



Department of Education

The Individual Career and Academic Plan (ICAP) and Incorporation of FAFSA

Toolkit for implementation of FAFSA Advisement into ICAP

Fall 2024

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Introduction

Legislation was passed during the 2022 legislative session under [SF 2382 Division II](#) which added a FAFSA advisement component to the Individual Career and Academic Plan (ICAP). This addition requires school districts to incorporate financial considerations as well as how to successfully complete the Free Application for Federal Student Aid (FAFSA) through the district's implementation of ICAP.

According to the National College Attainment Network (NCAN), the [primary reasons](#) students do not file a FAFSA include a lack of understanding of the process, with the most common reason being that they "did not know how or that they could" apply. Understanding this barrier highlights the necessity for FAFSA advisement that extends beyond simply completing the form during senior year. It emphasizes the importance of integrating financial aid education throughout grades 8-12. This comprehensive approach should be tailored to the developmental stages of students, providing support that progresses over time (a scaffolding approach). Such early and ongoing education aims to empower students and their families to navigate the financial aid process confidently. Ultimately, this preparation aims to ensure that students graduate with the knowledge and ability to make informed decisions about their careers and postsecondary education, equipped with the understanding of how financial aid can support further training and education beyond high school.

Individual Career and Academic Plan (ICAP)

ICAP, as mandated by [HF 2392](#) since 2016 and updated in 2022, requires each school district to ensure that every student reviews and revises an individualized career and academic plan annually from 8th grade through graduation. ICAP comprises a series of high-quality career-related activities and experiences designed to facilitate students' engagement in self-reflection, career exploration, and investigation of postsecondary opportunities. It enables students to apply and align their learning with their personal goals and aspirations.

Throughout the ICAP process, students integrate their course planning, including concurrent enrollment and work-based learning (WBL), with an understanding of financial aid, to align with their ICAP and connected steps toward their postsecondary plans.

Within the ICAP requirements, students in grades 8-12 must complete the Five Essential Components of ICAP each year, which include:

Essential Component	Description
#1: Self-Understanding	Students shall engage in developmentally appropriate inventories and assessments that promote self-understanding, the connection to work, and engage in meaningful reflective activities about the results.
#2: Career Information	Students shall research careers based on self-understanding results and engage in meaningful reflection about the findings.
#3: Career Experience	Students shall engage in activities that reveal connections among school-based instruction, career clusters, and the world of work and engage in meaningful reflection.
#4: Postsecondary Exploration	Students shall engage in activities to explore relevant postsecondary education and training options related to career interests and engage in meaningful reflection on the exploration experience.
#5: Career and Postsecondary Decision	Students shall complete relevant activities to meet their postsecondary goals consistent with the plan and stated postsecondary intention.

District Career and Academic Plan (DCAP)

Each school district in Iowa is required to have an established district career and academic plan (DCAP) that details how the district will provide support for each student's work surrounding their ICAP. The district plan is reviewed, revised and updated internally on a regular basis to ensure individual student planning is implemented by the established district career and academic planning team.

Foundations of the DCAP Process

The DCAP process is built upon foundational principles to ensure effective ICAP implementation:

- Inclusive, ICAP for all students: ICAP is designed to benefit every student, ensuring inclusivity and equity in postsecondary planning and career development.
- Scaffolded experiences: Activities and experiences are intentionally varied and sequential, providing students with progressive learning opportunities that build upon each other.
- Integration of reflection: Reflection is integrated throughout ICAP implementation, ensuring that student feedback and insights are gathered and utilized to enhance the effectiveness of the program.
- Connection to district initiatives: ICAP is closely connected to broader district initiatives, ensuring alignment with district goals and priorities related to student success and postsecondary readiness.

These foundations emphasize inclusivity and effectiveness through alignment with K-12 education and career development pathways, tailored to student interests, progression and goals. This alignment is reinforced by continuous data analysis, supporting a data-driven approach that utilizes Multi-Tiered System of Supports (MTSS) principles to address barriers and ensure comprehensive planning and implementation strategies for all students.

Implementing FAFSA Advisement Into ICAP

While the FAFSA is a form that is completed in federally outlined steps, the process of “advise or advisement” is broader in scope and includes an understanding of the financial aid process as a whole. DCAP teams review and revise the district's plan for implementation of ICAP at minimum, each year, and should include a review of financial aid advising activities and incorporation in the student/family decision making process.

