

# **2023 Fall Enrollment**

Iowa Community Colleges



# **Prepared by:**

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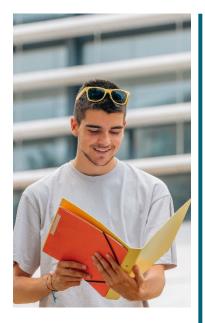
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## **Executive Summary**

The Iowa Department of Education (Department) collects enrollment information from all 15 community colleges. This report summarizes several aspects of community college enrollment.

- Total Fall 2023 enrollment increased 3.8 percent, over Fall 2022, part-time student enrollment increased 0.8 percent, and the full-time student enrollment declined 0.8 percent. Nationally, total enrollment in public two-year colleges during this period increased 4.4 percent, part-time student enrollment increased 9.0 percent and the full-time student enrollment declined 0.2 percent [1].
- In lowa, part-time enrollment remained greater than full-time enrollment, and reached an all-time record high of 66.7 percent of total fall enrollment.
- Enrollment of nontraditional college-age students decreased 0.5 percent, while the enrollment among traditional-age students increased 0.5 percent.
- Joint enrollment increased 7.9 percent. Nationally, joint enrollment increased 8.8 percent [1].
- Iowa Career and Technical Education (CTE) enrollment increased 3.1 percent.
- Online enrollment increased 5.9 percent, number of online credit hours increased 4.5 percent and online enrollment as a percentage of total enrollment increased to 51.0 percent, 3.0 percent higher than in Fall 2022. During the fall of AY 2019, prior to the COVID-19 pandemic, it was significantly lower (38.2 percent).
- The proportion of economically disadvantaged students slightly increased from 20.0 percent to 20.3 percent. The percentage of students with disabilities increased from 3.0 percent to 3.2 of the total student population.
- Compared to last fall, the proportion of enrolled minority students decreased by 2.7 percent, to 21.8 percent. These numbers are a return to pre-pandemic percentages in the fall of AY 2019. American Indians and Pacific Islanders experienced a 5.2 percent and an 18.6 percent decrease, respectively. However, number of Hispanic students increased 8.1 percent and numbers of Black students and students declaring multiple races increased 6.3 percent and 6.5 percent, respectively. Nationally, all racial/ethnic groups experienced an enrollment increase, with the largest ones (7.0 percent) manifested by Hispanic/Latino and Asian students, and the smallest (0.1 percent) represented by white students [1].
- In lowa, male and female enrollment both increased, by 3.3 percent and 3.9 percent, respectively. Nationwide, undergraduate enrollment (separate data for two-year colleges is not available) of male students increased 2.2 percent, while female student enrollment increased 1.2 percent [1].
- Similar to last year, students with no program of study comprised the largest group (36.3 percent) of total enrollment, followed by students in college parallel programs (33.5 percent).
- Percentages of new enrollments (21.2 percent of all), and new enrollments immediately after high school completion ("immediate enrollees", 8.9 percent of all), demonstrate recovery from declining numbers over the last two falls (AY 2021 and AY 2022). Nationwide, new enrollments in community colleges went down by 0.2 percent [1]. Percentages of males among immediate enrollees48.8) are higher than in general enrollment (43.5). Meanwhile, percentages of racial/ethnic minority students immediately enrolling (24.4) is a bit lower than those for general enrollment (21.8).







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#### **Students**

The COVID-19 pandemic has had negative effects on the U.S. economy. Previous research indicates a countercyclical relationship between community college enrollment and local economic conditions. i.e., enrollment drops when the local economy gets better [2]. However, this countercyclical relationship does not occur simultaneously with economic crisis. Rather, it manifests consecutively. As a result, a shortterm crisis may not trigger higher enrollments [3]. Iowa community college enrollment has followed this pattern. In fall 2023, 85,362 students enrolled, a 3.8 percent increase from last fall. While still not on a pre-pandemic level (88,375 in fall 2019), this is the second fall with a continuous increase in community college enrollments.

Overall, there was a year-to-year decrease in fall enrollment between 2010 and 2021. The 2020 decrease is the largest in the last eight years, which is due to COVID-19 (Figure 1). According to recent data from the National Student Clearinghouse Research Center, nationally, community colleges have experienced a 4.4 percent enrollment increase this fall [1].

