OF MANAGEMENT
Fairfield | mum.edu

Undergraduate enrollment: 1,589
Tuition & fees: $16,530
On-campus room & board: $7,400
Books & supplies: $1,000
FAFSA code: 011113
ACT code: 1317
SAT code: 4497

Admission requirements: 3.0 GPA
Types of programs: Art, Business, Humanities, Science, Sustainable Living

Maharishi University of Management (MUM) is an unconventional university with a focus on personal inner growth, self-discovery, sustainability, natural health and positive values. MUM supports a progressive and inclusive campus culture that’s creative, dynamic and committed to making the world a better, more peaceful place.

A popular feature of MUM is the block system, where students take only one full-time course each month in small, interactive classes with professors who care about personal and academic growth.

MUM offers undergraduate and graduate degree programs in the arts, sciences, business and humanities and is accredited through the doctoral level by the Higher Learning Commission.
MORNINGSIDE COLLEGE
Sioux City | morningside.edu

Undergraduate enrollment: 2,697
Tuition & fees: $32,720
On-campus room & board: $9,840
Books & supplies: $1,300
FAFSA code: 001879
ACT code: 1338
SAT code: 6415

Priority aid deadline: December 1
Admission requirements:
20 ACT, 2.5 GPA
Types of programs:
Liberal Arts, Science, Nursing, Music, Music Education

Morningside College is a private, four-year college affiliated with the United Methodist Church offering more than 65 majors and pre-professional programs. With a 13:1 student-to-faculty ratio, you are assured a quality education focused directly on you. Belonging to the NAIA Great Plains Athletic Conference, Morningside offers 26 varsity athletic programs. Opportunities are available for studying abroad, undergraduate research and internships. Our beautiful 69-acre campus is located in a residential area in Sioux City, Iowa (metro population: 160,000). We boast a 99% placement rate for employment or graduate school and 100% of first-time, full-time students receive financial aid. We are a member of the North Central Association and fully accredited by the Higher Learning Commission (HLC).

MOUNT MERCY UNIVERSITY
Cedar Rapids | mtmercy.edu

Undergraduate enrollment: 1,835
Tuition & fees: $33,930
On-campus room & board: $4,957
Books & supplies: $1,250
FAFSA code: 001880
ACT code: 1340
SAT code: 6417

Priority aid deadline: February 1
Admission requirements:
20 ACT, 2.75 GPA
Types of programs:
Nursing, Biology, Business, Criminal Justice, Teacher Education

Mount Mercy University, located in beautiful Cedar Rapids, Iowa, offers students a fulfilling education, promising people of all backgrounds solid preparation for a changing world. Our 1,800+ students come from around the globe, creating a vibrant, diverse and open-minded campus community. Mount Mercy offers more than 45 programs of study and is known for professional programs in nursing, education, biology, business, and criminal justice. Mount Mercy was recently named Iowa’s best college by Money magazine, based on educational quality, affordability, and alumni success.

Housed on a hill nestled in the historical Mound View neighborhood, Mount Mercy’s main campus is safe, charming and full of life. With over 30 on-campus clubs and organizations, 18 intercollegiate athletic teams and 8 music groups, students can connect with others who share similar values and interests.
NORTHWESTERN COLLEGE
Orange City | nwciowa.edu

Undergraduate enrollment: 1,307
Tuition & fees: $32,400
On-campus room & board: $9,600
Books & supplies: $1,250
FAFSA code: 001883
ACT code: 1346
SAT code: 6490

Priority aid deadline: March 1
Admission requirements: 18 ACT, 2.5 GPA
Types of programs: Biology, Business, Education, Liberal Arts, Social Sciences

Northwestern College is a Christian academic community engaging students in courageous and faithful learning and living that empowers them to follow Christ and pursue God’s redeeming work in the world.

Northwestern College had its start in 1882 when residents of northwest Iowa founded Northwestern Classical Academy to prepare students for college and ultimately the ministry. In 1928 a junior college was established, and in 1960 Northwestern became a four-year college.

Today Northwestern offers a Christian liberal arts education in the Reformed tradition to more than 1,260 students through undergraduate, online and graduate programs, offering more than 40 majors and 16 pre-professional programs. Additionally, Northwestern College offers 18 intercollegiate athletic teams, 10 vocal and instrumental music performance groups, 6 theatrical shows each year, and multiple ministry and service opportunities.

