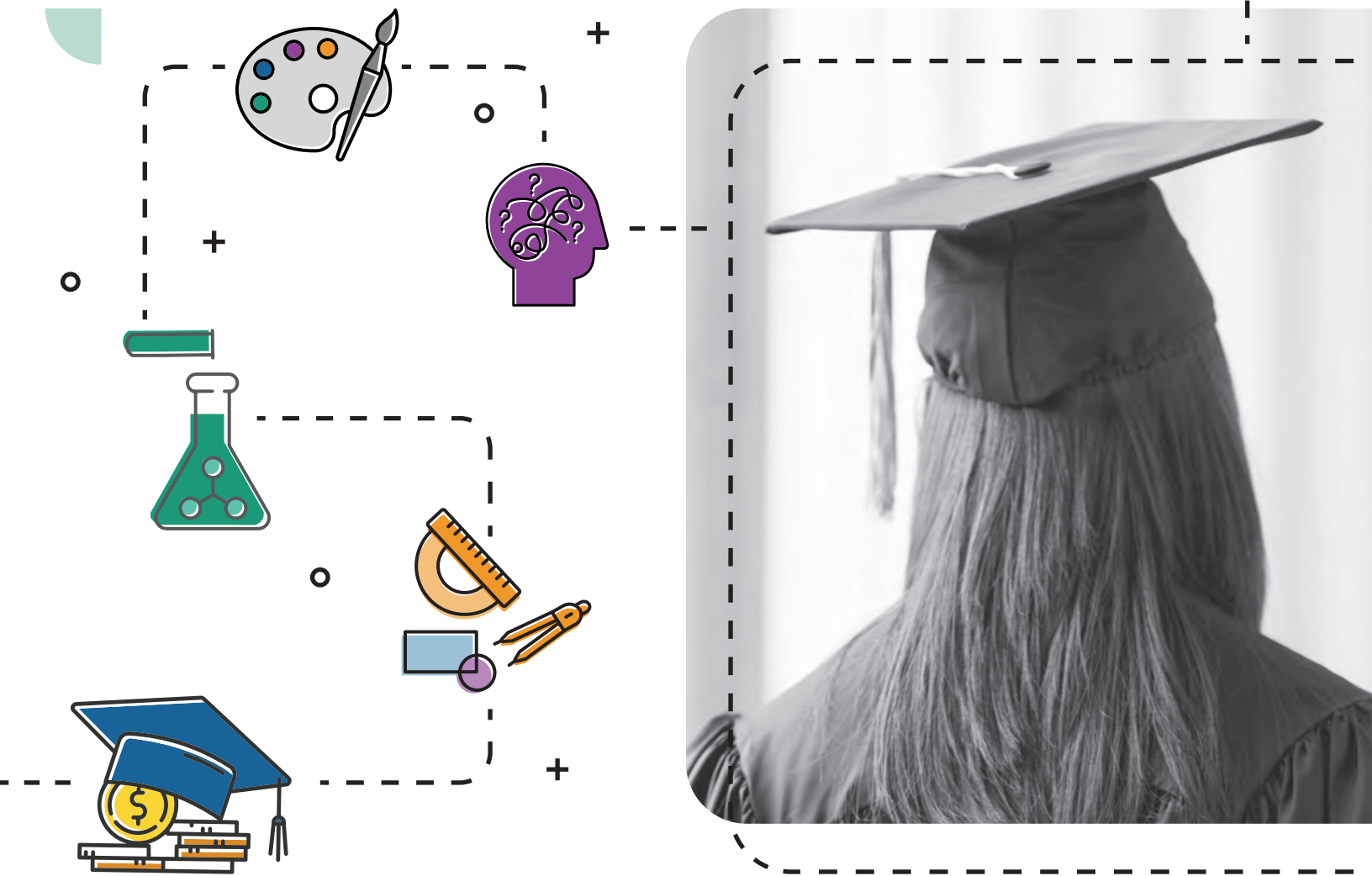


2021-22

YOUR COURSE TO COLLEGE



A GUIDE FOR IOWA HIGH SCHOOL STUDENTS AND FAMILIES



WITH THE END OF HIGH SCHOOL COMING CLOSE, you're gaining new freedom to make decisions about your life. It's an exciting time, but it can be scary, too.

As you plan for your education after high school, remember that no path is perfect for everyone. In fact, no path is perfect—period. If you make a few false starts or change direction, that's all right. You have many options, and this guide will help you identify some that might fit your goals.

More about Iowa programs
at [iowaCollegeAid.gov/
ScholarshipsAndGrants](https://iowacollegeaid.gov/ScholarshipsAndGrants)



WHY GO TO COLLEGE?

JOB SECURITY Whether the economy is weak or strong, workers with a college education are more likely to be employed. In February 2020, before the pandemic sent the United States into a recession, the unemployment rate for people with a high school diploma was 3.5 percent, compared to just 1.9 percent for people with a bachelor's degree or higher. Even when unemployment peaked two months later, it was 17.3 percent for people with a high school diploma and just 8.4 percent for people with a bachelor's degree or higher.

HIGHER EARNINGS For every \$1.00 that a worker with a high school diploma earns, a worker with an associate's degree earns \$1.24, and a worker with a bachelor's degree earns \$1.61. Over a lifetime, a worker with a bachelor's degree earns \$400,000 more than a worker who stopped at a high school diploma.

CRITICAL SKILLS When employers are surveyed about the attributes that workers need, they list so-called "soft skills" that you can learn and polish in college. These skills include professionalism, communication, collaboration, and problem-solving. Most employers actually rank soft skills above traditional academic subjects like math, science, reading, and writing.

QUALITY OF LIFE The benefits of college go beyond jobs and money. Iowans with college degrees are more likely to have hobbies, read books, go to movies, and visit museums. They're also more likely to report that their health is good and less likely to engage in dangerous activities like smoking.

CONTRIBUTION TO COMMUNITY Iowans with bachelor's degrees are more likely to volunteer in their communities and donate money to charity than those with high school diplomas. They are also more likely to vote in local, state, and national elections.

WHAT DOES COLLEGE MEAN?

IT MIGHT INCLUDE MORE THAN YOU THINK...

College means any education after high school, whether it's a degree, a certificate, a diploma, an apprenticeship, or some other credential. You might attend a college or university or trade school, or you might enroll in on-the-job training. You might take classes full-time or part-time, in person or online. Any of these pathways will help you position yourself for the career and life you want.





ADDITIONAL COPIES

Order this and other free Iowa College Aid resources online at **lowaCollegeAid.gov/FreePubs**.

En ESPAÑOL Este libro está disponible en español. Favor de visitar lowaCollegeAid.gov/FreePubs.



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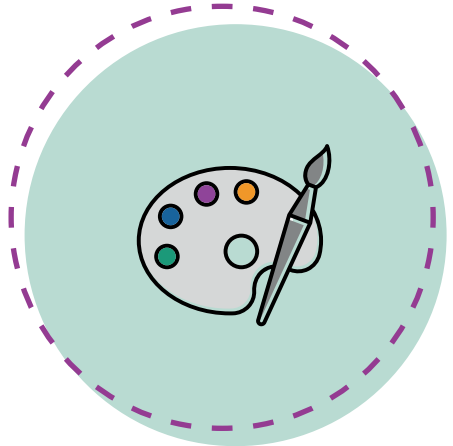
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PREPARE

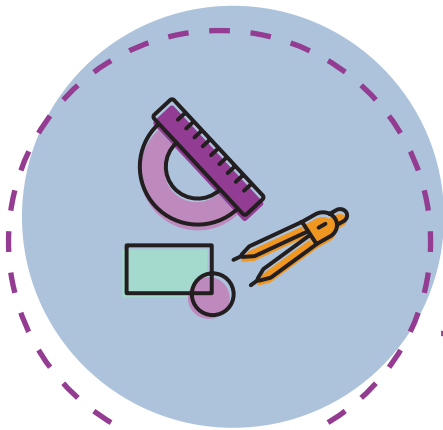
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YEARLY CHECKLISTS

Your to-do lists for each year of high school start on **page 10**.



RECOMMENDED HIGH SCHOOL COURSES

ENGLISH, LANGUAGE ARTS: 4 YEARS College requires interpretation and communication, both verbal and written. Prepare with courses in reading, composition, literature, and speaking.

MATH: 3 YEARS Two years of algebra and one year of geometry are recommended, but some majors might require four years including trigonometry, calculus, and/or statistics.

SCIENCE: 3 YEARS Biology, chemistry, and physics are the basics. Physical or environmental science might also count. Some colleges require a class with laboratory experience.

SOCIAL STUDIES, GEOGRAPHY, SOCIAL SCIENCE: 3 YEARS Social studies, world history, and U.S. history classes give you an understanding of the world. Economics, geography, government, sociology, psychology, or anthropology can also count.

WORLD LANGUAGE: 2-4 YEARS Admission requirements vary among colleges and majors. Many colleges require at least two years.

ELECTIVE COURSES These nonrequired classes give you an opportunity to explore your interests. Challenging classes will help you stand out in the college application process.

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HEY, CLASS OF 2022 ...

Connect with your Virtual College Coach! You'll get one-on-one, personalized assistance via text message to help you through the college transition. Sign up at iowaCollegeAid.gov/VirtualCoach.

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EARN CREDIT IN HIGH SCHOOL

These programs are typically free (with a few exceptions). Talk to your school counselor or advanced placement coordinator for more information:

DUAL CREDIT Community college courses are taught at a high school. Students earn both college and high school credit. Check with your colleges of interest to be sure credits will transfer.

ADVANCED PLACEMENT College-level courses are taught at a high school. Many colleges grant credit, accelerated placement, or both to students who take the AP exam and earn sufficient scores. Fee waivers are available for the exams. The Iowa Online AP Academy offers AP classes to students whose high schools don't offer on-site classes.

CONCURRENT ENROLLMENT You take courses through a college. You can earn college credit as well as high school credit for courses that meet district graduation requirements.

CAREER ACADEMIES/TECHNICAL EDUCATION Community colleges offer joint programs in specific technical fields. You might take classes at your high school or at another location.

PLAN YOUR CAREER

You've probably heard this question since you first learned to talk: "What do you want to be when you grow up?" Maybe you've known the answer for years, or maybe you're still figuring it out. If the answer isn't apparent to you, try answering a different question: "What problem do you want to solve?" That question has inspired inventors, entrepreneurs, and leaders, and it can help you find your path. Other things to consider:

YOUR INTERESTS AND STRENGTHS What are you good at, and where you could put those talents to use?

REWARDS YOU WANT FROM YOUR JOB These could include helping others, contributing to your community, being creative, solving problems, earning a high salary, or being recognized.

CAREER OUTLOOK What are your chances of finding a job in this field? You can find information for jobs in Iowa at IowaWorkforceDevelopment.gov/Occupational-Projections.

YOUR FIRSTHAND EXPERIENCE This is the best way to find out if you'll like an occupation. Start by talking to people in careers that interest you. Job shadowing, where you follow a professional for a few hours or a day, lets you experience the types of work and tasks required. Internships or summer jobs can provide even more insight.

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WHERE CAN I FIND CAREER GUIDANCE?

Try the Future Ready Iowa Career Coach. It will tell you what careers suit your personality, what education they require, and their median salaries. Take a quick assessment with six questions or a detailed assessment with 60 questions. Find it at FutureReadyIowa.gov/Career-Coach. You can also ask your school counselor what Career Information System your school uses.



TYPES OF COLLEGES

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PUBLIC UNIVERSITIES

- Iowa has three: University of Iowa, Iowa State University, University of Northern Iowa
- Also called Regent universities
- Bachelor's and advanced degrees
- Funded by the state
- Lower tuition and fees than private institutions

COMMUNITY COLLEGES

- Iowa has 15 community college districts
- Associate's degrees, diplomas, vocational certificates, transfers to four-year institutions
- Open admission—only requirement is high school or equivalency diploma
- Funded by the state
- Lower tuition and fees than private schools or public universities

PRIVATE, NONPROFIT SCHOOLS

- Often smaller, with lower student-to-faculty ratios
- Bachelor's and sometimes advanced degrees
- Higher tuition and fees than community colleges or public universities, but often offset by grants and scholarships from endowments in addition to federal and state aid for students
- No direct state support for schools

PRIVATE, FOR-PROFIT SCHOOLS

- Also called proprietary
- Privately owned and operated to generate profit
- Often offer technical and preprofessional programs
- Might also offer associate's, bachelor's, and master's degrees

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VOCATIONAL & TECHNICAL SCHOOLS

- Might be public or private
- Many are for-profit
- Prepare for a specific occupation or trade

TYPES OF TRAINING & DEGREES

APPRENTICESHIPS

A Registered Apprenticeship in Iowa provides 2,000 hours of on-the-job learning and at least 144 hours of related instruction. Most employers cover classroom tuition, and you earn a paycheck while you learn. Just as you apply for a job, you apply with the company or business that sponsors the apprenticeship. Find more information at EarnAndLearnIowa.gov. Career examples:

- Health care
- Advanced manufacturing
- Information technology
- Building trades
- Food and beverage preparation

CERTIFICATES & DIPLOMAS

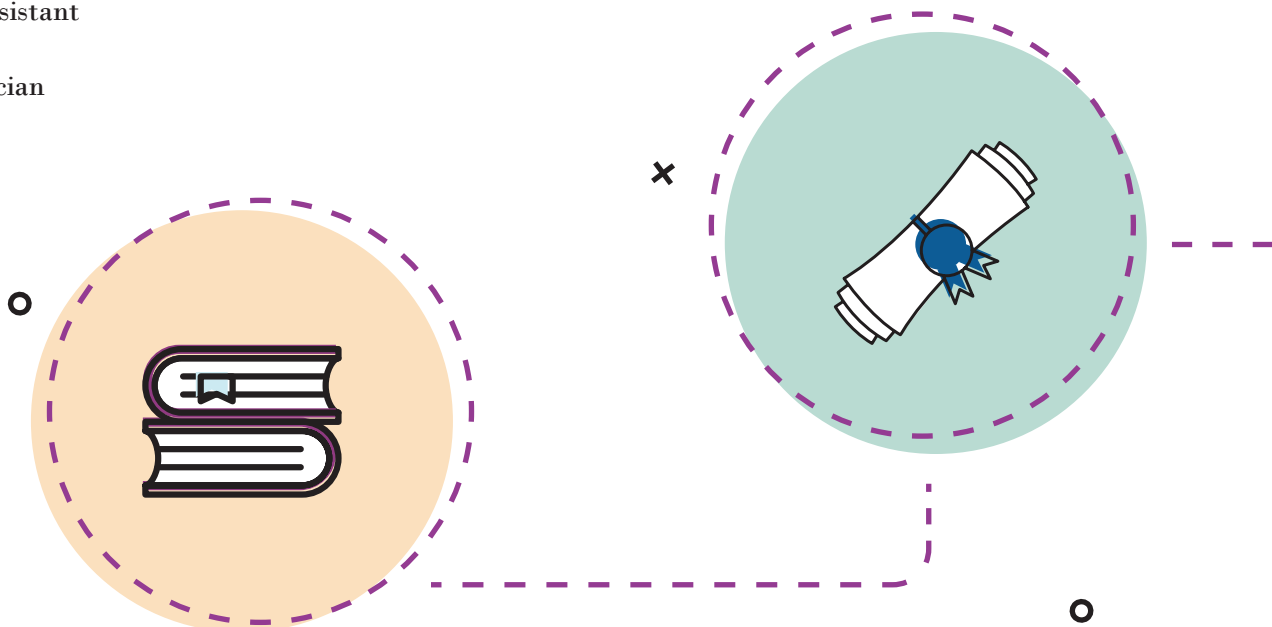
Certificate and diploma programs focus on particular skills for specific careers. Certificates can generally be completed in a year or less and diplomas in two years or less at a community college, career/technical/business college, or some four-year colleges. Career examples:

- Paralegal
- Cosmetologist
- Welder
- Chef
- Certified nursing assistant
- Radiological technician

ASSOCIATE'S DEGREES

Associate's degrees can usually be earned in two years (sometimes less) at community colleges or at some career/technical/business colleges and four-year colleges. Some associate's degrees can be applied toward a bachelor's degree at a four-year college or university. Career examples:

- Dental hygienist
- Administrative assistant
- Registered nurse
- Veterinary technician
- Auto mechanic



BACHELOR'S DEGREES

A bachelor's degree typically takes four years at any four-year college or university. Career examples:

- Teacher
- Engineer
- Accountant
- Dietitian
- Social worker

ADVANCED DEGREES

After obtaining a bachelor's degree, you might pursue an advanced degree such as a master's, doctorate, or professional degree. An advanced degree can take several additional years, depending on the type. Career examples:

- Dentist
- Lawyer
- Veterinarian
- Pharmacist
- Psychologist
- College professor
- Medical doctor

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SAVE FOR COLLEGE

A state-sponsored College Savings Iowa 529 account is an excellent way to save for college. A student who is 18 or older, a student's family, or even non-family members can set up these tax-advantaged accounts, starting with \$25, regardless of what they earn or where they live. Learn more at CollegeSavingsIowa.com.

CHOOSE A MAJOR

WHAT IS YOUR CAREER GOAL? Think about what majors will prepare you to land a job in the field you want.

WHAT CLASSES DO YOU ENJOY? What high school courses are your best subjects? If no core classes spark your interest, explore other areas with your optional elective courses.

WHAT TYPES OF STUDY DO YOU ENJOY? Do you like working with data or with ideas? Do you prefer experimenting or reading?

WHAT DO YOU KNOW ABOUT THIS MAJOR? Look at the requirements and course descriptions in a college catalog. Talk to people who are currently studying this subject, or to graduates in this field.



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WHAT IF I DON'T KNOW MY MAJOR?

You're OK. You don't have to know your major before you start college. Try out some subjects that interest you, but remember to include general education courses like math and composition, too. Your advisor can help you choose your classes.

CHOOSE A COLLEGE

MATCH AND FIT As you compare potential colleges, you'll want to consider the concepts of "match" and "fit." Match is factual information like required test scores and GPA, while fit is your opinion about how well a college will suit your personality and preferences. Some of the information you should take into account:

- Academic programs and majors
- Total enrollment/class sizes
- Location
- Student body diversity
- Required ACT or SAT score
- Required GPA
- Price
- Average student loan debt
- Graduation rates
- Job placement rates

You can log and compare this information with the downloadable worksheet at IowaCollegeAid.gov/MatchAndFit.

SPECIALIZED MISSION SCHOOLS Some colleges and universities were established to serve a specific group of students. These include single-sex schools and schools that serve underrepresented races/ethnicities. One example is Historically Black Colleges and Universities (HBCUs). These schools were established before 1964, when racial segregation and discrimination were still legal, to serve Black students who were unlikely to be admitted anywhere else. Another example is Hispanic-Serving Institutions (HSIs), which are defined as schools where at least a quarter of undergraduate students identify as Hispanic.

TIPS FOR CAMPUS VISITS

- Make appointments with the financial aid and admissions offices.
- Prepare a list of questions ahead of time.
- Take a tour, check out housing options, and explore the surrounding area.
- Eat in a campus cafeteria and stay overnight in campus housing, if possible.
- Sit in on a class that interests you.
- Document your feelings after each visit.
- If you're considering colleges that are too far away to visit, start with virtual campus tours. Check the college's website or look into websites such as CampusTours.com.

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WHERE DO I LOOK?

For up-to-date, unbiased data about a school's price, student success, and more, start with the U.S. Department of Education College Scorecard. **More on page 35.**

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HIGH SCHOOL CHECKLIST

FRESHMAN YEAR

- ☐ **MEET WITH YOUR SCHOOL COUNSELOR** Talk about planning your education after high school. Ask if your school has additional staff who can help you—college access coaches, peer coaches, etc. Also ask about career interest surveys.
- ☐ **PLAN YOUR CLASS SCHEDULE** Take classes that will meet college admission requirements, and think about how to spread them over four years. Use your elective courses to try out new areas of interest.
- ☐ **ASK ABOUT EARNING COLLEGE CREDIT** Research Advanced Placement (AP), dual credit, and career/technical courses. Even if you can't take them yet, ask how you can prepare.
- ☐ **GET INVOLVED** Join a club, activity, or sport at your school or in the community. Involvement looks good on a college application—but more importantly, you'll meet new people and explore your interests.
- ☐ **VOLUNTEER** Silver Cord and similar school-based programs can connect you with organizations that need volunteers, or check out VolunteerIowa.org.
- ☐ **SET UP A COLLEGE SAVINGS ACCOUNT** If you already have an account, keep adding to it. See page 8 for more information about College Savings Iowa accounts.
- ☐ **BEGIN BUILDING YOUR RESUME** Include your extracurricular activities, employment, and home responsibilities. Note your roles, how long you participated, and what you learned.



