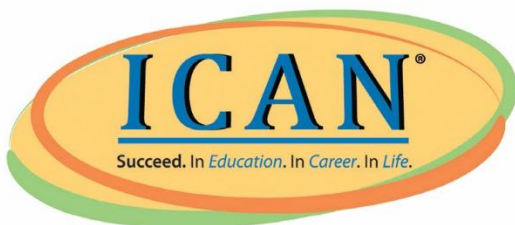




Career & College Planning School Counselor Resource Guide

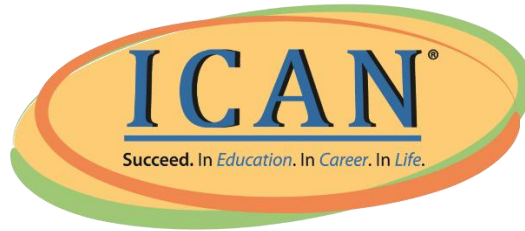
Presented by



www.ICANsucceed.org



www.IASchoolCounselor.org



August 1, 2025

Dear Counselor,

Congratulations on being a vital part of the success of Iowa students! ICAN® and the Iowa School Counselors Association (ISCA) recognize the essential role school counselors play in guiding students through high school and helping them reach their postsecondary goals — whether college, career, or both.

We know your role is multi-faceted and demanding. This resource has been developed to support one of the most critical aspects of your work—helping students plan for life after high school. Inside, you'll find tools, tips, and strategies to support academic planning, career exploration, college and career readiness, college admissions, and financial aid. These ideas can help you collaborate with colleagues, stakeholders, and professional organizations to develop a comprehensive approach tailored to your school's unique needs.

In addition to the resources in this booklet, ICAN offers a wide array of services and support for school counselors. We are proud to serve as a strategic partner in helping you craft a robust, data-driven school counseling program. ICAN provides free and low-cost classroom presentations, individual appointments, and virtual services for students and families. Our team of Student Success Advisors, located across Iowa, is available year-round to support your efforts.

ICAN's career and college readiness resources include:

- A comprehensive 6–12 curriculum aligned to state and national standards
- A full lineup of professional development opportunities tailored for school counselors
- The ICAN Tip of the Week video series
- Wednesday Webinars on timely planning topics
- ICAN grade-level E-Alerts
- Spanish-language materials and bilingual team support

We also encourage you to join the Iowa School Counselor Association (ISCA), the professional organization dedicated to supporting Iowa's school counselors. ISCA offers a variety of member benefits, including a yearly conference, regular e-newsletters, networking events, and continuing education opportunities. Learn more at www.iaschoolcounselor.org.

We hope you find this resource helpful as you begin another impactful school year. Additional tools and materials can be found in the School Counselor section of the ICAN website at www.icansucceed.org/school-counselors. If you have questions or would like to connect with an advisor, please call us at (877) 272-4692 or email us at ICAN@ICANSucceed.org.

Have a great year!

Sincerely,

Rob Miller
President
ICAN



The mission of the Iowa School Counselor Association is to provide advocacy for and support to Iowa's school counselors as they implement school counseling programs in line with the ASCA National Model.

August 13, 2025

Hello! Welcome to another school year, whether this is your first year as a school counselor or a veteran here in Iowa. The Iowa School Counselor Association (ISCA) and ICAN have teamed up to provide this booklet to assist you in helping students reach their post-secondary goals. The work you and many school counselors do is so important.

ICAN is a great resource with many professionals you can reach out to. Many school counselors from across the state have found their assistance to be beneficial to their school counseling programs. ICAN has many free resources useful in assisting students and their families through the post-secondary planning process. Working with ICAN allows you the freedom to meet student needs without taking time away from direct counseling services to plan events or find relevant and timely resources.

If you are not a member of the Iowa School Counselor Association, we highly encourage you look into becoming a member. ISCA is Iowa's school counseling professional organization and has been an affiliate of the American School Counselor Association for 60 years! In becoming a school counselor in the state of Iowa, you have joined over 1,100 school counselors in advancing the academic, career, and social-emotional development of all students. A strong membership allows us to leverage our numbers to advocate for the role of school counselors throughout the state. Please consider ISCA as a resource to help you be an effective school counselor.

Some of the resources that ISCA offers include up-to-date website resources, e-newsletters, legislative advocacy, webinars, and an annual conference. These resources also include support for building an ASCA model program. We hope you will access these resources to build a comprehensive school counseling program in your new school.

The 2025 conference will be held in Des Moines in November. Attending the conference is a great way to hear from other school counselors on what they have found successful in their schools with their comprehensive school counseling program. The conference is also a great opportunity to network with school counselors from throughout the state. There is even a preconference session specifically for those new to the profession. For more information on how you can become an ISCA member and attend our conference, please visit our website at www.iaschoolcounselor.org.

On behalf of the Iowa School Counselor Association Board, welcome to the school counseling profession in the state of Iowa! Good luck in the new school year!

Sincerely,

The ISCA Board

CONTENTS

Suggested Timeline and Checklist.....	5	Section 5: Financial Aid	17
Freshman Year	5	5.1 WHAT Is Financial Aid?	17
Sophomore Year.....	5	5.2 UNDERSTANDING College Costs	18
Junior Year	5	5.3 APPLYING for Financial Aid	18
Senior Year.....	5	5.4 FINANCIAL Aid Process.....	18
Section 1: ACADEMIC Planning.....	6	5.5 FINANCIAL Aid Professional Development	18
1.1 DISTRICT Career Academic Plan (DCAP)	6	5.6 FINANCIAL Aid Seminar for Students and Parents	19
1.2 GRADUATION Requirements - Preparing for the Next Step.....	6	5.7 WEBINARS	19
1.3 LEARNING Experiences.....	7	5.8 FREE FAFSA Assistance	19
1.4 COLLEGE Credit	8	5.9 SCHOLARSHIPS	20
Section 2: CAREER Planning	9	Section 6: FINANCIAL Literacy	21
2.1 Career Planning.....	9	6.1 FINANCIAL Literacy Resources.....	21
2.2 Assessments.....	9	Section 7: CAREER & College Readiness in Action.....	21
2.3 Career Clusters	10	7.1 EVENT and Activity Ideas.....	21
2.4 Post-High School Options	10	7.2 Online Planning	23
2.5 Apprenticeships and Trade Programs	11	Appendix	23
2.6 Job Shadows and Internships	11	Iowa Postsecondary Institutions at a Glance	23
2.7 Getting Involved	11	Community College.....	24
Section 3: Education/Training Search	12	Public Universities.....	26
3.1 Searching for Colleges	12	Private Colleges and Universities.....	26
3.2 WORKING with Post-Secondary Representatives	12	Business, Health Profession and Technical Colleges ..	28
3.3 COLLEGE Fairs.....	13	Building Trades Registered Apprenticeship Programs.....	30
3.4 CAMPUS Visits and program Tours	14	Federal Loan Programs (2025-2026 Academic Year)	34
Section 4: COLLEGE Admission	14	Types of Financial Aid That Don't Need to Be Repaid ...	36
4.1 REGENT Admission Index.....	14		
4.2 STANDARDIZED Admissions Tests.....	15		
4.3 ESSAYS and Resumes	15		
4.4 LETTERS of Recommendation	15		
4.5 ADMISSION or Scholarship Interviews	16		
4.6 TRANSCRIPTS	16		
4.7 TRANSITION to College for Seniors	16		
4.8 COLLEGE Athletics	16		
4.9 ADDITIONAL Resources	17		

SUGGESTED TIMELINE AND CHECKLIST

This timeline will help you determine what career and college planning topics to cover for each grade level.

FRESHMAN YEAR

- Meet with students to discuss career goals and college plans and make sure the classes they are taking are preparing them adequately for post-secondary education and training.
- Schedule a freshman transition presentation for 8th grade students in the spring or 9th grade students in the fall to help them understand the connection between activities and lessons in high school and planning for life after high school. To discuss scheduling, call (877) 272-4692 or schedule online at www.ICANSucceed.org/apt.
- Encourage students to get involved in activities, including those outside of school.
- Review each student's four-year plan with them, ensuring courses align with the student's career assessment pathway results and meet graduation requirements.

SOPHOMORE YEAR

- Remind students how important their GPA is to graduation and that colleges factor in the cumulative GPA in making admission and merit scholarship decisions. Also, students should consider taking the PSAT or PreACT test.
- Encourage students to start thinking about the type of education/training program they want to attend. Remind them to research online and talk to people they know who work in their field of interest.
- Help students clarify their career interests by taking classes, volunteering, and job shadowing.
- Review each student's four-year plan and make sure their schedules are preparing them for their goals.
- Schedule a Career and College Planning presentation. To discuss scheduling, call (877) 272-4692 or schedule online at ICANSucceed.org/apt.

JUNIOR YEAR

- During spring semester, schedule a How to Pay for College: Understanding the Financial Aid Process presentation for students and parents to help them understand the financial aid and scholarship process, as well as the importance of the FAFSA form. To discuss scheduling, call (877) 272-4692 or schedule online at ICANSucceed.org/apt.
- Remind students to take the ACT® or SAT®. Provide resources and tips to help them adequately prepare.
- Encourage students to go on campus and program visits and attend college/career fairs to learn about education/training options. If in-person is not an option, encourage participation in virtual events.
- Review each student's four-year plan and make sure their schedules are preparing them for their career goals.

SENIOR YEAR

- Meet with students to remind them how important their senior year is to their career and college goals. Encourage them to sign up for the ICAN Senior Alerts, a series of tips and reminders to navigate senior year. Follow along through the Senior Alerts Counselor Portal where you'll find email templates, graphics, social media posts, and more to help you assist your seniors throughout their planning process. Visit ICANSucceed.org/school-counselors/senior-alerts-counselor-toolkit.
- Encourage students to narrow down their list of education/training options to five. Applications should be submitted by **Nov. 1** to ensure they qualify for all institutional scholarship opportunities.
- Advise students to start searching for scholarships early and continue throughout their senior year. Provide a list of local scholarship opportunities for students.
- Provide resources for Free Application for Federal Student Aid (FAFSA) completion assistance. Consider scheduling a FAFSA Ready Iowa event or providing seniors with ICAN's information for assistance.
- Remind students to review and compare financial aid offers and to return any necessary documents in the spring. Suggest an ICAN Financial Aid Package Review session to students/parents.
- Be sure to send students' transcripts to their desired colleges.

