

**IOWA CIVIL RIGHTS COMMISSION**

Ch 216

*Grimes State Office Building, Des Moines 50319;  
(515) 281-4121 or (800) 457-4416;  
www.state.ia.us/government/crc*

Beth Townsend, Director .....	Serves at Pleasure of Governor
<i>Name</i> .....	<i>City</i> .....
Mary Chapman, Chair .....	Des Moines .....
Patricia Lipski .....	Washington .....
Randy Moore .....	Davenport .....
Frederick Morain .....	Jefferson .....
Mary Ann Spicer .....	Des Moines .....
Angela Williams .....	Urbandale .....
Nancy Witt .....	Reinbeck .....

Under the Iowa Civil Rights Act of 1965, as amended, the Iowa Civil Rights Commission (ICRC) is charged with enforcement of the Act. The ICRC investigates, mediates, and conciliates complaints of discriminatory practices in public accommodations, employment, credit, housing, and education on the basis of race, creed, color, sex, religion, sexual orientation, gender identity, national origin, or disability. Three other bases include age (employment and credit only), familial status (housing and credit only), and marital status (credit only). Mental disability is not covered for credit practices. If conciliation efforts fail, public hearings may be scheduled and orders resulting from such hearings are subject to judicial review. The ICRC conducts training and outreach to prevent and eliminate discrimination and to educate stakeholder groups on civil rights laws.

The commission consists of seven members appointed by the Governor to staggered terms of four years subject to the advice and consent of the Senate. No more than four members of the commission shall belong to the same political party, and its membership shall represent as wide an area as practical. Commission officers are elected by the members and serve for one year starting on May 1. The executive director is appointed by the Governor and confirmed by the Senate.

**COLLEGE STUDENT AID COMMISSION**

§261.1

*Iowa Building, 603 East 12th Street, Des Moines 50319-9017;  
(515) 725-3400; www.iowacollegeaid.org*

Karen Misjak, Executive Director

<i>Name</i> .....	<i>City</i> .....	<i>Term Ending/Type</i>
Janet L. Adams, Chair .....	Webster City .....	June 30, 2014
Robert Denson .....	Ankeny .....	June 30, 2013
Crystal Ford .....	Cedar Falls .....	June 30, 2013
Shazia Manus .....	Ames .....	June 30, 2014
Terrence Martin .....	Johnston .....	June 30, 2013
Frederick Moore .....	Storm Lake .....	June 30, 2015
Doug Schull .....	Indianola .....	June 30, 2015
Kelli Todd .....	Iowa City .....	June 30, 2014

Robert Donley, designee of Board of Regents .....	August 7, 2012
Roger Utman, designee of Director, Department of Education .....	Statutory

*Ex officio, nonvoting members from the General Assembly**Senate*

Randy Feenstra .....	Hull .....	January 14, 2013
Herman C. Quirmbach .....	Ames .....	January 14, 2013

*House*

Ron Jorgensen .....	Sioux City .....	January 14, 2013
Cindy Winckler .....	Davenport .....	January 14, 2013

The Iowa College Student Aid Commission is a state agency with a long-standing commitment to helping Iowans achieve education beyond high school. Established in 1963 by the Iowa General Assembly to implement the federal assistance program for construction of academic facilities provided by the Higher Education Act of 1963, the Iowa College Student Aid Commission now administers state scholarships, grants, work study, and loan forgiveness programs; administers the Federal Family Education Loan Program (FFELP); manages registration of postsecondary institutions; provides borrowers with assistance in avoiding the serious consequences of default; conducts research and distributes higher education data; offers Iowans assistance in obtaining student financial aid and college-related information; and provides college access, financial literacy, and outreach services to Iowa's students and families as they prepare, plan, and pay for college.

The Iowa College Student Aid Commission works with all sectors of higher education and with the state's K-12 system. A board of commissioners governs the operation of the commission. As specified by Iowa law, 14 commissioners are appointed to represent the Board of Regents, the Iowa Department of Education, Iowa independent colleges and universities, Iowa community colleges, each house of the General Assembly, Iowa lending institutions, Iowa students, student loan borrowers, and the general public. The Governor appoints those commissioners representing borrowers, students, lenders, independent colleges, community colleges, and the general public. The director of the Department of Education serves by virtue of office. The remaining four members are appointed by the bodies they represent.

