CHAPTER 9

IOWA NATIONAL GUARD SERVICE SCHOLARSHIP

Established in 1996, the Iowa National Guard Service Scholarship (INGSS) provides funds for eligible members of the Iowa National Guard to help with the cost of attending Iowa colleges and universities. Please see the Historical Appropriations Summary for a history of state appropriations.

A. ELIGIBILITY

1. College/University

The Code of Iowa limits INGSS eligibility to Iowa colleges/universities that are accredited by a national accrediting agency recognized by the United States department of education. Students attending the colleges/universities listed on the following page are eligible to receive INGSS awards.

Regent Universities

University	Location
Iowa State University	Ames
University of Iowa	Iowa City
University of Northern Iowa	Cedar Falls

Private Colleges and Universities

University/College	Location
Allen College	Waterloo
Briar Cliff University	Sioux City
Buena Vista University	Storm Lake
Central College	Pella
Clarke University	Dubuque
Coe College	Cedar Rapids
Cornell College	Mount Vernon
Dordt University	Sioux Center

Drake University	Des Moines
Emmaus Bible College	Dubuque
Faith Baptist Bible College	Ankeny
Graceland University	Lamoni
Grand View University	Des Moines
Grinnell College	Grinnell
Loras College	Dubuque
Luther College	Decorah
Mercy College of Health Sciences	Des Moines
Morningside University	Sioux City
Mount Mercy University	Cedar Rapids
Northwestern College	Orange City
St. Ambrose University	Davenport
St. Luke's College	Sioux City
Simpson College	Indianola
University of Dubuque	Dubuque
Upper Iowa University	Fayette
Waldorf University	Forest City
Wartburg College	Waverly
William Penn University	Oskaloosa

Community Colleges

Community College	Location(s)
Eastern Iowa Community College	Clinton, Muscatine, Bettendorf
Des Moines Area Community College	Des Moines
Hawkeye Community College	Waterloo
Indian Hills Community College	Ottumwa, Centerville
Iowa Central Community College	Fort Dodge
Iowa Lakes Community College	Estherville
Iowa Valley Community College	Ellsworth, Marshalltown

Iowa Western Community College	Council Bluffs
Kirkwood Community College	Cedar Rapids
North Iowa Area Community College	Mason City
Northeast Iowa Community College	Calmar, Peosta
Northwest Iowa Community College	Sheldon
Southeastern Community College	Burlington
Southwestern Community College	Creston
Western Iowa Tech Community College	Sioux City

2. Student

Service Members must meet the following prerequisites:

- Be an active member of the Iowa Army or Air National Guard.
- Eligible Service Members must meet all of the following:
    - Be a resident of Iowa and a Service Member of the Iowa National Guard.
    - Service Members have satisfactorily completed the required Initial Entry Training (IET).
    - Maintains satisfactory performance of duty throughout the program's use (i.e. not flagged, has satisfactory drill and A.T. attendance, current passing physical fitness test and satisfies height/weight requirements).
    - Has applied for INGSS by the application deadline date(s), unless accepted by policy or law. No exceptions to this policy will be authorized for late applications, unless out of state on Title 10 orders under training or deployment status. The INGSS application deadlines are:
        - July 1st for fall semester.
        - **NEW!**December 1st for spring and summer semesters.
    - **NEW!** Apply for Federal Tuition Assistance (FTA) for all courses (until the fund or credit cap is exhausted, Air Guard members not eligible for FTA are exempt).
    - Maintains satisfactory academic progress toward a certificate or undergraduate degree at an eligible Iowa college/university. Satisfactory academic progress is determined by the institution for which benefits are utilized or applied. The standards each institution must publish are outlined in CFR § 668.34.
    - Provide notice of National Guard status to the college/university at the time of registration.

    - Has not utilized 120 semester hours of assistance or equivalent, or earned a bachelor's degree.
- Service members may request an Exception to Policy (ETP) if they are enrolled in a STEM program that qualifies for assistance under the Edith Nourse Rogers STEM Scholarship. An approved ETP will allow Service Members to receive benefits up to 130 credit hours. You may submit an ETP on the National Guard Education Services Office web page here.
- Service members of the Iowa National Guard who are awarded INGSS funds and then become ineligible or are discharged from the Iowa National Guard during the semester or term of their award may have their awards removed or reduced at the discretion of the Guard.
- Approved traditional (M-Day) Soldiers and Airmen will be funded first. Title 5 Federal Technicians are eligible to receive INGSS, as they are considered to be M-Day applicants. AGRs and dual status technicians are ineligible, but are encouraged to apply - the ability to fund these awards will be based on availability of funds and an approved ETP.