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SOPHOMORE YEAR



- [] **CHECK IN WITH YOUR SCHOOL COUNSELOR** Make sure you are on track for all the courses you want and need. Ask about prerequisites for advanced courses in your junior and senior years.
- [] **TAKE THE PSAT IN OCTOBER** It's good practice for taking the test in your junior year, when scores determine National Merit Scholarship eligibility. Talk to your school counselor or go to CollegeBoard.org/PSAT.
- [] **KEEP YOUR GRADES UP** Stay focused on schoolwork. Colleges will look at grades earlier than your junior and senior years.
- [] **RESEARCH FINANCIAL AID** Possibilities might include federal and state aid, aid provided by your college or university, or aid from other sources (more on pages 25–27). Make a list of options, and note deadlines.
- [] **ATTEND COLLEGE AND CAREER FAIRS** Find out who will be there and decide which people you want to meet. Prepare a list of questions before you go.
- [] **MAKE CAMPUS VISITS** Schedule appointments with the financial aid and admissions offices. Sit in on classes that interest you. Arrange to eat in a student cafeteria and, if the campus has dormitories, stay overnight. If an actual visit isn't workable, ask about virtual visits.

JUNIOR YEAR

- ☐ **CHECK IN WITH YOUR SCHOOL COUNSELOR** Review your coursework to be sure you've taken (or are scheduled to take) the courses you need to graduate and to meet requirements for your plan after high school.
- ☐ **TAKE THE PSAT IN OCTOBER** In your junior year, this test determines eligibility for a National Merit Scholarship. Plus, it's good practice for the SAT in spring. Fee waivers are available.
- ☐ **PREP FOR ENTRANCE EXAMS** Ask if your school offers ACT or SAT prep. You can also find help, including practice tests, at [ACT.org](https://www.act.org), [CollegeBoard.org](https://collegeboard.org), and [KhanAcademy.org/SAT](https://www.khanacademy.org/SAT).
- ☐ **NARROW YOUR COLLEGE AND CAREER SEARCH** Pay attention to the results of career inventories and assessments. Focus on colleges and programs that can prepare you for the career you want.
- ☐ **START OR CONTINUE CAMPUS VISITS** Watch for trips organized by your high school or for special visit days at colleges that interest you.
- ☐ **TAKE THE SAT OR ACT IN SPRING** Have scores sent to schools that interest you. Even if you plan to attend a program that doesn't require them, these exams can help you understand your academic strengths.
- ☐ **ASK FOR LETTERS OF RECOMMENDATION** Identify teachers, school counselors, employers, or other adults who can talk about your strengths and accomplishments. More on page 17.
- ☐ **MAKE A TIMELINE FOR COLLEGE AND SCHOLARSHIP APPLICATIONS** Research deadlines and plan now so you won't be rushed. Pay attention to early decision deadlines if that option interests you.
- ☐ **FILL OUT THE FAFSA4CASTER** This tool will provide an unofficial estimate of how much need-based federal aid you might receive. Plus, you can transfer your data when it's time to file the FAFSA. Find the FAFSA4caster at [FAFSA.ed.gov/FAFSA4c](https://fafsa.ed.gov/spa/FAFSA4c).

SHOULD I TAKE THE ACT OR SAT?

Check with the admissions office to see if your college prefers one test over the other. Otherwise, the choice is yours. Find a comparison at iowaCollegeAid.gov/PreparingForCollege.





SENIOR YEAR

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- ☐ **RETAKING THE ACT OR SAT?** Register for a date at least two months before the application deadlines for all the colleges and scholarships you are considering.
- ☐ **PREPARE YOUR FINAL LIST OF COLLEGES** Consider the factors listed on page 9 to help you determine your best college fit. See page 16 for recommendations about how many places to apply.
- ☐ **SUBMIT ADMISSION APPLICATIONS** Most early decision applications are due in the fall. Many regular decision deadlines fall between January 1 and February 1. Watch for application events at your high school. More about applying to college starting on page 14.
- ☐ **FILE THE FAFSA** Complete and submit the Free Application for Federal Student Aid at FAFSA.gov as soon after October 1 as possible. Check with your colleges of interest for their priority deadlines. Watch for FAFSA completion events at your high school or in your community. More about filing the FAFSA on pages 22–24.
- ☐ **FILE THE IOWA FINANCIAL AID APPLICATION** To qualify for some state-funded grants and scholarships, you must complete the Iowa Financial Aid Application in addition to the FAFSA. More about the Iowa Financial Aid Application on page 23.
- ☐ **REGISTER FOR AP EXAMS** The registration deadline varies by school but is usually in the fall. Check with your AP teacher or coordinator. Fee waivers are available. Go to CollegeBoard.org for more information.
- ☐ **REQUEST TRANSCRIPTS** Ask your high school to send your official transcripts to all the colleges where you are applying. Each high school has its own process. You probably need to fill out a form in the counseling office. You might also need to bring in stamped, addressed envelopes, and your school might charge a small fee.
- ☐ **COMPARE FINANCIAL AID OFFERS** When you're admitted, each college or university listed on your FAFSA will send you a financial aid offer that shows the aid you are eligible to receive. More on page 36.
- ☐ **CONTINUE SCHOLARSHIP APPLICATIONS** Create a spreadsheet to track deadlines, application links, submission dates, and decision dates. Make sure you understand how long scholarships last and how they will be paid out. More on page 27.
- ☐ **DECISION TIME!** Choose your college and confirm that you'll attend by accepting your financial aid offer and paying your deposit. Watch for college decision celebrations at your high school.

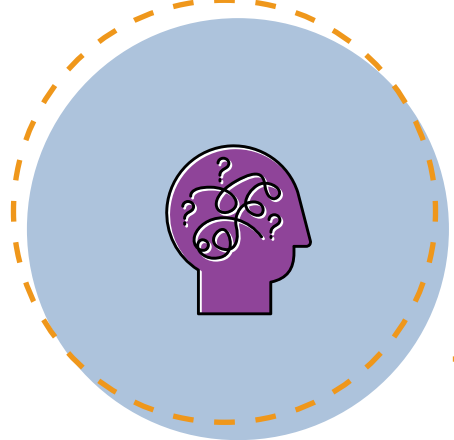
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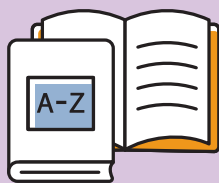
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APPLICATION CHECKLISTS

Steps for applying to two-year and four-year colleges start on **page 18**.

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THE BASICS

START EARLY Most students do the majority of their application work during fall of senior year. Deadlines for many colleges fall between January 1 and February 1 (sooner for early admission).

KNOW WHAT COLLEGES WANT Colleges consistently list high school grades in college prep classes as their most important criteria. Other factors include:

- Difficulty of classes taken
- ACT/SAT score
- Letters of recommendation
- Extracurricular activities
- Essays and/or interviews

CHECK YOUR RAI If you are applying to Iowa State University, the University of Iowa, or the University of Northern Iowa, you'll need a Regent Admissions Index (RAI) of at least 245. The RAI is a combination of your entrance exam score, high school GPA, and number of core courses completed. You can find the formula and a calculator at Regents.Iowa.gov/RAI.

SUBMIT EVERYTHING Make sure you submit all requested components of your college applications. In addition to the actual application form, these might include:

- Application fee or waiver
- Essay
- Letters of recommendation
- Portfolios or audition videos
- Official ACT and/or SAT scores
- Official high school transcript
- Official college transcripts for dual credit courses
- AP exam scores

If your school hosts an application event, make sure to have these materials with you.

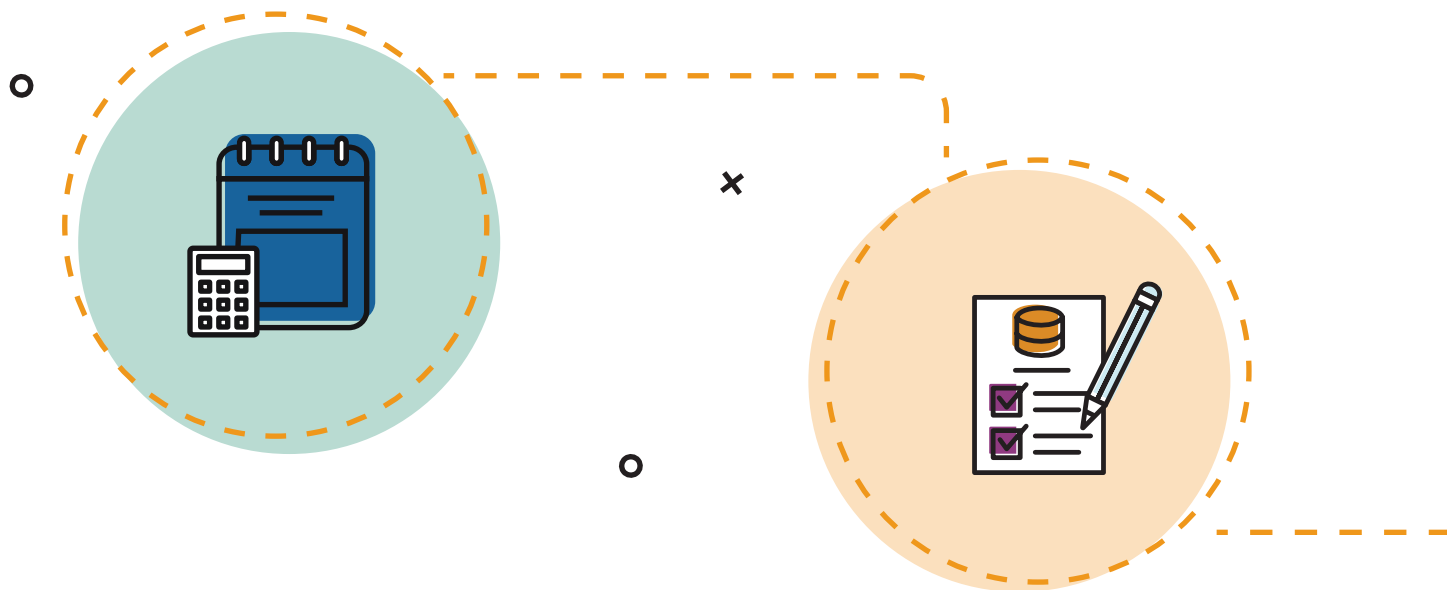
HOW MANY PLACES TO APPLY?

Consider submitting more than one college application—there’s no reason to sell yourself short, and a school that looks expensive could turn out to be affordable after financial aid. A good mix includes at least one of each of the following:

SAFETY SCHOOL This is a school where you’re confident you’ll be accepted. (In Iowa, community colleges are open-admission, which means they accept any student with a high school diploma or equivalent.)

TARGET SCHOOL You know this school is a solid possibility based on your GPA and test scores.

REACH SCHOOL This school might have an extremely competitive admission rate, or your grades and test scores might be below the usual range. Outstanding essays or letters of recommendation could nudge you onto the “accepted” list.



COMMON MISTAKES TO AVOID

BAD IMPRESSION ON SOCIAL MEDIA More than a third of college admissions officers look at applicants’ social media accounts, and 1 in 10 say they have rejected an applicant because of social media. Some students have even had their admissions rescinded because of comments on social media. Keep your accounts clear of negative posts. These might include:

- Photos of inappropriate or illegal behavior
- Bad-mouthing other people or schools
- Discriminatory comments

LATE OR INCOMPLETE APPLICATIONS Make sure you know deadlines and application requirements for each college before you apply. Some colleges might require essays, interviews, or letters of recommendation.

BEING UNTRUTHFUL Never lie on a college application. Don’t exaggerate your activities, inflate your grade point average or class rank, or plagiarize an essay.

FAILURE TO SUBMIT Don’t assume an online application was successfully submitted. You should see a confirmation screen and/or receive an email telling you it was received.

APPLICATION ESSAYS

START WITH RESEARCH Learn all you can about the criteria for this school or scholarship.

START EARLY Leave yourself plenty of time to write, reread, and revise. Starting at the last minute will force you to submit your first draft.

ANSWER THE PROMPT Make sure you directly address the question being asked.

SHOW, DON'T TELL Use examples to back up what you say. Don't just say you're passionate about a cause—detail the time you've spent on it.

PROOFREAD! Go over your work carefully. Read out loud to force yourself to slow down. Read backward so typos are easier to spot. Use a spell-checker. Finally, ask someone else to read with fresh eyes, and give them plenty of time.

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LETTERS OF RECOMMENDATION

ASK EARLY Teachers, coaches, and school counselors get many requests, so give them plenty of time. Don't wait until a week before the deadline, and be mindful of their schedules. Don't ask a teacher in the middle of exams, and don't ask a coach during the run-up to a state tournament.

ASK SOMEONE WHO KNOWS YOU Choose someone who can speak knowledgeably and firsthand about your abilities and experience. Even a letter from the governor won't mean much if that person has only met you once.

OFFER HELP Don't make a letter writer start from scratch. Give them background about the scholarship, the school, or the job. Explain what qualities you'd like to emphasize, then share examples.

PROVIDE SPECIFICS Make sure a letter writer knows details, like when the letter is due, how it should be submitted, and whether there are word or page limits. Don't make them go searching for this information.

SAY THANK YOU Once you know the letter has been submitted, be sure to thank the writer, either in person or with a handwritten note. Acknowledge the time your letter writer spent helping you achieve an important goal.



APPLICATION CHECKLIST

TWO-YEAR COLLEGE

☐ **COMPLETE THE COLLEGE'S APPLICATION** Items that you'll need:

- Social Security number
- GPA and class rank
- Name and address of current and previous high schools
- I-94 card (if applicable)
- ACT or SAT score
- Dual credit information



☐ **REQUEST YOUR HIGH SCHOOL TRANSCRIPT** You'll need to submit an official transcript to each college where you apply. You can request transcripts through your high school (see page 13).

☐ **PAY THE APPLICATION FEE** You might have to pay an application fee, although some colleges waive the fee if you apply online. If you can't afford the fee, talk to your school counselor about applying for a fee waiver or deferral. *Note: Community colleges in Iowa do not charge an application fee.*

☐ **SUBMIT THE APPLICATION** Confirm receipt. You might see a message onscreen confirming that you have successfully submitted your application, or you might receive a confirmation via email.

☐ **ALMOST FINISHED!** Most two-year colleges require that you take a placement test such as Aleks or Accuplacer to assess your skills in reading, writing, and mathematics before you enroll.

FOUR-YEAR COLLEGE OR UNIVERSITY

COMPLETE THE COLLEGE'S APPLICATION Items that you'll need:

- Social Security number
- GPA and class rank
- Name and address of current and previous high schools
- I-94 card (if applicable)
- ACT or SAT score
- Dual credit information

REQUEST YOUR HIGH SCHOOL TRANSCRIPT You'll need to submit an official transcript to each college where you apply. You can request transcripts through your high school (see page 13).

PAY THE APPLICATION FEE You might have to pay an application fee, although some colleges waive the fee if you apply online. If you can't afford the fee, talk to your school counselor about applying for a fee waiver or deferral.

SUBMIT ADDITIONAL MATERIAL AS REQUIRED See page 15 for examples of material your college might require in addition to your application form.

SUBMIT THE APPLICATION Confirm receipt. You might see a message onscreen confirming that you have successfully submitted your application, or you might receive a confirmation via email.

IF REQUIRED, SCHEDULE AND GO TO YOUR INTERVIEW Expect the interviewer to ask why you have chosen this college and major. Be ready with reasons and specific examples.

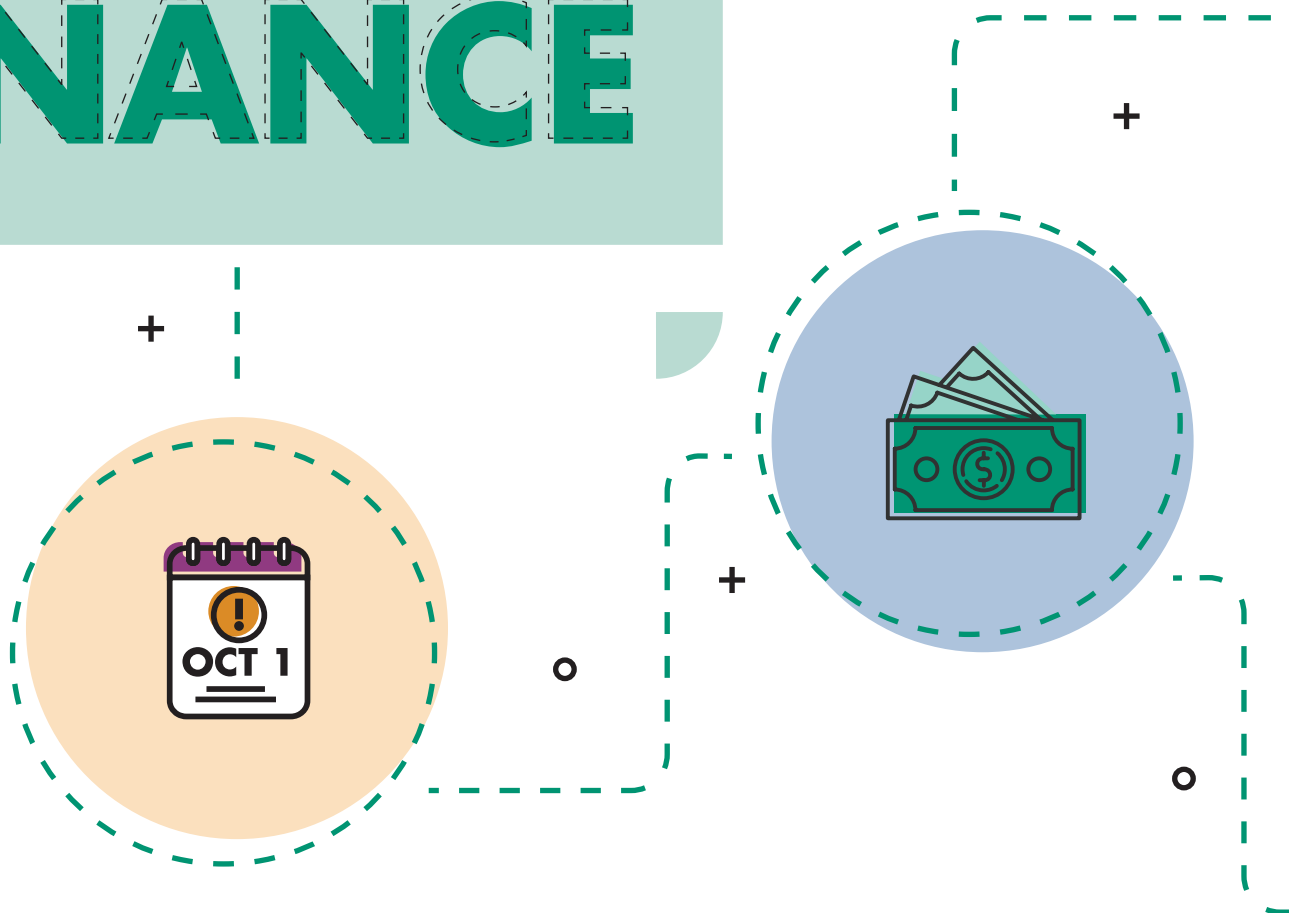
FINISHED! Watch for an admissions decision.

WHAT IS EARLY DECISION?

Some colleges offer early decision admission, which means you have an earlier application deadline and will be notified of your acceptance sooner. You must promise to attend if you are accepted.



FINANCE



TYPES OF FINANCIAL AID

Most college students rely on multiple sources of financial aid to pay for their education. While different types of funds can work together to form your aid package, you should take advantage of them in this order:

1. FREE MONEY Grants and scholarships are awarded based on financial need, accomplishments, and/or abilities. They are gifts. You will not have to pay this money back. More on page 25.

2. EARNED MONEY You might qualify for a work-study job, or you might land a part-time job on your own. You will earn this money and will not have to pay it back. More on page 28.

3. BORROWED MONEY Loans are money that you pay back with interest. Start with federal loans, which offer the best interest rates and terms. Private loans should be your last option. More on page 29.