#### **Fall Enrollment Highlights**





3.8% increase from last fall



Enrollment increased at **9** colleges and decreased at 6



**33.3%** of students enrolled full time

# Figure 1. Fall Enrollment by Status: 1965-2023 120,000 80,000 40,000 20,000

Full-Time ——Part-Time ——Total

The proportion of full-time and part-time students did not change significantly compared to last fall. The number of fulltime students (i.e., students who enrolled in more than 12 credit hours) as a percentage of total fall enrollment has steadily declined from 84.7 percent in 1972 to 33.3 percent in 2023 (Figure 2). This fall, 26,436 of students enrolled fulltime, compared to 28,077 students (34.1 percent) last fall.

Figure 2. Historical Enrollment of Full-time Students and Part-time Students as a Percent of Total Enrollment: 1972-2023

While the percentage of full-time students has been decreasing since 1972, the percentage of part-time student has increased steadily over the years. In fall 2023, 56,926 students were enrolled as part-time students, which accounted for 66.7 percent of total enrollment, compared to 54,174 part-time students (65.9 percent of total enrollment) last fall. In terms of change from last fall, part-time enrollment increased 0.8 percent, while full-time enrollment decreased 0.8 percent. Nationwide, part-time enrollment increased 9.0 percent, and full-time enrollment decreased 0.2 percent [1]. Table 1 shows the full-time, part-time and total enrollment of each community college. This fall, the enrollment increased at nine colleges, and decreased at six colleges (Table 1).

Full-Time Percent

1972 1975 1978 1981 1984 1987 1990 1993 1996 1999 2002 2005 2008 2011 2014 2017 2020 2023

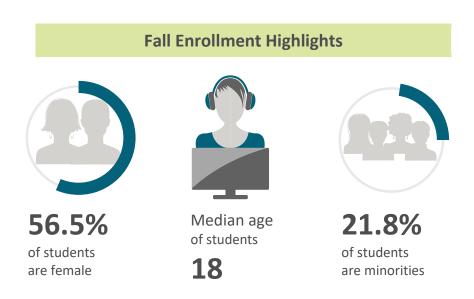
---Part-Time Percent



90% 80% 70% 60% 50% 40% 30% 20% 10% 0%

# **Student Demographics**

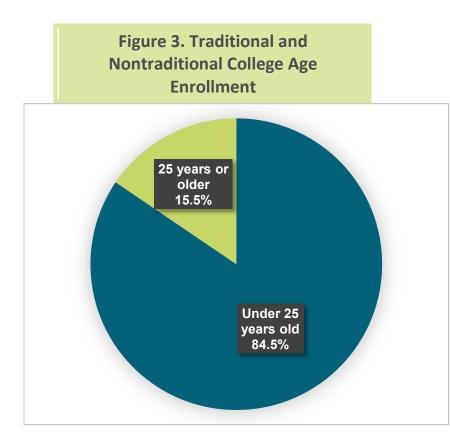
In fall 2023, 56.5 percent of students enrolled were female, 43.5 percent were male, and 178 students didn't report gender (Figure 3). Females have outnumbered males nationally in higher education since 1980. In terms of change, male and female enrollment in lowa community colleges increased 3.3 percent and 3.9 percent, respectively. Nationwide, enrollment of male students increased 2.2 percent, while female enrollment increased 1.2 percent [1].



This fall, the average student age is 21 years old, the same as last fall. However, the median age decreased from 19 to 18 years old. Students under 18 (44.1 percent) and between 18 and 22 (36.8 percent) are the two largest age groups that lowa's community colleges serve, followed by students age between 23 and 26 (6.0 percent), and between 31 and 39 (5.5 percent). Other age groups in total comprised less than 10 percent of fall enrollment this year.

Divided by traditional (under 25 years) and nontraditional college age (25 years and older) groups, enrollment percentages were 84.5 and 15.5 percent, respectively (Figure 3). Last fall, there was a 0.5 percent increase in the under 25 years age group, while the population of 25 years and older decreased 0.5 percent. Figure 4 compares national data (which includes all undergraduate students) and Iowa community college data in terms of enrollment change by age, which shows Iowa is lower on gains in any age group, except for 30 and older.

Around 91.2 percent of students enrolled in Iowa's community colleges this fall were Iowans. Residents from other states accounted for 7.5 percent of enrolled students, and foreign nationals comprised 1.3 percent (Figure 5). Compared to last year, the

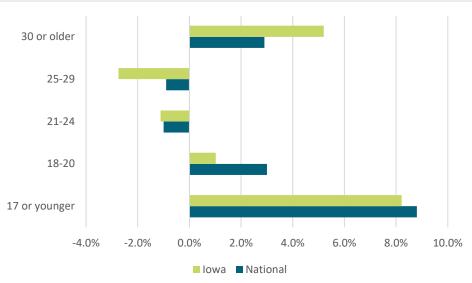


number of enrolled lowans increased 0.3 percent, and the number of foreign students increased 0.1 percent, while the number of out-of-state students decreased 0.4 percent.

