



Individual Training Accounts – ITA

Effective Date

4/22/2021, Revisions 3/8/2023, 9/11/2023, 11/8/2023, 4/7/2025, 6/25/2025, 10/7/2025

Policy

Individual Training Accounts are the standardized methodology by which a participant’s training costs are funded. It is the mechanism through which funds will be used to make payment only for Adults, Dislocated Workers and Out-of-School Youth (OSY) ages 16-24 for purchasing training services from eligible training providers.

Participants have the opportunity to select an eligible training provider, maximizing participant choice, in addition to consultation from the participant’s case manager. The participant will be referred to the selected training provider unless program funds are insufficient or exhausted. The enrollment selection process for an ITA will follow the same process as for selection into WIOA.

ITAs are not entitlements and shall be provided to eligible participants based on individualized assessment of the person’s job readiness, employment, and training needs, financial, social, and supportive needs, labor market demand, and potential for successful completion, as documented on the participant’s Individual Employment Plan (IEP). For residents of the Northeast Iowa Local Area, the actual implementation of an ITA will involve the Adult or Dislocated Worker Service Providers. ITAs are subject to cost limitations listed in the Occupational Skills Training (OST) and Educational Assistance (EST) sections but are also listed below.

ITAs will be issued only for approved training programs, and only after career counseling (including Labor Market Information) has been provided by the case manager and clearly documented.

Financial Needs Analysis

1. **Purpose**

A Financial Needs Analysis will be completed for each participant to establish the level of WIOA ITA funding available. The Analysis ensures that WIOA funds are used as the payer of last resort and that participants access all other sources of financial aid before WIOA funds are awarded.

2. **Calculation**

The participant’s ITA amount will be calculated as follows:

Total Allowable Training Costs (tuition, fees, books, required supplies, testing/licensing fees)

– Other Grants/Scholarships/Financial Aid (excluding loans and VA benefits)

= Unmet Training Need



Local Policies – Participant Services

The unmet training need will establish the maximum annual ITA amount available, subject to ITA program caps.

3. Annual and Semester Review

- The Financial Need Analysis must be updated at initial ITA issuance and at the start of each semester/quarter using the most current financial aid award information.
- Adjustments may be made to ITA levels each semester to reflect changes in cost, financial aid, or participant circumstances.
- Participants must provide current billing statements, award letters, or other verification of costs and aid received.

4. Documentation

- A completed Financial Needs Analysis worksheet will be maintained in the participant's file.
- Documentation of other financial resources reviewed and applied will be uploaded into the case management system.
- Case notes must summarize the determination process and calculation of unmet need.

Coordination of WIOA Training Funds and Other Federal Assistance

WIOA Service Providers must consider the availability of other sources of grants, excluding loans, to pay for training costs so that WIOA funds are used to supplement but not supplant other sources. WIOA funding for training is limited to participants who are unable to obtain grant assistance from other sources to pay the cost of their training or require assistance beyond that available under grant assistance from other sources to pay the costs of such training. In making the determination, WIOA Service Providers may take into account the full cost of participating in training services, including the cost of supportive services and other appropriate costs.

As stated in WIOA Final Rules, and TEGL 19-16, Department of Veterans Affairs benefits for education and training services are not included in the category of "other resources of training grants" listed in 20 CFR sec. 680.230(b). Therefore, veterans and spouses are not required to first use any available benefit entitlements associated with their military service before being considered eligible for WIOA-funded training, and Service Providers are not required to consider the availability of those funds.

Cost Limitations

Total payments on an ITA may not exceed \$8,000. Maximum for OST - \$6,000 and \$2,000 for EST services per participant per program year; however, may be increased in extraordinary circumstances by up to \$500.00 by the NEIWDB Executive Director when unusual circumstances occur.

ITAs will only be issued to students who possess a high school diploma, GED or equivalent. Exceptions to this policy include CDL and Certified Nurse Aide programs.



Local Policies – Participant Services

An ITA must be completed and approved by the service provider before the participant begins training.

Participants must maintain satisfactory progress/grades throughout the training program. **A copy of grades/transcripts must be uploaded each semester/quarter prior to issuing ITA.**