

RESOURCE MATERIAL

for a

Presentation by

Gary W. Nichols
Executive Director
Iowa College Student Aid Commission

to the

Iowa General Assembly
Joint Education Appropriations Subcommittee

January 23, 2003

The information in this report was prepared to support the January 23, 2003 presentation to the Joint Education Appropriations Subcommittee. The document includes an overview of programs administered by the Commission, the proposed budget for FY 2004, and a summary of the economic impact of Commission programs.

Commission Representatives

Mr. Gary W. Nichols, Executive Director
 Mr. Keith Greiner, Ed.D., Research Director

Contents

COMMISSION OVERVIEW 3

Commissioners 3

Advisory Council 4

Default Reduction Task Force 4

PROGRAM SUMMARY 5

PROPOSED BUDGET SUMMARY 8

PROGRAM RECOMMENDATION 9

ECONOMIC IMPACT OF SCHOLARSHIP AND GRANT PROGRAMS 13

 BENEFITS TO THE INDIVIDUAL 13

 BENEFITS TO THE STATE 15

 BENEFITS TO THE COMMUNITY 15

Iowa Tuition Grant Program 16

Osteopathic Forgivable Loan Program 18

Physician Repayment Benefits and Scholarships 18

Teacher Shortage Areas and Annual Awards 19

PROGRAM RECIPIENTS BY COUNTY 20

Iowa Tuition Grants 21

Vocational-Technical Tuition Grants 22

Iowa Grants 23

State of Iowa Scholars 24

Teacher Shortage Forgivable Loans 25

Commission Overview

The Commission administers several State-funded scholarship, grant, and loan programs and is Iowa's designated guarantee agency for Federal Family Education Loan Program (FFELP) activities. The Commission also serves as a statewide resource for higher education data, and works with the Secretary of State in the registration of non-Iowa colleges wishing to do business in Iowa.

Commissioners

Commissioners represent all sectors of Iowa higher education, the general public, lenders, Iowa college and university students, and the General Assembly.

	<u>Name</u>	<u>City</u>	<u>Represents</u>
¹	James Crawford <i>Vice Chair</i> Vice President, Government Relations The Principal Financial Group	Clive	General Public
⁴	Cecil Dolecheck State Representative	Mount Ayr	House of Representatives
¹	Michelle Durand-Adams <i>Chair</i> Iowa Realty	Waukee	Lending Institutions
	Janice N. Friedel Director Div. of Community Colleges and Workforce Preparation	Des Moines	Designee, Department of Education
¹	John V. Hartung <i>Secretary</i> President Iowa Assn. of Independent Colleges and Universities	Indianola	Independent colleges & universities
¹	Linda M. Kennedy Curriculum Director New Hampton High School	New Hampton	General Public
¹	Travis K. Knoop Student Drake University	Mount Pleasant	Post-secondary Students
¹	Rudolph S. Leytze Bank Officer BankIowa	Independence	Iowa Student Loan Liquidity Corp.

¹ Becki S. Lynch Vice President Educational Services Kirkwood Community College	Cedar Rapids	Community Colleges
² Gregory S. Nichols Director Board of Regents	Des Moines	Designee, Board of Regents
³ Donald B. Redfern State Senator	Cedar Falls	Iowa Senate
¹ Donna J. Sorensen Consultant/Attorney Sorensen Consulting	Iowa City	General Public

- 1 - appointed by the Governor
- 2 - appointed by the Board of Regents
- 3 - appointed by the President of the Senate
- 4 - appointed by the Speaker of the House

Advisory Council

A twelve member advisory council works with the Commission to maintain communication with financial aid administrators, lenders, high school guidance counselors, and college admissions staff to ensure that programs meet the needs of Iowa students. Council members are shown below.

<u>Name</u>	<u>City</u>	<u>Represents</u>
John Davis	Shenandoah	Iowa Assn. of College Admission Counseling
Earl Dowling	Ames	Iowa State University
Don Duzik	Sioux City	Western Iowa Tech Community College
Jeff Fritz	Waterloo	Wells Fargo
DeLores Hawkins	Ankeny	Des Moines Area Community College
Danelle Johannsen	Sioux City	St. Luke's College
Steve McCullough	West Des Moines	Iowa Student Loan Liquidity Corp.
Lois Mulbrook	Cedar Rapids	Iowa Assn. of Student Financial Aid Administrators
Tracie Pavon	Indianola	Simpson College
Gwen Sones	Bettendorf	Iowa Counseling Association
Leanne Valentine	Storm Lake	Buena Vista University

Default Reduction Task Force

The Commission established the Default Reduction Task Force in an effort to provide debt reduction programs to students and address concerns about the growing level of student debt upon graduation. Members of the task force work with Commission staff to develop default reduction initiatives and to ensure that student debt management continues to be a high priority in the higher education community. Task force members are shown below.