**Scholarship, Grant, Work-study, and Loan Forgiveness Programs** – By providing Iowa students with over \$59 million in Iowa general fund appropriations under need-based scholarship, grant, and work-study programs, the Iowa College Student Aid Commission ensures access to and a choice of higher education opportunities. The commission-administered need-based programs helped nearly 26,000 Iowa students meet college expenses in fiscal year 2011. Scholarship and grant dollars assist students pursuing degrees at Iowa colleges and universities; while loan forgiveness funds help repay outstanding federal student loan debts for Iowans employed in specified shortage areas.

- **Iowa Tuition Grant Program** – In 1969, the General Assembly established the Iowa Tuition Grant Program to provide financial assistance for Iowa students enrolled in Iowa's independent colleges and universities. Funding for this program for FY 2011 totaled \$44,013,448 for students attending not-for-profit institutions and \$4,650,487 for students attending for-profit institutions. The maximum grant is \$4,000 per year.
- **Iowa Vocational-Technical Tuition Grant Program** – This program was established in 1973 to provide financial assistance to needy Iowa resident students enrolled in vocational-technical or career option courses at Iowa's community colleges. Qualified students may receive a maximum of \$1,200 per year. In FY 2011, the program was funded at \$2,413,959.
- **All Iowa Opportunity Scholarship Program** – In 2007, the General Assembly established the All Iowa Opportunity Scholarship Program to provide financial assistance to access college education to Iowa resident students who do well in high school and demonstrate financial need.

For FY 2011, qualified students received maximum, annual awards of \$7,141 at eligible four-year institutions and no more than full tuition at Iowa community colleges. For FY 2011, program funding totaled \$2,403,949.

- **All Iowa Opportunity Foster Care Grant Program** – Also established in 2007, this program provides grants to Iowa students who age out of Iowa foster care. Eligible students may receive grant funding up to the full cost of attendance after considering all other available state, federal, and college or university funding. For FY 2011, the program was funded at \$594,383.
- **Iowa National Guard Educational Assistance Program** – Established in 1996, the Iowa National Guard Educational Assistance Program provides funding to members of the Iowa National Guard to help cover the costs of attending an Iowa college or university. During FY 2011, eligible members of the Iowa National Guard received maximum grants of \$5,712 from an appropriation that totaled \$3,186,233.
- **Iowa Grant Program** – The Iowa Grant Program was enacted in 1990 to provide grants to Iowa resident undergraduate students attending Iowa Regent universities, community colleges, and accredited independent colleges or universities. This statewide non-sector-based grant program provides need-based awards of up to \$1,000. The fiscal year 2011 appropriation was \$848,761.
- **Iowa Work-Study Program** – In 1987, the General Assembly established the Iowa Work-Study Program to provide funding for work-study jobs for Iowa residents attending Iowa colleges and universities. The work-study program was not funded during FY 2011.
- **Iowa Barber and Cosmetology Arts and Sciences Tuition Grant** – The Iowa Barber and Cosmetology Arts and Sciences Tuition Grant Program was established in 2008 to provide need-based financial assistance of up to \$1,200 to Iowa residents attending eligible barber or cosmetology colleges. The FY 2011 appropriation for the program was \$39,626.
- **Osteopathic Forgivable Loans** – Since 1991, the Osteopathic Forgivable Loan Program has provided state assistance to Iowa residents attending Des Moines University. Funding for FY 2011 totaled \$79,251. The loans are forgiven if the physicians practice medicine in Iowa for one to two years, depending on the total benefits they received under the program to help fund their education expenses.
- **Loan Forgiveness Programs** – The commission administers loan forgiveness programs for physicians, teachers, nurses, and nurse educators. Fiscal year 2011 funding for these programs included \$270,448 for the Osteopathic Physician Recruitment Program, \$421,016 for the Iowa Teacher Shortage Loan Forgiveness Program, and \$86,736 for the Registered Nurse and Nurse Education Loan Forgiveness Program.

**Governor Terry E. Branstad Iowa State Fair Scholarship Program** – In 1998, the General Assembly requested the commission to administer the Governor Terry E. Branstad Iowa State Fair Scholarship. Recipients receive a one-time award based on participation at the Iowa State Fair.

