

Flourish

Education Edition





There are plenty of pathways to further your education, no matter what your financial situation or academic performance may be. This magazine covers some of the options available after graduation. It also explains how to secure financial aid for higher education. Select high school classes that align with your passions. Consider studying one of your interests in vocational school or at a university. School counselors are there to help you along the way and answer questions you have about higher education.

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The Flourish Magazine series is a resource for Iowans. The series provides key information on a variety of subjects but is not meant to be all-encompassing. Refer to the Iowa HHS website for the most current version of each magazine. This material is intended to offer support and general guidance. It is not meant to direct specific actions or replace individual judgement. The included strategies may be helpful to the reader, but not all strategies will work for all individuals. Readers are encouraged to consult qualified professionals for advice specific to their individual circumstances.

Checklist

- Create a plan to complete all necessary credits to earn a high school diploma or equivalent (HSED, Core Diploma).
- Talk to your school guidance counselor to explore options for after high school such as trade programs, apprenticeships, community colleges and 4-year colleges.
- If you need to make up credits from failed classes, look into credit recovery coursework.
- Request tutoring if needed. There may be free options available.
- Get involved to meet people, make connections and expand your skills. Consider participating in clubs, music, art, and/or sports in high school.
- Explore opportunities to take Driver's Education while in high school. Financial assistance for Driver's Education may be available.
- Obtain several copies of your school records (often called transcripts) that include your courses from all the high schools you've attended.
- Attend college fairs and college planning sessions.
- Visit colleges and career training programs before applying. It may be helpful to visit with someone you go to for support.
- Apply for financial aid (as early as October of your senior year) if you are interested in continuing your education.
- Research and apply for scholarships and grants. There are scholarships available from the federal government, state government, colleges, specific organizations or companies.
- Create a calendar or other system to help you keep track of application due dates.
- Apply to the colleges or programs you are interested in attending.



Contacts

Relationship _____

Name _____

Phone # _____



Visit the Flourish Magazine webpage

hhs.iowa.gov/family-community/flourish-magazine

Transcripts

It is important to have a record of where you attended school. If you are planning to attend additional schooling or training (college, trade school), you will need to submit your high school transcript with your application.

You can get a copy of your school records, often called transcripts, from the school district office or your school counselor. Make sure your transcripts include classes and credits from all high schools you've attended. Other options include:

- Request transcripts online through your school's website or use a third-party service like Parchment or [Transcript Services - National Student Clearinghouse](#).
- Contact the Iowa Department of Education.
- Ask your high school guidance counselor to send official transcripts to colleges.

Evaluate your current school credits and determine if you are on track to graduate. If you are behind, create a plan to complete all required credits or talk to your guidance counselor about credit recovery for classes you have missed. Your school guidance counselor should be able to assist. If you attended classes in a shelter or juvenile detention program, make sure that those credits are included in your transcript. Your school is required to evaluate transfer credits.



Education Support for Individuals with Disabilities

Individualized Education Program (IEP)

The purpose of IEPs is to ensure students with disabilities receive the services necessary to be successful in high school. An IEP can help with academic behavior and other important life skills by setting goals based on individual need. IEPs can stay with you from Pre-K all the way through high school graduation, if needed. Prior to your 4th birthday, your IEP team should begin discussing a plan for transitioning into adulthood. That plan should be reviewed and updated as much as needed and include goals for life after high school.

504 Plan

If you have a physical or mental disability, a 504 plan allows you to receive accommodations to help you fully participate in school. These plans may include accommodations for the students, changes to the physical environment (like a special desk if you have a wheelchair) or modifications to the lesson, depending on your disability and what you need to be successful.

If you have an IEP or 504 plan, make sure you have copies of your individualized plan.

It is important to understand the accommodations and resources available to help you to be successful in school. You can talk with your teachers or guidance counselors about how your need for accommodations might carry over to higher education.



Vocational Rehabilitation

Iowa's vocational rehabilitation services help those with disabilities get, keep and further their employment. Once you are eligible and ready to receive Vocational Rehabilitation (VR) services, you and your counselor will develop your Individualized Plan for Employment (IPE). This plan will outline and explain your employment goals. It also describes the services you will need to reach your goal. VR services can begin working with you once you turn 14 years old. While you are in high school or in a post-secondary training program, there are services available to explore employment or training options available.