<u>Name</u>	<u>City</u>	<u>Represents</u>
Deb Beatty	Muscatine	Muscatine Community College
Janice Cordell	Decorah	Luther College
Michelle Durand-Adams	Waukee	College Student Aid Commission
Don Duzik	Sioux City	Western Iowa Tech Community College
Cathy Gomez	Mason City	Hamilton College
Peg Julius	Cedar Rapids	Kirkwood Community College
Timothy Kremer	Dubuque	University of Dubuque
Steve Loven	West Des Moines	College Planning Center
Steve McCullough	West Des Moines	Iowa Student Loan Liquidity Corp.
Cindi Reints	Mount Vernon	Cornell College
Mark Warner	Iowa City	University of Iowa

Additional assistance has been provided by:

<u>Name</u>	<u>City</u>	<u>Represents</u>
Earl Dowling	Ames	Iowa State University
Steve Ferguson	Des Moines	Agricultural Development Authority
Delores Hawkins	Ankeny	Des Moines Area Community College
Roberta Johnson	Ames	Iowa State University
John Parker	West Des Moines	Iowa Student Loan Liquidity Corp.
Dusky Terry	Des Moines	Governor's Office
Wendy Wintersteen	Ames	Iowa State University

Program Summary

Following is a summary of programs administered by the Commission, presented in six groups:

- Programs emphasizing access and choice.
- Programs emphasizing recruitment and retention
- Program emphasizing special-needs students
- Federal Family Education Loan Program
- Higher education information services
- Postsecondary registrations approval

Programs Emphasizing Access and Choice

- Iowa Tuition Grants

Provides access to Iowa independent colleges and universities. Over 30,000 students with financial need applied for help – 15,178 were assisted in FY 2002, and nearly 16,000 will receive assistance in FY 2003.

- Vocational -Technical Tuition Grants
Provides access to vocational programs at Iowa community colleges. Over 16,600 students with financial need applied for help – 3,600 are receiving assistance in FY 2003.
- College Work-Study
Provided work and learning opportunities, for 4,300 Iowa students at Iowa colleges and universities when funding was eliminated in FY 2001.
- Iowa Grants
Provides assistance to students with exceptional financial need at Iowa colleges and universities -- 2,456 students received average awards of \$552 in FY 2002; 2,146 are receiving assistance in FY 2003.
- State of Iowa Scholarships
Provides an incentive for exemplary academic performance in high school and an incentive to study at Iowa colleges and universities. Nearly 5,000 high school students applied in FY 2002 and 1,217 received assistance.

Programs Emphasizing Recruitment and Retention

- National Guard Benefits
Provides an education benefit for members of the Iowa National Guard. One thousand forty-four Guard members are projected to receive assistance in FY 2003.
- Osteopathic Forgivable Loans
Provides a loan forgiveness incentive for graduates of Des Moines University-Osteopathic Medical Center to practice in Iowa. One hundred thirty-three students are receiving loans in FY 2003.
- Physician Repayment Benefits and Scholarships
Provides scholarship and loan repayment incentives for graduates of Des Moines University-Osteopathic

Medical Center to practice in rural Iowa communities. Eleven awards have been made for FY 2003.

- Chiropractic Forgivable Loans Provides a loan forgiveness incentive for graduates of Palmer College of Chiropractic to serve an Iowa area of need. Eighteen students received awards in FY 2002, funding was eliminated for FY 2003.
- Forgivable Loans for Teachers Provides an incentive for undergraduate and graduate education students to serve in shortage areas designated by the Iowa Department of Education. Four hundred sixty students are receiving loans in FY 2003 funded by the Iowa General Assembly and the U. S. Department of Education.
- ACE Grants Provides an incentive for Iowans to pursue training for high-tech jobs in the state. Approximately 105 ACE Grants are projected in FY 2003.

Program Emphasizing Special-Needs Students

- Foster Child Grants Provides college access and support to Iowans who were in foster care while in high school. Extends a State parental commitment to these students. Twenty-five students are receiving assistance in FY 2003.

Federal Family Education Loan Program

The Commission provides a wide array of student loan services to the students and families of Iowa and its lender, college and university partners. These services are provided both internally and in tandem with various third-party servicers.

Higher Education Information Services

The Commission provides higher education information services for college and university officials, State policy-makers, and the public, while coordinating higher education data activities for over 56 Iowa colleges and universities and the National Center for Education Statistics.

Postsecondary Registration Approvals

Colleges and universities from outside of Iowa, wishing to do business in the state are required to register with the Secretary of State. Before the Secretary can issue a registration, the College Student Aid Commission is required to approve the institution for operation in Iowa. At this time, four institutions are registered in Iowa.

- Grace University of Omaha, Nebraska
- Hannibal LaGrange College
- Southwest Minnesota State University
- Viterbo University

Proposed Budget Summary

The following pages summarize Commission recommendations for the FY 2003-2004 student assistance budget. Commissioners identified three objectives. First, budget recommendations should advocate for need-based aid at this time of economic difficulty when students and families find it increasingly difficult to finance college and university expenses. Second, the Commissioners directed staff to summarize the economic benefits of student assistance programs to the state. Third, the state's fiscal situation should be carefully considered.

Commissioners understand that the proposed budget is being advanced at a time of challenging fiscal constraints. The unusual economic conditions of the past two years have resulted in substantial challenges for budget planning.

