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Iowa College Aid Annual Report | FY 2017

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## FROM THE EXECUTIVE DIRECTOR

When we talk about college, the image that often comes to mind is of gowns, mortarboards and diplomas. But that moment is the culmination of a long and complex process. Multiple factors must fall into place over many years before a student gets to “Pomp and Circumstance.”

For every 100 high school students in Iowa, on average:

- 91 will graduate from high school.
- 61 will enroll in college.
- 43 will stay in college for more than a year.
- 40 will earn a college degree.

At Iowa College Aid, our focus is on raising these numbers, and our efforts fall into three categories: First, we must ensure that any student who aspires to higher education is prepared for it, both financially and academically. Second, students must be equipped to succeed in college. They need to understand the demands that will be placed on them, and they need to move directly into for-credit classes. Finally, students must balance responsibilities, set priorities and persist through challenges so they can reach their goal of attaining a degree. These steps can be summed up in three words: Access. Success. Completion.

Everything we do, we do with Iowa students foremost in our minds. Educational success for Iowa isn't about any one student marching across a stage to collect a diploma. It's about moving more Iowans forward every step of the way.



A handwritten signature in cursive script that reads "Karen Misjak".

Karen Misjak



## ABOUT IOWA COLLEGE AID

### **Our Mission**

We advocate for and support lowans 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**

All lowans can achieve an education beyond high school.

### **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, Chair**  
Represents the general public\*  
Appointed 06/01/04  
Expires 06/30/18



**Ms. Rachael Johnson**  
Regent, State Board of Regents  
Represents State Board of Regents  
Appointed 05/01/17  
Expires 06/30/19



**Dr. Mark Putnam**  
President, Central College  
Represents private colleges and universities\*  
Appointed 07/01/17  
Expires 06/30/19



**Dr. Michael Ash**  
President, Southeastern Community College  
Represents community colleges\*  
Appointed 07/01/13  
Expires 06/30/21



**Ms. Kassidy Krause**  
Represents Iowa college students\*  
Appointed 09/01/17  
Expires 06/30/18



**Ms. Mary Lynn Pudenz**  
Represents parents of college students\*  
Appointed 07/01/17  
Expires 06/30/18



**Mr. Manny Atwood**  
Guidance Counselor, Central Decatur School  
Represents K-12 practitioners\*  
Appointed 07/01/17  
Expires 06/30/21



**Mr. Jeremy Varner**  
Division Administrator, Division of Community Colleges, Iowa Department of Education  
Represents Iowa Department of Education  
Designee of director of Department of Education



**Mr. Doug Shull**  
Represents general public\*  
Appointed 07/01/11  
Expires 06/30/19



**Dr. Kathleen Mulholland, Vice Chair**  
Represents general public\*  
Appointed 07/01/17  
Expires 06/30/19



**Mr. Timothy Fitzgibbon**  
Represents general public\*  
Appointed 07/01/17  
Expires 06/30/21



**Sen. Herman Quirnbach**  
Represents Iowa Senate\*\*  
Appointed 03/04/03  
Expires 01/13/19



**Sen. Jeff Edler**  
Represents Iowa Senate\*\*  
Appointed 03/08/17  
Expires 01/13/19



**Rep. Cindy Winckler**  
Represents Iowa House\*\*  
Appointed 08/01/07  
Expires 01/13/19



**Rep. Cecil Dolecheck**  
Represents Iowa House\*\*  
Appointed 04/07/17  
Expires 01/13/19

\* Appointed by the Governor

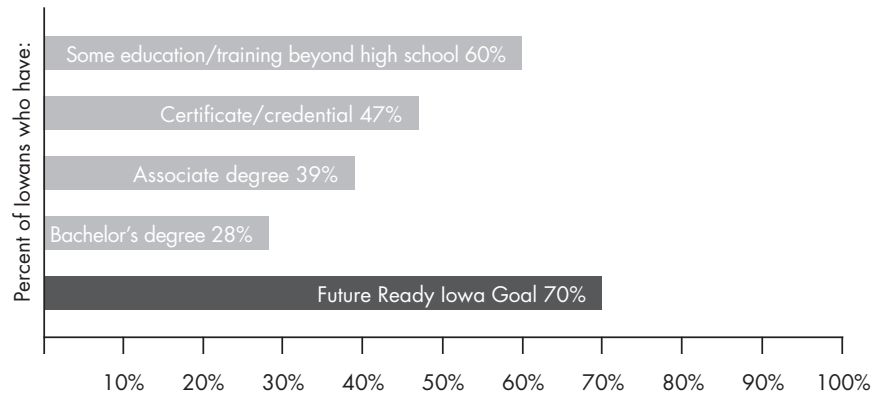
\*\* Ex officio (nonvoting)

## THE NEED FOR HIGHER EDUCATION

Our vision—that all Iowans can achieve an education beyond high school—is one we must make a reality to ensure success for our state and for the 3 million people who live here. A high school diploma simply is no longer enough.

Economic projections show that by 2025, 68 percent of jobs in Iowa will require some education or training beyond high school. That figure prompted the state to set a Future Ready Iowa goal of 70 percent of Iowa residents having some postsecondary education by 2025.

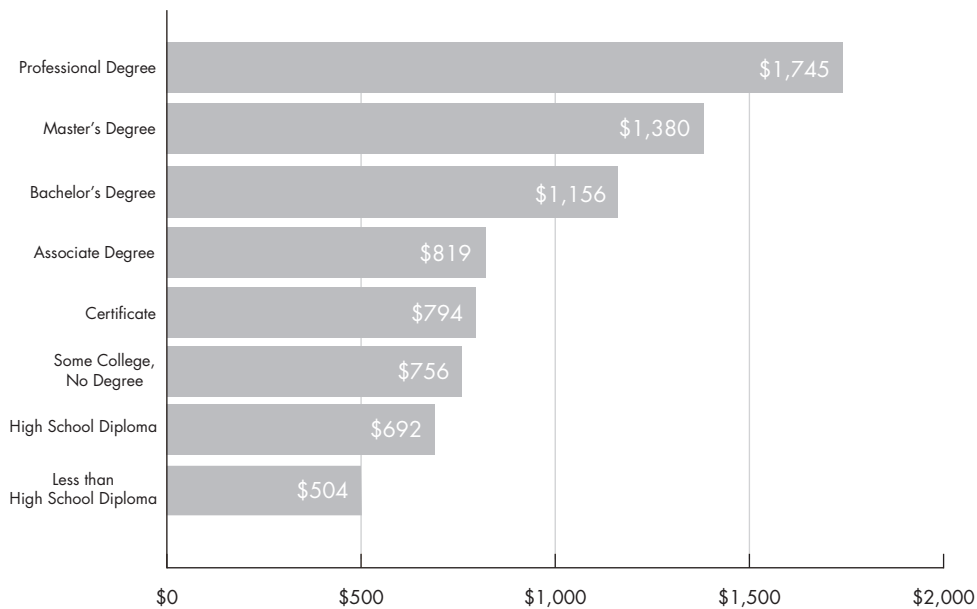
### College Attainment in Iowa



Sources: Lumina Foundation, U.S. Census Bureau

On an individual level, more education translates to higher earnings. Workers with bachelor's degrees earn two-thirds more than workers with high school diplomas. That gap is widening every year, making a college degree more valuable today than it has ever been.

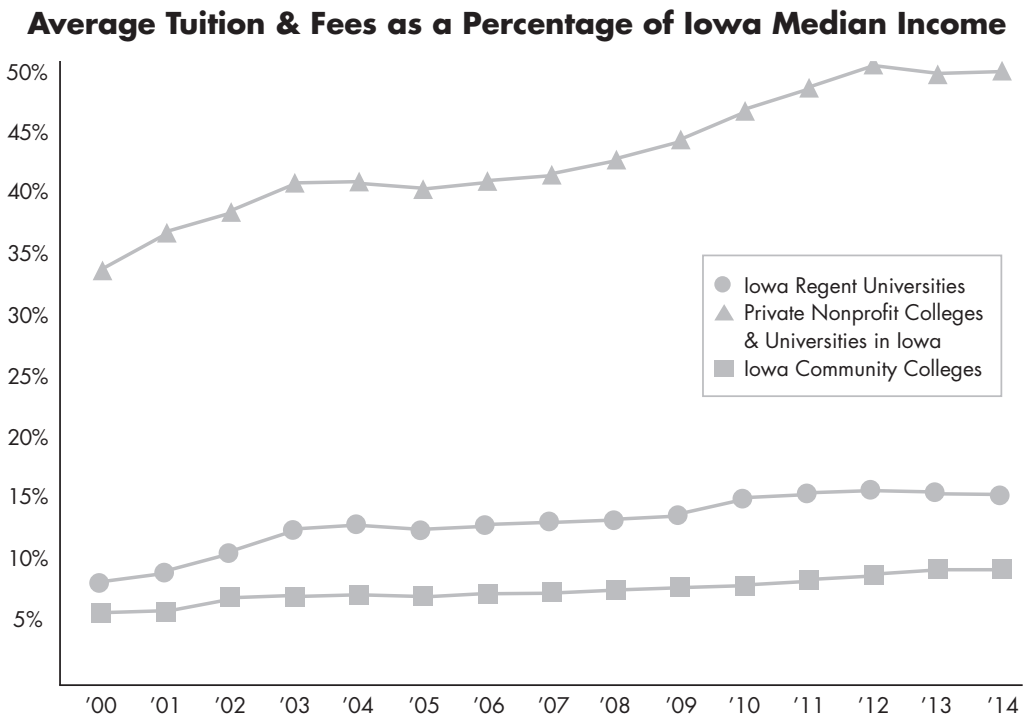
### U.S. Median Weekly Earnings



Source: U.S. Bureau of Labor Statistics, 2016 data

## BARRIERS TO HIGHER EDUCATION

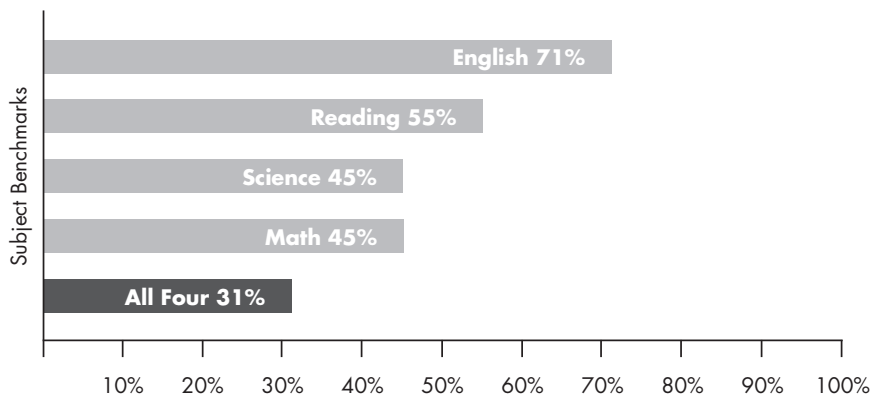
Since 2000, increases in college costs have outpaced increases in median income, so that paying for college requires a larger portion of the average income.



