

CHAPTER 12

KAREN MISJAK GEAR UP IOWA SCHOLARSHIP PROGRAM

Established July 2018, the Karen Misjak Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) Scholarship is a non need-based scholarship program that assists students in the 2.0 GEAR UP Iowa cohort with the cost of postsecondary education. Recipients must have been in the official 2.0 GEAR UP Iowa cohort. Awards are prorated for students enrolling less than full-time.

A. ELIGIBILITY

1. College/University

Colleges/universities must meet the definition of ‘institution of higher education’ as defined in section 102 of the Higher Education Act of 1965. Colleges/universities may be located outside of Iowa; out-of-state colleges/universities will be required to complete written enrollment verification prior to disbursement of scholarship awards.

2. Student

To receive a Karen Misjak GEAR UP Iowa Scholarship (GUS), students must:

- Be on the official Iowa College Aid 2.0 GEAR UP Iowa Cohort list
- Be United States citizens or nationals, or U.S. permanent residents or other eligible noncitizens (as stipulated for Federal Student Aid Eligibility)¹
- Be currently enrolled or planning to enroll at least part-time (3 hours minimum) in a Title IV-eligible diploma, certificate, associate or undergraduate degree program at an institution of higher education
- File a Free Application for Federal Student Aid (FAFSA)
- Be under the age of 22 the first time they receive a GUS award
- Be making Satisfactory Academic Progress (SAP) as defined by college/university standards

¹ Note: As specified in Chapter 1, undocumented students are not eligible for financial aid programs appropriated by the State of Iowa. This guidance also holds true for GEAR UP Scholarships.

- Not be in default on Federal Family Education Loans, Federal Direct Student Loans, Perkins/National Direct/National Defense Student Loans or any other federal student loans, or owe repayment on any Title IV assistance

B. STUDENT APPLICATION PROCESS

For the 2023-24 academic year, a student must file a Free Application for Federal Student Aid (FAFSAs) as described in Chapter 1. The priority filing deadline for the GUS is July 1; although if funding permits, awards will be made throughout the 2023-24 academic year as student applications are received.

Students who reside outside of Iowa and are part of the 2.0 GEAR UP Iowa cohort will need to complete the paper application found on our website and provide the Iowa College Student Aid Commission (Iowa College Aid) with a copy of the Student Aid Report (SAR).

C. SELECTION OF RECIPIENTS

Scholarships are awarded by Iowa College Aid to applicants who participated in the official 2.0 GEAR UP Iowa cohort and who are attending college during the 2023-24 academic year. The student's participation in the 2.0 GEAR UP Iowa cohort will be verified by staff at Iowa College Aid.

Iowa college/university officials can access a designated roster of GUS recipients by logging in to the Iowa College Aid Processing System (ICAPS®) and clicking on rosters. Only students on the "Designated" roster can receive a GUS payment. College/university officials should use the awarding instructions in this chapter, in conjunction with general guidance in Chapters 1 - 3, to award GUS.

Out-of-state college/university officials will receive notices regarding student eligibility, and will need to return enrollment verification forms to Iowa College Aid prior to the GUS disbursements being issued.

D. AWARDING

GUS recipients are eligible to receive maximum awards of \$2,800 for the fall and spring terms of enrollment in the 2023-24 academic year. The full-time GUS award is \$1,400 per semester. For students attending quarter schools, the maximum full-time award is \$934 per quarter. Awards may not exceed the cost of attendance, when

other financial aid awarded is also considered. These awards are not need-based, as the award can cover a recipient's Expected Family Contribution (EFC).

GUS award amounts will be reviewed and authorized annually.

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

GUS can only be awarded to a student when they are enrolled at their eligible home institution, or when they have a consortium agreement in place.

The following chart provides the maximum GUS allowed per enrollment level.

Maximum Funding Based on Enrollment Level				
Enrollment Level	Credits	Semester	Quarter	Summer
Full-time (F)	12+	\$1400	\$934/933/933	\$3400
Three-quarter time (P)	9-11	\$1050	\$700/700/700	\$2550
Half-time (H)	6-8	\$700	\$467/467/466	\$1700
Less-than-half-time (L)	3-5	\$350	\$234/233/233	\$850

If the award breakdown in either of the charts results in different amounts per term, the higher dollar award(s) should be provided in the first term(s) of enrollment.

