# Homeschool Credit Compass

Earn free or low-cost college credit before college.
Build a homeschool transcript colleges trust.

*Scan the code (or type the address) for the full guide, links, and downloadable sample documents.*

homeschoolcreditcompass.com

## THE COLLEGE TRACK

- **Modern States (modernstates.org)**
  Free CLEP prep courses taught by professors, plus a voucher that pays the exam fee.
- **CLEP exams: $97, or $0 with a voucher**
  One exam can equal one college course (3 to 6 credits). No minimum age. Failing scores are never reported.
- **Dual enrollment**
  Real college grades during high school. Faith Baptist Bible College: $150 per credit; ask about the $99 fall special.
- **Iowa Last-Dollar Scholarship**
  Remaining tuition covered for eligible high-demand programs at Iowa community colleges. FAFSA required.
- **Christian Leaders Institute**
  Free courses; degrees for admin fees (about $2,000 AA / $4,000 BA). Transfer path to Liberty University.
- **Also on the map**
  DSST exams (CLEP's sibling); Sophia and Saylor for ACE-recommended credit at transfer-friendly schools.

## TRANSCRIPTS

- **You are the school**
  You issue the transcript, and colleges accept parent-issued transcripts. Iowa sets no graduation requirements for homeschools; you define them.
- **Counting credits: 1 credit = about 1 year**
  Justify it by hours (about 120 to 180), a finished curriculum, or proven mastery (CLEP, dual enrollment). Fractions like 1/2 and 2/3 are normal.
- **Don't over-engineer it**
  You can assemble the transcript in junior or senior year from casual notes. Keep notes somewhere as you go.
- **Real life counts**
  Beekeeping, church tech booth, engine work: legitimate coursework once it's named. AI tools can help sort activities into courses, credits, and grades.
- **School profile**
  A one-page companion document: philosophy, curricula, grading scale. Sample on the site.
- **Testing**
  CLT (grades 3-8, CLT10, then CLT) works as a yearly benchmark; annual testing is not required in Iowa. Many merit scholarships still want ACT/SAT scores.

## NOTES

One family's research and experience, not professional advice. Programs and prices change; verify with official sources.
Free to share for noncommercial use (CC BY-NC 4.0).

# Paths, checklists, and links



## FOUR POSSIBLE PATHS

### 1. The CLEP Stacker

Modern States, then free CLEP exams, one subject at a time. Enter college with a bank of gen eds. Best for independent test-takers; can start as young as the student is ready.

### 2. The Dual-Enrollment Track

Real college courses in high school (FBBC or community college). Start light, ramp up senior year; summer terms pack well. Builds a college GPA.

### 3. The Ministry / Budget Degree

Free CLI courses, low-fee degree, transfer to Liberty. Use CLEP to swap out gen eds under Liberty's transfer cap.

### 4. The Degree-by-Exam Finish

Bank CLEP / DSST / Sophia / Saylor credits, then transfer nearly all of them to Excelsior, Thomas Edison State, or Charter Oak.

## BEFORE ANY EXAM OR ENROLLMENT: THE VERIFY CHECKLIST

- [ ] Search "[college name] CLEP equivalency" and read the college's own table.
- [ ] Read the academic catalog / student handbook: transfer rules and credit-by-exam caps live there.
- [ ] Email the registrar with your student's intended major and planned exams; keep the written reply.
- [ ] Ask admissions where the freshman-vs-transfer line sits (freshman scholarships are usually the biggest money).
- [ ] Ask financial aid what a full package could cover before paying for dual-enrollment credits.

## LINKS WORTH TYPING

**modernstates.org** · free CLEP prep + exam vouchers

**faith.edu** · FBBC dual enrollment ($150/credit)

**educate.iowa.gov** · Last-Dollar Scholarship details

**hslda.org/legal/iowa** · current Iowa homeschool law

**clep.collegeboard.org** · register for exams; credit policy search

**christianleadersinstitute.org** · free courses, low-cost degrees

**cltexam.com** · CLT tests and partner colleges

**getcollegecredit.com** · DSST exams

## AI PROMPT STARTERS (Claude, ChatGPT, or similar)

**Activities into credits:**

*"Here is a list of my student's activities and projects with rough hours. Suggest course titles, credit amounts (about 120 hours = 1 credit), subject areas, and a short course description for each. Flag anything too thin to count."*

**School profile:**

*"Here is a description of our homeschool: philosophy, curricula, grading, and anything unusual. Draft a professional one-page school profile an admissions office would find clear and credible."*

## NOTES

One family's research and experience, not professional advice. Programs and prices change; verify with official sources.
Free to share for noncommercial use (CC BY-NC 4.0).