Sources: Iowa College Student Aid Commission Annual Student Budget Survey, U.S. Census Bureau

At the same time, less than a third of Iowa high school graduates meet all the college readiness benchmarks determined by ACT. The numbers are even lower for black and Hispanic students in Iowa.

### Iowans Who Meet College Readiness Benchmarks



Source: The Profile Report Graduating Class 2017—Iowa

Rising costs and lack of readiness are barriers to college access and success. Iowa College Aid programs provide financial aid to individuals and promote a college-going culture in schools and communities, especially for underserved students, to help remove these barriers.

## IOWA COLLEGE AID GOALS

### Agency Strategic Goals

1. Statewide engagement to increase postsecondary attainment.
2. Coordinated outreach/communications supporting our mission and vision.
3. We continually strive to improve organizational performance.
4. Increased funding for students and student services.

### Governor's Goals

Governor Kim Reynolds has set Iowa's educational goals as educating our children for the knowledge economy and training Iowans for the jobs of tomorrow. Iowa College Aid is working toward those goals in the following ways:

IOWA COLLEGE AID PROGRAM	GOAL: EDUCATING OUR CHILDREN FOR THE KNOWLEDGE ECONOMY	GOAL: TRAINING IOWANS FOR THE JOBS OF TOMORROW
<b>Scholarships &amp; Grants</b>	Removing financial barriers to higher education by administering between \$65 million and \$70 million in need-based state aid every year	Targeting specific areas of emphasis through the Skilled Workforce Shortage Grant and repayment programs that serve teachers and health care workers in the areas of highest need
<b>GEAR UP Iowa</b>	Helping students in low-income school districts access and achieve success in college	Providing early career exposure through job site visits and career academies
<b>LCANs (Local College Access Networks)</b>	Working with communities to build sustainable support networks that will ensure students are prepared to access and achieve success in college	Working with business and industry leaders to identify needs in individual communities and ensure students are trained to fulfill each community's future workforce needs
<b>Course to College</b>	Ensuring that students know the steps to successfully transition from high school to college or postsecondary training	
<b>Course to College Corps</b>	Placing AmeriCorps and VISTA members to work directly with school districts and communities to guide students through the college-going process	
<b>Go Alliance Academy</b>	Providing advanced training to develop the capacity of counselors and other school staff to support students on their paths to college and career readiness	
<b>Research &amp; Evaluation</b>	Evaluating the impact of Iowa College Aid programs on students' college access, success and completion	
<b>Postsecondary Registration</b>	Authorizing higher education institutions to do business in Iowa to ensure consumer protection	



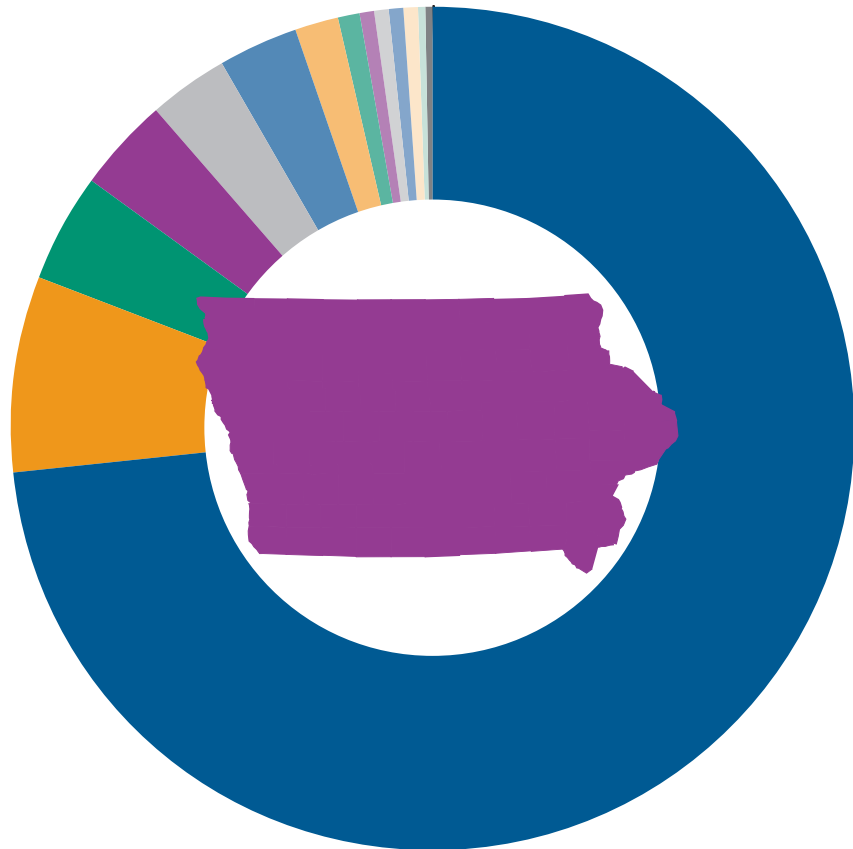
# SCHOLARSHIPS & GRANTS

## STATE APPROPRIATIONS

On behalf of the State of Iowa and the Iowa 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 twofold purpose: to help Iowans enroll in, and complete, higher education. In Fiscal Year 2017, an investment of \$66,596,710 funded 25,311 awards to Iowa students in the form of scholarships, grants and loan repayment opportunities.

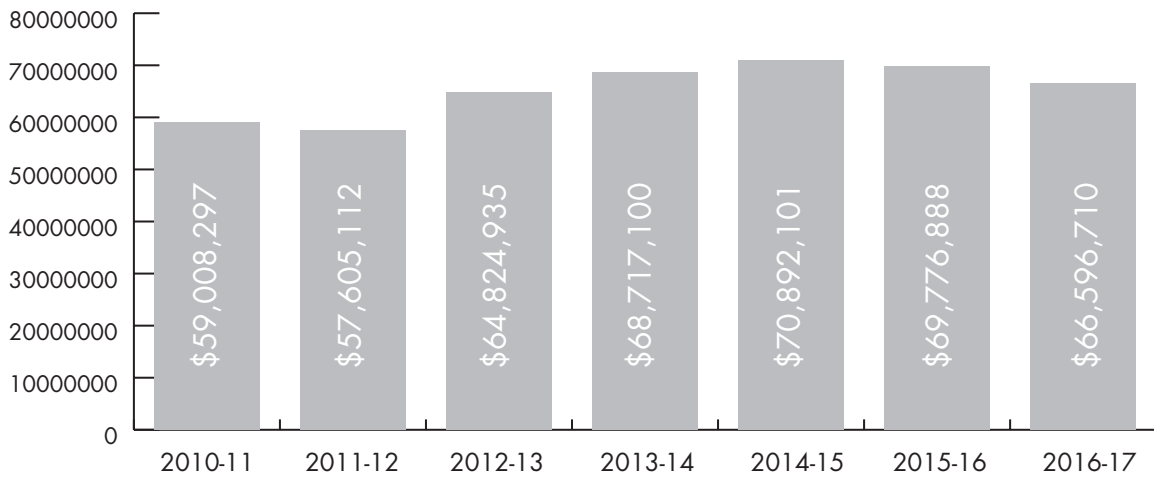
### FY 2017 STATE APPROPRIATIONS: \$66,596,710

- **73.5% Iowa Tuition Grant Not-for-Profit**  
 \$48,939,681 • 22,953 applicants • 10,619 recipients • \$4,579 average
- **7.5% Skilled Workforce Shortage Tuition Grant (Kibbie Grant)**  
 \$5,000,000 • 19,649 applicants • 4,415 recipients • \$1,128 average
- **4.3% All Iowa Opportunity Scholarship**  
 \$2,840,854 • 12,153 applicants • 726 recipients • \$4,477 average
- **3.4% Iowa Vocational-Technical Tuition Grant**  
 \$2,250,185 • 19,649 applicants • 2,674 recipients • \$868 average
- **3.2% Iowa National Guard Educational Assistance Program**  
 \$2,100,000 • 1,519 applicants • 1,127 recipients • \$4,273 average
- **3.0% Iowa Tuition Grant For-Profit**  
 \$1,975,000 • 3,328 applicants • 986 recipients • \$1,990 average
- **1.8% Rural Iowa Primary Care Loan Repayment**  
 \$1,209,016 • 10 applicants • 10 recipients • \$177,464 average
- **.7% All Iowa Opportunity Foster Care Grant**  
 \$454,057 • 753 applicants • 174 recipients • \$2,305 average



- **.6% DMU Recruitment Program**  
 \$400,973 • 15 applicants • 15 recipients • \$37,073 average
- **.6% Teach Iowa Scholar**  
 \$400,000 • 600 applicants • 160 recipients • \$4,000 average
- **.6% Iowa Teacher Shortage Loan Forgiveness**  
 \$392,452 • 496 applicants • 106 recipients • \$4,903 average
- **.1% Rural Nurse/Physician Assistant Loan Repayment**  
 \$84,806 • 12 applicants • 9 recipients • \$20,000 average
- **.1% Registered Nurse & Nurse Educator Loan Forgiveness**  
 \$80,852 • 274 applicants • 26 recipients • \$2,972 average
- **.1% Iowa Barber & Cosmetology Arts & Sciences Tuition Grant**  
 \$36,938 • 1,745 applicants • 86 recipients • \$430 average
- **.6% Administration—General \$431,896**

### State Appropriations by Year



State appropriations in Fiscal Year 2017 dropped for the second year in a row. Midyear reductions to the state budget resulted in a final appropriation that was 4.6 percent lower than the year before.

