



**IowaCollegeAid.gov**  
Because College Changes Everything



Annual Report | **FY 2016**





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Iowa College Aid Annual Report | FY 2016

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## FROM THE EXECUTIVE DIRECTOR

The Iowa College Student Aid Commission (Iowa College Aid) works to remove barriers so that any Iowan can achieve an education beyond high school. We provide tools and information to help Iowans plan, pay and complete postsecondary education because we believe that all Iowans will benefit from a better-educated population.

Iowa College Aid administers 14 state-funded scholarship, grant and loan forgiveness programs. These need-based programs provided nearly \$70 million to 21,758 students in Fiscal Year 2016.

Counting both state and federally funded programs, Iowa College Aid administers about \$90 million a year and serves approximately 36,000 students. Among our federal programs are GEAR UP Iowa, targeting students in low-income school districts starting in seventh grade, and Local College Access Networks, working with community partners to increase college attainment.

This annual report spells out how we serve Iowans and the importance of an agency like Iowa College Aid. To me, however, one very simple number tells the story: Of the 175,500 Iowans who filed a FAFSA for the 2014-15 academic year, more than 60,000 were found to have an Expected Family Contribution of zero. That means one in three families could not provide any financial support for a student in college.

The State of Iowa has set an ambitious goal of 70 percent postsecondary attainment among its residents by 2025, and Iowa College Aid programs will be instrumental in achieving that goal. We have always worked to increase college attainment, and our current efforts with low-income, minority and other underrepresented students will lift Iowa closer to the 2025 benchmark.

To increase education levels, our programs, services and community partnerships continue to increase the accessibility of higher education in Iowa. That's why Iowa College Aid is here: to serve students, families and communities.

Karen Misjak





## ABOUT IOWA COLLEGE AID

### **Our Mission**

We advocate for and support Iowans as they explore, finance and complete educational opportunities beyond high school to increase family and community success.

### **Our Motto**

Because college changes everything.

### **Our Vision**

We advocate for and support Iowans as they explore, finance and complete educational opportunities beyond high school to increase family and community success.

### **Our Values**

- Put students first.
- Respect and honor the dignity of each other and all those we serve.
- Uphold the public trust.
- Create and nurture internal and external partnerships that benefit our customers.
- Provide services to our customers that exceed expectations and address their changing needs.
- Develop and empower a motivated, compassionate, professional and accountable team.
- Utilize evidence-based decision-making.
- Strive to improve internal and external communication and increase transparency.



## BOARD OF COMMISSIONERS

### **Ms. Janet Adams<sup>1</sup>, Chair**

Represents: The General Public

Appointed: 06/01/04

Term expires: 06/30/18

### **Representative Tedd Gassman<sup>4</sup>**

Represents: The Iowa House of Representatives

Appointed: 06/26/15

Term expires: 01/08/17

### **Ms. Crystal Ford<sup>1</sup>, Vice Chair**

Represents: Borrowers with Student Loans

Guaranteed by the Commission

Appointed: 07/01/09

Term expires: 06/30/17

### **Mr. Michael Ash<sup>1</sup>**

President, Southeastern Community College

Represents: Iowa Community Colleges

Appointed: 07/01/13

Term expires: 06/30/17

### **Mr. Roger Claypool<sup>1</sup>**

Represents: The General Public

Appointed: 06/13/12

Term expires: 06/30/17

### **Mr. Frederick Moore<sup>1</sup>**

President, Buena Vista University

Represents: Iowa Independent Colleges and Universities

Appointed: 07/01/07

Term expires: 06/30/19

### **Ms. Katie Mulholland<sup>2</sup>**

Regent, Board of Regents, State of Iowa

Represents: The State Board of Regents

Appointed: 05/01/15

Term expires: 05/01/17

### **Senator Herman C. Quirmbach<sup>3</sup>**

Associate Professor, Economics, Iowa State University

Represents: The Iowa Senate

Appointed: 03/04/03

Term expires: 01/08/17

### **Mr. Doug Shull<sup>1</sup>**

Represents: The General Public

Appointed: 07/01/11

Term expires: 06/30/19

### **Representative Cindy Winckler<sup>4</sup>**

Represents: The Iowa House of Representatives

Appointed: 08/01/07

Term expires: 01/08/17

### **Senator Tim Kraayenbrink<sup>3</sup>**

Represents: The Iowa Senate

Appointed: 02/10/15

Term expires: 01/08/17

### **Ms. Amy Brace<sup>1</sup>**

Represents: Iowa Postsecondary Students

Appointed: 08/06/15

Term expires: 06/30/18

### **Mr. Jeremy Varner**

Division Administrator, Division of Community Colleges

Represents: The Iowa Department of Education

Appointed: Serves as the designee of the director of the Department of Education

### **Ms. Karolyn Wells<sup>1</sup>**

President/CEO EdCo Community Credit Union

Represents: Iowa Lending Institutions

Appointed: 11/09/11

Term expires: 06/30/18

<sup>1</sup> Appointed by the Governor

<sup>2</sup> Appointed by the Board of Regents

<sup>3</sup> Appointed by the President of the Senate

<sup>4</sup> Appointed by the Speaker of the House



## THE NEED FOR IOWA COLLEGE AID

### Overall college attainment

While Iowa ranks first in the nation for high school graduation rates, it falls to 22nd for associate degree attainment and 30th for bachelor's degree attainment. About 60 percent of Iowans currently have some education or training beyond high school, and the state's goal is to raise that percentage to 70 percent by 2025. Iowa College Aid's mission of **connecting Iowans to the resources they need** for higher education will be crucial to meeting this goal.

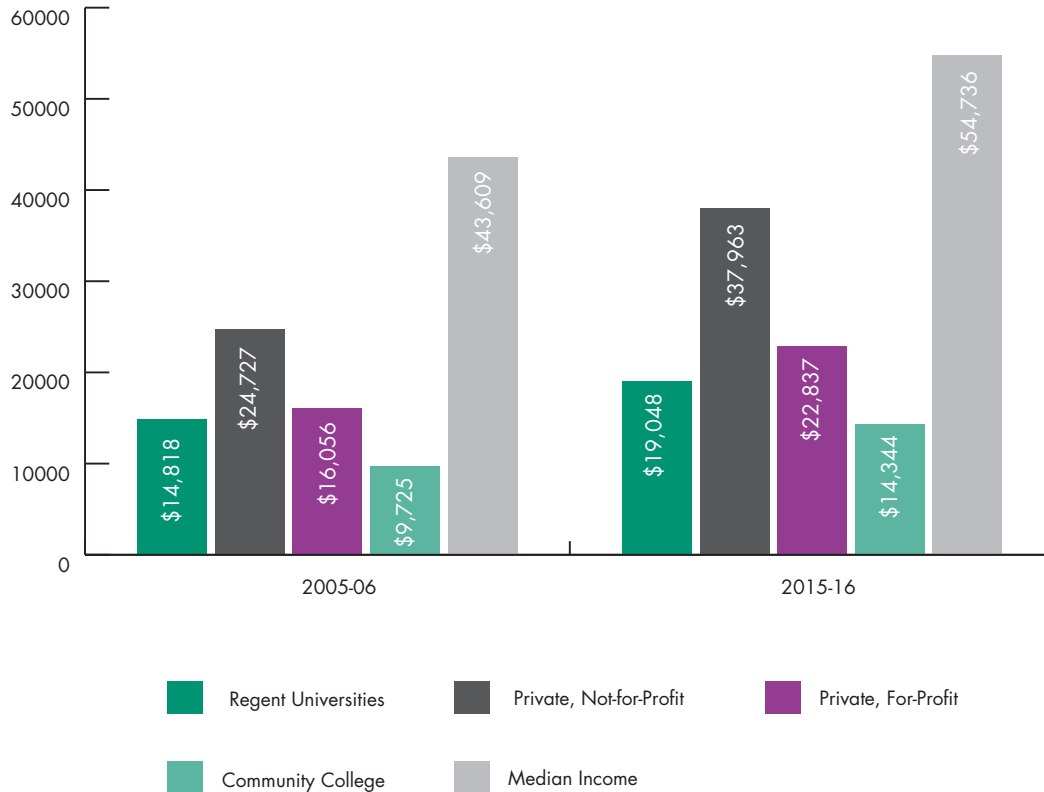
### Minority and low-income attainment

Minority students and low-income students are less likely to be academically prepared for college, less likely to enroll in college and, even if they do enroll, less likely to earn degrees. Iowa College Aid programs that promote **college readiness and persistence** in underserved populations can help close these gaps.

### Rising college costs

Since 2000, increases in **college costs have far outpaced increases in median income**. Tuition costs in Iowa rank 10th-highest in the nation for public two-year colleges and 33rd-highest for public four-year colleges. More than two-thirds of Iowans leave college with student loan debt, and Iowa's average student loan debt ranks eighth-highest in the nation. One in three Iowans who file for financial aid is found to be unable to contribute any money toward a college education.