For all these types of financial aid, your first step is the Free Application for Federal Student Aid, or FAFSA. By filing the FAFSA and following up with the Iowa Financial Aid Application, you apply for:

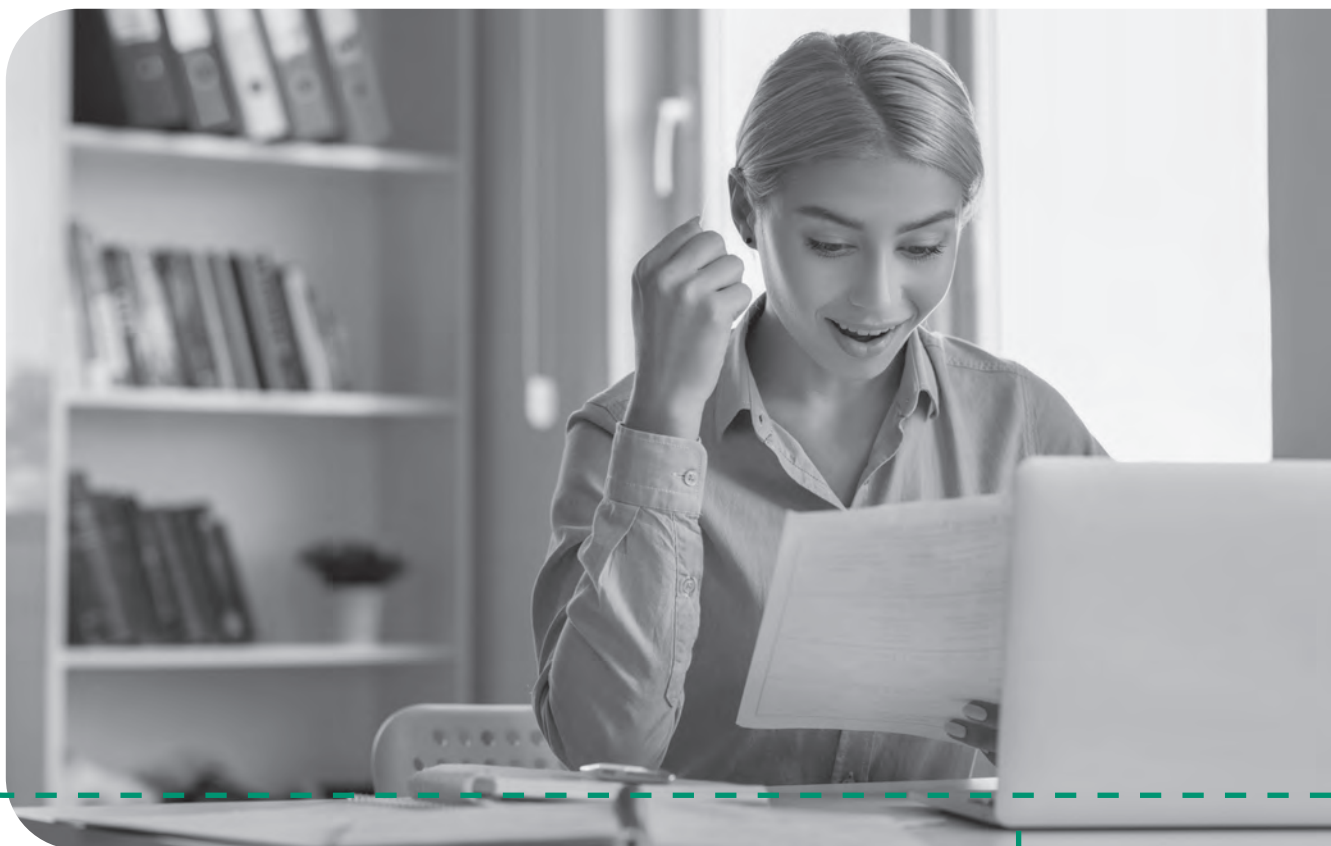
- 10 grants and scholarships from the state of Iowa
- The Pell Grant and other grants from the U.S. Department of Education
- Grants and scholarships offered by colleges and universities
- Work-study jobs
- Federal student loans

Step-by-step instructions for filing begin on page 22.

FINANCIAL AID CHECKLIST

Your checklist to apply for financial aid is on **page 33**.

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FINANCIAL LITERACY RESOURCES

The Iowa Jump\$tart Coalition is a nonprofit organization dedicated to improving Iowans' personal financial literacy. You can search their database of resources at lowaJumpStart.org.



BEFORE THE FAFSA

Even if you're not sure you'll need or qualify for aid, file the FAFSA. It doesn't cost anything. With a little preparation before you start, you can finish the application in as little as 30 minutes. Here's how to get ready:

CREATE YOUR FSA ID You'll need to create a Federal Student Aid (FSA) ID before you complete the FAFSA. It will serve as an electronic signature. You and your parents* should apply for separate FSA IDs using separate email addresses. You can create your FSA ID by visiting StudentAid.gov/fsa-id on a laptop or desktop computer, or by using the myStudentAid mobile app. Do not use an email address associated with your high school—you might lose access after you graduate.

GATHER YOUR DOCUMENTS Gather the following documents for yourself and your parents* to file a FAFSA for the 2022-23 school year:

- ID or driver's license number
- Social Security number
- 2020 federal income tax returns, W-2 forms, and other records of money earned
- Records of untaxed income
- Current bank statements
- Current business and farm records, as well as other savings and investments
- Alien Registration Number (if applicable)

The IRS Data Retrieval Tool will let you prefill some answers by transferring tax data directly from the IRS website. The actual information is hidden for security reasons. Answers will be marked "Transferred from the IRS." *Note: Under a few special circumstances, you might not be eligible to use the Data Retrieval Tool. Find a list of these situations at StudentAid.gov/Help/IRS-DRT-eligibility.*

*Unless you are an independent student. Find the criteria at IowaCollegeAid.gov/Independent.



WHAT IF I DON'T HAVE MY PARENTS' INFO?

If you can't provide your parents' information (you can't locate them, they are incarcerated, or you left home due to an abusive situation) or if your parents refuse to provide their information and financial support, contact your college's financial aid office and ask to speak with someone about your special circumstances.

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FILE THE FAFSA

FIND THE FORM You can file the FAFSA with the myStudentAid app, file online at [FAFSA.gov](https://fafsa.gov), or request a printed form by calling 1-800-4-FEDAID or by visiting [FAFSA.gov/options.htm](https://fafsa.gov/options.htm). The FAFSA will gather information about your finances, your family's finances, and your college plans. You can complete the FAFSA for 2022-23 beginning October 1, 2021, using 2020 tax information.

FILING TIPS

- Enter your name and address *exactly* as they appear on your tax returns, including periods, spelling of street, etc.
- Use the IRS Data Retrieval Tool to transfer tax information if you can.
- Enter up to 10 colleges or universities that you are considering. Your information will be shared with the colleges, which will evaluate your eligibility for federal, state, and institutional financial aid.
- Sign the FAFSA using your FSA ID for fastest processing.
- Print the confirmation page, which displays the exact date and time the form was submitted.
- Confirm with your school counselor that your FAFSA has been completed and that no information is missing.

APPLICATION DEADLINES File the FAFSA as soon after October 1 as possible to receive financial aid in the next academic year. The earlier you file, the better your chances of receiving aid.

Deadlines for grants and scholarships funded by the state of Iowa can fall as early as March 1. Page 26 provides a chart of application deadlines for all state programs.

Colleges and universities have their own priority deadlines as early as December. Although you can file after that date, some aid is limited and might no longer be available. The Directory of Iowa Colleges and Universities, starting on page 48, includes the priority FAFSA deadlines for many schools.

IF YOUR FINANCES HAVE CHANGED... Because you'll use 2020 tax information for the 2022-23 school year, it's possible that your financial situation might change in the meantime. Apply for financial aid with your 2020 information, then contact your college financial aid office to explain your new circumstances.

NEVER PAY TO FILE! There are no fees to complete or submit the FAFSA. To get free help:

- Make an appointment with the Virtual College Coach at IowaCollegeAid.gov/VirtualCoach.
- Call Iowa College Aid at 877-272-4456.
- Watch for FAFSA completion events at your high school.
- Ask your school counselor or other school staff.
- Contact the financial aid office at your college or university.

IOWA FINANCIAL AID APPLICATION

The FAFSA serves as the sole application for the state's largest financial aid programs. However, some specialized programs also require that you complete the Iowa Financial Aid Application, or IFAA. Iowa residents can link directly to the IFAA from the FAFSA confirmation page. Just click on "Start your state application." You can also access the Iowa Financial Aid Application directly at IowaCollegeAid.gov/IFAA.

The IFAA starts with an Eligibility Wizard. You answer fewer than 10 questions. If you're not eligible for any of the state's specialized aid programs, you're done. If you do meet initial eligibility requirements, you'll see instructions to continue the application process. You can find more information on state grants and scholarships on pages 25–26 and at IowaCollegeAid.gov/ScholarshipsAndGrants.

AFTER THE FAFSA

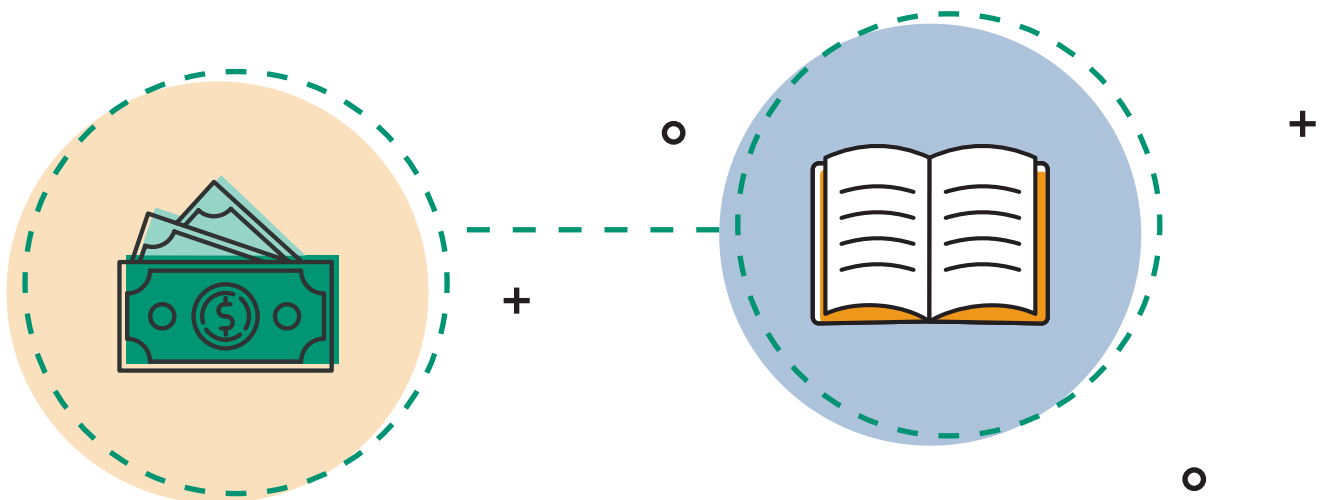
STUDENT AID REPORT After you complete the FAFSA, the U.S. Department of Education will compile your Student Aid Report (SAR). The SAR will be sent to you and to colleges that you listed on your FAFSA. If you provided an email address, you'll receive instructions to access an online copy of your SAR; otherwise it will be mailed. You'll be able to access your SAR within about five days if you file electronically or within three weeks if you file on paper. Read the SAR carefully and follow instructions, especially if you need to correct errors.

$$\begin{array}{r} \text{COST OF ATTENDANCE} \\ \text{(depends on the college)} \\ - \text{EXPECTED FAMILY CONTRIBUTION} \\ \text{(stays the same regardless of college)} \\ \hline = \text{YOUR FINANCIAL NEED} \end{array}$$

EXPECTED FAMILY CONTRIBUTION The SAR contains a figure called the expected family contribution (EFC). Colleges and universities use your EFC to determine your eligibility for financial aid programs. Factors that determine your EFC include income and net worth for you and your parents, family size, age of your older parent, state and federal taxes, and number of family members attending college. Your EFC might change from year to year.

FINANCIAL NEED Each college or university that you list on your FAFSA and that accepts you will assemble a financial aid offer based on your financial need: the cost of attendance (COA) at that school minus your EFC. While COA varies by school, your EFC will generally remain the same in a given year. The amount of aid you receive cannot exceed the total COA. Each school's financial aid offer will outline the federal, state, and institutional aid—including student loans—available to you. More about financial aid offers on page 36. *Note: Some schools include personal expenses such as books, supplies, and travel in the COA, while others do not.*

FILE EVERY YEAR You'll need to file a new FAFSA for every year you plan to be in college. Changes from year to year in your or your family's financial situation will be reflected in your new EFC for each year.



WHAT IF I'M SELECTED FOR VERIFICATION?

Don't panic! Roughly one-third of FAFSAs are selected for this process to review the application for accuracy. (FAFSA filers who do not use the IRS Data Retrieval Tool are more likely to be selected.) You must complete the process in order to receive financial aid, so respond to the notification as quickly as possible. Contact your financial aid office if you need help.



GRANTS & SCHOLARSHIPS

IS THIS REALLY FREE MONEY? Yes! While you have to meet certain requirements to receive grants and scholarships, you do not have to pay them back. The state of Iowa awards more than \$90 million in financial aid every year. More information at IowaCollegeAid.gov/ScholarshipsAndGrants.

WHO’S ELIGIBLE? Eligibility for need-based aid is determined by your family’s ability to pay for college, based on your FAFSA. Other financial aid programs recognize particular talents or achievements. You might earn a scholarship for academics, sports, arts, or leadership, for instance. Still others are based on your field of study or planned career.

WHERE DO THEY COME FROM? Grants and scholarships can come from the federal or state government, from your college or university, or from private sources.

HOW DO I GET THEM? By filing the FAFSA and following up with the Iowa Financial Aid Application, you apply for all federal and state grants and scholarships. Here is a glance at some of the state and federal programs available to students at Iowa colleges and universities. Additional aid might be available for certain students, such as Iowa National Guard members or former foster youth.

IF YOU ATTEND A...	YOU MIGHT BE ELIGIBLE FOR...
Community college	All Iowa Opportunity Scholarship, Future Ready Iowa Last-Dollar Scholarship, Iowa Skilled Workforce Shortage Tuition Grant (Kibbie Grant), Iowa Vocational Technical Tuition Grant, Pell Grant, Supplemental Educational Opportunity Grant
Regent university	All Iowa Opportunity Scholarship, Pell Grant, Supplemental Educational Opportunity Grant
Private college or university	Iowa Tuition Grant, All Iowa Opportunity Scholarship, Pell Grant, Supplemental Educational Opportunity Grant

You’ll find more detail about eligibility for these programs on page 26. See page 27 for tips to find private scholarships.

STATE & FEDERAL GRANTS & SCHOLARSHIPS

	PROGRAM	TYPE OF COLLEGE	APPLICATION REQUIRED*	APPLICATION DEADLINE**	MAXIMUM AWARD**
STATE GRANTS & SCHOLARSHIPS	Iowa Tuition Grant For students attending private colleges and universities	Private Iowa college/university	FAFSA	July 1	Average Regent tuition and fees
	Future Ready Iowa Last-Dollar Scholarship For students working toward an associate's degree or lower credential for a high-demand job	Iowa community college, eligible private college	FAFSA	August 1	Determined by college
	Iowa Skilled Workforce Shortage Tuition Grant (Kibbie Grant) For Iowa residents in specific career or technical education programs	Iowa community college	FAFSA	July 1	½ average community college tuition and fees
	Iowa National Guard Educational Service Scholarship For Iowa National Guard members	Eligible Iowa college/university	FAFSA, IFAA	July 1 (fall deadline)	100% of Regent tuition
	All Iowa Opportunity Scholarship For students who graduated from high school (or earned equivalency) within the past two years	Eligible Iowa college/university	FAFSA, IFAA	March 1	½ average Regent tuition and fees
	Iowa Vocational Technical Tuition Grant For Iowa residents in career or technical education programs	Iowa community college	FAFSA	July 1	\$1,000
OTHER AWARDS	Karen Misjak GEAR UP Iowa Scholarship For students who took part in GEAR UP Iowa's high school class of 2020	Eligible college/university	FAFSA***	None	\$1,500
	Education & Training Voucher For students who aged out of foster care or were adopted from foster care	Eligible college/university	FAFSA, IFAA	December 1	\$12,000
	Gov. Terry E. Branstad State Fair Scholarship For new Iowa high school graduates who participated in the Iowa State Fair	Eligible Iowa college/university	FAFSA, IFAA	March 1	\$5,000
FEDERAL GRANTS	Pell Grant For students with sufficient financial need based on FAFSA	Any	FAFSA	June 30 of following year	\$6,095
	Supplemental Educational Opportunity Grant For students with sufficient financial need based on FAFSA	Any participating	FAFSA	Contact school	\$4,000

*FAFSA: Free Application for Federal Student Aid (FAFSA.gov); IFAA: Iowa Financial Aid Application (IowaCollegeAid.gov/IFAA).

**Application deadlines and maximum awards are for 2021-22.

***Plus out-of-state applications if necessary.

PRIVATE GRANTS & SCHOLARSHIPS

In addition to government and schools, scholarships are available from businesses, foundations, religious organizations, community groups, and fraternal organizations. When you’re looking for scholarships:

NEVER PAY FOR A SCHOLARSHIP SEARCH Use free websites such as Big Future (BigFuture.CollegeBoard.org/scholarship-search), College Greenlight (CollegeGreenlight.com), and Fastweb (Fastweb.com). The Iowa College Access Network also maintains a database of scholarships for Iowa students at ICanSucceed.org/Scholarships.

BEWARE OF SCAMS Red flags include promises of “guaranteed” money or a request for money up-front to “hold” your award.

WATCH DEADLINES These will vary. Some applications are due a year or more before you plan to start college. Others might be due just a few months before. Make a calendar to help you keep track. Don’t miss out on money by missing deadlines!

KEEP LOOKING Even after you receive your financial aid offer, you can (and should) keep looking for private scholarships. Think of this search as a part-time job. If you spend 20 hours on scholarship applications and receive one award worth \$1,000, you just made \$50 an hour for your efforts!



WORK-STUDY

The federal work-study program connects you with a campus or community job. The cost of your wages is shared by the federal government and your employer. Although work-study is part of your financial aid package, you'll be responsible for landing a job, based on referrals from your financial aid office. Work-study jobs are limited to 20 hours a week. Learn more about federal work-study at StudentAid.gov/WorkStudy.

CAN I GET A JOB IF I DIDN'T QUALIFY FOR WORK-STUDY?

Even if work-study isn't part of your financial aid package, your campus job placement center can help you. Some campus jobs will still have vacancies after work-study students are placed, and employers in the community often post openings through campus job centers. You can even start your search before you arrive on campus—just check the job center's website.



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STUDENT LOANS

If you take out student loans, you can save money by following these tips:

USE UP ALL OTHER OPTIONS Consider loans only if grants, scholarships, and work won't cover your expenses.

BORROW ONLY WHAT YOU NEED Treat the loan amount in your aid package as a limit, not a suggestion.

APPLY FOR FEDERAL LOANS FIRST They're usually less expensive and offer more repayment plans. You're also more likely to have forgiveness opportunities. Consider private loans last.

PAY FASTER AND PAY LESS If you pay even a little extra a month, you'll shorten your repayment period and pay less interest. The average student loan borrower in Iowa can pay off a loan in 9 years instead of 10 by adding just \$28 to the minimum monthly payment. There's no penalty for paying off federal loans early.

DON'T SKIP PAYMENTS Missed payments will damage your credit. If you face difficulty, contact your loan servicer immediately to ask about hardship options.

FEDERAL LOANS FOR STUDENTS

The U.S. Department of Education offers low-interest loans to eligible students to help cover the cost of college. You must file a FAFSA to qualify, and funds are applied directly to your student account. Repayment doesn't begin until six months after you graduate, withdraw, or drop below half-time enrollment. There are two types:

DIRECT SUBSIDIZED LOANS These loans are for students with financial need. You will not pay interest while you are enrolled in college at least half-time, during the six-month grace period, or during periods of deferment.

DIRECT UNSUBSIDIZED LOANS Financial need is not a requirement for these loans, but you still must file a FAFSA to qualify. You will be responsible for interest charged throughout the life of the loan, even while in school.