Start with the End Goal in Mind

As part of the DCAP process, DCAP teams should consider the goal of completing the FAFSA in 12th grade, alongside providing students and families with the information they need to make informed decisions about various postsecondary opportunities. The information and delivery should be woven into the student's ICAP and should include a connection to the essential components, course planning and delivery of information to both students and parents/guardians.

Initial question for DCAP team consideration:

What essential knowledge, understanding, and practical skills should all students possess for their postsecondary planning, particularly regarding the long-term financial impact, the financial aid process and completing the FAFSA?

Understanding the financial aid process, including the FAFSA's pivotal role as a gateway to federal, state and institutional financial aid programs, and its broader implications for supporting and planning for postsecondary pathways, goals and career decisions, underscores the critical necessity of integrating ICAP with comprehensive financial planning and information.

As part of the inclusive nature of DCAP, by students' senior year, students and families should have knowledge of and/or be able to apply the following:

- Recognition of the connection between planning for postsecondary goals and financial aid.
- Identification of how financial aid availability and decisions can influence choices of colleges, training opportunities, majors and career paths.
- Familiarity with financial aid vocabulary, including acronyms.
- Knowledge of types of federal aid, such as Pell Grants, work-study and federal loan programs, including eligibility and implications for repayment if applicable.
- Understanding specific Iowa-based funding opportunities, including the Last Dollar Scholarship and the Iowa Tuition Grant, and knowing how to qualify and apply, including through the Iowa Financial Aid Application (IFAA).
- Evaluation of financial aid packages, understanding how offers are structured, what they cover and distinguishing between need-based and merit-based aid.
- Awareness of the overall total cost of college attendance, encompassing tuition, fees, room and board and other expenses.
- Knowledge of the reasons for filing the FAFSA.
- Ability to file the FAFSA, including knowing the timeline, necessary documents, eligibility criteria and the entire FAFSA process.
- Awareness of resources and organizations that support FAFSA completion.
- Understanding the connection between academic achievement and financial aid opportunities.
- Recognition of the impact of concurrent enrollment and course planning on financial aid and postsecondary pathways.
- Ability to interpret an award letter and apply the information to the individual student and family circumstances.
- Awareness of the Federal Student Aid Estimator and its utility.
- Understanding the impact of academic achievement and attendance on financial aid and postsecondary pathways.
- Development of financial literacy skills, such as budgeting, managing debt, and understanding the implications of borrowing money for educational purposes.

Getting Started: Review Current Practices

With the addition of FAFSA to ICAP, the DCAP team should start with reviewing and revising their DCAP to document current activities, experiences, communication and ICAP connection.

Question for the DCAP team to consider during review of current implementation:

- What is currently being done within ICAP to support financial aid understanding and connection to postsecondary planning and goal setting?
- How is data collection and review currently being used to implement financial aid/FAFSA supports within the district?
- What current communication and connection is present to inform and collaborate with parents/guardians? Is the communication providing the connections needed to support all students?

Evaluating FAFSA Advising Practices and Data Analysis

Once DCAP teams have reviewed their current practices regarding FAFSA advising and documented this in their updated DCAP template, districts should analyze district data to pinpoint any gaps in current practices.

Data considerations, at minimum, should include overall FAFSA completion rates, demographic-specific rates, alignment between postsecondary goals and FAFSA completion, and engagement with Senior Year Plus opportunities and course planning.

Moving forward, districts should consider addressing the following questions as part of the yearly DCAP review and revision:

- Are there current activities or experiences within the District’s ICAP implementation that can be enhanced to include FAFSA advisement and individual student reflection to better support ICAP, particularly focusing on Essential Components 4 and 5?
- What is the current high school FAFSA completion rate? Where do gaps exist among student populations?
- How is the district supporting all students and their families with understanding and applying knowledge about financial aid and FAFSA?
- Do all students and families have access to information on financing postsecondary education and training, and do they have this information early in the ICAP process?

Current Practices and Next Steps in Financial Aid and ICAP Integration

The current district activities and experiences surrounding financial aid planning should be recorded in the DCAP template for the current school year.

Teams can use the [FAFSA Embedding Tool](#) to consider current implementation and consider initial next steps.

Once the team has a clear understanding of the current practice, there is opportunity to identify gaps, provide a stronger connection to ICAP and consider student data in their ICAP planning and financial aid connection.