**Average College Costs\* Compared to Iowa Median Household Income**



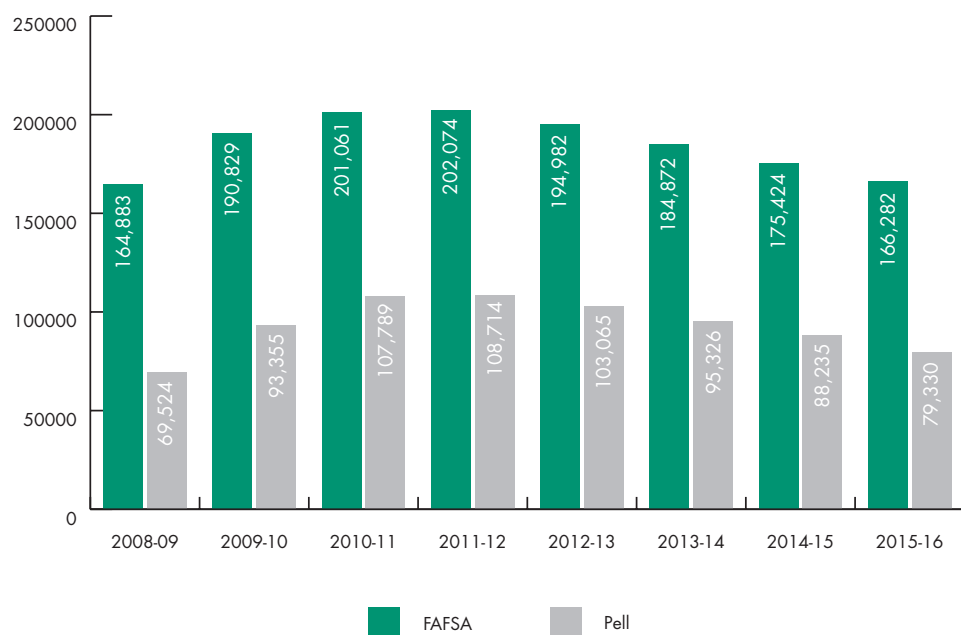
\*Undergraduate tuition, fees, room and board at Iowa colleges and universities



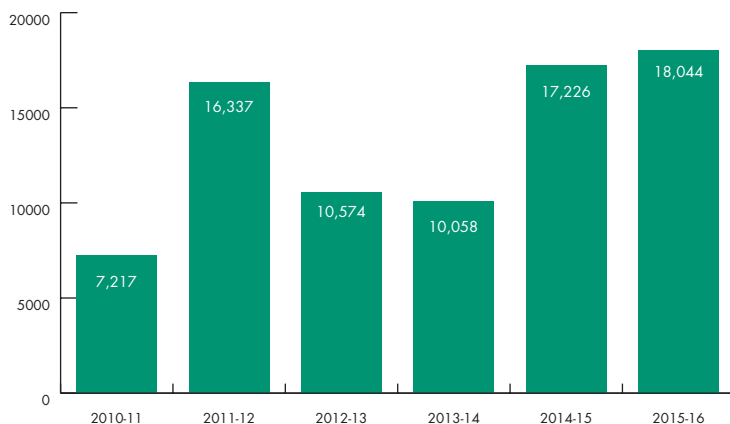
## Financial aid opportunities

State grants and scholarships and loan repayment programs administered by Iowa College Aid total **nearly \$70 million a year** to help Iowans pay for higher education. But the number of Iowans who file the Free Application for Federal Student Aid (FAFSA) has been slipping, with low-income and nontraditional students among the least likely to file. The FAFSA is a necessary step to qualify for most financial aid, and 48 percent of FAFSA filers in Iowa in 2015-16 were eligible for the federal Pell Grant (average 2015-16 award in Iowa: \$3,448). Data show that students who file the FAFSA are more likely to enroll in college. Iowa College Aid initiatives aimed at **increasing FAFSA completion** will help more Iowans obtain grants and scholarships and also serve to boost college enrollment.

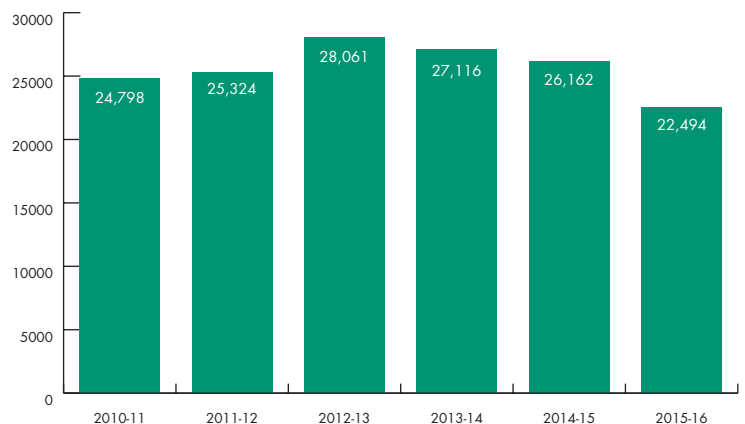
## Total Numbers of FAFSAs Filed by Iowa Residents and Total Number of Iowans Eligible for Pell Grant



## Total Number of Completed Iowa Financial Aid Applications Filed



## Number of State Grant Awards per Year





## IOWA COLLEGE AID GOALS

### Agency Strategic Goals

**1. Statewide engagement to increase postsecondary attainment.**

After an internal survey to determine external partners, Iowa College Aid's Goal Team 1 is now assessing the needs of those partners with a focus on student loan debt, family engagement and creation of a college-going culture statewide.

**2. Coordinated outreach/communications supporting our mission and vision.**

Working with a marketing firm, Iowa College Aid's Goal Team 2 is collaborating on an overall branding message. The team has standardized the agency's use of fonts, colors, logos, email signatures and phone greetings to create a consistent feel to external communications.

**3. We continually strive to improve organizational performance.**

Iowa College Aid's Goal Team 3 has created templates and toolkits for writing policies and procedures for the agency. The team is also increasing internal communication through weekly all-staff "huddles" and is exploring optional off-site events to build staff camaraderie.

**4. Increased funding for students and student services.**

Working with the Commission's Audit and Finance Committee, Iowa College Aid's Goal Team 4 is assembling a six-year financial plan for the agency. The team is also performing a program evaluation of state grants and scholarships.

### Governor's Goals

Governor Terry Branstad's strategic goals for the state are to create jobs for Iowans, increase family income, make Iowa's educational system No. 1 in the nation and reduce the cost of government. In addition, the Governor has created Goal 2025, which calls for 70 percent of Iowans to have some postsecondary education or training by 2025.

**Jobs:** Projections show that by 2025, 68 percent of jobs in Iowa will require at least some postsecondary education or training. As of 2014, just 60 percent of Iowans over the age of 25 had participated in training beyond high school, and less than half had achieved degrees or credentials. Iowa College Aid's continued focus on increasing the number of Iowans who enroll in and complete postsecondary education will help meet Goal 2025, fill Iowa's future workforce needs and attract quality jobs to Iowa.

**Family income:** Iowans who hold bachelor's degrees earn about 60 percent more in salary than those with only high school diplomas. This gap in earnings is growing. Increased higher education levels in Iowa will boost family incomes.

**Educational system:** Iowa ranks at the top of U.S. states for high school completion but in the middle of the pack for college completion. Iowa College Aid's efforts to build a college-going culture in the state will help bring Iowa's higher education attainment more closely in line with high school attainment.

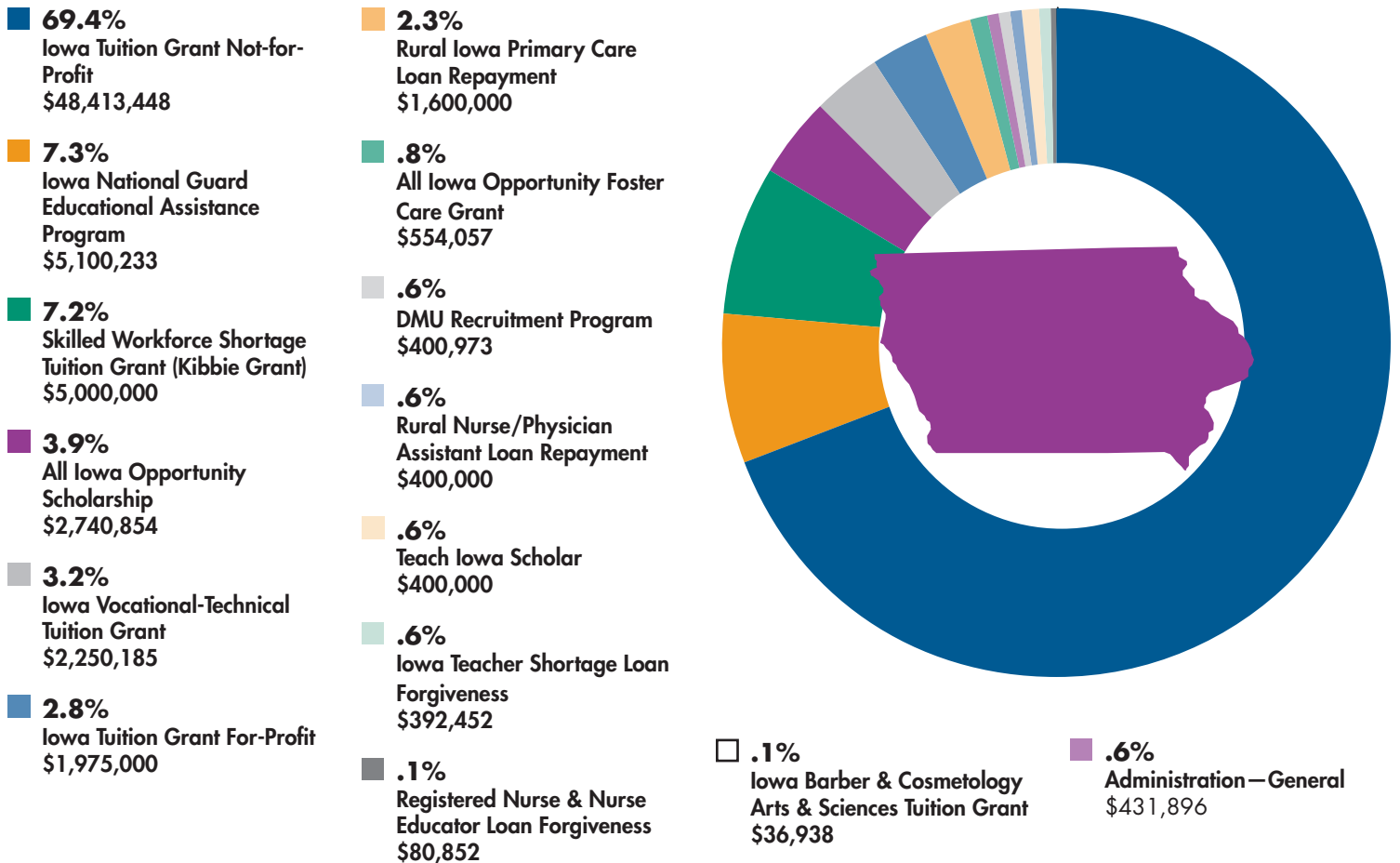
**Cost of government:** Less-educated Iowans are more likely to rely on government resources. Their poverty rates are higher, they are more likely to smoke or be obese (thereby taxing the public health system), their unemployment rates are higher, they are more likely to be incarcerated, and their salaries put them in lower tax brackets. Higher-educated Iowans, on the other hand, earn more money and are healthier and more productive overall, making them more active contributors to society.