This fall, among the 78,994 students who reported their race and ethnicity, 21.8 percent were minorities, 2.7 percent lower than last fall. Hispanics were the second largest racial/ethnic group (11.2 percent), followed by African-Americans (8.1 percent) and Asians (2.8 percent). Three percent indicated they were part of multiple racial and ethnic groups. American Indians and Pacific Islanders, respectively, constituted 0.6 percent and 0.2 percent. Figure 6 compares national and Iowa data on enrollment change by race/ethnicity. It shows that Iowa had a larger increase in Hispanic students than the national average, i.e., 8.3 percent (lowa)

versus 7.0 percent (nationwide); a 0.7 percent

Figure 4. Enrollment Distribution by Age Group



decrease of Asian students (nationally increased by 7.0 percent), a large increase (6.3 percent vs. 3.7 percent nationally) in Black students and a slightly larger increase (6.5 percent vs. 6.3 percent nationally) in multiracial students [1].

This fall also saw year-over-year changes in some traditionally underserved student populations: single parents represented 3.3 percent of total enrollment (3.4 percent last year); economically disadvantaged students slightly increased to 20.3 percent from 20.5 percent and students with disabilities increased by 0.2 percent to 3.2 percent.

Figure 5. Fall 2023 Enrollment by Residency

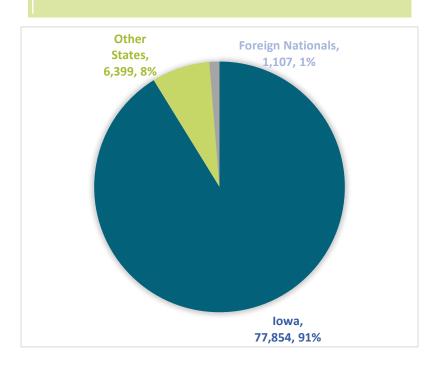
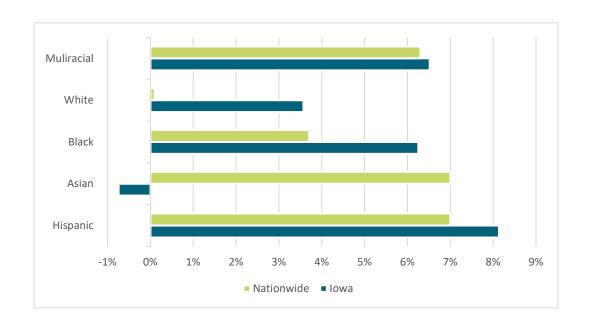




Table 1. Fall 2023 Enrollment by College

Community College	Total	Full-time #	Full-time %	Part-time #	Part-time %	Change from Last Year
Northeast Iowa	4,387	951	21.7%	3,436	78.3%	1.9%
North Iowa Area	2,471	1,137	46.0%	1,334	54.0%	-0.3%
Iowa Lakes	2,081	881	42.3%	1,200	57.7%	4.7%
Northwest Iowa	1,772	623	35.2%	1,149	64.8%	-1.4%
Iowa Central	4,934	2,674	54.2%	2,260	45.8%	-2.5%
Iowa Valley	2,573	1,276	49.6%	1,297	50.4%	5.4%
Hawkeye	4,796	1,791	37.3%	3,005	62.7%	0.2%
Eastern Iowa	7,128	1,861	26.1%	5,267	73.9%	-0.2%
Kirkwood	12,662	4,136	32.7%	8,526	67.3%	2.0%
Des Moines Area	24,418	5,555	22.7%	18,863	77.3%	12.9%
Western Iowa Tech	5,074	1,707	33.6%	3,367	66.4%	-1.5%
Iowa Western	5,635	2,379	42.2%	3,256	57.8%	0.1%
Southwestern	1,633	638	39.1%	995	60.9%	3.3%
Indian Hills	3,236	1,620	50.1%	1,616	49.9%	-3.7%
Southeastern	2,562	1,207	47.1%	1,355	52.9%	3.5%
Total	85,362	28,436	33.3%	56,926	66.7%	3.8%

Figure 6. Percent Change in Enrollments from Fall 2022 to Fall 2023 by Race and Ethnicity



#### **Academics**

Although total Iowa community college enrollment increased by 3.8 percent this fall, registered credit hours went up at lower rate of 3.0 percent. Students registered for 709,013 credit hours, compared to 688,414 credit hours last fall. On average, students enrolled in 8.3 credit hours in the fall semester, which is slightly fewer than last fall. Figure 7 displays the change of total credit hours, and the average credit hours registered per student over the last five years. The decreases in average credit hours, as indicated in the figure, misalign with the enrollment increase during latest two years.