LOANS FIRST DISBURSED	SUBSIDIZED INTEREST RATE	UNSUBSIDIZED INTEREST RATE
Between July 1, 2021, and June 30, 2022	3.73% fixed	3.73% fixed

Federal student loans disbursed between October 1, 2020, and September 30, 2021, have a 1.057% origination fee that is deducted from each loan disbursement.

BORROWER'S ACADEMIC LEVEL	ANNUAL LIMIT—DEPENDENT* STUDENT	ANNUAL LIMIT—INDEPENDENT* STUDENT
First year, undergraduate	\$5,500 (subsidized limit \$3,500)	\$9,500 (subsidized limit \$3,500)
Second year, undergraduate	\$6,500 (subsidized limit \$4,500)	\$10,500 (subsidized limit \$4,500)
Third year and beyond, undergraduate	\$7,500 (subsidized limit \$5,500)	\$12,500 (subsidized limit \$5,500)

*Find the criteria for dependent versus independent student at [IowaCollegeAid.gov/Independent](https://iowacollegeaid.gov/Independent).

Learn more at StudentAid.gov/Understand-Aid/Types/Loans.

FEDERAL LOANS FOR PARENTS

WHO'S ELIGIBLE PLUS loans (originally called Parent Loans for Undergraduate Students) are federally insured loans for parents of dependent undergraduate students enrolled at least half-time. A stepparent married to a custodial parent may also qualify. Like federal student loans, PLUS loans offer borrower-friendly deferment and forbearance options. Many parents use PLUS loans instead of private loans.

TERMS PLUS borrowers are subject to credit checks. If your parent or stepparent is denied, you might be eligible for additional federal Direct Unsubsidized Loan amounts. The rate for PLUS loans first disbursed between July 1, 2021, and June 30, 2022, is 6.28%. PLUS loans disbursed between October 1, 2020, and September 30, 2021, have a 4.228% origination fee deducted from each disbursement.

LIMITS There is no annual or total limit. Your parent or stepparent may request an amount equal to your cost of attendance, minus any financial aid.

REPAYMENT Repayment begins after loan funds are fully disbursed. Your parent or stepparent may request a postponement while you are enrolled at least half-time and for six months afterward. Borrowers have up to 10 years to repay PLUS loans.

FEDERAL LOAN PROCESS

BEFORE YOU START COLLEGE

- Your school includes a loan or loans in your financial aid offer.
- You apply for the loan(s).
- Funds are sent to your school. If your bill is already paid, remaining funds can be given to you for living expenses.

WHILE YOU'RE IN COLLEGE*

- You don't have to make payments.
- For subsidized loans, you don't owe any interest.

AFTER YOU GRADUATE OR LEAVE COLLEGE*

- You're in a grace period for six months, which means you're not required to make payments.
- At the end of the grace period, you choose a repayment plan and begin monthly payments.
- Depending on the plan you choose, repayment usually takes between 10 and 25 years (30 for federal Direct Consolidation Loans).
- Keep all your loan paperwork, and notify your servicer if you move.

*"In college" means you're enrolled at least half-time.



DO I HAVE TO BORROW THE FULL AMOUNT I'M OFFERED?

No. In fact, try not to. If your financial aid includes a loan amount, treat that number as a limit and try to stay below it. If you borrow only part of your loan amount now, you can borrow the rest at any time.

REPAYMENT PLANS

When it's time to repay federal student loans, you'll have multiple options:

FIXED PLAN Your monthly payments will stay the same until your loan is paid off.

GRADUATED PLAN Your monthly payments will gradually increase over time, usually every two years.

INCOME-BASED PLAN Your monthly payment will be a percentage of your income.

There is no one best repayment plan. The fixed plan is the default, but don't take that as a recommendation. It's an automatic pre-selection that doesn't take your situation into account. A graduated payment plan makes sense if you can count on your income rising steadily during your repayment period. An income-based plan might be best if you don't plan to enter a high-paying job. It also provides some buffer if you don't land a job right away, and your loan might be forgiven after a specified time. A shorter repayment plan will cost more each month for now but will save you money in the long term.

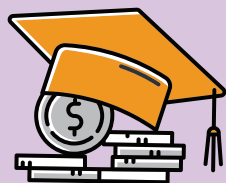
PRIVATE LOANS

Loans offered by banks, credit unions, and other nongovernment lenders are not federally insured, are not eligible for federal loan forgiveness programs, and are often more expensive than federal loans. In most cases, private lenders require students to pass a credit check and have a co-signer. Carefully evaluate the terms and conditions before you apply. If you have questions about private loans, contact your financial aid office. If you have concerns about a private loan, contact the Consumer Financial Protection Bureau: ConsumerFinance.gov or 855-411-2372.

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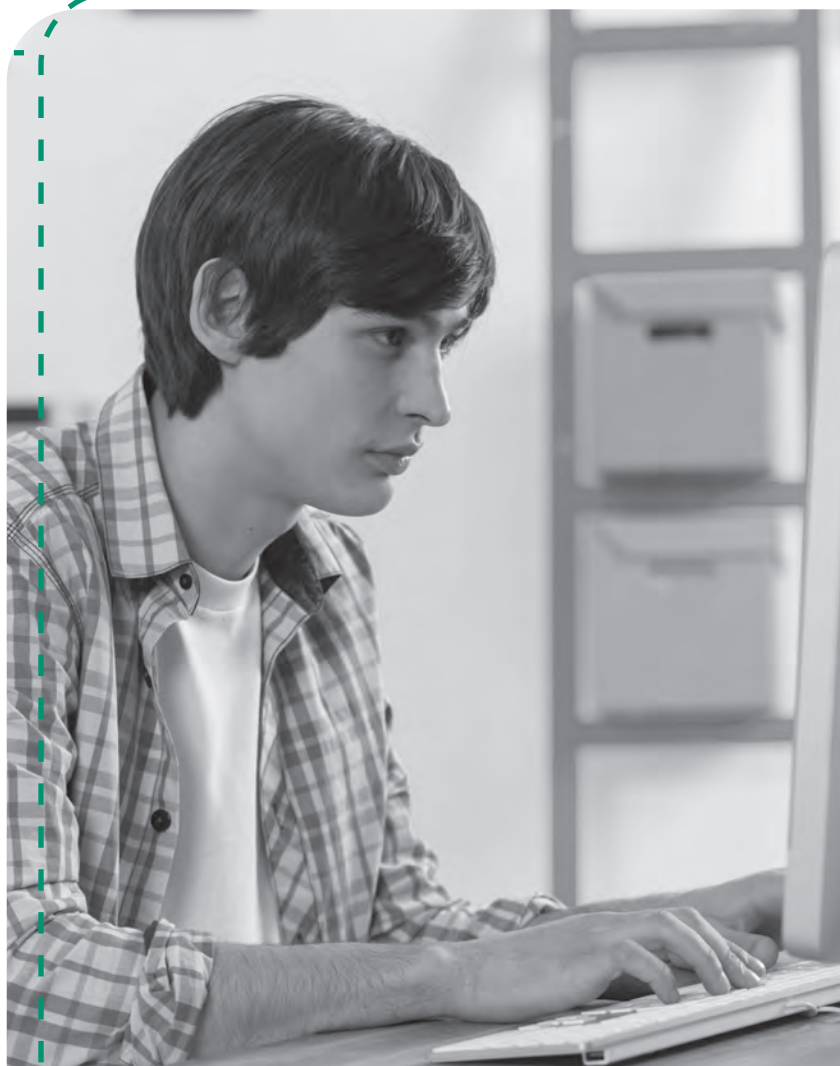
WHAT IF I DON'T KNOW WHO MY LOAN SERVICER IS?

You can look it up Federal Student Aid, StudentAid.gov. Log in using your Federal Student Aid ID.



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TYPES OF COLLEGE EXPENSES

These numbers are Iowa averages for the 2021-22 school year, listed by type of school. A directory that includes costs for individual schools begins on page 48.

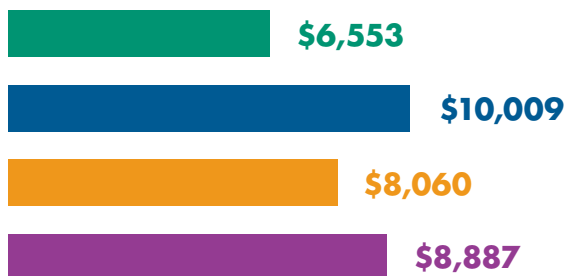
Community colleges Public universities Private for-profit schools Private nonprofit schools

TUITION & FEES



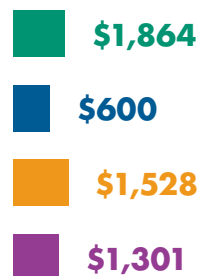
ROOM & BOARD

On-campus housing and meals



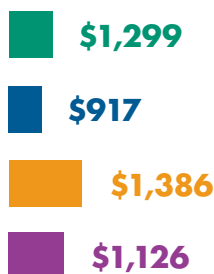
TRANSPORTATION

To and from campus



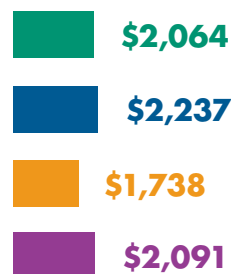
BOOKS & SUPPLIES

Examples: textbooks, course materials, office and art supplies



PERSONAL EXPENSES

Examples: laundry, clothing, personal items, recreation, phone bills



WAYS TO PAY LESS

EARN CREDIT BEFORE COLLEGE Take advantage of AP courses and dual enrollment in high school to reduce the number of credits you'll need to earn in college.

CHOOSE ECONOMICAL HOUSING You can cut your dormitory costs if you choose a basic shared room instead of a private room or a deluxe apartment-style unit.

LIVE AT HOME If your school is close enough and circumstances allow, living with your family can save on housing. If you choose this option, make an extra effort to get involved in campus activities.

AVOID CHANGING MAJORS Switching even once can add a year or more of classes. Explore your interests, values, and skills and match them to potential careers before you start college.

CONSIDER SUMMER COURSES Taking one summer course each year in addition to a regular full-time schedule can help you graduate a semester early. *Note: Not all financial aid can be used for summer classes, so check with your financial aid office.*

RENT YOUR TEXTBOOKS Renting textbooks can save you hundreds of dollars a term. Try websites such as Chegg.com, eFollett.com, and Textbooks.com. If you buy books, buy them used.

CLAIM TAX BENEFITS Take advantage of the Student Loan Interest Deduction, the American Opportunity Tax Credit, the Lifetime Learning Tax Credit, and the Tuition and Fees Deduction. You can learn more from IRS Publication 970 at IRS.gov.



FINANCIAL AID CHECKLIST

More than three-quarters of first-time undergraduates in Iowa receive some form of financial aid. If you want to be one of them, here are the steps to follow:

☐ **FILE THE FAFSA** Go to FAFSA.gov. Our filing tips start on page 22.

☐ **FILE THE IOWA FINANCIAL AID APPLICATION** Click the link from the FAFSA or go to IowaCollegeAid.gov/IFAA. More on page 23.

☐ **APPLY FOR PRIVATE SCHOLARSHIPS** Start early, and keep looking. See our tips on page 27.



DECIDE

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COLLEGE DECISION CHECKLIST

Your list of steps for this important decision is on **page 39**.



CHECK THE SCORECARD

If you're accepted by more than one college, it's decision time. First, revisit some of the factors you considered when you were deciding where to apply (see page 9). A great resource is the U.S. Department of Education's College Scorecard (CollegeScorecard.ed.gov). For any accredited college or university in the United States, you can look up:

- Actual price paid by students at your income level after financial aid
- Student demographics—race/ethnicity and socioeconomic status
- Retention and graduation rates
- Graduates' average debt and monthly payments
- Graduates' average earnings

ARE YOU CLOSE TO A CHOICE?

Take these steps to increase your confidence in your final decision:

VISIT THE CAMPUS Even you've been there already, you'll be looking with fresh eyes now. If you haven't been there yet, this would be a great time. Most schools offer virtual tours, and some have special days designated for accepted students to visit, either virtually or in person.

TALK TO STUDENTS If you have friends who attend your college of choice, talk to them about their experiences. Some colleges and universities will give you contact information for a current student "buddy" who can answer your questions.

IF YOU'RE WAITLISTED... You won't find out whether you have a spot until after the school's decision deadline. Right now, you need to notify the school whether you want to stay on the waitlist. Ask whether late acceptance would affect your housing and financial aid opportunities. In the meantime, go ahead and commit to a school that accepted you. Understand, however, that you will forfeit your deposit to that school if an offer comes through from your waitlist school and you accept it.

UNDERSTAND YOUR FINANCIAL AID

After you are accepted for admission, each college or university that you list on your FAFSA will send you a financial aid offer. It might arrive by email or postal mail. It might come with your acceptance letter or shortly afterward. A financial aid offer is designed to cover your financial need by bridging the gap between the cost of attendance and your expected family contribution.

Thoroughly compare all offers. Make sure you understand how much assistance is from scholarships or grants, from work-study, and from loans.

Terms will vary. Some awards renew automatically from year to year, some renew if you meet certain requirements (such as grades or credit hours), some require a new application each year, and others are one-time awards.



COST OF ATTENDANCE This includes tuition, fees, and room and board. Depending on your school, it might also include books, supplies, travel, and personal expenses. (More about cost of attendance on page 24.)

FREE MONEY Grants and scholarships are money that you won't need to pay back. (More on pages 25–27.)

BORROWED MONEY Loans are money that you pay back with interest. (More on pages 29–31.)

EARNED MONEY Work-study is a job that is part of your financial aid package. (More on page 28.)

COMPARISON WORKSHEET

Download a worksheet to break down and compare your financial aid offers at iowaCollegeAid.gov/AidComparison.



YOUR UNIVERSITY

Sample Financial Aid Offer

STUDENT NAME

Cost of Attendance..... 23,192
Unmet Need 2,960

GRANTS & SCHOLARSHIPS

FEDERAL

Pell Grant..... 6,000
SEOG Grant..... 500

STATE

Iowa Tuition Grant 1,200
All Iowa Opportunity Scholarship..... 4,532

INSTITUTIONAL

Dean's Academic Scholarship 1,000
Tennis Scholarship 500

LOANS

Subsidized 3,500
Unsubsidized 2,000

WORK-STUDY

Federal 1,000

Your financial aid package was determined based on full-time enrollment, resident tuition, and dependent student status. In order to finalize your financial aid package, you must submit the paperwork outlined on the back of this sheet and sign and return this form. Find more information on our website.



CONFIRM YOUR CHOICE

Once you've chosen the school that you feel best fits you, confirm your acceptance. Check both your acceptance letter and your financial aid offer for steps you need to take. Look for important dates and deadlines. Financial aid offers will have a deadline for you to accept or decline—May 1 is a common date. Read carefully to see if the school requires other documents from you. You might need to submit additional or updated information (such as a complete high school transcript) before finalizing your financial aid. If you're uncertain what you need to do, contact the admissions office or financial aid office.

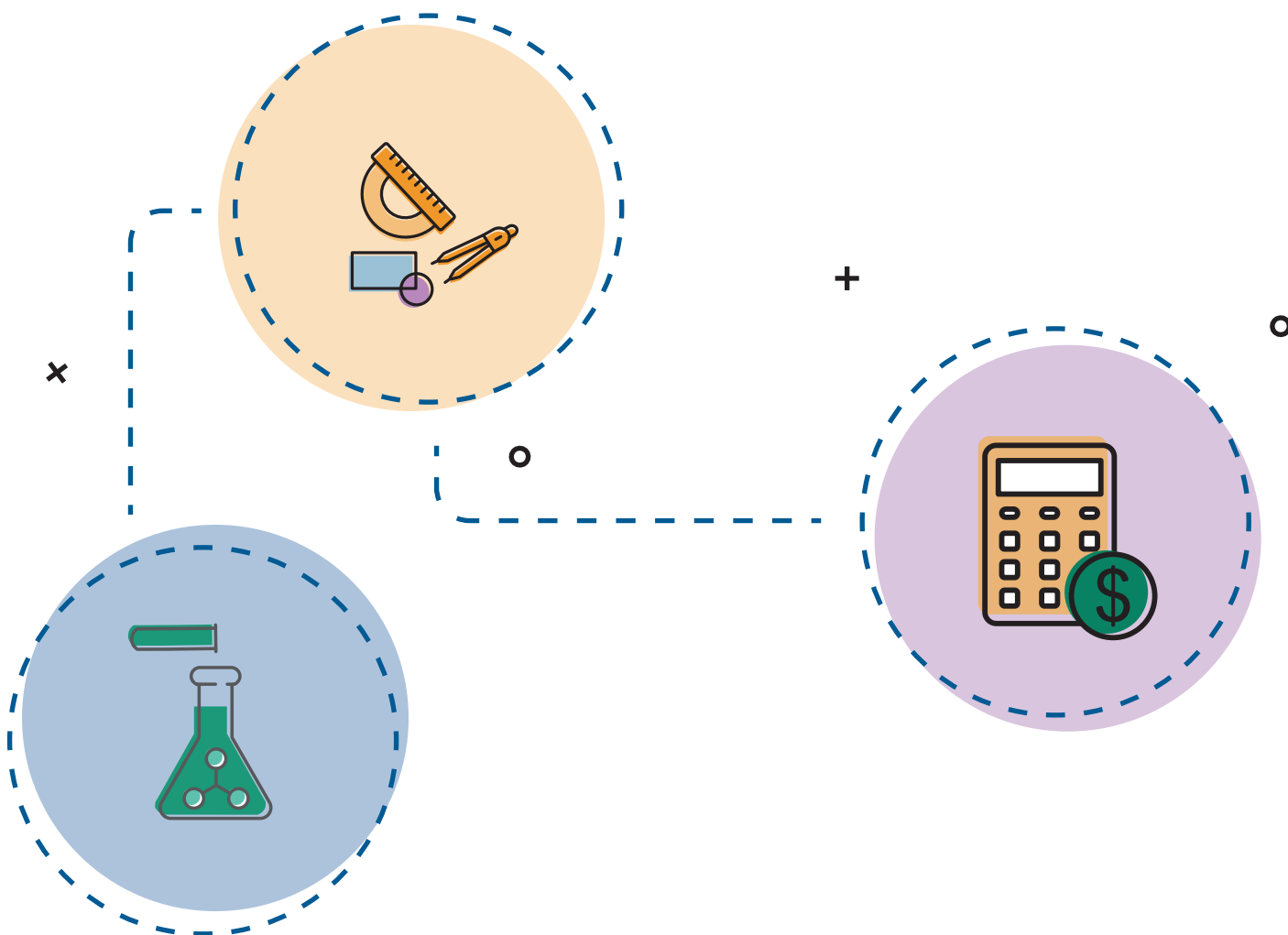
Remember, there's no single correct answer when you're choosing a college. If you have doubts or concerns in the coming months, that doesn't mean you chose wrong. Starting college is a major life transition, so anxiety is normal.

WHAT IF I WANT TO TAKE A GAP YEAR?

Some students take a year between high school and college to gain work experience, volunteer, or travel. If this is your plan, line up your college acceptance, then defer it or arrange a leave of absence. File for financial aid during your gap year so it's in place when you start school. Find more information at **GapYearAssociation.org**.

