

The Power of the Test in Iowa

The dollar amount in each box represents the tuition cost (after merit-based scholarships) that a student with the given test score (listed across the top of each table) would pay for one year of tuition (15 credits per semester) at that college. (non-tuition costs – fees, housing, meals, and books – often add up to an additional ~\$12,500 per year.)

\$1000	Blue boxes signify automatic scholarships (as listed on the college's website). Automatic awards often also require a minimum GPA or class rank.
\$1000	Light gray boxes signify eligibility for the award, which can require a separate application.
	Blank boxes signify no merit-based scholarship based primarily on that Test score at this college; therefore, the student might expect to pay full tuition. The student should still apply for other merit-based and need-based scholarships.

If an entire row is blank, the school does not organize its scholarships by test score or does not provide this specific information on its website. An asterisk * means that fees are included in the school's base tuition, which lowers the remaining non-tuition costs (textbooks, housing, and meals) from approximately \$12,500 to approximately \$11,000 per year.

If a school offers a non-renewable award, the total award amount is averaged through the years of attendance. For example, if a four-year school offers a one-year award of \$5000, the number shown is \$1250 less than total tuition, as the scholarship is divided by 4.

Figures are current as of February 2026.

Public 4-Year Schools: Schools' Tuition Based on a Student's Score

	Tuition	22	23	24	25	26	27	28	29	30	31	32	33
Iowa State	\$9530							\$7530	\$7530	\$7530	\$7530	\$6530	\$6530
Univ of Iowa	\$9565	Scholarships based on test score/GPA = \$500-\$8,500/year											
Univ of N Iowa	\$8792	Test score/GPA awards = \$1,000-\$4,000/year							\$4792	\$4792	\$4792	\$4792	\$4792

Private 4-Year Schools: Schools' Tuition Based on a Student's Score

	Tuition	23	24	25	26	27	28	29	30	31	32	33	34
Allen College	\$21540	Complete the general scholarship application for consideration											
Briar Cliff Univ	\$37322	GPA scholarships = \$11,000-\$16,500/year; 3.75+ to apply for tuition/fees											
Buena Vista Univ*	\$43052	Scholarships based on GPA = \$23,000-\$29,000/year											
Central College	\$22374	GPA scholarships = \$4,000-\$8,000/year; compete for up to full tuition scholarships											
Clarke University	\$41000	Academic scholarships based on GPA = \$22,000-\$25,000/year											
Coe College	\$56380	Trustee scholarships = up to \$42,000/year-full tuition											
Cornell College	\$54056	Merit scholarships range from \$35,000-\$42,000/year											
Divine Word	\$16000	Students should apply for assistance at the beginning of each school year											
Dordt College	\$37400	2.8 GPA eligible for awards ranging from \$6,000-\$13,500; test score may increase amounts											
Drake University	\$52988	Presidential scholarships = \$27,000-\$35,000/year; 3.8+ to apply for \$10,000/year-full tuition											
Emmaus Bible	\$21350	3.25 GPA to apply for full tuition scholarship; 2.0 GPA = \$6,000/year											
Faith Baptist	\$20200	Attend the fall/spring scholarship weekend to interview for scholarships											

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Private 4-Year Schools: Schools' Tuition Based on a Student's Score (cont'd)

