



## Quick guide to types of financial aid

**SCHOLARSHIPS** are offered by sources including schools, federal and state agencies, businesses and community organizations to be applied to college costs. Scholarships do not have to be repaid.

**FEDERAL AND STATE GRANTS** are available to students who file a FAFSA and meet certain requirements. Grant funds do not have to be repaid.

**WORK-STUDY** programs provide part-time employment to eligible students. Earnings from work-study do not have to be repaid.

**STUDENT LOANS** are available through the federal government and private lenders. Federal loans are a good option after you exhaust other aid and employment opportunities. Private student loans should be a last resort as they are not federally insured and usually charge more interest. Loans must be repaid with interest.

November 4, 2016

## Applying for College & Financial Aid

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### November is Financial Aid Awareness Month

If it seems like Financial Aid Awareness Month rolled around fast, that's because it did. The earlier FAFSA filing window prompted a move from February to November for the annual campaign. On October 17, Governor Terry Branstad signed a proclamation for Financial Aid Awareness Month in Iowa. To get yourself started on the road to financial aid, visit our [FAFSA page](#).



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### Info on any Iowa college is a click away

The Iowa College Aid website provides informational profiles of all degree-granting institutions based in Iowa. Enrollment numbers, tuition and other costs, ACT and SAT codes, FAFSA codes—they're all there, along with links to online applications. Find [college profiles here](#).

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### Check the College Scorecard

Every [college profile](#) on our website provides a link to that school's College Scorecard. Launched last year by the U.S. Department of Education, College Scorecard has helped nearly 1.5 million people by providing crucial information, such as school graduation rates, average debt loads and average salaries for graduates. Potential students can also search for schools by program, degree type or location. Get college information from a reliable, impartial source: Visit the [College Scorecard website](#).



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## How to get a top-notch letter of recommendation

A good letter of recommendation can improve your chances of landing a college acceptance letter or a scholarship. Don't leave this important testimonial to chance. Take these steps to ensure you receive well-written letters:

**Approach someone who knows you well.** You might think a letter from the local mayor would be impressive—but if she's your neighbor's cousin's workout buddy, that's a tenuous connection. Choose people who know from personal experience why you're a good candidate. A teacher you've had for several years or an extracurricular advisor can be a good choice. You don't have to limit yourself to school: A religious leader or the organizer of a community project where you volunteered can also make your case.

**Offer some background.** Does this school or program focus on academic performance? Civic-mindedness? Specific talents or abilities? If you don't already know, do a little research. Give this information to the person writing your letter.

**Make suggestions.** Tell the letter writer what you want this school or program to know about you. Don't hesitate to bring up examples that could make the point. ("A good example of my leadership abilities is the time I ...")

**Be clear about deadlines.** Make sure the person writing your recommendation knows when the letter is due and how it should be submitted.