COLLEGE DECISION CHECKLIST

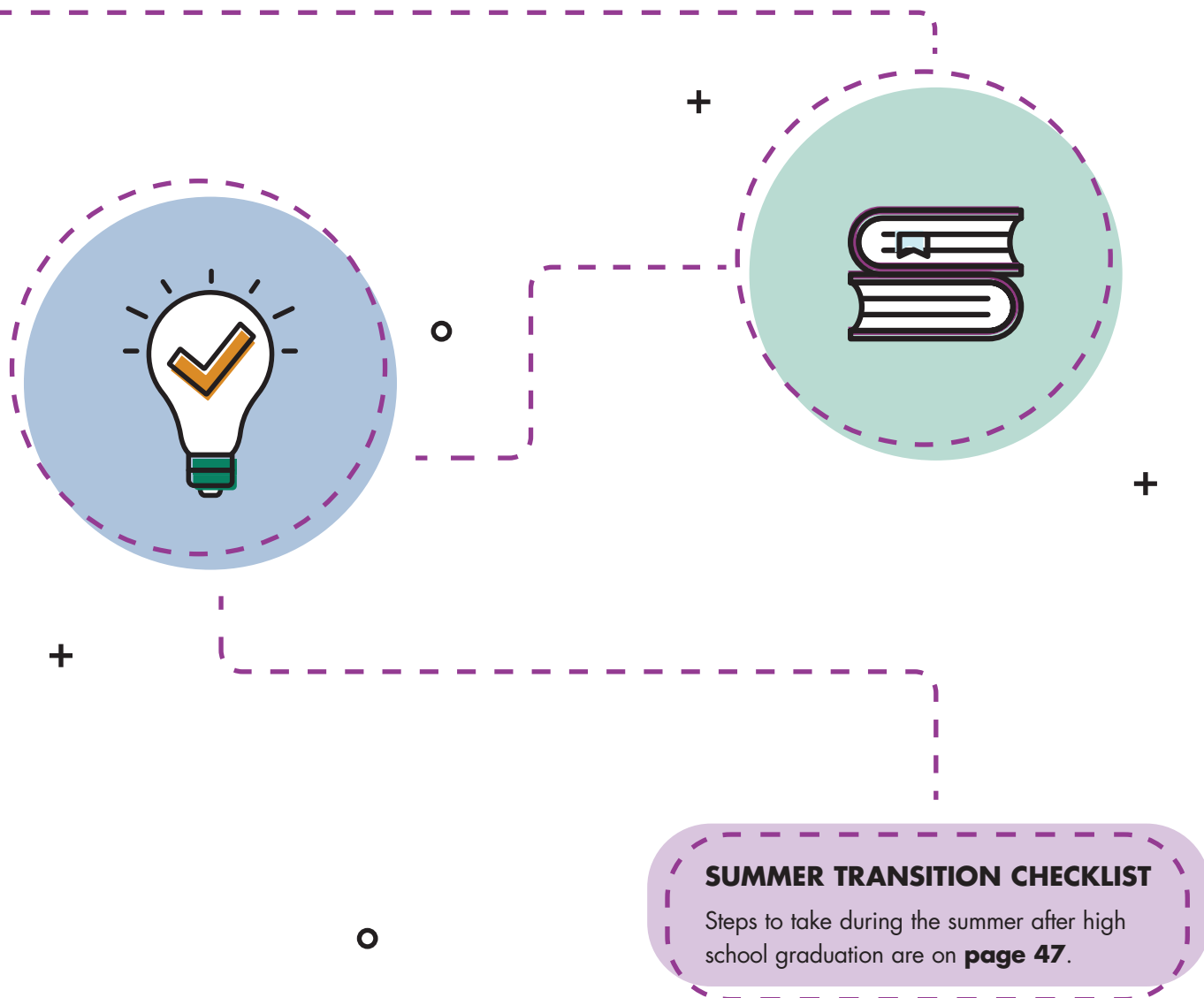
- ☐ **COMPARE SCHOOLS THAT ACCEPTED YOU** Refer to your Match and Fit Worksheet (see page 9) and use the U.S. Department of Education College Scorecard (see page 35).
- ☐ **COMPARE FINANCIAL AID OFFERS** Make sure you understand how much money your family is expected to pay and how much money you'll have to pay back (see page 36).
- ☐ **MAKE A FINAL CAMPUS VISIT** Watch for campus tours or other special events for admitted students at schools that you're seriously considering.
- ☐ **TALK TO CURRENT STUDENTS** You might find them in your circle of friends, or you can ask your school counselor. Some colleges might pair you with a current student "buddy" who can answer your questions.
- ☐ **MAKE YOUR CHOICE** Confirm your acceptance by following the directions in your acceptance letter and financial aid offer.
- ☐ **CELEBRATE!** You worked hard to get here. Watch for events at your school, and mark this occasion with friends and family.



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WHAT'S DIFFERENT IN COLLEGE

As you begin college, you'll need to take on more responsibility and be more independent.

TIME MANAGEMENT Your days will not be as scheduled and predictable as they were in high school. You must set your own daily calendar and create your own routine. You'll spend less time in class but more time studying on your own. You'll be expected to balance classes, activities, and work.

ACADEMIC EXPECTATIONS It is your responsibility to follow the class syllabus. It might be the only notification you receive about tests and assignments. Don't expect professors to seek you out if you aren't doing well. It's up to you to ask for help.

RELATIONSHIPS New friendships take time. If you live away from home, stay in touch with family and old friends even as you dive into campus groups and activities. If you live at home, your relationships with family will change as you move closer to adulthood. Remember that your family is navigating new terrain, too.

LIVING & STUDYING ARRANGEMENTS

IF YOU'LL LIVE ON CAMPUS

Suggested packing list for your dorm room:

- Fan—for cooling and for white noise
- Robe and shower flip-flops
- Shower caddy
- Umbrella and snow boots (unless you're headed for a warmer climate)
- First aid kit with pain relievers, cold medicine, bandages, and antiseptic
- Tool kit with screwdriver, screws, hammer, and nails
- Dry erase board for your door
- Power strips and adapters, especially if you'll live in an older dorm
- Travel mug and water bottle
- Lamp for late-night study sessions.
- Sewing kit with needle, thread, and spare buttons
- Drying rack
- Fabric and air freshener
- Door stop—leave your door open to make new friends!

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IF YOU'LL COMMUTE TO CAMPUS

- If you have a longer commute, consider concentrating your classes a few days a week
- Purchase a bus pass or parking permit
- Buy a meal plan if you intend to eat lunches on campus
- Find out if your campus has a commuter lounge or other designated facilities for commuter students
- Scout out a spot where you can recharge your phone and laptop during the day
- Get involved in clubs, intramural teams, and other groups to connect with classmates
- Make an effort to spend time on campus between or after classes, whether you're studying in the library or getting coffee with friends at the student union
- Always leave yourself extra time to get to class
- Check your email before leaving home, especially in bad weather, to be sure class is still scheduled

IF YOU'LL TAKE CLASSES 100% ONLINE

- Arrange a high-speed Internet connection
- Try to set aside a space to log into your classes—if a designated room isn't possible, consider a screen or other divider to block distractions
- Separate your school time from your personal time: Take a shower and put on real clothes before class, even if you won't be visible on camera
- Block out specific study time each day and turn off your phone
- Take breaks to get up and move
- Stay active in online forums and check on discussion threads regularly
- Email your professors if you have questions, and leave them plenty of time to respond (don't ask about an assignment an hour before it's due)



MEET YOUR ADVISOR

Academic advisors can provide a wealth of knowledge regarding classes, graduation requirements, internships, job hunting, and industry contacts. Here's how to get the most from your appointments:

SCHEDULE IN ADVANCE Advisors are busy. Email well before the date you want an appointment, and be flexible. Your advisor has other students to meet, in addition to possibly teaching courses and conducting research.

BE PREPARED Have a list of questions with you, and write down the answers.

DON'T BE A STRANGER Get to know your advisor so they can take your interests into account when making suggestions. Topics to cover might include insight into different professors, scheduling suggestions, and goal planning. Your advisor is also a great person to write letters of recommendation.

SHARE YOUR CONCERNS Speak up if you are struggling with a class or with college life in general. Your advisor can provide tips and put you in touch with campus resources.

THERE IS NO WRONG QUESTION TO ASK Your advisor can help with academic or personal issues.

WHO ELSE CAN I TALK TO?

You are surrounded by people who want to see you succeed. In addition to your advisor, you can talk to a resident assistant or hall director, professors, and leaders of student groups.

RESOURCES ON CAMPUS

Don't hesitate to ask for help. Everyone handles the transition from high school to college differently. Whether you're a first-generation student or a legacy, traveling to another state or living at home, remember that support services are all around you. Explore these resources:

HEALTH CENTER Scope it out (location, hours, fees) before you need it. You don't want to stress over these details while you're feeling crummy.

LIBRARY Digitized collections with search engines are far more reliable than Google. Plus, librarians are trained to help you track down the information you need.

TUTORING OR WRITING CENTER Student employees are trained to assist their peers. These centers might offer one-on-one or group assistance.

FITNESS CENTER Your campus activity fee might cover your membership, so work up a sweat.

COUNSELING CENTER Student life—and life in general—can be stressful. You don't have to muddle through alone.

JOB PLACEMENT CENTER This is a great place to start your career search later or to look now for part-time jobs or occasional weekend work.

INCLUSIVE RESOURCES

SPECIALIZED SUPPORT The Iowa Department of Human Rights and Iowa Safe Schools offer information for students who are traditionally under-represented in higher education, including minority students, students with disabilities, women, and LGBTQ students. Find a list of websites at IowaCollegeAid.gov/Inclusive.

Many campuses offer networks for specific student populations. These might include a women's center, TRIO student services, an LGBTQ center, a Black student union, Latinx resources, a multicultural center, campus ministries, international programs, and veterans' services.

STUDENTS WITH DISABILITIES Your acceptance at the college or university of your choice will not be influenced by a disability. Academic accommodations available to you might include note takers, extended time for tests, readers and/or scribes, books in alternative formats, computer-assisted technology, interpreter services, and/or accessible classrooms. Other tips:

- Attend and participate in your annual Individualized Education Program (IEP) meetings. Know your annual goals.
- Identify the person or office at the college responsible for providing services to students with disabilities, and schedule an appointment.
- Bring documentation of how your disability impacts your living, learning, and working. Examples include the SAR (Support for Accommodation Request), your 504 plan, your IEP, a statement from a treating physician, a psychological evaluation, and/or paperwork from Iowa Vocational Rehabilitation Service.

GET INVOLVED

Much of your college experience will happen outside the classroom. Although studies should be your top priority, getting involved on campus is a great way to ease the transition into college and build your resume. Here's why:

MEET NEW PEOPLE Join a club or organization to make friends and network with those who have similar interests, goals, and values.

GET REAL-WORLD EXPERIENCE Career-related organizations offer an excellent opportunity to build leadership, communication, and teamwork skills.

BUILD CONNECTIONS Campus involvement often creates a stronger connection to your school. This will increase your college satisfaction and reduce your likelihood of transferring or dropping out.

FIND YOUR BALANCE. Campus involvement teaches you to find balance between your schoolwork and activities—a skill that will serve you in your professional career as well.





TRANSFER STUDENTS

Sometimes your first college choice isn't the right fit, or you might start your education at a two-year college with intentions to continue at a four-year school. For a smooth transfer, here are some tips:

MAKE SURE YOUR CREDITS WILL TRANSFER Some schools limit the number or types of credits you can transfer. Work with advisors at your old and new campuses. You can even request that your prospective college review your transcripts before you apply. Some schools offer an unofficial evaluation based on your own copy of your transcript, but only an evaluation based on an official transcript can tell you exactly what credits will transfer. *Note: Many schools will not release your transcript if you have outstanding charges.*

LINE UP YOUR FINANCIAL AID Add your new college to your FAFSA, and notify your current financial aid office of your plans to transfer. Some types of financial aid cannot be awarded by your new college until the old college cancels your aid. Contact current scholarship donors to see if scholarships can be transferred. If you plan to borrow, you might need to complete a new loan application. Contact your new school to ask if you need to submit a financial aid transcript.

KEEP YOUR GRADES UP Even if you don't plan to stay at your current college, continue to go to class and turn in assignments. Your prospective college will want your most recent transcripts and might have a grade requirement, even if you were previously admitted. Many schools won't accept transfer credits for grades lower than a C-minus.

TRANSFERRING TO A PUBLIC UNIVERSITY? The website TransferInIowa.org provides information for community college students interested in transferring to one of Iowa's Regent Universities—Iowa State University, the University of Iowa, or the University of Northern Iowa.

MORE INFORMATION FOR TRANSFER STUDENTS Go to IowaCollegeAid.gov/TransferStudents.

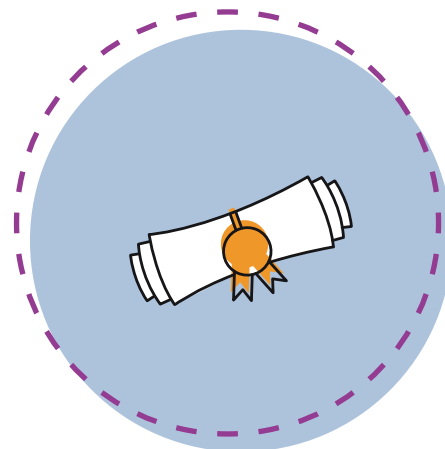
WHAT IF I WANT TO CHANGE MY MAJOR?

You're not alone. Nearly a third of college students change their major. Just be careful—changing too often could mean you take longer to earn your degree and spend more money. Before you make the switch, consult with your current advisor and with an advisor in your new program to determine how your required courses will change.

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SUMMER TRANSITION CHECKLIST

- ☐ **MAKE A BUDGET** Review your financial aid offer and pay attention to which expenses are included.
- ☐ **CREATE A TIMELINE** List the steps you need to take before you arrive on campus. When are deposits due? Tuition? Make a calendar to keep track.
- ☐ **REQUEST A FINAL TRANSCRIPT** Your college might require a final official transcript from your high school.
- ☐ **GET REQUIRED SHOTS** Your school will send you a list of required vaccinations. Forward your vaccination record to your school.
- ☐ **REVIEW YOUR HEALTH INSURANCE COVERAGE** If necessary, you might be able to purchase insurance through your school.
- ☐ **FINALIZE HOUSING ARRANGEMENTS** If you plan to live on campus, make sure you've submitted all necessary applications and deposits. If you'll have a roommate, get in touch with that person.
- ☐ **ATTEND ORIENTATION** At some schools, orientation is required. Even if it's not, you'll get a smoother start if you attend. Some schools offer orientation for families as well.
- ☐ **REGISTER FOR CLASSES** Pay attention to the date and time you need to register. Registering late will decrease your chances of getting the classes and times you want.
- ☐ **ARRANGE TRANSPORTATION** If you'll live on campus, think about whether you might need multiple move-in trips. If you'll commute, buy a parking permit or public transit pass.
- ☐ **FIND A WORK-STUDY JOB** If work-study is part of your financial aid package, apply for jobs early before many of them are filled. Your financial aid office will give you recommendations.

DIRECTORY



The institutions listed in this publication meet one or more of the following criteria:

- Federal student aid participant
- Accredited by an agency recognized by the U.S. Secretary of Education
- Licensed by another state of Iowa agency and/or registered by Iowa College Aid

Enrollment figures are from 2019-20. Prices for tuition and fees, room and board, and books and supplies are for in-state students for the 2021–22 academic year. Prices for books and supplies are estimates.

COLLEGES & UNIVERSITIES IN IOWA

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Public Universities 50

Private Nonprofit Colleges & Universities 52

Private For-Profit Colleges & Universities 66

Community Colleges 68

Nursing & Health Care Colleges 76

Other 78

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TYPES OF SCHOOLS

Learn more about the different kinds of colleges and universities on **page 5**.



PUBLIC UNIVERSITIES - - - ○

IOWA STATE UNIVERSITY

2433 Union Drive, Ames, IA 50011-2010

IASState.edu

Undergraduate enrollment: 26,846	SAT code: 6306
Tuition/fees: \$9,316	Priority aid deadline: December 1
On-campus room/board: \$9,088	Admission requirements: See website
Books/supplies: \$1,000	Types of programs: Animal science, architecture, business, computer science, mechanical engineering
FAFSA code: 001869	
ACT code: 1320	

Iowa State University is an internationally recognized university with a friendly, welcoming personality. Students from all 50 states and over 100 countries come to Ames to explore opportunities and embrace their adventure. With more than 100 majors, world-class faculty, a “magical” Big 12 athletics atmosphere, and 800-plus student clubs and organizations, Iowa State offers an environment where students enjoy reaching their potential and discovering their passions.

Featuring big city concerts, athletics, and entertainment and small town warmth and hospitality, Ames has a little bit of everything. A safe, supportive community, Ames is just 30 minutes from the Des Moines metro area.

UNIVERSITY OF IOWA

108 Calvin Hall, Iowa City, IA 52242

UIowa.edu

Undergraduate enrollment: 22,405	Priority aid deadline: December 1
Tuition/fees: \$9,606	Admission requirements: See website
On-campus room/board: \$11,780	Types of programs: Business, education studies and human relations, engineering, health sciences, liberal arts, music
Books/supplies: \$950	
FAFSA code: 001892	
ACT code: 1356	
SAT code: 6681	

Ranked among the top 35 public universities in the United States, the University of Iowa provides a learning experience like no other. Between the energy of Hawkeye sports and leading programs in the arts, health care, engineering, business, and physics, there’s something for everyone at Iowa.

The University of Iowa is located in Iowa City, ranked the fifth-best college town in the United States by the American Institute for Economic Research. Offering the energy of a major city with the friendliness and safety of a local community, Iowa City is a perfect place to study and grow.

Iowa’s campus is woven throughout downtown Iowa City, with everything you need just a short walk from residence halls and classrooms. Shopping, live music, local theaters and galleries, restaurants, parks, and Big Ten athletics—it all comes together to make Iowa City an amazing place to live.

IOWA STATE
UNIVERSITY



UNIVERSITY OF NORTHERN IOWA

102 Gilchrist Hall, Cedar Falls, IA 50614-0018

UNI.edu

Undergraduate enrollment:
8,304

Tuition/fees: \$8,938

On-campus room/board:
\$9,160

Books/supplies: \$800

FAFSA code: 001890

ACT code: 1322

SAT code: 6307

Priority aid deadline:
January 15

Admission requirements:
See website

Types of programs:
Liberal arts and general,
teacher preparation,
pre-professional preparation

As one of the most affordable universities in the state, the University of Northern Iowa continues to deliver valuable, personalized education. UNI's small classes—taught by faculty, not teaching assistants—give students the opportunity to connect with mentors one-on-one and learn alongside caring faculty on challenging projects.

Ever-expanding campus resources and academic distinctions prepare graduates for their next step. Within six months of graduation, 94 percent of UNI grads are employed or continuing their education. Alumni make their mark on the world in nearly every field and profession—from leading international corporations to educating young children and impacting our national government.

At UNI, academic excellence and the welcoming, diverse atmosphere make it possible for students to discover their dreams.



WHAT'S THE BEST KIND OF COLLEGE?

No one kind of college is the best option for everyone. But whatever schools you consider—public or private, nonprofit or for-profit—check the graduation rates and average debt on the College Scorecard: **CollegeScorecard.ed.gov**.



PRIVATE NONPROFIT SCHOOLS - - - +

BRIAR CLIFF UNIVERSITY

3303 Rebecca St., Sioux City, IA 51104

BriarCliff.edu

Undergraduate enrollment: 817	Priority aid deadline: January 7
Tuition/fees: \$33,818	Admission requirements: 18 ACT, 2.0 GPA
On-campus room/board: \$9,582	Types of programs: Nursing, education, business administration, social work, kinesiology and human performance
Books/supplies: \$1,340	
FAFSA code: 001846	
ACT code: 1276	
SAT code: 6046	

Out of a hill once covered in briar patches sprouted Briar Cliff University, a Catholic Franciscan institution. Since 1930, the University has educated students in the Franciscan tradition of service, caring, and openness to all. Grounded in faith and the pursuit of higher learning, the liberal arts education from Briar Cliff shapes more than just students' resumes—it shapes their character. With over 30 undergraduate degree programs, several online degree completion programs, and a host of graduate degrees, Briar Cliff supports students in all stages of higher education.

Briar ♦ Cliff
UNIVERSITY
the catholic franciscan learning place

BUENA VISTA UNIVERSITY

610 W. Fourth St., Storm Lake, IA 50588

BVU.edu

Undergraduate enrollment: 1,456	Priority aid deadline: April 1
Tuition/fees: \$37,518	Admission requirements: 18 ACT, 3.0 GPA
On-campus room/board: \$10,370	Types of programs: Business, communication and arts, education and exercise science, science, social science
Books/supplies: \$1,146	
FAFSA code: 001847	
ACT code: 1278	
SAT code: 6047	

Buena Vista University's picturesque campus is nestled on the shore of Storm Lake, adding to the amenities and recreation opportunities available in this medium-sized northwest Iowa town.

BVU boasts a 96 percent job and graduate/professional school placement rate within six months of graduation, which is a testament to the quality of the academic programs, faculty-student connections, premier facilities, and cutting-edge technology. With 43 majors and 15 pre-professional programs, BVU provides a wide array of options that blend liberal arts with real-world applications.

The university offers financial support for travel (domestic and international), research, internships and student development. Generous merit and need-based financial aid programs make BVU an affordable option for students from all socioeconomic levels.