	Tuition	23	24	25	26	27	28	29	30	31	32	33	34
Graceland Univ	\$20950					\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Grand View Univ	\$35476	Academic scholarships = up to \$13,000-\$21,000/year; students can compete for up to full tuition											
Grinnell College	\$71788	Iowa residents guaranteed \$20,000/year; 4.0+ GPA to be considered for \$50,000/year											
Loras College	\$39430	Academic scholarships based on GPA = \$22,000-\$28,000/year											
Luther College	\$53190	Academic scholarships based on GPA/test scores = \$30,000-\$37,000/year											
Maharishi Intl*	\$18530	Apply with FAFSA for potential financial aid											
Mercy College	\$22530	Complete the scholarship application for consideration											
Morningside Univ	\$39680	GPA scholarships = \$14,000-\$20,000/year; minimum \$26,000/year for first-time students											
Mount Mercy Univ	\$41772	GPA scholarships = \$20,000-\$24,000/year											
Northwestern College	\$38050	GPA scholarships = \$17,000+/year; 24+ = add'l \$500-\$1,500/year											
Simpson College	\$49474	Scholarships based on GPA = \$32,000-\$40,000/year											
St. Ambrose Univ	\$37833	GPA scholarships = \$18,000-\$24,000/year											
St. Luke's College	\$18600	Complete the scholarship application for consideration; 2.30 GPA required											
Univ of Dubuque	\$42180	GPA scholarships = \$6,000-\$15,000/year											
Upper Iowa Univ	\$18800	Merit freshman scholarships = \$500-\$5,500/year; competitive full tuition available											
Wartburg College	\$26000	3.5 GPA/top 25% considered for awards ranging from \$11,000-\$13,000/year											
William Penn	\$30800	3.0 GPA Iowa grads pay tuition of \$8,000 or less; add'l scholarships available by application											

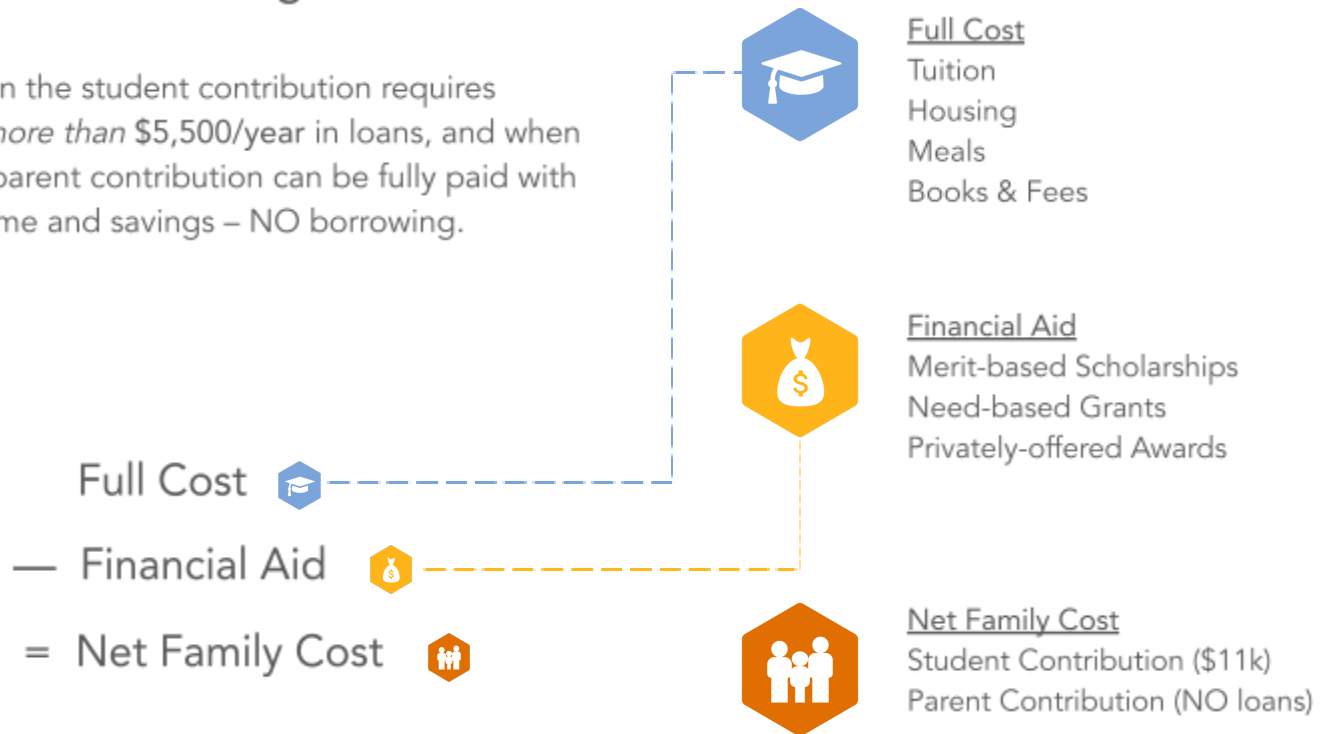
Public 2-Year Schools: Schools' Tuition Based on a Student's Score