Table 2 summarizes fall registered credit hours by college. Full-time students registered for 396,979 credit hours, accounting for 56.0 percent of total credit hours registered. This is a slight decrease from last fall, when full-time students comprised 56.9 percent of total registration hours. This fall, the average course load for full-time students was 14.1 credit hours, compared to 13.9 credit hours last fall.

# Student Academic Highlights



**8.3**Average number of credit hours

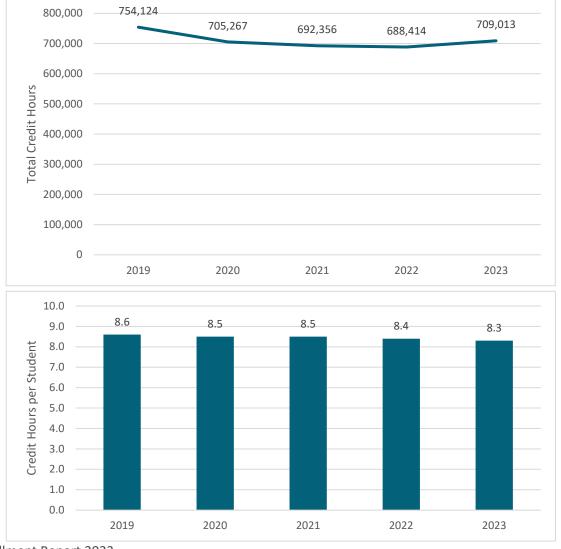


Total Credit Hours up

3.0%

since last year

Figure 7. Total Credit Hours (Top) and Average Credit Hours Registered: 2019-2023



Meanwhile, part-time students registered for 312,035 credit hours this fall, accounting for 44.0 percent of total credit hours, a 0.9 percent increase from last fall. The average course load for part-time students increased slightly from 5.5 last fall to 5.8 credit hours this fall.

**Table 2. Summary of Fall 2023 Credit Hours by College** 

College	Total	Credit Hours Contributed by Full- Time Students #	Credit Hours Contributed by Full- Time Students %	Credit Hours Contributed by Part- Time Students #	Credit Hours Contributed by Part- Time Students %	Average Course Load for Full-Time Students	Average Course Load for Part-Time Students
Northeast Iowa	31,813	13,682	43.0	18,131	57.0	14.5	5.4
North Iowa Area	23,235	16,177	69.6	7,058	30.4	13.7	5.4
Iowa Lakes	19,265	13,179	68.4	6,086	31.6	15.1	5.5
Northwest Iowa	15,579	9,621	61.8	5,958	38.2	17.3	4.8
Iowa Central	51,505	38,245	74.3	13,260	25.7	14.5	5.5
Iowa Valley	25,771	19,135	74.2	6,636	25.8	15.4	5.5
Hawkeye	42,320	25,836	61.0	16,484	39.0	14.1	5.6
Eastern Iowa	55,526	25,127	45.3	30,400	54.7	13.0	5.8
Kirkwood	107,123	57,190	53.4	49,933	46.6	13.7	6.1
Des Moines Area	175,700	76,946	43.8	98,754	56.2	14.6	6.0
Western Iowa Tech	43,391	24,282	56.0	19,109	44.0	14.9	5.4
Iowa Western	54,334	34,079	62.7	20,255	37.3	14.6	6.1
Southwestern	14,735	9,216	62.5	5,519	37.5	14.1	5.9
Indian Hills	24,268	17,054	70.3	7,215	29.7	10.2	4.3
Southeastern	24,451	17,212	70.4	7,239	29.6	14.7	5.5
Total	709,013	396,979	56.0	312,035	44.0	14.1	5.8

## **Program Type**

Programs offered by community colleges are generally categorized as "college parallel" (or general and transfer arts and sciences), CTE or general studies (Associate of General Studies, AGS). College parallel programs prepare students for matriculation into fouryear colleges or universities, while CTE programs prepare students for the workforce. AGS allows students to receive a two-year degree with a custom-selected set of courses not leading to a specific occupation or direct transfer. Students who declared two or more different types of programs were reported as a separate group. Students who were not eligible, or were not willing to declare their programs of study for a variety of reasons (e.g., high school students taking college credits as joint enrollment), were identified as a group with no program of study (noted as "No POS" in Figure 8).

