STUDENT FINANCIAL SERVICES: WHAT YOU NEED TO KNOW

Campus Center  Suite 250
Advice

- **BE INFORMED**
  - FERPA Release
  - Financial Aid Program Basics
  - OneStart – Viewing Financial Aid & Billing Info

- **UNDERSTAND TIMELINES**
  - Access to student bill, due dates, & paying
  - How & when Financial Aid credits account

- **TAKE ACTIONS**
  - Sign Title IV Authorization – allowing for aid to pay
  - Sign up for Direct Deposit – accessing $$ quickly
  - Sign student loan Master Promissory Notes (MPN’s) if want loans
  - PLUS loan option for Parents
  - Seek Student Employment
FERPA: Family Educational Rights and Privacy Act

- States: “…all student records are confidential and available only to the student.”

- In order to discuss ANY specifics of student’s financial account with parents, spouses, etc. MUST have signed release from student

- Students can revoke release form at any time
OneStart and “To Do” lists

- Official communications are ELECTRONIC!

- OneStart (Onestart.iu.edu) is the web-based system for IUPUI to...
  - Register for classes
  - Check financial aid
  - View and pay Bursar bill
  - Sign up for Direct Deposit
  - Check e-mail
  - And more!

- TO-DO LIST: Always monitor your “To Do” list to see if you need to take any actions.
OneStart - Student Self-Service

Services > Student Self-Service

Student Center
- View unofficial transcript, grades, advising reports
- View bursar account & financial aid
- View status of admission application
- Change my name/address; find ID number

Go to Student Center

Student Information Snapshot
Holds on My Record
Nothing found to display.

To Do List
Nothing found to display.

Bursar Account Status

<table>
<thead>
<tr>
<th>Campus</th>
<th>Current Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>BL</td>
<td>$0</td>
</tr>
</tbody>
</table>

** Complete details available in QuikPAY. Use View/Pay Bursar Bill link to access.

Contact Academic unit at IU: Go to Schools & Departments on the Campus tab.

News about community events and classified ads: Go to the Campus Home on the Campus tab.

Any FERPA restrictions set while you were an active student could interfere with your use of some OneStart student services. Contact your campus Office of the Registrar to remove record restrictions.
TO-DO list items:

- Stdnt 2010 Federal Tax Return
- Dependent 11-12 Verif Wksh-Q1
- Parent 2010 Federal Tax Return

Below is a list of your current To Do items. To sort or filter your list of To Do items, change the options below and click Search.

**View your To Do Items by**
- Due Date
- Institution
- Function

**Item List**

<table>
<thead>
<tr>
<th>To Do Item</th>
<th>Due Date</th>
<th>Status</th>
<th>Institution</th>
<th>Administrative Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent 11-12 Verif Wksh-Q1</td>
<td>05/04/2011</td>
<td>Initiated</td>
<td>IUPUI</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Parent 2010 Federal Tax Return</td>
<td>05/04/2011</td>
<td>Initiated</td>
<td>IUPUI</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Stdnt 2010 Federal Tax Return</td>
<td>05/04/2011</td>
<td>Initiated</td>
<td>IUPUI</td>
<td>Financial Aid</td>
</tr>
</tbody>
</table>
Viewing your Financial Aid

- View your Financial Aid Notification (FAN) or ‘aid package’

- You can also decline or reduce aid you’ve been offered

- Some awards will show as ‘ESTIMATED’… Aid will change with ENROLLMENT! Examples include Pell and State of Indiana awards
# Financial Aid

## Award Summary

**Financial Aid Year 2011-2012**

Click the "View Award Notification" link below to display a printable copy of your award letter.

Awards may be adjusted if your enrolled hours change.

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Supplemental Grant</td>
<td>Grant</td>
<td>400.00</td>
<td>400.00</td>
</tr>
<tr>
<td>Estimated Federal Pell Grant</td>
<td>Grant</td>
<td>5,550.00</td>
<td>5,550.00</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>Loan</td>
<td>1,500.00</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Fed Stafford Subsidized Loan</td>
<td>Loan</td>
<td>3,500.00</td>
<td>3,500.00</td>
</tr>
<tr>
<td>Fed Stafford Unsubsidized Loan</td>
<td>Loan</td>
<td>2,000.00</td>
<td>2,000.00</td>
</tr>
<tr>
<td>Federal Work Study Employment</td>
<td>Work/Study</td>
<td>2,500.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Academic Year Totals</strong></td>
<td></td>
<td><strong>15,450.00</strong></td>
<td><strong>12,950.00</strong></td>
</tr>
</tbody>
</table>

[View Award Notification]
Scholarships

Office of Student Scholarships

- Works directly with the Honors College on the Scholarships you were awarded.

- All awards should now be in accepted status based on the Acceptance form you turned in.

- The Award posted shows your TOTAL award amount
  - The award will release ½ of the award amount for the fall semester, and one ½ of the award amount for the spring semester, as eligibility criteria is maintained.

- Award releases into student’s Bursar account (with any other Financial Aid received).

- Goes toward any outstanding balance the student may have (from Tuition, fees, or Housing Charges) any overage will be refunded to the student to be used for other expenses.
Viewing & Paying Your Bill

Office of the Bursar

- Billing and collection of student tuition & fees, campus housing, parking fees, and other miscellaneous fees.

- Bills are generated MONTHLY (1st Tues) and due MONTHLY (on 3rd Tues). Note: Late fees are assessed monthly.