SHILOH UNIVERSITY
Kalona | shilohuniversity.edu

Undergraduate enrollment: 31
Tuition & fees: $4,200
Books & supplies: $1,000
FAFSA code: 42596
ACT code: 7093
SAT code: 7362

Priority aid deadline: March 1
Admission requirements: 2.0 GPA
Types of programs: Associate of Arts, Biblical and Pastoral Studies, Interdisciplinary Studies, New Testament Studies

Shiloh University offers Christian degree programs 100% online, giving you the flexibility to begin your college career on your own terms. It is the University’s mission to provide you with a life-changing quality education that you can pursue full-time or while you work, anywhere in the world, or as you continue to make an impact in your church and community. At just $150 per credit, our tuition is five times less expensive than the national average, which minimizes the need to take on student debt. Study with a passionate global community of students and faculty as you are equipped for an impactful Christian life.
Simpson College is more than a beautiful campus. The college has an outstanding faculty and renowned curricula, including more than 80 majors, minors and pre-professional opportunities, including internships, career observations and study programs both abroad and in the United States.

We offer 19 varsity sports for men and women in a highly successful NCAA Division III athletic program. We also offer a large intramural program and many student clubs and organizations. Located just 12 miles from Des Moines, Iowa’s capital and largest metropolitan area, Simpson’s ideal location allows students the opportunity to enjoy both city sophistication and small-town charm. The beautiful 75-acre tree-lined campus provides a setting that nurtures creativity, energy and productivity.

St. Ambrose University is a coeducational, Catholic university affiliated with the Diocese of Davenport. Students received more than $48 million in financial aid last year, and the “BEE Finished in Four Years” Plan guarantees timely degree completion.

The University offers more than 60 areas of study leading to bachelor’s degrees, as well as graduate programs granting master’s and doctoral degrees. Robust academic and co-curricular programs are offered in the liberal arts and sciences, education, business, health sciences and STEM fields.

Students enjoy a dynamic campus that features opportunities to study abroad, conduct undergraduate research and engage in service trips; a new Wellness and Recreation Center; apartment-style residence halls; a range of varsity and intramural sports; more than 90 student clubs and organizations; and a reputation for amazing personal attention.
The University of Dubuque (UD), a private University affiliated with the Presbyterian Church (U.S.A.), was founded in 1852. UD has initiated a variety of initiatives to help increase enrollment, improve academic programs and beautify the campus with contemporary building projects. Over the past 20 years, over $250 million has been invested in new campus construction and renovations to support a growing and diverse enrollment of nearly 2,300 students representing 43 states and 22 countries. Its student population represents one of the most diverse private colleges in Iowa. In order to adapt to the world’s ever-changing social, economic, and academic challenges, UD developed Diamond—an education model that focuses classroom learning around four key principles setting the standards for committed faculty and staff, exciting and relevant coursework and inspirational spiritual guidance. Diamond promotes an environment that is student-centered and individually focused.

Undergraduate enrollment: 2,413
Tuition & fees: $35,570
On-campus room & board: $10,370
Books & supplies: $950
FAFSA code: 001891
ACT code: 1358
SAT code: 6869

Priority aid deadline: July 1
Admission requirements: 18 ACT, 2.5 GPA
Types of programs: Aviation, Natural and Applied Sciences, Business, Sports Management, Computer Studies

Founded in 1857, Upper Iowa University is a private, not-for-profit university providing undergraduate and graduate degree programs to about 5,800 students—nationwide and internationally—at its Fayette campus, 20 U.S. education locations, as well as locations in Malaysia and Hong Kong. Upper Iowa University is a recognized innovator in offering accredited, quality programs through flexible, multiple delivery systems, including online and self-paced degree programs. With a focus on developing leaders and lifelong learners, UIU provides dual enrollment programs for high school students as well as continuing education and professional development opportunities for learners of any age. For more information, visit uiu.edu.

Upper Iowa University
Fayette | uiu.edu

Undergraduate enrollment: 5,382
Tuition & fees: $31,685
On-campus room & board: $8,706
Books & supplies: $1,560
FAFSA code: 001893
ACT code: 1360
SAT code: 6885

Priority aid deadline: March 1
Admission requirements: 17 ACT, 2 GPA
Types of programs: Business, Liberal Arts, Science, Education, Graduate

The University of Dubuque (UD), a private University affiliated with the Presbyterian Church (U.S.A.), was founded in 1852. UD has initiated a variety of initiatives to help increase enrollment, improve academic programs and beautify the campus with contemporary building projects. Over the past 20 years, over $250 million has been invested in new campus construction and renovations to support a growing and diverse enrollment of nearly 2,300 students representing 43 states and 22 countries. Its student population represents one of the most diverse private colleges in Iowa. In order to adapt to the world’s ever-changing social, economic, and academic challenges, UD developed Diamond—an education model that focuses classroom learning around four key principles setting the standards for committed faculty and staff, exciting and relevant coursework and inspirational spiritual guidance. Diamond promotes an environment that is student-centered and individually focused.