#### **Program Type Highlights**



**33.5%** students in college parallel programs



5.7% increase in college parallel students

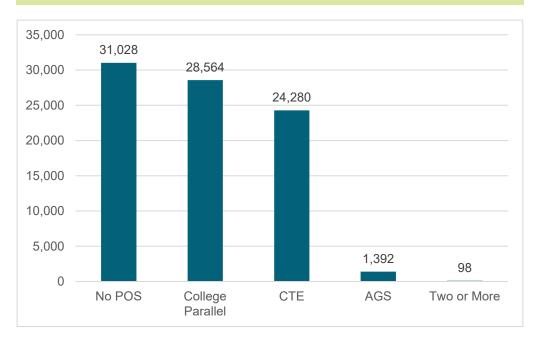


**36.3%** did not declare program of study



3.1% increase in CTE enrollment

#### Figure 8. Fall 2023 Enrollment by Program Type



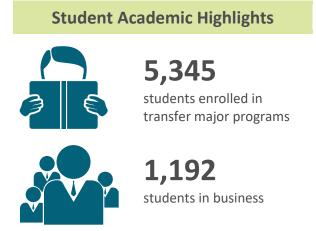
As shown in Figure 8, students with no program of study comprised the largest group, with 31,028 students, accounting for 36.3 percent of total enrollment. The next largest group of students declared college parallel programs (28,264, accounting for 33.5 percent), followed by students in CTE programs (24,280, or 28.4 percent). This fall, 1,392 students enrolled in AGS programs (1.6 percent), and 98 students declared two or more different types of programs.

As compared to last year, number of students with no program of study decreased by 9.7 percent, students in CTE programs increased 3.1 percent and students with two or more programs increased from 76 to 98. The number of students in college parallel and AGS programs increased 24.7 percent and 2.2 percent, respectively.

# **Transfer Major Programs**

In December 2017, the Iowa Association of Community College Presidents unanimously approved a Department proposal to establish an authorized process to permit community colleges to adopt transfer majors. This process has now been authorized through Iowa Administrative Code 281 21.3. Transfer majors are designed to guide students to take program-specific coursework within their associate of arts (AA) or associate of science (AS) studies that will transfer seamlessly into related majors at four-year institutions with the goal of:

- improving communication and transfer efficiency among institutions;
- providing students with a defined pathway toward their academic goals;
- supporting a more data-informed assessment/articulation process;
- avoiding excessive credits and decreasing time to degree completion and
- making postsecondary education more affordable, thus reducing student debt.



This fall, there are 27 potential transfer major disciplines available to community college students, depending on which colleges are offering them. In the fall 2023 enrollment data, there are 5,345 enrolled transfer major students across all 27 of these disciplines (Figure 9), and across lowa's 15 colleges (Figure 10). The most popular transfer major disciplines for these students include: business, with 1,192 enrollments (22.3 percent); psychology, with 789 enrollments (14.8 percent); elementary education and training, with 622 enrollments (11.6 percent) and criminal justice with 395 enrollments (7.4 percent). These four disciplines represent 56.1 percent of fall 2023 transfer major enrollments.

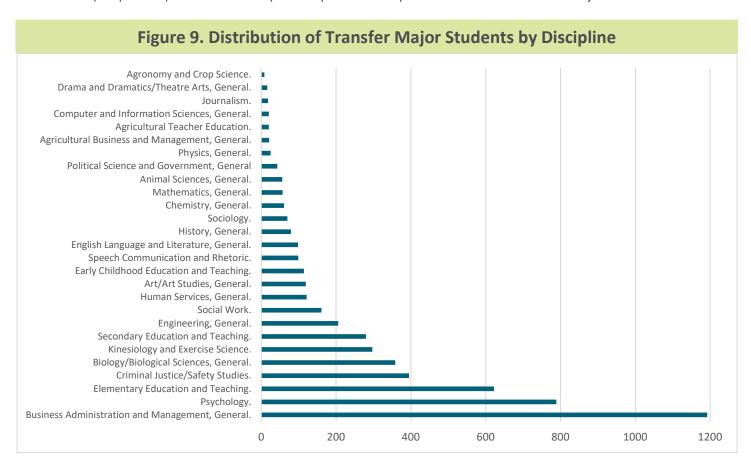
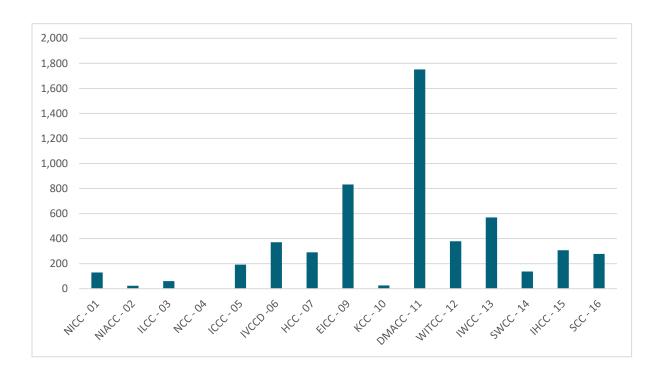