# SCHOLARSHIPS & GRANTS

## SCHOLARSHIPS & GRANTS

On behalf of the State of Iowa and the General Assembly, Iowa College Aid helps to make college more affordable and accessible through investments in scholarships, grants, loan repayment programs and a range of services that help Iowans access and complete education beyond high school. These awards serve a two-fold purpose: to help Iowans enroll in higher education and to help them complete higher education. An investment of nearly \$70 million funded approximately more than 22,000 awards to Iowa students in the form of scholarships, grants and loan repayment opportunities.

### FY 2016 STATE APPROPRIATIONS: \$69,776,888



## SCHOLARSHIP & GRANT RESERVE FUND

Iowa College Aid administers the Scholarship and Grant Reserve Fund authorized in Iowa Code Section 261.20. Iowa Code requires that the Reserve Fund be used "to alleviate a current fiscal year shortfall in appropriations for scholarship or tuition grant programs that have the same nature as the programs for which the monies were originally appropriated." Monies in this fund do not revert to the State unless the funds exceed the maximum allowed balance, which is equal to 1 percent of the funds appropriated to the Iowa Tuition Grant and Iowa Vocational-Technical Tuition Grant Programs.

### Activity details

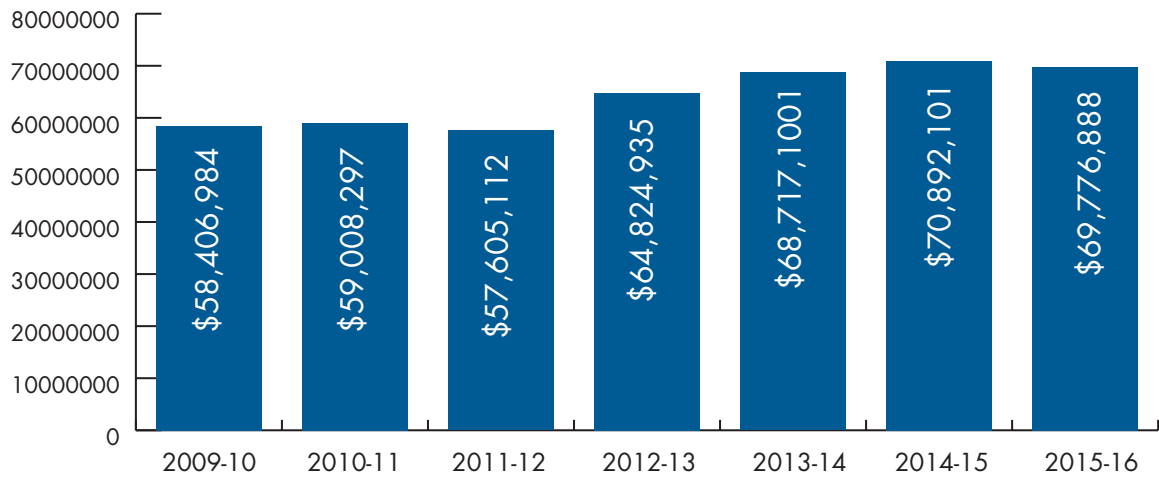
Balance on July 1, 2015: \$409,499.33

Balance on June 30, 2016: \$0.33



# SCHOLARSHIPS & GRANTS

State Appropriations by Year



## IOWA TUITION GRANT

### NOT-FOR-PROFIT INSTITUTIONS

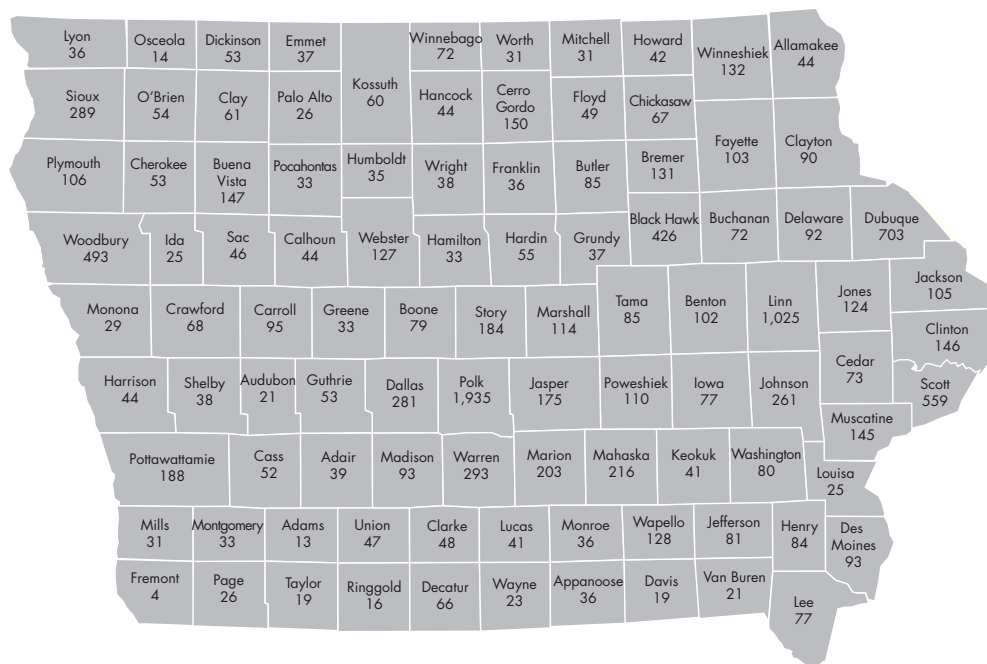
<b>Appropriations: \$48,413,448</b>	<b>Recipients: 11,244</b>	<b>Average award: \$4,368</b>
<b>Applicants: 24,898</b>	<b>Maximum award: \$5,340</b>	<b>Total awards: \$49,116,999</b>

### FOR-PROFIT INSTITUTIONS

<b>Appropriations: \$1,975,000</b>	<b>Recipients: 1,250</b>	<b>Average award: \$1,273</b>
<b>Applicants: 3,426</b>	<b>Maximum award: \$1,860</b>	<b>Total awards: \$1,590,668</b>

The Iowa Tuition Grant provides need-based grant assistance to eligible Iowa residents attending Iowa's private colleges and universities. Recipients receive grants for up to eight semesters of full-time undergraduate study. Part-time students are eligible for adjusted amounts. Iowa College Aid determines the award parameters, including the maximum award, in the spring prior to the academic year for which the funding will be disbursed. This timeline gives colleges and universities the ability to inform current and prospective students of their estimated financial aid for the upcoming academic year. The statutory maximum award is \$6,000, although the maximum award for an academic year may be less depending on available funds and the number of eligible students who apply. For seven of the past ten years, the maximum Iowa Tuition Grant award for students attending not-for-profit private colleges and universities has been less than the statutory maximum. The average award in FY 2016 was 14.7 percent of the average published tuition and fees for students attending not-for-profit colleges or universities and 24.8 percent for students attending for-profit colleges or universities. The median income for recipients of the Iowa Tuition Grant was \$59,292.

### Iowa Tuition Grants by County of Residence

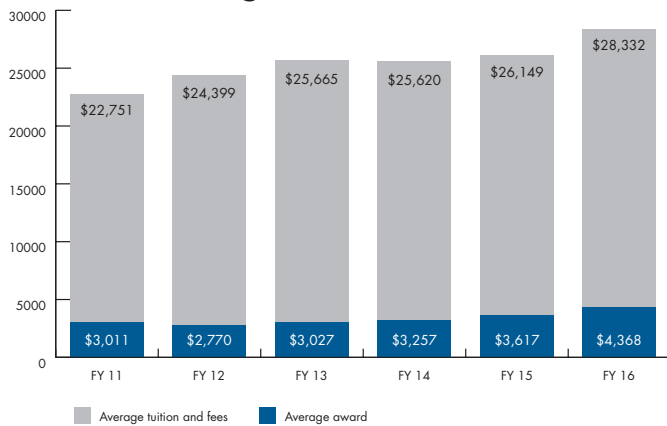




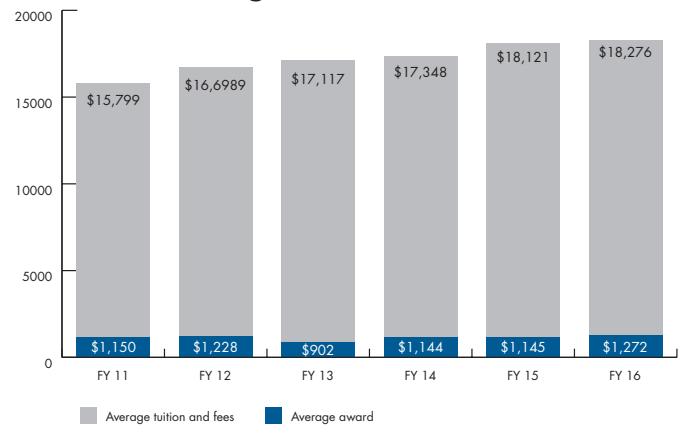
# SCHOLARSHIPS & GRANTS

## IOWA TUITION GRANT (continued)

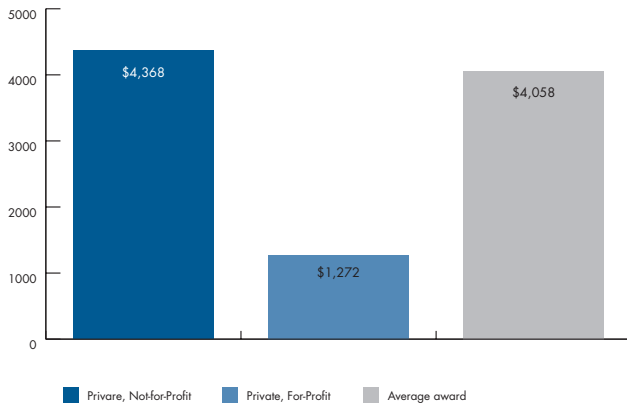
**Average Iowa Tuition Grant Award Compared to Average Tuition and Fees  
Iowa Not-for-Profit Colleges & Universities**