1.1 DISTRICT CAREER ACADEMIC PLAN (DCAP)

HF 2392 requires Iowa districts to create a District Career Academic Plan (DCAP). This plan is to be created by a committee appointed by the Superintendent with at a minimum; teacher, school counselor, administrator, work-based learning coordinator, special education teacher and community members. One of the main purposes of this committee is to oversee the implementation of the Individual Career and Academic Plan (ICAP). This plan identifies the specific components of career development and awareness (5 areas) to be completed each year for students in 8th-12th grade. The five essential components are: self-understanding, career information, career exploration, post-secondary exploration, and post-secondary decisions. This is also the plan that houses the student's eighth grade plan (four-year plan) of coursework for graduation from high school, as well as preparation for their future.

In 2022, SF2383 required that prior to high school graduation, Iowa school districts will advise students on how to successfully complete the Free Application for Federal Student Aid (FAFSA) for grades 8-12.

In 2025, HF316 expanded career education requirements to grades 5-7. This expansion include:

CAREER INVESTIGATION

Provides the opportunity to explore all career pathways and incorporates the student's personal self-understanding and awareness of career opportunities connected to high school opportunities and postsecondary pathways

CAREER CONNECTIONS

Includes career experiences that expand career awareness by connecting students' areas of interest and provides hands-on, active learning opportunities for students to gain further understanding of potential career pathways.

CAREER INTENTION

Goal setting and planning; Encourages students to see the relationship between their academic success and future postsecondary goals through a broad understanding of the career pathways and academic alignment of those pathways.

For more information on DCAP and ICAP along with all the requirements visit the Iowa Department of Education at: <https://educate.iowa.gov/higher-ed/cte/iowa-quality/career-academic-planning>.

All ICAN programs and curriculum are aligned and meet SF2383, HF383, and the five essential components of DCAP as outlined through HF2392.

1.2 GRADUATION REQUIREMENTS - PREPARING FOR THE NEXT STEP

Meeting graduation requirements does not automatically translate into a student meeting the requirements for their next step. When reviewing each student's four-year plan with them, discuss post-high school goals.

If a student is looking at a career path with education or training through a trade school or apprenticeship, it will be beneficial to discuss trade courses that provide a preview of this training or coursework. You could also suggest a career academy or work-based learning program as an alternative to free periods to increase their preparation for their post-high school pathway.

If a student is looking at a career path that requires a college degree, they will need to prepare for college admission requirements when outlining their high school courses. Replacing free periods or elective courses with additional core courses will improve your students' chances of being admitted and more adequately prepare them for college coursework. The chart below lists the core courses recommended by the Iowa Regents for optimum preparation. The chart on page 7 will prepare students for optimum college admissions, however it is important to have students check with individual institutions for specific requirements. In addition to preparing for college-level coursework, course selection is also a large part of the college admission formula so assisting students in course selection based on their intended path is a crucial part of the planning process. See the RAI (Regents' Admission Index) on page 13.

1.3 LEARNING EXPERIENCES

In considering how best to meet the needs of your individual students, alternatives to traditional classroom-based learning include work-based learning such as speakers, tours, job shadows, and internships that provide hands-on, real-world experiences, allowing students to gain valuable exposure to future career opportunities.

JOB SHADOWS AND INTERNSHIPS

Job shadows and internships help prepare students for the workforce by connecting business and the education system through relevant, work-based learning activities. Build partnerships with local businesses to help place students in job shadows and internships. Check with your district work-based learning coordinator regarding any district and local opportunities.

CAREER ACADEMY

Career academies are designed to prepare students for both college and careers. They are schools within schools that link students with peers, teachers, and community partners in a structured environment that fosters academic success. Learn about career academy opportunities for your students either through your district program or through your local community college career academy program.

IOWA INTERMEDIARY NETWORK

The Statewide Work-Based Learning Intermediary Network helps prepare students for the workforce by connecting business and the education system through relevant, work-based learning activities. Visit www.iowain.org.

Optimum Preparation - Recommended High School Courses*			
Subject Area	Years	Recommendation Reasoning	Sample Courses
English/Language Arts	4 years	Emphasis on communication skills of writing, reading and listening, and the analysis and interpretation of literature. In addition, courses in journalism and media literacy will be valuable.	Advanced Composition, Speech, Communication, Journalism
Math	4 years	One course each year of high school. While advanced courses like calculus and statistics are good, it's more important that you gain a complete understanding of advanced algebra and trigonometry.	Algebra, Geometry, Trigonometry, Calculus, Statistics
Science	4 years	One course each year of high school. To be well prepared, take at least one year of biology, chemistry and physics.	Biology, Earth Science, Chemistry, Physics (with Lab)
Social Studies	3 – 4 years	Three years is essential but four is better. Take at least one year each of US and world history. Additional courses in anthropology, economics, political science, psychology, and sociology provide an important understanding of political, social and economic institutions.	Geography, U.S. History, World History, Government, Economics
World Language	4 years	By taking a world language during all four years of high school, you'll go beyond the basic skills and begin to use the language and reinforce your fluency. Four years is recommended for optimum preparation for	Any one language

		college-level academics, however many colleges will accept two years for admission and graduation requirements.	
Electives	1 – 3 years	Courses in the fine and performing arts, computers or technology will help round out your high school experience. Follow your interests and remember to choose courses with high academic standards.	Fine/Performing Arts, Computer Science/Tech, CTE courses (business, family & consumer science, industrial tech, ag)

For additional information visit [building-your-future-pdf1833C832.pdf \(iowaregents.edu\)](#)

1.4 COLLEGE CREDIT

Does your school district offer college credit opportunities either through concurrent enrollment courses or Advanced Placement (AP) courses? What are the requirements students must meet before enrolling? These are questions you should familiarize yourself with and discuss with students who plan to pursue a degree after high school. Earning college credit in high school challenges students who have already fulfilled current offerings and are preparing for college.

When helping students decide if concurrent enrollment or Advanced Placement (AP) courses are the right choice, discuss their intended career path and major and determine if the student is academically ready for the coursework. It’s important to emphasize that concurrent enrollment courses officially begin the student’s college transcript and GPA. It’s also important to consider where they intend to study after high school. Will the courses they take in high school be accepted at that school? Many colleges will accept college credits earned in high school as elective credit rather than the math, science, or English credit the student intended. The student may then have to retake the class at their college for full credit in the subject area. This can be frustrating for students and parents, so it’s best to have these discussions prior to taking the classes.

CONCURRENT OR DUAL ENROLLMENT

If your school offers concurrent enrollment/college credit, students:

- Earn college credit for free.
- Become aware of the differences between high school and college courses and can gauge their readiness for the college classroom.
- Are better prepared for the admission process and challenging college coursework.

Tip: Parents often are interested in college credit offerings. Create a section on the counseling area of the school website that explains to parents and students the school policies for earning college credit and the steps for enrollment. Also create a best practices sheet about earning college credit. Many parents see “free college credit” and want students to take as many as possible. This isn’t always the best option for all students and while difficult, it’s an important conversation to have with the family when planning out course options.

ADVANCED PLACEMENT (AP)

Advanced Placement courses are a great way for students to challenge themselves academically and show colleges they are serious about their education. AP courses provide stronger academic training and should therefore be taken by high-achieving students who have proven they can handle the academic rigors of more advanced expectations and coursework.

If your school offers AP courses, students:

- Can learn at a college-level with higher expectations.
- Are better prepared for college-level academics.
- Can take an AP exam to earn college credit or advanced placement in college courses depending on the college and its AP policies.
- Are better prepared for the admission process and challenging college coursework.

If you are unable to offer AP courses, your students can take AP courses online and receive the same benefits as an in-person course. **Counselor Resource:** Learn more about AP options with the CollegeBoard ShareAP or at

<https://professionals.collegeboard.org/guidance/prepare/share>

2.1 CAREER PLANNING

The State Board of Education adopted rules for career and academic plans that school districts must develop to help students prepare for success in college and the workforce. The rules lay a framework for the implementation and development of individual student career and academic plans and set standards for career information and decision-making systems. All students enrolled in eighth grade must develop an individualized career and academic plan (ICAP) that they will review and revise each year until high school graduation.

As a school counselor, you want to help students:

- Create meaningful course plans to achieve college and career goals.
- Complete assessments to better understand interests, skills and values and match potential careers.
- Explore education and training programs required for their chosen career path.
- Search for colleges or universities that meet their needs.
- Build a portfolio containing assessment results, work experiences, college searches, scholarship searches, letters of recommendations, essays, goals, plans and more.

2.2 ASSESSMENTS

As part of the DCAP/ICAP process, each district is allowed to select their own career information system to meet the state ICAP standards. The approved list of systems can be found at <https://educate.iowa.gov/higher-ed/cte/iowa-quality/career-academic-planning>. Iowa's DCAP evaluation recommends that students utilize a variety of assessments throughout their high school experiences. Interest assessments are a great way to find the career that best suits you by discovering what really interests you and what you value most. Here are some options.

Assessments:

- Identify strengths, skills, and areas of interest.
- Match your results to career clusters or industries.
- Link career clusters to specific careers and salary expectations.
- Link careers to education and training requirements.
- List education requirements that will lead to potential college majors.
- Help narrow a list of potential colleges to those that fit the student's interest area and price range.

MyACT

The MyACT career assessment features three short interest inventories that identify potential career pathways that fit your interests and values. The three inventories take about 15 minutes and provide instant results through the creation of a Career Map and Major Map. Visit www.my.act.org.

CAREER ONE STOP

Career One Stop offers a variety of free career assessments that help high school students explore interests, skills, and work values to identify potential career paths. These tools provide personalized career suggestions and connect students with relevant occupational and educational information. Visit www.careeronestop.org/explorecareers/assessments.

