



EOC Newsletter - Fall 2021 Update

## Staff Spotlight- *Shawn Hopper*



*1 - Shawn Hopper*

We would like to introduce you to TRIO team member, Shawn Hopper. Shawn has worked for the Educational Opportunity Center (EOC) since October 2019. He is located in our Burlington office. Prior to coming to IHCC/EOC, Shawn worked as an Enrollment Specialist for Southeastern Community College in West Burlington, Iowa. Shawn retired from the US Army in 2018 after 28 years of service. His overseas tours included stops in Somalia, Bosnia, Haiti, Liberia, and Iraq. We would like to thank Shawn for his time in the military serving this country. Shawn received his Bachelor's Degree in English from Western Illinois University. In his free time, Shawn enjoys coaching junior high basketball, traveling to beach locations or hiking trails. He likes to spend as much time as possible boating. Shawn's favorite thing about working for TRIO is helping students get over those hurdles that might keep them from meeting their goals.

## Student Spotlight- *Saul Isabel*



*2 - Saul Isabel*

We would like to introduce you to IHCC student Saul Isabel. Saul graduated from Ottumwa High School in May 2020. He enrolled at IHCC in the fall term 2020 following his high school graduation. Saul lives with his parents, Tomas and Olivia, and his sister, Marleni, in Ottumwa. Saul is enrolled in the Robotics/Automation Technology Program and is geared up to graduate in the spring term 2022. Saul likes attending IHCC and is doing well in his classes. Saul says, "Working with EOC has really made my transition to college a lot easier. Getting help with the FAFSA has taken the burden off the financial aid process." In his free time, Saul likes to play basketball, listen to music, and spend time with family and friends.

## Register for iGrad Financial Wellness Today!



Tools and resources that can help you learn more about managing your money, credit scores, scholarships, student loans, ID theft protection, finding a job, and more. The iGrad financial literacy platform consists of award-winning and engaging content for your unique financial situation. Let us help you achieve your personal financial goals!

**Register at: [indianhills.edu/igradregistration](http://indianhills.edu/igradregistration) or [www.indianhills.edu/eoc](http://www.indianhills.edu/eoc) (Click on the iGrad registration form)**

**Complete the initial Financial Wellness checkup and at least 3 other courses or tools of your choice and you will receive \$35 in gift cards.**

**You must register first to gain access to iGrad.**

Questions or concerns can be directed to the contact below.

Sonya Davis, Educational Opportunity Center

Email: [sonya.davis@indianhills.edu](mailto:sonya.davis@indianhills.edu)

Phone: (641) 683-5314

## Pay Off Loans (*Forgiveness Programs*)

### IOWA Programs

#### Rural Iowa Primary Care Loan Repayment Program

- Student recommended by Des Moines University College of Osteopathic Medicine or University of Iowa Carver College of Medicine
- Practice full-time in a specified Iowa community for a minimum of five years
- Maximum award: \$200,000 paid over five years

#### Health Professional Recruitment Program

- Graduate of eligible program at Iowa college or university
- Osteopathic doctor, physician assistant, podiatrist, physical therapist, athletic trainer, or occupational therapist
- Maximum award: \$50,000 paid over four years
- Application: Health Professional Recruitment Program Application between January 1 and March 31

#### Health Care Loan Repayment Program

- Registered nurse, nurse educator, physician assistant, or advanced registered nurse practitioner
- Maximum award: The lesser of \$6,000 or 20 percent of recipient's total outstanding federal student loan balance
- Up to five years
- Application: Iowa Financial Aid Application between January 1 and March 31

#### Teach Iowa Scholar

- Graduated on or after January 1, 2013
- Top 25 percent of graduates\*
- Maximum award: \$4,000 a year
- Up to five years
- Application: Teach Iowa Scholar Program Application between September 1 and November 19
- Must be in the top 25 percent academically of all teacher preparation program graduates during an academic year

#### Rural Iowa Veterinarian Loan Repayment Program

- Sign an agreement while in the final year of, or within five years of completion of, a doctor or veterinary medicine degree program accredited by the American Veterinary Medical Association
- Work in a veterinary shortage area or rural service commitment area in Iowa
- Maximum award: \$60,000, paid over four years