Undergraduate enrollment: 2,413
Tuition & fees: $35,570
On-campus room & board: $10,370
Books & supplies: $950
FAFSA code: 001891
ACT code: 1358
SAT code: 6869

Priority aid deadline: July 1
Admission requirements: 18 ACT, 2.5 GPA
Types of programs: Aviation, Natural and Applied Sciences, Business, Sports Management, Computer Studies
Wartburg is a private, Lutheran, liberal arts college with an enrollment of 1,527 students, including 121 international students from 55 countries. Dedicated to challenging and nurturing students for lives of leadership and service as a spirited expression of their faith and learning, Wartburg focuses on a traditional curriculum enriched by a variety of learning opportunities. Through travel, study abroad, experiential learning, service learning, civic engagement, community service, undergraduate research and close work with individual faculty, Wartburg students embark on a journey of discovery to embrace their passions, unlock their potential, and realize their purpose.

Notably, 91% of Wartburg graduates complete their degrees within four years, and 99% are placed in jobs or graduate schools within six months of graduation.

William Penn University is an inclusive and dynamic community where all students are valued, supported, and given the opportunity to reach their highest potential. Since 1873, our rich Quaker heritage gives us a foundation for a diverse student body with a deep understanding of acceptance.

We foster a culture of willingness to change to meet the needs of our students. Innovative educational delivery options include traditional daytime courses, online and evening classes, and 8-week courses that provide opportunities for individuals to receive their education on their own terms.
HAMILTON TECHNICAL COLLEGE
Davenport | hamiltontechcollege.edu

Undergraduate enrollment: 152
Tuition & fees: $14,000
Books & supplies: Included in tuition
FAFSA code: 012064
ACT code: 5184

Admission requirements:
HS diploma or equivalent

Types of programs:
Electronics Engineering Technology (AS, BS), Medical Assisting Technology, Medical Coding Specialist, Insurance Coding Specialist

Since 1969 Hamilton Technical College has emphasized real-world training to help students realize their full potential through motivation and encouragement. Hamilton Tech has two schools: the School of Technology (including Electronics Engineering Technology AS and BS degree programs) and the School of Allied Health (including Medical Assisting Technology and Medical/Insurance Coding Specialist Diploma Programs). Please contact us to learn more about these rewarding career fields.

WALDORF UNIVERSITY
Forest City | waldorf.edu

Undergraduate enrollment: 2,750
Tuition & fees: $22,352
On-campus room & board: $7,618
Books & supplies: $1,348
FAFSA code: 001895
ACT code: 1362
SAT code: 6925

Priority aid deadline: March 1
Admission requirements: 18 ACT, 2.0 GPA
Types of programs: Communications, Education, Criminal Justice Administration, Business, Biology

You will find popular majors, small classes, a vibrant campus and generous scholarships at Waldorf University.

Located in the welcoming town of Forest City, Waldorf is centrally located between Des Moines and Minneapolis.

Waldorf degree programs include exciting majors in: Biology, Business, Communications, Criminal Justice and Theatre Arts. Our outstanding athletic facilities are home to over 20 men’s and women’s programs including: basketball, wrestling, soccer, bowling, ice hockey and more. Waldorf students are also able to perfect communications skills while working at Waldorf radio and television stations.

Performing Arts and Music are also sources of student pride.
DMACC is dedicated to helping students realize their career dreams. DMACC currently serves students from nearly every county in Iowa, either through its six campuses and five learning centers or online. Students are drawn to DMACC’s exceptional facilities, state-of-the-art classrooms and quality instruction. A new Student Center complex on the Ankeny Campus includes basketball and racquetball courts, swimming pools, food court and study space. All this and DMACC still has the lowest tuition and fees of any college or university in Iowa. It could be the reason why Value Colleges named DMACC the 10th best value among nearly 1,800 two-year colleges in the entire nation! The advantage for DMACC graduates is that Central Iowa offers one of the hottest job markets in the nation and employers like to hire DMACC graduates. To learn more about DMACC go to www.dmacc.edu/prospectivestudents