HOLLAND OCCUPATIONAL THEMES (RIASEC) TEST

Holland Occupational Themes is a theory of personality that focuses on career and vocational choice. It groups people based on their suitability for six different categories of occupations; Realistic, Investigative, Artistic, Social, Enterprising, and Conventional (RIASEC). Visit <https://openpsychometrics.org/tests/RIASEC/>.

PRINCETON REVIEW CAREER QUIZ

Princeton Review Career Quiz is a short, personality-based assessment that helps high school students identify careers and work environments that align with their interests and preferences. By analyzing how students respond to different scenarios, the quiz matches them with potential career paths and personality types. Visit www.princetonreview.com/quiz/career-quiz.

SCHOOL CHOSEN CAREER INFORMATION SYSTEM (CIS)

The Career Information System (CIS) your district has selected to satisfy the state requirement should provide at least one career assessment option.

2.3 CAREER CLUSTERS

Career planning often begins with career assessments, which help students identify the career cluster or clusters that fit their interests, skills, and values. Once students have identified potential clusters, they can begin to explore relevant occupations, learning paths, and experiences aligned with those clusters.

Career Clusters are a national framework that organizes jobs into 14 groups that require similar knowledge or skill sets.

- Advanced Manufacturing
- Agriculture
- Arts, Entertainment, & Design
- Construction
- Digital Technology
- Education
- Energy & Natural Resources
- Financial Services
- Healthcare and Human Services
- Hospitality, Events, and Tourism
- Management & Entrepreneurship
- Marketing & Sales
- Public Service & Safety
- Supply Chain & Transportation

Each cluster contains a set of sub-clusters or pathways, allowing for further exploration of specialized fields within a larger career area. For example:

Advanced Manufacturing includes careers like engineering, industrial machinery, production & automation, robotics, and safety and quality assurance.

Digital Technology includes careers like data science and AI, network systems & cybersecurity, IT support & services, software solutions, and unmanned vehicle technology.

As students identify clusters of interest, encourage them to explore those areas through course selection, extracurricular activities, work-based learning, and other high school experiences.

This kind of exploration can solidify their interests or help them rule out careers and majors that aren't the right fit, ultimately helping them make more confident and informed decisions about their future.

You can learn more about the Career Clusters framework and sub-clusters at www.careertech.org/career-clusters.

2.4 POST-HIGH SCHOOL OPTIONS

When it comes to career planning, there are many post-secondary options available to students. When having conversations with students and parents, it's important to highlight all the options available and expand the definition of post-high school attainment. "College" means any education or training after high school, not just a four-year degree. This includes two-year degrees, apprenticeships, industry certifications, trade schools, on-the-job training, and military pathways.

Through career planning with students, you will find assessment results provide recommendations on education and training for each career. Understanding these options and the careers that fall under them is vital to making your career planning program, and your students, a success.

APPRENTICESHIP

A paid job that provides hands-on training in a highly skilled career. Apprentices learn from experienced professionals (often called master craftsmen) who mentor and train them to become experts in their field. Learn more at www.ICANSucceed.org/careertraining.

NINE MONTH CERTIFICATE/ONE YEAR DIPLOMA

Full-time programs that teach the core skills and knowledge needed for a specific career field or to enhance existing skills in a current profession. Explore careers requiring a certificate or diploma at www.ICANSucceed.org/1yoptions.

TWO YEAR DEGREE (ASSOCIATE'S DEGREE)

Usually earned at a community college, associate degrees can either prepare students to transfer to a four-year college (liberal arts focus) or provide direct career training that leads to employment. Explore Iowa programs at www.ICANSucceed.org/2yoptions.

FOUR YEAR DEGREE (BACHELOR'S DEGREE)

Combines general education (liberal arts) courses with focused study in a specific major. Often required for professional-level careers and graduate school admission. Learn more at www.ICANSucceed.org/4yoptions.

MASTER OR DOCTORATE DEGREE

Graduate-level degrees are required for fields such as medicine, law, education, and specialized areas of business or research. These programs offer advanced knowledge and credentials for leadership and expert roles. Explore careers with graduate degrees at www.ICANSucceed.org/graduateoptions.

MILITARY OR SPECIALIZED TRAINING

Opportunities exist in all six branches of the U.S. military. Most begin by taking the ASVAB (Armed Services Vocational Aptitude Battery), followed by basic training and occupational specialty training. Military academies, preparatory schools, and ROTC (Reserve Officers' Training Corps) programs combine academics with military leadership training. Some graduates enter service as officers. Learn more at www.ICANSucceed.org/militaryoptions.

2.5 APPRENTICESHIPS AND TRADE PROGRAMS

Four years of college isn't for everyone, and the job market isn't set up for everyone to need a four-year degree. Many high-demand careers in fields like advanced manufacturing, healthcare, transportation and utilities, agriculture and forestry, and the building and construction trades require education beyond high school but not a bachelor's degree. Students can earn skills they need through focused career and industry training – whether that's on-the-job training, apprenticeships, or career-focused certificates and associate degrees at a community college or training center.

“Earn and Learn” programs combine paid, on-the-job training with structured classroom instruction, often at little to no cost to students. Apprentices work with experienced professionals at real job sites while also completing related coursework.

In Iowa, the Building and Construction Trades Registered Apprenticeship Programs are overseen by the U.S. Department of Labor. Apprentices earn a paycheck during both classroom and job-site training. On average, an apprentice earns about half of a journeyman's wage, with salary increases every six months. Many programs also include health benefits, a pension plan, and a guaranteed job upon completion. Learn more: www.ICANSucceed.org/careertraining. Download ICAN's resource guide on careers in the building trades a www.ICANSucceed.org/materials.

Apprenticeship opportunities are also growing in healthcare, social assistance, manufacturing, and information technology. Explore more: www.earnandlearniowa.gov/apprentice.

2.6 JOB SHADOWS AND INTERNSHIPS

A unique opportunity for students in high school is to try on a career for a day and experience the ins and outs of a job that interests them. Connect with your local intermediary network or with area businesses to help your students connect with opportunities. Determine if your district has a policy for job shadow or internship opportunities that allow students to earn high school credit for the experience. (See page 7 - Learning Experiences.)

2.7 GETTING INVOLVED

Besides course requirements and standardized tests (see section 4), many colleges, as well as employers, will also look at what students are involved in outside the classroom. Getting involved is a good way for your students to meet people, increase their self-esteem and strengthen their leadership skills. It's also something that scholarship committees will expect to see. Therefore, you as a counselor should emphasize the importance of getting involved with your students early in their freshman year and continue to remind them throughout their high school journey.

Encourage students to get involved through:

- After-school activities
- Volunteering

You and interested students can find more information at www.ICANSucceed.org

Help your students stay organized with their activities throughout high school with an Activity Resume. An Activity Resume is a great way for students to keep track of all their accomplishments and make scholarship and admission applications easier come senior year. Find a template at www.ICANSucceed.org/activitiesresume.

SECTION 3: EDUCATION/TRAINING SEARCH

3.1 SEARCHING FOR COLLEGES

Remind your students that college does not have to be a four-year university. Many types and styles of colleges are available, including one- to two-year training programs and community colleges. Help students explore postsecondary education by encouraging them to:

- Research online through college websites and college search engines
- Go to college fairs
- Request materials from schools
- Meet with admission representatives who visit your school
- Talk to family members and friends who have gone to college
- Use your district college/career exploration program
- Go on campus visits

Important things for students to consider when choosing a college include:

- Type of institution
- Size
- Public or private
- Programs and majors
- Safety on campus
- Extracurricular activities
- Counseling, job placement, career planning
- Facilities (library, gym, health center)
- Transportation and parking
- Locations
- Dorms
- Class size

Visit www.ICANSucceed.org for more information on exploring colleges and a list of Iowa colleges. Students can search for colleges based on characteristics and interests at www.collegeraptor.com.

3.2 WORKING WITH POST-SECONDARY REPRESENTATIVES

General Visit Setup and Promotion

Before scheduling visits, confirm your school's policies regarding non-college postsecondary visits and determine appropriate times and locations. These reps may set up in the counseling office, library, or student commons—anywhere easily accessible to students without disrupting classes. Avoid scheduling during protected academic times unless arrangements have been made with teachers.

When a visit is arranged, ask for promotional materials such as flyers or posters. Display these in visible areas and include visit information in daily announcements, newsletters, and on your school's website or counseling calendar. Promote visits through email and social media if possible.

Admission Representatives

Admission representatives from various colleges will typically set up initial visit days at your school in the fall. Before scheduling these visits, review your school policies on when and where they can take place, and how to get advanced

approval. Are certain class times restricted? You will also want to work with fellow faculty members to ensure students will be able to attend these sessions. Campus visit policies should also be reviewed.

Representatives will have college materials available for your office. You can also request materials from schools that students may be interested in. Materials to have on hand could include admission guidebooks, applications and information request forms.

Email students and parents lists of upcoming college representative visits and use school newsletters and announcements, as well as social media, for extra reminders.

A great online scheduling tool to help automate admission representative visits is Rep Visits (<https://www.counselorcommunity.com/>). You can create a free account and set up your school profile. Then you can share this link with admission representatives, and they can schedule a visit to your school when it works for them.

Military Representatives

Military recruiters from various branches—Army, Navy, Air Force, Marines, Coast Guard, and Space Force—often visit high schools to meet with students interested in military careers, training, and education benefits. Before scheduling visits, check your district’s policies regarding recruiter access and ensure all branches are given equal opportunity, as required by federal guidelines.

Military representatives typically offer information on enlistment options, the GI Bill, ROTC programs, career training, and service academy applications. Encourage students to attend even if they are not currently considering military service—exploring all postsecondary options helps students make informed decisions. Keep military brochures and contact cards in your office so students can follow up as needed.

You can also coordinate ASVAB (Armed Services Vocational Aptitude Battery) testing at your school through your local military representative. The ASVAB Career Exploration Program provides both aptitude testing and career planning tools, useful for all students—not just those considering military service. Learn more at www.asvabprogram.com.

Include military reps in career fairs or postsecondary panels to ensure students hear from a wide range of post-high school pathways.