The net two-year reduction for the Commission was \$6.29 million (10.7 percent) including the elimination of funding for the Iowa Work-Study program in FY 2001-02. Funding for the Iowa Tuition Grant was reduced \$1.23 million in FY 2001-02 and by another \$1.44 million for FY 2002-03. Appropriations for the Osteopathic Forgivable Loan and the Chiropractic Forgivable Loan Programs for FY 2002-03 were eliminated, while retaining the authorizing legislation for both programs.

When adopting the following recommendations, Commissioners sought to balance student needs, the Commission's advocacy responsibilities and the State's fiscal situation. Commissioners propose increased funding for the following programs as state resources become available.

Iowa Tuition Grants	\$2,712,111
Iowa Work-Study	\$2,700,000
Osteopathic Forgivable Loans	\$100,000
Vocational-Technical Tuition Grants	\$106,743

Recommendations for other programs remain at current FY 2003 levels.

Program Recommendation

- Iowa Tuition Grant Program. The overriding budget goal for this program is to provide Iowa Tuition Grants that provide students access to Iowa independent colleges and universities. This proposal requests that the funding be returned to the 2001 level by adding \$2.7 million to partially restore the value of the award, while responding to the need to assist an increasing number of qualified students. Program funding needs to support almost 16,000 students who have substantial financial need and are attending Iowa independent colleges and universities, a significant increase from the 14,880 who qualified in recent years. The additional funds will compensate for the growth in students and fund an increase in the maximum award of \$250 to \$3,750, 6 percent or \$250 less than the legislatively authorized maximum of \$4,000.

Tuition grant recipients come from all 99 Iowa counties (See page 21). The institutions enroll almost 41,000 undergraduate students, with almost 19,000 from the top 25 percent of their high school graduating classes. Each year approximately 9,000 students receive baccalaureate degrees from Iowa's independent colleges and universities.

Almost 137,000 alumni of Iowa independent colleges and universities are currently living in Iowa. Alumni income is known to be related to years of college attendance. Graduates who received four years of ITG assistance have average incomes that are 23 percent greater than the statewide median for all Iowans. Approximately 56 percent of those who received four years of ITG assistance are living in Iowa five years after receiving their last award. Those who remain in Iowa for their entire working lives are likely to pay approximately \$50,000 in personal income taxes and provide a substantial contribution to the state.

The institutions support more than 1,200 faculty who contribute cultural and educational opportunities in many Iowa communities. Independent colleges and universities are located in 24 communities with satellite locations that serve another 27 communities.

- Iowa Work-Study Program. The principal budget goal for this program is to restore funding for FY 2004. The Iowa Work-Study program was established in 1987 to promote part-time employment of eligible students attending Iowa colleges and universities. Each year the employment provided financial aid and valuable on-the-job work experience for more than 4,300 Iowans from all 99 Iowa counties. This proposal recommends restoring work-study funding to the 2001 level.

Nationally recognized research has shown that programs like work-study are essential to increased postsecondary learning. An education student may use work-study funds to gain experience in an elementary or secondary school environment, while a computer science major might use the funds to experience the real world of e-commerce. Work-study students are employed as office assistants, research assistants, and child care workers. Graduates with work-study experience enter the workforce with established credentials. Work-study jobs give students marketable skills through real-world experience, rather than through typical minimum-wage (usually fast-food service) college community jobs.

Consideration should be given to differentiating Iowa work-study assistance from the Federal work-study program and to target funding to key state priorities. Targets might include workforce shortage areas or public service careers. Commission staff believe college and university officials are equipped to design campus delivery systems that will address priority areas and demonstrate the value of the state's investment in work-study funding

- Iowa Vocational-Technical Tuition Grant Program. The Vocational-Technical Tuition Grant Program encourages students to pursue working careers in Iowa while helping with education expenses. This proposal requests that funding be returned to the 2001 level of \$2.482 million. Although the program was restructured, in an effort to make it more efficient and effective during the FY 2003 year, the State needs to continue to encourage qualified, trained, motivated Iowans to enter vocational-technical fields. Some of the unique, and important occupational fields include x-ray technicians, mechanics, legal assistants, construction trades, production trades, and child care workers.

Vocational-Technical recipients are highly likely to remain in Iowa as Commission surveys suggest over 84 percent remain in the state after graduation with an Associate degree. National data suggest that those with

associate degrees have incomes close to 30 percent greater than those with high school diplomas.

- Osteopathic Forgivable Loan Program. The principal budget goal for this program is to maintain a minimal level of funding for the coming year to serve Osteopathic students planning to locate in Iowa communities. Loans of \$2,000 (down from \$4,000 in FY 2001) will be funded from three sources: \$100,000 from collections, \$100,000 from loan sales, and \$100,000 from appropriations. Graduates of Des Moines University who remain in Iowa after completing their studies are not required to repay the loans.

The following table summarizes the budget proposal.