Clinton Community College is part of Eastern Iowa Community Colleges—which also includes Scott and Muscatine Community Colleges—celebrating a combination of urban and rural environments. This creates an incredible diversity of ages, ethnic backgrounds, and cultural experiences among our students and staff. The colleges offer more than 30 career education programs and an equal number of college transfer concentrations. The colleges achieved the maximum accreditation from the North Central Association and work closely with Iowa’s Regent institutions to ensure transferability of credits. Technology programs and facilities are kept up-to-date due to strong relationships with the business community, offering students hands-on, relevant career training in a number of fields.
**EASTERN IOWA COMMUNITY COLLEGES: MUSCATINE**
Muscatine | eicc.edu

<table>
<thead>
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<th>Undergraduate enrollment:</th>
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<td>6422</td>
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Priority aid deadline: April 1

Admission requirements:
HS diploma or equivalent

Types of programs:
College Transfer Arts and Sciences, Career and Technical, Continuing Education

Muscatine Community College is part of Eastern Iowa Community Colleges—which also includes Clinton and Scott Community Colleges—celebrating a combination of urban and rural environments. This creates an incredible diversity of ages, ethnic backgrounds, and cultural experiences among our students and staff. The colleges offer more than 30 career education programs and an equal number of college transfer concentrations. The colleges achieved the maximum accreditation from the North Central Association and work closely with Iowa’s Regent institutions to ensure transferability of credits. Technology programs and facilities are kept up-to-date due to strong relationships with the business community, offering students hands-on, relevant career training in a number of fields.

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<td>SAT code:</td>
<td>0282</td>
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Priority aid deadline: April 1

Admission requirements:
HS diploma or equivalent

Types of programs:
College Transfer Arts and Sciences, Career and Technical, Continuing Education

**EASTERN IOWA COMMUNITY COLLEGES: SCOTT**
Bettendorf | eicc.edu

Scott Community College is part of Eastern Iowa Community Colleges—which also includes Clinton and Muscatine Community Colleges—celebrating a combination of urban and rural environments. This creates an incredible diversity of ages, ethnic backgrounds and cultural experiences among our students and staff. The colleges offer more than 30 career education programs and an equal number of college transfer concentrations. The colleges achieved the maximum accreditation from the North Central Association and work closely with Iowa’s Regent institutions to ensure transferability of credits. Technology programs and facilities are kept up-to-date due to strong relationships with the business community, offering students hands-on, relevant career training in a number of fields.
Indian Hills Community College has embarked on its second half-century of changing the lives of the tens of thousands of students who have gone to the college with the hope of increasing their knowledge and improving their future. Indian Hills has more than 50 years of offering entire academic programs as well as specific courses that meet the needs of area employers and enhance the job prospects of its students.

IHCC offers a four-day academic week, which has proven to be very popular for students who are balancing their college schedule with work or family commitments.

More than 80% of all Indian Hills students receive some form of financial assistance.

To see all that Indian Hills has to offer, you need to schedule a campus visit. Arrange your personal campus tour by contacting the IHCC Admissions Office.

<table>
<thead>
<tr>
<th>HAWKEYE COMMUNITY COLLEGE</th>
<th>INDIAN HILLS COMMUNITY COLLEGE</th>
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<tbody>
<tr>
<td>Waterloo</td>
<td>Ottumwa</td>
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<tr>
<td><strong>Undergraduate enrollment:</strong> 5,234</td>
<td><strong>Undergraduate enrollment:</strong> 3,918</td>
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<td><strong>Tuition &amp; fees:</strong> $5,865</td>
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<td><strong>SAT code:</strong> 6288</td>
<td><strong>SAT code:</strong> 6083, 6312</td>
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Hawkeye is a comprehensive community college offering college transfer courses and more than 45 vocational programs. The college has earned a reputation for small, hands-on classes, utilizing cutting-edge technology. Vocational or career programs are offered in agriculture and natural resources, arts, business, education, health, industrial and engineering technology, information technology, power technology and safety services.

Hawkeye’s two-year transfer programs allow students to complete the first two years of their four-year degree and transfer to the college or university of their choice. In fact, Hawkeye is one of the top sources of transfer students to the University of Northern Iowa.