BUENA VISTA
UNIVERSITY

CENTRAL COLLEGE

812 University St., Pella, IA 50219

Central.edu

Undergraduate enrollment: 1,120	Priority aid deadline: January 15
Tuition/fees: \$19,250	Admission requirements: 20 ACT, 3.0 GPA
On-campus room/board: \$10,552	Types of programs: Liberal arts, pre-professional, engineering, teacher education
Books/supplies: \$1,323	
FAFSA code: 001850	
ACT code: 1284	
SAT code: 6097	

Central College, founded in 1853, is located in Pella, a thriving community just 40 minutes from Des Moines. Central is dedicated to student success, and 97 percent of students are placed within a year of graduation. Additionally, 92 percent of students who graduate do so in four years. And with 99 percent of students receiving financial aid, Central is an affordable choice. Central offers numerous academic and interest-based scholarships and awards for new students.

Central's academic programs are taught by expert faculty, not teaching assistants. Academic coursework integrates real-world experience. Students are encouraged to pursue service learning and internships, and all majors offer the flexibility to study abroad and still graduate in four years.

The connections formed at Central last a lifetime. From friends and classmates to faculty and alumni, students form a community of supporters.



CLARKE UNIVERSITY

1550 Clarke Drive, Dubuque, IA 52001

Clarke.edu

Undergraduate enrollment: 659	Priority aid deadline: July 1
Tuition/fees: \$36,870	Admission requirements: 2.5 GPA
On-campus room/board: \$10,400	Types of programs: Liberal arts, 3+3 physical therapy, 4+1 master of art in education, social work, nurse practitioner
Books/supplies: \$1,514	
FAFSA code: 001852	
ACT code: 1290	
SAT code: 6099	

To conquer the world, first you must learn about it. That begins with the comprehensive liberal arts and sciences curriculum at Clarke University. From state-of-the-art classroom experiences to real-life service learning to top-notch community networks, Clarke University has everything to ensure your success. Clarke does more than train you for a job—we prepare you for your career and a life well-lived.

Our 55-acre campus is a blend of historic buildings and modern facilities perched along bluffs near the Mississippi River. Clarke boasts more than 31 academic majors, 12 pre-professional programs, four graduate programs, two doctorate programs, and more than 40 student-run clubs and organizations. Our university provides many scholarship opportunities including athletic talent awards and fine art talent awards.

Clarke's campus also supports 21 varsity sports, the newest being football, lacrosse, and esports. Clarke competes in the National Association of Intercollegiate Athletics (NAIA).



PRIVATE NONPROFIT SCHOOLS - - - +

COE COLLEGE

1220 First Ave. NE, Cedar Rapids, IA 52402

Coe.edu

Undergraduate enrollment: 1,394	Priority aid deadline: March 1
Tuition/fees: \$48,822	Admission requirements: 20 ACT, 3.0 GPA
On-campus room/board: \$10,520	Types of programs: Liberal arts, sciences and general, business administration and economics, fine arts, teacher education
Books/supplies: \$1,000	
FAFSA code: 001854	
ACT code: 1294	
SAT code: 6101	

Founded in 1851, Coe College redefines the liberal arts with a hands-on component. In addition to major and general education coursework, Coe students are guaranteed an internship, research, or off-campus study program. Coe College is one of the few liberal arts institutions to promise hands-on learning.

In recent years, Coe students have interned at the Chicago Board of Trade, Mayo Clinic, Google, NASA, and Rockwell Collins. Others have completed research on Coe’s campus through the National Science Foundation’s Research Experiences for Undergraduates program or the Spellman Summer Research Program. Still others have combined travel with an internship in South Africa or student teaching in Tanzania for an unforgettable off-campus experience. In addition, the college is home to the country’s largest undergraduate, student-run writing center and a writing-across-the-curriculum structure that provides students with the skills needed to be successful after graduation.



CORNELL COLLEGE

600 First St. SW, Mt. Vernon, IA 52314

CornellCollege.edu

Undergraduate enrollment: 998	Priority aid deadline: March 1
Tuition/fees: \$47,726	Admission requirements: See website
On-campus room/board: \$10,556	Types of programs: Liberal arts, pre-professional, teacher education
Books/supplies: \$1,200	
FAFSA code: 001856	
ACT code: 1296	
SAT code: 6119	

Cornell College, a selective liberal arts college in Mount Vernon, is recognized as one of the “Colleges That Change Lives.”

Cornell is characterized by the immersion of its “One Course at a Time” curriculum, which allows students to focus on a single academic subject for an 18-day block. Since professors only teach one block at a time, students have more access to professors, and professors can teach students off-campus in whatever venue best fits the material. There are no slow intros, far-off exams or papers, or gaps between class sessions, mirroring the pace of working environments where employees are expected to handle tight deadlines and high expectations. With a student body from 42 states and 17 foreign countries, and renowned visiting speakers, faculty and entertainers, Cornell offers the world from its hilltop campus.



Cornell College

DIVINE WORD COLLEGE

102 Jacoby Drive, Epworth, IA 52045
DWCI.edu

Undergraduate enrollment: 89	Priority aid deadline: August 1
Tuition/fees: \$14,200	Admission requirements: 2.0 GPA
On-campus room/board: \$4,000	Types of programs: Philosophy, theology, religious studies, intercultural studies
Books/supplies: \$300	
FAFSA code: 001858	
ACT code: 1286	
SAT code: 6174	

Divine Word College is a Catholic liberal arts college seminary accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools. The seminary is dedicated to educating men and women for missionary service as priests, Brothers, Sisters and laypersons. A bachelor of arts degree is offered in three major fields: philosophy, theology and religious studies, and intercultural studies. A two-year associate of arts degree in intercultural studies, interdisciplinary studies and theology and religious Studies is also offered. Minority and foreign students make up 94 percent of the student body. The college is owned and operated by the Society of the Divine Word, a worldwide Catholic missionary organization.

DORDT UNIVERSITY

700 Seventh St. NE, Sioux Center, IA 51250
Dordt.edu

Undergraduate enrollment: 1,433	SAT code: 6171
Tuition/fees: \$33,590	Priority aid deadline: February 1
On-campus room/board: \$10,780	Admission requirements: 19 ACT, 2.0 GPA
Books/supplies: \$1,030	Types of programs: Education, business administration, agriculture, engineering, nursing
FAFSA code: 001859	
ACT code: 1301	

Dordt University is a comprehensive Christian college in Sioux Center. With an impressive 14:1 student-to-faculty ratio, Dordt professors get to know students by name and care about their individual successes.

The *Wall Street Journal* named Dordt University the top school in the nation for student engagement, a measure of how involved, inspired and challenged students are. *U.S. News & World Report*, *Princeton Review*, *Washington Monthly*, *Money*, and *Forbes.com* all list Dordt University as a top school in the region.

Dordt University has a friendly and vibrant community, and most students live on campus. Nearly all students receive financial aid, and 98.9 percent of graduates are employed within six months of graduation.



D O R D T C O L L E G E

PRIVATE NONPROFIT SCHOOLS - - - +

Drake University

2507 University Ave., Des Moines, IA 50311

Drake.edu

Undergraduate enrollment: 2,848	Priority aid deadline: March 1
Tuition/fees: \$45,962	Admission requirements: HS diploma or equivalent
On-campus room/board: \$11,288	Types of programs: Artificial intelligence, arts and sciences, business, education, nursing, pharmacy and health sciences, multimedia journalism, Spanish, American politics
Books/supplies: \$1,100	
FAFSA code: 001860	
ACT code: 1302	
SAT code: 6168	

Drake University, a mid-sized, private university and home of the world-famous Drake Relays, is recognized as a top value in education (*The Princeton Review*, *Kiplinger's*), and ranked fifth nationally for academic quality and first in Iowa for highest-paid graduates. A respected education is also affordable, thanks to generous scholarships and Drake's Tuition Guarantee, which locks in tuition cost while you earn your degree.

Your education will be personal and customized, with an exceptional 12:1 student-to-faculty ratio and accomplished professors focused on teaching, mentorship, and connecting you to outstanding professional opportunities in Iowa's capital city and beyond. You'll also benefit from Drake's supportive, welcoming campus community and all of the clubs, concerts, festivals, and fun traditions that happen here.

The result? Success: Nearly 99 percent of students launch a career or enter graduate school within six months of graduation.



Emmaus Bible College

2570 Asbury Rd., Dubuque, IA 52001

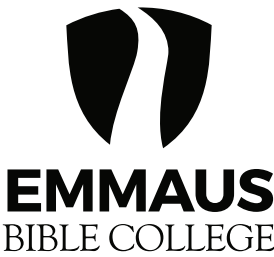
Emmaus.edu

Undergraduate enrollment: 203	Priority aid deadline: May 1
Tuition/fees: \$19,550	Admission requirements: 18 ACT, 2.0 GPA
On-campus room/board: \$8,950	Types of programs: Biblical studies, teacher education, counseling psychology, business administration, computer science
Books/supplies: \$600	
FAFSA code: 016487	
ACT code: 1371	
SAT code: 1215	

Are you ready to impact the world for Christ? Prepare for your career and your life as a Christian—we'll equip you for both at Emmaus Bible College.

Emmaus Bible College is a private, fully accredited, four-year Christ-centered college dedicated to educating and equipping learners to impact the world for Christ. Located in Dubuque (ranked No. 12 in top small college towns by *USA Today*), Emmaus has among the region's most affordable private tuition rates with a strong, easy-to-understand scholarship program.

Emmaus offers 35-plus majors and minors in ministry-related fields and professional studies, including applied mathematics, business administration, computer science, counseling psychology, cross-cultural nursing, ESL education, intercultural studies, teacher education, youth ministries, and many more. Each of our ministry and professional degrees includes a dual major in Biblical studies. Learn more about all of our programs at Emmaus.edu/Academics



FAITH BAPTIST BIBLE COLLEGE

1900 NW Fourth St., Ankeny, IA 50023

Faith.edu

Undergraduate enrollment: 432	Priority aid deadline: July 1
Tuition/fees: \$18,180	Admission requirements: 2.0 GPA
On-campus room/board: \$7,318	Types of programs: Biblical studies, elementary education, secondary education, pastoral, administrative assistant
Books/supplies: \$1,323	
FAFSA code: 007121	
ACT code: 1315	
SAT code: 6214	

Faith Baptist Bible College exists to prepare students for life and ministry. Whether a student is looking to go into full-time ministry or simply looking to gain a better understanding of God’s word to prepare for life, Faith excels at equipping students for both. Every program Faith offers is carefully designed to integrate classroom learning and practical opportunities in ministry. While academics are the core of a Faith education, the college and seminary also offer a variety of activities and opportunities for involvement. Faith competes at the NCCAA level and participates in soccer, volleyball, cross country, basketball, and track and field. Many students also have the opportunity to travel throughout the United States and abroad on ministry and missions teams.

Located in Ankeny, one of the fastest-growing cities in the country, the campus is minutes from hundreds of businesses, restaurants, and stores, creating a wide variety of great job opportunities.

GRACELAND UNIVERSITY

1 University Place, Lamoni, IA 50140

Graceland.edu

Undergraduate enrollment: 962	Priority aid deadline: February 1
Tuition/fees: \$31,920	Admission requirements: 21 ACT, 3.0 GPA
On-campus room/board: \$9,810	Types of programs: Elementary education, business administration, criminal justice, social media marketing, agricultural business, data science
Books/supplies: \$1,440	
FAFSA code: 001866	
ACT code: 1314	
SAT code: 6249	

Graceland University in Lamoni is a place to shape a new vision for your life. You’ll find a welcoming, empowering, nonsectarian Christian community where we ask each student, “Who do you want to be?” Then, working alongside them, we help them explore their interests and passions. We help them understand their strengths and values. And in the end, we help them discover something invaluable: themselves. No matter what major or course of study, Graceland’s liberal arts education will give a competitive edge toward success. Graceland offers an essential education like no other—made possible by a faithful, supportive community like no other. It is, for all who come here ... The Power of Together.



faith baptist bible college
and theological seminary



Graceland
UNIVERSITY | 1895

PRIVATE NONPROFIT SCHOOLS - - - +

GRAND VIEW UNIVERSITY

1200 Grandview Ave., Des Moines, IA 50316

GrandView.edu

Undergraduate enrollment: 1,688	Priority aid deadline: January 15
Tuition/fees: \$30,932	Admission requirements: 18 ACT, 2.0 GPA
On-campus room/board: \$10,520	Types of programs: Business, nursing, education, art, biochemistry, communication and media practice
Books/supplies: \$848	
FAFSA code: 001867	
ACT code: 1316	
SAT code: 6251	

Founded in 1896, Grand View is a nonprofit, private liberal arts university that offers 40 undergraduate and four graduate degree programs both in traditional and online formats. Our academic departments have close relationships with central Iowa employers through internship programs, advisory councils, and consultation, which means Grand View’s programs have a real-world perspective you can use on your very first job after graduation. At Grand View, students find a winning combination of high-quality programs, experienced professors, and caring individuals. With an average class size of 16 and a student-to-faculty ratio of 13:1, students get to know their professors and other students well. Learning is an interactive process at Grand View—students engage in lively discussions, work on real-world projects, and participate in career-related work experiences. Grand View welcomes and supports students from all walks of life, geographies, religions, and ethnicities.

GRINNELL COLLEGE

1115 Eighth Ave., Grinnell, IA 50112

Grinnell.edu

Undergraduate enrollment: 1,490	Priority aid deadline: January 15
Tuition/fees: \$58,648	Admission requirements: See website
On-campus room/board: \$14,350	Types of programs: Humanities, science, social studies, interdisciplinary majors, concentrations
Books/supplies: \$900	
FAFSA code: 001868	
ACT code: 1318	
SAT code: 6252	

Founded in 1846, Grinnell College is a private, co-educational, liberal arts college that seeks to educate its students in the liberal arts through free inquiry and the open exchange of ideas. Grinnell provides a lively academic community of students and teachers of high scholarly qualifications from diverse social and cultural backgrounds. The college aims to graduate women and men who can think clearly, who can speak and write persuasively and eloquently, who can evaluate critically both their own and others’ ideas, who can acquire new knowledge, and who are prepared to use their knowledge and abilities to serve the common good.



IOWA WESLEYAN UNIVERSITY

601 North Main St., Mt. Pleasant, IA 52641

IW.edu

Undergraduate enrollment: 704	Priority aid deadline: April 1
Tuition: \$32,550	Admission requirements: 17 ACT, 2.0 GPA
FAFSA code: 001871	Types of programs: Nursing, business, criminal justice, arts and humanities, education
ACT code: 1324	
SAT code: 6308	

Iowa Wesleyan University, founded in 1842, is Southeast Iowa's four-year comprehensive university. Iowa Wesleyan University is a transformational learning community whose passion is to educate, empower, and inspire students to lead meaningful lives and careers.

LORAS COLLEGE

1450 Alta Vista, Dubuque, IA 52001

Loras.edu

Undergraduate enrollment: 1,314	Admission requirements: 20 ACT, 3.0 GPA
Tuition/fees: \$35,268	Types of programs: Media studies, business administration, sport management, biomedical sciences
On-campus room/board: \$8,760	
Books/supplies: \$800	
FAFSA code: 001873	
ACT code: 1328	
SAT code: 6370	

Loras College is Iowa's first college and the second-oldest Catholic college west of the Mississippi. With more than 40 majors and a curricular focus on experiential learning, Loras consistently earns high placement in Best Colleges by U.S. News Media Group. As for the institutional experience, 96 percent of Loras seniors rated the College as excellent or good overall according to the National Survey of Student Engagement. In 2017, *Forbes* designated Loras as one of America's 200 most loved colleges and universities using its Grateful Graduate Index. 99 percent of the class of 2017 reported being employed or continuing their education within one year of graduation. Loras is home to the Best All-Around Newscast in Midwest Region 7, and Loras College Dance marathon has been recognized nationally as the No. 1 per capita fundraising school since 2009—raising more than \$1.9 million for the Children's Miracle Network. Unique scholarship programs are designed to support students' leadership and intellectual growth.



PRIVATE NONPROFIT SCHOOLS - - - +

LUTHER COLLEGE

700 College Drive, Decorah, IA 52101

Luther.edu

Undergraduate enrollment: 1,802	Priority aid deadline: February 1
Tuition/fees: \$46,760	Admission requirements: See website
On-campus room/board: \$10,360	Types of programs: Liberal arts, including neuroscience and data science majors
Books/supplies: \$1,040	
FAFSA code: 001874	
ACT code: 1330	
SAT code: 6375	

Founded in 1861, Luther College is a four-year liberal arts institution affiliated with the Lutheran Church (ELCA). One of the outstanding undergraduate institutions in the Midwest, Luther offers more than 60 majors and pre-professional programs leading to the bachelor of arts degree, while 95 percent of Luther’s 168 full-time faculty hold an earned doctorate or terminal degree. A Phi Beta Kappa chapter attests to the academic excellence of the college. The student body represents 39 states and 74 countries. Co-curricular activities include 14 music ensembles and 19 intercollegiate sports, and nearly two-thirds of students study away prior to graduation. The scenic Decorah campus, with exceptional facilities and vistas of the Oneota Valley and the Upper Iowa River, rivals any in the region.

MAHARISHI UNIVERSITY OF MANAGEMENT

1000 N. Fourth St., Fairfield, IA 52557

MUM.edu

Undergraduate enrollment: 360	Priority aid deadline: July 1
Tuition/fees: \$16,530	Admission requirements: 3.0 GPA
On-campus room/board: \$3,700	Types of programs: Art, business, humanities, science, sustainable living
Books/supplies: \$1,000	
FAFSA code: 011113	
ACT code: 1317	
SAT code: 4497	

Maharishi University of Management is an unconventional university with a focus on personal inner growth, self-discovery, sustainability, natural health, and positive values. MUM supports a progressive and inclusive campus culture that’s creative, dynamic, and committed to making the world a better, more peaceful place.

A popular feature of MUM is the block system, where students take only one full-time course each month in small, interactive classes with professors who care about personal and academic growth.

MUM offers undergraduate and graduate degree programs in the arts, sciences, business, and humanities and is accredited through the doctoral level by the Higher Learning Commission.



MORNINGSIDE UNIVERSITY

1501 Morningside Ave., Sioux City, IA 51106

Morningside.edu

Undergraduate enrollment: 1,281	Priority aid deadline: December 1
Tuition/fees: \$35,270	Admission requirements: 20 ACT, 2.5 GPA
On-campus room/board: \$10,410	Types of programs: Liberal arts, science, nursing, music, music education
Books/supplies: \$1,250	
FAFSA code: 001879	
ACT code: 1338	
SAT code: 6415	

Morningside University is a private, four-year college affiliated with the United Methodist Church offering more than 65 majors and pre-professional programs. With a 13:1 student-to-faculty ratio, you are assured a quality education focused directly on you. Belonging to the NAIA Great Plains Athletic Conference, Morningside offers 26 varsity athletic programs. Opportunities are available for studying abroad, undergraduate research, and internships. Our beautiful 69-acre campus is located in a residential area in Sioux City (metro population: 160,000). We boast a 99 percent placement rate for employment or graduate school, and 100 percent of first-time, full-time students receive financial aid. We are a member of the North Central Association and fully accredited by the Higher Learning Commission.



MOUNT MERCY UNIVERSITY

1330 Elmhurst Drive NE, Cedar Rapids, IA 52402

MtMercy.edu

Undergraduate enrollment: 1,381	Admission requirements: 20 ACT, 2.75 GPA
Tuition/fees: \$36,608	Types of programs: Nursing, biology, business, criminal justice, teacher education
On-campus room/board: \$10,428	
Books/supplies: \$1,320	
FAFSA code: 001880	
ACT code: 1340	
SAT code: 6417	

Mount Mercy University, located in beautiful Cedar Rapids, offers students a fulfilling education, promising people of all backgrounds solid preparation for a changing world. Our students come from around the globe, creating a vibrant, diverse, and open-minded campus community. Mount Mercy offers more than 45 programs of study and is known for professional programs in nursing, education, biology, business, and criminal justice. Mount Mercy was recently named Iowa's best college by *Money* magazine, based on educational quality, affordability, and alumni success.

Housed on a hill nestled in the historical Mound View neighborhood, Mount Mercy's main campus is safe, charming, and full of life. With over 30 on-campus clubs and organizations, 18 intercollegiate athletic teams, and eight music groups, students can connect with others who share similar values and interests.



