

Legislative Report

Last Dollar Scholarship Fiscal Year 2025

IOWA | Department of Education



State of Iowa
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Iowa Code

This document fulfills the reporting requirement stipulated under Iowa Code section 84A.1B (15).

Summary Highlights

The following list summarizes key findings of outcomes for Last Dollar Scholarship recipients who graduated from their program of study.

- Nearly 90% become employed in the state of Iowa.
- Healthcare and Social Assistance is the top industry in which recipients work (37.6% of total recipients), followed by Retail Trade (8.3%), Manufacturing (7.8%), Construction (6.5%), and Educational Services (4.3%).
- The estimated average annual earnings of recipients is \$44,967—about \$2,650 (+6.3%) more per year than the average earnings for workers who do not attend college¹.
- The majority (64%) of recipients come from communities with fewer than 50,000 residents (micropolitan and rural/noncore).

Background

The Future Ready Iowa Last Dollar Scholarship was created under Iowa Code section 261.131 as part of the broader Future Ready Iowa initiative passed in 2018. The scholarship is designed to pay the “last dollar” – that is, cover remaining tuition and mandatory fees at eligible Iowa community colleges or accredited private institutions after a student’s federal and state gift aid (grants, scholarships) is applied.

Eligibility is limited to Iowa residents pursuing credentials up to an associate degree in programs leading to state-designated “high-demand” jobs. To remain eligible, students must complete the Free Application for Federal Student Aid (FAFSA), apply for all other aid, maintain satisfactory academic progress, stay enrolled (usually at least six credits for part-time students or 12 for full-time) and meet other requirements like orientation and advising.

Since its original enactment, section 261.131 has been amended to both broaden and limit eligibility in certain cases. For example, a recent amendment expands the program to permit Iowa high-school graduates under age 20 to qualify for the scholarship, even if enrolling part-time. Previously, high-school graduates under age 20 were eligible only if enrolled full-time or participating in a recognized apprenticeship program. In addition, the statute requires institutions participating in the program to submit annual data on program enrollment, completion and employment outcomes, which the administering agency must compile into an aggregate annual report under Iowa Code 84A.1B. In 2024, an additional requirement was added to student eligibility mandating a Student Aid Index (SAI), as calculated by the FAFSA, of less than or equal to 20,000.

The table below summarizes the history of program expenditures and appropriations. A “Running Balance” column provides insight into how cumulative expenditures and appropriations offset. (However, due to supplemental funding sources that covered prior year

¹ Source: <https://www.iowadatacenter.org/index.php/data-by-source/american-community-survey/median-earnings-sex-and-educational-attainment>

deficits, it should be noted that the Last Dollars Scholarship program has a carry-forward balance of \$10.9 million for use in future years.)

Table 1. Last Dollar Scholarship Expenditures and Appropriations History

Award Year	# of Recipients	Total Expenditures	FY Appropriation	Running Balance	Average Award
2024-25	10,527	\$18,683,158	\$23,927,005	-\$911,434	\$1,775.00
2023-24	8,013	\$18,352,005	\$23,927,005	-\$6,155,281	\$2,290.28
2022-23	9,910	\$29,177,867	\$23,927,005	-\$11,730,281	\$2,944.29
2021-22	7,765	\$21,495,093	\$23,004,744	-\$6,479,419	\$2,768.20
2020-21	7,864	\$19,716,241	\$13,004,744	-\$7,989,070	\$2,507.15
2019-20	6,547	\$14,282,317	\$13,004,744	-\$1,277,573	\$2,181.51
TOTALS	50,626	\$121,706,681	\$120,795,247	-\$911,434	\$2,404.04

Date Collection and Reporting

The 2025 Last Dollar Scholarship (LDS) Employment Outcomes Report is a collaboration between the Bureau of Iowa College Aid (ICA) and Iowa Workforce Development (IWD), with additional data provided by the Bureau of Community Colleges (BCC). The employment statistics provided in the report are provided by IWD.