Career and Trade Apprenticeship Representatives

Career and trade apprenticeship representatives offer students insight into hands-on training programs that lead directly to employment in fields such as healthcare, construction, cosmetology, welding, automotive repair, IT, and more. These representatives often travel to schools during the fall and spring, sometimes as part of larger postsecondary outreach events.

Trade and technical school reps typically provide information on certification programs, length of study, tuition and financial aid options, job placement rates, and potential career earnings. Apprenticeships will discuss the earn as you learn model, length of apprenticeship, expectations, and employment opportunities upon completion. Many also bring examples of student success stories or offer virtual tours. Encourage students to explore these options—especially those interested in earning credentials quickly and entering the workforce soon after high school.

Keep a variety of career/trade school materials on hand in your counseling office for students to browse. Maintain a list of interested students to notify them of future visits or information sessions.

These representatives can also be invited to participate in career panels, local job fairs, or hands-on events that allow students to try out tools, techniques, or simulations related to specific trades.

3.3 COLLEGE FAIRS

College fairs are very beneficial for students. Consider taking your students as a school-sponsored trip. Be sure to explain to students the expectations college fair representatives will have. Students should know this is not a free day.

If you are unable to attend a college fair, be sure to post statewide dates on bulletin boards and the counseling office website. The Iowa Association of College Admission Counselors posts a list of Iowa college fairs at www.iowaacac.org.

ICAN hosts the two largest fairs in Iowa. **Golden Circle College & Career Fair**, is Iowa’s largest and is held in September at the Prairie Meadows Conference Center outside Des Moines. The largest fair in Eastern Iowa is the ICAN **Future Ready Career and College Fair** held in March at the Hotel at Kirkwood Center in Cedar Rapids.

All ICAN fairs have free admission and feature colleges and universities from across Iowa and the nation. Both fairs also include Iowa business and industry leaders, as well as apprenticeship programs and military branches, enabling students to discuss prospective career pathways with the leaders in those fields.

Encourage all of your high school students to attend. With the addition of Career Clusters, there is something for every high school student, from freshman to senior. Visit www.ICANSucceed.org/goldencircle or www.ICANSucceed.org/FutureReady to learn more about these unique events.

Help promote the fairs to your students by accessing special promotional tools at www.ICANSucceed.org/toolkit.

3.4 CAMPUS VISITS AND PROGRAM TOURS

Campus visits are an essential part of choosing a college—but they’re just as important when considering trade schools, technical colleges, and registered apprenticeship programs. Visiting a campus or training site allows students to see the facilities, meet instructors, ask questions, and better understand the environment and expectations of each program.

Students should be informed of your school’s policy regarding absences for campus or program visits. Make sure this information is clearly posted where juniors and seniors can see it—consider placing reminders in the counseling office, on bulletin boards, in morning announcements, and on your school’s website or counseling calendar. Include this information in the school handbook or newsletters to ensure parents are also aware.

Encourage students to schedule visits not only to two- or four-year colleges, but also to local trade schools, community colleges with technical programs, and union- or industry-sponsored apprenticeship training centers. Many of these programs offer formal visit days, shadowing opportunities, or open houses. Some training centers may also allow group tours or hands-on exploration events that counselors can arrange in partnership with local industry or workforce development groups.

Help students prepare for these visits by encouraging them to bring questions and take notes. Provide a worksheet or checklist to guide their observations and ensure they compare options effectively. This is especially helpful when students are exploring non-traditional paths that they may know less about.

For campus and program visit resources—including planning checklists and worksheets—go to www.ICANSucceed.org/materials

SECTION 4: COLLEGE ADMISSION

4.1 REGENT ADMISSION INDEX

Iowa’s regent universities use an index based on three factors that strongly predict success as part of the admission process. Students from Iowa high schools must have a Regent Admission Index (RAI) score of at least 245 and take the minimum number of required high school courses to qualify for automatic admission to Iowa State University, the University of Northern Iowa, and The University of Iowa. Students who achieve a score less than 245 or do not take the ACT or SAT will be considered for admission on an individual basis.

The three factors included in the RAI are:

- ACT or SAT composite score
- High school GPA
- Number of Core Courses Completed

Element	Your Statistics	RAI Score Totals
---------	-----------------	------------------

ACT or SAT Composite Score	_____	x 3 =	_____
High School GPA	_____	x 30 =	_____
Number of RAI-approved courses Completed in High School	_____	x 5 =	_____
Add All Element Scores Together for RAI Score =			_____

The Regent Institutions will review students for admission without a test score, but the RAI score is still the primary formula for admission. Students who wish to be considered for admission without a test score may leave the test score section blank on the application.

To calculate a student's RAI score, use this chart or visit the Iowa Regents' Website at www.regents.iowa.gov/RAI.

4.2 STANDARDIZED ADMISSIONS TESTS

While many four-year schools are now test optional for admission, the overall recommendation for students is still to take the test and have a test score. Even if the ACT or SAT is not required for admission, scores may be required for scholarships, or for placement into specific programs. Not having a score could also waitlist a student and delay admission. The ACT and SAT are interchangeable at most schools; however, students should check with the schools they are interested in to see which test the school would prefer.

No matter which tests your students choose to take, it may be beneficial for them to take the test at least twice. Statistics show that, if students prepare well and retake the ACT test, they will improve their score by two points. Most colleges take the best overall score or a combination of the highest sub-scores from each test. Some schools will increase institutional scholarships based on a raised test score. Before advising a student to retake the test, check with the colleges they are interested in to make sure it will be beneficial.

A student can prepare for the ACT and the SAT in many ways. Make practice tests available in your office for students to review. You can also direct them to practice tests online.

- ACT (www.act.org)
- SAT (www.collegereadiness.collegeboard.org)

4.3 ESSAYS AND RESUMES

The ICAN Website provides valuable information on writing essays and resumes.

- **Activity Resumes:** www.ICANsucceed.org/activitiesresume
- **Employment Resumes/Cover Letters:** www.ICANsucceed.org/career-planning/finding_a_job/cover_lettersresumes/
- **Admission Essays:** www.ICANsucceed.org/essays

4.4 LETTERS OF RECOMMENDATION

Letters of recommendation may be required for admission and scholarship applications. Suggest students collect recommendations at least two weeks in advance of their deadlines. Ideal candidates to suggest to students would include:

- | | |
|---|---|
| <ul style="list-style-type: none"> • you or other school counselors • teachers • coaches | <ul style="list-style-type: none"> • community members they know well • pastors or youth group leaders • employers/supervisors |
|---|---|

Advise the student to include a copy of his or her resume or list of activities as well as a summary or copy of the scholarship application and criteria when requests are made. If certain topics should be covered, advise the student to include this as well.

If you are asked to write a letter of recommendation, be sure the student has provided you with all the information you will need, as listed above. These websites also provide tips on recommendation letters.

- <http://www.dailywritingtips.com/writing-a-reference-letter-with-examples/>
- <http://writingprompts.com/category/education-applications/>
- www.letterwritingguide.com/recommendation.htm

4.5 ADMISSION OR SCHOLARSHIP INTERVIEWS

Some of your students may be required to complete an interview for either admission or scholarship purposes. The best advice you can give them to prepare is to think about their passions, interests and experiences, and to practice answering questions. If you are comfortable holding practice interviews with your students, you can work on these elements:

- Be aware of body language. Sit up straight, make eye contact and don't fidget.
- Dress appropriately. No holes in jeans or your favorite band's t-shirt. Dress to impress.
- Make a good first impression. Use a solid handshake and smile.
- Always listen to the question entirely before beginning to answer.
- Make sure students are aware they can brag a little bit. This is the time to be proud of their accomplishments and to talk about themselves, without being arrogant.
- Encourage parents to empower their students.

Visit the Resources for New Counselors section at www.ICANSucceed.org/toolkit for a list of common questions asked in admission and scholarship interviews.

4.6 TRANSCRIPTS

As the school counselor, you may be responsible for sending official transcripts for college admission and scholarship review. If you are not responsible, make sure students know the proper process and who to work with for their transcripts. Whether your office has a form students fill out or a more informal process, make sure your procedure and the time required for your office to send out the transcripts is well known by students.

4.7 TRANSITION TO COLLEGE FOR SENIORS

Before they graduate, make sure you have prepared your senior students well for the transition to college. Topics to cover include:

- Time management
- Balancing academics and social life
- Money management
- Setting and achieving goals

4.8 COLLEGE ATHLETICS

Some of your students may be eligible to play sports in college. Become familiar with eligibility standards through the NAIA Eligibility Center and the NCAA Initial-Eligibility Clearinghouse, which provides eligibility standards, including GPA, ACT and SAT requirements for Division I or Division II athletics.

Your district coaches may be a resource for you. Establish relationships so you can ask them to help students who are interested in playing a sport in college. Visit www.icansucceed.org/colleageathletes for more information on college athletic procedures and contact information.

4.9 ADDITIONAL RESOURCES

Recommended published resources to have on hand include:

- ACT & SAT practice tests
- Career publications
- CollegeBoard’s Book of Majors and Book of Colleges
- ICAN College & Career Planning Guide
- ICAN Countdown to College calendars (Freshman – Senior)
- ICAN Financial Aid Guide
- ICAN Freshman Transition Guide
- Iowa Department of Education Bureau of College Aid’s Your Course to College
- Princeton Review publications
- US News & World Report: Best Colleges

Recommended websites:

- www.ICANSucceed.org
- www.IASchoolCounselor.org
- www.schoolcounselor.org
- www.MyACT.org
- www.collegeraptor.com
- www.iowastudentloan.org/college-planning-tools
 - Student Loan Game Plan
 - College Funding Forecaster
 - Return on College Investment (ROI)

SECTION 5: FINANCIAL AID

5.1 WHAT IS FINANCIAL AID?

Simply put, financial aid is assistance students receive to help cover — not pay entirely for — the cost of a college education. The four main types of financial aid are:

- Grants
- Scholarships
- Work-study
- Loans

Financial aid can come from several sources including:

- Federal government
- State government
- School or institution
- Private sources

Each college is different in what they offer and how they award financial aid. When a student has specific questions, it’s best to contact the college directly.

