

# Chapter 11 – Iowa Tuition Grant Program Not-For-Profit

Established in May 1969, the Iowa Tuition Grant (ITG) Program assists students who attend independent colleges/universities in Iowa. The statutory maximum award is set at the average Regent tuition and fee rate, although the maximum paid award for an academic year may be less depending on the funding available and number of projected recipients. Grants may not exceed the difference between the eligible college/university tuition and mandatory fees (per semester credit hour) and the average tuition and fees (per semester credit hour) at the three public Regent universities. 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 that:

- Are accredited by a national accrediting agency recognized by the United States department of education; and,
- Are exempt from taxation under 501(c)(3) of the Internal Revenue Code; and,
- Meet the requirements of Iowa Code Section 256.183; and,
- Agree to provide institutional matching financial aid dollars as described in Iowa Code 256.183; or
- Are accredited specialized colleges that offer health professional programs affiliated with health care systems in Iowa.

Each college/university must complete an initial application for participation in the ITG program. College/university officials must submit the application and supporting documentation establishing accreditation or accreditation plans by October 1 prior to the application year in which they want to participate. If the application is approved, students at the college/university may begin submitting need analysis applications (FAFSAs) the following October to apply for funds. For example, if the institution's ITG application is received prior to October 1, 2027 and is subsequently approved, students could begin receiving ITG in the 2028-2029 award year by completing the 2028-2029 FAFSA that becomes available on/around October 1, 2027.

Schools that are approved to participate in ITG but who make no ITG disbursements for three consecutive years will be required to complete another application, according to the timeframe in the preceding paragraph, to continue participation in the program.

Colleges/universities may lose eligibility for ITG if institutional accreditation is lost or suspended or if the college/university is removed from institutional accreditation candidate status. Officials at colleges/universities that have institutional accreditation suspended or withdrawn by the accreditor must notify the Iowa Department of Education's Bureau of Iowa College Aid (Iowa College Aid) immediately of the change in status.

**NEW** See Chapter 2, Section E, for details regarding extra reporting requirements for ITG participating colleges/universities, due annually on December 15.

### Matching Funds Requirement

Each college/university must provide a matching amount of institutional financial aid to ITG recipients. The college/university match is 100 percent for 2026-2027. The required match will not exceed 100 percent of

the amount provided to students under the ITG. College/university officials must report all matching dollars throughout the academic year in the Iowa College Aid Processing System (ICAPS®). Failure to meet the match will cause a college/university to become ineligible for participation the following academic year. When reporting matching dollars in ICAPS, colleges/universities must report the match amounts by term and cannot aggregate a student's matching dollars in a single term.

Also, when reporting matching funds, colleges/universities should include all institutional funds (excluding institutional loans) that are included on any ITG recipient's financial aid award as institutional matching dollars. If work-study funding is being reported as matching dollars, only the portion of work-study payment that is institutional dollars may be included – no federal or state dollars may be included in the college/university matching funds. The institutional match should include matching funds provided to students during terms in which the students are receiving ITG. If matching funds are reported in ICAPS in terms that a student did not receive ITG, those funds will not be counted as matching dollars. Summer matching dollars should be included only if the student is receiving ITG during the summer term.

Students attending the colleges/universities listed on the following table are eligible to receive ITG.

## Participating Institutions

ITG Participating Institution	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

ITG Participating Institution	Location
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
Simpson College	Indianola
St. Luke's College	Sioux City
University of Dubuque	Dubuque
Upper Iowa University	Fayette
Waldorf University	Forest City
Wartburg College	Waverly
William Penn University	Oskaloosa

## 2. Student

In addition to the general student eligibility requirements found in Chapter 1, an eligible ITG recipient must be a resident of Iowa as indicated on the ISIR and must be currently enrolled or planning to enroll at least part-time (3 hours minimum) in an undergraduate degree program at an eligible Iowa college/university. Certificates and diplomas are not considered degree programs. Only students enrolled in associate or bachelor degree programs meet the criteria as being enrolled in degree seeking programs.

## B. Application Process

Students must file a Free Application for Federal Student Aid (FAFSA) on or before July 1, 2026, as described in Chapter 1.