Only schools with score based scholarships shown here	Tuition	20	21	22	23	24	25	26	27	28	29	30	31
Iowa Lakes CC	\$6630				\$3630	\$3630	\$3630	\$3630	\$3630	\$3630	\$3630	\$3630	\$3630
Marshalltown CC	\$6300						\$5800	\$5800	\$5800	\$5800	\$5800	\$5800	\$5800
Southwestern CC	\$6570						\$5570	\$5570	\$5570	\$5570	\$5570	\$4570	\$4570
Western Iowa Tech	\$5520			\$3020	\$3020	\$3020	\$3020	\$3020	\$3020	\$3020	\$3020	\$3020	\$3020

When Is a College Affordable?

When Is a College Affordable?

When the student contribution requires *no more than* \$5,500/year in loans, and when the parent contribution can be fully paid with income and savings – NO borrowing.



Students Can Contribute \$11k a Year to College

\$5.5k

Student Loans

Maximum borrowed per year, so student eventually has a modest monthly payment and can be debt-free within 10 years

\$3.0k

Student Earnings

Minimum annual earnings from a part-time job, preferably during breaks and weekends

\$2.5k

American Opportunity Tax Credit

Annual benefit (per full-time college student) for families with less than \$160,000 in pre-tax income; qualify with Form 1098-T

Your College Preparation Strategies

Test Scores

Take the Test four times to get your highest score possible. (Students in Federal Free & Reduced lunch programs can take 2 - 4 free Tests). Colleges only consider your highest scores.

Apply

Create more competition and earn more generous scholarships by applying to at least 5 four-year schools. If you are only considering two-year colleges, apply to at least 2 schools.

Finish Strong

Maintain a high GPA. Most academic scholarships consider both GPA and test scores. Also, excel in at least one extracurricular activity. Create a 90-second video to show your skills to colleges.

Ready to increase your Test scores and prepare for college?



At School

Build Test Prep into your schedule and increase your scores.



In-Person

Attend live, engaging, interactive Prep classes with John Baylor in Lincoln, Omaha, or online from anywhere.



Online

Prepare for your next Test anytime, anywhere.



College Counseling

Schools: Build your OTC College Counseling Course into your schedule to further prepare students for their futures. Families: Work directly with John Baylor or an OnToCollege Counselor.



OnToCollege

Contact us at (402) 475-PREP or visit www.ontocollege.com.

Iowa Scholarships by School

- Merit-based (academic) institutional scholarships for in-state students are listed. They are automatically awarded and renewable unless otherwise noted.
- Estimated annual tuition is based on 30 total credit hours – one year of classes at 15 credits per semester.
- Non-tuition costs – fees, housing, meals, and books – typically amount to about \$12,500 per year. Some schools have higher costs for housing and meal plans; however, budget-conscious students typically have multiple options in these categories. Some schools also have much higher fees than other colleges; fees are unavoidable.
- All criteria listed are required for consideration for a scholarship unless the word “or” is specifically noted.
- Note: Schools highlighted in green require a minimum test score for admittance.
- Figures are current as of February 2026.

[Iowa College Aid](#), a state agency, funds and/or administers several state-wide scholarship and grant programs:

[All Iowa Opportunity Scholarship](#)
[Education and Training Voucher \(ETV\)](#)
[Future Ready Iowa Grant](#)
[Future Ready Iowa Last-Dollar Scholarship](#)
[GAP Tuition Assistance Program](#)

[GEAR UP Iowa Scholarship](#)
[Iowa National Guard Service Scholarship](#)
[Iowa Tuition Grant](#)
[Iowa Vocational-Technical Tuition Grant](#)
[Kibbie Grant \(Iowa Skilled Workforce Shortage Tuition Grant\)](#)
[Robert D. Blue Scholarship](#)

