FINANCIAL SUCCESS PLANNING CALENDAR 2016–17

IUPUI

Office of Student Financial Services
MONEY SMARTS
AS ESSENTIAL AS READING, WRITING, AND ARITHMETIC

We’re here to help IUPUI students be smart about student loan debt and give them the MoneySmarts they need to make good financial decisions—both here at IUPUI and after graduation.

MONEYSMARTS.IU.EDU

It’s our job to help you learn to be smart about finances while in college. Your financial wellness has a huge impact on your overall wellness, so it’s important to start making MoneySmart decisions early on. We help you do that by:

- Providing financial literacy education online and in the classroom
- Tackling important topics like credit, borrowing, and debt in our weekly podcast series
- Offering personalized help from peer financial educators

Stick with us and you’ll get the MoneySmarts you need to keep the debt monster at bay and your post-graduation options wide open.
Get a head start on being MoneySmart

One of the most beneficial things you can do while in college is to make a budget for yourself so that you know how much money you’re going to spend—and hopefully save—each month. With our interactive budget calculator, you can create a realistic budget based on your income.

Check out the calculator and lots of other resources and tools at moneysmarts.iu.edu/resources.

Listen and learn

If you don’t want to move back in with your parents after college, the time to start being MoneySmart is now. Listen to our weekly podcast, How Not to Move Back in With Your Parents, and learn to make decisions that will help you keep a comfortable distance.

Listen to the podcast at moneysmarts.iu.edu/tips.

Get credit for learning about credit

If you start at IU as a freshman, just before orientation you’ll complete a 60-minute online exercise about budgeting, establishing credit, student loans, and other financial basics. You can also take a series of three 1 credit hour classes designed to cover the fundamentals of personal finance. They’re available online and in classrooms on most IU campuses.

Visit moneysmarts.iu.edu/courses.

Test your knowledge

Think you’re MoneySmart? Find out with our interactive quizzes that test your knowledge of topics like budgeting, borrowing, and managing debt.

Check out the quizzes at moneysmarts.iu.edu/test.

Get money advice from someone who gets it

Whether you’re having money problems right now or just want to get a head start on planning your financial future, the coaches on our MoneySmarts team can help. They’re students just like you who are trained as peer financial educators, and you can talk with them in person or online.

To make an appointment, visit moneysmarts.iu.edu/mentoring.
Dear IUPUI students,

As the IUPUI Director of Student Financial Services, I understand how important finances are to college student success. Money matters. I repeat: money matters!

At IUPUI our goal is to demonstrate our commitment to financial success by awarding need-based and merit-based financial aid, as well as delivering comprehensive financial education programming.

Student success at IUPUI is dependent on the personal commitment of our talented students, but also revolves around the development of a comprehensive financial plan. We want to help IUPUI students develop financial planning skills that lead to financial success.

Resources are being offered to help students develop a financial planning skill set, including this IUPUI Financial Success Planning Calendar. We hope families will think of this as a resource for IUPUI financial success planning.

We encourage students to take advantage of other personal financial planning resources at IUPUI including web-based resources like:

- MoneySmarts (moneysmarts.iu.edu), a financial literacy resource from the IU Office of Financial Literacy that is dedicated to all students within the Indiana University system
- Transit-Personal Finance and Student Loan Management™, a financial literacy learning module for college students offered through One.iu.edu
- The IUPUI Office of Student Financial Services website (iupui.edu/finaid) offers even more financial planning resource information including the IUPUI College Budget Balancer online tool

Best wishes toward a financially successful journey and a personally enriching higher education experience at IUPUI.

Sincerely,

Marvin Smith, Director
Office of Student Financial Services
Continuing Students' Aid Begins to be Awarded for 2016-2017

Bill Due Date for Summer 2016 (2nd Deferment Payment for Summer 2016)

First Day of Summer II 2016 Classes

IU Employee Payday

IU Employee Payday

First Day of Summer II 2016 Classes

Dates believed accurate at time of printing but subject to change.
Recognize that every dollar saved for college expenses can reduce potential student loan debt.

It is never too late to save for college expenses and commit to saving money for college through summer employment, graduation gifts, etc.

Discuss financial expectations with your family.

Before school begins, sit down with your family to discuss expectations regarding money. How much do your family members plan to financially contribute to your education? Make sure there are no misconceptions about how college costs and living expenses will be paid.
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**Dates believed accurate at time of printing but subject to change.**
August 2016

**JAGAID TIPS**

Limit your borrowing as much as possible.

All student loans are awarded at IUPUI in “offer only” status, allowing students to accept only what they need. This means that students will need to actively accept, reduce, or decline their student loan offers through [One.iu.edu](http://One.iu.edu).