The analysis of the Future Ready Iowa Last Dollar Scholarship draws on administrative data collected pursuant to Iowa Code section 261.131 and the reporting requirements under Iowa Code 84A.1B. Participating institutions—community colleges and eligible accredited private institutions—are required to submit annual data to ICA. These submissions include enrollment counts, FAFSA completion status, SAI values, program of study, tuition and fees, grant eligibility, scholarship award amounts and student demographic and academic characteristics. Workforce outcome data, including employment and wage information, are provided through inter-agency data sharing agreements with IWD. All institutional data are validated by ICA through a multi-step process that includes automated error checks, cross-record consistency checks and verification of missing or out-of-range values.

Data provided by institutions and partner agencies are aggregated and formatted to satisfy the annual reporting requirements established in section 84A.1B, which mandate statewide and program-level statistics on scholarship participation, credential completion and employment outcomes. ICA compiles these data into unduplicated student counts, calculates award amounts after application of federal and state grants and prepares outcome metrics, including completion rates and post-award employment trends.

To create the analytical sample, ICA created a dataset of all students who received an LDS award during the 2020-21, 2021-22, 2022-23, and 2023-24 academic years (AY). ICA data includes data from the Iowa College Aid Processing System (ICAPS) and the FAFSA. For this analysis, we use the institution a student attended from ICAPS and the student's permanent

address from the FAFSA. Permanent student addresses are used to determine rural-urban commuting area codes (RUCA). RUCA are constructed by the U.S. Department of Agriculture's Economic Research Service to better understand rurality and commuting.

The ICA dataset was sent to the BCC to determine whether a student graduated with a diploma, certificate or degree in their LDS-CIP code area. Once the data were transferred to ICA, students were removed from the dataset if they had received a college credential before receiving their last LDS award. If a student had received both a two-year degree and a certificate/diploma, they were considered a two-year graduate for this report.

The dataset was sent to IWD, where it was merged with unemployment insurance (UI) data derived from quarterly unemployment insurance contribution reports. These records do not cover federal employees, members of the armed forces, the self-employed, proprietors, unpaid family workers, church employees, railroad workers or students employed in a college or university as part of a financial aid package, but do provide partial information on agricultural industries and employees in private households. The records include individuals employed both full- and part-time. The estimated wages represent the total amount paid during the first four quarters of employment after a student graduated with an LDS-eligible degree adjusted to be a full four quarters of work.

Outcomes

The average number of LDS graduates statewide across all four cohorts for all four years was 3,729. The number of total graduates in a given academic year ranged between 2,964 (AY 21-22) and 4,543 (AY 23-24) students, and approximately 89% went on to work in Iowa. Community colleges with larger student populations typically had the highest number of community college graduates. The percentage of students identified as working in Iowa with UI data can vary widely within a community college by cohort. Over 90% of graduates from Hawkeye, Iowa Valley and Kirkwood community colleges are working in Iowa after graduation. Iowa Western was the only community college with fewer than 80% of its graduates identified as employed in Iowa after graduation. In the year after receiving a degree, the average graduate with an LDS award made nearly \$45,000. Overall, wages among graduates were highest for the AY 21-22 cohort, at an average of over \$49,300. This contrasts with the average wage of the 2023-24 cohort, whose graduates earned an estimated \$39,800. There is no consistent institution producing graduates with the top wages (see Table 1).

Table 2. Last Dollar Scholarship Recipients: Estimated Wages, Number of Graduates and Post-Completion Employment in Iowa by Community College and AY Cohort

Community College	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Des Moines Area	Estimated Wages	\$48,534	\$52,982	\$48,031	\$45,227	\$48,694
Des Moines Area	Number of Graduates	519	485	822	905	683
Des Moines Area	% Employed in IA	89.8	91.5	90.8	88.2	90.1
Eastern Iowa District	Estimated Wages	\$40,051	\$39,410	\$39,628	\$38,570	\$39,415