For information on loan programs, financial aid types and Iowa college costs, please refer to the following charts in the appendix at the back of this booklet. These charts are available at www.ICANSucceed.org/materials:

- Federal Loan Programs
- Types of Financial Aid
- Iowa Postsecondary Institutions at a Glance

5.2 UNDERSTANDING COLLEGE COSTS

To help students understand the overall cost of a college education, it is important to help students understand the individual factors of an institution's Cost of Attendance (COA), as well as the use of a Net Price Calculator. Cost of Attendance, or the average yearly cost, typically includes both direct and indirect costs, though only the direct costs are billed by the school. According to the Department of Education, every institution is required to have a Net Price Calculator available on its website to help students calculate an estimated net price for attendance based on their individual circumstances. Each school's calculator will be tailored to that institution. For a full list of Iowa calculators visit www.ICANSucceed.org/npc.

5.3 APPLYING FOR FINANCIAL AID

The FAFSA (Free Application for Federal Student Aid) is a free form that may be completed without professional assistance online via the form provided by the U.S. Department of Education at <http://www.studentaid.gov/h/apply-for-aid/fafsa>. Students apply for federal financial aid by filling out the FAFSA after **Oct. 1** of their senior year and before the school's priority date. They need to continue filing the FAFSA each academic year they plan on enrolling in college. The FAFSA allows students to apply for federal aid and some types of state and institutional aid.

Besides filing the FAFSA, encourage your students to search for scholarships (see section 5.9) and consider alternative means to pay for college such as:

- Savings
- Work earnings
- Military options
- Volunteer programs
- Loan forgiveness

5.4 FINANCIAL AID PROCESS

Once the FAFSA is filed, the federal government will process the application and send the results to the colleges that the student listed on the application. The students will know this has happened because they will receive the **FAFSA Submission Summary** either by email or at their physical address.

At this time the college will review the application and decide if more information is needed or how much money can be awarded to the student. If more information is needed, the student will be contacted regarding a process called **verification**. Although verification is a fairly simple process, it can be stressful for the family. Remind students to read the verification instructions carefully and follow the specific request of the school in a timely manner. A copy of tax forms and/or completed verification worksheet from the institution may be required. Refer students with additional questions to the financial aid office at the institution asking for verification.

Once all requested documents are received by the college or the application is complete, the college will create a **financial aid offer**, which will explain the school's costs and the amount and types of financial aid the student is eligible to receive. After receiving the financial aid offer, students need to review it and decide which types of aid they will accept. The package should define how students finalize their aid. A great tool to compare, analyze, and break down financial aid offers is the College Funding Forecaster found at www.iowastudentloan.org/college-planning-tools.

5.5 FINANCIAL AID PROFESSIONAL DEVELOPMENT

While this resource gives you a brief overview, the entire financial aid process can be very confusing and is constantly changing. Luckily, resources and programs in the state are available to help you stay up to date on college financial aid:

- ICAN provides additional financial aid training opportunities. These virtual sessions cover financial aid, FAFSA completion, and the intricacies of the financial aid process. You can learn about ICAN's professional development opportunities by visiting www.ICANSucceed.org/training. Completion of ICAN training can lead to professional certification.

- ICAN also has a detailed Financial Aid section on the ICAN website, which outlines the process, financial aid types, and defines specific financial aid vocabulary.
 - www.ICANsucceed.org
 - (877) 272-4692
- The Iowa Association for Student Financial Aid Administrators (IASFAA) offers a webinar for counselors annually in late fall.
 - www.iasfaa.com
- The Bureau of Iowa College Aid will answer questions regarding state financial aid programs.
 - <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants>
 - (877) 272-4456
- The U.S. Department of Education offers free resources.
 - Free Application for Federal Student Aid at www.studentaid.gov/h/apply-for-aid/fafsa
 - Federal Student Aid Estimator at www.studentaid.gov/aid-estimator
 - Federal Student Aid Identification at www.studentaid.gov.

5.6 FINANCIAL AID SEMINAR FOR STUDENTS AND PARENTS

Applying for financial aid can cause many parents and students to panic. A financial aid event for junior students and their parents can help ease stress. Schedule a program for spring semester to help families understand the process before they file the FAFSA senior year. The FAFSA form becomes available on Oct. 1 of the student’s senior year with college priority dates ranging from December through July.

- ICAN offers a financial aid presentation that covers the financial aid process, FAFSA completion and an overview of state and federal financial aid programs. These presentations are offered in a variety of formats including in-person, virtual, and pre-recorded. Contact your ICAN advisor to determine the best option for your district and to schedule a How to Pay for College: Understanding the Financial Aid Process presentation.
- ICAN hosts events at regional locations as well as virtually throughout the state. Encourage those who can’t attend your event to attend a regional event. Visit www/ICANsucceed.org/events for a list of upcoming ICAN events.
- You could conduct your own financial aid night using the resources and materials mentioned above.

Note: Some organizations will offer to host a financial aid night at your school or a local hotel but in the end will try to convince families to pay for assistance. Be sure to do a thorough check of any group that wants to provide financial aid or scholarship information to your students. If you have questions or concerns, contact ICAN.

5.7 WEBINARS

Not every family can attend a live event and not everyone can host a live event. To increase access and ensure every family has equal opportunity for assistance, ICAN hosts live virtual events where students and parents can stream from any device anywhere. In addition to live events, ICAN has established a series of recordings and virtual presentations to assist counselors, parents and students with the planning process. Visit www.ICANsucceed.org/webinars to view our live schedule and list of recordings. Topics covered include:

- Academic Planning
- Covering College Costs
- Earn While You Learn: Exploring Careers in Building Trades
- Employability
- Exploring Careers
- Exploring Colleges
- FAFSA Step by Step
- Freshman Transitions: A Guide to Beginning High School
- Financial Literacy 101: Money and Credit Management for Students

5.8 FREE FAFSA ASSISTANCE

The FAFSA can be filed for free, but many families will appreciate assistance the first time they file. If you plan to offer FAFSA assistance at your school, the months of October - February are the best time. Priority dates range from October through July.

- FAFSA Ready Iowa coordinates events across Iowa to provide free assistance to families in filing the FAFSA. Events are hosted by individual schools, colleges and universities, high schools, and community organizations. ICAN hosts statewide virtual FAFSA Step-by-Step events that schools can participate in as a satellite location for free. School based events are available to schools through a \$350 sponsorship. Contact Erick Danielson at edanielson@icansucceed.org to host an event. View events at www.ICANSucceed.org/FAFSAreadyIA.
- FAFSA on the Phone help is available at (800) 4-FED-AID or (800) 433-3243.
- Contact ICAN regarding additional opportunities in your area including:
 - Assistance via virtual appointment or in person at an ICAN location near you.

5.9 SCHOLARSHIPS

All scholarships offered through your office should be posted and easily accessible both online and in your office. Most local businesses and organizations offering scholarships will work with you and your counseling office. Preparation and a plan will prevent you from being overwhelmed with the process.

- Gather and distribute scholarship information.
- Create your list online.
- Have copies available in the office.

Encourage your students to research other opportunities beyond local scholarships. Some helpful sites to list in your office and online include:

- www.ICANSucceed.org/ICAN-scholarship-database
- <https://educate.iowa.gov/higher-ed>

If your school does not have a Dollars for Scholars chapter, visit www.scholarshipamerica.org/programs.php to learn more about starting one.

Be aware of scholarship scams affecting the students in your school. No one should ever have to pay for information about financial aid, filling out the FAFSA or receiving financial aid.

- Report questionable services to www.ftc.gov.
- Contact ICAN if you have concerns about the service.

Students should also be encouraged to participate in scholarship days at the schools they are interested in. Admission representatives will be aware of additional forms to fill out for institutional scholarships.

Visit www.ICANSucceed.org/scholarships to find free scholarship resources including a virtual presentation on the scholarship process and the ICAN scholarship database (listed above). The presentation covers many topics in the scholarship process, including:

- Searching for Scholarships
- Applications
- Writing Essays
- Cover Letters
- Scholarship Interviews
- Activity Resumes

SECTION 6: FINANCIAL LITERACY

6.1 FINANCIAL LITERACY RESOURCES

Part of the Iowa Core Curriculum requires students to receive financial literacy education and information. Financial literacy skills are vital to student success after high school and in college.

ICAN

ICAN provides financial literacy information on its website at <https://www.icansucceed.org/financial-aid/money-management>. ICAN also provides a live webinar on Money Management for Students during Financial Literacy Month each April through ICAN's Wednesday Webinar program. Money Management for Students focuses on establishing good money management habits now will pay off into adulthood. In this Wednesday Webinar we will discuss tips and resources that high school and college students can use to create a positive and healthy relationship with money strategies. The recording of this webinar can be accessed year round at <https://www.icansucceed.org/about-ican/services/virtual-events/financial-literacy-101-credit--money-management-for-students>.

If you utilize ICAN's curriculum, ICAN has a series of lessons that make up the financial literacy portion of its 9-12 career and college readiness curriculum. The curriculum covers

- Basic Budgeting
- Basics of Borrowing
- Understanding Credit
- Income Taxes and the Financial Aid Process
- Family Budgeting Simulation and Discussion
- Understanding college costs and financing
- Understanding student loans

These lessons are available as a stand-alone financial literacy virtual curriculum. In the virtual curriculum students would complete each lesson on their own and take a final assessment which would be emailed to the educator or school counselor. If interested, contact bmorey@icansucceed.org.

IOWA JUMP\$TART COALITION

The National Jump\$tart Coalition provides a Clearinghouse database of personal finance resources available from a variety of education providers such as government, businesses and nonprofit organizations. Once you find a material of interest, you can order it directly from the source. Many of the materials are low-cost or free. Teachers often use these personal finance teaching materials to support their state's standards in economics, business, math and family and consumer science. Visit www.iajumpstart.org for more information.

SECTION 7: CAREER & COLLEGE READINESS IN ACTION

7.1 EVENT AND ACTIVITY IDEAS

Career Day

Hold a career day at your school. Invite local business owners and professionals to speak about their careers and a typical day. Work with your local community college to incorporate career training and trade programs. Coordinate with elementary and middle-level counselors to create a district-wide career day enabling all students to receive exposure to different careers.