## 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, 2016: \$0.33

Balance on June 30, 2017: \$336,494.00



# SCHOLARSHIPS & GRANTS

## IOWA TUITION GRANT

### NOT-FOR-PROFIT INSTITUTIONS

**Appropriations: \$48,939,681**

**Recipients: 10,619**

**Average award: \$4,579**

**Applicants: 22,953**

**Maximum award: \$5,650**

**Total awards: \$48,627,621**

### FOR-PROFIT INSTITUTIONS

**Appropriations: \$1,975,000**

**Recipients: 986**

**Average award: \$1,990**

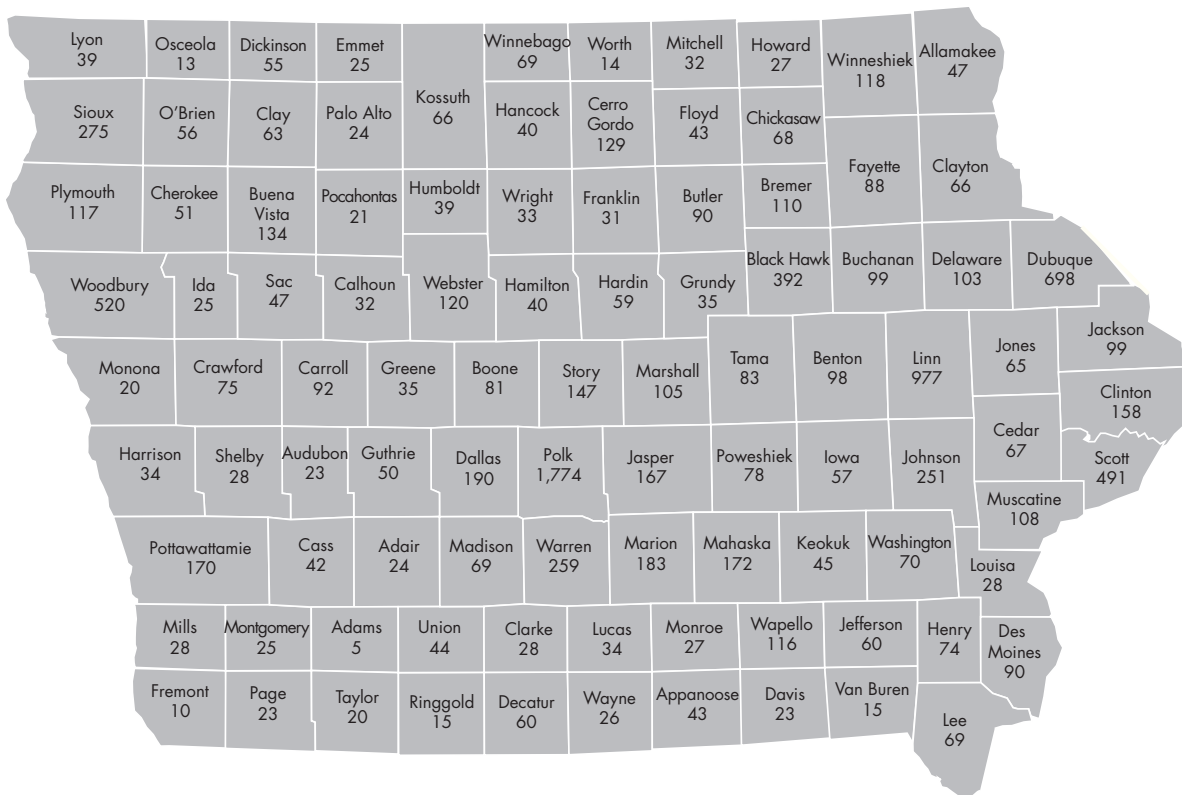
**Applicants: 3,328**

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

**Total awards: \$1,962,323**

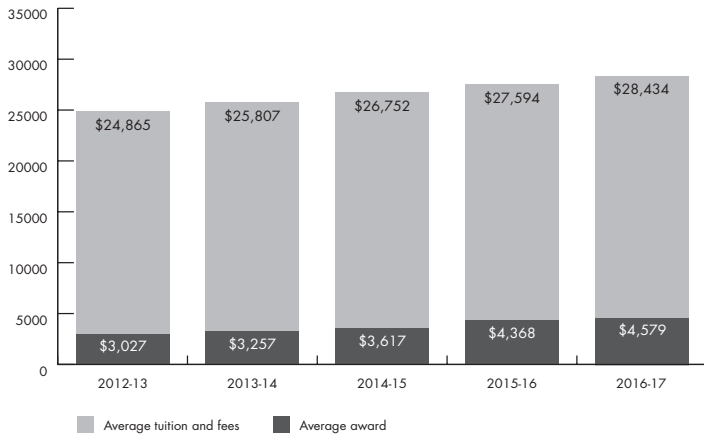
The Iowa Tuition Grant provides need-based assistance to eligible Iowa residents attending Iowa's private colleges and universities. Grants cover up to eight semesters of full-time undergraduate study. Part-time students are eligible for adjusted amounts. Iowa College Aid determines the award parameters in the spring prior to the academic year for which the funding will be disbursed. 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. The average award in FY 2017 was 15.9 percent of the average published tuition and fees for students attending not-for-profit colleges or universities and 12.3 percent for students attending for-profit colleges or universities.

### Iowa Tuition Grants by County of Residence

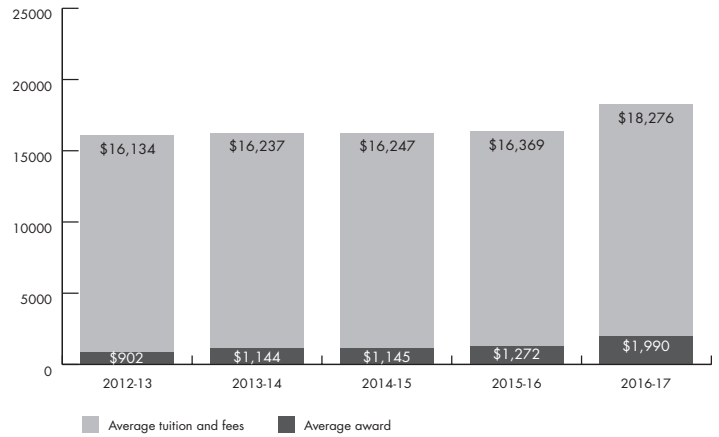


## IOWA TUITION GRANT (continued)

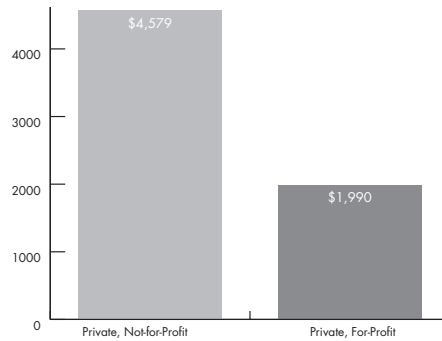
**Average Iowa Tuition Grant Award Compared to Average Tuition and Fees Iowa Not-for-Profit Colleges & Universities**



**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

**For-profit colleges and universities**



Actual match: \$3,036,493

**Not-for-profit colleges and universities**



Actual match: \$103,583,135

“I’m grateful these scholarships are out there, especially for those who choose—or in my case, need—to attend a private institution.” —Laura Stangl, Iowa Tuition Grant recipient (more on page 37)

# SCHOLARSHIPS & GRANTS

## 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.

### SKILLED WORKFORCE SHORTAGE GRANT (KIBBIE GRANT)

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

**Recipients: 4,415**

**Average award: \$1,128**

**Applicants: 19,649**

**Maximum award: \$2,505**

**Total awards: \$4,978,386**

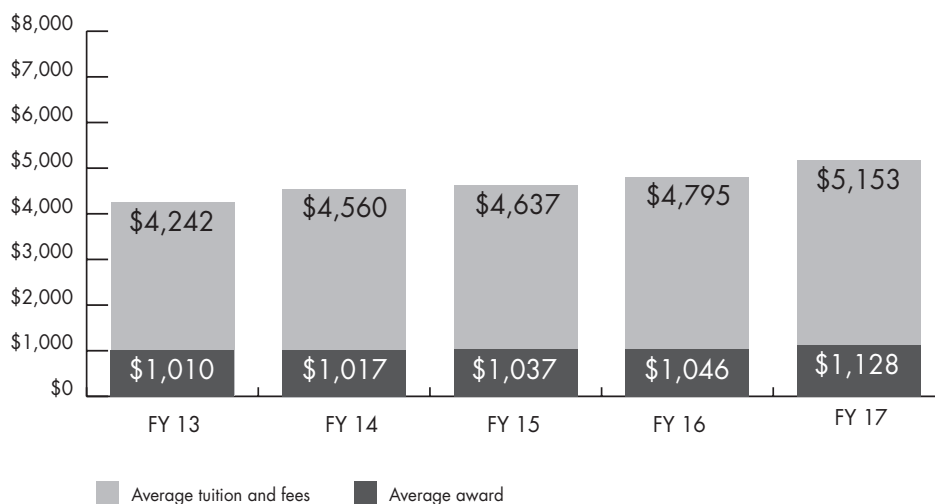
The Skilled Workforce Shortage Grant, known as the Kibbie Grant to honor former Iowa Senate President Jack Kibbie, provides need-based financial assistance to Iowa residents enrolled in high-demand career programs at Iowa community colleges. Grants for full-time students are designed to cover one-half of the average tuition and fees and can be adjusted based on financial need and funding available. Kibbie Grants are awarded in conjunction with federal Pell Grants and Iowa Vocational-Technical Tuition Grants.

The average award in FY 2017 was approximately 21.9 percent of the average tuition and fees for students attending community colleges in Iowa.