IOWA COLLEGE STUDENT AID COMMISSION
 Four-year Historical Appropriations
 Proposed FY 2004 Program Recommendations

	<u>FY 2001</u>	<u>FY 2002</u>	<u>FY 2003</u>	<u>Proposed FY 2004</u>	<u>Change From FY 2003</u>	<u>Change From FY 2001</u>
Scholarship Program	\$ 498,540	\$ 477,103	\$ 477,103	\$ 477,103	\$ -	\$ (21,437)
Iowa Tuition Grant Program	48,830,075	47,566,382 ¹	46,117,964	48,830,075	2,712,111	-
Vocational Technical Tuition Grant	2,482,400	2,375,657	2,375,657	2,482,400	106,743	-
College Work Study	2,750,000	-	-	2,700,000	2,700,000	(50,000)
Iowa Grants	1,144,850	1,029,884	1,029,884	1,029,884	-	(114,966)
National Guard Program	1,250,000	1,175,000	1,175,000	1,175,000	-	(75,000)
Osteopathic Forgivable Loans	254,260	249,960 ²	-	100,000	100,000	(154,260)
Physician Recruitment	395,000	355,334	355,334	355,334	-	(39,666)
Chiropractic Forgivable Loans	100,000	89,958	-	-	-	(100,000)
Teacher Forgivable Loans	525,000	472,279	472,279	472,279	-	(52,721)
ACE Grants	250,000	224,895	224,895	224,895	-	(25,105)
Subtotal	58,480,125	54,016,452	52,228,116	57,846,970	5,618,854	(633,155)
Scholarship and Grant Program A	337,534	313,954 ³	289,433 ⁴	296,607 ⁵	7,174	(40,927)
Total	\$ 58,817,659	\$ 54,330,406	\$ 52,517,549	\$ 58,143,577	\$ 5,626,028	\$ (674,082)

Notes:

1. Includes a \$411,000 transfer from the scholarship and grant reserve.
2. Includes a \$154,260 transfer from the scholarship and grant reserve. The proposed FY 2004 recommendations will be supplemented with collection and sale proceeds to provide annual awards of \$2,000.
3. Legislative Fiscal Bureau Report shows this as \$314,419.
4. Includes an appropriation of \$293,138 less furloughs of \$7,174 and salary adjustment of \$3,469.
5. Includes appropriation of \$293,138 plus salary adjustment of \$3,469.

Economic Impact of Scholarship and Grant Programs.

At the August meeting, members of the Commission stressed the importance of the economic impact of programs administered by the Commission. This section summarizes information that is known about the impact of programs and higher education institutions in Iowa.

Higher education serves both private and public interests. Data collected by the National Center for Education Statistics in cooperation with Iowa colleges and universities and the Commission provides some basic information.

The perceived purpose of postsecondary education depends on the viewpoint of each individual. The private interest is reflected in the desire of individuals to learn about the world around them and achieve productive, meaningful lifestyles. Studies by the National Center for Education Statistics and the Commission suggest that college-educated citizens have higher average incomes. Many reports suggest college graduates live longer, healthier lives, and employers suggest the college experience builds a workforce equipped to adjust to an ever-changing business environment while creating and marketing new, profitable, products.

An educated population supports greater productivity, increased consumption, increased workforce flexibility, and decreased reliance on government financial support. At the same time, an educated population is more prepared to assume leadership positions in business, community, government, and home environments.

Colleges and universities are recognized centers of cultural and economic activity. Colleges and universities hire faculty, administrators, support personnel, and local businesses that serve student needs.

Benefits to the Individual

Studies of personal income from the National Center for Education Statistics indicate that each level of a college degree results in increased earning power. The 1998 average income for 10 degree levels is shown below.

National Average Income
for Men and Women

Less than 9th grade	\$16,924
9th to 12th grade, no diploma	\$20,220
High school graduate	\$27,129
Some college, no degree	\$32,177
Associate degree	\$35,099
Bachelor's degree or higher	\$48,155
Bachelor's degree	\$43,982
Master's degree	\$53,764
Doctorate	\$66,437
Professional degree	\$76,151

An in-progress College Student Aid Commission study shows that those who have received assistance have average incomes that are greater than the state-wide median for all individuals.

Comparison of Grant Recipient Incomes
With Iowa Median Incomes for 2000

	<u>Average Income</u>
State of Iowa Scholars	\$42,046
Iowa Tuition Grant	\$34,934
Vocational-Technical Tuition Grant	\$29,303
	<u>Median Income</u>
Male, full-time, year-round workers	\$32,697
Female, full-time, year-round workers	\$24,023
Estimated mid-point of medians	\$28,360

This table includes State of Iowa Scholars, Iowa Tuition Grant and Iowa Grant recipients who received four years of assistance and Vocational-Technical Tuition Grant recipients who received two years of assistance.

Benefits to the State

Many of the Commission's programs have been in place for over 20 years, and we are able to match scholarship and grant recipients with Workforce Development and Revenue and Finance income data. Officials of the Department of Revenue and Finance suggest that individuals may pay as much as 3.8 percent of their income to the State of Iowa.