CAREER FAIR

Attend a career fair or expand your career day into a fair in the gym. Your local employers and your chamber of commerce would be a great partner for this event.

COLLEGE APPLICATION CAMPAIGN

The College Application Campaign is part of a national effort to engage and inform students across the state about the college application process. The purpose is to build awareness of higher education and encourage students, especially those from underserved populations, to take a significant step toward college by completing college applications in their senior year,

during the school day. You can register to be a part of the official campaign and hold events at school to build excitement around the process. Visit <https://equityinlearning.act.org/acac/> for more information.

HOST A FAFSA COMPLETION EVENT

Host a FAFSA Completion Event for your senior families. Partner with ICAN or host an event in conjunction with an ICAN certified FAFSA professional. These events enable senior families to receive FREE, professional assistance in completing the Free Application for Federal Student Aid (FAFSA) and provide the opportunity to ask questions about the financial aid process and learn more about how to finance their education. These events also help you meet the Iowa code requirement for FAFSA advisement to students. To inquire about an ICAN event contact (877) 272-4692.

FINANCIAL AID OFFER REVIEW

Completing the FAFSA is just step one in the financial aid process. Understanding the financial aid offered is a crucial step in determining the affordability. Consider holding a financial aid offer review session with students or connect students with ICAN or an ICAN Certified Professional for assistance. Learn more at www.ICANSucceed.org/advising.

DECISION DAY/SIGNING DAY

Decision Day recognizes high school seniors and the decisions they've made for after high school. Make decision day a big deal by making announcements or a bulletin board. Encourage full building participation by having staff and faculty wear their college apparel and decorate their doors with their college choices. Usually, decision day occurs around May 1, but you can celebrate throughout March, April, and May as students determine their next steps. This also builds your school culture as younger students see the importance of these decisions.

ALUMNI DAY

Invite recent graduates back to talk with your current students. Winter break is a great time to have recent graduates return and share their advice and experiences with students. A simple student panel is an easy way to facilitate this event. Have current students brainstorm questions before and invite students that took a variety of paths after high school to return and discuss.

GRADUATION WALK

Coordinate with your elementary and middle school counselors to have seniors visit the elementary and middle schools in cap and gown the week of graduation. Simply having graduates walk through the halls giving high-fives to the younger students creates a lot of excitement. Graduates see how far they've come, and younger students can be inspired by the older students. It's a fun and simple way to connect the stages of learning and to celebrate the end of the year. A fun addition is to have seniors carry signs that indicate where they are going or what they plan to do after high school, i.e.: Heading to UNI or I'm going to be a carpenter.

GOLDEN CIRCLE COLLEGE & CAREER FAIR

The Golden Circle College & Career Fair is the largest career fair in the state of Iowa! Encourage students and parents to attend this free event held in September from 1-3 PM at the Prairie Meadows Conference Center in Altoona. There will be over 100 exhibitors, along with breakout sessions. You can also arrange a bus trip for interested students. Learn more at www.ICANSucceed.org/goldencircle.

ICAN FUTURE READY CAREER & COLLEGE FAIR

The ICAN Future Ready Career and College Fair is the largest fair in Eastern Iowa! Encourage students and parents to attend this free event held in March from 1- 3 PM at the Hotel at Kirkwood Center in Cedar Rapids. There will be more than 100 colleges, business and industry leaders, and breakout sessions. You can also arrange a bus trip for interested students. Learn more at www.ICANSucceed.org/FutureReadyfair.

FAFSA READY IOWA

FAFSA Ready Iowa is a program and supports FAFSA completion in Iowa through community- and school-based events held throughout the state from October 1 through March 31. Visit www.ICANSucceed.org/fafsareadyia for a list of events.

ICAN CAREER & COLLEGE READINESS PRESENTATIONS

ICAN has developed a series of programs that address different phases of the planning process. From understanding the basics of budgets, accessing potential career pathways, or comparing and analyzing post-high school education and training options, ICAN has developed programs to meet the needs of today's students. ICAN provides community and school-based presentations on the following topics:

- Freshman Transitions: A Guide to Beginning High School

- Life After High School: A Guide to Career & College Planning
- How to Pay for College: Understanding the Financial Aid Process

7.2 ONLINE PLANNING

E-ALERTS/SENIOR ALERTS

Encourage your students to sign-up for e-alerts from ICAN which provide helpful tips and information regarding career and college planning, financial aid timelines, scholarship reminders, and more. Get seniors registered at www.ICANSucceed.org/signup.

You can also encourage parents and younger students to register for the ICAN Tip of the Week and other ICAN grade-level alerts. ICAN will provide a weekly video tip, as well as monthly reminder emails about important steps leading up to senior year. They can sign up at www.ICANSucceed.org/signup.

VIRTUAL COLLEGE COACH

Virtual College Coach is a program from the Iowa Department of Education that provides students and families with customized, one-on-one support to help them navigate the college-going process. Virtual College Coach is made up of real, live experts that help students and parents pursue education after high school. Learn more at <https://educate.iowa.gov/higher-ed/college-career-prep/getting-college/virtual-college-coaching>

ISL EDUCATION LENDING PARENT REMINDER EMAIL SERVICE

Encourage your parents to sign-up for e-alerts from ISL Education Lending, which provide monthly parent-focused guidance on a parent's role in the planning process. By engaging in the service parents enter the chance to win 529 account deposits each quarter. Parents can register at www.SP3.org.

SOCIAL MEDIA

People are choosing social media over email as a form of communication. Understand your district's social media policy and, if allowed, create a Facebook and/or X page where you can share counseling updates and information. You can schedule posts for upcoming test dates, scholarship deadlines, and other important events. Encourage your students and parents to follow as another way to stay connected. In addition to your own content, follow the pages that make sense for your students such as ACT, SAT, ICAN, ISCA, and the Iowa DOE.

ICAN is active on Facebook, X, and Instagram, and we post all our videos on YouTube. Follow us and we'll provide you with content to share with parents and students, as well as helpful things for your own professional development.

- | | |
|---|---|
| <ul style="list-style-type: none"> • Facebook: www.facebook.com/ICANSucceed • X: @icansucceed • Instagram: @ICAN_succeed • YouTube: www.youtube.com/IowaCollegeAccess | <ul style="list-style-type: none"> • Facebook: www.facebook.com/IowaSchoolCounselor • Twitter: @IowaSCAtweets |
|---|---|

APPENDIX

IOWA POSTSECONDARY INSTITUTIONS AT A GLANCE

This chart provides a quick overview of Iowa colleges and universities, organized by type - community college; public university, private college or university; and business, health profession or technical institutions.

Cost Information

Tuition, fees, and housing and food costs reflect full-time attendance for the 2025-26 academic year.

- Community college tuition is listed per credit hour. Additional fees may apply.
- Housing and food estimates are included where available. Some institutions do not offer campus housing or meal plans, but financial aid may still help cover off-campus costs.
- Other expenses not included above: books, transportation, entertainment, phone and personal items

Don't let sticker price keep your students from applying. Many students receive financial aid and do not pay full price. Have students focus on the program fit and explore all their options.

FAFSA School Code

Each school has a Federal School Code students must list on their Free Application for Federal Student Aid (FAFSA). This ensures their information is sent to the college and they are considered for financial aid at that institution.

Financial Aid Priority Date

This is the recommended date to submit the FAFSA to maximize financial aid eligibility. Submitting after the priority date may limit the aid the student receives.

- Dates are current as of July 1, 2025.
- For the most up-to-date list, visit: www.ICANSucceed.org/priority

COMMUNITY COLLEGE

Community colleges offer associate (two-year) degree, certificate and diploma programs.

College/University	Phone Number & Website	Tuition & Fees	Housing & Food	School Code	Financial Aid Priority Date
Clinton Community College	(888) 336-3907 eicc.edu/services-support/location/cc	\$232/ credit hr	N/A	001853	March 1
Des Moines Area Community College	(515) 964-6200 dmacc.edu	\$201/ credit hr	N/A	004589	July 1
Ellsworth Community College	(800) 322-9235 ellsworthcollege.com	\$236/ credit hr	\$6,810	001862	March 1
Hawkeye Community College	(319) 296-4000 hawkeyecollege.edu	\$234/ credit hr	Varies*	004595	July 1
Indian Hills Community College	(641) 683-5262 indianhills.edu	\$218/ credit hr	\$5,610	008298	July 1
Iowa Central Community College	(800) 362-2793 iowacentral.edu	\$235/ credit hr	\$8,050	004597	May 1
Iowa Lakes Community College	(800) 346-6018 iowalakes.edu	\$238/ credit hr	\$7,650	001864	July 1
Iowa Western Community College	(800) 432-5852 iwcc.edu	\$235/ credit hr	\$9,250	004598	July 1
Kirkwood Community College	(800) 363-2220 kirkwood.edu	\$221/ credit hr	\$9,639	004076	March 15

Marshalltown Community College	(800) 322-9235 iavalley.edu/mcc	\$236/ credit hr	\$7,850	001875	March 1
Muscatine Community College	(888) 336-3907 eicc.edu/service-support/location/mcc	\$232/ credit hr	\$7,326	001882	March 1
North Iowa Area Community College	(641) 422-4347 niacc.edu	\$233.33/ credit hr	\$8,000	001877	March 1
Northeast Iowa Community College	(844) 642-2338 nicc.edu	\$250/ credit hr	N/A	004587	July 1
Northwest Iowa Community College	(712) 324-5061 nwicc.edu	\$213/ credit hr	Varies*	004600	April 1
Scott Community College	(888) 336-3907 eicc.edu/service-support/location/scc	\$232/ credit hr	N/A	004074	March 1
Southeastern Community College	(319) 208-5000 scciowa.edu	\$222/ credit hr	\$9,846	004603	July 1
Southwestern Community College	(641) 782-1421 swcciowa.edu	\$232/ credit hr	\$4,155	001857	March 15
Western Iowa Tech Community College	(712) 274-6400 witcc.edu	\$213/ credit hr	Varies*	004590	July 1

PUBLIC UNIVERSITIES

Iowa's public universities offer several levels of degrees (bachelor's, master's, and doctorate.) A liberal arts college as well as professional colleges and graduate programs are included in their selection of programs.