Services available to assist students include:

- Counseling and guidance services
- Career exploration assessments
- Pre-Employment Transition Services (Pre-ETS)
- Assistance with post-secondary training
- Job seeking skills training
- Job placement
- Assistive technology

Visit the Iowa Workforce Development's website to learn more about [Vocational Rehabilitation](#).



Each of Iowa's 15 community colleges offer programs to help students earn their HSED.

Contact a community college or visit one of the following links to learn more!

- educate.iowa.gov/higher-ed/hsed
- hiset.org/test-takers-requirements/



High School Equivalency Diploma (HSED)

The High School Equivalency Diploma (HSED) is a high school equivalency test that helps students earn a diploma if they left high school before graduating. Iowa's test is called the HiSET. If you pass the HiSET, you will meet the requirement to receive a diploma. The sections of the test are: Language Arts - Reading, Language Arts - Writing, Mathematics, Science, and Social Studies

HSED pros and cons

Pros

- The HSED is nationally recognized as a high school credential.
- It takes less time than a high school diploma.
- For entry level jobs, the HSED is seen as equivalent to a high school diploma.
- Studying for the HSED is more flexible than attending a traditional classroom program.

Cons

- College admissions officers usually review transcripts when considering applications, and there is no equivalent to a transcript when you have received a HSED.
- If colleges want to know your class rank, you can't show that with a HSED.
- There are some scholarships that you can get with a diploma that you can't get with a HSED.

Life Beyond High School

There are many options after completing high school or the HSED. Before deciding about your future, it is important to ask yourself questions and explore options.

- What's right for me?
- Where do I see myself after high school?
- Do I want to go to college?
- How will I support myself?
- What skills/talents do I have?
- What additional education or training do I need to get the job I want?



Senior Year Plus

Senior Year Plus is a college credit program for high school students in Iowa.



Possible Pathways

A few common pathways are universities, community colleges and vocational or technical schools.

Each of these pathways has typical time frames to complete the program, but some programs may be completed in less time. Before choosing a pathway, make sure to look at all available options. Go on campus tours, learn about available apprenticeships, talk to people you know or contact employers for informal interviews to learn about career options.



Vocational & Technical Schools

Certificate or diploma
1-2 years



Community College

Associate degree
2 years



University

Bachelor's degree
4 years

Paying for Education

If you decide that additional education or training is your pathway to success, you are also going to have costs to consider. The cost will vary depending on whether you are going to a trade school, community college, public university, or a private college or university. There are options like student loans, financial aid and scholarships to help with costs.

Financial Aid Tips

- The sooner you apply, the better chance you have of getting the most financial aid possible.
- If you don't think you can afford college, apply anyway. You may be surprised at how affordable it is.
- If you ever have questions, just ask. A caseworker, teacher, or adult you trust is a good starting point.



If you take out a loan, you don't have to wait for the first payment to start paying it off. If you are able to pay more than the monthly amount, you will be able to reduce the amount of additional money you need to pay on the loan.

Student Loans

There are a variety of student loan types. There are public loans you can qualify for through the federal government and private loans through banks or other entities. Make sure to research all options, look at repayment options and create a repayment plan before choosing a student loan.

If you have completed your schooling and it is time to repay your loans, there are options to help bring down the cost. There are some career-specific programs to help repay or forgive student loans for in demand jobs. Some employers may also help forgive student loan debt.

Visit the [Department of Education's Student Loans webpage](#) to learn more.



Scholarships & Grants

Steps to Get Financial Aid

1 File the FAFSA in October of your senior year in high school. You'll need to file again for every year that you plan to be in college.

Go to <https://studentaid.gov/h/apply-for-aid/fafsa>

When you finish the FAFSA, you'll see a prompt asking if you want to complete the Iowa Financial Aid application as well. Say yes. That prompt leads to something called the "Eligibility Wizard," a short series of simple questions to determine whether you might be eligible for additional state aid. If you're not eligible, you're done. If you meet initial eligibility requirements, you'll see instructions to continue the application process for those additional grants and scholarships.

2 Complete the State of Iowa Financial Aid Application in October of your senior year in high school.

You'll need to file again for every year that you plan to be in college. Visit Iowa College Aid's ICAPS [application process](#).