Community College	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Eastern Iowa District	Number of Graduates	236	235	276	349	274
Eastern Iowa District	% Employed in IA	89.0	84.3	85.5	86.8	86.4
Hawkeye	Estimated Wages	\$46,421	\$48,880	\$43,392	\$39,558	\$44,563
Hawkeye	Number of Graduates	256	207	345	432	310
Hawkeye	% Employed in IA	94.9	96.1	91.3	92.4	93.7
Indian Hills	Estimated Wages	\$39,899	\$46,948	\$42,501	\$34,121	\$40,867
Indian Hills	Number of Graduates	194	157	230	233	204
Indian Hills	% Employed in IA	81.4	89.8	86.5	86.3	86.0
Iowa Central	Estimated Wages	\$51,208	\$55,035	\$55,178	\$24,541	\$46,491
Iowa Central	Number of Graduates	210	208	269	163	213
Iowa Central	% Employed in IA	95.7	92.8	87.7	91.4	91.9
Iowa Lakes	Estimated Wages	\$47,280	\$44,490	\$38,611	\$35,948	\$41,582
Iowa Lakes	Number of Graduates	79	50	117	133	95
Iowa Lakes	% Employed in IA	89.9	80.0	89.7	89.5	87.3
Iowa Valley District	Estimated Wages	\$41,350	\$50,324	\$41,016	\$36,329	\$42,255
Iowa Valley District	Number of Graduates	127	99	127	153	127
Iowa Valley District	% Employed in IA	92.1	90.9	92.1	93.5	92.2
Iowa Western	Estimated Wages	\$47,327	\$46,378	\$40,726	\$41,662	\$44,023
Iowa Western	Number of Graduates	161	140	147	166	154
Iowa Western	% Employed in IA	75.8	65.0	66.7	73.5	70.3
Kirkwood	Estimated Wages	\$44,289	\$46,434	\$44,248	\$40,748	\$43,930

Community College	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Kirkwood	Number of Graduates	389	396	577	681	511
Kirkwood	% Employed in IA	92.0	92.9	92.5	91.3	92.2
North Iowa Area	Estimated Wages	\$41,144	\$55,676	\$44,350	\$41,003	\$45,543
North Iowa Area	Number of Graduates	153	137	195	151	159
North Iowa Area	% Employed in IA	88.2	88.3	91.8	94.0	90.6
Northeast Iowa	Estimated Wages	\$46,199	\$53,382	\$45,691	\$41,764	\$46,759
Northeast Iowa	Number of Graduates	265	235	283	304	272
Northeast Iowa	% Employed in IA	88.7	91.5	90.8	95.1	91.5
Northwest Iowa	Estimated Wages	\$52,480	\$58,415	\$47,605	\$33,979	\$48,120
Northwest Iowa	Number of Graduates	146	161	226	214	187
Northwest Iowa	% Employed in IA	89.7	88.2	90.7	86.0	88.7
Southeastern	Estimated Wages	\$43,073	\$36,152	\$42,966	\$39,634	\$40,456
Southeastern	Number of Graduates	128	129	132	184	143
Southeastern	% Employed in IA	93.0	93.0	87.1	90.8	91.0
Southwestern	Estimated Wages	\$43,288	\$56,885	\$45,311	\$34,585	\$45,017
Southwestern	Number of Graduates	86	78	129	117	103
Southwestern	% Employed in IA	91.9	96.2	91.5	86.3	91.5
Western Iowa Tech	Estimated Wages	\$36,475	\$38,755	\$44,441	\$36,886	\$39,139
Western Iowa Tech	Number of Graduates	266	247	317	358	297
Western Iowa Tech	% Employed in IA	83.1	79.8	85.2	81.3	82.4
Statewide	Estimated Wages	\$45,225	\$49,295	\$45,563	\$39,785	\$44,967

Community College	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Statewide	Number of Graduates	3,215	2,964	4,192	4,543	3,729
Statewide	% Employed in IA	89.1	88.9	89.0	88.7	88.9

Thirty-six percent of graduates reside in a central metropolitan area (e.g., Des Moines, Waukee, Cedar Rapids, Marion, Sioux City, etc.). The vast majority of graduates were from communities with fewer than 50,000 residents (micropolitan and rural/noncore). Across all four cohorts, LDS graduates from central metropolitan areas had the lowest average employment (86%), whereas LDS graduates from the micropolitan areas had the highest average employment (92%). Similarly, wage data by RUCA and cohort differs by RUCA area and year, as shown in Table 2.