- Bill can be paid online (credit card, checking or savings account), by mail, or in person.
  - Credit cards can only be accepted online through QuikPAY. We can only accept MasterCard, AMEX, & Discover. For all credit card payments, there will be a convenience charge fee of 2.70%.

- Student can set up authorized users to pay on their behalf.

- Student and authorized users will notified by e-mail ONLY when a bill is available to be paid.
Message Board

Welcome to the QuikPAY system. Through QuikPAY you are conveniently able to:
- manage your payment profiles
- authorize others to make payments on your behalf
- view your account billing history
- quickly make payments to your account

Please choose from the list of options located in the column to the left.

Please add qpi@indiana.edu to your email address book. This will ensure that messages from this address are not treated as junk mail by your email inbox. You should also refer to your spam blocker program for specific.

Please note that your personal banking information is confidential and is not accessible to any Indiana University staff member.
Bursar ‘Pay 4’ Plan

- **FOUR EQUAL PAYMENTS** based on initial enrollment. The amount due will be clearly indicated on your student account bill.

<table>
<thead>
<tr>
<th>DUE DATE</th>
<th>SERVICE CHARGE</th>
<th>AMOUNT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/21/12</td>
<td>$15</td>
<td>25% OF INITIAL CHARGES*</td>
</tr>
<tr>
<td>9/18/12</td>
<td>$15</td>
<td>25% OF INITIAL CHARGES*</td>
</tr>
<tr>
<td>10/16/12</td>
<td>$15</td>
<td>25% OF INITIAL CHARGES*</td>
</tr>
<tr>
<td>11/20/12</td>
<td>$0</td>
<td>BALANCE</td>
</tr>
</tbody>
</table>

- **NOTE**: A CHANGE IN ENROLLMENT OR ANY ADDITIONAL CHARGES MAY RESULT IN A CHANGE IN PAYMENT AMOUNT.
How Financial Aid Credits Account

- Federal and state financial aid (grants, loans, etc.) will be applied directly to student account.

- Excess funds will be refunded as early as a week before classes begin to those that have set up direct deposit.

- Aid will not be applied and refunded if there are outstanding TO-DO items in OneStart associated with specific aid program(s) such as a loan MPN requirement.
Aid will pay outstanding IUPUI tuition/fees, and campus housing charges first

- Recommend completing the online Title IV Authorization Form to cover other charges (parking pass, JagTag $, etc.)

If aid amount exceeds charges, a refund is sent to the student by direct deposit (recommended) or check.

- Can use aid refund to purchase books, supplies, pay rent, etc.
Sign Title IV Authorization online
Signing up for Direct Deposit
www.bursar.iupui.edu

Why use Direct Deposit?
✓ Refunds issued DAILY – money gets to you quicker!
✓ More SECURE – can’t get lost in the mail!
✓ LESS RISK – if you change your address, the money will follow you!

Online Tutorials: www.bursar.iupui.edu
• How to pay Your Bill
• How to Setup an Authorized Payer
• How an Authorized Payer Pays a Student Bill
Stafford Loans for Students

- Must sign the Master Promissory Note (MPN) online in order to receive Stafford funds; go through link at [www.iupui.edu/finaid](http://www.iupui.edu/finaid).

- Students are the borrowers and repay the loan after they graduate.

- Interest rates are fixed and expected to be 6.8%.

- Difference between Subsidized and Unsubsidized programs.
PLUS Loans for Parents

- Credit-based federal loan for PARENT borrowers to help pay for college.
  - Application form at www.iupui.edu/finaid must be submitted to our office.
  - Parent must also sign MPN online.
  - Unsubsidized fixed interest rate of 7.9%.
  - Repayment can be deferred while the student is in school but interest will accrue.
  - Award limited to cost of attendance less other aid
Remember to Budget and Borrow Wisely

- Visit [www.cashcourse.org/iupui](http://www.cashcourse.org/iupui) for money management tips for a lifetime
- We encourage students and parents to have “the money talk”
Student Employment

- Any student at IUPUI can seek student employment opportunities
- Research indicates campus employment can actually help student success
- Office of Student Employment coordinates job postings online, job fairs, and other ways to match students with opportunities; visit Business Building Room 2010, call 317-274-0857, or email future@iupui.edu.
- Visit job fair August 23, 2012, 10am-1pm outside Taylor Hall.
Student Employment

- Some income-eligible students may have received a Federal Work Study (FWS) award:
  - FWS enables income-eligible students to be a bit more employable because part of the wage earned is supplemented by federal student aid
  - FWS students must seek out opportunities on campus or at non-profit community service agencies (no placement)
  - FWS awards must be accepted online
  - FWS wages are NOT considered income on FAFSA
We help students with all financial aid and billing-related questions and inquiries.
We answer questions about financial aid awards (grants & loans) with current and prospective students.
We provide information on financial literacy and ways to minimize student loan and credit card debt.
We accept in-person account payments (cash & check).
We assist students and authorized users in making online payments via QuikPay (for credit card payments).

Student Financial Services
finaid@iupui.edu, 317-274-4162, Campus Center Suite 250
Office of Student Scholarships:
www.iupui.edu/scentral

- Looking for additional scholarship opportunities or information. - Continuing Students tab.
- Did you receive a outside scholarship award?
- Scholarship checks for IUPUI students can be sent to:
- IUPUI Office of Student Scholarships
  ATTN: Jessenia Barron
  P.O. Box 6035
  Indianapolis, IN 46207
- Contact Us:

  Student Scholarships
  escholar@iupui.edu, 317-274-5516, 425 University Blvd, CA103