Figure 10. Distribution of Transfer Major Students by College



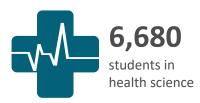


#### **CTE and Career Clusters**

Enrollment in CTE programs increased 3.1 percent compared to fall 2022, comprising 28.4 percent of all enrollments (down by 0.2 percent from fall 2022). The programs' demographic composition has slightly changed compared to fall 2022 as well. This fall, males comprise 47.3 percent of CTE enrollments, 0.8 percent higher than last fall. CTE enrollment of racial and ethnic minority students increased from 26.3 percent to 27.8 percent. While total enrollment intensity (measured as number of students) decreased this fall by 3.1 percent, intensity of CTE enrollment (measured in credit hours of taken courses) increased by 2.4 percent.

The Department reports CTE programs by the 16 National Career Clusters Framework, which aligns academic programs with occupational fields. Information on career clusters can be found at <a href="https://careertech.org/what-we-do/career-clusters/">https://careertech.org/what-we-do/career-clusters/</a>.

#### **Three Largest Career Clusters**







**2,472** students in law, public safety and security

Figure 11 displays the distribution of CTE enrollment by career clusters. Historically, the cluster categories with the largest enrollments have been health science; manufacturing; and business, management and administration. The second fall in a row, however, the top three cluster categories with the largest enrollment are health science (6,860 students, a 3.9 percent decrease from last fall), business, management and administration (3,547 students, an 8.8 percent increase) and law, public safety and security (2,472 students, a 13.5 percent increase—the largest among all clusters). Significant increases also appeared in transportation, distribution and logistics (11.0 percent) and in human services (10.2 percent).

Figure 11. Fall 2023 CTE Enrollment by Career Cluster



# **Online Enrollment**

Online enrollment at lowa's community colleges is broken down into two categories: online classes and blended classes. An online class is defined as instruction delivered completely on the internet. In a blended class, at least half of the instruction is delivered via the internet, and the remainder of the class is delivered in a face-to-face context.

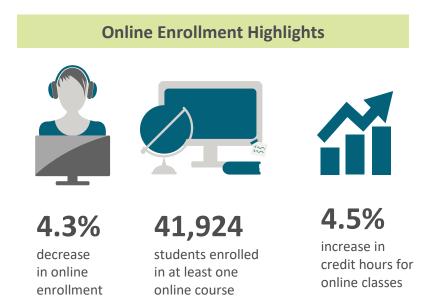


Table 3 summarizes the number of students enrolled in online and blended classes, and the number of credit hours attributed to online and blended classes. In fall 2023, 41,924 students enrolled in at least one online course (a 5.9 percent increase from last year), and 12,172 students enrolled in at least one blended course (an 11.9 percent increase from last year). Online course students registered for 236,281 credit hours. Compared to 226,169 credit hours last fall, this volume represents a 4.5 percent increase. This fall, students registered for 54,332 credit hours in blended classes, compared to 47,757 credit hours last fall, representing a 13.8 percent increase.

#### Table 3. Fall 2023 Online and Blended Hours and Enrollment by College

Community College	Online Course Hours	Online Course Headcount	Online Course % Change in Credit Hours	Blended Course Hours	Blended Course Headcount	Blended Course % Change in Credit Hours
Northeast Iowa	10,798	1,890	-7.5%	1,471	429	13.4%
North Iowa Area	7,762	1,563	6.5%	3,588	856	1.0%
Iowa Lakes	6,593	1,264	0.6%	236	58	133.1%
Northwest Iowa	6,970	1,188	-2.9%	207	58	-36.2%
Iowa Central	12,393	2,000	-5.5%	1,522	244	-9.4%
Iowa Valley	8,094	1,675	-5.2%	2,757	607	-11.7%
Hawkeye	11,174	2,181	-2.9%	8,558	1,707	-24.6%