Action Planning and Connecting ICAP: Scaffolding

To strengthen the foundational aspects of ICAP as reflected in the DCAP, districts should expand or develop activities, experiences and opportunities for knowledge-sharing that address the specific understanding needs of students and families. These initiatives should systematically break down and build upon information from previous years to create a cohesive and comprehensive platform.

Questions for the DCAP team to consider in their scaffolding development:

- How are students and families engaged in understanding the financial planning process?
- As students progress through the Five Essential Components of ICAP each year, do they have the knowledge and information necessary to support decision-making within Essential Components 4 and 5?
- Do students and families have adequate information surrounding concurrent enrollment opportunities and how student engagement and course selection within these programs can impact overall postsecondary costs?
- Are students aware of the relationship between financial aid/planning and course planning?
- What data is collected and used to identify gaps and scaffolding needs based upon student postsecondary data?
- How is misalignment between student achievement, course planning and postsecondary goals identified and addressed?

Scaffolding Approach

Grade	Potential Areas of ICAP Scaffolding
Grades 8-9	<ul style="list-style-type: none"> • Overview of financial aid basics, including grants, scholarships, and loans, with explanations of their purposes and general eligibility criteria. • Introduction to financial literacy and available resources, highlighting the relationship between income, education, and career pathways, and the significance of planning for future goals. • Familiarization with financial aid terminology such as net costs, total college costs, and types of aid. • Discussion of how academic performance and attendance affect financial aid and postsecondary planning. • Introduction to concurrent enrollment opportunities, their role in course planning, and their impact on postsecondary readiness and financial planning. • Examination of various education and training options and their associated costs . • Initial discussion on the importance of planning for postsecondary goals, the role of financial aid in achieving these goals, and encouragement for students to consider their career aspirations and the role of education.
Grade 10	<ul style="list-style-type: none"> • Expansion of financial vocabulary, including return on investment (ROI), Pell Grants, and an introduction to the FAFSA. • Introduction to borrowing and debt management, with a focus on responsible borrowing practices and the long-term impacts of student loans. • Exploration of potential scholarships, emphasizing their link to academic achievement and postsecondary pathways. • Overview of different types of financial aid and available scholarships. • Enhancement of understanding regarding concurrent enrollment opportunities and their direct impact on financial aid. • Further expansion of postsecondary pathways exploration and associated costs including public, private and for-profit colleges and universities, apprenticeships, branches of the U.S. Military and types of military options for education and training as well as industry recognized credentials, certificate and diploma programs and degree attainment through postsecondary education. • Use of the FAFSA Estimator. • Discussion of common challenges in the financial aid process, such as understanding various types of aid and their effects on overall college costs. • Exploration of State of Iowa grants and scholarships available and considerations for application and qualifications. • Familiarization with financial aid tools including college calculators and online resources for exploring financial aid options and estimating costs.

Grade	Potential Areas of ICAP Scaffolding
Grade 11	<ul style="list-style-type: none"> • Understanding key deadlines and milestones in the financial aid process, from application submission to disbursement of funds. • Using the Federal Student Aid Estimator: Learning how to utilize the estimator tool to project potential financial aid and estimate eligibility for federal student aid • Exploring the various scholarships offered by state programs and individual colleges, including eligibility requirements and application processes. • Recognizing common fraudulent financial aid/scholarship schemes that target students and families. • Gaining a more comprehensive understanding of the FAFSA, including reasons for filing, the types of federal aid available, and how to use the FSA ID during the application process. • Identifying Iowa-based organizations that provide guidance, financial planning assistance and resources for students and families navigating educational funding options. • Reviewing the concept of Return on Investment (ROI) in education and differentiating between total college costs and net costs after financial aid and scholarships. • Examining various loan options (such as federal and private loans), understanding their terms, and evaluating the long-term financial implications of borrowing. • Navigating the financial aid process and timelines including how to effectively complete financial aid forms and scholarship applications, including gathering required documents and meeting deadlines. • Learning to read and analyze financial aid award letters to determine the types and amounts of aid offered, and understanding the conditions and responsibilities associated with them. • Evaluating the estimated costs associated with different postsecondary education options, including tuition, fees, and other expenses, as well as understanding the financial aid available for each. • Assessing how financial aid and scholarships impact the overall net cost of attending different colleges or universities, and making informed decisions based on this information.