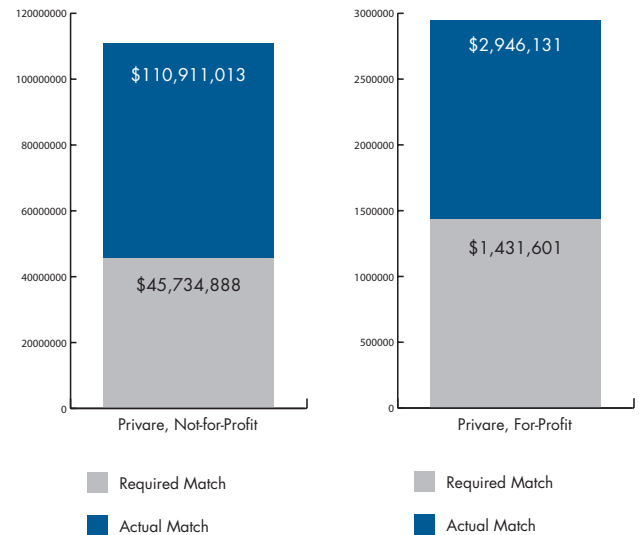
**Average Iowa Tuition Grant Award Compared to Average Tuition and Fees  
Iowa For-Profit Colleges & Universities**



## Iowa Tuition Grant Average Award by Sector



## Iowa Tuition Grant Matches from Educational Institutions



## IOWA NATIONAL GUARD EDUCATIONAL ASSISTANCE PROGRAM

**Appropriations: \$5,100,233**

**Recipients: 1,097**

**Average award: \$4,011**

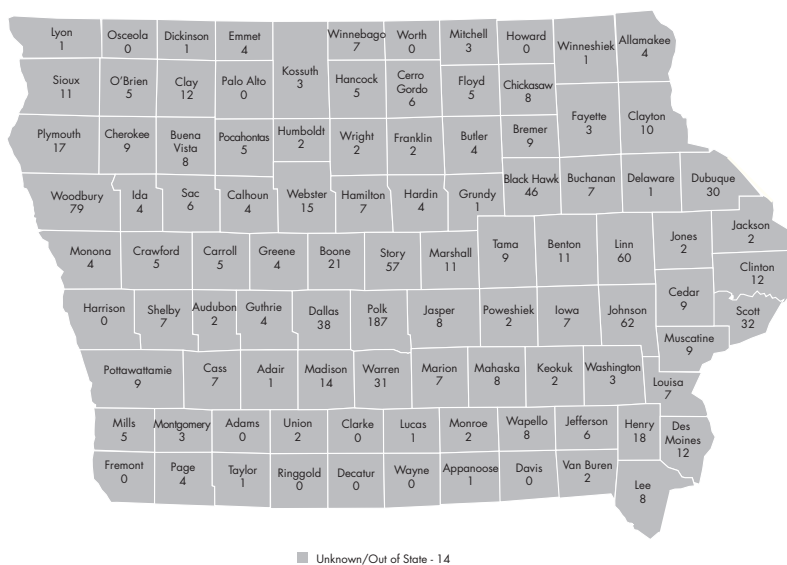
**Applicants: 1,455**

**Maximum award: \$6,658**

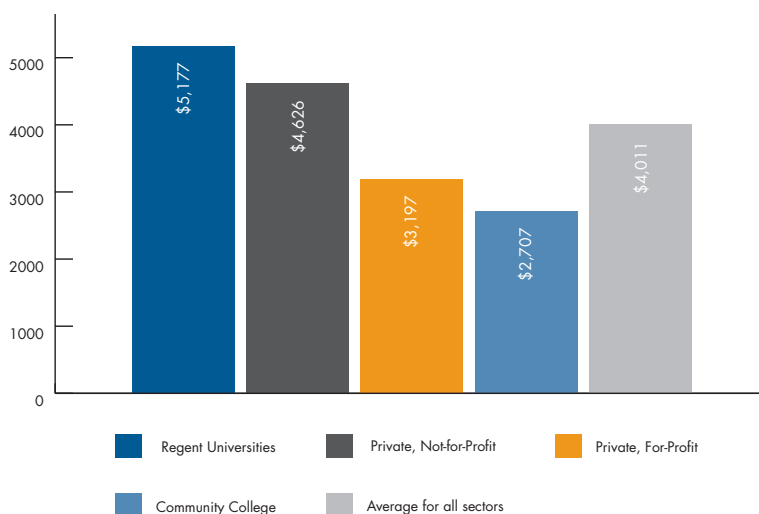
**Total awards: \$4,400,558**

The Iowa National Guard Educational Assistance Program (NGEAP) provides annual awards to members of Iowa Air and Army National Guard units to cover the costs of attending undergraduate programs at Iowa colleges and universities. The Iowa Adjutant General determines eligibility. Funding for the Iowa National Guard Educational Assistance Program is one way the State of Iowa demonstrates its commitment to the men and women who serve in national security positions at home and abroad. The maximum award for the NGEAP cannot exceed the average tuition rate at Iowa's Regent Universities. For the 2015-16 year, this amount was \$6,658.

### Iowa National Guard Educational Assistance Program by County of Residence



### Average NGEAP Award by Sector





## WORKFORCE SHORTAGE GRANTS

Workforce shortage grants target students at Iowa community colleges who are enrolled in career or technical education programs in areas with high workforce demand. Community college students received 17.76 percent of the state financial aid in the 2015–16 academic year.

### SKILLED WORKFORCE SHORTAGE GRANT (KIBBIE GRANT)

**Appropriations: \$5,000,000**

**Applicants: 20,849**

**Recipients: 5,002**

**Maximum award: \$2,375**

**Average award: \$1,046**

**Total awards: \$5,232,298**

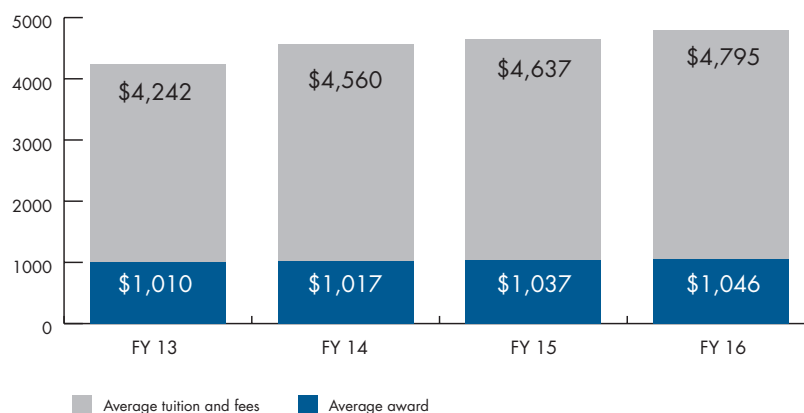
The Skilled Workforce Shortage Grant, known as the Kibbie Grant to honor former Iowa Senate President Jack Kibbie, provides need-based financial assistance to Iowa residents enrolled in high-demand career education (career-technical) and career-option programs at Iowa community colleges. The Kibbie Grant Program is the State of Iowa's first financial aid program is tied to occupational outlook. Grants for full-time students are designed to cover one-half of the average tuition and mandatory fees at Iowa community colleges and can be adjusted based on the student's financial

need and the amount of total funding available. Now in the program's fifth year, Kibbie Grants are awarded in conjunction with federal Pell Grants and Iowa Vocational-Technical Tuition Grants with the intent of making a community college education affordable for low-income students. The average award in FY 2016 was approximately 21.8 percent of the average published tuition for students attending community colleges in Iowa. The median income for recipients of the Kibbie Grant was \$34,611.

Program of Study	# of Recipients*	% of Total Recipients	% Change from Prev. Year
Nursing and Allied Health	2,345	46.91%	-2.77%
Information Technology/Business Programs	843	16.86%	11.27%
Advanced Manufacturing/Industrial Technology Programs	579	11.58%	-25.22%
Transportation and Logistics Programs	500	10.00%	2.20%
Miscellaneous	456	9.12%	44.74%
Construction and Building Trades	266	5.32%	-6.39%
Biotechnology Programs	10	0.20%	-90.00%

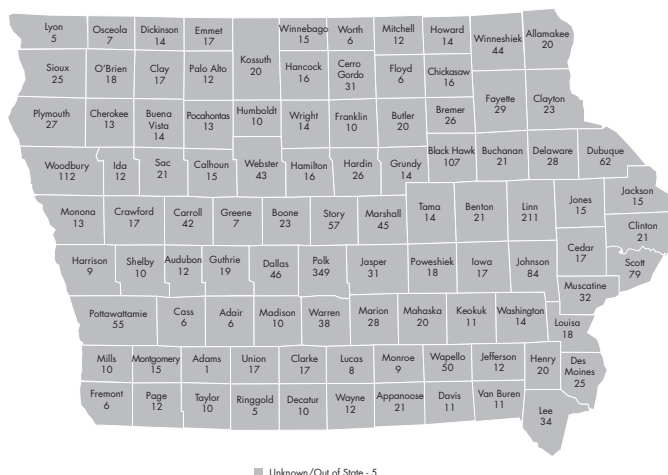
\*Reflects number of unduplicated Kibbie Grant recipients and corresponding expenditures by program of study. Recipients and expenditures are associated to program of study tied to each recipient's first Kibbie Grant in 2015-16.