Only students that are designated by Iowa College Aid for summer GEAR UP can receive awards. Students must apply for the award using the [Summer GEAR UP Application](#) to apply for summer funding.

E. MATCHING FUNDS REQUIREMENT

Colleges/universities are not required to match GUS awards, however each college/university should report the amount of institutional financial aid provided to GUS recipients. College/university officials must report any matching dollars in ICAPS.

When reporting matching funds, colleges/universities should include all institutional gift aid that is included on any GUS 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 only during terms in which the students are receiving the GUS. Summer matching dollars should be included only if the student is receiving the GUS during the summer term.

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.

F. AWARD OFFERS

In-state colleges/universities will provide award notices to the GUS recipients. Award notices will clearly indicate award amounts and will include the following award notification statement:

“In the event that available funds are insufficient to pay the full amount of each approved grant, the Iowa College Student Aid Commission has the authority to administratively reduce the award.”

G. RENEWAL AND LIFETIME ELIGIBILITY

Students may renew their GUS provided they file the FAFSA by the priority application deadline, meet their college/university Satisfactory Academic Progress policies and GUS funding remains available.

H. CHANGES/CORRECTIONS

Any award changes must be provided by college/university staff to Iowa College Aid electronically via ICAPS or by email, paper, or phone if the college/university does not have access to ICAPS (primarily institutions that are located in Iowa will have access).

I. VERIFICATION/COMPLIANCE

College officials are responsible for completing 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 Iowa College Aid administered 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 Iowa College Aid.

J. ADDITIONAL OUT-OF-STATE COLLEGE/UNIVERSITY COMPLIANCE

1. Responsibilities

Financial aid administrators overseeing state-funded student financial aid programs are responsible for:

- Reviewing applicant information for accuracy, completeness, and reasonableness
- Clarifying questionable information and documenting resolutions
- Documenting changes in Expected Family Contributions (EFCs)
- Resolving discrepancies between application information on need analysis reports and verification documentation
- Updating and correcting applicant information electronically through the CPS or by requesting that students resubmit SARs with corrected information
- Providing award information to students
- Ensuring that enrollment verification forms accurately reflect the student's enrollment in specified terms
- Ensure scholarship payments from Iowa College Aid accurately reflect the college disbursements made throughout the academic year
- Ensuring overpayments are refunded to Iowa College Aid in accordance with the Refund and Overpayment Procedures, as detailed later in this chapter

2. Calculating Refunds and Refund Procedures

If a student withdraws from one course, multiple courses or all courses before the end of a term after receiving GUS payments, the percentage calculated under the college/university's formula for return of funds to the student must be used to calculate the state refund amounts. For *example*: If, when using the college/university's refund policy, officials determine that a 20 percent refund is required, then 20 percent of the GUS award must also be refunded.

When GUS funds must be returned, refunds must be made within 30 days of the date that college/university officials learn that funds must be returned. The refund must be accompanied by a list including each student's name, the amount of the individual refund, and the applicable academic year.

3. Repayment Procedures

Students determined to have been ineligible for Iowa College Aid administered programs due to student error or fraud, such as understating family income, must repay all funds. When college/university officials determine that students owe repayments, they must:

- Immediately cancel future financial aid payments for programs administered by Iowa College Aid.
- Notify Iowa College Aid of the cancellation.
- Consider the students ineligible for Iowa College Aid administered programs until repayment is complete or satisfactory repayment arrangements have been made with, and confirmed by, Iowa College Aid.

Iowa College Aid staff will determine and oversee any further action.

4. Maintenance of Individual Student Records

Individual student records must be maintained by college/university officials for all students who receive GUS. These records, which are generally located in the financial aid office, must include:

- Aid application need analysis reports
- Documentation for any adjustments to students' records
- Award letters (or copies), if awards are offered
- Verification of each student's enrollment and satisfactory academic progress
- Resolved verification requests
- Withdrawal and refund information
- Items listed under the section titled "Recordkeeping and Disclosure" in The Federal Student Financial Aid Handbook

All student financial aid records must reconcile with student accounting records and must include documentation for any changes to the initial award amounts.

Verification of information is required by Iowa College Aid for all students for whom verification is required by the federal Department of Education.

Accounting records and individual students' records are to be retained for three years from the end of the award years in which students last attended the college/university or until any audit questions have been resolved.