Hawkeye’s continuing education program provides many opportunities to acquire workplace skills, gain industry certifications or learn a new hobby. The college partners with businesses and community organizations to provide high-demand workforce programs and customized training.
Iowa Central provides quality educational opportunities in the classroom and outside of the classroom. For all we serve, Iowa Central strives to be the premier learning community and college of choice, preparing the best citizens and workers for our region and beyond. We will aspire to:

• Contribute effectively to the economic, social and cultural opportunities of our region
• Work proactively with businesses, civic organizations, high schools and other academic institutions to improve collaboration, develop educational and career opportunities, expand Iowa Central’s visibility and target public and private investment into Iowa Central
• Monitor progress against our priorities, commitments and aims, using relevant performance indicators, benchmarks and targets. Through this assessment, we will maintain focus on our planning process to ensure we continue to meet academic and institutional needs.

At Iowa Lakes Community College, students are offered a variety of options from which they can choose their educational career path. Students may choose their path at any of five campuses: Emmetsburg, Estherville, Algona, Spencer and Spirit Lake. They may take classes either full-time or part-time; during the day, evenings or weekends; via television, fiber optics or with a professor in the classroom; or online. Students may choose to take college transfer courses, vocational or technical classes; one class at a time; or continuing education classes. The college is accredited by the Higher Learning Commission.

Programs are a reflection of the strong partnerships the college has with area business, industry and education.
IOWA VALLEY CC DISTRICT: MARSHALLTOWN COMMUNITY COLLEGE

Marshalltown | mcc.iavalley.edu

Undergraduate enrollment: 2,754
Tuition & fees: $4,896
On-campus room & board: $7,510
Books & supplies: $1,351
FAFSA code: 001875
ACT code: 1332
SAT code: 6394

Priority aid deadline: July 1
Admission requirements: HS diploma or equivalent
Types of programs: Arts and Sciences, Nursing, Welding, Business, Education

Ellsworth Community College has nearly 80 degree programs, lots of student activities and a beautiful campus in Iowa Falls. Degree programs include agriculture, equine, nursing, criminal justice, athletic training and business administration. This close-knit “family” atmosphere makes Ellsworth students feel right at home. With more than 70% of ECC students transferring to a four-year institution to complete a bachelor’s degree, ECC has one of the highest student success rates of any community college in Iowa. Another reason so many students choose to start their college experience at Ellsworth and then transfer credits for a bachelor’s degree is that ECC has dual enrollment agreements with the University of Iowa, University of Northern Iowa and Iowa State University. Dual enrollment gives ECC students access to academic advising, library resources, athletic events and all the other amenities of the state universities.

Marshalltown Community College students connect with classmates and faculty, engage in and out of the classroom and succeed in securing their degree and future plans. MCC offers more than 60 one-year and two-year degree and diploma program options. MCC also operates a satellite campus, Iowa Valley Grinnell, about 35 miles south of Marshalltown. Approximately 80% of MCC students earn a Liberal Arts and Science transfer degree. MCC’s career and technical programs include Accounting, Automotive Repair Technology, Broadcasting/Digital Media, Business Administration, Business Administrative and Information Services Assistant, Computer Applications in Business, Computer Network Management, Criminal Justice, Culinary Apprenticeship, Dental Assisting, Electro-Mechanical Systems Technology, Electrical Maintenance Mechanic, Gunsmith Technology, Industrial Maintenance Mechanic, Machine Tool Technology, Manufacturing Welding, Marketing, Medical Assistant, Medical Office Practitioner, Nursing, Paralegal and Utility Technician.
KIRKWOOD COMMUNITY COLLEGE
Cedar Rapids | kirkwood.edu

Undergraduate enrollment: 14,322
Tuition & fees: $5,380
On-campus room & board: $2,268
Books & supplies: $1,000
FAFSA code: 004076
ACT code: 1275
SAT code: 6027

Priority aid deadline: July 1
Admission requirements: HS diploma or equivalent
Types of programs: Nursing, Business Administration, General Studies, Computer Science, Advance Manufacturing

Kirkwood Community College has the options that you are seeking. Choose from over 120 programs, certificates and diplomas to find your perfect path. You can graduate with an associate degree or program certificate, transfer to a four-year institution or go straight into the workforce. Whatever path you choose, you’ll learn from passionate, experienced and award-winning faculty who care about your education and future.

Kirkwood has one of the lowest tuitions in the state with more than $3 million in available scholarships. By filling out just one scholarship application, it’s never been easier to see if you are eligible for any of the 1,200-plus scholarships at Kirkwood.

Find the program that’s right for you, get a first-rate education, save tens of thousands of dollars and have a great time doing it!