Program of study	Number of recipients*	Percentage of total recipients
Nursing and allied health	2,005	45.43%
Information technology/business programs	794	18.00%
Miscellaneous	468	10.61%
Advanced manufacturing/industrial technology programs	461	10.45%
Transportation and logistics programs	456	10.33%
Construction and building trades	225	5.10%
Biotechnology programs	4	0.09%

\* 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 2016-17.

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



# SCHOLARSHIPS & GRANTS

## WORKFORCE SHORTAGE GRANTS (continued)

### IOWA VOCATIONAL-TECHNICAL TUITION GRANT PROGRAM

**Appropriations: \$2,250,185**

**Recipients: 2,674**

**Average award: \$868**

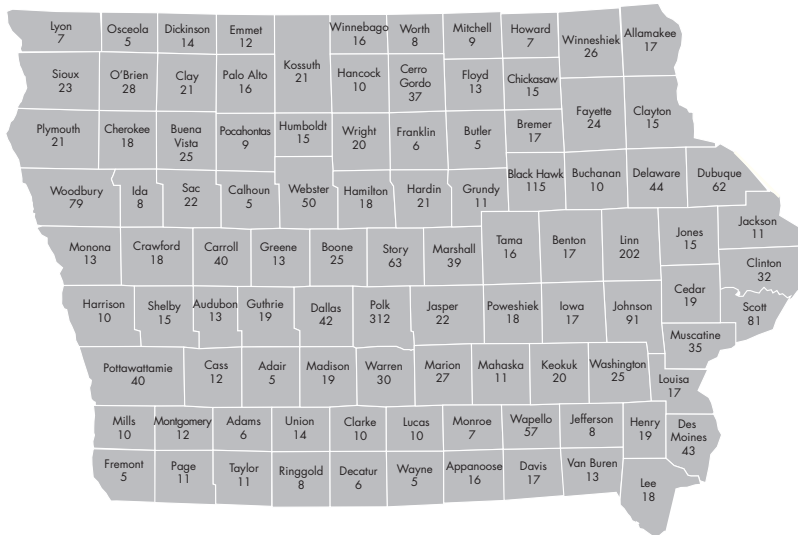
**Applicants: 19,649**

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

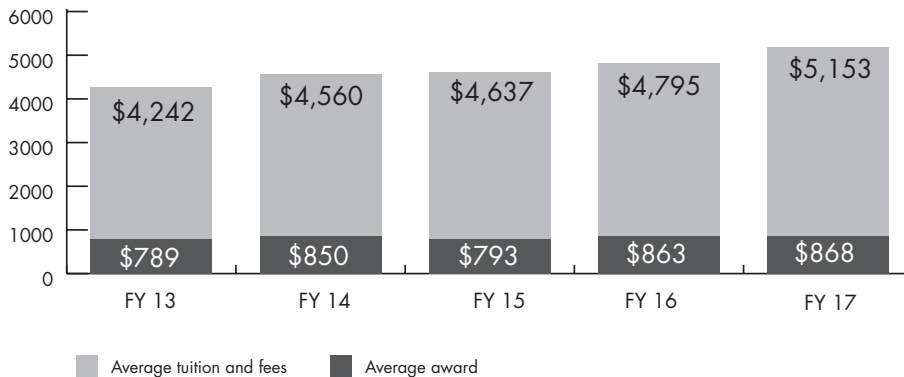
**Total awards: \$2,320,191**

The Iowa Vocational-Technical Tuition Grant assists students enrolled in career programs at Iowa's community colleges. The program encourages students to study in programs critical to economic growth in Iowa. The maximum award is based on a tiered system, with the goal of covering tuition, fees and books in combination with federal Pell Grant funds and the Expected Family Contribution. The average award in FY 2017 was about 17 percent of the average published tuition for students attending community college in Iowa. About 65 percent of all Iowa Vocational-Technical Tuition Grant recipients in FY 2017 also received financial assistance through another state-funded program, most often the Kibbie Grant.

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



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



# SCHOLARSHIPS & GRANTS

## ALL IOWA OPPORTUNITY SCHOLARSHIP PROGRAM

**Appropriations: \$2,840,854**

**Recipients: 726**

**Average award: \$4,477**

**Applicants: 12,153**

**Maximum award: \$8,368**

**Total awards: \$3,250,352**

The All Iowa Opportunity Scholarship provides financial assistance for tuition and fees to students at risk of not pursuing higher 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. 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.



# SCHOLARSHIPS & GRANTS

## IOWA NATIONAL GUARD EDUCATIONAL ASSISTANCE PROGRAM

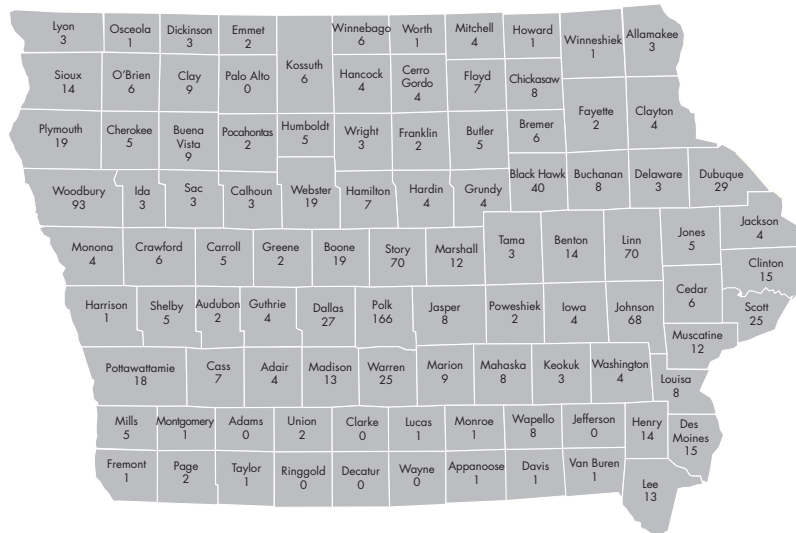
**Appropriations: \$2,100,000**  
**Applicants: 1,519**

**Recipients: 1,127**  
**Maximum award: \$7,108**

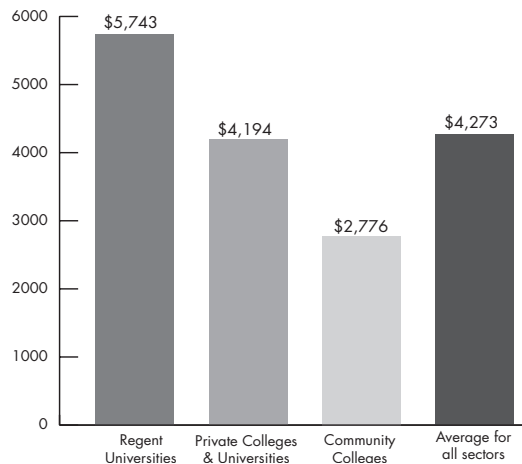
**Average award: \$4,273**  
**Total awards: \$4,815,534**

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 NGEAP 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 cannot exceed the average tuition rate at Iowa's Regent Universities.

### NGEAP by County of Residence



### Average NGEAP Award by Sector



“So far, the National Guard Educational Assistance Program has allowed me to be on track to graduate debt-free.” —Cpl. Colton Lorber, NGEAP recipient (more on page 37)



## 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

**Appropriations: \$454,057**

**Recipients: 174**

**Average award: \$2,305**

**Applicants: 753**

**Maximum award: Varies\***

**Total awards: \$401,024**

\* Regents, \$3,744; private not-for-profit, \$9,010; community colleges \$2,472

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 ranged from \$2,472 to \$9,010 during the 2016-17 year. This grant can be used for any college expenses including tuition, fees, books, supplies, room and board, transportation and living expenses.

### EDUCATION AND TRAINING VOUCHER PROGRAM (FEDERAL)

**Appropriations: \$619,565**

**Recipients: 166**

**Average award: \$3,345**

**Applicants: 753**

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

**Total awards: \$555,229**

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 higher 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. 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 2017 also received awards through the following programs:

All Iowa Opportunity Foster Care Grant: 149

Kibbie Grant: 13

Iowa Tuition Grant: 15

GEAR UP Iowa Scholarship: 4

All Iowa Opportunity Scholarship: 13

National Guard Educational Assistance Program: 1

# SCHOLARSHIPS & GRANTS

## BARBER & COSMETOLOGY ARTS & SCIENCES TUITION GRANT

**Appropriations: \$36,938**

**Recipients: 86**

**Average award: \$430**

**Applicants: 1,745**

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

**Total awards: \$36,938**

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: 103**

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

**Total awards: \$10,000**

**Recipients: 4**

**Average award: \$2,500**

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.

## GEAR UP IOWA SCHOLARSHIP (FEDERAL + MATCH)

**Recipients: 1,720**

**Average award: \$2,264**

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

**Total awards: \$3,893,877**

The GEAR UP Iowa Scholarship is awarded to students in the first GEAR UP Iowa cohort (high school graduating class of 2014). Of the FY 2017 scholarship recipients, 619 were enrolled at Regent Universities, 262 at private colleges and universities, 592 at Iowa community colleges, 14 at barber or cosmetology schools in Iowa and 233 at out-of-state colleges or universities.