## C. Selection of Recipients

Last updated: June 2026

Grants are awarded by college/university officials to eligible on-time applicants (those meeting the Iowa College Aid's July 1 priority deadline) who have a qualifying Student Aid Index (SAI) per the award parameters defined annually by Iowa College Aid. The Application Receipt Date on the student's Institutional Student Information Record (ISIR) must indicate that the student met the July 1 priority filing deadline. The maximum eligible SAI for students attending private, not-for-profit institutions for the 2026-2027 academic year is **16,000**. Awards must be made on an accurately calculated SAI.

Students with Bachelors' degrees may receive ITG if they enroll in undergraduate degree programs to receive additional Bachelors' degrees and haven't yet exhausted their lifetime maximum ITG. Students seeking their initial teacher certification in the state of Iowa may receive ITG, as long as the coursework is required for elementary or secondary teacher certification in Iowa and must be offered in credit or clock hours. This includes teacher certification programs and eligible teacher intern programs. Teachers who are already licensed and who are seeking additional endorsements are not eligible to receive ITG.

## D. Awarding

With the exception of approved accelerated courses of study, ITG is provided only during the traditional 9-month academic year generally defined as September through May. This policy is designed to ensure that students will be eligible to receive ITG throughout their undergraduate programs. If awards were provided through the summer term for non-accelerated programs, students could exhaust their lifetime eligibility prior to graduation.

ITG awards are tuition-restricted in nature. When awarded in combination with other tuition-restricted funds, total tuition-restricted funding that includes an ITG cannot exceed total tuition and mandatory fees charged to the recipient. In most cases, the ITG award is reduced to comply with this policy. For recipients of Chapter 33 veterans education tuition payments, the ITG award can be applied to tuition and mandatory fees prior to the calculation of the Chapter 33 tuition/fee award.

Students can receive ITG as long as the ITG award, in combination with other need-based aid, does not exceed the student's calculated financial need. All financial aid, including the ITG, cannot exceed the Cost of Attendance. See exception in Chapter 1, page 6 for Federal veteran's education benefits.

While the statutory maximum annual ITG award is set by the Iowa Legislature, Iowa College Aid determines the authorized annual award limit per student (not to exceed the statutory maximum). Awards to students cannot exceed the lesser of 1) the authorized annual ITG award limit, or 2) the difference between the student's tuition and mandatory fees less the average tuition and fees assessed by Regent institutions for the same number of credit hours, over the equivalent of two semesters. ITG was designed as a tuition equalization strategy at private institutions, and therefore care is taken to ensure that no recipient receives ITG assistance that makes a private college program less expensive than a comparable program at a Regent university. Other state-funded programs are not subject to this requirement.

The maximum ITG for the 2026-27 academic year is **\$7,500**.

When calculating ITG awards, college/university officials must use the Regent universities' average tuition and fees. For academic year 2026-27, the average annual Regent tuition and fees for full-time students is **\$11,292**. The per credit amount is **\$399**.

## Semester Credits Earned on Semester Schedule

The following guidance is for programs of study that use a traditional semester calendar. To calculate an ITG for a full-time student, college/university officials must use the following calculation:

Full Time Tuition & Mandatory Fees - \$11,292 = Max ITG Award OR \$7,500 (whichever is less)

Last updated: June 2026

The statutory maximum ITG is set at the average Regent tuition and fee rate. The authorized maximum ITG award 2026-27 has been set at \$7,500, and awards may not exceed the lesser of this maximum amount or the student's calculated need.

## Example Annual ITG Calculation

Tuition & Mandatory Fees	Minus Regent Average	Difference	Current ITG Maximum Award	ITG Award for This Student
\$46,000	\$(11,292)	\$34,708	\$7,500	\$7,500
\$13,000	\$(11,292)	\$1,708	\$7,500	\$1,708

The following table provides the maximum ITG award allowed per credit hour of enrollment based on a maximum annual award of **\$7,500**.

## 2026-2027 Proration Table: Semester Credits, Semester Calendar

Enrollment Status	Credits	Regent Equivalent	Semester Max
Full-Time (F)	12+	5,646	\$3,750
Three-Quarter Time (P)	11	4,389	\$3,450
Three-Quarter Time (P)	10	3,990	\$3,113
Three-Quarter Time (P)	9	3,591	\$2,813
Half-Time (H)	8	3,192	\$2,513
Half-Time (H)	7	2,793	\$2,175
Half-Time (H)	6	2,394	\$1,875
Less-Than-Half-Time (L)	5	1,995	\$1,575
Less-Than-Half-Time (L)	4	1,596	\$1,238
Less-Than-Half-Time (L)	3	1,197	\$938

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 \$3,450 (round awards to the nearest dollar).  $(7,500 * (11/12) / 2 = (7,500 * .92) / 2 = \$3,450)$ . Total awards cannot exceed the annual maximum.