Everything you want in a college experience is right here at Kirkwood. Go to www.kirkwood.edu/admissions to learn more.

Located in Council Bluffs, Iowa, near Omaha, Nebraska. The college was founded in 1967, and offers 84 programs in both vocational and technical areas as well as in liberal arts. It is also home to a respected flight school for various aircraft-related professions. IWCC is also the site of college/alternative radio station 89.7 The River, which serves the entire Omaha metropolitan area.

IOWA WESTERN COMMUNITY COLLEGE
Council Bluffs | iwcc.edu

Undergraduate enrollment: 5,962
Tuition & fees: $5,885
On-campus room & board: $8,650
Books & supplies: $1,400
FAFSA code: 004598
ACT code: 1327
SAT code: 6302

Priority aid deadline: July 1
Admission requirements: HS diploma or equivalent
Types of programs: Nursing, Business Administration, General Studies, Computer Science, Advance Manufacturing

Iowa Western Community College
Council Bluffs | iwcc.edu

Undergraduate enrollment: 14,322
Tuition & fees: $5,380
On-campus room & board: $2,268
Books & supplies: $1,000
FAFSA code: 004076
ACT code: 1275
SAT code: 6027

Priority aid deadline: July 1
Admission requirements: HS diploma or equivalent
Types of programs: Nursing, Business Administration, General Studies, Computer Science, Advance Manufacturing

Located in Council Bluffs, Iowa, near Omaha, Nebraska. The college was founded in 1967, and offers 84 programs in both vocational and technical areas as well as in liberal arts. It is also home to a respected flight school for various aircraft-related professions. IWCC is also the site of college/alternative radio station 89.7 The River, which serves the entire Omaha metropolitan area.
North Iowa Area Community College (NIACC) has served the North Iowa region for nearly 100 years. The main campus is located in Mason City, a friendly community conveniently located between Minneapolis and Des Moines. NIACC’s 500-acre countryside campus features modern instructional and recreational facilities, including brand-new lakeside housing, a state-of-the-art Diesel Technology Center and industry-leading Health Simulation Center. NIACC offers over 40 transfer degree options as well as career programs in Business, Industrial Technology, Agriculture and Health. NIACC is designated as a Military Friendly School and was ranked #14 in the nation for student success, according to CNNMoney.com, June 2012.

Northeast Iowa Community College accepts everyone and serves the communities of northeast Iowa, both urban and rural. For more than 50 years, the college has committed to supporting families and lifting communities through education and training. In fact, 97 percent of all graduates are employed or continuing their education one year after graduation. The one-on-one attention you receive will get you on the right path, whether your plans include transferring to a four-year college, training to start your career or exploring new career options. We’re affordable, and students who enroll in any of the College’s programs of study will receive a high return on investment and experience lower debt after graduation. Two campuses and seven service locations in five northeast Iowa communities provide academic advising, individualized services and guidance to prepare you for your future.
It is the mission of Southeastern Community College to provide quality, affordable and accessible lifelong learning opportunities that meet or exceed the expectations of the people we serve. SCC has two main campuses, West Burlington and Keokuk, and also offers classes at the Mount Pleasant center. SCC offers approximately 35 Career Education Programs including Respiratory Care, Construction Technology and Animation. General education courses are offered during the day, evening and online.

Northwest Iowa Community College (NCC) offers a high-quality, affordable educational experience both on-campus and online. NCC features small class sizes for personal instruction, skilled faculty, and some of today’s most current technology. Choose from over 50 programs including Arts & Science transfer, healthcare, business, manufacturing, automotive, electrical and more. NCC offers five programs that are not found anywhere else in Iowa: Powerline, Powerline Technology, Industrial Instrumentation & Control, Electrical Technology, and Heavy Equipment Operation & Maintenance. NCC has been the recipient of several national awards including Best Electrical Programs in the United States, Schools.com and Best Junior College for Getting a Job in the Nation and #1 in the State of Iowa, Zippia.com.
Southwestern Community College (SWCC) is a comprehensive community college located in Creston. SWCC students receive solid foundations in liberal arts, and credits transfer to four-year institutions. Career and technical education programs are offered in a number of career education fields for students choosing to complete hands-on education and go directly into the workforce.

Southwestern Community College has centers in Osceola and Red Oak. The college offers online classes and programs for students as well.