 **“The GEAR UP Iowa scholarship made it possible for me to study abroad.”** —Lily Nellans, GEAR UP Iowa Scholarship recipient (more on page 38)

## 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.

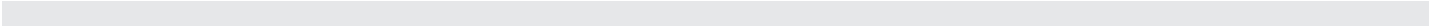
### RURAL IOWA PRIMARY CARE LOAN REPAYMENT PROGRAM

<b>Appropriations: \$1,209,016</b>	<b>Recipients: 10</b>	<b>Average award: \$177,464</b>
<b>Applicants: 10</b>	<b>Maximum award: \$200,000</b>	<b>Total awards: \$1,774,464</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: \$210,493



Average award: \$177,464 for 5-year commitment



## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

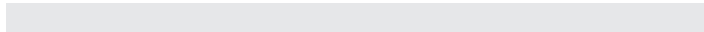
### HEALTH PROFESSIONAL RECRUITMENT PROGRAM

<b>Appropriations: \$400,973</b>	<b>Recipients: 15</b>	<b>Average award: \$37,073</b>
<b>Applicants: 15</b>	<b>Maximum award: \$50,000</b>	<b>Total awards: \$556,092</b>

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 toward the recipient's outstanding balance 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: \$103,519



Average award: \$37,073 for 4-year commitment



## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### TEACH IOWA SCHOLAR

**Appropriations: \$400,000**  
**Applicants: 600**

**Recipients: 160**  
**Maximum award: \$4,000**

**Average award: \$4,000**  
**Total awards: \$640,000**

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: \$27,049\*

Average award: \$4,000 a year for up to 5 years (\$20,000)

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

#### FY 2017 Teach Iowa Scholar recipients were employed in Iowa as teachers in the following subject areas:

Agriculture: 4	Instructional strategist I (5–12): 12
All science: 2	Instructional strategist I (K–8): 23
Biology: 9	Instructional strategist II BD-LD: 7
Chemistry: 2	Instructional strategist II MD: 8
Deaf or hard of hearing: 1	Mathematics: 23
Early childhood pre-K: 2	Middle school: 7
Early childhood special education: 3	Professional school counselor: 20
English as a Second Language: 11	Special education (pre-K–3): 2
Family and consumer science: 6	Teacher librarian: 4
Foreign language: 6	Talented and gifted: 5
Industrial technology: 2	Visually impaired: 1

## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### IOWA TEACHER SHORTAGE LOAN FORGIVENESS PROGRAM

**Appropriations: \$392,452**

**Recipients: 106**

**Average award: \$4,903**

**Applicants: 496**

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

**Total awards: \$519,758**

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: \$39,000

Average award: \$4,903 a year for up to 5 years (\$24,515)

**“The financial burden of student loans makes it hard to decide if it's worth it because it's not a job you do for the money.”** —Sherri Meza, Teacher Shortage Loan Forgiveness recipient (more on page 38)



## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### RURAL IOWA RN AND PA LOAN REPAYMENT PROGRAM

<b>Appropriations: \$84,806</b>	<b>Recipients: 9</b>	<b>Average award: \$20,000</b>
<b>Applicants: 12</b>	<b>Maximum award: \$20,000</b>	<b>Total awards: \$180,000</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.

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

Average recipient debt: \$105,279

Average award: \$20,000 for 5-year commitment



## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

### REGISTERED NURSE & NURSE EDUCATOR LOAN FORGIVENESS PROGRAM

**Appropriations: \$80,852**

**Recipients: 26**

**Average award: \$2,972**

**Applicants: 274**

**Maximum award: \$7,108**

**Total awards: \$77,282**

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.

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

Average recipient debt: \$82,663

Average award: \$2,972 a year for up to 5 years (\$14,860)

**“Programs like this may help encourage others to become nursing educators.”**  
—Jay Schelhaas, Nurse Educator Loan Forgiveness recipient (more on page 39)





## REPAYMENT PROGRAMS FOR WORKING ADULTS (continued)

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

**Appropriations: \$35,488**

**Recipients: 12**

**Average award: \$2,617**

**Applicants: 12**

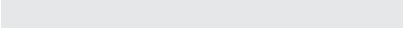
**Maximum award: \$5,235**

**Total awards: \$31,406**

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: \$56,407



Average award: \$2,617 a year for up to 3 years (\$7,851)



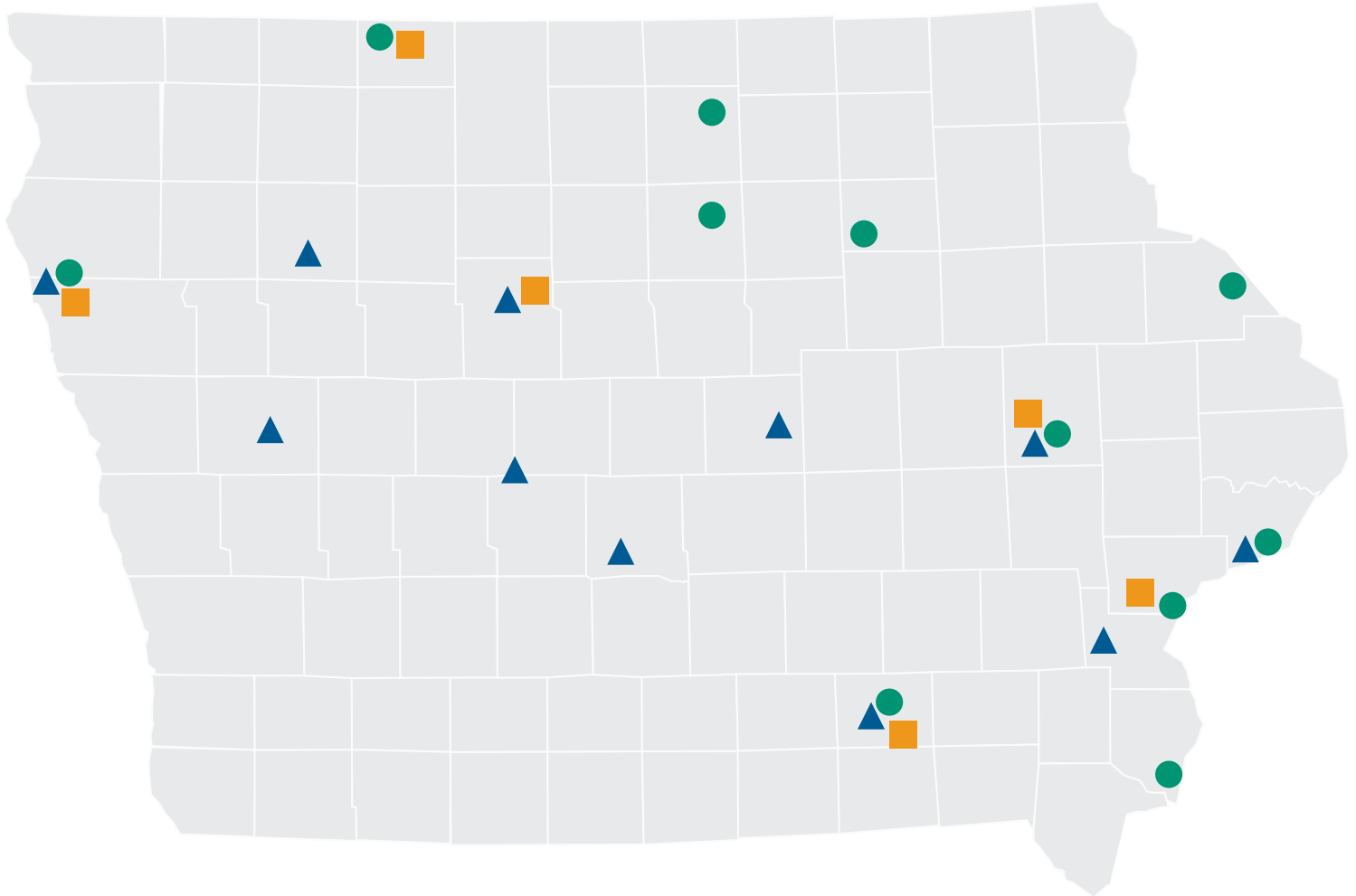
### IOWA TEACHER SHORTAGE FORGIVABLE LOAN PROGRAM

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

	# of recipients	Dollar amount
Students in school	5	\$14,865
Currently in deferment/forbearance	0	\$0
Fulfilled/fulfilling teaching obligation	1,145	\$5,322,924
Currently in repayment	128	\$330,491
Repaid	680	\$2,676,240
Other (default, bankruptcy, etc.)	35	\$102,643

## ACCESS, SUCCESS & COMPLETION

Through its Community Engagement initiatives, Iowa College Aid strives to build a college-going culture throughout the state. Students, families, schools and communities—each has a valuable role in these partnerships.