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



<b>Appropriations: \$2,250,185</b>	<b>Recipients: 2,742</b>	<b>Average award: \$863</b>
<b>Applicants: 20,849</b>	<b>Maximum award: \$1,200</b>	<b>Total awards: \$2,365,278</b>

## Iowa Vocational-Technical Tuition Grants by County of Residence



Year	Average tuition and fees	Average award
2011-12	\$13,494	\$3,037
2012-13	\$14,321	\$2,801
2013-14	\$14,746	\$2,656
2014-15	\$15,231	\$2,836
2015-16	\$15,630	\$2,742



## ALL IOWA OPPORTUNITY SCHOLARSHIP PROGRAM

<b>Appropriations: \$2,740,854</b>	<b>Recipients: 489</b>	<b>Average award: \$4,483</b>
<b>Applicants: 12,169</b>	<b>Maximum award: \$7,885</b>	<b>Total awards: \$2,192,369</b>

The All Iowa Opportunity Scholarship provides financial assistance for tuition and fees to students at risk of not pursuing postsecondary education because of social and financial barriers. The award may not exceed the average resident tuition and fee rate established by the Iowa Board of Regents for the award year. For 2016 high school graduates, the maximum annual award was \$7,885. To be eligible, a student must be an Iowa resident, graduate from an Iowa high school with at least a 2.5 cumulative grade point average and enroll in an Iowa college or university as a first-time college freshman within two academic years of graduating from high school. Priority is given to applicants who participated in certain federal TRIO programs, graduated from alternative high schools or alternative high school programs, or participated in the Federal GEAR UP Grant program in Iowa.

## PROGRAMS FOR FORMER FOSTER CARE YOUTH

Former foster care youth face many challenges on the path to college, including difficulty accessing sufficient financial aid to persist through postsecondary completion. Iowa College Aid partners with the Iowa Department of Human Services to administer two specific programs that support youth who have “aged out” of the foster care system and have no family financial resources to help with college expenses.

### ALL IOWA OPPORTUNITY FOSTER CARE GRANT PROGRAM

<b>Appropriations: \$554,057</b>	<b>Recipients: 200</b>	<b>Average award: \$2,097</b>
<b>Applicants: 762</b>	<b>Maximum award: Varies*</b>	<b>Total awards: \$419,470</b>

\*Regents, \$3,739; private not-for-profit, \$8,815; community colleges \$2,442

The All Iowa Opportunity Foster Care Grant provides educational assistance to Iowa youth who age out of Iowa's foster care system or Iowa's State Training School, or who were adopted from Iowa foster care after age 16. Grant amounts usually range from \$2,442 to \$8,815 per year. This grant can be used for any college expenses including tuition, fees, books, supplies, room and board, transportation and living expenses.

## PROGRAMS FOR FORMER FOSTER CARE YOUTH (continued)

### EDUCATION AND TRAINING VOUCHER PROGRAM (FEDERAL)

**Appropriations: \$671,798**

**Recipients: 199**

**Average award: \$3,329**

**Applicants: 712**

**Maximum award: \$5,000**

**Total awards: \$662,497**

Created in 2002, the Education and Training Voucher (ETV) program is funded by the U.S. Department of Health and Human Services to assist former foster care youth with expenses for postsecondary education and job training. Eligible students may receive up to \$5,000 per year for up to five years or until age 23. Awards are sent directly to the college or university and can be used to pay for tuition, fees, books, supplies, room and board, transportation and living expenses. ETV funds can be combined with other grants and scholarships to minimize the need for student loans. Iowa receives approximately \$600,000 in funding each federal fiscal year. Priority for funding is given to undergraduate students. If funding remains available after July 1, graduate level applicants may be awarded in date-received order.

#### **Recipients of the Education and Training Voucher Program in FY 2016 also received awards through the following programs:**

All Iowa Opportunity Foster Care Grant: 175

All Iowa Opportunity Scholarship: 28

Iowa Tuition Grant: 13

Kibbie Grant: 11

GEAR UP Iowa Scholarship: 6

Iowa Vocational Technical Tuition Grant: 2



**“Just because the odds are against you, that doesn’t mean you can’t figure it out. Your situation doesn’t define you.”**

Turn to page 32 to read **Chaunsey Hayes’** success story.

# SCHOLARSHIPS & GRANTS

## BARBER & COSMETOLOGY ARTS & SCIENCES TUITION GRANT

**Appropriations: \$36,938**

**Recipients: 87**

**Average award: \$411**

**Applicants: 2,012**

**Maximum award: \$1,200**

**Total awards: \$35,798**

The Barber and Cosmetology Arts and Sciences Tuition Grant program provides grant assistance to Iowa residents attending Iowa's eligible licensed barber schools or schools of cosmetology arts and sciences. Eligible colleges receive the grant allocations, and campus financial aid officials award grants to students. Priority is given to students with the greatest financial need in their first year of study.

## GOVERNOR TERRY E. BRANSTAD IOWA STATE FAIR SCHOLARSHIP

**Applicants: 130**

**Maximum award: \$5,000**

**Total awards: \$4,000**

**Recipients: 3**

**Average award: \$1,333**

The Governor Terry E. Branstad Iowa State Fair Scholarship recognizes outstanding Iowa high school seniors who have strong academic and leadership credentials and have actively participated in the Iowa State Fair. The scholarship funds up to 10 awards not to exceed \$5,000 per award. Scholarships are awarded for the recipient's first year at an Iowa college or university and cannot exceed financial need.



**"I'm from a farm family, and being solely responsible for my education, I was told to look out for scholarships and apply for any I possibly could."**

Turn to page 33  
to read

**Kaitlyn**

**Boyer's**  
success story.



## REPAYMENT PROGRAMS FOR WORKING ADULTS

Loan repayment and incentive programs encourage college students and graduates to enter and continue to work in designated high-need careers. These programs help reduce student loan debt while allowing lowans to pursue their career goals. They also help address Iowa's future workforce needs by encouraging college-educated workers to remain in the state. Some programs make payments directly to the recipient's student loan servicer to reduce the balance owed, while others provide the option of an income stipend or bonus for eligible recipients who meet specified criteria.

### RURAL IOWA PRIMARY CARE LOAN REPAYMENT PROGRAM

<b>Appropriations: \$1,600,000</b>	<b>Recipients: 9</b>	<b>Average award: \$200,000</b>
<b>Applicants: 9</b>	<b>Maximum award: \$200,000</b>	<b>Total awards: \$1,800,000</b>

The Rural Iowa Primary Care Loan Repayment Program was established to address critical doctor shortages in rural Iowa communities. The program provides loan repayment incentives to individuals who practice in specified locations for up to five years. Applicants must attend either the Des Moines University of Osteopathic Medicine or the University of Iowa Carver College of Medicine, be enrolled full-time in a program leading to a doctor of medicine or a doctor of osteopathy degree, receive a recommendation from their college and agree to work for a minimum of five consecutive years in an eligible service commitment area following completion of residency. An eligible service commitment area is any Iowa city with a population of less than 26,000 located more than 20 miles from a city with a population of at least 50,000. This award is paid in five increments toward outstanding Federal Subsidized Stafford, Unsubsidized Stafford, Graduate PLUS and Perkins Loan balances at the end of each 12-month employment period. Service commitment areas must provide a \$20,000 matching contribution to a trust fund held by the State of Iowa that will fund future awards.

#### Rural Iowa Primary Care Loan Repayment Program Debt Versus Award

Average recipient debt: \$246,884

Average award: \$200,000 for 5-year commitment

## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### HEALTH PROFESSIONAL RECRUITMENT PROGRAM

**Appropriations: \$400,973**

**Recipients: 16**

**Average award: \$44,063**

**Applicants: 16**

**Maximum award: \$50,000**

**Total awards: \$705,000**

The Health Professional Loan Repayment Program was established to increase the number of osteopathic doctors, physician assistants, podiatrists and physical therapists practicing in high-need communities in Iowa. The program provides loan repayment benefits to Des Moines University graduates who practice in specified locations for up to four years. Preference is given to Iowa residents and communities of 10,000 or less that are located in a federally designated Health Professional Shortage Area or a Governor's Designated Rural Health Clinic county. The maximum award is \$50,000, which is paid in four increments toward outstanding Federal Stafford Loan and Grad PLUS Loan balances at the end of each 12-month employment period. The state-funded award must be matched, dollar for dollar, by the local community or hospital in need of health care providers.

#### Health Professional Recruitment Program Debt Versus Award

Average recipient debt: \$160,396

Average award: \$44,063 for 4-year commitment



**"There's a lot of competition for physicians. ... This was definitely a factor in my decision to stay in Iowa."**

Turn to page 34 to read

**Dr. Clinton T. Cummings'** success story.

## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)


### REGISTERED NURSE & NURSE EDUCATOR LOAN FORGIVENESS PROGRAM

<b>Appropriations: \$80,852</b>	<b>Recipients: 40</b>	<b>Average award: \$2,054</b>
<b>Applicants: 328</b>	<b>Maximum award: \$6,858</b>	<b>Total awards: \$82,155</b>

The Iowa Registered Nurse and Nurse Educator Loan Forgiveness Program provides Federal Stafford Loan repayment assistance to registered nurses employed in Iowa and nurse educators teaching at eligible Iowa colleges and universities. Up to 20 percent of a borrower's total Federal Stafford Loan balance may be forgiven each year for up to five consecutive years. The maximum annual award may not exceed the average resident tuition rate established by the Iowa Board of Regents for the first year following the recipient's college graduation. Nurse educator applicants are given priority. A total of 40 applicants received loan forgiveness in FY 2016. All were nurse educators.

