

# Chapter 4 – All Iowa Opportunity Scholarship Program

Established in May 2007, the All Iowa Opportunity Scholarship (AIOS) Program is a statewide need-based grant program for undergraduate students that assists high-need Iowa residents with the cost of postsecondary education. A [Historical Appropriations Summary](#) can be found on the Iowa Department of Education’s Higher Ed and Postsecondary Readiness Reports site.

## A. Eligibility

### 1. College/University

The Code of Iowa limits eligibility to Iowa colleges/universities accredited by a national accrediting agency recognized by the United States department of education. Students attending these colleges/universities are eligible to receive All Iowa Opportunity Scholarships.

## Participating Colleges

AIOS Participating College	College/University Sector	Location
Des Moines Area Community College	Community College	Des Moines
Eastern Iowa Community College	Community College	Clinton, Muscatine, Bettendorf
Hawkeye Community College	Community College	Waterloo
Indian Hills Community College	Community College	Ottumwa, Centerville
Iowa Central Community College	Community College	Fort Dodge
Iowa Lakes Community College	Community College	Estherville
Iowa Valley Community College	Community College	Ellsworth, Marshalltown
Iowa Western Community College	Community College	Council Bluffs
Kirkwood Community College	Community College	Cedar Rapids
North Iowa Area Community College	Community College	Mason City
Northeast Iowa Community College	Community College	Calmar, Peosta
Northwest Iowa Community College	Community College	Sheldon

<b>AIOS Participating College</b>	<b>College/University Sector</b>	<b>Location</b>
Southeastern Community College	Community College	Burlington
Southwestern Community College	Community College	Creston
Western Iowa Tech Community College	Community College	Sioux City
Allen College	Private College/University	Waterloo
Briar Cliff University	Private College/University	Sioux City
Buena Vista University	Private College/University	Storm Lake
Central College	Private College/University	Pella
Clarke University	Private College/University	Dubuque
Coe College	Private College/University	Cedar Rapids
Cornell College	Private College/University	Mount Vernon
Dordt University	Private College/University	Sioux Center
Drake University	Private College/University	Des Moines
Emmaus Bible College	Private College/University	Dubuque
Faith Baptist Bible College	Private College/University	Ankeny
Graceland University	Private College/University	Lamoni
Grand View University	Private College/University	Des Moines
Grinnell College	Private College/University	Grinnell
Loras College	Private College/University	Dubuque
Luther College	Private College/University	Decorah
Mercy College of Health Sciences	Private College/University	Des Moines
Morningside University	Private College/University	Sioux City
Mount Mercy University	Private College/University	Cedar Rapids

AIOS Participating College	College/University Sector	Location
Northwestern College	Private College/University	Orange City
St. Ambrose University	Private College/University	Davenport
St. Luke's College	Private College/University	Sioux City
Simpson College	Private College/University	Indianola
University of Dubuque	Private College/University	Dubuque
Upper Iowa University	Private College/University	Fayette
Waldorf University	Private College/University	Forest City
Wartburg College	Private College/University	Waverly
William Penn University	Private College/University	Oskaloosa
Iowa State University	Regent University	Ames
University of Iowa	Regent University	Iowa City
University of Northern Iowa	Regent University	Cedar Falls

## 2. Student

In addition to the general eligibility requirements found in Chapter 1, an eligible AIOS recipient must be planning to enroll at least part-time (3 hours minimum) in an undergraduate degree program, diploma or certificate program at an eligible Iowa college or university.

The student applicant must enroll at an eligible institution for the first time as a regular student within two academic years of high school graduation and must continuously receive an AIOS award during the 9-month academic year to maintain future eligibility. Eligible foster care students are exempt from both requirements.

Students can apply for a waiver of the continuous enrollment requirement due to military deployment, medical incapacity, national or state emergency declaration, AmeriCorps/VISTA/Peace Corps service, missionary work, or other exceptional circumstances approved by the Iowa Department of Education's Bureau of Iowa College Aid (Iowa College Aid). Financial Aid Offices must submit a waiver form and supporting documentation to Iowa College Aid. If approved, students will be exempt from the continuous enrollment requirement for the approved period of time. Exceptional circumstances must be beyond the student's control. Situations that will not qualify for a waiver include, but are not limited to, missing the application deadline, ineligible Student Aid Index (SAI), and lack of satisfactory academic progress. The electronic version of the waiver form is located [here](#).

Recipients of the AIOS may receive the award for up to 8 full-time semesters (or the quarter equivalent) as long as they continue to meet AIOS eligibility criteria. Part-time recipients may receive up to 16 semesters (or the quarter equivalent) in assistance. Full-time and part-time semesters will be calculated using enrollment statuses reported by institution officials in the Iowa College Aid Processing System (ICAPS®).