▲ GEAR UP Iowa    ● Local College Access Networks    ■ Course to College Corps

### IN FISCAL YEAR 2017 ...

**8,388 ninth-graders** were part of the GEAR UP Iowa cohort

**11 communities** used the Collective Impact Framework to develop or maintain Local College Access Networks

**125 schools** participated in at least one Course to College program

**6 communities** were selected to host Course to College Corps members

**123 education professionals** from 82 schools were trained through Go Alliance Academy

## GEAR UP IOWA

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

**Students served: 8,388 members of the high school class of 2020**

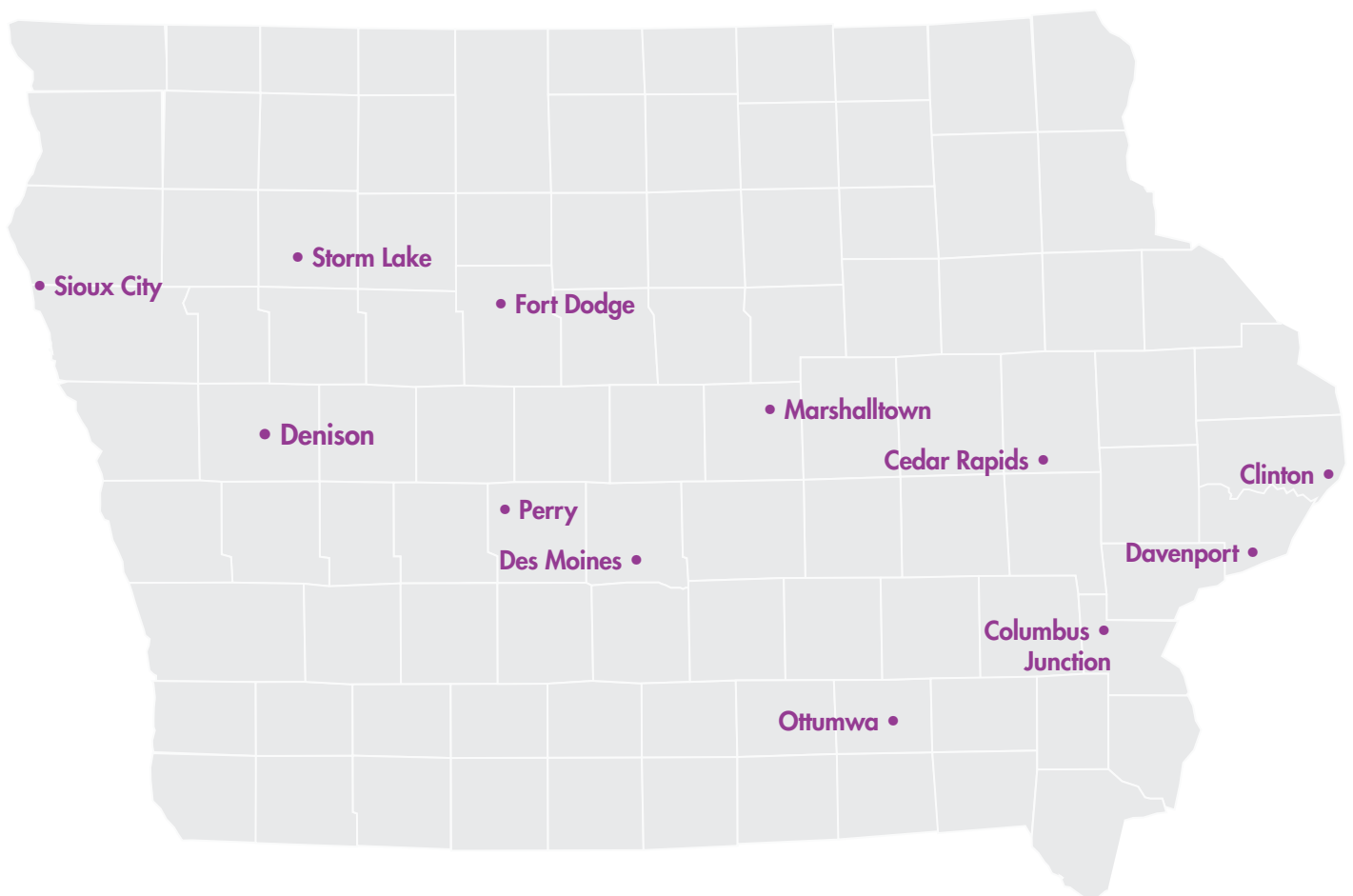
**School districts: 12 | Schools: 26**

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

**Grant period: 2014-2021 | Grant source: U.S. Department of Education**

**Grant amount: \$22,379,301 million | Grant match: \$22,670,801**

In fall 2014, Iowa College Aid was awarded a second 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. 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 partners across the state.



## GEAR UP IOWA (continued)

### WHAT GEAR UP IOWA DOES

- Improves academic performance and preparation
- Raises high school graduation rates in low-income schools
- Builds family and student awareness of postsecondary options, preparation and financing

### HOW IT'S DONE

- Creates a school-wide college-going culture
- Builds on existing structures and supports
- Follows students from seventh grade through first year in college
- Supported by community-level partnerships

### 4 COMPONENTS

- Academic support
- College and career exposure
- Family knowledge and engagement
- Noncognitive (social and emotional) skill development

### IN FISCAL YEAR 2017 ...

**1,040 students** received tutoring and/or homework assistance

**1,294 students** went on college visits to more than 30 colleges

**1,490 students** participated in 7,457 hours of mentoring

**521 students** participated in summer programs

**279 students** went on job site visits or participated in job shadowing


**408 families** participated in family events

**124 families** participated in workshops on college preparation and/or financial aid

**63 students** and 8 college student mentors participated in the GEAR UP Iowa Summer Summit

**30 staff** from across the state attended the National Council for Community and Education Partnerships conference

**4 students** and chaperones attended the National Youth Leadership Summit

 **“At first I didn’t want to go to college ... but now college is really interesting to me. I can’t wait to go.”** —GEAR UP Iowa student Bayanna H. Berry (more on page 39)

## LOCAL COLLEGE ACCESS NETWORK (LCAN) GRANT SERIES

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

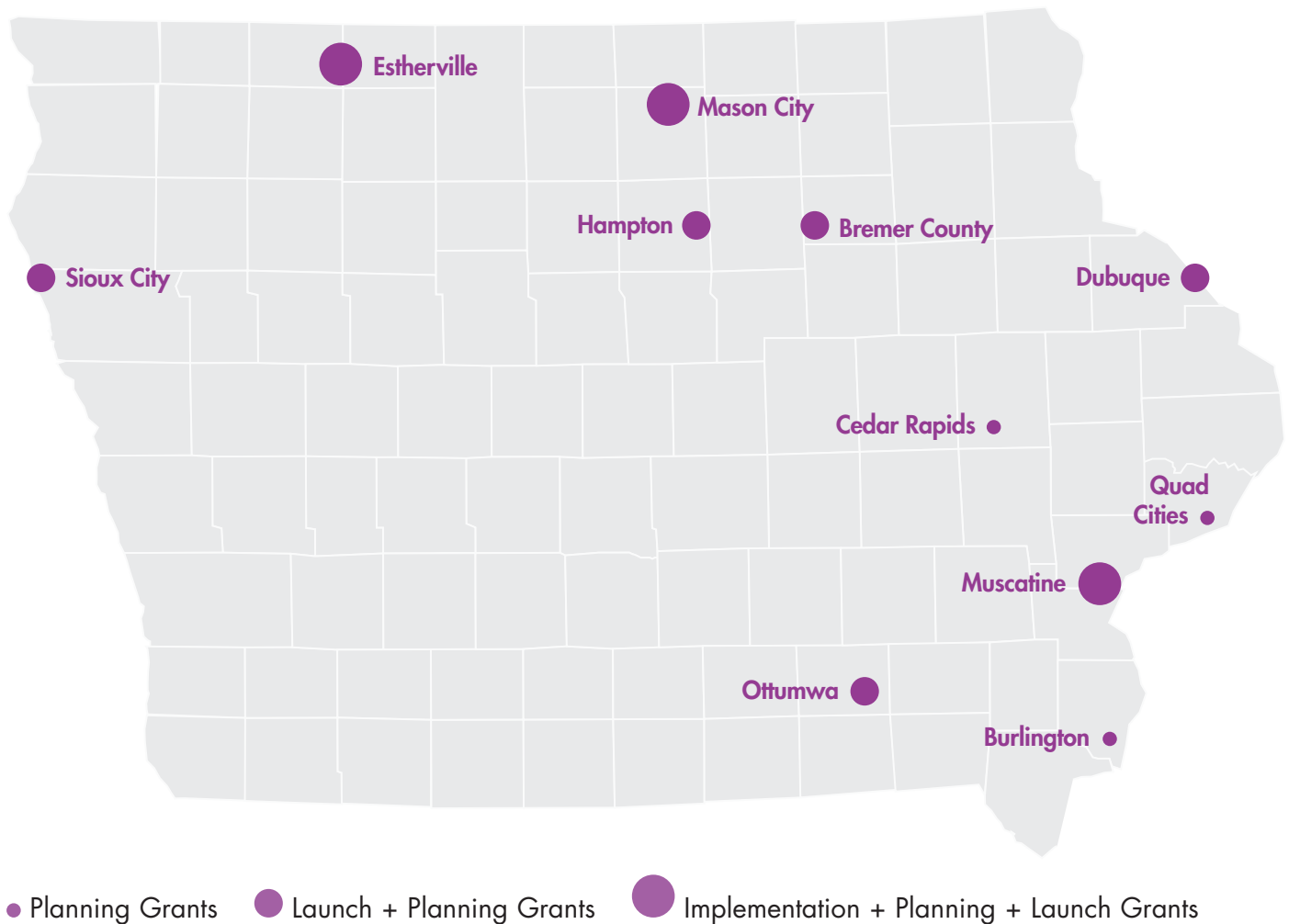
**Planning grants awarded to date: 11 grants of up to \$20,000**

**Launch grants awarded to date: 5 grants of up to \$60,000**

**Implementation grants awarded to date: 3 grants of up to \$40,000**

**Grant source: U.S. Department of Education (2014–2016), Iowa College Aid (2016–2017)**

Iowa College Aid works with communities across the state to increase educational attainment and address workforce needs through Local College Access Networks. With grants, training and technical assistance from Iowa College Aid, these communities implement the Collective Impact framework to connect local students and educational institutions using existing resources to increase college access. "College" is defined broadly as postsecondary training, education that supports gainful employment, nondegree credential programs, four-year degrees and beyond. LCANs form cross-sector leadership teams, examine baseline data and create asset maps to identify priorities and create a common agenda for each community.



## LOCAL COLLEGE ACCESS NETWORKS (continued)

### LCAN STRATEGIES

- Awarding a series of grants to support the creation, expansion and sustainability of LCANs
- Providing training, technical assistance and professional development opportunities
- Using the Collective Impact framework to create systems change and support the development of sustainable LCANs

### WHAT IS COLLECTIVE IMPACT?

Collective impact is the commitment of a group of influential leaders from different sectors to a common agenda for solving a specific social problem, using a structured form of collaboration.

### KEY PARTNERS

- Community colleges
- Area private colleges
- PK-12 school districts
- Area education agencies
- Chambers of commerce
- Community action agencies
- Community foundations
- Elected officials
- Economic development agencies
- Ethnic communities
- Faith communities
- Major employers

### IN FISCAL YEAR 2017 ...

**Total grants** distributed topped \$800,000

**Leadership teams** consisted of high-level leaders from colleges and universities, school districts, businesses, banks, economic development organizations, community foundations, hospitals, nonprofit and faith-based organizations, elected officials and key community stakeholders

**Community goals** were created at a local level and included higher postsecondary enrollment and retention; higher FAFSA completion rates; and focus on minority, low-income and first-generation students

**College attainment rate** (associate, bachelor's, graduate/professional degree) ranged from 26.8% to 37.8% across LCAN communities—LCANs seek to increase that number to 70% by 2025

“The rural Iowa education crisis is real. Only 26 percent of Franklin County residents have completed some education past high school, and our LCAN is dedicated to increasing that percentage.” —Valeria Gonzalez, Mission Possible—Hampton (more on page 40)

## COURSE TO COLLEGE

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

Iowa College Aid's former 3-Step Process was renamed and expanded in FY17 to add components for Early Awareness and Summer Transition. The goal of the program remains the same: to help high school seniors and their families through college applications, financial aid applications and college admissions, offering assistance through a process that can be intimidating and confusing.

