

Iowa State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Iowa runs eleven state programs through **two** applications, and that is where families lose money. The FAFSA covers six. Five more, including the state's largest scholarship, also need the **Iowa Financial Aid Application (IFAA)**, a prompt at the end of the FAFSA that only appears if the student listed Iowa as their legal state of residence. Click past it and the award is not reduced, it is never considered. Class of 2027 files the **2027-2028 FAFSA**, opening October 2026. Amounts below are funded 2026-27 figures and reset annually with the state appropriation.

The Programs at a Glance

Program	What it pays and who qualifies
Iowa Tuition Grant (need, private colleges only)	Up to \$7,500 a year , up to four years. Iowa residents at Iowa private nonprofit colleges, SAI at or below 16,000, three or more hours. Statutory ceiling is the average Regent tuition and fee rate. Does not exist at the public universities or community colleges , so it appears on only one side of a public-versus-private comparison. FAFSA by July 1.
All Iowa Opportunity Scholarship (need, largest state award)	Up to \$5,486 a year , eight full-time semesters, at any eligible Iowa college. Iowa residents starting college within two years of high school, SAI at or below 10,971, three or more hours. No GPA requirement and no service requirement , despite what older handouts say. Priority to students from foster care, children of public safety workers killed on duty, TRIO, alternative high schools, and GEAR UP. FAFSA and IFAA by April 1.
Future Ready Iowa Last-Dollar (workforce, last-dollar)	Tuition and institution-wide fees after all other grants and scholarships. Recent Iowa completers, or anyone age 20 and older , in an approved high-demand program. SAI at or below 30,000 for new recipients, which reaches well into middle income. Six or more hours. Community colleges and accredited Iowa private colleges only, not the three public universities . FAFSA by June 30.
Iowa Workforce Grant (high-demand majors, Regents)	\$1,125 per semester, \$2,250 a year , four full-time semesters. Statutory ceiling is \$2,000 per semester. Iowa residents at Iowa, Iowa State, or Northern Iowa in an approved high-demand major, SAI at or below 7,000. Effectively a junior and senior award: applicants must be within four full-time semesters of finishing, and Iowa College Aid sets a completed-credit threshold each year, 60 hours for 2025-26. FAFSA by July 1.
Kibbie Grant and Iowa Vocational-Technical (career and technical, 2 yr)	Both sliding scale by SAI, up to two years, FAFSA by July 1 , three or more hours. Kibbie: up to \$3,100 , specified career and technical programs at community colleges, SAI at or below 6,000. Capped by law at half the average community college tuition and fee rate, so it never covers full tuition no matter what a handout says. Vocational-Technical: up to \$1,100 , community colleges and barber and cosmetology colleges, SAI between 201 and 6,800 . That window has a floor: an SAI of 200 or below is out here but usually qualifies for Kibbie.
Future Ready Iowa Grant (adult, bachelor's)	Up to \$3,000 . Iowa residents age 25 or older as of July 1, in an approved high-demand bachelor's program at a Regent university, an accredited Iowa private college, or an approved virtual institution. Six or more hours. Awards go by application date, so early filing is the whole game. FAFSA and IFAA by July 1.
National Guard and Education Training Voucher (service, foster care)	Both need FAFSA and IFAA . Guard: Service Scholarship up to \$9,572, STEM Master's up to \$11,804, Professional Qualification up to \$5,000, for Iowa Army or Air National Guard members. Federal Tuition Assistance must be applied for first. Maximums set annually by the Adjutant General. Fall July 1, spring December 1, summer April 1. ETV: up to \$5,000 for students who aged out of foster care or were adopted from it after age 16, due December 1 , four months before the All Iowa Opportunity Scholarship.
Also worth knowing	Workforce Incentive Payment: up to \$2,000 to Workforce Grant recipients who start a high-demand Iowa job within six months of graduating, applied for inside the IFAA, paid after 12 months of work, taxable. Robert D. Blue Scholarship: separate application through Iowa College Aid. Gap Tuition Assistance: adults in short-term noncredit training, outside the FAFSA system. Teach Iowa Scholar and Health Care Professional Incentive are loan repayment.