Western Iowa Tech provides students with a full college experience at an affordable cost. It offers more than 70 programs of study to a diverse student body, half of whom are enrolled in arts and sciences with plans to transfer to a four-year school, and half of whom are enrolled in technical programs. The majority of students use some form of financial aid, and most are employed at least part-time. Despite busy schedules, students enjoy a range of extracurricular activities including many intramurals, loads of clubs and a new fitness center.
Allen College is a small, private, healthcare specific institution associated with UnityPoint Health - Allen Hospital located in Waterloo, IA. Established in 1925 the emphasis preparing competent and qualified healthcare providers remains. As a specialized institution, Allen College does not offer the required general education courses. Students attend an accredited college of choice prior to attending Allen for this component. Allen College has partnerships with Central College, Drake University, Hawkeye Community College, Loras College, Simpson College, University of Northern Iowa and Wartburg College providing smooth transitions.

With a tradition of more than 90 years of excellence in health care education, Allen College is an excellent collegiate choice. Boasting remarkable pass rates in required licensing exams, Allen is the ideal investment. It is located on a beautiful campus. The metropolitan area combines the diversity of a large city with the friendliness of a small town.

Mercy College welcomes you to visit campus! Speaking with a member of the admissions team and taking a tour of campus will help you understand your options as you explore the endless possibilities available in health care!

Campus Visit Days are tailored to your interest, including those programs housed within the School of Allied Health, School of Nursing and a separate day for those of you who are high school juniors. If you are unable to attend a Campus Visit event, we are happy to meet with you individually. Simply e-mail admissions@mchs.edu and let us know what time works best for you.
PALMER COLLEGE OF CHIROPRACTIC
Davenport | palmer.edu

**Undergraduate enrollment:** 961
**Tuition & fees:** $5,608
**On-campus room & board:** $7,908
**Books & supplies:** $1,940
**FAFSA code:** 012300
**ACT code:** 1349
**SAT code:** 6593

**Priority aid deadline:** April 28
**Admission requirements:** 2.0 GPA
**Types of programs:** General Science, Chiropractic Technology, Doctor of Chiropractic

If you’re searching for the right place to prepare—for success—academically and professionally—you’ll find it at Palmer College of Chiropractic. Palmer will help you turn your passion for helping others into a successful career. As the first and largest chiropractic college, Palmer has more successful graduates than any other institution.

Palmer doctors are prepared for real-world success with a rigorous curriculum and hands-on experience, blending science, art and philosophy. With an average 15:1 student/faculty ratio, you’ll get the individual attention you need from faculty and staff who are focused on your success. When you graduate, you’ll feel confident in providing quality chiropractic care to patients.

Visit www.palmer.edu/about-us to learn more about chiropractic and Palmer’s legacy as the founding college of the profession.

ST. LUKE’S COLLEGE
Sioux City | stlukescollege.edu

**Undergraduate enrollment:** 270
**Tuition & fees:** $20,270
**Books & supplies:** $1,253
**FAFSA code:** 007291
**ACT code:** 1377
**SAT code:** 3625

**Priority aid deadline:** March 1
**Admission requirements:** 19 ACT, 2.5 GPA
**Types of programs:** Medical Laboratory Science, Phlebotomy, Nursing, Respiratory Care, Radiology Technology

St. Luke’s College has a 115-year history of educating health care professionals with bachelor’s degree programs in nursing and health science; associate degree programs in nursing, radiologic technology and respiratory care; certificate programs in medical laboratory science, phlebotomy and clinical pastoral education; and advanced specialty programs in CT, MRI sonography and mammography. Located on the campus of UnityPoint Health-St. Luke’s, the College provides programs with experience-based clinical learning in a hospital environment. The curriculum is designed with a foundation in the biological, physical and social sciences, integrated with theory and experience in the clinical lab setting. The College emphasizes hands-on, patient care learning. Student involvement with patient care begins early in the first year of study.
BEAUTY, BARBER AND MASSAGE THERAPY COLLEGES