Tax Incidence by Adjusted Gross Income All Taxpayers 2000 Tax Year

<u>Adjusted Gross Income</u>	<u>AGI \$ Millions</u>	<u>Tax Paid \$ Millions</u>	<u>Tax Pct. Of AGI</u>
\$0 - \$5,000	\$524.50	\$0.20	0.04%
5,000 - \$10,000	\$1,653.50	\$8.70	0.53%
\$10,000 - \$14,000	\$1,926.50	\$25.70	1.33%
\$14,000 - \$20,000	\$4,123.20	\$84.80	2.06%
\$20,000 - \$25,000	\$4,412.30	\$120.60	2.73%
\$25,000 - \$30,000	\$4,781.30	\$148.30	3.10%
\$30,000 - \$40,000	\$8,778.10	\$298.50	3.40%
\$40,000 - \$50,000	\$6,365.10	\$228.70	3.59%
\$50,000 - \$75,000	\$8,197.00	\$309.40	3.77%
Total	\$68,451.80	\$1,875.10	2.74%

Source: Iowa Department of Revenue and Finance (2002). Iowa Individual income tax annual statistical report. 2000 Returns filed in 2001. Des Moines, IA:
Author, <http://www.state.ia.us/tax/educate/00inprep.pdf>

The estimated contributions to state support do not include school tax, sales tax and other forms of tax-related or voluntary support for the community. Over the course of their working lives, these individuals can be expected to provide somewhere between \$40,000 and \$70,000 to support the common good through State of Iowa government programs for economic development, human services, public safety, and education for their children.

Benefits to the Local Community.

Iowa is fortunate to have a diverse higher education system. Iowa's three Regent Universities, serve Ames, Iowa City, and Cedar Falls/Waterloo. While we typically think of State universities serving these communities, Regent institutions have a presence in every county through extension programs for agricultural, medical, business, educational and other programs. Independent colleges and universities have a presence in 24 primary communities and 29 satellite locations. Community colleges serve fifteen districts with extensive

outreach in 30 communities. One of many indicators of the college and university impact on the Iowa economy is the dollar amount of salaries and benefits paid by these major employers. With nearly 40,000 employees in 2001, the institutions reported total salaries and benefits of over \$1.6 billion.

Salaries paid by institutions provide only a portion of the total economic impact of colleges and Universities in Iowa. Many of the 147,000 Iowa residents enrolled in Iowa institutions come from communities outside the immediate area, and live in on-campus housing. Another 45,000 are residents of other States and foreign countries. In recent years, State policy-makers have begun to think of these non-resident students much like tourists who stay in Iowa four years and bring family member tourists to the state during those college years. The economic impact of higher education from a tourism perspective has not yet been explored in detail.

The following tables summarize the availability of programs serving Iowa college and university students and the social and economic impact that Commission administered programs have had on the state.

Iowa Tuition Grant Program

Communities with Programs Available
for Students Receiving Iowa Tuition Grants

Ankeny	Fairfield	Orange City
Cedar Rapids	Fayette	Oskaloosa
Clinton	Forest City	Pella
Davenport	Grinnell	Sioux Center
Decorah	Indianola	Sioux City
Des Moines	Lamoni	Storm Lake
Dubuque	Mt. Pleasant	Waterloo
Epworth	Mt. Vernon	Waverly

Satellite Locations Available
for Students Receiving Iowa Tuition Grants

Buena Vista University

Mason City
Creston
Dennison
Iowa Falls
Emmetsburg
Estherville
Spencer
Spirit Lake
Fort Dodge
Ottumwa
Council Bluffs
Marshalltown
Red Oak
Newton
LeMars

Graceland University

Creston
Council Bluffs
Centerville
Des Moines

St. Ambrose University

Muscatine
Cedar Rapids

Iowa Wesleyan College

Burlington

Briar Cliff University

Estherville
Algona
Storm Lake
Denison
Orange City
Sheldon

William Penn University

Des Moines

Simpson College

West Des Moines

Grand View College

State-wide outreach through
work with Iowa National
Guard

Upper Iowa University

Des Moines
Waterloo
Manchester
Ankeny

Hamilton College

Urbandale
Mason City
Cedar Falls

Osteopathic Forgivable Loan Program

Ninety-six physicians have been placed in 50 Iowa communities since the program was converted from a scholarship to a forgivable loan program. The communities include:

Ames	Dubuque	Muscatine
Anamosa	Emmetsburg	Nevada
Ankeny	Graettinger	Newton
Atlantic	Grimes	Ottumwa
Bettendorf	Grinnell	Panora
Carlisle	Huxley	Pella
Carroll	Ida Grove	Prairie City
Cedar Rapids	Independence	Sioux City
Chariton	Iowa City	Spirit Lake
Clinton	Iowa Falls	Urbandale
Conrad	Lake City	Washington
Coralville	Maquoketa	Waterloo
Corydon	Marshalltown	Webster City
Davenport	Mason City	West Des Moines
Dennison	Monticello	West Union
Des Moines	Mt. Pleasant	Winterset

Physician Repayment Benefits and Scholarship

Physician Scholarship recipients are now entering the workforce. Five are serving the communities of Corydon, Graettinger, Grinnell, Pella, and West Union.

Debt reduction was used to place physicians in 51 communities throughout the state over the last eight years. The cities in which physicians have been placed are listed below.

