



About Iowa College Aid

Your Financial Aid Connection

Iowa College Aid has over 40 years of experience connecting students and families with the essential resources and services to make higher education possible.

Along with our experience, we continue to expand our capabilities and services to meet and exceed the needs of the students, colleges and universities, lenders, and communities that we serve. We listen, understand, and respond with truth and integrity to the changing needs of our customers. When it comes to service, our customers have our undivided attention. We serve you:

AS A GUARANTOR

- Iowa College Aid is the designated guarantor for the state of Iowa.
- Iowa College Aid will save Iowa families over \$4.6 million this year by paying the 1% federal default fee on Stafford and PLUS loans guaranteed for the 2008-2009 award year.
- Iowa College Aid guaranteed over \$463 million in Federal Stafford and PLUS loans last year alone.
- Iowa College Aid oversees school and lender federal student loan programs.
- Iowa College Aid provides information and resources for all Iowans on student financial aid.

AS AN ADMINISTRATOR OF STATE FUNDS

- Iowa College Aid administers nearly \$59.8 million each year in Iowa General Fund Appropriations for need-based scholarships, grants, work-study opportunities and loan forgiveness programs.
- Iowa College Aid actively pursues additional state and federal funding for increased need-based aid awards.

AS A PROVIDER OF REGULATORY GUIDANCE

- Iowa College Aid's focus is on service and ensuring that schools and lenders are provided answers and resources on program regulations.
- Iowa College Aid has first-hand knowledge about student loan policy changes. Its policy analyst, Carolyn Small, is a past Co-Chair of, and continues to serve on, the *Common Manual Policy Committee*.

AS A RESEARCH RESOURCE

- Iowa College Aid annually conducts surveys and publishes findings on Iowa higher education, ethnic diversity, and other special studies and surveys.
- Iowa College Aid serves as the Federal IPEDS Coordinator for 69 Iowa colleges and universities.
- Iowa College Aid assists postsecondary institutions with state registration requirements.

AS A RESEARCH RESOURCE, CONT.

- Iowa College Aid sponsors the annual Iowa Research Conference for Iowa higher education and other education-related researchers. The conference focuses on how research and data are used to formulate state, federal, and institutional policies.

PRODUCTS AND SERVICES DESIGNED WITH YOU IN MIND

CUSTOMER SERVICE

Our **Customer Relations Representatives** offer responsive, on-site service to colleges and universities. They have a wealth of industry knowledge and solid financial aid backgrounds.

The **Information Service Center** serves as a financial aid hot-line for students, schools, lenders, and other customers who need financial aid assistance.

The **iLink Service Center** is Iowa College Aid's loan processing unit. iLink provides exemplary customer service and is a one-stop-shop for schools with questions on loan processing, regardless of the lender.

COLLEGE PLANNING AND OUTREACH

Choices, the State of Iowa's designated career and education planning software, is offered free of charge to all Iowa middle schools, high schools, and colleges and universities for the 2008-2009 school year. The web-based system provides information about career and education opportunities that match the student's profile.

The *Planning for Our Futures* guide is a free, financial planning guide for parents that provides information on how they can start preparing for their children's higher education costs. *Available in English and Spanish.*

The *Your Course to College* guide is a free, comprehensive publication that includes financial aid information, as well as a directory of Iowa colleges and universities, to assist with the college selection process. *Available in English and Spanish*

Iowa College Student Aid Commission

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Your Financial Aid Connection

INNOVATIVE PRODUCTS

iSBS is a free, web-based processing system that provides maximum flexibility for processing of FFELP and private student loans. This open system allows schools to process loans and view data reports for all lenders.

The [State Scholarship and Grant Payment System](#) is an online service that streamlines the reporting of state grant and scholarship information. The system makes the process more convenient for Iowa colleges and universities.

The [Commission Connection](#) is a secure, web-based system developed to exchange sensitive information between Iowa College Aid and its partners. Messages and files can be shared securely to comply with privacy laws.

TRAINING AND RESOURCES

Iowa College Aid provides regional [training](#) in the spring and fall, one-on-one training for new professionals, and other specialized training as requested.

[Presentations and resources](#) are available on a variety of topics such as, entrance and exit counseling, constitution day programs, consolidation, and loan forgiveness. Iowa College Aid is willing to create and provide customized presentations on request.

[You've Got News](#), Iowa College Aid's monthly electronic newsletter, keeps you updated on Iowa College Aid's products and services. The [ICSAC Alert](#) provides fast-breaking news on student financial aid program changes.

Iowa College Aid's [policy expert](#) is always available to assist with questions about federal regulations and financial aid administration.

DEFAULT MANAGEMENT

[Student Assistantship Grants](#) provide funding to schools that support student counseling and financial literacy programs. A student assistant can better relate to their peers by bringing a new perspective and level of empathy that only a fellow student can share.

[It's Payback Time](#) is a new program currently being developed to provide students with basic information on budgeting, credit, and student loans. The program incorporates a Super Loan Team of superheroes to grab the attention of students.

The [Default Prevention Referral Program](#) allows colleges and universities to refer students, who may be at risk of default, to Iowa College Aid. Iowa College Aid will pro-actively work with these students to help ensure successful repayment.

The [Borrower Debt Management Service](#) provides schools with resources and information about graduating students that can be used in exit counseling sessions.

The [Delinquent Borrower by School Report](#) provides schools with an online list of their borrowers who are delinquent in repayment of their student loans.

DEFAULT MANAGEMENT, CONT.

The annual [Default Prevention Symposium](#), sponsored in part by Iowa College Aid, features financial literacy tools, examples of proven default prevention policies and practices, and national speakers with successful track records in developing comprehensive default prevention and borrower education programs.

PUBLICATIONS

Iowa College Aid provides a full assortment of [free publications](#) that support students and families as they explore and finance educational opportunities beyond high school.

[Planning for Our Futures - available in English and Spanish](#)

This guide provides parents with information on how they can start preparing for their children's higher education costs.

[Your Course to College - available in English and Spanish](#)

This comprehensive guide includes financial aid information, as well as a directory of Iowa colleges and universities, to assist students and families with the college selection process.

[Entrance & Exit Counseling Guides](#)

These counseling guides help students understand their loan obligations and manage student loan debt in an easy to understand format.

[Student Loan Repayment Guide](#)

This informational guide prepares borrowers for repayment of their student loans. It helps students manage their student loan repayment obligations.

[Financial Aid Brochures](#)

- Adult Student Guide
- Funding for Foster Care Youth
- Helpful Websites
- How to Apply for Financial Aid
- Nursing Loan Forgiveness
- Scholarships and Grants
- Student Loans
- Teacher Loan Forgiveness

[Fact Sheets](#)

- About Iowa College Aid
- Academic Competitiveness/SMART Grant Fact Sheet
- Grad PLUS Loan Fact Sheet
- Higher Education Tax Benefits Fact Sheet
- Identity Theft Fact Sheet
- Parent PLUS Loan Fact Sheet
- Student Loan Consolidation Fact Sheet

[Student Loan Charts](#)

- Student Loan Interest Rate Chart
- Student Loan Program Comparison Chart

[Informational Flyers](#)

- Tools for Career Planning