PRIVATE NONPROFIT SCHOOLS - - - +

NORTHWESTERN COLLEGE

101 Seventh St. SW, Orange City, IA 51041

NWCIowa.edu

Undergraduate enrollment: 1,080	Priority aid deadline: April 1
Tuition/fees: \$33,690	Admission requirements: 18 ACT, 2.5 GPA
On-campus room/board: \$10,000	Types of programs: Biology, business, education, liberal arts, social sciences, biophysics, software engineering, graphic design, physics teaching, social studies teaching
Books/supplies: \$1,160	
FAFSA code: 001883	
ACT code: 1346	
SAT code: 6490	

Northwestern College is a Christian academic community engaging students in courageous and faithful learning and living that empowers them to follow Christ and pursue God’s redeeming work in the world.

Northwestern College had its start in 1882 when residents of northwest Iowa founded Northwestern Classical Academy to prepare students for college and ultimately the ministry. In 1928 a junior college was established, and in 1960 Northwestern became a four-year college.

Today Northwestern offers a Christian liberal arts education in the Reformed tradition to more than 1,260 students through undergraduate, online, and graduate programs, offering more than 40 majors and 16 pre-professional programs. Additionally, Northwestern College offers 18 intercollegiate athletic teams, 10 vocal and instrumental music performance groups, six theatrical shows each year, and multiple ministry and service opportunities.

SHILOH UNIVERSITY

2285 133rd St., Kalona, IA 52247

ShilohUniversity.edu

Undergraduate enrollment: 19	Priority aid deadline: March 1
Tuition/fees: \$5,250	Admission requirements: 2.0 GPA
Books/supplies: \$1,000	Types of programs: Associate of arts, Biblical and pastoral studies, interdisciplinary studies, New Testament studies
FAFSA code: 42596	
ACT code: 7093	
SAT code: 7362	

Shiloh University offers Christian degree programs 100 percent online, giving you the flexibility to begin your college career on your own terms. It is the university’s mission to provide you with a life-changing quality education that you can pursue full-time or while you work, anywhere in the world, or as you continue to make an impact in your church and community. At just \$150 per credit, our tuition is five times less expensive than the national average, which minimizes the need to take on student debt. Study with a passionate global community of students and faculty as you are equipped for an impactful Christian life.



SIMPSON COLLEGE

701 North C St., Indianola, IA 50125

Simpson.edu

Undergraduate enrollment: 1,226	Priority aid deadline: February 1
Tuition/fees: \$44,030	Admission requirements: HS diploma or equivalent
On-campus room/board: \$9,654	Types of programs: Business, education, biology, political science, liberal arts
Books/supplies: \$1,146	
FAFSA code: 001887	
ACT code: 1354	
SAT code: 6650	

Simpson College is more than a beautiful campus. The college has an outstanding faculty and renowned curricula, including more than 80 majors, minors, and pre-professional opportunities, including internships, career observations, and study programs both abroad and in the United States.

We offer 19 varsity sports for men and women in a highly successful NCAA Division III athletic program. We also offer a large intramural program and many student clubs and organizations. Located just 12 miles from Des Moines, Iowa’s capital and largest metropolitan area, Simpson’s ideal location allows students the opportunity to enjoy both city sophistication and small-town charm. The beautiful 75-acre tree-lined campus provides a setting that nurtures creativity, energy, and productivity.

ST. AMBROSE UNIVERSITY

518 W. Locust St., Davenport, IA 52803

SAU.edu

Undergraduate enrollment: 2,305	Priority aid deadline: October 1
Tuition/fees: \$33,570	Admission requirements: 20 ACT, 2.5 GPA
On-campus room/board: \$11,638	Types of programs: Engineering, nursing, business, pre-law, social work, cyber security, human resources
Books/supplies: \$1,320	
FAFSA code: 001889	
ACT code: 1352	
SAT code: 6617	

St. Ambrose University is a coeducational, Catholic university affiliated with the Diocese of Davenport. Students receive more than \$48 million in financial aid each year, and the “BEE Finished in Four Years” Plan guarantees timely degree completion.

The university offers more than 60 areas of study leading to bachelor’s degrees, as well as graduate programs granting master’s and doctoral degrees. Robust academic and co-curricular programs are offered in the liberal arts and sciences, education, business, health sciences, and STEM fields.

Students enjoy a dynamic campus that features opportunities to study abroad, conduct undergraduate research, and engage in service trips; a newly renovated McMullen Hall housing a variety of business programs; a new Wellness and Recreation Center; apartment-style residence halls; a range of varsity and intramural sports; more than 90 student clubs and organizations; and a reputation for amazing personal attention.



UNIVERSITY OF DUBUQUE

2000 University Ave., Dubuque, IA 52001
DBQ.edu

Undergraduate enrollment: 1,812	Priority aid deadline: April 1
Tuition/fees: \$36,010	Admission requirements: 18 ACT, 2.5 GPA
On-campus room/board: \$10,300	Types of programs: Aviation, natural and applied sciences, business, sports management, computer studies
Books/supplies: \$950	
FAFSA code: 001891	
ACT code: 1358	
SAT code: 6869	

The University of Dubuque, a private university affiliated with the Presbyterian Church (U.S.A.), was founded in 1852. UD has initiated a variety of initiatives to help increase enrollment, improve academic programs, and beautify the campus with contemporary building projects. Over the past 20 years, over \$250 million has been invested in new campus construction and renovations to support a growing and diverse enrollment. Its student population represents one of the most diverse private colleges in Iowa. In order to adapt to the world’s ever-changing social, economic, and academic challenges, UD developed Diamond—an education model that focuses classroom learning around four key principles setting the standards for committed faculty and staff, exciting and relevant coursework, and inspirational spiritual guidance. Diamond promotes an environment that is student-centered and individually focused.

UPPER IOWA UNIVERSITY

P.O. Box 1857, Fayette, IA 52142
UIU.edu

Undergraduate enrollment: 3,589	Priority aid deadline: June 30
Tuition/fees: \$33,609	Admission requirements: 17 ACT, 2 GPA
On-campus room/board: \$9,138	Types of programs: Business, liberal arts, social science, life science, education, ASL, health services
Books/supplies: \$1,000	
FAFSA code: 001893	
ACT code: 1360	
SAT code: 6885	

Founded in 1857, Upper Iowa University is a private, not-for-profit university providing undergraduate and graduate degree programs at its Fayette campus, 20 U.S. education locations, as well as locations in Malaysia and Hong Kong. Upper Iowa University is a recognized innovator in offering accredited, quality programs through flexible, multiple delivery systems, including online and self-paced degree programs. With a focus on developing leaders and lifelong learners, UIU provides dual enrollment programs for high school students as well as continuing education and professional development opportunities for learners of any age.



WARTBURG COLLEGE

100 Wartburg Blvd., Waverly, IA 50677-0903

Wartburg.edu

Undergraduate enrollment: 1,557	Priority aid deadline: March 1
Tuition/fees: \$47,500	Admission requirements: 19 ACT
On-campus room/board: \$9,990	Types of programs: Liberal arts, general, teacher preparation, pre-professional, music therapy, fitness management
Books/supplies: \$1,100	
FAFSA code: 001896	
ACT code: 1364	
SAT code: 6926	

Wartburg is a private, Lutheran, liberal arts college with an enrollment of 1,500 students, including international students from 55 countries. Dedicated to challenging and nurturing students for lives of leadership and service as a spirited expression of their faith and learning, Wartburg focuses on a traditional curriculum enriched by a variety of learning opportunities. Through travel, study abroad, experiential learning, service learning, civic engagement, community service, undergraduate research, and close work with individual faculty, Wartburg students embark on a journey of discovery to embrace their passions, unlock their potential, and realize their purpose.

Notably, 91 percent of Wartburg graduates complete their degrees within four years, and 99 percent are placed in jobs or graduate schools within six months of graduation.



WILLIAM PENN UNIVERSITY

201 Trueblood Ave., Oskaloosa, IA 52577

WMPenn.edu

Undergraduate enrollment: 1,276	Priority aid deadline: July 1
Tuition/fees: \$27,200	Admission requirements: 18 ACT, 2.0 GPA
On-campus room/board: \$7,256	Types of programs: Liberal arts and sciences, BSN, pre-professional programs, teacher preparation
Books/supplies: \$1,318	
FAFSA code: 001900	
ACT code: 1372	
SAT code: 6943	

William Penn University is an inclusive and dynamic community where all students are valued, supported, and given the opportunity to reach their highest potential. Since 1873, our rich Quaker heritage gives us a foundation for a diverse student body with a deep understanding of acceptance.

We foster a culture of willingness to change to meet the needs of our students. Innovative educational delivery options include traditional daytime courses, online and evening classes, and eight-week courses that provide opportunities for individuals to receive their education on their own terms.



PRIVATE FOR-PROFIT SCHOOLS - - - ○

ORION TECHNICAL COLLEGE

1011 East 53rd St., Davenport, IA 52807

Orion.edu

Undergraduate enrollment: 92	Admission requirements: HS diploma or equivalent
Tuition/fees: \$14,000	Types of programs: Electronics engineering technology (AS, BS), medical assisting technology, medical coding specialist, insurance coding specialist
On-campus room/board: \$8,000	
FAFSA code: 012064	
ACT code: 5184	

Orion Technical College has been proud to provide the Quad City area quality technical training since 1969. From our humble beginning as the Academy of Radio and Television in Bettendorf and then changing to Hamilton Technical College and, as of July 2020, Orion Technical College, we continue to evolve to meet the needs of the employment community as we continue to train students in technical and allied health fields.

Orion Technical College provides quality education that emphasizes practical skills, employs a highly skilled and dedicated faculty, and prepares students with a strong knowledge base and the experience needed to succeed in their chosen field. We strive to evaluate and update educational programs on a continual basis through feedback from our Program Advisory Committee and industry, provide modern facilities and equipment, and help students realize their full potential through motivation and encouragement. Our programs emphasize real-world training that is tailored to meet the needs of potential employers. The fields of study focus on industries that offer solid, long-term career opportunities.

As we celebrate our accomplishments over the past 50 years, we are keeping our eyes on the future educational and employment needs of our community.



WALDORF UNIVERSITY

106 South Sixth St., Forest City, IA 50436

Waldorf.edu

Undergraduate enrollment: 2,532	Admission requirements: 18 ACT, 2.0 GPA
Tuition/fees: \$23,666	Types of programs: Communications, education, criminal justice administration, business, biology
On-campus room/board: \$8,060	
Books/supplies: \$1,386	
FAFSA code: 001895	
ACT code: 1362	
SAT code: 6925	

You will find popular majors, small classes, a vibrant campus, and generous scholarships at Waldorf University.

Located in the welcoming town of Forest City, Waldorf is centrally located between Des Moines and Minneapolis.

Waldorf degree programs include exciting majors in biology, business, communications, criminal justice, and theater arts. Our outstanding athletic facilities are home to over 20 men's and women's programs including basketball, wrestling, soccer, bowling, ice hockey, and more. Waldorf students are also able to perfect communications skills while working at Waldorf radio and television stations.

Performing arts and music are also sources of student pride.



ONLINE DIRECTORY

Find an online directory at IowaCollegeAid.gov/IowaCollegesAndUniversities.



COMMUNITY COLLEGES - - - +

DES MOINES AREA COMMUNITY COLLEGE

2006 South Ankeny Blvd., Ankeny, IA 50023

DMACC.edu

Enrollment: 23,051

Tuition/fees: \$5,220

On-campus room/board:
\$7,502

Books/supplies: \$810

FAFSA code: 004589

ACT code: 1272

SAT code: 6177, 6044

Admission requirements:
HS diploma or equivalent

Types of programs:
Business, liberal arts and sciences, health sciences, criminal justice, advanced manufacturing

DMACC is dedicated to helping students realize their career dreams. DMACC currently serves students from nearly every county in Iowa, either through its six campuses and five learning centers or online. Students are drawn to DMACC's exceptional facilities, state-of-the-art classrooms, and quality instruction. A new Student Center complex on the Ankeny campus includes basketball and racquetball courts, swimming pools, food court, and study space. All this and DMACC still has the lowest tuition and fees of any college or university in Iowa. It could be the reason Value Colleges named DMACC the 10th-best value among nearly 1,800 two-year colleges in the entire nation. The advantage for DMACC graduates is that Central Iowa offers one of the hottest job markets in the nation, and employers like to hire DMACC graduates.

DMACC
DES MOINES AREA
COMMUNITY COLLEGE
Life's Calling™

EASTERN IOWA COMMUNITY COLLEGES EICC.edu

Enrollment: 7,081

Tuition/fees: \$5,250

On-campus room/board:
\$6,498

Books/supplies: \$2,000

Priority aid deadline:
March 1

Admission requirements:
HS diploma or equivalent

Types of programs: College transfer arts and sciences, career and technical, continuing education

CLINTON COMMUNITY COLLEGE

1000 Lincoln Blvd., Clinton, IA 52732

FAFSA code: 001853

SAT code: 6100

ACT code: 1292

MUSCATINE COMMUNITY COLLEGE

152 Colorado St., Muscatine, IA 52761

FAFSA code: 001882

SAT code: 6422

ACT code: 1344

SCOTT COMMUNITY COLLEGE

500 Belmont Rd., Bettendorf, IA 52722

FAFSA code: 004074

SAT code: 0282

ACT code: 1307

Eastern Iowa Community Colleges celebrate a combination of urban and rural environments. This creates an incredible diversity of ages, ethnic backgrounds, and cultural experiences among our students and staff. The colleges offer more than 30 career education programs and an equal number of college transfer concentrations. The colleges achieved the maximum accreditation from the North Central Association and work closely with Iowa's Regent institutions to ensure transferability of credits. Technology programs and facilities are kept up-to-date due to strong relationships with the business community, offering students hands-on, relevant career training in a number of fields.

 EASTERN IOWA COMMUNITY COLLEGES
CLINTON ♦ MUSCATINE ♦ SCOTT

HAWKEYE COMMUNITY COLLEGE

1501 E. Orange Rd., Waterloo, IA 50701

HawkeyeCollege.edu

Enrollment: 5,042	Priority aid deadline: July 1
Tuition/fees: \$6,225	Admission requirements:
On-campus room/board: \$4,105	High school or equivalent
Books/supplies: \$1,137	Types of programs: Liberal arts, career technical programs
FAFSA code: 004595	
ACT code: 1309	
SAT code: 6288	

Hawkeye is a comprehensive community college offering college transfer courses and more than 45 vocational programs. The college has earned a reputation for small, hands-on classes, utilizing cutting-edge technology.

Vocational or career programs are offered in agriculture and natural resources, arts, business, education, health, industrial and engineering technology, information technology, power technology, and safety services.

Hawkeye's two-year transfer programs allow students to complete the first two years of their four-year degree and transfer to the college or university of their choice. In fact, Hawkeye is one of the top sources of transfer students to the University of Northern Iowa.

Hawkeye's continuing education program provides many opportunities to acquire workplace skills, gain industry certifications, or learn a new hobby. The college partners with businesses and community organizations to provide high-demand workforce programs and customized training.



INDIAN HILLS COMMUNITY COLLEGE

525 Grandview Ave., Ottumwa, IA 52501

IndianHills.edu

Enrollment: 3,279	Priority aid deadline: July 1
Tuition/fees: \$5,856	Admission requirements:
On-campus room/board: \$4,950	HS diploma or equivalent
Books/supplies: \$1,512	Types of programs: Arts and sciences/college transfer, career and workforce education, health sciences, advanced technologies
FAFSA code: 008298	
ACT code: 1282, 1269	
SAT code: 6083, 6312	

Indian Hills Community College has embarked on its second half-century of changing the lives of the tens of thousands of students who have gone to the college with the hope of increasing their knowledge and improving their future. Indian Hills has more than 50 years of offering entire academic programs as well as specific courses that meet the needs of area employers and enhance the job prospects of its students.

IHCC offers a four-day academic week, which has proven to be very popular for students who are balancing their college schedule with work or family commitments.

More than 80 percent of all Indian Hills students receive some form of financial assistance.

To see all that Indian Hills has to offer, you need to schedule a campus visit. Arrange your personal campus tour by contacting the IHCC Admissions Office.



COMMUNITY COLLEGES - - - +

IOWA CENTRAL COMMUNITY COLLEGE

One Triton Circle, Fort Dodge, IA 50501

IowaCentral.edu

Enrollment: 4,561

Tuition/fees: \$6,000

On-campus room/board:
\$7,130

Books/supplies: \$1,460

FAFSA code: 004597

ACT code: 1304, 1312

SAT code: 6217, 6932

Priority aid deadline:

March 1

Admission requirements:
HS diploma or equivalent

Types of programs: Arts,
applied science, professional
studies, diploma

Iowa Central provides quality educational opportunities in the classroom and outside the classroom. For all we serve, Iowa Central strives to be the premier learning community and college of choice, preparing the best citizens and workers for our region and beyond. We will aspire to:

- Contribute effectively to the economic, social and cultural opportunities of our region.
- Work proactively with businesses, civic organizations, high schools, and other academic institutions to improve collaboration, develop educational and career opportunities, expand Iowa Central's visibility, and target public and private investment into Iowa Central.
- Monitor progress against our priorities, commitments, and aims, using relevant performance indicators, benchmarks, and targets. Through this assessment, we will maintain focus on our planning process to ensure we continue to meet academic and institutional needs.

IOWA LAKES COMMUNITY COLLEGE

300 South 18th St., Estherville, IA 51334

IowaLakes.edu

Enrollment: 2,859

Tuition/fees: \$6,748

On-campus room/board:
\$6,450

Books/supplies: \$1,412

FAFSA code: 001864

ACT code: 1308

SAT code: 6195

Admission requirements:

HS diploma or equivalent

Types of programs: General
studies, vocational,
sustainable energy,
agriculture, nursing

At Iowa Lakes Community College, students are offered a variety of options from which they can choose their educational career path. Students may choose their path at any of five campuses: Emmetsburg, Estherville, Algona, Spencer, and Spirit Lake. They may take classes either full-time or part-time; during the day, evenings, or weekends; via television, fiber optics, or with a professor in the classroom; or online. Students may choose to take college transfer courses, vocational or technical classes; one class at a time; or continuing education classes. The college is accredited by the Higher Learning Commission.

Programs are a reflection of the strong partnerships the college has with area business, industry and education.



IOWA VALLEY COMMUNITY COLLEGE DISTRICT

IAValley.edu

Priority aid deadline:
March 1

Admission requirements:
HS diploma or equivalent

ELLSWORTH COMMUNITY COLLEGE

1100 College Ave., Iowa Falls, IA 50126

Enrollment: 736

FAFSA code: 001862

Tuition/fees: \$6,300

ACT code: 1306

On-campus room/board:
\$6,194

Types of programs:
Agriculture, equine,
nursing, criminal justice,
athletic training, business
administration

Books/supplies: \$1,200

MARSHALLTOWN COMMUNITY COLLEGE

3700 South Center St., Marshalltown, IA 50158

Enrollment: 1,821

FAFSA code: 001875

Tuition/fees: \$6,300

ACT code: 1332

On-campus room/board:
\$7,780

SAT code: 6394

Books/supplies: \$1,411

Types of programs: Arts and
sciences, nursing, welding,
business, education

Iowa Valley Community College District (IVCCD) is unique among Iowa's community college districts because it operates two separate community colleges under the umbrella of one district: Ellsworth Community College in Iowa Falls and Marshalltown Community College, as well as Iowa Valley Continuing Education and a satellite center (Iowa Valley Grinnell).

ECC and MCC offer one-year and two-year career-technical programs as well as a transferrable Associate of Arts (AA) degree. Iowa Valley Grinnell offers both college credit and adult education programs and services in Poweshiek County. Iowa Valley Continuing Education offers training for business and industry as well as hundreds of adult education programs and services throughout Central Iowa.



IOWA WESTERN COMMUNITY COLLEGE

2700 College Rd., Council Bluffs, IA 51502
IWCC.edu

Enrollment: 5,930

Priority aid deadline: May 1

Tuition/fees: \$6,470

Admission requirements:
HS diploma or equivalent

On-campus room/board:
\$8,750

Types of programs: Nursing,
business administration,
general studies, computer
science, advanced
manufacturing

Books/supplies: \$1,240

FAFSA code: 004598

ACT code: 1327

SAT code: 6302

Located in Council Bluffs, near Omaha, the college was founded in 1967 and offers 84 programs in both vocational and technical areas as well as in liberal arts. It is also home to a respected flight school for various aircraft-related professions. IWCC is also the site of college/alternative radio station 89.7 The River, which serves the entire Omaha metropolitan area.



