



# Chapter 7 –Iowa National Guard Master’s Scholarship

The Iowa National Guard STEM Master’s Scholarship (NGM) provides funds for eligible members of the Iowa National Guard to help with the cost of attending STEM Master’s programs at Iowa colleges and 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 NGM 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 NGM awards.

## Participating Colleges

NGM Participating College	College/University Sector	Location
Allen College	Private College/University	Waterloo
Briar Cliff University	Private College/University	Sioux City
Buena Vista University	Private College/University	Storm Lake
Clarke University	Private College/University	Dubuque
Dordt University	Private College/University	Sioux Center
Drake University	Private College/University	Des Moines
Faith Baptist Bible College	Private College/University	Ankeny
Graceland University	Private College/University	Lamoni
Grand View University	Private College/University	Des Moines
Loras College	Private College/University	Dubuque
Mercy College of Health Sciences	Private College/University	Des Moines
Morningside University	Private College/University	Sioux City

NGM Participating College	College/University Sector	Location
Mount Mercy University	Private College/University	Cedar Rapids
Northwestern College	Private College/University	Orange City
St. Ambrose University	Private College/University	Davenport
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

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 determined by The Adjutant General (TAG) 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 NGM by the application deadline date(s), unless accepted by policy or law. No exceptions to this policy will be authorized for late applications, unless the service member was out of state on Title 10 orders under training or deployment status. The NGM application deadlines are:
    - July 1st for fall semester.
    - December 1st for spring semester.
    - April 1<sup>st</sup> for the summer semester.
  - 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 from this requirement.

- 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 36 credit hours of NGM payments.
- Service members of the Iowa National Guard who are awarded NGM 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 NGM, as they are considered to be M-Day applicants. Active Guard Reserve members and dual status technicians do not meet priority criteria, but are encouraged to apply. As funding allows, these applicants may be awarded under an approved Exception To Policy (ETP).
- Be enrolled in an eligible STEM master's degree program. You can find the list of eligible programs [here](#). Scroll down to the section title "Fields of study". Students must be enrolled in a master's degree program that matches a CIP code on the list.

## B. Application Process

The deadline to apply for the 2026-2027 year is July 1, 2026. If a soldier misses the deadline, they can still apply for the spring term by submitting both applications on/before December 1, 2026 and for the summer term by submitting both applications on/before April 1, 2027. Applicants who are eligible to apply for FTA are required to fill out the application on the ArmyIgnitED website. The application window for FTA is open 60 days prior to the start of the term and closes 7 days prior to the start of the term.

## C. Selection of Recipients

The Adjutant General of Iowa determines Iowa residency for NGM applicants, and selects eligible recipients. These students are placed on the NGM 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 NGM Designated Roster.

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

The Iowa National Guard will ensure the NGM 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 NGM approvals. However, before calculating an NGM 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 NGM roster are eligible for FTA and ensure that any FTA received in that semester is used to calculate the NGM award.

It is important to verify the semesters that a Service Member is eligible to receive NGM funds. Service Members will be certified for eligibility separately for the fall, spring and summer semesters. Certification for fall will happen following the July 1 application deadline; spring certification will happen following the

December 1 application deadline and summer certification will happen following the April 1, 2027 deadline. Be sure to check the Designated Roster for each term separately.

A 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 in ICAPS at the end of the year to ensure all have been reported. Notifications are sent in August, after the Iowa National Guard Education Office staff has approved the majority of applicants.

## D. Awarding

National Guard officials have determined that they will be able to pay 100% of the cost of tuition up to \$5,902/semester or the quarter equivalent, or 100% of the rate at the institution minus FTA (whichever is lower) for the 2026-27 academic year. NGM awards may be used only to pay for educational expenses included in the Cost of Attendance.

Students are eligible to receive NGM during the summer term. Summer awards are limited to 6 credit hours. Summer award amounts are the same as fall and spring semester amounts, 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 \$2,951. 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.

Example: John is enrolled for 12 credit hours during the summer semester and his total tuition for all 12 credit hours is \$5,880. John received FTA in the summer in the amount of \$2000. John's total tuition charged minus his FTA award is \$3,880. Since the maximum award for the summer semester is \$2,951, John's award would be \$2,951 and the credit hours reported in ICAPS should be 6.