## **U.S. PROGRAMS**

### **Nurse Corps**

- Work for two years at a critical shortage facility
- Maximum award: 60 percent of recipient's qualifying loan balance
- Details at [HRSA.gov](https://www.hrsa.gov)

### **Federal Teacher Loan Forgiveness**

- Teach full-time for five consecutive academic years in a low-income school
- Details at [StudentAid.ed.gov](https://studentaid.ed.gov)

### **Public Service Loan Repayment Forgiveness Program**

- Full-time employee at a qualifying public service organization
- Remaining balance on Federal Direct Loan after 120 on-time full, monthly payments
- Details on [StudentAid.ed.gov](https://studentaid.ed.gov)

### **Federal Student Loan Repayment Program**

- Permits federal agencies to repay federal student loans as a recruitment or retention incentive
- Details at [OPM.gov](https://www.opm.gov)

### **Attorney Student Loan Repayment Program**

- Three-year commitment to serve Department of Justice
- Matches payments made by attorney up to \$6,000 per year
- Lifetime max: \$60,000
- Details at [Justice.gov](https://www.justice.gov)

## **Borrow Wisely**

### **FAQS**

**Do I have to take all the loan money I'm offered?** No, in fact, try not to. If your financial aid includes a loan amount, treat that number as a limit and try to stay below it.

**Can I borrow some now and some later?** Yes. You won't cut yourself off if you borrow only part of your loan amount now. Let's say you decide to borrow half. If you hit a financial crunch before your school year ends, you can go back and borrow some or all of the remaining amount.

**What if I run into trouble paying off my loans?** Don't skip payments! You'll damage your credit rating and limit your chances for loan forgiveness or cancelation. Contact your loan server immediately to ask about hardship options. You might be eligible for deferment, discharge, or forgiveness of your federal loans.

**How do I find out who my loan server is?** Look it up at Federal Student Aid, StudentAid.gov

## 2022-2023 FAFSA Checklist

# HERE'S WHAT YOU'LL NEED COMPLETING THE FAFSA

2022-2023

Please call the Educational Opportunity Center at 641-683-5315 for assistance completing your FAFSA. Use the checklists below to help you complete the (FAFSA) Free Application for Federal Student Aid.



Helpful  
Hints

### FSA ID

The FSA ID is a username and password that will confirm your identity when accessing your financial aid information. If you are a dependent student, you and one parent will need to create a FSA ID username and password to electronically sign the FAFSA. Create your FSA ID at [www.fsaids.gov](http://www.fsaids.gov). Please write down the username and password that you create and bring it to your appointment.

### WHEN DO I FILE?

The 2022-2023 FAFSA form is available October 1, 2021. Each college has a priority deadline for completing the FAFSA. You should check with each college and file the FAFSA as soon as possible.

**QUESTIONS? Please call the Educational Opportunity Center at 641-683-5315.**

### STUDENTS:

- Social Security Number and Name that is printed on the social security card, date of birth.
- Driver's license number.
- Permanent Resident Card and Alien registration number, if not a U.S. citizen.
- 2020 federal and state tax returns (1040).
- W-2 forms and other records of income earned in 2020.
- Records of any untaxed income received in 2020 (veterans benefits, etc.)
- 2020 business and investment farm records. Not necessary if your business has less than 100 employees and/or your family lives on and operates the farm.
- As of today, what is the balance of your checking, savings?
- As of today, what is the value (net worth) of investments? Includes stocks, bonds, mutual funds, rental properties, CD's, etc. (Does not include the home you live in or vehicles)
- As of today, are you married? If married, what is the date of marriage? If divorced or separated, what is the date of divorce or separation?
- Amount of child support paid and/or received in 2020.
- A federal student aid identification (FSA ID) username and password. (set up at [fsaid.ed.gov](http://fsaid.ed.gov))