American College of Hairstyling
515-244-0971 | americancollegeofhairstyling.com

American Hair Academy
319-372-6248 | americanhairacademy.com

Aveda Institute
515-224-5244 | avedainstitutedesmoines.com

Capri College—Cedar Rapids
800-397-0612 | capricollege.com

Capri College—Davenport
800-728-1336 | capricollege.com

Capri College—Dubuque
800-728-0712 | capricollege.com

Capri College—Waterloo
319-234-2600 | capricollege.com

Carlson College of Massage Therapy
319-462-3402 | carlsoncollege.com

E Q School of Hair Design
712-328-2613 | eqschool.net

Faust Institute of Cosmetology—Storm Lake
712-732-6570 | faustinstitute.com

Faust Institute of Cosmetology—Spirit Lake
712-336-3518 | faustinstitute.com

Iowa School of Beauty—Ottumwa
641-684-6504 | iowaschoolofbeauty.com

Iowa School of Beauty—Sioux City
712-274-9733 | iowaschoolofbeauty.com

Iowa School of Beauty—Urbandale
515-278-9939 | iowaschoolofbeauty.com

LaJames International College—Cedar Falls
888-880-2106 | ljic.edu

LaJames International College—Davenport
888-880-2106 | ljic.edu

LaJames International College—Fort Dodge
888-880-2106 | ljic.edu

LaJames International College—Iowa City
888-808-2106 | ljic.edu

LaJames International College—Johnston
515-278-2208 | ljic.edu

LaJames College—Mason City
641-424-2161 | lajames.com

Le Mars Beauty College
712-546-4195 | lemarsbeautycollege.com

The Nail Tech Institute of Iowa
515-265-6844

Northeast Iowa Community College
Cosmetology Department
563-562-3263 | nicc.edu/cosmetology

PCI Academy
515-956-3781 | pci.academy.com

The Salon Professional Academy—Cedar Falls
319-505-0402 | tspacedarfalls.com

MEDICAL TECHNOLOGY SCHOOLS

Mercy Medical Center North Iowa School
of Radiologic Technology
641-428-6079 | mercynorthiowa.com/xrayschool

Mercy/St. Luke’s School of Radiologic
Technology—Cedar Rapids
319-369-7097 | stlukescr.org

UnityPoint Health—Des Moines School of
Radiologic Technology
515-241-6212 | unitypoint.org/desmoines/radtech

Please contact each institution for more information on financial aid opportunities.
INSTITUTIONS REGISTERED IN IOWA

Iowa College Aid participates in a distance education State Authorization Reciprocity Agreement (SARA). See nc-sara.org for a full list of out-of-state schools authorized to offer distance education programs to Iowans under SARA.

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<th>Institution</th>
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<tr>
<td>Antioch School of Church Planting and Leadership Development</td>
<td>515-292-1933</td>
<td>antiochschool.edu</td>
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<td>Ashford University</td>
<td>866-711-1700</td>
<td>ashford.edu</td>
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<td>Bellevue University</td>
<td>800-756-7920</td>
<td>bellevue.edu</td>
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<td>Boston University</td>
<td>617-353-2300</td>
<td>bu.edu</td>
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<tr>
<td>California State University, Northridge</td>
<td>818-677-1200</td>
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<td>Concordia University Irvine</td>
<td>800-229-1200</td>
<td>cui.edu</td>
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<tr>
<td>DeVry University</td>
<td>866-338-7934</td>
<td>devry.edu</td>
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<tr>
<td>Little Priest Tribal College</td>
<td>402-878-2355</td>
<td>littlepriest.edu</td>
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<td>Midwestern Baptist Theological Seminary</td>
<td>800-944-6287</td>
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<td>National Louis University</td>
<td>888-658-8632 ext. 5900</td>
<td>nl.edu</td>
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<td>Northcentral University</td>
<td>866-766-0331</td>
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<td>Purdue University Global</td>
<td>844-787-3834</td>
<td>purdueglobal.edu</td>
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<tr>
<td>Ross College</td>
<td>866-815-5578</td>
<td>rosseducation.edu/locations/iowa/quad-cities-ross-college</td>
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<tr>
<td>Ross University School of Veterinary Medicine</td>
<td>869-465-4161</td>
<td>veterinary.rossu.edu</td>
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<tr>
<td>San Joaquin Valley College</td>
<td>866-544-7898</td>
<td>sjvc.edu</td>
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<tr>
<td>Trident University International</td>
<td>800-579-3197</td>
<td>trident.edu</td>
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<tr>
<td>Ultimate Medical Academy</td>
<td>888-213-4473</td>
<td>ultimatemedical.edu</td>
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<tr>
<td>University of St. Augustine for Health Sciences</td>
<td>800-241-1027</td>
<td>usa.edu</td>
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<td>University of Southern California</td>
<td>213-740-2311</td>
<td>usc.edu</td>
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<tr>
<td>Walden University</td>
<td>866-492-5336</td>
<td>waldenu.edu</td>
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<tr>
<td>Western Illinois University</td>
<td>309-298-1414</td>
<td>wiu.edu</td>
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