College/University	Phone Number & Website	Tuition & Fees	Housing & Food	School Code	Financial Aid Priority Date
Iowa State University	(515) 294-4111 iastate.edu	\$11,092	\$10,928	001869	December 18
University of Iowa	(319) 335-3847 uiowa.edu	\$11,283	\$13,680	001892	December 1
University of Northern Iowa	(319) 273-2281 uni.edu	\$10,201	\$10,288	001890	January 15

PRIVATE COLLEGES AND UNIVERSITIES

Private colleges and universities offer undergraduate students a bachelor's degree (four-year degree.) Associate (two-year) or advanced degrees may be offered as well.

College/University	Phone Number & Website	Tuition & Fees	Housing & Food	School Code	Financial Aid Priority Date
Briar Cliff University	(712) 279-5200 briarcliff.edu	\$39,236	\$11,766	001846	none
Buena Vista University	(712) 749-2078 bvuv.edu	\$43,052	\$11,400	001847	June 1
Central College	(641) 628-7521 central.edu	\$21,934	\$12,060	001850	January 15
Clarke University	(888) 825-2753 clarke.edu	\$38,400	\$11,000	001852	July 1
Coe College	(877) 225-5263 coe.edu	\$56,730	\$12,238	001854	March 1
Cornell College	(877) 225-5263 cornellcollege.edu	\$54,776	\$12,064	001856	March 1
Divine Word College	(563) 876-3353 dwci.edu	\$17,100	\$4,600	001858	July 1

Dordt University	(800) 343-6738 dordt.edu	\$37,400	Varies*	001859	February 1
Drake University	(515) 271-3181 drake.edu	\$52,130	\$12,876	001860	March 1
Emmaus Bible College	(563) 652-7466 emmaus.edu	\$21,350	\$9,900	016487	June 30
Faith Baptist Bible College	(515) 964-0601 faith.edu	\$21,100	\$9,000	007121	July 1
Graceland University	(641) 784-5000 graceland.edu	\$22,040	\$11,460	001866	February 1
Grand View University	(515) 263-2853 grandview.edu	\$35,476	\$11,966	001867	March 1
Grinnell College	(641) 269-3250 grinnell.edu	\$72,346	\$17,348	001868	January 15
Loras College	(563) 588-7100 loras.edu	\$41,418	\$11,776	001873	December 1
Luther College	(800) 458-8437 luther.edu	\$54,250	\$12,100	001874	March 15
Maharishi International University	(641) 472-1110 miu.edu	\$18,530	\$7,400	011113	July 1
Morningside University	(712) 274-5511 morningside.edu	\$41,190	\$12,116	001879	February 25
Mount Mercy University	(800) 248-4504 mtmercy.edu	\$42,772	\$12,150	001880	February 1
Northwestern College	(712) 707-7100 nwciova.edu	\$38,360	\$11,250	001883	June 30
Simpson College	(515) 961-1699 simpson.edu	\$48,988	\$11,000	001887	July 1
St. Ambrose University	(563) 333-6300 sau.edu	\$37,833	\$14,000	001889	March 15
University of Dubuque	(563) 589-3000 dbq.edu	\$44,190	\$12,660	001891	April 1
Upper Iowa University	(800) 553-4150 uiu.edu	\$20,000	\$6,763	001893	June 30
Waldorf University	(800) 292-1903 x 8120 waldorf.edu	\$26,758	\$10,416	001895	March 1

Wartburg College	(319) 352-8264 wartburg.edu	\$27,300	\$8,110	001896	March 1
Wartburg Theological Seminary	(563) 589-0200 wartburgseminary.edu	\$22,258	\$10,300	001897	N/A
William Penn University	(800) 779-7366 wmpenn.edu	\$30,800	\$10,260	001900	July 1

BUSINESS, HEALTH PROFESSION AND TECHNICAL COLLEGES

Specialized colleges offer training for specific careers. Options and costs may vary by program and location. Contact the school for specific program costs.

College/University	Phone Number & Website	Tuition & Fees	Housing & Food	School Code	Financial Aid Priority Date
Allen College	(319) 226-2515 allencollege.edu	\$23,040	\$8,800	030691	March 15
American Hair Academy	(319) 219-6248 americanhairacademy.com	\$19,680	N/A	016167	N/A
Aveda Institute of Des Moines	(515) 224-5244 avedainstitutedesmoines.com	Varies*	N/A	042033	N/A
Capri College	(319) 364-1541 capricollege.edu	Varies*	N/A	Varies by Location	N/A
Carlson College of Massage Therapy	(319) 462-3402 carlsoncollege.com	\$11,000	N/A	037203	February 1
DeltaV Code School	(319) 214-5646 deltavcodeschool.com	\$23,000	N/A	007611	N/A
Des Moines University	(515) 271-1701 dmu.edu	Varies*	Varies	015616	July 1
Faust Institute of Cosmetology	(712) 336-0512 faustinstitute.com	Varies*	N/A	015973	N/A
Iowa School of Beauty	(515) 278-9939 iowaschoolofbeauty.com	Varies*	N/A	Varies by Location	N/A

The Original La'James College of Hairstyling	(641) 424-2161 lajames.com	Varies*	N/A	007659	N/A
La'James International College of Hairstyling	(888) 880-2106 ljic.edu	Varies*	N/A	Varies by Location	N/A
Mercy College of Health Sciences	(515) 635-1133 mchs.edu	\$751/ credit hr	Varies	006273	July 1
Mercy/St. Luke's School of Radiologic Technology	(319) 369-7097 unitypoint.org/cedar-rapids/school-of-r-radiologic-technology/	\$4,255	N/A	014918	May 1
Palmer College of Chiropractic	(800) 722-2586 palmer.edu	\$41,718	\$15,945	012300	April 30
PCI Academy	(515) 956-3781 PCI-Academy.com	Varies*	N/A	Varies by Location	N/A
Ross College - Quad Cities	(800)735-2942 rosseducation.edu	Varies*	N/A	016611	July 1
The Salon Professional Academy (Cedar Falls)	(319) 260-9995 tspacedarfalls.com	Varies*	N/A	007941	N/A
Signature Healthcare	(515) 252-0000 mysighealth.com	Varies*	N/A	N/A	N/A
SoHo Hair Academy	((712) 328-2613 sohohairacademy.com	Varies*	N/A	007611	N/A
St. Luke's College	(712) 279-3149 stlukescollege.edu	\$620/ credit hr	N/A	007291	March 1
UPH-DM School of Radiologic Technology	(515) 241-6880 unitypoint.org/desmoines/radttech.aspx	\$4,400	N/A	006267	July 1

BUILDING TRADES REGISTERED APPRENTICESHIP PROGRAMS

Trade	Apprenticeship Coordinator	Hourly Wage	Total Wage Package
Boilermakers Local 83 Iowa, Nebraska, Kansas, Missouri	Tom Dye - (515) 783-5589 www.bml83.org	\$48.48	\$82.39
Bricklayers & Allied Craftworkers 3 Cedar Rapids, Iowa City, Des Moines	Bob Rowland - (641) 328-2251 www.baclocal3ia.org	\$36.00 (CR/IC) \$37.44 (DM)	\$54.60 (CR/IC) \$57.38 (DM)
Bricklayers & Allied Craftmakers Local #15 Missouri/Kansas/Omaha, NE	Tammy Stuhlman - (816) 595-4135 – www.baclocal15.org/		
Carpenters Locals #308 - Cedar Rapids Carpenters Locals #1260 - Iowa City Carpenters Locals #678 - Dubuque	John Delany - (319) 365-9519 www.carpentersunionapprenticeship.com	\$33.27 - \$34.55	\$58.11 - \$58.98
Carpenters #106 - Des Moines Carpenters Local #948 - Sioux City	Anthony Fasano - (515) 262-8079 www.carpenterstraininginstitute.org/	\$35.50 (DM)	\$56.93 (DM)
Carpenters Local 427- Papillion, NE	Juan Alvarado - (402) 203-0953 www.carpenterstraininginstitute.org/	\$31.25	\$51.10
Electricians Local 405 - Cedar Rapids	Jebediah Novak - (319) 654-9238 www.crejatc.org	\$42.23	\$65.91
Electricians #347 Des Moines	Steve Hansen - (515) 224-4349 www.dmelejatc.org	\$45.45	\$65.94
Electrical - Omaha JATC	Kevin Wetuski - (402) 331-3103 – www.ojeatc.com/	\$43.05	\$62.33
Electrical - Sioux City JATC	Tom Zeman - (712) 274-6474 – www.scjatc.org/	\$34.02	\$46.15
Elevator Constructors #33 - Des Moines	Chris Shay - (515) 262-0120 – www.iuec33.com	\$56.30	\$96.34

Elevator Constructors #28 - Omaha	Call (402) 680-7273 – www.iuec.org		
Glaziers & Glassworkers Local 581 Cedar Rapids	Justine Goulder - (309) 788-8080 www.iupatdc81.org	\$33.37	\$55.27
Glaziers, Architectural Metal & Glassworkers Local 1075 - Des Moines	Jason Drummond - (515) 289-0482 www.iupatdc81.org	\$34.25	\$57.98
Heat & Frost Insulators & Allied Workers Local 81 - Cedar Rapids/Quad Cities	Jeremiah Griep - (309) 283-7470 www.local81insulators.com	\$36.06	\$61.06
Heat & Frost Insulators Local 39 Omaha, NE	Glen Adams - (402) 333-6960 www.insulators39.org/		
Heat & Frost Insulators Local #57 - Sioux City	John Windle (712) 258-0145 – www.insulators.org/		
Insulators #74 Des Moines	Derek Donaldson - (515) 556-7670 www.insulators74.org	\$37.80	\$61.58
Ironworkers Local 89 - Cedar Rapids	Max Wacha - (319) 540-9402 www.iwlu89.com	\$35.53	\$60.29
Ironworkers #67 Des Moines	Joe Durby - (515) 262-9366 www.ironworkerslocal67.com/careers/apprenticeship-training	\$32.37	\$52.76
Ironworkers Local #21- Omaha, NE/Sioux City	Jason Willey - (402) 333-0276 https://iw21.org/	\$33.55 (Omaha) \$27.75 (SC)	\$53.80 (Omaha) \$48.00 (SC)
Laborers Local #43 - Cedar Rapids Laborers #177 - Des Moines	Dan Ness - (319) 721-0431 www.local43.org www.laborers177.com	\$28.33 (CR) \$29.36 (DM)	\$48.59 (CR) \$47.80 (DM)
Laborers Local #309 - Quad Cities	Brad Long - (309) 786-5479 – www.greatplainslaborers.org/		
Laborers Training Fund #1140 - Omaha, NE	Doug Sea - (402) 573-7878 - www.laborers1140.com		
Missouri Valley Line Constructors JATC - Iowa	Wes Roberson - (515) 961-5062 www.movalleyjatc.org	\$32.74 - \$54.56	