Public 4-Year Schools	Tuition	Merit-Based Scholarships
Iowa State University	\$9,530	• National Merit Finalist; 1st choice school = full tuition • Loyal Scholar: 32/3.8 GPA = \$3,000/year • Forever Scholar: 28/3.6 GPA = \$2,000/year • True Scholar: 4.0 GPA = \$1,500/year
University of Iowa	\$9,565	• Provost: National Merit Finalist; 1st choice school = \$3,000/year • Iowa Scholars: based on test score/GPA = \$500-\$8,500/year • Scholarships are available by major and departments; see college website for more information
University of Northern Iowa	\$8,792	• Presidential (20 awards): 29+/3.80+ GPA or 3.95+ GPA; admitted to Honors College to apply = \$4,000/year (stackable) • Panther Awards: automatically considered based on test score/GPA = \$1,000-\$4,000/year

Iowa Scholarships by School

Private 4-Year Schools	Tuition	Merit-Based Scholarships
Allen College	\$21,540	Students submit one general online application to be considered for institutional scholarships
Briar Cliff University	\$37,322	• Presidential (4 awards): 3.75 GPA to apply, leadership, community service, letters of recommendation, video, interview = tuition/fees • Academic Scholarships: ◦ 3.5-4.00 GPA = \$16,500/year ◦ 3.0-3.49 GPA = \$15,000/year ◦ 2.5-3.99 GPA = \$13,500/year ◦ < 2.5 GPA = \$11,000/year • Catholic Connection: Catholic students; application required = 60% tuition discount • Bishop's: members of a Catholic parish within the Diocese of Sioux City to apply; leadership, academic achievement = \$7,500/year
Buena Vista University	\$43,052 including fees	• Presidential: 3.9+ GPA = \$29,000/year • Heritage: 3.70-3.89 GPA = \$27,000/year • Arch: 3.40-3.69 GPA = \$26,000/year • Blue Award: 3.00-3.39 GPA = \$25,000/year • Gold Award: ≤ 2.99 GPA = \$23,000/year
Central College	\$22,374	• Scholar Day Scholarships: attend one of several Scholar Days to compete for awards ranging from \$500-\$2,000 up to full tuition • GPA Scholarships: ◦ 4.0+ GPA = \$8,000/year ◦ 3.85-3.999 GPA = \$7,000/year ◦ 3.40-3.849 GPA = \$6,000/year ◦ 2.90-3.399 GPA = \$5,000/year ◦ ≤ 2.89 GPA = \$4,000/year
Clarke University	\$41,000	Academic Scholarships: • Foundress: 3.75+ GPA = \$25,000/year • Presidential: 3.50-3.74 GPA = \$24,000/year • Excellence: 3.00-3.49 GPA = \$23,000/year • Merit: ≤ 2.99 GPA = \$22,000/year
Coe College	\$56,380	• Distinguished Trustee: high-achieving academic students, by invitation = up to full tuition • Trustee: automatically considered = up to \$42,000/year • National Merit Finalist = up to full tuition
Cornell College	\$54,056	Automatically considered for merit scholarships ranging from \$35,000-\$42,000/year
Divine Word College	\$16,000	• Divine Word: Apply for assistance at the beginning of each school year • Presidential (2 awards): students that show superior academic achievement = \$3,000/year