**Federal Grant Programs** – The Iowa College Student Aid Commission promotes higher education opportunity and choice as the state-designated administrator of two federal grant programs. During fiscal year 2011, the commission administered \$4.3 million from these federal grant programs to help Iowa students plan, prepare, and pay for college.

- **Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) Grant** – The GEAR UP Grant is a \$16.8 million, six-year federal grant. Working with a cohort of nearly 6,000 students, GEAR UP Iowa's mission is to provide statewide and school-based services to significantly increase the number of students prepared to enter and succeed in postsecondary education. The program follows the cohort of students through high school graduation and culminates with a GEAR UP Iowa scholarship.
- **College Access Challenge Grant and Financial Literacy Programs** – This federal grant funds projects that promote financial literacy and debt management, improve career preparation, increase college awareness, provide professional development opportunities for counselors and educators, support projects surrounding career planning strategies and college awareness and readiness, and support the Iowa Financial Literacy Program. This grant also helps finance the following:

- **I Have a Plan Iowa™** – The Iowa College Student Aid Commission provides the state-designated career information system to all Iowans free of charge. The system is designated by the Iowa Department of Education. I Have A Plan Iowa™ is a web-based planning tool that assists Iowans with career planning, high school and college planning, financial aid planning, and finding employment. I Have A Plan Iowa™ helps schools meet Iowa Code section 279.61 that requires all Iowa students to create career plans in grade 8 as well as complete other required components of the state-designated system in grades 8-12.
- **Paws in Jobland** – The commission provides Paws in Jobland to Iowa elementary schools. Paws in Jobland is a web-based tool that introduces elementary school students to career exploration and helps them identify personal interests.
- **Iowa Financial Literacy Program** – Through a public-private partnership with the Iowa Bankers Association and EverFi, Inc., the commission provides the Iowa Financial Literacy Program to all Iowa high schools. The web-based program uses the latest in new media technology to teach, assess, and certify high school students in over 600 core concepts of personal finance.

**Postsecondary Registration** – The Iowa College Student Aid Commission is responsible for registering postsecondary institutions and other instructional schools under Iowa Code chapters 261B and 714. Chapter 261B requires a school to register if it conducts a program resulting in a postsecondary educational credential offered in Iowa, or if it has a presence in this state and offers a program resulting in a postsecondary educational credential in other states or foreign countries. Iowa Code section 714.18 requires every person, firm, association, or corporation that maintains or conducts in Iowa a postsecondary educational course, or solicits in Iowa the sale of such a course, to provide evidence of financial responsibility to the commission.

**Training and Research** – The Iowa College Student Aid Commission provides training on the use of the I Have A Plan™ web portal, financial aid, financial literacy topics, and default prevention as well as federal and state regulatory and compliance issues. The Iowa College Student Aid Commission works with all sectors of higher education in Iowa and is uniquely positioned to provide unbiased information on a wide variety of topics related to higher education in Iowa. The commission collects and maintains data on state scholarships and grants, college costs, student loans, and Iowa postsecondary preparation. The data and reports are made available in the Higher Education Data Center on the commission’s Internet site.

**The Federal Family Education Loan Program (FFELP)** – As the state-designated guarantor, in FY 2010 the Iowa College Student Aid Commission made it possible for Iowa students and families to borrow over \$543 million to invest in higher education. From 1979 to 2010, the commission insured more than \$7.2 billion in federal loans for Iowa students and parents. The Health Care and Education Reconciliation Act of 2010 (HCERA), which dealt with student loan reform, eliminated the commission’s authority to originate new loans through FFELP. While new loans cannot be originated through FFELP, the commission maintains its agreement with the U.S. Department of Education and continues to service its existing loan portfolio.

HIGHER EDUCATION LOAN AUTHORITY

§12.30, 261A.5, 261A.6

505 Fifth Avenue, Suite 1040, Des Moines 50309; (515) 282-3769

Maribeth Wright, Executive Director .....	Serves at Pleasure of Authority
<i>Name</i>	<i>City</i> <span style="float: right;"><i>Term Ending/Type</i></span>
John V. Hartung .....	Indianola ..... April 30, 2015
Dennis Houlihan .....	Dubuque ..... April 30, 2012
Janet Piller .....	Urbandale ..... April 30, 2014