To calculate an ITG for a part-time student, use actual credit hour costs and subtract the Regent equivalent cost for the identical hours. This will help you determine the maximum ITG award. The amount of ITG the student is eligible for is the lesser of the maximum ITG award or the amount from the table above.

In all cases, the Regents' applicable tuition charges for part-time enrollment must be subtracted from the part-time student's tuition costs. Below are some example calculations for part-time students.

*Example:* Student enrolled in 6 hours, tuition charge is \$500/credit:

Tuition/fees for 6 hours	\$ 3,000
Regent Tuition/fees for 6 Hours @ \$399	\$(2,394)
Difference	\$ 606
Max ITG for 6 hours (proration table)	\$1,875
<b>Max ITG for this student</b>	<b>\$ 606</b>

*Example:* Student enrolled in 6 hours, tuition charge is \$1,500/credit:

Tuition/fees for 6 hours	\$9,000
Regent Tuition/fees for 6 Hours @ \$399	\$(2,394)
Difference	\$6,606
Max ITG for 6 hours (proration table)	\$1,875
<b>Max ITG for this student</b>	<b>\$1,875</b>

## E. Accelerated Summer Programs

Students enrolled in accelerated academic programs may be eligible for summer ITG. Accelerated programs are programs that are intentionally designed to allow students to complete a traditional four year baccalaureate degree program in less than the normal prescribed time period; for example, a three-year baccalaureate degree program. An accelerated program may be defined for a set group of students or may be a self-directed program for which students have received approval from appropriate college/university officials. Once identified, students eligible for summer ITG must be progressing towards their degree at an accelerated pace in order to remain eligible.

Without summer enrollment, the traditional enrollment schedule for a full-time student in a 120 credit hour baccalaureate degree program would follow the progression below. In the example, the student completes eight semesters of full-time study, graduates, and does not exhaust ITG eligibility prior to graduation.

## No Summer Enrollment

Year	Fall Hours	Spring Hours	Summer Hours
Year 1	15	15	0
Year 2	15	15	0
Year 3	15	15	0
Year 4	15	15 (Graduation)	0

By integrating full-time summer attendance into the program of study, a student could accelerate the completion of the program of study. In the example below, the student accelerates completion of the program of study by enrolling during consecutive summer terms, and thus accelerating the completion of the program when compared to the traditional progression (and does not exhaust ITG eligibility prior to graduation).

## Summer Acceleration

Year	Fall Hours	Spring Hours	Summer Hours
Year 1	15	15	15
Year 2	15	15	15
Year 3	15	15 (Graduation)	0
Year 4	0	0	0

College/university officials are required to submit applications to Iowa College Aid that define the manner in which the summer ITG is to be administered. Applications can be requested from Program Administration staff at 877-272-4456, option 3. College/university officials must contact Iowa College Aid before October 1 prior to the school year in which they want to participate; for example, if a college is applying for summer ITG eligibility for the summer of 2028-29, Iowa College Aid must receive the application by October 1, 2027.

The application must clearly identify the cohort of students participating in qualified summer programs, provide descriptions of the programs, and include estimates of the number of students expected to qualify for summer ITG. The application must also provide tracking mechanisms to ensure awards are only made to students completing coursework at an accelerated pace, and to ensure that these students will not receive their maximum ITG eligibility prior to degree completion. Iowa College Aid staff will review the materials and notify college/university officials of the status of applications. College/university officials may not make summer awards until authorization from Iowa College Aid is received.

Students who will graduate on an accelerated schedule and are attending the colleges/universities listed on the following table are eligible to receive summer ITG.

## Summer ITG Participating College/Universities

College/University	Location
Allen College	Waterloo
Buena Vista University	Storm Lake
Mercy College of Health Sciences	Des Moines
St. Luke's College	Sioux City

Summer ITG recipients may receive up to the full semester grant amount for the summer term. Summer payments are counted towards the maximum lifetime limit for full-time students. In order to continue to receive summer ITG, students must maintain pace with the accelerated graduation schedule without receiving more than the maximum lifetime limit, prior to graduating.