Deadlines to Post on Your Wall

When	What closes	Form
October 1	FAFSA and IFAA open for the following school year	Both
Dec 1 to Jan 15	The three public universities. Iowa December 1, Iowa State mid to late December, Northern Iowa January 15 along with the UNI Scholarship Application that gates nearly all UNI awards. December 1 is also the ETV and Guard spring deadline.	FAFSA, plus IFAA for ETV and Guard
April 1	All Iowa Opportunity Scholarship. Also the Guard summer deadline.	FAFSA and IFAA
June 30	Future Ready Iowa Last-Dollar Scholarship	FAFSA
July 1	Iowa Tuition Grant, Kibbie, Vocational-Technical, Workforce Grant, Future Ready Iowa Grant, Guard fall	FAFSA, plus IFAA for FRIG and Guard

Say this out loud to every senior: July 1 is the last Iowa deadline, not the first. By July the college money is gone. Most Iowa private colleges cluster their aid and scholarship priority dates between late January and early March, and Iowa publishes every campus date at educate.iowa.gov/higher-ed/financial-aid/college-priority-deadlines.

The Rules That Trip Families Up

- **The FAFSA is not the only form.** Five programs also need the IFAA: All Iowa Opportunity Scholarship, Future Ready Iowa Grant, Education and Training Voucher, and two Guard scholarships. The prompt appears at the end of the FAFSA and **only if legal state of residence says Iowa**. Renewing students file the FAFSA alone; the IFAA is a first-time requirement.
- **A gap semester ends the award permanently.** Continuous enrollment and continuous receipt are required for three programs during fall and spring. Break it and **all future funds** are forfeited, not just that term. Transferring out of state ends the All Iowa Opportunity Scholarship the same way. The eight-semester cap counts **semesters enrolled, not credits earned**, so a light load runs the clock out before the degree.
- **Only the college can file the waiver.** Iowa publishes a Continuous Enrollment Waiver Request that can restore eligibility, but it must be initiated by the institution. A student cannot file it. Tell families to email the financial aid office **before** they stop attending and ask for it by name.
- **Iowa 529 savings do not count against state aid.** Under Iowa Code 12D.7, Iowa 529 proceeds are excluded from state aid eligibility even though the FAFSA requires reporting them. If a College Savings Iowa balance pushed a family over an SAI ceiling, the financial aid office can request a recalculation from Iowa College Aid. Almost nobody asks.