The following chart provides the maximum Iowa National Guard STEM Master's Scholarship award allowed per credit/quarter hour of enrollment, based on a maximum award of \$5,902/semester or the quarter equivalent. Summer awards are capped at the 6 credit hour amount of \$2,951/semester or the quarter equivalent.

### Maximum 2026-27 Award

Enrollment Status	Credits	Semester	Quarter
Full-Time (F)	12+	\$5,902	\$3,935
Three-Quarter Time (P)	11	5,430	3,620
Three-Quarter Time (P)	10	4,899	3,266
Three-Quarter Time (P)	9	4,427	2,951
Half-Time (H)	8	3954	2,636

Enrollment Status	Credits	Semester	Quarter
Half-Time (H)	7	3,423	2,282
Half-Time (H)	6	2,951	1,967
Less-Than-Half-Time (L)	5	2,479	1,653
Less-Than-Half-Time (L)	4	1,948	1,298
Less-Than-Half-Time (L)	3	1,476	984
Less-Than-Half-Time (L)	2	1003	669
Less-Than-Half-Time (L)	1	472	315

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 they would be eligible for 92% (rounding to the nearest percent) of the maximum award making the student eligible for \$5,430 (round awards to the nearest dollar).  $(5,902 * (11/12) = (5,902 * .92) = \$5,430$ ). Total awards cannot exceed the annual maximum.

### **CUMULATIVE INGSS RECEIPT LIMITS AND GUIDANCE:**

Only credits that count toward the student's STEM master's degree program should be included in the calculation of the NGM award, and only those corresponding credit hours should be reported in ICAPS. If a student is taking a class that does not apply toward the required credits for their STEM master's degree program, those credits should not be included in the calculation of the NGM award, and those credits should not be reported in ICAPS.

Regarding the treatment of credit hours from which an NGM recipient withdraws, receives an incomplete, etc., NGM paid credit hours will be determined by the college/university refund policy. If a student is paid a partial NGM award (according to the college/university refund policy, as a result of withdrawing from a course or set of courses), those paid NGM credit hours would contribute to the 36 semester hour, or the equivalent threshold, and should be reported in ICAPS with that term's associated NGM disbursement. If the student is not paid any NGM 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 for that student in ICAPS.

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 NGM receipt limit.

Students can receive up to a maximum of 36 semester hours (or the equivalent) of NGM. Therefore, if a student enrolls in more credit hours than their remaining eligibility, they can be paid only for their remaining eligibility.

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

Members of the Iowa National Guard may use NGM 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 NGM. 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 eligibility. NGM should not impact this final total (guidance established 8/2011).

Awards must be made on an accurately calculated SAI.

NGM awards are not need-based; the award can cover a recipient's SAI.

## E. Award Offer

College/university officials should provide financial aid offers to all NGM 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. Lifetime Eligibility

The lifetime maximum for recipients of NGM is 36 credits. College/university officials can view the total number of aggregate NGM credit hours the applicant has received. To view the report in ICAPS go to 'Standard Reports' and select 'NG Grant History' and 'NGM' for the program. No designated NGM applicants can be awarded more than 36 semester hours, or the equivalent.

## G. Disbursement of Funds

Chapter 3 provides a complete description of the payment process.

## H. Iowa College Aid Responsibilities

Iowa College Aid provides the NGM Designated Roster through ICAPS. The Designated Roster is updated each time the Adjutant General adds a recipient. ICA issues payments to colleges/universities based on submitted certification files and payment requests. ICA tracks Lifetime Eligibility limits for INGSS recipients.

## I. Certification

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

- The student is eligible for NGM in a given term of enrollment (verified by checking NGM Designated Roster for that term of enrollment);
- The student is meeting Satisfactory Academic Progress outlined in CFR § 668.34;
- The student is enrolled in an eligible STEM master's degree program;
- The student is not in default on a federal student loan;

- Ensure that NGM funds are applied to components of the cost of attendance;
- Ensure that cumulative NGM credit hours total is less than 36 prior to calculating an award
- 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.

## **J. 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.

## **K. Verification/Compliance**

College/university officials are responsible for coordinating all aid to ensure compliance with student eligibility and allowable award amounts.

Students who are selected for federal verification may receive one disbursement of state-funded student financial aid 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.