#### EARLY AWARENESS

Early College Awareness programming ensures that every student has a chance to explore college and career opportunities, then apply to a college or university that is an academic match and a good college fit.

#### COLLEGE APPLICATION CAMPAIGN

Iowa College Application Campaign is part of a national effort to help high school seniors, especially those from underserved populations, navigate the college admissions process and ensure they apply to at least one college.

#### FAFSA COMPLETION INITIATIVE

Through a partnership with the U.S. Department of Education, Iowa College Aid can help high schools identify seniors who have not completed a FAFSA so they can provide targeted follow-up assistance.

#### 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.

#### SUMMER TRANSITION

Some students say they plan to attend college—and might even apply and be accepted—but never enroll. The Summer Transition program fights this “summer melt” with a framework to ensure that students take the necessary steps between high school graduation and college enrollment.

#### IN FISCAL YEAR 2017 ...

**97 schools** signed up for the College Application Campaign

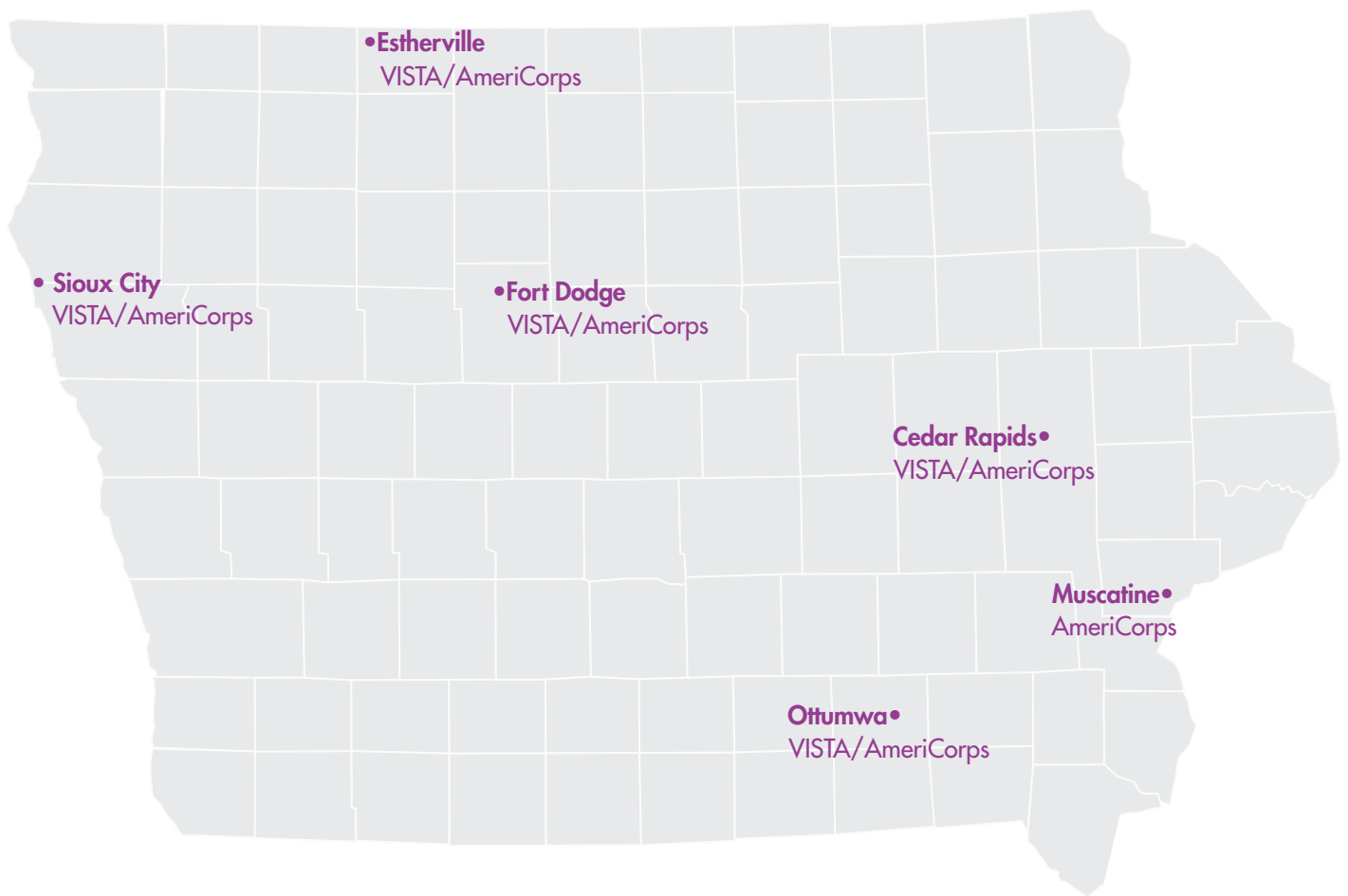
**104 schools** had active Data Sharing Agreements for the FAFSA Completion Initiative (includes TRIO programs)

**41 schools** took part in College Decision Day

**19 schools participated** in all three programs

## COURSE TO COLLEGE CORPS

In June 2017, Iowa College Aid announced the launch of its Course to College Corps, an effort to place national service members in Iowa communities where they can help with college access, success and completion. Six sites were selected from existing GEAR UP and LCAN communities through an open application process. Proposals were submitted by or in partnership with local school districts. Members will be in place by the end of calendar year 2017, and they will focus on FAFSA completion and summer transition. The Course to College Corps was awarded funds to place five VISTA (Volunteers in Service to America) members, seven full-time AmeriCorps members and 14 part-time AmeriCorps members.



Through July 2017, VISTA members remained at these sites:

- 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 office in Des Moines



## IOWA GO ALLIANCE ACADEMY

In October 2016, Iowa began offering continuing education courses for college access professionals, in partnership with AEA PD Online and the Southern Regional Educational Board. Iowa is one of 20 states offering these college and career counseling program training modules. Counselors and administrators can apply credit toward license renewal. Sessions have repeatedly filled up and had waiting lists. Topics include:

- Module 1: Building a College Going Culture for All Students
- Module 2: College, Career and Academic Planning
- Module 3: Financial Aid and College Applications
- Module 6: Maximizing Counselor Impact: Module for Administrators

### IN FISCAL YEAR 2017 ...

**106** education professionals completed Module 1

**25** education professionals completed Module 2

**28** education professionals completed Module 3

**14** administrators completed Module 6

**8** education professionals completed three modules and earned an Iowa College Aid College Access Professional Certificate

**“I think the courses are wonderful. It is a great way to get a complete look at the college and career process.”** —Karla Wymore, Iowa Go Alliance Academy attendee (more on page 40)



## 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. For instance, a report this year on the Skilled Workforce Shortage Tuition Grant (Kibbie Grant) and the Iowa Vocational-Technical Tuition Grant indicates that recipients are more likely to complete community college than their peers. A final report will be released in the coming year, and similar reports will follow on other grant and scholarship programs.

In 2016-17, the Research and Evaluation Team presented at the Iowa Ideas series of symposiums around the state. Iowa College Aid's presentation demonstrated the continued value of higher education, even as tuition and other costs continue to rise.

The Research and Evaluation Team is leveraging new partnerships with the Iowa Department of Education and the Iowa Board of Regents to collect data and provide greater analytics and insight. In addition, the team maintains a Higher Education Data Center on the agency's website, analyzes data for distribution to the media and the public and tracks Iowans along a "student continuum" from FAFSA completion to college graduation.

## POSTSECONDARY REGISTRATION & CONSUMER ADVOCACY

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 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. 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 2017, Iowa College Aid:

- Registered 54 institutions to offer on-campus and distance education to Iowans
- Approved 42 institutions to offer on-campus or distance education under exemptions
- Approved 41 Iowa schools to initiate or renew participation in SARA (State Authorization Reciprocity Agreements)
- Received and vetted 43 student complaints

## OPERATING BUDGET

	STATE APPROPRIATED PROGRAMS	STATE MANDATED/ UNFUNDED PROGRAMS*	FEDERAL GRANT/ PROGRAMS	FFELP/PLP COLLECTIONS, GREAT LAKES	TOTALS
FY2017 Number of Programs	14	9	7	2	32
FY2017 Appropriation/Grant/Fee Total	\$66,776,815.00	\$50,000.00	\$11,868,495.00	\$-	\$78,695,310.00
FY2017 FTE	7	8	27	0	41
<b>Operating Expenses</b>					
Personnel	\$716,671	\$602,201	\$2,301,459	\$-	\$3,620,331
Travel	\$31,019	\$29,749	\$157,199	\$-	\$217,966
Supplies, Printing & Binding, Postage	\$35,015	\$35,769	\$163,232	\$-	\$234,016
Support-Rent, Communication, Prof/ Outside Service	\$570,638	\$73,156	\$686,152	\$42,000	\$1,371,946
State Legal, Audit, State Reimbursements	\$37,659	\$44,184	\$150,336	\$-	\$232,179
Advertising & Publicity	\$19,691	\$23,102	\$78,607	\$-	\$121,400
IT Services, Equipment Repair	\$66,920	\$40,178	\$136,603	\$-	\$243,701
Total Operating Cost	\$1,477,614	\$848,338	\$3,673,588	\$42,000	\$6,041,539
<b>Other Expenses</b>					
Scholarship/Aid to Individuals/Trust	\$66,776,815	\$-	\$9,704,302	\$-	\$76,481,117
Grants to K-12 Schools/Communities	\$-	\$-	\$1,500,000	\$-	\$1,500,000
Aid Administered	\$66,776,815	\$-	\$11,204,302	\$-	\$77,981,117
<b>Revenue</b>					
TOTAL EXPENDITURES BY PROGRAM	\$68,254,429	\$848,338	\$14,877,890	\$42,000	\$84,022,656
APPROPRIATED/GRANT/FEE REVENUE	\$66,776,815	\$50,000	\$11,868,495	\$-	\$78,695,310
APPROPRIATED ADMIN REVENUE	\$431,896	\$-	\$-	\$-	\$431,896
OTHER REVENUE	\$-	\$-	\$-	\$2,004,028	\$2,004,028
TOTAL REVENUE BY PROGRAM	\$67,208,711	\$50,000	\$11,868,495	\$2,004,028	\$81,131,234
NET GAIN (LOSS)	\$(1,045,717.51)	\$(798,337.76)	\$(3,009,394.78)	\$1,962,028.00	\$(2,891,422.05)
<b>Summary</b>					
Overall % of Total Expense	81.23%	1.01%	17.71%	0.05%	100%

\* Related to Chapter 261 of Iowa Code—Postsecondary Education, Branstad State Fair Grant, Loan Programs

## IOWA TUITION GRANT: LAURA STANGL

When Laura graduates from Buena Vista University next spring, her bachelor's degree in education will be the culmination of a decades-long dream. "I always wanted to be a teacher," she says. "But I spent 20 years raising eight children at home."