Table 3. Last Dollar Scholarship Recipients: Estimated Wages, Number of Graduates and Post-Completion Employment in Iowa by AY Cohort and RUCA²

RUCA	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Metropolitan Central	Estimated Wages	\$46,670	\$47,442	\$43,998	\$41,095	\$44,801
Metropolitan Central	Number of Graduates	1,097	1,041	1,499	1,796	1,358
Metropolitan Central	% Employed in IA	86.0	85.3	86.5	86.1	86.0
Metropolitan Outlying	Estimated Wages	\$45,293	\$50,850	\$46,173	\$40,656	\$45,743
Metropolitan Outlying	Number of Graduates	311	320	442	429	376
Metropolitan Outlying	% Employed in IA	93.2	90.0	90.7	89.3	90.8
Micropolitan Central	Estimated Wages	\$41,415	\$46,003	\$46,981	\$38,983	\$43,346
Micropolitan Central	Number of Graduates	446	418	541	585	498
Micropolitan Central	% Employed in IA	89.9	90.9	90.9	91.6	90.8
Micropolitan Outlying	Estimated Wages	\$42,191	\$54,334	\$49,052	\$33,663	\$44,810
Micropolitan Outlying	Number of Graduates	141	124	185	150	150
Micropolitan Outlying	% Employed in IA	91.5	94.4	89.7	90.7	91.6

² Source: <https://www.google.com/url?q=https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes&sa=D&source=docs&ust=1765576474936971&usq=AOvVaw0NyF7h8IcG6A5ECA0LnKPV>

RUCA	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Rural/Noncore	Estimated Wages	\$45,894	\$50,415	\$45,760	\$38,965	\$45,259
Rural/Noncore	Number of Graduates	1,220	1,061	1,525	1,583	1,347
Rural/Noncore	% Employed in IA	90.4	90.6	90.1	90.2	90.3

Over 30% of LDS graduates work in an industry related to health care and social assistance. The second-highest industry of LDS graduate employment is retail trade (8%). Similar to the other tables, the lowest wages were found among the AY 23-24 cohort. Of the 20 industries analyzed by IWD, 16 industries decreased in wages between the AY 22-23 and AY 23-24 cohorts. Overall, there is wide variability in the average wage of a given industry for a given cohort. For example, LDS graduates going into utilities averaged over \$70,000 in the first three cohorts. For the AY 23-24 cohort, the average wage was under \$43,800.

Table 4. Last Dollar Scholarship Recipients: Estimated Wages, Number of Graduates and Distribution Percentage of Iowa Employment by Industry Sector and AY Cohort

Industry Sector	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Accommodation and Food Services	Estimated Wages	\$11,323	\$18,429	\$18,809	\$20,921	\$17,371
Accommodation and Food Services	Graduates Employed in IA	69	59	121	195	111
Accommodation and Food Services	% of AY Cohort	2.1	2.0	2.9	4.3	2.8
Administrative and Waste Services	Estimated Wages	\$38,121	\$37,598	\$34,623	\$32,992	\$35,834
Administrative and Waste Services	Graduates Employed in IA	121	85	114	138	115
Administrative and Waste Services	% of AY Cohort	3.8	2.9	2.7	3.0	3.1
Agriculture, Forestry, Fishing and Hunting	Estimated Wages	\$36,542	\$54,129	\$54,443	\$30,989	\$44,026
Agriculture, Forestry, Fishing and Hunting	Graduates Employed in IA	21	26	26	30	26
Agriculture, Forestry, Fishing and Hunting	% of AY Cohort	0.7	0.9	0.6	0.7	0.7

Industry Sector	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Arts, Entertainment and Recreation	Estimated Wages	\$9,954	\$15,777	\$10,602	\$28,186	\$16,130
Arts, Entertainment and Recreation	Graduates Employed in IA	13	8	20	34	19
Arts, Entertainment and Recreation	% of AY Cohort	0.4	0.3	0.5	0.7	0.5
Construction	Estimated Wages	\$42,844	\$43,806	\$44,907	\$37,788	\$42,336
Construction	Graduates Employed in IA	182	203	343	236	241
Construction	% of AY Cohort	5.7	6.8	8.2	5.2	6.5
Educational Services	Estimated Wages	\$46,863	\$48,560	\$45,847	\$40,998	\$45,567
Educational Services	Graduates Employed in IA	141	124	159	207	158
Educational Services	% of AY Cohort	4.4	4.2	3.8	4.6	4.3
Finance and Insurance	Estimated Wages	\$52,967	\$60,140	\$43,766	\$43,170	\$50,011
Finance and Insurance	Graduates Employed in IA	39	34	68	83	56
Finance and Insurance	% of AY Cohort	1.2	1.1	1.6	1.8	1.4
Healthcare and Social Assistance	Estimated Wages	\$49,621	\$52,958	\$51,708	\$46,307	\$50,149
Healthcare and Social Assistance	Graduates Employed in IA	1,382	1,167	1,443	1,522	1,379
Healthcare and Social Assistance	% of AY Cohort	43.0	39.4	34.4	33.5	37.6
Information	Estimated Wages	\$28,623	\$41,810	\$41,447	\$33,707	\$36,397
Information	Graduates Employed in IA	20	17	35	27	25