Grade	Potential Areas of ICAP Scaffolding
Grade 12	<ul style="list-style-type: none"> • Focus on the final steps of the financial aid process, including completing the FAFSA accurately and on time, understanding federal loan requirements and repayment options. • Navigate the FSA ID process by obtaining and managing your FSA ID, adhering to a timeline with priority deadlines, and understanding its role in accessing and signing the FAFSA. • Understand federal loan requirements and types by learning about various federal loans, such as Direct Subsidized, Direct Unsubsidized, and PLUS Loans, including their eligibility requirements, terms, and conditions. • Review FAFSA filing essentials by understanding the importance of filing the FAFSA, gathering required documents, and following the correct steps to ensure completion. • Explore Iowa-based support for FAFSA completion by identifying local resources and organizations that assist with FAFSA completion and provide guidance throughout the financial aid process. • Understand the FAFSA process in relation to personal postsecondary goals by using tools like the IRS Data Retrieval Tool, interpreting award letters, understanding the Student Aid Index (SAI), reviewing FAFSA submission summaries, and managing the verification process. • Explore and submit, if applicable, the Iowa Financial Aid Application (IFAA) and scholarship by reviewing the terms and conditions of Iowa financial aid and scholarships, submitting applications accurately, and meeting all deadlines. • Evaluate and compare financial aid offers by assisting students in analyzing financial aid offers from colleges, comparing net costs versus total costs, and making informed decisions based on financial aid packages.

Know Your District Data and Set Your Goal

Understanding a school’s FAFSA completion data is essential for setting realistic goals and guiding targeted interventions. This data aids in establishing annual completion targets, identifying completion gaps, and providing historical context for a school’s completion rate. Schools also receive a weekly FAFSA completion report via email, which is specific to each student and helps ensure FAFSA completion and opportunities for FAFSA completion support.

The Bureau of Iowa College Aid provides FAFSA completion data in multiple formats. Users have previously accessed aggregate data via [Iowa’s FAFSA Tracker](#), which was updated weekly from the FAFSA opening until September 30 of the following year. This tracker allowed users to filter data by school, school district, or Area Education Association (AEA), and included data from all Iowa public schools and participating private schools.

Due to recent changes to the FAFSA and updates to the opening dates for this year and last year, the FAFSA Tracker is currently unavailable. For the most accurate historical information, users should refer to the Postsecondary Readiness Reports. By filtering these reports by the specific high school and selecting the "Completed FAFSA" option under PREP Trendlines, users can view the percentage of students who completed the FAFSA each year, providing insights into how the school’s FAFSA completion rate has changed annually.

Understanding FAFSA completion filing over time also assists districts in recognizing what additional information or support might be needed. By incorporating FAFSA completion goals into the DCAP process, districts can align their ICAP implementation with broader educational objectives and improve overall student support.

When setting FAFSA completion goals, reviewing trends over time—by comparing the current senior class with previous cohorts—helps evaluate the effectiveness of interventions. This analysis provides insights into when FAFSAs are completed by different student populations, such as by gender, free and reduced-price lunch status, and underrepresented minorities.

For further data resources, consult [PREP Trendlines](#), [Postsecondary Readiness Reports](#), and [Iowa School Performance Profiles](#). Users should be aware of potential discrepancies between data sources and the periods they cover.

Utilizing these data sources will help schools set ambitious yet achievable FAFSA completion goals, ensuring that students are informed about their financial aid options and are better prepared to pursue their chosen postsecondary pathways.

Consult with [Danielle Sampson](#) or [Liz Yaddof](#) about your FAFSA data as you begin to set your goal and understand your school's data.

Return on Investment, Student Planning and HF 2615

Signed on May 1, 2024, and effective July 1, 2024, [HF 2615](#) requires school districts to provide 11th and 12th graders with information about post-graduation outcomes for community colleges and Regent Universities. This includes data on average income and debt for graduates of Iowa's Regent Universities, as well as outcome information for Iowa's community college graduates. Students can access this information on the [Iowa Student Outcomes website](#) and the [Iowa Board of Regents' Recent Alumni Career Outcomes site](#). By offering insights into potential earnings and financial aid options, this initiative helps students assess the return on investment (ROI) of their educational choices, supports career development, and aids in financial planning. Additional tools and resources for understanding ROI are available in the resources section of this toolkit.

Evaluation and Yearly DCAP Review and Revision

Once districts have implemented financial aid/FAFSA advisement with a scaffolding approach, evaluation and expansion of the process should be included in the DCAP review process each year. This includes reflection by the team and consideration of the other foundations of ICAP.