If no summer ITG disbursements are made for three consecutive years at any time after the college/university is approved for ITG participation, the college/university will be required to complete another application if it wishes to continue participation in the program. For example, if there are no disbursements in 2025-26, 2026-27, or 2027-28, an application must be completed by October 2027 to continue participation in state aid programs for 2028-29.

## F. Off-Campus Center Awards

Several independent colleges/universities operate off-campus centers with nontraditional calendars; if the satellite campus is located in Iowa, state aid can be awarded to students in attendance. Award procedures for these students are designed to provide maximum ITG benefit within the statutory limitations (eight semesters of assistance, statutory maximum, and Regent differential). This predominantly addresses modular programs and programs following a nontraditional schedule. When calculating the ITG award, the calculation must result in an ITG award lower than the award published in the Proration Table on page 7. Details for calculating awards are provided below, and a calculation template is provided in the Addendum at the end of this chapter. Students are subject to the differential calculation until the student reaches 30 credit hours in a single academic year.

Start by calculating both the part-time (PT) and full-time (FT) ITG award for the off-site students, using the average Regent tuition/fee costs and the tuition/fee cost at the off-site center.

2026-27 Regent PT tuition & fees: \$399/credit

2026-27 Regent FT tuition & fees: \$376/credit (calculated by taking the FT average regent rate and dividing by 30 credits.  $11,292/30 = \$376/\text{credit}$ ).

Example: Calculating the PT and FT differential using \$510 as the cost per credit at the off-site center.

Off-site center tuition = \$510/credit

Off-site center tuition = \$510/credit

Minus Regent PT tuition = \$399/credit

Minus Regent FT tuition = \$376/credit

ITG award PT students = \$111/credit

ITG award FT students = \$134/credit

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If an off-site student has 5 state aid-eligible terms in their academic year, 6 credits in any given term is full-time enrollment for an off-site center student (30 credits in a standard AY/5 terms = 6 credits per term). In this scenario, students enrolled in 1-5 credits in any term are considered to be enrolled part-time for purposes of calculating the ITG award, and the part-time ITG differential would apply; students enrolled in 6 or more credits in any given term would use the full-time differential when calculating the ITG.

Examples:

Student is enrolled in 5 credits (PT)

Off-site tuition =  $\$510 * 5 = \$2,550$

Subtract the equivalent PT Regent tuition =  $(\$399 * 5) = \$1,995$

The difference is \$ 555. The student’s ITG award for this term is \$ 555.

$\$555 / 5 = \$111/\text{credit}$

Student is enrolled in 9 credits (FT)

Off-site tuition =  $\$510 * 9 = \$4,590$

Subtract the equivalent FT Regent tuition =  $(\$376 * 9) = \$3,384$

The difference is \$1,206. The student’s ITG award for this term is \$1,206.

$\$1,206 / 9 = \$134/\text{credit}$

Once a student reaches 30 credits of enrollment in a given year, the calculation changes; at 30 credit hours, student awards are adjusted to the maximum full-time annual ITG award. A student enrolled at an off-campus center cannot be paid for more than 30 credit hours, or \$7,500, during the traditional academic year (unless that student is eligible for summer ITG). To illustrate, the examples provided below compare 2 students who are enrolled at an off-site center where the tuition/fee per credit is \$495, making the PT ITG award \$ 96/credit and the FT ITG award \$119/credit.

### Student 1: Total \$3,102

Term	Credit Hours	Regent Differential Used	Cumulative Credit Hours Earned in the Award Year	ITG Award
1	5	Part Time	5	480
2	5	Part Time	10	480
3	6	Full Time	16	714
4	6	Full Time	22	714
5	6	Full Time	28	714

### Student 2: Total \$4,969

Term	Credit Hours	Regent Differential Used	Cumulative Credit Hours Earned in the Award Year	ITG Award
1	6	Full Time	6	714

Term	Credit Hours	Regent Differential Used	Cumulative Credit Hours Earned in the Award Year	ITG Award
2	6	Full Time	12	714
3	6	Full Time	18	714
4	8	Full Time	26	952
5	6	Full Time	32	1,875

Student 1 never reaches 30 cumulative credit hours during the academic year, and receives a total ITG award of \$3,102 in Terms 1-5.