1993-94:	Manning, Newton, Oskaloosa, West Burlington
1994-95:	Chariton, Corydon (2), DeWitt, Iowa Falls, Marengo, Ft. Madison, Waterloo
1995-96:	Anamosa, Knoxville, Mount Pleasant (2), Story City
1996-97:	Cherokee, Clinton, Perry, Prairie City, Rock Valley, Sac City, Greenfield, Washington, West Union
1997-98:	Carroll, Clinton, Conrad, Guttenberg, Maquoketa, Missouri Valley

- 1998-99: Lake City, Marshalltown, Waterloo (2), Maquoketa, Atlantic, Winterset (2)
- 1999-00: Carroll (2), Breda, Rock Valley, Grinnell (2), Randolph, Humboldt, Iowa Falls, Osage, Clarinda, Bondurant
- 2000-01: Emmetsburg, Hamburg, Panora, Postville, Red Oak, Sheldon, Slater, Spirit Lake
- 2001-02: Grinnell, Leon, Manning, New Hampton, Waukon

Teacher Shortage Areas and Annual Awards

<u>Shortage Areas</u>	<u>FY 2002 Conditional Applications</u>	<u>FY 2002 Awards</u>	<u>FY 2002 Placements</u>
Special Education	432	129	53
K-6 Reading (99-01 SA)*		75	18
7-12 Math	27	33	15
7-12 Industrial Technology	9	17	19
7-12 English/Language Arts (99-00 SA)	0		9
7-12 Agriculture	2		
7-12 Family & Consumer Science	1		
7-12 Foreign Language	12		
7-12 Media	25	3	1
K-12 Counselor	60	33	3
7-12 Science	64		
7-12 Physics (99-01 SA)*			1
K-12 Talented & Gifted	19		0
7-12 Driver & Safety Education (01-02 SA)*			0
7-12 Health (01-02 SA)*		10	0
K-12 Music	6		
K-12 English as Second Language	17	1	1
Elementary & Secondary Principal	46	23	0
Totals	720	324	120

(*) No longer a shortage area

Program Recipients by County

Programs administered by the Commission help students from every Iowa county. The following pages show estimates of the number of 2002 recipients for each Iowa county. Teacher Shortage Forgivable Loan Recipients are administered on a school district level basis, and the summary table shows each community served.

Iowa College Student Aid Commission
Iowa Tuition Grants by County
FY 2002

County			County		
Number	Name	Scholars	Number	Name	Scholars
1	Adair	43	51	Jefferson	92
2	Adams	17	52	Johnson	162
3	Allamakee	120	53	Jones	101
4	Appanoose	95	54	Keokuk	63
5	Audubon	42	55	Kossuth	151
6	Benton	99	56	Lee	109
7	Black Hawk	509	57	Linn	796
8	Boone	91	58	Louisa	48
9	Bremer	158	59	Lucas	65
10	Buchanan	112	60	Lyon	60
11	Buena Vista	171	61	Madison	89
12	Butler	110	62	Mahaska	170
13	Calhoun	69	63	Marion	253
14	Carroll	142	64	Marshall	152
15	Cass	101	65	Mills	33
16	Cedar	96	66	Mitchell	92
17	Cerro Gordo	299	67	Monona	38
18	Cherokee	88	68	Monroe	46
19	Chickasaw	116	69	Montgomery	52
20	Clarke	64	70	Muscatine	136
21	Clay	80	71	O'Brien	154
22	Clayton	156	72	Osceola	35
23	Clinton	269	73	Page	68
24	Crawford	115	74	Palo Alto	83
25	Dallas	172	75	Plymouth	178
26	Davis	42	76	Pocahontas	32
27	Decatur	83	77	Polk	1,769
28	Delaware	168	78	Pottawattamie	150
29	Des Moines	118	79	Poweshiek	107
30	Dickinson	62	80	Ringgold	29
31	Dubuque	799	81	Sac	89
32	Emmett	57	82	Scott	791
33	Fayette	170	83	Shelby	59
34	Floyd	82	84	Sioux	464
35	Franklin	77	85	Story	205
36	Fremont	21	86	Tama	85
37	Greene	43	87	Taylor	50
38	Grundy	79	88	Union	68
39	Guthrie	87	89	Van Buren	36
40	Hamilton	75	90	Wapello	151
41	Hancock	93	91	Warren	299
42	Hardin	132	92	Washington	100
43	Harrison	41	93	Wayne	41
44	Henry	132	94	Webster	108
45	Howard	61	95	Winnebago	127
46	Humboldt	49	96	Winneshiek	199
47	Ida	92	97	Woodbury	507
48	Iowa	93	98	Worth	59
49	Jackson	177	99	Wright	69
50	Jasper	189		Total	15,176

Note: Totals may vary from other reports due to the date reports were generated and inconclusive zip code matches. Inconclusive zip code matches have been estimated.