Process questions for the DCAP team to consider in their annual DCAP review and revision:

- Based on data review, is the current implementation of FAFSA advisement inclusive? Are all students and families receiving adequate support?
- How does our approach align with MTSS principles to address barriers and ensure equitable access to FAFSA advisement and financial aid information?
- How is reflection integrated into our ICAP implementation to gather feedback from students and improve our FAFSA advisement strategies?
- Where within the ICAP framework and implementation system is financial aid and FAFSA advisement embedded to ensure comprehensive support for students?
- How are we utilizing data to assess the effectiveness of our FAFSA advisement efforts and identify areas for improvement?
- How does our career information system (CIS) and course planning process identify and address misalignments related to financial aid and postsecondary goals?
- How early in the ICAP process are we communicating with families about financial aid options and planning for postsecondary education?

These questions help the DCAP team enhance student decision-making across postsecondary pathways, concurrent enrollment and course planning. They focus on ensuring inclusive FAFSA advisement support, addressing barriers with MTSS principles, using reflection for strategy improvement, embedding financial aid guidance in ICAP, leveraging data for continuous improvement, aligning CIS and course planning with student goals and initiating early communication with families. Districts review and refine practices annually to better support student success in their educational paths.

Resources

This should not be considered an exhaustive list but a general list of potential resources that can be used to connect ICAP and FAFSA/financial understanding.

General Topic or Supporting Organization	Resource
American School Counselor Association (ASCA)	<ul style="list-style-type: none"> Better FAFSA Toolkits as well as videos and tips
Award Letters	<ul style="list-style-type: none"> Financial Aid Offer Sample Financial Aid Offer Toolkit Financial Aid Offer Comparison Worksheet (Fillable & IA Specific)
College Board: Big Future	<ul style="list-style-type: none"> General financial planning True cost of attendance? Know before you go!
Concurrent Enrollment and Senior Year Plus (SYP)	<ul style="list-style-type: none"> Overall Iowa Department of Education SYP site SYP Guide for Educators and Educational Administrators
EducationQuest	<ul style="list-style-type: none"> Reality Check
Iowa College Access Network (ICAN)	<ul style="list-style-type: none"> Main ICAN website with link to schedule student/family appointments. Financial Aid Planning information for parents & guardians
Iowa College Aid (ICA)	<ul style="list-style-type: none"> FAFSA Website: Includes information for students and their families for before the FAFSA, filing the FAFSA and after the FAFSA Know How to Go: Is College Worth it? Iowa's FAFSA Completion Initiative: FAFSA Data Pipeline Virtual Coach: text opt-in for continuous assistance, schedule appointments with a virtual coach for any college-going topic
Financial Aid/Planning Vocabulary	<ul style="list-style-type: none"> Iowa Bankers Association Financial Literacy Program EVERFI: Financial Literacy for High School
General Financial Literacy	<ul style="list-style-type: none"> National College Attainment Network Essential Websites for Students and College Attainment Professionals Everfi High school Financial Aid course/resources Free lessons from Inuit that include student loan calculator and planning for career and college lessons. Project-Based Learning for the Personal Finance Classroom from the Atlanta Federal Reserve Money Smart goal setting and resources from Unified Bank Imagine your Financial Future lesson from Discover
ICAP Resources	ICAP Tools and Resources

General Topic or Supporting Organization	Resource
Iowa ROI Data	<ul style="list-style-type: none"> Iowa Board of Regents: Recent Alumni Career Outcomes: Income and Student Debt by Program Student Outcomes: Iowa's Community College
National Association for College Admission Counseling (NACAC) Iowa Association for College Admission Counseling (Iowa ACAC)	<ul style="list-style-type: none"> Step by Step guides from NACAC including elementary, middle early and late high school with access to slide decks of presentation Step by Step: College Awareness and Planning, Late High School Curriculum 11-12 Iowa ACAC also provides direct links to each NACAC resource
ROI	<ul style="list-style-type: none"> Iowa Student Loan Liquidity Corp. Return on College Investment Tool College Scorecard Georgetown University Center on Education and the Workforce: Ranking ROI of 4,500 Colleges and Universities
State of Iowa Scholarships and Grants	<ul style="list-style-type: none"> Iowa Department of Education grants and scholarships site that includes Iowa specific scholarships and grants, including the Last Dollar Scholarship, All Iowa Opportunity Scholarship and Iowa Tuition Grant, information and video to support student and family understanding of general scholarships and grant information as well as the Iowa Financial Aid Application and a link to College Board's scholarship search.