B. STUDENT APPLICATION PROCESS

NEW!Applicants are required to complete both the Iowa Financial Aid Application and the Free Application for Federal Student Aid (FAFSA). Applications for the 2025-26 academic year should be submitted on or before July 1, 2025. Spring and summer applications should be submitted on or before December 1, 2025.

NEW! Applicants who are eligible to apply for Federal Tuition Assistance (FTA) are required to complete funding requests for each course on the ArmyIgnitED website. The funding request window for FTA opens 60 days, and closes 7 days, prior to the start of the course.

C. SELECTION OF RECIPIENTS

The Adjutant General of Iowa determines Iowa residency for INGSS applicants, and selects eligible recipients. These students are placed on the INGSS Designated Roster in the Iowa College Aid Processing System (ICAPS®), and college/university officials verify their enrollment and FTA award. Students may not be awarded under this program until their names appear on the INGSS Designated Roster.

Iowa college/university officials can access a designated roster of INGSS recipients by logging into the ICAPS and clicking on rosters. Only students on a Designated Roster can receive an INGSS payment. College/university officials should use the awarding

instructions in this chapter in conjunction with general guidance in Chapters 1 – 3, to award INGSS.

NEW! The Iowa National Guard will ensure the INGSS applications approved and designated are for applicants who have also applied for FTA (if required). Therefore, the Designated roster in ICAPS is the definitive source of INGSS approvals. However, before calculating an INGSS award for an approved student, financial aid offices will need to coordinate with the office responsible for FTA at their institution to identify which students on their INGSS roster are eligible for FTA and ensure that any FTA received in that semester is deducted from the INGSS award.

It is important to verify the semesters that a Service Member is eligible to receive INGSS funds. Service Members will be certified for eligibility separately for the fall spring and/or summer semesters. Certification for fall will happen following the July 1 application deadline, spring and summer certification will happen following the December 1 application deadline. Be sure to check the Designated Roster for each term separately.

College/university officials can view the total number of aggregate INGSS credit hours the applicant has received prior to the 2025-26 academic year. To view the report in ICAPS go to 'Standard Reports' and select 'NG Grant History'. No designated INGSS applicants can be awarded more than 120 semester hours, or the equivalent, unless approved for an ETP due to enrollment in a STEM program that qualifies for assistance under the Edith Nourse Rogers STEM Scholarship.

Automatic email notification is built into ICAPS and the college/university is notified when a Service Member is added to their roster. College/university staff should compare the list of Service Members that have disbursements reported for in ICAPS at the end of the year to ensure all have been reported. Individual email notifications are sent in August, after the Iowa National Guard Education Office staff has approved the majority of applicants (to reduce the number of individual emails college/university administrators will receive through this process).

CUMULATIVE INGSS RECEIPT LIMITS AND GUIDANCE:

Only credits that count toward the student's certificate/degree program should be included in the calculation of the INGSS award, and only those corresponding credit hours should be reported in ICAPS. If a student is taking a class that will not be accepted toward the required credits for their certificate/degree program, those credits should not be included in the calculation of the INGSS award, and those credits should not be reported in ICAPS. This could include any ROTC credits that the

student may be taking. If the ROTC class counts toward the student's certificate/degree program requirements, you would award INGSS and report the corresponding credit hours in ICAPS. If the ROTC class does not fulfill a credit hour requirement within the certificate/degree program, you would not award or report those credits in ICAPS.

If a student is paid INGSS funds during a term of enrollment, the associated credit hours will need to be reported in ICAPS. For programs of study (or colleges/universities) that cap tuition charges for a semester at 12 credit hours (even if a student enrolls in 15 or 18 credit hours), all credit hours for that term should be reported as paid credit hours for INGSS, not to exceed 120 semester credit hours, or the equivalent. Any credits, including ROTC credits, should only be reported if fulfilling an unmet graduation or certificate requirement.