Industry Sector	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Information	% of AY Cohort	0.6	0.6	0.8	0.6	0.7
Management of Companies	Estimated Wages	\$32,936	\$47,034	\$42,412	\$42,765	\$41,287
Management of Companies	Graduates Employed in IA	8	7	13	24	13
Management of Companies	% of AY Cohort	0.2	0.2	0.3	0.5	0.3
Manufacturing	Estimated Wages	\$49,955	\$53,003	\$51,200	\$52,849	\$51,752
Manufacturing	Graduates Employed in IA	235	230	352	348	291
Manufacturing	% of AY Cohort	7.3	7.8	8.4	7.7	7.8
Mining	Estimated Wages	\$52,527	\$66,042	\$75,832	\$25,975	\$55,094
Mining	Graduates Employed in IA	4	3	3	3	3
Mining	% of AY Cohort	0.1	0.1	0.1	0.1	0.1
Other Services, Except Public	Estimated Wages	\$31,443	\$40,916	\$36,783	\$34,905	\$36,012
Other Services, Except Public	Graduates Employed in IA	73	69	115	115	93
Other Services, Except Public	% of AY Cohort	2.3	2.3	2.7	2.5	2.5
Professional and Technical Services	Estimated Wages	\$41,106	\$44,531	\$42,131	\$36,275	\$41,011
Professional and Technical Services	Graduates Employed in IA	94	89	134	188	126
Professional and Technical Services	% of AY Cohort	2.9	3.0	3.2	4.1	3.3
Public Administration	Estimated Wages	\$40,842	\$60,025	\$55,602	\$53,259	\$52,432

Industry Sector	Data Type	AY 20-21	AY 21-22	AY 22-23	AY 23-24	Cohort Average
Public Administration	Graduates Employed in IA	67	90	106	118	95
Public Administration	% of AY Cohort	2.1	3.0	2.5	2.6	2.6
Real Estate and Rental and Leasing	Estimated Wages	\$24,655	\$42,356	\$40,374	\$32,592	\$34,994
Real Estate and Rental and Leasing	Graduates Employed in IA	14	10	28	13	16
Real Estate and Rental and Leasing	% of AY Cohort	0.4	0.3	0.7	0.3	0.4
Retail Trade	Estimated Wages	\$29,903	\$30,758	\$31,017	\$25,172	\$29,213
Retail Trade	Graduates Employed in IA	199	212	369	492	318
Retail Trade	% of AY Cohort	6.2	7.2	8.8	10.8	8.3
Transportation and Warehousing	Estimated Wages	\$40,727	\$50,886	\$43,592	\$34,386	\$42,398
Transportation and Warehousing	Graduates Employed in IA	37	31	46	56	43
Transportation and Warehousing	% of AY Cohort	1.2	1.0	1.1	1.2	1.1
Utilities	Estimated Wages	\$70,990	\$70,307	\$75,703	\$43,785	\$65,196
Utilities	Graduates Employed in IA	35	50	55	30	43
Utilities	% of AY Cohort	1.1	1.7	1.3	0.7	1.2
Wholesale Trade	Estimated Wages	\$52,377	\$56,488	\$50,481	\$42,865	\$50,553
Wholesale Trade	Graduates Employed in IA	112	120	180	171	146
Wholesale Trade	% of AY Cohort	3.5	4.0	4.3	3.8	3.9

Iowa Code 256.228 Definitions

As used in this section:

1. “Adult learner” means a person who, following receipt of a high school diploma or high school equivalency diploma and on or after attaining the age of twenty, enrolls on a full-time or part-time basis in an eligible program at an eligible institution and maintains continuous enrollment on a full-time or part-time basis in subsequent terms to receive additional awards. A person’s age for purposes of this paragraph shall be calculated on July 1 prior to the year of enrollment in an eligible institution.
2. “Approved state-recognized work-based learning program” means a structured educational and training program that includes authentic worksite training and is approved by the department according to a process established under rules adopted pursuant to section 256.7, subsection 34.
3. “Commission” means the college student aid commission.
4. “Credential” means a postsecondary certificate, diploma, or degree, conferring no more than an associate degree, awarded by an eligible institution and earned in a program of study that leads to a high-demand job and is authorized for federal student aid under Title IV of the federal Higher Education Act of 1965, as amended.
5. “Eligible institution” means a community college as defined in section 260C.2 or an accredited private institution as defined in section 256.183, that meets all of the following criteria:
 - a. Applies to and is approved by the commission to participate in the future ready Iowa skilled workforce last-dollar scholarship program.
 - b. Requires eligible students to complete and file application forms required by the commission, apply for all available state and federal financial aid, apply to the eligible institution to participate in the program, attend orientation in person or virtually, register for classes with the assistance of an academic advisor, and participate in academic and career advising sessions offered under the program.
 - c. Facilitates, in collaboration with the commission on volunteer service created in section 15H.2, the assignment of a volunteer mentor to each eligible student, based on the eligible student’s interest. The volunteer mentor shall have successfully passed a background investigation and a check of the national sex offender registry as required under section 15H.10, subsection 2, and both the eligible student and the volunteer mentor shall have entered into a written agreement as provided in section 15H.10, subsection 3.
 - d. Facilitates connections through campus career centers and services to internships and similar local, state, and federal programs.
 - e. Markets the eligible institution’s future ready Iowa program of study and optional incentives, which may include but not be limited to credit for military experience, on the eligible institution’s internet site and to other relevant agencies and organizations as recommended by the college student aid commission, the commission on volunteer service, or the department of workforce development.
 - f. Submits annually information and data regarding the eligible program operated by the eligible institution, the students and volunteer mentors participating in the eligible program, scholarship recipient eligible program completion results, and statistics on employment outcomes for eligible program participants by industry, to the commission in the manner required by the commission.
6. “Eligible program” means a program of study or an academic major jointly approved by the commission and the department of workforce development, in consultation with an

eligible institution, that leads to a credential aligned with a high-demand job designated by the workforce development board or a community college pursuant to section 84A.1B, subsection 14. If the board or a community college removes a high-demand job from a list created under section 84A.1B, subsection 14, an eligible student who received a scholarship for a program based on that high-demand job shall continue to receive the scholarship until achieving a postsecondary credential, up to an associate degree, as long as the student continues to meet all other eligibility requirements.

7. "Eligible student" means an Iowa resident who meets all of the following requirements:
 - a. Is any of the following:
 - (1) A graduate of an Iowa high school, or a person who completed private instruction under chapter 299A, or a person who is a recipient of a high school equivalency diploma, and who prior to becoming an adult learner enrolls full-time or part-time during the academic year or summer semester in an eligible program at an eligible institution.
 - (2) A graduate of an Iowa high school or a person who completed private instruction under chapter 299A, or a recipient of a high school equivalency diploma, and who prior to becoming an adult learner, enters into full-time or part-time employment as part of an approved state-recognized work-based learning program, and enrolls full-time or part-time in an eligible program in an eligible institution.
 - (3) An adult learner who is at least age twenty at the beginning of the state fiscal year, who has received a high school diploma or a high school equivalency diploma, and who enrolls in an eligible program in an eligible institution as a full-time or part-time student.
 - b. Completes and submits application forms required by the commission, including the free application for federal student aid; applies for all available state and federal financial aid; attends orientation in person or virtually; registers for classes with the assistance of an academic advisor; and participates in academic and career advising sessions required under the eligible program.
 - c. Is making satisfactory academic progress as defined by the eligible institution.
 - d. Remains continuously enrolled unless granted a leave of absence by the eligible institution based on criteria adopted by rule by the commission.
 - e. Has a student aid index of less than or equal to twenty thousand dollars at the time of initial application, as determined by the application forms submitted pursuant to 7b, including the free application for federal student aid.
8. "Full-time" means enrollment in at least twelve semester hours or the equivalent.
9. "Part-time" means enrollment in at least six but less than twelve semester hours or the equivalent.