### PARENTS:

- Social Security Numbers and Name that is printed on the social security card and dates of birth.
- 2020 federal and state tax returns (1040).
- W-2 forms and other records of income earned in 2020.
- Records of any untaxed income received in 2020 (veterans benefits, etc.)
- 2020 business and investment farm records. Not necessary if your business has less than 100 employees and/or your family lives on and operates the farm.
- As of today, are you married or remarried? If married, what is the date of marriage? If divorced or separated, what is the date of divorce or separation?
- As of today, what is the balance of your checking, savings?
- As of today, what is the value (net worth) of your investments? Includes stocks, bonds, mutual funds, rental properties, CD's, etc. (Does not include the home you live in or vehicles)
- Amount of child support paid and/or received in 2020.
- A federal student aid identification (FSA ID) username and password. (One parent set up at [fsaid.ed.gov](http://fsaid.ed.gov))

If in the policy of Indian Hills Community College will be determined on the basis of race, color, national origin, sex, disability, age, employment, sexual orientation, gender identity, creed, religion, and actual or potential family or marital status in its programs, activities, or employment practices as required by the Iowa Code §§202A and 202B, Titles VI and VII of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000e and 2000e-2), the Equal Pay Act of 1973 (29 U.S.C. § 206), et seq., Title IX (Educational Amendments, 20 U.S.C. §§ 1601 - 1681), Section 504 (Rehabilitation Act of 1973, 29 U.S.C. § 790), and Title I of the Americans with Disabilities Act (42 U.S.C. § 12101, et seq.).

If you have questions or comments related to compliance with this policy, please contact Director Human Resources/Equality Coordinator (641) 525-0200, 525 Goodhue Ave., Delaware, IA 52001, (641) 603-5200, [hr@ihscc.edu](mailto:hr@ihscc.edu), Dean Student Development (641) 603-5200, [studentdev@ihscc.edu](mailto:studentdev@ihscc.edu), Dean, Campus Access & Learning Services (641) 603-5200, [campusaccess@ihscc.edu](mailto:campusaccess@ihscc.edu), U.S. Department of Education, Disability Center 500 N. Madison, Suite 415, Chicago, IL 60606, phone number (312) 793-5860, fax (312) 793-0736.

## FAFSA FILING TIPS & HELPFUL HINTS

### ARE YOU A DEPENDENT OR INDEPENDENT STUDENT?

(Not living with parents or not being claimed by them on tax forms does not make you an independent student on the FAFSA.)

If you answer "yes" to any of these questions you are an independent student on the FAFSA.

If you answer "no" to all of these questions you are a dependent student and will be required to use your parent(s) information on the FAFSA.

- Were you born before January 1, 1999?
- As of today, are you married? (Answer "Yes" if you are separated but not divorced)
- At the beginning of the 2022-23 school year, will you be working on a graduate program?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training or are you a veteran of the U.S. Armed Forces?
- Do you have children or dependents who will receive more than half of their support from you between July 1, 2022 and June 30, 2023?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in a legal guardianship?
- At any time on or after July 1, 2021, were you homeless or at risk of being homeless?

### WHO IS CONSIDERED A PARENT ON THE FAFSA?

- If your parents are married to each other, then report information for both parents on the FAFSA.
- If your parent was never married and does not live with your other legal parent, or if your parent is widowed, answer questions about that parent.
- If your parents are divorced or separated, answer questions about the parent you lived with more in the last 12 months or if you did not live with one parent more than the other, the parent that provided the most financial support during the last 12 months. If this parent is remarried as of today, answer the questions about that parent and your stepparent.
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.
- If your legal parents are not married to each other and live together, select "Unmarried and both parents living together" on FAFSA and provide information about both of them regardless of their gender.

### BUSINESS/INVESTMENT FARMS ON FAFSA

- Do NOT include the value of a business if you have less than 100 employees and family owns and controls more than 50% of the business. (Family includes parent, stepparent, sibling, cousin, spouse, and brother or sister in-law).
- Do NOT include the value of a family farm that you live on and operate.

### INVESTMENTS INCLUDE:

- Real estate or rental property (NOT the home you live in)
- Trust funds
- UGMA/UTMA accounts (that you own)
- Money Market funds
- Mutual Funds
- Certificates of Deposit
- Stocks
- Stock options
- Bonds
- Other securities
- Installment & Land sales
- Commodities
- Educational Savings accounts, including 529 plans, Coverdell and Educational IRAs

### DO NOT INCLUDE:

- The home that you live in
- Life insurance values
- Retirement accounts
- Pension funds
- Annuities
- ROTH IRAs
- Keogh Plans
- Cash, savings or checking accounts already reported on FAFSA
- UGMA/UTMA accounts for which you are a custodian, but not the owner.