#### Registered Nurse & Nurse Educator Loan Forgiveness Program Debt Versus Award

Average recipient debt: \$40,881



Average award: \$2,054 a year for up to 5 years




### RURAL IOWA RN AND PA LOAN REPAYMENT PROGRAM

<b>Appropriations: \$400,000</b>	<b>Recipients: 11</b>	<b>Average award: \$19,087</b>
<b>Applicants: 13</b>	<b>Maximum award: \$20,000</b>	<b>Total awards: \$209,960</b>

The Rural Iowa RN and PA Loan Repayment Program addresses critical advanced registered nurse and physician assistant shortages in rural Iowa communities. The maximum award is \$20,000, paid in five increments toward outstanding Federal Subsidized Stafford, Unsubsidized Stafford, Graduate PLUS and Perkins Loan balances at the end of each 12-month employment period. Applicants must be enrolled full-time at eligible Iowa colleges or universities in graduate programs qualifying them for licensure as nurse practitioners or physician assistants. In addition, applicants must receive recommendations from their colleges, and they must agree to become licensed and employed within nine months of graduation and to work for a minimum of five years in an eligible service commitment area willing to provide a \$2,000 matching contribution per recipient. An eligible service commitment area is an Iowa city with a population of less than 26,000 located more than 20 miles from a city with a population of at least 50,000. A total of 15 annual awards can be made to students during their final year of study. If excess funding exists, individuals who graduated from eligible colleges and are working in rural Iowa communities may be considered. In FY 2016, 11 individuals currently working in Iowa communities were awarded a total of \$209,960 in loan repayment.

#### Rural Iowa RN and PA Loan Repayment Program Debt Versus Award

Average recipient debt: \$61,242



Average award: \$19,887 for 5-year commitment





## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### TEACH IOWA SCHOLAR

**Appropriations: \$400,000**

**Recipients: 180**

**Average award: \$4,000**

**Applicants: 357**

**Maximum award: \$4,000**

**Total awards: \$720,000**

The Teach Iowa Scholar program provides qualified Iowa teachers with awards for teaching in designated shortage areas in Iowa for up to five years. Applicants must have graduated in the top 25 percent academically of their teacher preparation programs; be employed full-time in designated shortage areas at Iowa school districts, area education agencies, charter schools or accredited nonpublic schools recognized and approved by the Iowa Department of Education; and have Iowa teaching licenses and endorsements in their shortage areas. Awards from the Teach Iowa Scholar program can be paid toward an outstanding student loan balance or can be paid directly to the teacher as an income supplement. Teachers can receive payments for five years as long as they continue to teach in shortage areas.

#### Teach Iowa Scholar Debt Versus Award

Average recipient debt: \$26,944\*

Average award: \$4,000 a year for up to 5 years

\*Includes only recipients who chose "pay my lender" option

#### FY 2016 Teach Iowa Scholar recipients were employed in Iowa as teachers in the following subject areas:

Agriculture (4)	Pre K-12 Instructional Strategist II Mental Disabilities (9)
Pre K Early Childhood (1)	Birth to 21 Itinerant Hearing Impaired (1)
Pre K Early Childhood Special Education (9)	Birth to 21 Itinerant Visually Impaired (1)
K-12 English as a Second Language (9)	5-12 Mathematics (27)
5-12 Family and Consumer Science (6)	5-8 Middle School (6)
K-12 Professional School Counselor (21)	5-12 Science (all areas) (16)
5-12 Industrial Technology (1)	K-12 Talented and Gifted (4)
K-12 Instructional Strategist I Mild/Moderate (44)	K-12 Teacher Librarian (4)
Pre K-12 Instructional Strategist II Behavior Disorder/ Learning Disabilities (8)	Foreign Language (9)

## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### IOWA TEACHER SHORTAGE LOAN FORGIVENESS PROGRAM

**Appropriations: \$392,452**

**Recipients: 126**

**Average award: \$5,493**

**Applicants: 543**

**Maximum award: \$6,858**

**Total awards: \$692,171**

The Iowa Teacher Shortage Loan Forgiveness Program provides Federal Stafford and Consolidation Loan repayment assistance to teachers serving in high-need positions in Iowa's elementary and secondary schools. Up to 20 percent of a borrower's total Federal Stafford or Consolidation Loan balance may be forgiven each year for up to five consecutive years. The maximum annual award may not exceed the average resident tuition rate established by the Iowa Board of Regents for the first year following the recipient's college graduation. Teachers must teach in instructional positions in one of the shortage areas defined by the Iowa Department of Education. Principal, early childhood and administrative positions are not eligible.

#### Iowa Teacher Shortage Loan Forgiveness Program Debt Versus Award

Average recipient debt: \$44,807

Average award: \$5,493 a year for up to 5 years



**"The Teacher Shortage Loan Forgiveness award means that I can chip away at my college debt and be left with a more reasonable sum to pay on a beginning teacher's salary."**

Turn to page 35 to read **Tricia Dieger's** success story.

## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### IOWA TEACHER SHORTAGE FORGIVABLE LOAN PROGRAM

The Iowa Teacher Shortage Forgivable Loan Program was created in 1999 to provide an incentive for lowans to become teachers in high-need positions in Iowa's elementary and secondary schools. Since the program began in 1999, through its end in 2008, a total of 2,180 students were awarded forgivable loans and 1,143 qualified teachers received over \$5 million in loan forgiveness.

	# Recipients	Dollar Amount
Students In-School	5	\$11,932
Currently in Deferment/Forbearance	3	\$8,889
Fulfilled/Fulfilling Teaching Obligation	1,143	\$5,298,944
Currently in Repayment	110	\$286,085
Repaid	655	\$2,520,370
Other	52	\$181,977

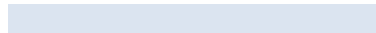
### JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM (FEDERAL)

**Appropriations: \$32,662      Recipients: 23      Average award: \$1,278**  
**Applicants: 34      Maximum award: \$1,337      Total awards: \$29,369**

The federally funded John R. Justice Student Loan Repayment Program provides loan repayment awards to public prosecutors and defenders employed in Iowa who agree to remain in their positions for three years. Renewal is contingent on funding, employment and completion of renewal applications. Applicants must be licensed to practice law and employed full-time. Eligible debt includes Federal Subsidized Stafford loans, Federal Unsubsidized Stafford loans, Federal Perkins loans, Federal Graduate PLUS loans and Federal Consolidation loans (excluding those used to repay Federal Parent PLUS Loans).

#### John R. Justice Student Loan Repayment Program Debt Versus Award

Average recipient debt: \$80,888



Average award: \$1,278 a year for up to 3 years





## GEAR UP IOWA

### GOAL: INCREASE NUMBER OF IOWA STUDENTS PREPARED TO ENTER AND SUCCEED IN POSTSECONDARY EDUCATION

**Number of students served: Over 7,000 current high school freshmen**

**Number of schools: 26**

**Number of school districts: 12**

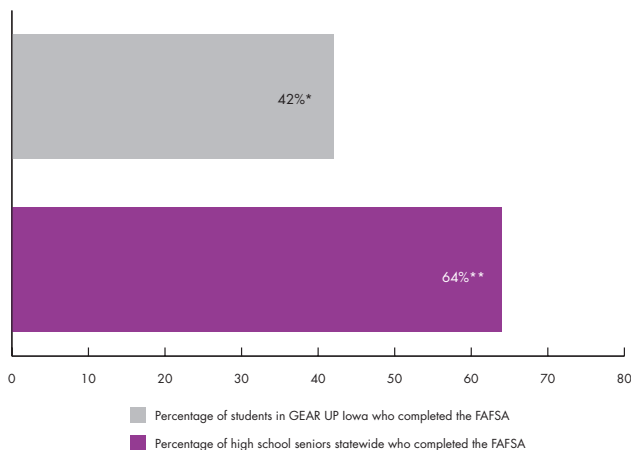
**Criteria: Districts where more than half of students qualify for free and reduced-price lunches**

**Grant amount: \$22,379,301 million**

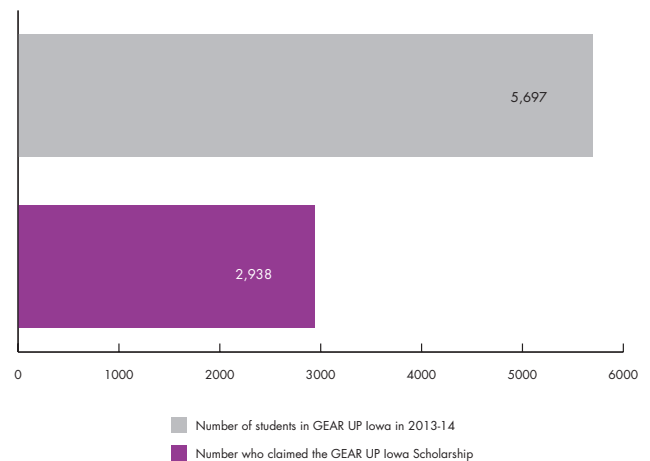
**Grant period: 2014-2021 (for current cohort)**