The maximum SAI for the AIOS for 2026-2027 is 10,971.

## B. Application Process

First-time applicants must complete both the Iowa Financial Aid Application and the Free Application for Federal Student Aid (FAFSA) as described in Chapter 1. Both applications must be submitted on/before April 1, 2026.

Students renewing their AIOS award must file the FAFSA on/before April 1, 2026. It is not necessary for renewal students to submit an Iowa Financial Aid Application.

## C. Selection of Recipients

Scholarships are awarded by Iowa College Aid to on-time applicants whose SAI levels are at or below the parameter defined by Iowa College Aid. If all applicants cannot be served due to funding limitations, priority will be given to:

1. Eligible foster care students, under age 26.
2. Eligible dependents of deceased public safety officers.
3. Eligible AIOS renewal students.
4. Students in certain TRIO programs and students who graduated from an alternative high school or participated in eligible alternative high school programs.
  - a. "Alternative program" means a class or environment established within the regular educational program and designed to accommodate specific student educational needs such as, but not limited to, work-related training; reading, mathematics or science skills; communication skills; social skills; physical skills; employability skills; study skills; or life skills.
5. Students in Federal Gear Up programs.

In the event all students in a given priority group can't be funded, applicants will be ranked by SAI (lowest to highest). If all applicants with a given SAI cannot be funded, those applicants will be ranked by the date of submission of the AIOS application (earliest to latest).

Iowa college/university officials can access a designated roster of AIOS recipients by logging in to ICAPS and clicking on 'Rosters'. Only students on the 'Designated' roster can receive an AIOS payment. College/university officials should use the awarding instructions in this chapter, in conjunction with general guidance in Chapters 1 through 3, to award AIOS.

## D. Awarding

Awards must be made on accurately calculated SAI. The maximum AIOS award is \$5,486 for students enrolled full-time. Part-time students may receive prorated awards based on their enrollment intensity. All Iowa Opportunity Scholarships are not available for summer terms.

Payments are credited to student accounts on a per term basis by college/university officials.

The following table provides the maximum All Iowa Opportunity Scholarship award allowed based on the current maximum award of \$5,486.

## Maximum Award

Enrollment Status	Credits	Semester	Quarter
Full-Time (F)	12+	\$2,743	\$1,829
Three-Quarter Time (P)	11	2,524	1,682
Three-Quarter Time (P)	10	2,277	1,518
Three-Quarter Time (P)	9	2,057	1,372
Half-Time (H)	8	1,838	1,225
Half-Time (H)	7	1,591	1,061
Half-Time (H)	6	1,372	914
Less-Than-Half-Time (L)	5	1,152	768
Less-Than-Half-Time (L)	4	905	603
Less-Than-Half-Time (L)	3	686	457

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 they would be eligible for 92% (rounding to the nearest percent) of the maximum award making the student eligible for \$2,524 (round awards to the nearest dollar).  $(5,486 * (11/12) / 2 = (5,486 * .92) / 2 = \$2,524)$ . Total awards cannot exceed the annual maximum.

Awards must be made on an accurately calculated SAI.

## E. Award Offer

Institution officials should provide financial aid offers to all AIOS recipients. Award offers must clearly indicate award amounts and the state programs from which students will receive funding. All notices concerning state grants must include the following award notification statement:

“The amount of grant money you receive from the Iowa Department of Education may change based on state funding.”

## F. Renewal and Lifetime Eligibility

Financial need is determined annually on the basis of a new FAFSA filed by the applicant. Scholarship recipients will be considered for subsequent AIOS awards if the recipient completes the FAFSA annually by April 1 and continues to meet all other AIOS eligibility requirements.

ICAPS determines the semester maximum by the usage of points. AIOS has a maximum lifetime limit of 4 points. The following chart indicates the point values given per term based on the enrollment status indicated in ICAPS.

## Points Established by Enrollment Status

Enrollment Level	Credits	Semester Points	Quarter Points
Full-Time (F)	12+	0.5	0.333
Three-Quarter Time (P)	9-11	0.375	0.25
Half-Time (H)	6-8	0.25	0.167
Less-Than-Half-Time (L)	3-5	0.125	0.083

## G. Disbursement of Funds

Chapter 3 provides a complete description of the payment process. AIOS is a need-based program and payments may be applied to any expense within the student’s cost of attendance.

## H. 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.

## I. Verification/Compliance

College/university officials are responsible for completing any required federal verification procedures and for coordinating all aid to ensure compliance with student eligibility and allowable award amounts. Verification requirements align with federal student aid verification requirements, as authorized under Title IV of the Higher Education Act, as amended.

For students selected for federal verification, 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 students become ineligible for aid due to verification activities, refunds must be made to state-funded programs.