However, Student 2 reaches 30 total credit hours during term 5 and is converted to full-time ITG eligibility. To calculate ITG during the term in which an off-site student reaches 30 hours, subtract ITG awards in Terms 1-4 from the maximum annual award (\$7,500).

Annual ITG maximum award: \$7,500

Student 2, ITG in Terms 1-4: \$3,094

Difference: \$4,406

6 Hour Award from proration table (pgs 5-6): \$1,875

The lesser of the two amounts, \$1,875, is the student's ITG award for Term 5.

*Example:* Compare 2 students who are enrolled at an off-site center where the tuition/fee per credit is \$515, making the PT ITG award \$ 116/credit and the FT ITG award \$ 139/credit.

## Student 1: Total \$3,662

Term	Credit Hours	Regent Differential Used	Cumulative Credit Hours Earned in the Award Year	ITG Award
1	5	Part Time	5	580
2	5	Part Time	10	580
3	6	Full Time	16	834
4	6	Full Time	22	834
5	6	Full Time	28	834

## Student 2: Total \$5,489

Term	Credit Hours	Regent Differential Used	Cumulative Credit Hours Earned in the Award Year	ITG Award
1	6	Full Time	6	834
2	6	Full Time	12	834
3	6	Full Time	18	834
4	8	Full Time	26	1,112
5	6	Full Time	32	1,875

Student 2 reaches 30 credits in Term 5 and converts to a full-time calculation.

Annual ITG maximum award: \$7,500

Student 2, ITG in Terms 1-4: \$3,614

Difference: \$3,886

6 Hour Award from proration chart (pgs 5-6): \$1,875

The lesser of the two amounts, \$1,875, is the student's ITG award for Term 5.

A worksheet is provided in the [Addendum](#) for your use in calculating off-site awards for your campus.

To ensure ICAPS calculates lifetime eligibility correctly for these students, report these recipient's enrollment status according to the chart in Section H.

## G. Award Offer

College/university officials must provide award notices to all ITG recipients. Award notices 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."

## H. Renewal and Lifetime Eligibility

Financial need is determined annually on the basis of a new FAFSA filed by the applicant. Eligible Iowa students may be considered for subsequent awards if the students continue to meet Iowa College Aid eligibility requirements and have not reached cumulative ITG eligibility.

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

## Points Established by Enrollment Status

Enrollment Status	Credits	Semester Points	Quarter Points
Full-Time (F)	12+	0.5	0.33
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

In no case may a student exceed the lifetime maximum limit of 4 points in ICAPS. Information on previous payments are found in ICAPS under the 'Payment History' section of the student record or by utilizing the grant history report in ICAPS.

Institution officials who need assistance in determining whether a student has reached maximum eligibility should contact Iowa College Aid.

Applicants with prior undergraduate degrees may be considered for ITG if the applicants are eligible Iowa resident students, meet eligibility criteria, and are enrolling in a completely different undergraduate degree program. In no case may a student exceed the lifetime maximum limit of 4 points in ICAPS.

### I. Disbursement of Funds

Chapter 3 provides a complete description of the payment process. ITG payments may only be used to pay students' tuition and mandatory fees.

### J. Changes/Corrections

Any changes in awards or matching funds 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.

### K. 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.

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.

# Addendum

## Off-site calculation

Your off-site center tuition/fee rate per credit hour \_\_\_\_\_ (a)

Minus the Regent PT tuition/fee rate per credit hour - \$399

Equals the ITG award per credit hour of enrollment for PT student \_\_\_\_\_ (b)

Your off-site center tuition/fee rate per credit hour \_\_\_\_\_ (a)

Minus the Regent FT tuition/fee rate per credit hour - \$376

Equals the ITG award per credit hour of enrollment for FT student \_\_\_\_\_ (c)

How many enrollment terms in the state-defined academic year? \_\_\_\_\_ (d)

30 credit hours ÷ value of (d) = threshold for FT enrollment \_\_\_\_\_ (e)

Students enrolled in equal to or greater than \_\_\_\_\_(e) credits use \_\_\_\_\_(c) to calculate ITG award. Students are limited to 30 credits/\$7,500 unless enrolled in an accelerated program.

Students enrolled in less than \_\_\_\_\_(e) credits use \_\_\_\_\_(b) to calculate ITG award. Students are limited to 30 credits/\$7,500 unless enrolled in an accelerated program.