Laura is legally blind, so transportation to and from her home in Ida Grove limited her options when she decided to start college. After two years of online classes at Iowa Central Community College, Laura transferred to Buena Vista with the help of the Iowa Tuition Grant, which was created to make private colleges and universities affordable for Iowa students. "I appreciate that this is a possibility," Laura says. "I'm grateful these scholarships are out there, especially for those who choose—or in my case, need—to attend a private institution. This is the only place I can get transportation to and from on a daily basis."

In some ways, Laura's return to school flipped her role with her children. "I've put three kids through college in the past five years while I've been doing it," she says. "I bounce ideas off them. I have a daughter who edits my papers. We can commiserate a lot when it comes to midterms, for instance."

Laura is earning a degree to teach high school history, with an endorsement in special education. She hopes to work in an inner city or rural community. Born and raised in Omaha and now living in a small town, she says, "I've seen the need for good teachers in those areas."

## NGEAP: CPL. COLTON LORBER 68W

Colton's original career goal was to be a welder, but then he enlisted in the Iowa National Guard and completed combat medic training. Now he plans to be a flight nurse.

"That changed my path to health care," he says. "I finished my paramedic certificate at Des Moines Area Community College, and I am moving on to nursing at DMACC as well. I plan to get my associate degree in nursing at DMACC and get my bachelor's in nursing through University of Iowa."

A member of the Iowa National guard since 2013, Colton plans to re-enlist next year. "I had always wanted to join the military," he says. "However, education was always a big priority as well. The National Guard has given me the opportunity to do both simultaneously. So far, the National Guard Educational Assistance Program has allowed me to be on track to graduate debt-free."

The Guard has also given him some unique vantage points. His favorite moment? "Getting to fly by Mt. Rushmore on a CH-47 Chinook helicopter."



**GEAR UP IOWA SCHOLARSHIP: LILY NELLANS**

Working toward a degree in peace and conflict studies, Lily has seen major world hot spots firsthand. “I spent a semester studying the Arab-Israeli conflict in Haifa, Israel, and two summers studying genocide in Bosnia and Herzegovina,” she says. “These two experiences motivated me to study genocide, and I’m hoping to pursue a career in genocide prevention and relief.”

She credits her GEAR UP Iowa scholarship for those life-changing experiences. “I was fortunate enough to receive a full academic scholarship from my university,” she says. “However, the GEAR UP Iowa scholarship made it possible for me to participate in three study abroad programs.”

A 2014 graduate of Roosevelt High School in Des Moines, Lily now attends Western Kentucky University, where she is earning a second major in philosophy and a minor in citizenship and social justice. Her advice to current GEAR UP Iowa students, who are now sophomores in high school: “They should begin exploring what they are passionate about and what interests them. Ask yourself: What could I learn and talk about for a long time? What makes me excited to wake up in the morning?” Lily has found her answer.

**TEACHER SHORTAGE LOAN FORGIVENESS: SHERRI MEZA**

When Sherri was trying to decide what subject area to teach, her advisor at Grand View University told her about the Teacher Shortage Loan Forgiveness program. That information nudged her toward family and consumer science.

Sherri taught for five years at East High School in Des Moines before moving to North High, and she says her student loan debt would be overwhelming without assistance. “Teaching is a very stressful, tough job that requires so much more sacrifice than you can ever prepare for,” she says. “The financial burden of student loans makes it hard to decide if it’s worth it because it’s not a job you do for the money. I’ve been lucky enough to have a supportive family to help me get through it, and forgiveness programs that make me believe someday that financial burden may actually go away.” Aside from the financial help, she believes the program makes teachers feel appreciated and motivated, keeping dedicated teachers in the schools where they’re most needed.

While she loves teaching, some of Sherri’s most rewarding moments have come outside class hours. “I’ve been with some of my students through some very tough situations in their life,” she says. “I feel fulfilled and blessed when they come back to visit me after finally graduating when they thought they never would and tell me how my support and our relationship is what got them through it. I’ve shared tears, love and laughter, and that’s why I’m still here.”



**NURSE EDUCATOR LOAN FORGIVENESS: JAY SCHELHAAS, B.A., R.N., B.S.N., M.S.N.**

Jay was “blown away” to receive help paying off his student loans, but he sees the positive effects extending far beyond his own finances. As a nursing instructor at Indian Hills Community College, Jay says: “I am gratified that this program sees the benefit of promoting nursing education in small rural community colleges. Indian Hills provides awesome educational services in a high-need area. Having a nursing program with master level instructors is a key to its success.”

Jay also sees loan repayment assistance as a component in solving a problem currently felt across the country. “There is a need for nurses nationwide,” he says. “The nursing shortage certainly is evident in our area as well. Programs like this may help encourage others to become nurse educators to help fill the gap in our nursing shortage.”

On a personal level, Jay’s loan repayment assistance allows him to stay in a meaningful and fulfilling career. “I love to teach college-level students,” he says. “It is a very rewarding way to serve a great profession.”

**GEAR UP IOWA: BAYANNA H. BERRY**

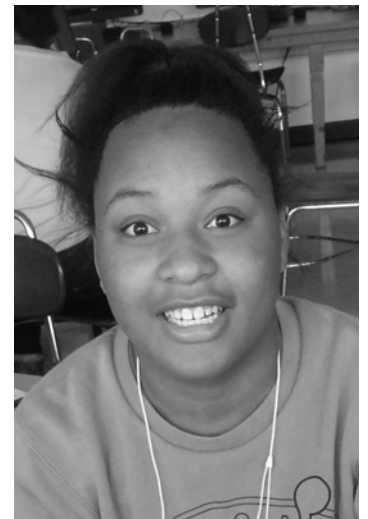
GEAR UP Iowa changed Bayanna’s mind about higher education. “At first I didn’t want to go to college,” says the sophomore at Washington High School in Cedar Rapids. “I thought it was going to be boring, but now college is really interesting to me. I can’t wait to go.”

One experience that helped change her mind was last summer’s GEAR UP Iowa Student Summit. Bayanna and 62 other students from around the state spent three days and three nights on the Iowa State University campus: sleeping in dorms, eating in a cafeteria and attending classroom sessions with facilitators and college student mentors.

Living like a college student fired up her enthusiasm. So does the knowledge that a GEAR UP Iowa scholarship is waiting for her when she graduates from high school.

As a triple-sport athlete (basketball, softball and track), Bayanna has her sights on a career as an athletic trainer. She says GEAR UP is helping her along that path. “It has taught me a lot about what colleges look for,” she says.

Bayanna also values the personal connections she has made through GEAR UP. “I met a lot of people who are my friends now from the summit,” she says. “I met a lot of people who were different from me, and that was good—learning to deal with different personalities.”



**LCAN: VALERIA GONZALEZ, MISSION POSSIBLE—HAMPTON**

Mission Possible lived up to its name with its very first goal. The Hampton-based Local College Access Network began with a focus on FAFSA completion rates, hoping to raise them from 53 percent in 2015-16 to 56 percent in 2016-17. The rate jumped all the way to 69 percent, passing both state and national averages.

“We are working collectively with community, education, business and industry to make this happen,” says Valeria, who is North Iowa Area Community College’s bilingual enrollment advisor and Mission Possible’s network supervisor and FAFSA Completion Committee chair. “The rural Iowa education crisis is real,” she says. “Only 26 percent of Franklin County residents have completed some education past high school, and our LCAN is dedicated to increasing that percentage.”

Feedback from the community indicates the program is working: A high school counselor says Mission Possible makes college “a concrete reality” for students. A college-bound high school student says thank you for “that extra push.” A college-bound adult says she couldn’t have navigated college admissions and financial aid applications without support.

Of Mission Possible’s many success stories, Valeria was especially touched by a homeless student: “We were able to help the student complete the FAFSA, apply to college, obtain the proper verification and documentation and to collectively provide confidence and support to the student to proceed on their pathway to higher education and obtaining a skill.”

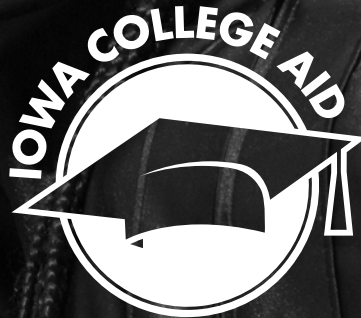
**IOWA GO ALLIANCE ACADEMY: KARLA WYMORE**

Karla was among the first counselors in Iowa to earn an Iowa College Aid College Access Professional Certificate by completing three Iowa Go Alliance Academy modules. A 12th-grade school counselor at Mason City High School, she credits Go Alliance with opening her mind to new ways to help students toward college and career success. “I think the courses are wonderful,” she says. “It is a great way to get a complete look at the college and career process.”

Plans are under way to begin teacher-led ACT prep sessions at the high school, and two other counselors in the Mason City district have begun Go Alliance courses. “This will help us do a better job assisting our students and families,” Karla says.

Mason City is also home to a Local College Access Network, and Karla is grateful for the growing number of college access resources in the community. “I have lived in the Mason City area my entire life,” she says. “I want to see our community grow, and I love the fact that several agencies and groups of people see the importance of creating a college-going culture. This definitely has an impact on our future.”





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