It is the policy of Indian Hills Community College not to discriminate on the basis of race, color, national origin, sex, disability, age (employment), sexual orientation, gender identity, creed, religion, and actual or potential marital status in its programs, activities, or employment practices as required by the Iowa Code §§202A and 202B, Title IX and VII of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000a and 2000e), the Equal Pay Act of 1973 (29 U.S.C. § 266), et seq., Title IX Educational Amendments, 20 U.S.C. §§ 1051-1058, Section 504 (Rehabilitation Act of 1973, 29 U.S.C. § 794), and Title I of the Americans with Disabilities Act (42 U.S.C. § 12101) et seq.

If you have questions or complaints related to compliance with this policy please contact Director Human Resources/Equality Coordinator (402) 525 Goodview Ave., Ottumwa, IA 52501, (641) 685-5283, [hr@ihscc.edu](mailto:hr@ihscc.edu), [studentdevelopment@ihscc.edu](mailto:studentdevelopment@ihscc.edu), Dean, Centralville Campus & Learning Services (students with disabilities), (641) 685-5274, [learningresources@ihscc.edu](mailto:learningresources@ihscc.edu) U.S. Department of Education, Chicago Campus 520 N. Madison, Suite 1475, Chicago, IL 60641, phone number (312) 750-5160; fax (312) 750-1076.

Iowa College Aid Insider



We're hiring! Seeking college students and recent grads!

Iowa College Aid is looking for motivated and passionate individuals to serve in College Access & Success AmeriCorps. These are great positions for current college students or recent graduates. Members provide college application and transition assistance to high school and college students. Positions begin in August and are available in communities across Iowa. Benefits include:

- Help with student loan payments
- Living allowance
- Flexible, part-time schedule
- Professional experience
- Helping Iowans go to college!

## Student Loan Payments Resume This Fall

Federal student loan payments are currently scheduled to resume this fall. The last day of repayment relief is September 30. The National College Attainment Network provides some tips for student borrowers:

- Check your student loan accounts through your servicer to see what date your next payment is due.
- Consider your repayment plan options and, if necessary, whether you need to request additional forbearance (where interest might accrue) directly from your servicer.
- If you're in an income-driven repayment plan, you'll be notified of new recertification dates but can recertify in advance by contacting your servicer.
- Expect to do what your servicer directs. Avoid speculation or news stories that predict a further extension of this relief.

## Tips for Campus Visits



As you decide which college to attend, a campus visit can help make up your mind. It's an opportunity to get a feel for the college and give you insight into what your time there would be like. Make the most of your visit by planning ahead of time.

- Make appointments with the financial aid and admissions offices.
- Prepare a list of questions ahead of time.
- Take a tour, check out housing options and explore the surrounding area.
- Eat in a campus cafeteria and stay overnight in campus housing, if possible.
- Sit in on a class that interests you.
- Document your feelings after each visit.

If you're considering colleges that are too far away to visit, start with virtual campus tours. Check the college's website or look into websites such as [campustours.com](http://campustours.com).

## Checklist for Fall of Senior Year

Are you starting your senior year of high school this month? Here are college prep steps to take in the next few months:

- **Review coursework with your school counselor.** Make sure you've taken or are scheduled to take all of the required courses you need for your preferred colleges
- **If you plan to take the ACT or SAT again,** register for a date at least two months before the application deadlines for all the colleges/scholarships you're considering.
- **Prepare a final list of colleges and submit admission applications.** Most decision and early-action college applications are due October 1.
- **Complete and submit the FAFSA** (Free Application for Federal Student Aid) at [FAFSA.gov](https://fafsa.gov) as soon after October 1 as possible. Check with your schools of interest for their priority deadline.
- **File the Iowa Financial Aid Application.** To take advantage of some state-funded grants and scholarships, you must complete the [Iowa Financial Aid Application](#).
- **Ask your high school to send your official transcripts** to all of colleges where you are applying.