Iowa College Student Aid Commission
Vocational-Technical Tuition Grants by County
FY 2002

County			County		
Number	Name	Scholars	Number	Name	Scholars
1	Adair	11	51	Jefferson	46
2	Adams	12	52	Johnson	147
3	Allamakee	14	53	Jones	67
4	Appanoose	59	54	Keokuk	46
5	Audubon	17	55	Kossuth	61
6	Benton	74	56	Lee	128
7	Black Hawk	406	57	Linn	473
8	Boone	40	58	Louisa	15
9	Bremer	51	59	Lucas	33
10	Buchanan	70	60	Lyon	12
11	Buena Vista	24	61	Madison	18
12	Butler	59	62	Mahaska	50
13	Calhoun	12	63	Marion	53
14	Carroll	63	64	Marshall	48
15	Cass	46	65	Mills	18
16	Cedar	27	66	Mitchell	28
17	Cerro Gordo	96	67	Monona	21
18	Cherokee	23	68	Monroe	28
19	Chickasaw	29	69	Montgomery	32
20	Clarke	14	70	Muscatine	68
21	Clay	62	71	O'Brien	49
22	Clayton	33	72	Osceola	18
23	Clinton	68	73	Page	28
24	Crawford	42	74	Paio Alto	33
25	Dallas	41	75	Plymouth	70
26	Davis	40	76	Pocahontas	14
27	Decatur	17	77	Polk	453
28	Delaware	67	78	Pottawattamie	94
29	Des Moines	169	79	Poweshiek	35
30	Dickinson	27	80	Ringgold	23
31	Dubuque	242	81	Sac	11
32	Emmett	37	82	Scott	215
33	Fayette	48	83	Shelby	20
34	Floyd	34	84	Sioux	48
35	Franklin	32	85	Story	112
36	Fremont	12	86	Tama	36
37	Greene	11	87	Taylor	29
38	Grundy	27	88	Union	27
39	Guthrie	19	89	Van Buren	52
40	Hamilton	15	90	Wapello	139
41	Hancock	24	91	Warren	44
42	Hardin	64	92	Washington	58
43	Harrison	27	93	Wayne	15
44	Henry	69	94	Webster	20
45	Howard	14	95	Winnebago	20
46	Humboldt	19	96	Winneshiek	14
47	Ida	32	97	Woodbury	259
48	Iowa	46	98	Worth	20
49	Jackson	55	99	Wright	16
50	Jasper	35		Total	5,939

Note: Totals may vary from other reports due to the date reports were generated and inconclusive zip code matches. Inconclusive zip code matches have been estimated.

Iowa College Student Aid Commission
Iowa Grants by County
FY 2002

County			County		
Number	Name	Scholars	Number	Name	Scholars
1	Adair	2	51	Jefferson	19
2	Adams	5	52	Johnson	97
3	Allamakee	15	53	Jones	13
4	Appanoose	11	54	Keokuk	15
5	Audubon	7	55	Kossuth	18
6	Benton	17	56	Lee	25
7	Black Hawk	223	57	Linn	168
8	Boone	17	58	Louisa	4
9	Bremer	26	59	Lucas	5
10	Buchanan	23	60	Lyon	5
11	Buena Vista	15	61	Madison	10
12	Butler	27	62	Mahaska	28
13	Calhoun	10	63	Marion	19
14	Carroll	13	64	Marshall	21
15	Cass	18	65	Mills	6
16	Cedar	16	66	Mitchell	11
17	Cerro Gordo	70	67	Monona	2
18	Cherokee	4	68	Monroe	10
19	Chickasaw	14	69	Montgomery	7
20	Clarke	5	70	Muscatine	37
21	Clay	13	71	O'Brien	6
22	Clayton	14	72	Osceola	4
23	Clinton	55	73	Page	7
24	Crawford	14	74	Palo Alto	5
25	Dallas	15	75	Plymouth	15
26	Davis	9	76	Pocahontas	3
27	Decatur	14	77	Polk	209
28	Delaware	16	78	Pottawattamie	23
29	Des Moines	23	79	Poweshiek	14
30	Dickinson	7	80	Ringgold	9
31	Dubuque	75	81	Sac	13
32	Emmett	15	82	Scott	196
33	Fayette	21	83	Shelby	11
34	Floyd	13	84	Sioux	23
35	Franklin	16	85	Story	157
36	Fremont	0	86	Tama	12
37	Greene	9	87	Taylor	9
38	Grundy	11	88	Union	10
39	Guthrie	6	89	Van Buren	5
40	Hamilton	14	90	Wapello	16
41	Hancock	9	91	Warren	26
42	Hardin	23	92	Washington	15
43	Harrison	5	93	Wayne	11
44	Henry	27	94	Webster	20
45	Howard	1	95	Winnebago	9
46	Humboldt	4	96	Winneshiek	14
47	Ida	14	97	Woodbury	53
48	Iowa	7	98	Worth	7
49	Jackson	23	99	Wright	6
50	Jasper	17		Total	2,456

Note: Totals may vary from other reports due to the date reports were generated and inconclusive zip code matches. Inconclusive zip code matches have been estimated.