3 Look for other grant and scholarship opportunities.

Sources include your college or university, your high school, community groups, religious organizations, professional organizations and corporations. Your high school counselor can help you get started. **Remember: You should never pay for a scholarship search and you will never be asked to pay money up-front to "guarantee" a legitimate scholarship.**

Once your college or university determines your eligibility for financial aid, they will send you a financial aid offer. To learn more about understanding your financial aid offer, visit the Department of Education's website: [educate.iowa.gov/higher-ed/financial-aid/financial-aid-offer](https://www.educate.iowa.gov/higher-ed/financial-aid/financial-aid-offer)



If you are a veteran, in the military, national guard, or are a child of someone who fits in one of those categories, you may qualify for education assistance. Visit the Department of Education's [Veterans & Military Education website](#) to learn more.



Education and Training Voucher (ETV):

Students attending eligible colleges and universities will be eligible for funding. Applications will be accepted through December 1 during the school year, and money will be awarded until funds are depleted. Students will be notified by email of their application status.

All Iowa Opportunity Scholarship (AIOS):

Students attending eligible Iowa colleges and universities are eligible for funding. Applications will be accepted through April 1, and money will be awarded until funds are depleted. Students will be notified by email of their application status.

To search for scholarships, visit the Iowa Department of Education's [Scholarships & Grants website](#).



Higher Education Tips



Get involved.

This could be joining a club, playing sports, making friends from class or participating in dorm events if you live on campus.



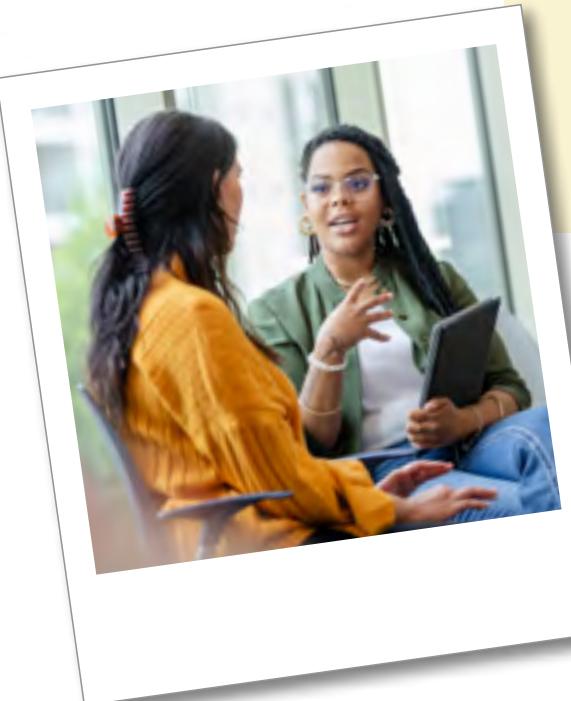
Make an appointment to meet your counselor or advisor.

The better they know you, the better they can help you plan for your future.



Find study partners and study locations that work for you.

Make sure to block study time in those locations and with those people.



Visit your professors during office hours.

It's easier to go to them for help if you've already introduced yourself.

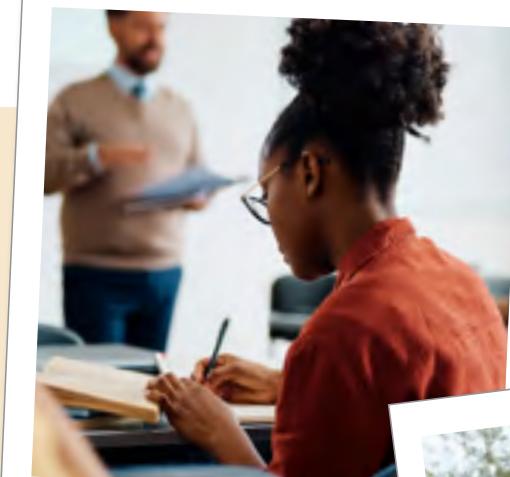
Earn good grades.

Some scholarships and grants require you to stay at or above a specific Grade Point Average (GPA) to continue receiving the scholarship.



Make sure you are going to class.

It is hard to make progress if you don't show up!



Stay active and use the school gym if available.

Your physical health helps your mental health.