**Grant source: U.S. Department of Education**

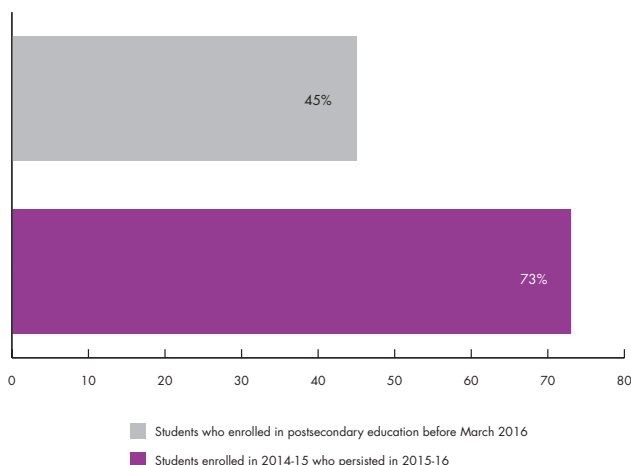
#### GEAR UP Iowa 1.0 (high school graduating class of 2014) FAFSA completion



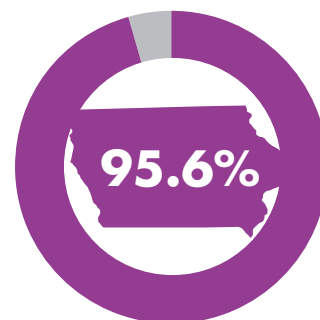
#### GEAR UP Iowa 1.0 students who claimed scholarships



#### GEAR UP Iowa 1.0 enrollment and persistence



#### GEAR UP Iowa 2.0 (high school graduating class of 2020)



**Percent who expect to continue education beyond high school**

## GEAR UP IOWA SCHOLARSHIP

**Criteria:** Awarded to students in the first GEAR UP Iowa cohort (high school graduating class of 2014)

**Total number of recipients:** 2,176

**Maximum award:** \$2,600

**Total awards:** \$4,949,418

In fall 2014, Iowa College Aid was awarded a second federal GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) grant. The seven-year project began supporting students in the seventh grade and will follow them as they progress through their first year of postsecondary education. The program is a partnership with 12 school districts and nearly 40 partnering institutions of higher education and community-based organizations. Students and families receive a variety of services to prepare them academically, financially and inspirationally to enroll and succeed in college. Upon enrollment in college, GEAR UP Iowa students will receive modest scholarships for up to four years. The federal award represents 50 percent of the total project budget. The other 50 percent will be matching funds from 36 partners across the state, totaling \$22,670,801.



**"As a GEAR UP Iowa student, I entered college knowing that I could leave debt-free."**

Turn to page 36 to read **Lexis K. Stewart's** success story.

# PROGRAMS & INITIATIVES

## LOCAL COLLEGE ACCESS NETWORKS (LCANS)

### GOAL: INCREASE COLLEGE ACCESS, ENROLLMENT AND COMPLETION THROUGH PARTNERSHIPS AT THE COMMUNITY LEVEL

**Planning grants awarded: 10 grants totaling \$107,500**

**Launch grants awarded: 6 grants totaling \$310,000**

**Grant source: U.S. Department of Education**

Through sustainable Local College Access Networks, Iowa College Aid uses a collective impact framework to increase educational attainment and address workforce needs. These networks connect local students and educational institutions with college access resources. "College" is defined broadly as postsecondary training, education that supports gainful employment, non-degree credential programs, four-year degrees and beyond. The 10 LCAN communities have more than 100 community partners, including colleges, school districts and area education agencies, chambers of commerce, community action agencies and foundations, elected officials, economic and workforce development agencies, ethnic and faith communities, employers, nonprofit and service organizations and public libraries. LCANs form cross-sector leadership teams, examine baseline data and create asset maps of existing resources. Leadership teams use the baseline data and asset maps to identify priorities and plan each LCAN's specific agenda.

#### LCAN Communities

##### Launch Grants

Estherville

Hampton

Mason City

Muscatine

Ottumwa

Sioux City

##### Planning Grants

Burlington

Cedar Rapids

Dubuque

Waverly



## 3-STEP PROCESS

### **GOAL: INCREASE NUMBER OF HIGH SCHOOL SENIORS IN IOWA WHO APPLY FOR COLLEGE AND FINANCIAL AID AND WHO ENROLL IN COLLEGE**

**College Application Campaign: 78 schools, more than 3,500 seniors**

**FAFSA Completion Initiative: 57 school districts, 69 high schools**

**College Decision Day: 25 schools, up to 4,800 seniors**

Iowa College Aid's 3-Step Process aims to help high school seniors and their families through college application and admissions, offering assistance through a process that can be intimidating and confusing.

### **STEP 1: COLLEGE APPLICATION CAMPAIGN**

The Iowa College Application Campaign is part of a national effort to ensure that high school seniors, especially those from underserved populations, apply to at least one college. Participating schools receive a training webinar, a planning guide, free posters and materials, assistance in working with the media and end-of-campaign reports.

### **STEP 2: FAFSA COMPLETION INITIATIVE**

Through a partnership with the U.S. Department of Education, Iowa College Aid helps high schools identify seniors who have not completed FAFSAs so they can provide follow-up assistance. To participate, schools complete the FAFSA Completion Data Share Agreement to gain access to ICAPS, Iowa College Aid's online processing system.

### **STEP 3: COLLEGE DECISION DAY**

College Decision Day recognizes high school seniors for their college plans and encourages the college aspirations of underclassmen. College Decision Day is held on or around May 1 to coincide with the date most seniors must inform a college of their plans to enroll. School events recognize all students for their postsecondary plans (two-year, four-year, military, postsecondary certificate). Participating schools receive toolkits and other materials, design assistance and assistance working with the media.



## VISTA

From August 2015 through July 2016, Iowa College Aid placed six AmeriCorps VISTA (Volunteers in Service to America) members throughout the state:

- Southeastern Community College in West Burlington (two at this site)
- Indian Hills Community College in Ottumwa
- Marshalltown Community College in Marshalltown
- Iowa Western Community College in Council Bluffs
- Iowa College Aid offices in Des Moines

VISTA members at the community colleges worked on the 3-Step Process with local high schools and retention at those individual colleges. They also cultivated community partnerships, either through existing LCANs (Ottumwa, West Burlington) or through informal networks (Marshalltown). At the Iowa College Aid offices, a VISTA member worked on the Spanish translation of “Your Course to College,” the 3-Step Process, Latino resource asset maps and video interviews.



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## RESEARCH & EVALUATION

Iowa College Aid's Research and Evaluation Team provides grant evaluation and program analysis to assess the effectiveness of Iowa College Aid's programs. The team also maintains an interactive, graphics-driven Higher Education Data Center on the agency's website to detail the work of the agency and the current state of higher education in Iowa. The Research and Evaluation Team analyzes data for distribution to the public through reports such as the bi-annual "Condition of Higher Education" and this, the agency's annual report, as well as for distribution through the media. The team's current efforts also include development of a "student continuum," tracking Iowans from FAFSA completion to college graduation.

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## POSTSECONDARY REGISTRATION

Iowa College Aid regulates postsecondary institutions and other instructional schools under Iowa Code Chapter 261B and ensures financial protections for certain Iowa students under sections of Iowa Code Chapter 714.

Iowa Code Chapter 261B requires certain colleges and universities to be authorized by Iowa College Aid to offer postsecondary programs before they operate in Iowa. Generally, this law applies to out-of-state institutions or corporations and newly created degree-granting institutions that have a presence in Iowa. Iowa College Aid evaluates the suitability of each institution to offer postsecondary programs to Iowa residents and works with registered institutions to maintain compliance. Iowa College Aid registered 17 schools in FY 2016. Iowa Code Section 714.18 requires every person, firm, association or corporation that conducts a postsecondary education course in Iowa or solicits the sale of such a course to provide financial protections for its students, regardless of whether the school offers a postsecondary credential. In addition, Section 714.23 prescribes a minimum tuition refund for an Iowa resident who withdraws from a for-profit postsecondary institution that offers a program of more than four months in length that leads to a recognized educational credential. Iowa College Aid works with many instructional schools and postsecondary institutions to ensure that they are in compliance with these provisions of state law.

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## CONSTITUENT COMPLAINTS

Title 34, Code of Federal Regulations (CFR) Section 600.9(a)(1) describes a state's responsibility to provide a process to review and appropriately act on complaints concerning institutions that are authorized to operate in the state as a condition of the institution's eligibility to participate in federal student aid programs. Iowa College Aid provides that process. In FY 2016, Iowa College Aid received, researched and responded to 43 constituent complaints from students attending institutions authorized to operate in Iowa.

## OPERATING BUDGET

	STATE APPROPRIATED PROGRAMS	STATE MANDATED/ UNFUNDED PROGRAMS RELATED TO CHAPTER 261 OF IOWA CODE - POSTSECONDARY EDUCATION, BRANSTAD STATE FAIR GRANT	STATE MANDATED/ UNFUNDED ED PROGRAMS RELATED TO CHAPTER 279.61 OF IOWA CODE - I HAVE A PLAN IOWA	FEDERAL GRANT/ PROGRAMS	FFELP/PLP COLLECTIONS, GREAT LAKES AND SERIP	TOTALS
FY2016 Number of Programs	14	9	4	7	2	36
FY2016 Appropriation/Grant Total	69,450,815	-	-	12,839,048	-	82,289,863
FY2016 FTE	7.3	9.8	0.3	23.3	0.3	41
<b>SHARED POSITIONS</b>						
Administration (FTE 5)	95,696	112,844	23,705	213,653	8,467	454,365
Accounting (FTE 4)	59,970	175,725	674	142,408	13,109	391,885
Grant Administration (FTE 2.75)	11,986	10,149	-	101,052	-	123,187
Marketing & Research Mgmt (FTE 10)	146,466	146,870	1,564	461,874	1,486	758,259
TOTAL Shared/Indirect Positions	314,118	445,588	25,943	918,987	23,061	1,727,696
<b>ASSIGNED POSITIONS</b>						
Program Administration (FTE 5.25)	288,914	104,459	-	103,338	-	496,711
ETV (FTE 1)	49,451	-	-	49,451	-	98,901
CACG (FTE 3)	-	-	-	194,971	-	194,971
GEAR UP (FTE 6.25)	-	-	-	504,639	-	504,639
Postsecondary Education (FTE 3.75)	-	209,753	-	-	-	209,753
TOTAL Assigned Positions	338,364	314,213	0	852,398	0	1,504,975