KIRKWOOD COMMUNITY COLLEGE

6301 Kirkwood Blvd. SW, Cedar Rapids, IA 52404

Kirkwood.edu

Enrollment: 12,280

Tuition/fees: \$5,680

On-campus room/board:
\$2,349

Books/supplies: \$1,000

FAFSA code: 004076

ACT code: 1275

SAT code: 6027

Priority aid deadline: July 1

Admission requirements:
HS diploma or equivalent

Types of programs: Liberal
arts (AA, AS), career and
technical training

Kirkwood Community College has the options that you are seeking. Choose from over 120 programs, certificates, and diplomas to find your perfect path. You can graduate with an associate's degree or program certificate, transfer to a four-year institution, or go straight into the workforce. Whatever path you choose, you'll learn from passionate, experienced, and award-winning faculty who care about your education and future.

Kirkwood has one of the lowest tuitions in the state with more than \$3 million in available scholarships. By filling out just one scholarship application, it's never been easier to see if you are eligible for any of the 1,200-plus scholarships at Kirkwood.

Find the program that's right for you, get a first-rate education, save tens of thousands of dollars, and have a great time doing it! Everything you want in a college experience is right here at Kirkwood.

NORTH IOWA AREA COMMUNITY COLLEGE

500 College Drive, Mason City, IA 50401

NIACC.edu

Enrollment: 2,681

Tuition/fees: \$5,971

On-campus room/board:
\$7,342

Books/supplies: \$1,044

FAFSA code: 001877

ACT code: 1336

SAT code: 6400

Priority aid deadline:

March 1

Admission requirements:
HS diploma or equivalent

Types of programs: Transfer,
career, career option,
continuing education

North Iowa Area Community College has served the North Iowa region for nearly 100 years. The main campus is located in Mason City, a friendly community conveniently located between Minneapolis and Des Moines. NIACC's 500-acre countryside campus features modern instructional and recreational facilities, including brand-new lakeside housing, a state-of-the-art Diesel Technology Center, and an industry-leading Health Simulation Center. NIACC offers over 40 transfer degree options as well as career programs in business, industrial technology, agriculture, and health. NIACC is designated as a Military Friendly School and was ranked No. 14 in the nation for student success, according to CNNMoney.com, June 2012.

Kirkwood
COMMUNITY COLLEGE



NORTHEAST IOWA COMMUNITY COLLEGE

1625 Hwy. 150 South, Calmar, IA 52132
8342 NICC Drive, Peosta, IA 52068

NICC.edu

Enrollment: 4,162	Priority aid deadline: July 1
Tuition/fees: \$6,120	Admission requirements:
Books/supplies: \$1,400	HS diploma or equivalent
FAFSA codes:	Types of programs:
004587 Calmar	Liberal arts, health care,
012634 Peosta	agriculture, advanced
ACT code: 1265, 1365	manufacturing, transfer
SAT code: 6754	associate of arts

Northeast Iowa Community College accepts everyone and serves the communities of northeast Iowa, both urban and rural. For more than 50 years, the college has committed to supporting families and lifting communities through education and training. In fact, 97 percent of all graduates are employed or continuing their education one year after graduation. The one-on-one attention you receive will get you on the right path, whether your plans include transferring to a four-year college, training to start your career, or exploring new career options. We're affordable, and students who enroll in any of the college's programs of study will receive a high return on investment and experience lower debt after graduation. Two campuses and seven service locations in five northeast Iowa communities provide academic advising, individualized services, and guidance to prepare you for your future. NICC has over 30 degree programs that qualify for the Future Ready Iowa Last-Dollar Scholarship.

NORTHWEST IOWA COMMUNITY COLLEGE

603 West Park St., Sheldon, IA 51201

NWICC.edu

Enrollment: 1,666	Priority aid deadline: April 1
Tuition/fees: \$6,540	Admission requirements:
On-campus room/board:	HS diploma or equivalent
\$6,418	Types of programs:
Books/supplies: \$1,312	Powerline, heavy
FAFSA code: 004600	equipment, radiologic
ACT code: 1375	technology, industrial
	instrumentation and
	control, industrial and
	commercial wiring

Northwest Iowa Community College offers a high-quality, affordable educational experience both on-campus and online. NCC features small class sizes for personal instruction, skilled faculty, and some of today's most current technology. Choose from over 50 programs including arts and science transfer, health care, business, manufacturing, automotive, electrical, and more. NCC offers five programs that are not found anywhere else in Iowa: Powerline, powerline technology, industrial instrumentation and control, electrical technology, and heavy equipment operation and maintenance. NCC has been the recipient of several national awards including Best Electrical Programs in the United States, Schools.com; and Best Junior College for Getting a Job in the Nation and No. 1 in the State of Iowa, Zippia.com.



SOUTHEASTERN COMMUNITY COLLEGE

1500 West Agency Rd., West Burlington, IA 52655-0180
SCCIowa.edu

- Enrollment: 2,260
- Tuition/fees: \$6,146
- On-campus room/board: \$9,210
- Books/supplies: \$1,298
- FAFSA code: 004603
- ACT code: 1280, 1326
- SAT code: 6340, 6048
- Priority aid deadline: March 1
- Admission requirements: HS diploma or equivalent
- Types of programs: Terminal occupational below the BA, two years creditable toward a BA

It is the mission of Southeastern Community College to provide quality, affordable and accessible lifelong learning opportunities that meet or exceed the expectations of the people we serve. SCC has two main campuses, West Burlington and Keokuk, and also offers classes at the Mount Pleasant center. SCC offers approximately 35 career education programs including respiratory care, construction technology, and animation. General education courses are offered during the day, evening, and online.



SOUTHWESTERN COMMUNITY COLLEGE

1501 West Townline St., Creston, IA 50801
SWCCIowa.edu

- Enrollment: 1,503
- Tuition/fees: \$6,560
- On-campus room/board: \$7,660
- Books/supplies: \$1,344
- FAFSA code: 001857
- ACT code: 1298
- SAT code: 6122
- Priority aid deadline: July 1
- Admission requirements: HS diploma or equivalent
- Types of programs: Arts and sciences college transfer (AA and AS), career and technical education (certificate, diploma, AAS and AAA)

Southwestern Community College is a comprehensive community college located in Creston. SWCC students receive solid foundations in liberal arts, and credits transfer to four-year institutions. Career and technical education programs are offered in a number of career education fields for students choosing to complete hands-on education and go directly into the workforce.

Southwestern Community College has centers in Osceola and Red Oak. The college offers online classes and programs for students as well.



WESTERN IOWA TECH COMMUNITY COLLEGE

4647 Stone Ave., Sioux City, IA 51102

WITCC.edu

Enrollment: 5,362

Tuition/fees: \$5,857

On-campus room/board:
\$5,950

Books/supplies: \$1,200

FAFSA code: 004590

ACT code: 1369

SAT code: 6950

Admission requirements:
HS diploma or equivalent

Types of programs: General
studies, nursing, culinary
arts, air conditioning,
networking administration
and security

Western Iowa Tech provides students with a full college experience at an affordable cost. It offers more than 70 programs of study to a diverse student body, half of whom are enrolled in arts and sciences with plans to transfer to a four-year school, and half of whom are enrolled in technical programs. The majority of students use some form of financial aid, and most are employed at least part-time. Despite busy schedules, students enjoy a range of extracurricular activities including many intramurals, loads of clubs, and a new fitness center.



CAN I GET AID TO ATTEND PART-TIME?

Terms of grants and scholarships vary. Some allow you to attend college part-time, but others require full-time enrollment. Check with your financial aid office, especially if you're thinking about dropping from full-time to part-time.



NURSING & HEALTH CARE COLLEGES - - ○

ALLEN COLLEGE

1825 Logan Ave., Waterloo, IA 50703

AllenCollege.edu

Enrollment: 330

Tuition/fees: \$19,718

Books/supplies: \$1,200

FAFSA code: 030691

ACT code: 1273

Priority aid deadline:

March 1

Admission requirements:

See website

Types of programs:

Nursing and health sciences

Allen College is a small, private, health care-specific institution associated with UnityPoint Health—Allen Hospital located in Waterloo. Established in 1925, the emphasis on preparing competent and qualified health care providers remains. As a specialized institution, Allen College does not offer the required general education courses. Students attend an accredited college of choice prior to attending Allen for this component. Allen College has partnerships with Central College, Drake University, Hawkeye Community College, Loras College, Simpson College, University of Northern Iowa, and Wartburg College providing smooth transitions.

With a tradition of more than 90 years of excellence in health care education, Allen College is an excellent collegiate choice. Boasting remarkable pass rates in required licensing exams, Allen is the ideal investment. It is located on a beautiful campus. The metropolitan area combines the diversity of a large city with the friendliness of a small town.



MERCY COLLEGE OF HEALTH SCIENCES

928 Sixth Ave., Des Moines, IA 50309

MCHS.edu

Enrollment: 850

Tuition/fees: \$20,460

On-campus room/board:
\$7,080

Books/supplies: \$1,650

FAFSA code: 006273

ACT code: 1347

SAT code: 2803

Priority aid deadline: July 1

Admission requirements:

18 ACT, 2.25 GPA

Types of programs:

Nursing, physical therapist assistant, diagnostic medical sonography, health information management

Mercy College of Health Sciences has been transforming students into successful health care professionals since 1899. Mercy College is constantly evolving and adapting to the ever-changing needs of the health care industry. In the fall of 2020, Mercy College will continue this legacy by expanding accessible online education with Mercy College PLUS. MercyPLUS offers multiple starts per year, affordable tuition, and a generous transfer credit acceptance. MercyPLUS is set apart by Catholic values, partnerships with leaders in health care innovation and delivery, online student support and resources, and expert faculty who have been on the front lines. MercyPLUS academic programs consist of bachelor of science in health care administration, bachelor of science in public health, and registered nurse (RN) to bachelor of science in nursing (BSN). MercyPLUS Tuition is designed to be affordable and flexible with no hidden fees.



PALMER COLLEGE OF CHIROPRACTIC

1000 Brady St., Davenport, IA 52803

Palmer.edu

Enrollment: 34

Tuition/fees: \$5,608

Books/supplies: \$1,470

FAFSA code: 012300

ACT code: 1349

SAT code: 6593

Admission requirements:

2.0 GPA

Types of programs:

General science, chiropractic technology, doctor of chiropractic

If you're searching for the right place to prepare for success—academically and professionally—you'll find it at Palmer College of Chiropractic. Palmer will help you turn your passion for helping others into a successful career. As the first and largest chiropractic college, Palmer has more successful graduates than any other institution.

Palmer doctors are prepared for real-world success with a rigorous curriculum and hands-on experience, blending science, art, and philosophy. With an average 15:1 student/faculty ratio, you'll get the individual attention you need from faculty and staff who are focused on your success. When you graduate, you'll feel confident in providing quality chiropractic care to patients.

Visit our website to learn more about chiropractic and Palmer's legacy as the founding college of the profession.

ST. LUKE'S COLLEGE

2800 Pierce St., Sioux City, IA 51104

StLukesCollege.edu

Enrollment: 238

Tuition/fees: \$20,940

Books/supplies: \$1,253

FAFSA code: 007291

ACT code: 1377

SAT code: 3625

Priority aid deadline:

March 1

Admission requirements:

19 ACT, 2.5 GPA

Types of programs:

Medical laboratory science, phlebotomy, nursing, respiratory care, radiology technology

St. Luke's College has a 115-year history of educating health care professionals with bachelor's degree programs in nursing and health science; associate's degree programs in nursing, radiologic technology, and respiratory care; certificate programs in medical laboratory science, phlebotomy, and clinical pastoral education; and advanced specialty programs in CT, MRI sonography, and mammography. Located on the campus of UnityPoint Health—St. Luke's, the college provides programs with experience-based clinical learning in a hospital environment. The curriculum is designed with a foundation in the biological, physical, and social sciences, integrated with theory and experience in the clinical lab setting. The college emphasizes hands-on patient care learning. Student involvement with patient care begins early in the first year of study.



PALMER
College of Chiropractic



St. Luke's College
UnityPoint Health

BEAUTY, BARBER & MASSAGE THERAPY

American College of Hairstyling
AmericanCollegeOfHair.com

American Hair Academy
AmericanHairAcademy.com

Aveda Institute
AvedaInstituteDesMoines.com

Body Wisdom Massage Therapy School
BodyWisdomSchool.com

Capri College–Cedar Rapids
CapriCollege.com

Capri College–Davenport
CapriCollege.com

Capri College–Dubuque
CapriCollege.com

Capri College–Waterloo
CapriCollege.com

Carlson College of Massage Therapy
CarlsonCollege.com

Clippernomics Academy of Hairstyling
Clippernomics.com

**Dancing Prairie Massage Therapy
College** DancingPrairieSchool.com

EQ School of Hair Design
EQSchool.net

**Faust Institute of Cosmetology–
Spirit Lake** FaustInstitute.com

Iowa School of Beauty–Ottumwa
IowaSchoolOfBeauty.com

Iowa School of Beauty–Sioux City
IowaSchoolOfBeauty.com

Iowa School of Beauty–Urbandale
IowaSchoolOfBeauty.com

**La’ James International College–Cedar
Falls** LJIC.edu

**La’ James International College–
Davenport** LJIC.edu

**La’ James International College–
Fort Dodge** LJIC.edu

**La’ James International College–
Iowa City** LJIC.edu

**La’ James International College–
Johnston** LJIC.edu

La’ James College–Mason City
LaJames.com

The Nail Tech Institute of Iowa
515-265-6844

PCI Academy PCI.Academy.com

**The Salon Professional Academy–Cedar
Falls** TSPACedarFalls.com



HEALTH CARE

MercyOne North Iowa Medical Center
School of Radiologic Technology
MercyOne.org/NorthIowa/Careers/
Graduate-Medical-Education/Radiologic-
Technology-Program-X-Ray

Mercy/St. Luke’s School of Radiologic
Technology—Cedar Rapids
StLukesCR.org

UnityPoint Health—Des Moines School
of Radiologic Technology
UnityPoint.org/DesMoines/RadTech

VOCATIONAL & TECHNICAL

Continental Auctioneers School
AuctioneerSchool.com

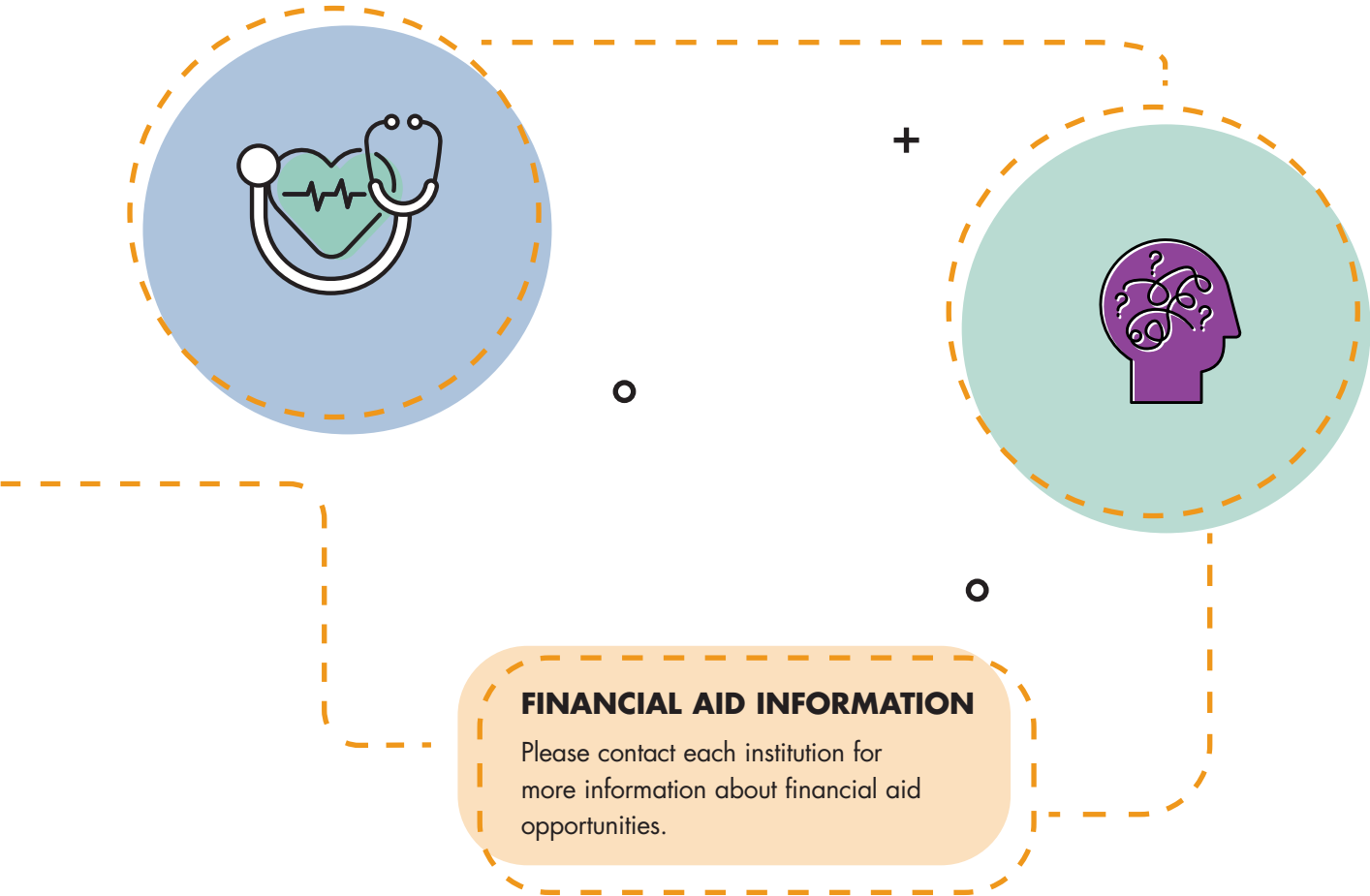
Harvest Bible College
HarvestBible.college

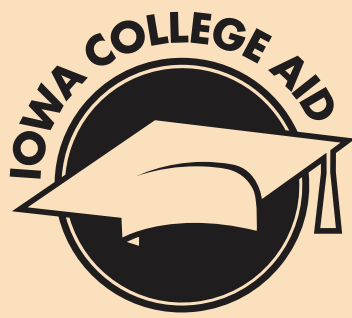
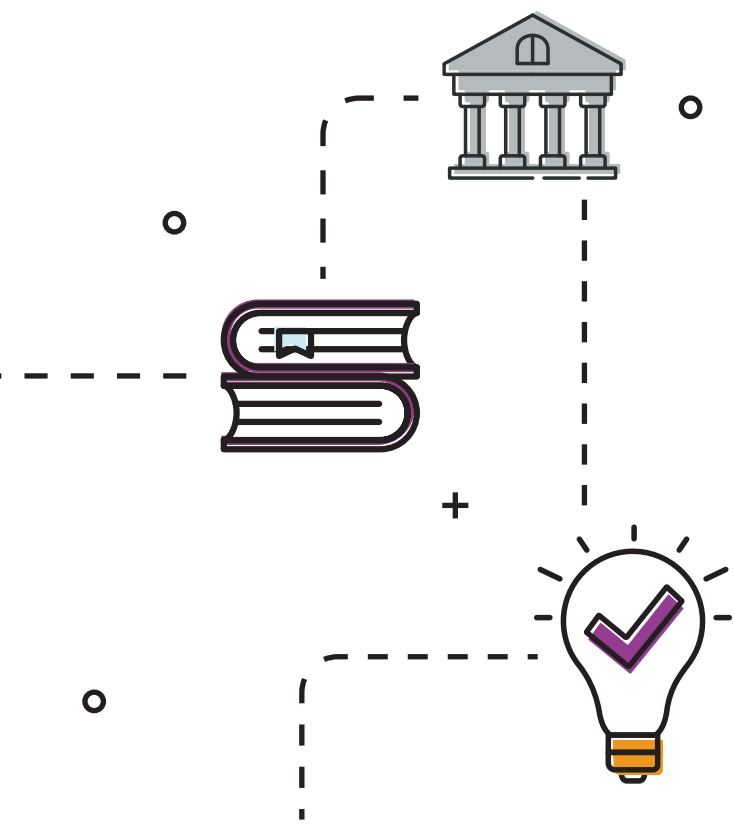
Northwest Iowa School of Taxidermy
MatuskaTaxidermy.com

DeltaV Code School
DeltaVCodeSchool.com


Inste Global Bible College
Inste.org


Siouxland Pipe Welding School Inc.
SiouxlandPipeWeldingSchool.com





 IowaCollegeAid.gov

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 Instagram.com/IACollegeAid

 YouTube.com/TheICSAC