Example: Sam enrolls at Ruthven College in the fall semester. Ruthven College charges tuition by the credit hour, with a tuition charge cap at 12 credit hours per semester (students enrolling in more than 12 credit hours are not charged additional tuition). Sam enrolls in 15 credits and receives a full-time INGSS award. Ruthven College reports 15 INGSS paid credit hours to the Iowa Department of Education's Bureau of Iowa College Aid (Iowa College Aid) for that semester.

Example: Sam enrolls at Ayrshire Community College. Ayrshire Community College charges tuition by the credit hour, with no tuition charge cap. Sam enrolls in 15 credits and receives the INGSS award corresponding to 15 credit hours. Ayrshire Community College reports 15 INGSS paid credit hours to Iowa College Aid for that semester.

Regarding the treatment of credit hours from which an INGSS recipient withdraws, receives an incomplete, etc., INGSS paid credit hours should be regulated by the college/university refund policy. If a student is paid a partial INGSS award (according to the college/university refund policy, as a result of withdrawing from a course or set of courses), those paid INGSS credit hours would contribute to the 120 semester hour, or the equivalent threshold, and should be reported in ICAPS with that term's associated INGSS disbursement. If the student is paid no INGSS funds as a result of withdrawing from a course or set of courses (again, according to the institution's refund policy), no credit hours should be reported in ICAPS for that course or set of courses for which no INGSS was paid.

Service Members who are deployed during a period of enrollment should be counseled on the military refund policy as detailed in Iowa Code section 256.183. Decisions

made regarding the Service Members withdrawal may affect the Service Member's cumulative INGSS receipt limit.

Students can only receive up to 120 semester hours, or the equivalent of INGSS, unless they have had an ETP approved for a STEM program under the Edith Nourse Rogers STEM scholarship. Therefore, if a student enrolls in more credit hours than they have remaining eligibility for, they can only be paid for their remaining eligibility.

Example: Sam is enrolled in 12 semester credit hours but only has 4 hours of remaining INGSS eligibility. The college/university should award 4 credit hours of INGSS and report 4 credit hours in ICAPS.

Members of the Iowa National Guard may use INGSS in conjunction with federally funded programs such as the Army National Guard Federal Tuition Assistance program (ARNG-FTA). Members receiving federal benefits which pay tuition benefits directly to the institution are eligible to receive INGSS. Caution must be used, however, in the event a Service Member is receiving a Chapter 33 Post 9/11 GI Bill benefit. A Federal Tuition Assistance award is first applied to tuition charges and the Chapter 33 Post 9/11 GI Bill pays the remaining tuition based on their tiered percentage. INGSS should not impact this final total (guidance established 8/2011).

D. AWARDING

NEW! National Guard officials have determined that they will be able to pay 100% of the average Regent's resident **tuition rate,** or 100% of the rate at the institution minus FTA whichever is lower for the fall and spring 2025-26 semesters. INGSS awards may be used only to pay for educational assistance including tuition and fees; room and board; books, supplies, transportation and personal expenses; dependent care; and disability-related expenses.

For the fall and spring 2025-26 semesters, the average **tuition rate** for full-time students at Iowa Regent Universities is $9,296. Therefore, the maximum INGSS award for the fall and spring 2025-26 semesters is $9,296 ($4,648 per semester or $3,099 per quarter).

Students enrolled at eligible colleges/universities in programs with tuition charges that are lower than $9,296 will have their maximum award calculated based on the actual tuition charges minus FTA.

Example: The Iowa National Guard has determined that they will pay 100 percent of the average Regent tuition rate minus FTA in the fall of 2025. Student A is being charged tuition of $215 per credit hour and is enrolled in 6 credit hours. Since Student A's charged tuition rate is lower than the average Regent rate, Student A's maximum Iowa INGSS award would be 100 percent of $1,290 minus FTA ($215*6 credit hours minus FTA, or $1,290 minus FTA.)

NEW! Students are eligible to receive INGSS during the summer term. Summer awards are limited to half-time or 6 credit hours. Summer award amounts mirror the proration table below up to 6 credit hours. Awards will be calculated based on the students' charged tuition minus any FTA received up to the corresponding semester/quarter amount, not to exceed $2,324. When reporting credit hours in ICAPS do not report more than 6 credit hours for the summer semester even if the student is enrolled in more credit hours.