(continued on p. 31)

# ADMINISTRATION

	STATE APPROPRIATED PROGRAMS	STATE MANDATED/ UNFUNDED PROGRAMS RELATED TO CHAPTER 261 OF IOWA CODE - POSTSECONDARY EDUCATION, BRANSTAD STATE FAIR GRANT	STATE MANDATED/ UNFUNDED ED PROGRAMS RELATED TO CHAPTER 279.61 OF IOWA CODE - I HAVE A PLAN IOWA	FEDERAL GRANT/ PROGRAMS	FFELP/PLP COLLECTIONS, GREAT LAKES AND SERIP	TOTALS
<b>ASSIGNED EXPENSES</b>						
Travel	1,397	2,898	0	139,143	-	143,438
Supplies, Printing & Binding, Postage, Rental	1,462	1,065	0	37,238	-	39,765
Communication, Prof/ Outside Service	7,211	6,878	0	1,088,675	-	1,102,765
State Transfer/ Reimbursements/IT	277,251	108,924	0	112,966	0	499,141
Advertising & Publicity	-	-	-	707	-	707
GEAR UP Reimbursements	-	-	-	162	-	162
Licenses	-	-	-	28,000	-	28,000
GEAR UP Scholarship Trust	-	-	-	1,695,000	-	1,695,000
Scholarship/Aid to individuals	-	-	-	5,684,703	-	5,684,703
Collections	-	-	-	-	44,912	44,912
TOTAL Assigned Expenses	287,321	119,765	0	8,786,594	44,912	9,238,593
<b>SHARED/INDIRECT OFFICE EXPENSES</b>						
Travel	0	0	0	0	0	0
Travel,Supplies, Printing & Binding, Postage	13,116	17,481	503	41,512	486	73,098
Support-Rent, Communication, Prof/ Outside Service	43,628	58,149	1,673	138,087	1,617	243,154
State Legal, Audit, State Reimbursements	35,911	47,863	1,377	113,661	1,331	200,143
Advertising & Publicity	4,167	5,554	160	13,190	154	23,226
IT Services, Equipment Repair	27,091	36,108	1,039	85,746	1,004	150,987
TOTAL Shared/Indirect Office Expense	123,912	165,155	4,750	392,197	4,594	690,608
Total Expenditures by Program	1,063,715	1,044,720	30,693	10,950,176	72,567	13,161,872
Revenue by Program	431,896	92,082	0	7,970,886	5,142,405	13,637,269
Net Gain (Loss)	(631,819)	(952,638)	(30,693)	(2,979,290)	5,069,838	475,397
Overall % of Total Expense	8.08%	7.94%	0.23%	83.20%	0.55%	100.00%



## CHAUNSEY HAYNES

**A foster child at age 12, now in a master's program for marriage and family counseling**



For Chaunsey's high school friends in Oelwein, college was a foregone conclusion. "It just kind of came with their family, their background," Chaunsey says. "They knew they wanted to go. As a kid in the foster care system, I had no clue."

No one in Chaunsey's family had ever graduated from college. But during her senior year, she began to consider career options and realized she would need a degree. With support from her foster family, she applied to schools and chose Upper Iowa University. The Education and Training Voucher Program, two awards from Dollars for Scholars and a presidential scholarship from Upper Iowa helped cover her tuition costs. "When I got my award letter, I was just amazed that all my financial aid amounted to a full ride," Chaunsey says. "I couldn't believe there was nothing I had to pay back."

Chaunsey received ETV funds for both undergraduate and graduate studies. After graduating with a double major in psychology and human services, she's now in a two-year master's program at The Chicago School of Professional Psychology, with an emphasis on marriage and family counseling.

"My own experience is a motivator," Chaunsey says. When she entered the foster care system at age 12, she was separated from three of her four sisters. "I want to help families so things like that don't have to happen," she says. "If there are preventive steps that can be taken, I want to help them take those steps."

Chaunsey is also motivated by a desire to inspire her younger sisters. "Our family didn't go down the best path," she says. "I'm afraid my sisters will think, 'This is the road we're destined to go down.' I want to show them that just because the odds are against you, that doesn't mean you can't figure it out. Your situation doesn't define you."

## KAITLYN BOYER

### A girl who grew up with the Iowa State Fair, now studying animal science

Kaitlyn might know the Iowa State Fairgrounds as well as she knows her own backyard. She showed livestock there. She volunteered to serve food at the Cattlemen's Beef Quarters. She worked in the Varied Industries Building at a booth for her family's business, selling beef sticks and cheese. Her county 4-H food and photography projects were selected to compete at the state fair, with one photo being selected in the top 20 at the 2014 fair.

With that track record, Kaitlyn was a natural choice for the Governor Terry E. Branstad Iowa State Fair Scholarship. A 2016 graduate of Clarke Community High School in Osceola, Kaitlyn is

applying her scholarship toward animal science studies at Iowa State University.

"I'm from a farm family, and being solely responsible for my education, I was told to look out for scholarships and apply for any I possibly could," Kaitlyn says. "I was really honored to receive this one. It will help alleviate some of the stress that comes with accumulating college debt."

While many animal science majors go the pre-veterinary route, Kaitlyn is thinking about the beef industry or possibly teaching agricultural science. "So many jobs would be interesting," she says. "I'm happy to be here at Iowa State, and I'm eager to get into some higher-level classes and see what my field is really about."





## DR. CLINTON T. CUMMINGS

Reared in small-town Iowa, happy he's able to raise his family the same way



As a small-town physician, Dr. Cummings does it all: family practice, obstetrics, emergency medicine. And he knows what his practice means for Manchester, Iowa, population 5,000. "It's important for the community to have a primary care provider that they don't have to travel a long distance to see," he says.

While he had long planned to practice rural medicine, the Health Professional Recruitment Program helped Dr. Cummings choose an Iowa community. "There's a lot of competition for physicians, not just between big cities and small towns but between states," he says. "This was definitely a factor in my decision to stay in Iowa. You come out of medical school with such a large debt load. This award keeps providers in Iowa and in the rural setting—not just physicians, but other medical professionals like physical therapists, physician assistants and podiatrists."

Dr. Cummings first learned about the repayment program while he was a student at Des Moines University. He and his wife both grew up in small Iowa towns, so, after he graduated in 2011, they were happy to choose Manchester. They now have three children, ranging in age from an infant to a 5-year-old. "We understand the values of small-town Iowa," he says.

"When you have a family and start to settle down, you grow roots and become part of a community. I went into family practice because I enjoy doing continuity of care and developing relationships with patients. I really get to know them, through my practice and out in the community."

The Health Professional Recruitment Program also sends a message to medical professionals and medical students, Dr. Cummings says: "The award really shows that the state is supportive of primary care in the rural setting. It gives rural Iowa easier access to quality care. It's very much an honor to get this and to have the state supporting physicians like myself."

## TRICIA DIEGER

### After a midcareer switch to teaching, grateful for help repaying loans

During her 15 years in a retail career, Tricia found that she enjoyed working with high school students: explaining the job, sharing life lessons and helping guide students through their teen years. That experience motivated her to go back to school and become a teacher.

She landed in a job she loves, teaching Family and Consumer Sciences at Whiting Community School District. But she also found herself with a beginner's paycheck and new student loan debt.

"I had to attend college for 20 credits to receive an FCS endorsement, and then attend another two years for secondary education," Tricia says. "The Teacher Shortage Loan Forgiveness award means that I can chip away at my college debt and be left with a more reasonable sum to pay on a beginning teacher's salary."

Tricia learned about the program when she was applying for financial aid at Morningside College, where she completed the Teacher Intern Program earlier this year. "I really enjoy the diverse subject matter of Family and Consumer Sciences," she says. "It made a big difference to me to know that FCS was a shortage area and that there would be likely more of those positions available when I completed my program. It is an added bonus that this qualifies for forgiveness funds."

Outside school, Tricia enjoys camping with her husband and two sons, as well as cooking and sewing. She's grateful for the opportunity to be part of a smaller community. "I am able to teach in a smaller school because knowing that a large share of my student loan debt could be forgiven for a number of years offsets the difference between a large school salary and a smaller school salary," she says.





## LEXIS K. STEWART

### Prepped to succeed in college, now dreaming of the Fortune 500



Lexis calls her experience with GEAR UP Iowa “a blessing.”

A 2014 graduate of John F. Kennedy High School in Cedar Rapids, she’s now studying economics and finance at Tennessee State University and plans to get a master’s degree. With a 3.9 GPA, she was named Miss Honors of Tennessee State University’s Honors College for the 2016-2017 school year.

“I would like to become a CFA, a certified financial analyst,” she says. “It’s one of my goals to work with a Fortune 500 company as one of their top financial advisers or analysts.”

Before she ever thought about a Fortune 500 career, Lexis credits GEAR UP Iowa with helping her put her own finances in order. “GEAR UP Iowa representatives helped me understand how expensive my college career could be,” Lexis says. “I was taught to take advantage of the millions of dollars that were offered in scholarships. I was also informed to stay ahead of my classes and schoolwork because some scholarships have GPA requirements. GEAR UP Iowa educated me about how critical it is to fill out the FAFSA every year. As a GEAR UP Iowa student, I entered college knowing that I could leave debt-free.”

Lexis’ college preparation went beyond those financial lessons. “GEAR UP Iowa prepared me for college in many ways,” she says. “It motivated me to be very active on campus.”

As a GEAR UP Iowa alum, Lexis has some advice for the current cohort, now in their freshman year of high school: “Take these last few years very seriously. From this moment forward, every grade you earn is important to the colleges you look at. Most people believe that it is only the students who look at colleges, but colleges look at students as well. The time is now.”



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