Iowa College Student Aid Commission
 State of Iowa Scholars by County
 FY 2002

County			County		
Number	Name	Scholars	Number	Name	Scholars
1	Adair	2	51	Jefferson	8
2	Adams	2	52	Johnson	28
3	Allamakee	6	53	Jones	11
4	Appanoose	6	54	Keokuk	1
5	Audubon	3	55	Kossuth	8
6	Benton	12	56	Lee	13
7	Black Hawk	41	57	Linn	77
8	Boone	16	58	Louisa	5
9	Bremer	13	59	Lucas	3
10	Buchanan	11	60	Lyon	5
11	Buena Vista	7	61	Madison	4
12	Butler	10	62	Mahaska	8
13	Calhoun	9	63	Marion	19
14	Carroll	12	64	Marshall	25
15	Cass	6	65	Mills	9
16	Cedar	7	66	Mitchell	6
17	Cerro Gordo	22	67	Monona	4
18	Cherokee	9	68	Monroe	1
19	Chickasaw	14	69	Montgomery	4
20	Clarke	1	70	Muscatine	22
21	Clay	7	71	O'Brien	10
22	Clayton	4	72	Osceola	2
23	Clinton	29	73	Page	5
24	Crawford	10	74	Palo Alto	5
25	Dallas	17	75	Plymouth	14
26	Davis	6	76	Pocahontas	2
27	Decatur	3	77	Polk	124
28	Delaware	10	78	Pottawattamie	25
29	Des Moines	12	79	Poweshiek	10
30	Dickinson	6	80	Ringgold	3
31	Dubuque	51	81	Sac	5
32	Emmett	4	82	Scott	59
33	Fayette	11	83	Shelby	8
34	Floyd	4	84	Sioux	16
35	Franklin	6	85	Story	36
36	Fremont	3	86	Tama	5
37	Greene	2	87	Taylor	4
38	Grundy	7	88	Union	8
39	Guthrie	5	89	Van Buren	3
40	Hamilton	6	90	Wapello	15
41	Hancock	2	91	Warren	13
42	Hardin	10	92	Washington	7
43	Harrison	3	93	Wayne	1
44	Henry	9	94	Webster	18
45	Howard	5	95	Winnebago	8
46	Humboldt	7	96	Winneshiek	8
47	Ida	5	97	Woodbury	42
48	Iowa	10	98	Worth	3
49	Jackson	13	99	Wright	7
50	Jasper	14		Total	1,217

Note: Totals may vary from other reports due to the date reports were generated and inconclusive zip code matches. Inconclusive zip code matches have been estimated.

Iowa College Student Aid Commission
Teacher Shortage Forgivable Loans by Community
FY 2002

Community Served	Total Teachers in Program	New Community in FY 2002	Community Served	Total Teachers in Program	New Community in FY 2002
1 Adair	1	1	49 Marshalltown	2	
2 Albia	0		50 Maquoketa	4	
3 Alden	0		51 Mason City	2	
4 Algona	1	1	52 Miles	1	
5 Alta	1	1	53 Milford	1	
6 Altoona	1	1	54 Missouri Valley	1	1
7 Anthon	2		55 Monticello	1	1
8 Arnolds Park	1	1	56 Morning Sun	1	
9 Bloomfield	1		57 Moulton	1	
10 Bellevue	1	1	58 Mt. Ayr	1	1
11 Bondurant Farrar	0		59 Mt. Pleasant	1	1
12 Boone	1	1	60 Muscatine	1	
13 Britt	1		61 New Hampton	0	
14 Burlington	2		62 Newton	3	
15 Bussey	1		63 New Virginia	1	
16 Cedar Falls	1		64 North English	1	1
17 Cedar Rapids	10		65 Norwalk	1	
18 Centerville	0		66 Norway	1	1
19 Central City	1	1	67 Orange City	1	1
20 Clinton	1	1	68 Osceola	2	1
21 Corydon	1		69 Oskaloosa	1	1
22 Council Bluffs	2		70 Ottumwa	2	1
23 Des Moines	5	1	71 Panora	1	
24 Decorah	2		72 Pella	1	1
25 Donnellson	1		73 Pleasantville	1	1
26 Dubuque	1	1	74 Pleasant Valley	1	1
27 Dunkerton	0		75 Prarie City	1	
28 Eddyville	0		76 Royal	2	1
29 Eldon	2		77 Runnels	2	
30 Eldora	1	1	78 Russel	1	1
31 Emmetsburg	1	1	79 Ruthven	1	1
32 Estherville	2		80 Schieswig	1	1
33 Ft. Dodge	2	1	81 Sioux City	2	1
34 Forest City	2		82 Spencer	2	
35 Grinnell	1	1	83 Terril	0	
36 Harlan	1	1	84 Tipton	0	
37 Independence	2		85 Van Horne	1	
38 Iowa City	1		86 Vinton	2	
39 Iowa Falls	1	1	87 Washington	1	
40 Jackson Junction	1		88 Wapello	0	
41 Lake View	1	1	89 Waterloo	2	
42 Letts	1	1	90 Waverly	1	
43 Lisbon	1	1	91 West Des Moines	2	
44 Lone Tree	1		92 West Liberty	1	
45 Lytton	1		93 West Monona	0	
46 Madrid	1	1	94 West Union	1	1
47 Manilla	1	1	95 Williamsburg	1	1
48 Marion	1	1	96 Winterset	3	
			Total	125	43

Notes

One hundred twenty five teachers have entered the classroom since the program began.

Six borrowers have left teaching after 18 months of teaching to pursue other careers.

Eleven communities were served by teachers in the past, but do not have teachers in June 2002:

Albia, Alden, Bondurant-Farrar, Centerville, Dunkerton, Eddyville, New Hampton, Terril, Tipton, Wapello, and West Monona.