NEW!Example: John is enrolled for 12 credit hours during the summer semester and his total tuition for all 12 credit hours is $3600. John received FTA in the summer in the amount of $1000. John's total tuition charged minus his FTA award is $2,600. Since the maximum award for the summer semester is $2,324 John's award would be $2,324 and the credit hours reported in ICAPS should be 6.

NEW!Example: Jenny is enrolled for 6 credit hours during the summer semester and her total tuition for all 6 credit hours is $1800. Jenny received FTA in the summer in the amount of $1000. Jenny's total tuition charged minus her FTA award is $800. Jenny's summer award would be $800 and the credit hours reported in ICAPS should be 6.

2025-26 ACADEMIC YEAR AWARDS:

The following chart provides the maximum Iowa National Guard Service Scholarship award allowed per credit/quarter hour of enrollment based on a maximum award of 100 percent of the average Regent tuition rate. Summer awards are capped at the 6 credit hour amount of $2,324.

Enrollment Level	Credits	Semester	Quarter
Full-time (F)	12+	$4,648	$3,099
Three-quarter time (P)	11	$4,276	$2,851
	10	$3,858	$2,572

	9	$3,486	$2,324
Half-time (H)	8	$3,114	$2,076
	7	$2,696	$1,798
	6	$2,324	$1,550
Less-than-half-time (L)*	5	$1,952	$1,302
	4	$1,534	$1,023
	3	$1,162	$775
	2	$790	$527
	1	$372	$248

If the award breakdown in the chart above results in different amounts per term, the higher dollar award(s) should be provided in the first term(s) of enrollment.

In order to determine amounts for students enrolled less than full time, use enrollment intensity percentages. For example, if a student is enrolled in 11 credits for a semester they would be eligible for 92% (rounding to the nearest percent) of the maximum award making the student eligible for $4,276 (round awards to the nearest dollar). (4,648*(11/12)=(4,648*.92)=$4,276). Total awards cannot exceed the annual maximum.

Awards must be made on an accurately calculated SAI.

These awards are not need-based; the award can cover a recipient's Student Aid Index (SAI).

E. AWARD NOTIFICATION

College/university officials must provide financial aid offers to all Iowa INGSS recipients. Financial aid offers must clearly indicate award amounts and the state programs from which students will benefit. All notices concerning state grants must include the following award notification statement:

NEW! **"The amount of grant money you receive from the Iowa Department of Education may change based on state funding."**

F. DISBURSEMENT OF FUNDS

Chapter 3 provides a complete description of the payment process.

G. IOWA COLLEGE AID RESPONSIBILITIES

Iowa College Aid provides the INGSS Designated Roster through ICAPS. The Designated Roster is updated each time the Adjutant General adds a recipient.

H. CERTIFICATION

College/university officials must verify the following information for each Iowa INGSS recipient:

- The student is eligible for INGSS in a given term of enrollment (verified by checking INGSS Designated Roster for that term of enrollment);
- The student is meeting Satisfactory Academic Progress outlined in CFR § 668.34;
- The student has not met the requirements for a baccalaureate degree;
- The student is enrolled in a certificate or undergraduate degree program that is Title IV eligible;
- The student is not in default on a Federal student loan;
- Ensure that INGSS funds are applied to components of the cost of attendance;
- Ensure that cumulative INGSS semester hours total is less than 120 prior to calculating an award (130 if in an eligible STEM program), or the equivalent; and,
- Ensure awards are calculated correctly according to the specifications listed in section D and credit hours are reported accurately according to the specifications in section C.

I. CHANGES/CORRECTIONS

Any changes in awards must be provided to Iowa College Aid electronically via ICAPS by the reporting deadlines established in Chapter 3 of the Iowa Student Financial Aid Guide.

J. VERIFICATION/COMPLIANCE

College/university officials are responsible for coordinating all aid to ensure compliance with student eligibility (Section H. Certification) allowable award amounts.

One disbursement of state-funded student financial aid may be made prior to completing the verification process as long as college/university officials have no reason to believe application information is inaccurate. If verification indicates that students are ineligible for aid, refunds must be made to state-funded programs.