Iowa Scholarships by School

Dordt College	\$37,400	• Distinguished Scholar (10 awards): 32/3.75 GPA/invited to interview at Scholar Day = amount varies • Presidential, Honors, Collegiate: 2.8 GPA = \$6,000-\$13,500/year (amounts may be increased by submitting test score) • Kuyper Honors: 28/3.5 GPA to apply, essay, letter of recommendation, accepted to Honors Program = \$2,500/year • National Merit Finalist = \$3,000/year (stackable)
Drake University	\$52,988	• Presidential: all full time, undergraduate students = \$27,000-\$35,000/year • National Alumni Scholarships: 3.8 GPA or top 5% to apply, semi-finalists invited to interview: ◦ National Alumni (1 award) = full tuition ◦ Carpenter (3 awards) = \$10,000/year (stackable w/Presidential) • National Merit Finalist; 1st choice school = \$1,500/year
Emmaus Bible College	\$21,350	• Presidential (2 awards): 3.25 GPA to apply; top applicants invited to interview = full tuition • Founders Grant: all incoming students, 2.0 GPA = \$6,000/year • Church Matching: up to \$3,000/year
Faith Baptist Bible College and Theological Seminary	\$20,200	Attend the fall/spring scholarship weekend to interview for scholarships: • Academic Excellence: 24 = amount varies • Institutional: all full-time students = amount varies
Graceland University	\$20,950	• Prestigious Honors: 27/3.5 GPA; apply to Honors Program, invited to interview on Academic Honors Day = full tuition • Academic Honors: 25+/3.25 GPA; apply to Honors Program = amount varies • Academics: based on GPA = amount varies
Grand View University	\$35,476	• Academic Scholarships = up to \$13,000-\$21,000/year • Students may compete for additional awards at Scholarship Day ranging from \$2,000-full tuition • Honors: 3.85+ GPA, qualify for Honors Program to compete at Scholarship Day = \$5,000/year
Grinnell College	\$71,788 including books	All students are considered for scholarships: • Merit: based on academic and extracurricular achievement, leadership = amount varies • Iowa Dean's: top performers at Iowa high schools, 4.0+ GPA = \$50,000/year • Grinnell Choice: apply early decision = minimum \$20,000/year • Founders: Iowa resident = minimum \$20,000/year • National Merit Finalist; 1st choice = \$2,000/year
Loras College	\$39,430	Scholarships are subject to fund availability: • St. Joseph: 4.0+ GPA = \$28,000/year • St. Bernard: 3.80-3.99 GPA = \$26,000/year • St. Raphael: 3.40-3.79 GPA = \$24,000/year • St. Clare: 3.00-3.39 GPA = \$23,000/year • Loras Opportunity Grant: < 3.00 GPA = \$22,000/year

Iowa Scholarships by School

Luther College	\$53,190	- Academic scholarships (test scores considered if submitted): - Founders: ≥ 3.90 GPA = \$37,000/year - President's: 3.70-3.89 GPA = \$35,000/year - Dean: 3.50-3.69 GPA = \$34,000/year - Martin Luther: 3.10-3.49 GPA = \$32,000/year - Achievement: ≤ 3.09 GPA = \$30,000/year - National Merit Finalist, 1st choice school = \$2,000/year
Maharishi International University	\$18,530 including fees	Apply with FAFSA to receive a Student Aid Report of potential financial aid eligibility
Mercy College of Health Sciences	\$22,530	Complete the scholarship application for consideration
Morningside University	\$39,680	Academic Scholarships: - Trustee: 4.0 GPA = \$20,000/year - Presidential: 3.6-3.99 GPA = \$18,000/year - Dean: 3.3-3.59 GPA = \$16,000/year - Founder: ≤ 3.29 GPA = \$14,000/year MSide: all first-time undergraduate students automatically receive a minimum award package of \$26,000/year
Mount Mercy University	\$41,772	- Presidential: 3.75+ GPA = \$24,000/year - Dean's: 3.25-3.74 GPA = \$22,000/year - Founder's: ≤ 3.24 GPA = \$20,000/year
Northwestern College	\$38,050	- Academic Scholarships based on GPA = \$17,000+/year - Test score bonus: 24+ = additional \$500-\$1,500/year
Saint Ambrose University	\$37,833	Academic Scholarships: 4.0 GPA = \$24,000/year 3.75-3.99 GPA = \$22,000/year 3.0-3.749 GPA = \$20,000/year 2.5-2.99 GPA = \$18,000/year
Simpson College	\$49,474	- Full-tuition: High-achieving graduates of Des Moines, Indianola, Iowa City and Cedar Rapids public schools considered for full tuition 99 County: one student from each of Iowa's 99 counties offered full tuition; application required Automatically considered for Merit Scholarships; minimum awards below: - Founder's: 4.0+ GPA = \$40,000/year - Presidential: 3.5-3.99 GPA = \$38,000/year - Dean's: 3.25-3.49 GPA = \$35,000/year - Simpson/Endowed: < 3.25 GPA = \$32,000/year Cowles Fellowship: based on test scores, leadership and high school/community participation = \$1,000-\$3,000 (stackable)
St. Luke's College	\$18,600	Complete the scholarship application for consideration; 2.30 GPA required