Millwright Local 2158 - Cedar Rapids/Quad Cities	Dan Ketchum - (563) 332-3595 millw2158.com/apprenticeships	\$36.70	\$66.02
Millwright Local 1463 - Des Moines	Anthony Fasano - (515) 265-3467 www.northcountrycarpenter.org/millwrights	\$34.62	\$60.72
Interior Systems Local 1306 - Papillion, NE	Toby Graser - (402) 571-2561 www.northcountrycarpenter.org/millwrights	\$31.75	\$48.57
Millwrights Local 948 0 Sioux City	Anthony Fasano - (515) 265-3467 www.northcountrycarpenter.org/millwrights	\$30.72	\$50.15
Operating Engineering Local 234 Cedar Rapids/Des Moines	Ryan Hollinrake - (641) 942-7112 www.local234.com	\$39.00 - \$40.75 (CR) \$35.02- 36.93 (DM)	\$58.13 - \$59.88 (CR) \$56.21-\$58.12 (DM)
Operating Engineers Local #571- Omaha, NE	Walt Wrasse - (402) 571-4939 – www.iuoe571.org/training/		
Painters & Allied Trades Local #1178 - Cedar Rapids/Quad Cities	Travis Luchtenberg - (309) 737-2095 www.iupatdc81.org	\$29.55 - \$30.05 (CR) \$32.97 - \$33.47 (QC)	\$41.78 - \$42.28 (CR) \$52.64 - \$53.14 (QC)
Painters & Allied Trades #246 Des Moines	Jeremiah Fliss - (515) 421-0002 www.centraliowabuildingtrades.org/affiliate-d-local-unions/	\$32.05 - \$32.41	\$48.41 - \$48.76
Painter & Allied Trades #109 Omaha, NE & #214 Sioux City	Howard Baker - (515) 289-0482 – www.iupat.org/		
Plasters & Cement Masons #538 Des Moines	Adam Nevins - (515) 266-1668 www.cricbt.org	\$34.35(CM) \$35.24 (PL)	\$53.70 (CM) \$50.18 (PL)
Cement Masons Local #538 - Cedar Rapids	Adam Nevins - (515) 266-1668 www.cricbt.org	\$34.55	\$55.44
Plasters Local #18 - Cedar Rapids	Curtin Harn - (309) 409-5012 www.opcmia18.com/apprenticeship	\$37.12	\$60.02
Plumbers & Pipefitters Local 125 Cedar Rapids	Liam Wilkins - (319) 362-9259 www.ua125jatc.com	\$45.54	\$67.40

Plumbers & Steamfitters #33 Des Moines	Chuck McKnight - (309) 788-4159 www.iowapipetradessandhvactraininginstitute.org	\$45.20	\$68.73
Plumbers & Pipefitters #25 JATC Quad Cities	Chuck McKnight - (309) 788-4159 www.ua.org	\$46.10	\$73.57
Plumbers Local #16 - Omaha, NE	Ben Morgan - (402) 734-6274 www.plumberslocal16.org/	\$44.26	\$61.54
Roofers & Waterproofers Local 182 Cedar Rapids	Brian Cosgrove - (319) 213-0332 www.rooferslocal182.com	\$30.28	\$48.23
Roofers #142 Des Moines & Sioux City	Dan Ferch - (515) 214-1942 www.rooferslocal142.com	\$32.50	\$48.03
Sheet Metal Workers Local 263 Cedar Rapids/Iowa City	Matt Mutert - (319) 241-6213 www.smart263.org	\$40.01	\$63.84
Sheet Metal Workers #45 Des Moines & Sioux City	Larry Ferriss - (515) 262-7421 www.smw45.com	\$43.27	\$67.41
Sheet Metal - Omaha	A.J. Wilwerding - (402) 330-3636 www.smartloc3.com	\$41.06	\$60.98
Sprinklerfitters Local 669 Dis. 23 - Iowa	Tony Zakara - (515) 203-0398 www.sprinklerfitters669.org	\$45.999.	\$72.41
Teamsters Local 238 - Cedar Rapids	Zach Peterson – www.teamsters238.com	\$33.95	\$51.82

FEDERAL LOAN PROGRAMS (2025-2026 ACADEMIC YEAR)

	Federal Direct Subsidized	Federal Direct Unsubsidized	Parent PLUS
Eligibility	Available to students enrolled at least half time at an eligible institution and who show financial need. Must file a FAFSA.	Available to students enrolled at least half time at an eligible institution. This loan is not based on financial need. Must file the FAFSA.	Available to parents of dependent undergraduate students. Loan is not based on financial need. Borrower is subject to credit check and must file the FAFSA.
Annual Loan Limits	Freshman = \$3,500 Sophomore = \$4,500 Junior/Senior = \$5,500	Freshman = \$5,500 (\$9,500 independent) Sophomore = \$6,500 (\$10,500 independent) Junio/Senior = \$7,500 (\$12,500 independent)	Cost of attendance, less other aid received.
Cumulative Loan Limits	\$23,000	Total limit for combined subsidized/unsubsidized: Dependent: \$31,000 Independent: \$57,500 (No more than \$23,000 of this amount may be subsidized.)	None.
Interest Rate	6.39% fixed	6.39% fixed	8.94% fixed
Fees	Origination fees up to 1.057% for 2025 – 2026.	Origination/default fees up to 1.057% for 2025 – 2026.	Origination fees of up to 4.288% for 2025– 2026.
Disbursement	Disbursements are sent directly to school by EFT (electronic funds transfer).	Disbursements are sent directly to school by EFT (electronic funds transfer).	Disbursements are sent directly to school by EFT (electronic funds transfer).
Grace Period	The US Department of Education pays the interest on a Direct Subsidized Loan for the first six months after you leave school.	Six months after graduation or changing to less than half time. Interest accrues while in school and during grace periods, but payment can be postponed. Note: Postponing interest may result in more interest being charged over the life of the loan.	None

<p>Repayment Terms</p>	<p>Up to 10 years following the grace period, or longer under an extended repayment plan. Deferments may be available. Check with your loan servicer.</p>	<p>Up to 10 years following the grace period, or longer under an extended repayment plan. Deferments may be available. Check with your loan servicer.</p>	<p>Begins 60 days after the loan is fully disbursed. Up to 10 years from the date of the last disbursement, or longer under an extended repayment plan. A deferment for PLUS Loans is available. Check with your loan servicer.</p>
------------------------	---	---	---

TYPES OF FINANCIAL AID THAT DON'T NEED TO BE REPAYED

File the FAFSA to apply for the following aid. The deadline is July 1 for these specific aid programs.

Federal Pell Grant*	Students with financial need. The maximum full-time award is \$7,500 for the 2025 – 2026 school year.
Federal Supplemental Educational Opportunity Grant (FSEOG)*	Students with financial need. Pell Grant recipients receive priority. The amount varies by college.
Iowa Tuition Grant**	Iowa residents enrolled at eligible Iowa private colleges/universities, as well as business or nursing schools with an eligible SAI. The maximum award is \$7,500 per year for the 2025 – 2026 academic year.
Iowa Vocational-Technical Tuition Grant**	Iowa residents enrolled at an Iowa community college in a vocational-technical or career option program with an eligible SAI. The maximum award is \$1,000 per year for the 2025 – 2026 academic year.
Federal Work-Study*	Students with financial need. Part-time jobs, usually on campus, pay at least minimum wage. Contact the college for details. There may be additional forms supplied by the college.
Kibbie Grant**	Iowa residents enrolled in specified career or technical education programs at Iowa community colleges with an eligible SAI. The maximum full-time award is \$3,000 for the 2025-2026 academic year.
Last Dollar Scholarships	Iowa residents who are new high school graduates starting college full-time or adult learners starting college at least part-time with an eligible SAI; have applied for all other available aid; and plan to earn a credential for a high-demand job from eligible programs. Up to the full amount of your tuition for a qualifying program for the 2025-2026 academic year.

The Iowa financial aid application and additional paperwork are required to apply for the following aid.

Iowa National Guard Educational Assistance Program	Iowa residents who are members of an Iowa Army or Air National Guard Unit for each term the member receives benefits. Visit https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/iowa-national-guard-service-scholarship to apply. Awards vary by program funding and participation; eligibility determined by the Iowa Adjutant General. The deadline is July 1 for fall and Dec. 1 for spring.
All Iowa Opportunity Scholarship	Student who graduated from an Iowa high school or completed a high school equivalency diploma, and are attending an eligible Iowa college or university. Must be a first-time student with an eligible SAI on the FAFSA form and complete the Iowa Financial Aid Application. The maximum full-time award is \$5,334 for the 2025-2026 academic year. The deadline is April 1.

Scholarships and grants offered by a college or private organization have individual application rules.

College Scholarships and Grants	Students can earn awards for merit (academic, artistic, athletic ability) and/or financial need. Students are responsible for contacting the admission and financial aid offices at their college and should inquire when applying for admission. Many (but not all) colleges offer aid and list opportunities on their websites.
--	---

Private Scholarships

Almost everyone will fit the criteria for some private scholarships, which can range from awarding students with exceptional academic achievement, athletic ability or financial need, as well as those who volunteer for community service and/or are in certain ethnic groups, religious, fraternal or social organizations. Scholarships can also be provided based on hobbies, interests, and life goals. Each scholarship will have a different deadline and students are responsible for submitting applications by each deadline.