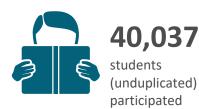
Community College	Online Course Hours	Online Course Headcount	Online Course % Change in Credit Hours	Blended Course Hours	Blended Course Headcount	Blended Course % Change in Credit Hours
Eastern Iowa	22,914	3,439	-4.4%	2,026	348	39.0%
Kirkwood	32,363	5,907	0.8%	8,138	1,830	-34.5%
Des Moines Area	56,519	10,270	-4.5%	19,387	4,207	-10.7%
Western Iowa Tech	17,056	2,931	-4.9%	2,887	885	-18.7%
Iowa Western	22,411	3,618	-9.1%	1,614	448	8.0%
Southwestern	5,621	1,030	-15.4%	151	37	-25.2%
Indian Hills	5,805	1,360	-4.7%	610	199	53.3%
Southeastern	9,808	1,608	-9.5%	1,181	259	-22.1%
Total	236,281	41,924	-4.3%	54,332	12,172	-12.1%



#### **Joint Enrollment**

lowa's community colleges offer joint enrollment opportunities to high school students. Such students may earn high school credit and college credit simultaneously, which is applicable toward a one- or twoyear award, or to transfer to a fouryear institution. There are three ways joint enrollment is provided to Iowa students: 1) postsecondary enrollment option (PSEO), which is rare, and only used in the absence of a contractual agreement between high schools and community colleges; 2) contractual agreements between high schools and community colleges and 3) direct payment of tuition. Students may choose to participate in more than one joint enrollment program during an academic year.

#### **Joint Enrollment Highlights**





**7.9%** increase from 2022



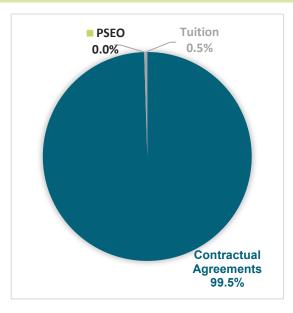
46.9% of total enrollment



**30.2%** of total credit hours

This fall, 40,037 high school students (unduplicated headcount) participated in at least one joint enrollment course, compared to 37,123 participants last fall, which represents a 7.9 percent increase. Students participating in joint enrollment programs accounted for 46.9 percent of total enrollment, and 30.2 percent of all credit hours.

Figure 12. Fall 2023 Joint Enrollment by Options



High school students participating in joint enrollment programs this fall registered for 213,930 credit hours, compared to 197,320 credit hours last fall, a 14.2 percent increase. The number of credit hours attributed to joint enrollment programs this fall accounted for 30.2 percent of total registered credit hours, compared to 28.7 percent last fall. On average, students enrolled in 5.3 credit hours, which is the same as last fall.

In terms of joint enrollment type, 99.5 percent of high school students participated in joint enrollment through contractual agreements (Figure 12), 0.5 percent through direct payment of tuition and no student participated in jointed enrollment through PSEO. These percentages present a slight decline (by 0.3 percent) of directly paying students, and a slight increase (0.3 percent) of contractual agreement students, compared to last fall. No enrollment in PSEO is expected, as the rules for types of joint enrollment changed as of academic year 2017-2018 [5].

#### **Immediate Enrollment**

Every fall, Iowa community colleges enroll a large number of new, non-high school students. This fall, such students comprised 21.2 percent of total enrollment (1.0 percent more than last year), with 35.5 percent of them having previous joint enrolled experience (up 3.2 percent from last year). A sizable portion of the firsttime, non-high school community college population is comprised of students directly out of high school. According to long-term, annually stable patterns, this cohort of "immediate enrollees" comprises one-quarter to one-third of all Iowa high school graduating classes, and around onetenth of Iowa community colleges' total fall enrollment. COVID-19 seemed to impact the stability of those proportions, but this year's enrollment demonstrates a distinct pattern of post-pandemic recovery. First-time, non-high school students accounted for 8.9 percent of total fall 2023 enrollment, a 1.6 percent increase from last fall.