Iowa Scholarships by School

University of Dubuque	\$42,180	- Heritage Society: 3.8 GPA = \$15,000/year - Presidential: 3.5 GPA = \$12,000/year - Honors: 3.3 GPA = \$10,000/year - Dean's Merit: 3.0 GPA = \$8,000/year - Forerunner: 2.5 GPA = \$6,000/year - IB Diploma = \$15,000/year
Upper Iowa University	\$18,800	- ExcEL Scholar (10 awards): apply with resume, finalists invited to interview = full tuition - Merit Freshman scholarships range from \$500-\$5,500/year
Wartburg College	\$26,000	- Regents & Presidential: 3.5 GPA/top 25% = \$11,000-\$13,000/year - Wartburg Opportunity: Academic potential = \$8,000-\$10,000/year
William Penn University	\$30,800	- Iowa Pride: 3.0 GPA, IA HS graduate = pay tuition of \$8,000 or less - Penn Recognition: students with above average academic records can apply

2-Year Schools	Tuition	Merit-Based Scholarships
Des Moines Area Community College	\$6,030	- One application to apply for Foundation Scholarships - Honors: 16/3.5 GPA to apply, essay, letter of recommendation = tuition waivers and/or tuition reimbursement for select classes
Eastern Iowa Community Colleges	\$6,270	- Metallica Scholars: Clinton students enrolled in the Engineering Technology program can apply for a full tuition or a \$1,500 scholarship - Apply online for Foundation Scholarships at the preferred campus – Clinton, Scott, or Muscatine
Ellsworth Community College	\$6,300	Students are automatically considered for all applicable scholarships; application required
Hawkeye Community College	\$6,810	Apply for scholarships on the college website
Indian Hills Community College	\$6,540	Scholarships range from \$600-full tuition; apply on the college website
Iowa Central Community College	\$6,480	Academic Scholarships; application required: - Valedictorian = full tuition (up to 24 hours/year) + \$1,000 Housing - Salutatorian = \$3,000/year + \$800 Housing 3.75+ GPA = \$800/year + \$400 Housing 3.25-3.74 GPA = \$600/year + \$300 Housing Foundation scholarships available by application

Iowa Scholarships by School

Iowa Lakes Community College	\$6,630	Presidential Scholars; meet 2 of 3 to apply: 23/3.4 GPA/top 10%: • Valedictorian = \$5,000/year • Salutatorian = \$4,000/year • Presidential = \$3,000/year
Iowa Western Community College	\$6,540	• Presidential: 3.5 GPA to apply = up to \$5,000/year • Foundation Scholarships available by application
Kirkwood Community College	\$6,630	Students complete one scholarship application to be considered
Marshalltown Community College	\$6,300	• Directors': Valedictorians or Salutatorians = full tuition/fees • Test Score: 25 = \$500/year
North Iowa Area Community College	\$5,948	Apply for scholarships: • President's: 23+ = amounts vary • Trustees': #1 or #2 rank = amounts vary
Northeast Iowa Community College	\$6,270	Apply for Foundation scholarships on the college website
Northwest Iowa Community College	\$6,390	Apply for Foundation scholarships on the college website
Southeastern Community College	\$6,360	Apply for Foundation scholarships on the college website
Southwestern Community College	\$6,570	• Trustee: Valedictorian or Salutatorian = amounts vary • Collegiate: Top 15% or 30+ = \$2,000/year; top 15% or 25+ = \$1,000/year • Foundation scholarships available by application
Western Iowa Tech Community College	\$5,520	• Valedictorian = \$5,000/year • President's: 22/2.5 GPA = \$2,500/year • Tech Board: nominated by high school counselor = \$1,500/year • Foundation Scholarships available by application = \$1,000 (one-time)