All Iowa Opportunity Scholarship: Check These Things Early

1. Did both forms go in, by April 1?
- The FAFSA alone is not an application for this scholarship. First-time applicants need the FAFSA **and** the IFAA, both **received** by April 1, not postmarked. Iowa's own FAFSA page says state deadlines fall as early as March 1 while the program page says April 1; the program page governs, and coaching families to March 1 removes the question. If a family missed it, Iowa College Aid accepts written deadline appeals at grants.iowacollegeaid@iowa.gov. Worse than filing on time, better than assuming the door is shut.
2. Is the student in a priority category, and does the state know it? Priority is published and category-based, and the FAFSA has no box for most of it. After both forms are in, the student should call **877-272-4456, option 3** or email grants.iowacollegeaid@iowa.gov so the application is flagged.
- Foster care and adoption.** Aged out of Iowa foster care or the State Training School, or adopted from Iowa foster care after age 16. Also exempt from the two-year-after-high-school clock and from the continuous enrollment rule.
 - Public safety families.** A parent or stepparent who was an Iowa peace officer, police officer, firefighter, sheriff, deputy sheriff, or corrections officer killed in the line of duty.
 - Federal TRIO.** Upward Bound, Talent Search, or an Educational Opportunity Center during high school.
 - Alternative high schools and GEAR UP.** Graduates of alternative high schools or alternative programs, and students who took part in a federal GEAR UP program in Iowa.
- Eligibility floor for all Iowa state aid is Iowa residency. Undocumented students, including DACA recipients, are not eligible for state-appropriated Iowa aid, and this scholarship additionally requires citizenship, national status, or permanent residency.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Line up high school core courses against Regent Admissions Index requirements; this stops being fixable senior year. Flag TRIO and GEAR UP participation now.
October, senior year	Student and one parent each need an FSA ID at studentaid.gov first: personal email, never the school address, name exactly as on the Social Security card, and days to verify. Then file the 2027-2028 FAFSA the week it opens and say yes to the Iowa Financial Aid Application prompt . Confirm legal state of residence says Iowa or the prompt never appears. The IFAA is also reachable directly at icaps.iowacollegeaid.gov.
November to December	College financial aid priority deadlines land, and this is where the real money is decided. Iowa December 1, Iowa State mid to late December. December 1 is also the Education and Training Voucher deadline.
January to March	January 15: UNI Scholarship Application, the gate to Panther Awards, the Presidential Scholarship, Bright Scholars, and Noel Scholars. February 1: Iowa State's First Cyclones and Carver full-tuition programs. February 2: University of Iowa application deadline for scholarship consideration. Drake regular March 1, with December 1 for its National Alumni full-tuition award and January 29 for its \$5,000 cohort programs.
April 1	Hard stop for the All Iowa Opportunity Scholarship. Both forms received, not postmarked.
May to July, then enrolled	May 1 deposit deadline; several Iowa offers require enrollment confirmation to be held. June 30: Last-Dollar. July 1: Iowa Tuition Grant, Kibbie, Vocational-Technical, Workforce Grant, Future Ready Iowa Grant. Once enrolled, watch the census date, when Iowa checks hours and program of study. The Workforce Grant needs the major's CIP code on the approved list and a minor does not count. Refile the FAFSA every year; renewal is never automatic.

Regent Admissions Index: (3 × ACT composite) + (30 × GPA) + (5 × years of core courses). A 245 earns automatic admission to Iowa State, Northern Iowa, and the College of Liberal Arts and Sciences at Iowa **only**. Iowa's Engineering, Public Health, and Education colleges treat it as one criterion among several, and admission carries no money at any of the three campuses.

Three Mistakes That Cost Iowa Students Money

- Assuming the family earns too much to file.** The Iowa Tuition Grant ceiling is an SAI of 16,000 and the Last-Dollar ceiling is 30,000 for new recipients. Those are not poverty thresholds, and an income guess is the most expensive assumption an Iowa family makes.
- Crossing the private colleges off in September.** The Iowa Tuition Grant exists **only** at Iowa private nonprofits, by design. Iowa State's automatic merit for a resident tops out at \$3,000 and takes a 3.80 GPA with a 32 ACT. Drake's Presidential is automatic at \$27,000 to \$35,000 and stacks with a \$7,500 Iowa Tuition Grant. Sticker price and actual price rank differently here.
- Coaching a superscore strategy without checking the campus.** The **University of Iowa does not use superscores**, for admission or scholarships. Iowa State and Drake do. Also new: for ACT tests taken after September 2025 the composite is English, Math, and Reading only, and Iowa will not recalculate if a science subscore exists.

The July 1 mirage

July 1 is printed on nearly every Iowa handout, so families pace themselves to it. By July 1 the University of Iowa's aid priority date has been closed for seven months, Iowa State's for six, and the All Iowa Opportunity Scholarship for three. The state deadline is real, it is simply the **last** one, and meeting it is not the same as being funded. Tell seniors to file in October, then work every college's own priority date as though the state deadline did not exist.

Free Resources: No Account, No Cost, No Data Collection

All Iowa programs, official rules and current amounts	educate.iowa.gov/higher-ed/financial-aid/scholarships-grants
The Iowa Financial Aid Application (IFAA)	icaps.iowacollegeaid.gov
Every Iowa college's financial aid priority deadline	educate.iowa.gov/higher-ed/financial-aid > college-priority-deadlines
Our Iowa guide and this sheet, plus scholarships at 400+ colleges in all 50 states	collegereadyparent.org/iowa

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