#### **Immediate Enrollment Highlights**



**21.2%** of fall enrollees are new students



**8.9%** of all students are immediate enrollees



**56.9%** of immediate enrollees participated in joint enrollment in high school

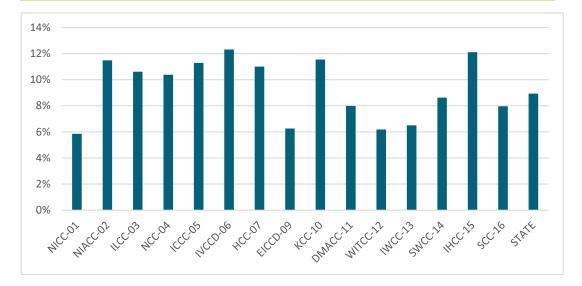


48.8% males among immediate enrollees



**24.4%** of immediate enrollees are racial minorities

Figure 13. Fall 2023 Share of Immediate Enrollees in Iowa Community Colleges

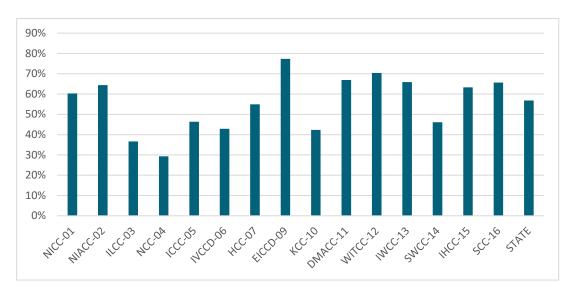


Every fall, the Department uses a state identification number to match lowa high school students to community college enrollees. This fall, the matching procedure identified 7,627 students who entered lowa community colleges directly after graduating from their lowa high schools. Distributed by community college, these students represent a range of 5.9 percent to 12.3 percent of total fall enrollment (Figure 13).

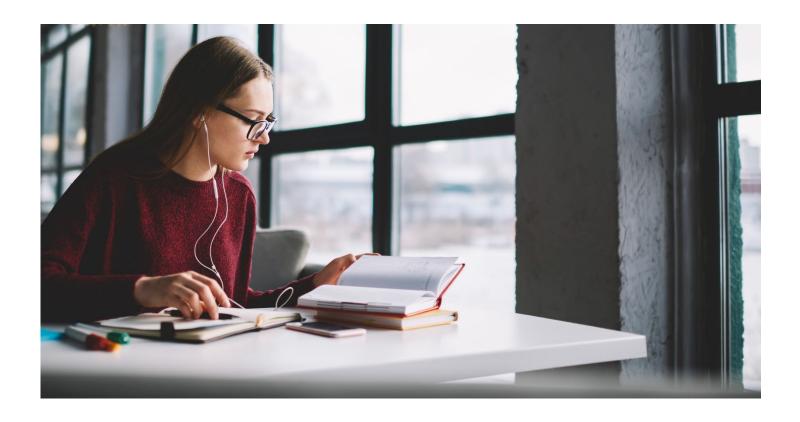
Close to 56.9 percent of immediate enrollees (4,337) took some college-level courses through joint enrollment opportunities while in an lowa high school. This is a 28.2 percent increase from last fall. Distributed by college, those percentages range from 29.4 to 77.4 (Figure 14).

With the exception of age, the demographics of immediate enrollees is similar to all fall 2023 enrollees. However, males comprise a higher proportion of new enrollees, at 48.8 percent (an increase of 0.8 percent over fall 2022). The percentage of racial minority immediate enrollees is somewhat higher, at 24.4 percent (a 2.0 percent

Figure 14. Percentage of Immediate Enrollees with Prior Joint Enrollment Experience by Community College



increase from last fall). Most of the immediate enrollees (96.2 percent) are between 18 and 20 years old; 3.7 percent are under 18 and 0.1 percent are over 20 years old.



#### References

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- [2] W.N. Grubb. Learning and earning in the middle, part I: National studies of pre-baccalaureate education. Economics of Education Review. 2002.
- [3] Paul Davidson, Nathan Bomey and Jessica Menton, It may feel like 2008 all over again, but here's how the coronavirus crisis is different. USA TODAY, March 11, 2020. Retrieved from <a href="https://www.usatoday.com/story/money/2020/03/11/recession-heres-how-coronavirus-crises-different-2008/5012228002/">https://www.usatoday.com/story/money/2020/03/11/recession-heres-how-coronavirus-crises-different-2008/5012228002/</a> on Nov. 5, 2020.
- [4] Paul Davidson, Nathan Bomey and Jessica Menton, It may feel like 2008 all over again, but here's how the coronavirus crisis is different. USA TODAY, March 11, 2020. Retrieved from <a href="https://www.usatoday.com/story/money/2020/03/11/recession-heres-how-coronavirus-crises-different-2008/5012228002/">https://www.usatoday.com/story/money/2020/03/11/recession-heres-how-coronavirus-crises-different-2008/5012228002/</a> on Nov. 5, 2020.
- [6] See revision to Iowa Code Chapter 261E (Senior Year Plus), section 6, subsection 3.