## College Spotlight

### COLLEGE SPOTLIGHT

#### TRUMAN STATE UNIVERSITY

Address: 100 E. Normal Avenue, Kirksville, MO 63501  
Phone: 660.785.4114  
Email: [admissions@truman.edu](mailto:admissions@truman.edu)

Website: [www.truman.edu](http://www.truman.edu)  
Type: Public, nonprofit, liberal arts

You learned a lot about the opportunities at your fingertips at Indian Hills. As you think about your next step to get the education and career you want, maybe it's time to *think like a bulldog*.

We've been ranked the #1 Public University in the Midwest for 25 years in a row by *US News and World Report*. Our students benefit from small class sizes, hands-on learning experiences, research opportunities, and studying with world-class professors who put your needs first.

#### It's free to apply and you might qualify for the following scholarships:

Transfer Recognition Scholarships range from \$4,000-\$7,000 for Iowa Residents.

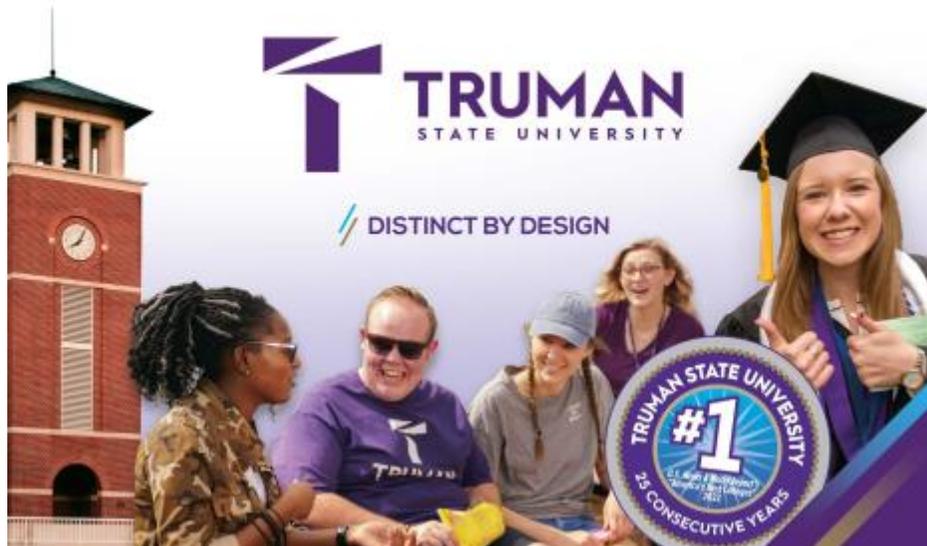
Phi Theta Kappa students receive additional \$1000.

Additional scholarship opportunities up to the full cost of tuition and room and board available.

Indian Hills students have access to transfer pathways into 23 of our academic programs. Our articulation agreements help guarantee students that their credits will transfer. To learn more about transferring to Truman, visit [transfer.truman.edu](http://transfer.truman.edu).

*Set up a visit with us.*

*We're only an hour and a half south of Ottumwa.*



Contact Us Today!

## Educational Opportunity Center

The Educational Opportunity Center is made possible by a TRIO Department of Education Grant.

### DO YOU NEED HELP WITH:

Completing financial aid forms?  
Completing admission forms?  
Researching scholarships?  
Selecting a college or program?  
Selecting classes or registering?  
Choosing a career?

### THE EOC PROVIDES THE FOLLOWING SERVICES:

Financial Aid (FAFSA) Completion  
Admissions Assistance  
Scholarship Assistance  
Academic Advising  
Student Loan Assistance  
Career Exploration  
College Selection  
Referral for GED/HS Completion  
Money Management Education  
Community Resource/Referral

### MAKE AN APPOINTMENT WITH EOC TODAY!

Online Appointment Registration:  
[indianhills.edu/eocappointment](http://indianhills.edu/eocappointment)

Call: 641.683.5315 or 800.726.2585 ext. 5315  
Email: [eoc@indianhills.edu](mailto:eoc@indianhills.edu)