Develop a frugal spending plan and stick to it.

You need to live on a college student budget today so you don’t have to live on a college student budget the rest of your life.
### Fall 2016  Pell Grant Awards
Finalized Based on Current Enrollment Level

### End of 100% Tuition Refund Period for Fall 2016

### Last day that One.iu.edu can be used to Register, Drop, and/or Add Courses for Fall 2016

### First Day of Fall 2016 Classes

### Fall 2016 Financial Aid Refunds Begin for Students with Direct Deposit

### Fall 2016 Billing Statements for Registered Students available at One.iu.edu

### Last Day of Summer II 2016 Classes

### Official Summer II 2016 Grades available at One.iu.edu

### First Day of Fall 2016 Classes

### Student Employment Part-Time Job Fair (10am-1pm in the Taylor Courtyard)

### Fall 2016 Pell Grant Awards Finalized Based on Current Enrollment Level

### Billing Due Dates

### Informational Dates

### Money Disbursement Dates

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Dates believed accurate at time of printing but subject to change.
Visit the IUPUI Office of Student Employment.

The OSE is dedicated to helping students identify rewarding student employment opportunities. They also provide resources and empower students to find meaningful, academically relevant, part-time work experiences that enhance both academic and personal success. Find out more information at employment.uc.iupui.edu.

Ration your financial aid disbursement for the entire semester.

You may be accustomed to receiving a biweekly or monthly paycheck. So receiving a refund check once a semester can be an adjustment. Budget and plan ahead to avoid the added stress of coming up short around finals.
SEPTEMBER 2016

**End of 75% Tuition Refund Period for Fall 2016**

**OFFICES CLOSED**

**Labor Day**

**End of 50% Tuition Refund Period for Fall 2016**

**Spring 2017 Course Offerings available on-line**

**End of 25% Tuition Refund Period for Fall 2016**

**Fall 2016 State Aid Awards Finalized Based on Current Enrollment Level**

**IU Employee Payday**

**First Bill Due Date for Fall 2016 (1st Deferral Payment for Fall 2016)**

**End of 50% Tuition Refund Period for Fall 2016**

**End of 25% Tuition Refund Period for Fall 2016**

Dates believed accurate at time of printing but subject to change.
Make college your first job.

Part-time employment provides you with valuable job skills and financial resources, but doing well in school should still take priority. If you are a full time student, it is recommended that you do not exceed more than 15-20 hours of work per week. Keep in mind that doing well in school will maximize future scholarship opportunities.

Never stop searching for scholarships.

Scholarships can come from a wide array of sources, such as the IU Foundation or private entities. Most scholarships require a separate application in addition to the FAFSA. The IUPUI Office of Student Scholarships is dedicated to helping students search and apply for scholarships throughout their IUPUI career and offers web resources at the IUPUI Scholarship Central website at iupui.edu/scentral.

FULFILLING the PROMISE

www.iupui.edu/finaid
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- **1**: 2017-18 FASFA becomes available for completion
- **2**: Bill Due Date for Fall 2016 (2nd Deferment Payment for Fall 2016)
- **17**: Fall Break
- **24**: Spring 2017 Priority Registration Begins (Appointments viewable at One.iu.edu)
- **31**: Halloween

**Billing Due Dates** | **Informational Dates** | **Money Disbursement Dates**
Consider student employment to be a key to success.

Student employment can help you develop valuable career skills and generate financial resources. Working doesn’t have to interfere with getting good grades, but it does mean you will have to manage your time carefully. Recognize the importance of time management and an appropriate balance of study, work, and play.

Try to limit or eliminate the amount of specialty drinks you buy.

A specialty drink at a coffee shop can cost about $5. If you were to buy one every day you’re on campus this would add up to about $100/month. If you continued to do this for your entire college career, it would cost you over $3,000! So just think how much you could save by making coffee at home, buying less often, or just not buying any at all!
Thanksgiving Break

**Thanksgiving Day**

**Daylight Savings Time Ends**

Bill Due Date  for Fall 2016
(3rd Deferment Payment for Fall 2016)

**OFFICES CLOSED**

**OFFICES CLOSED**

**Thanksgiving Day**

**Friday after Thanksgiving Day**

Dates believed accurate at time of printing but subject to change.
Take advantage of FREE on-campus events!

These FREE events are a great way to meet other students and to spend more time with the friends you’ve already made. Plus, they’re FREE! Visit iupui.edu/~sapb to find out about these events.

Families may still consider signing up for an Indiana CollegeChoice 529 plan.

Even after a student starts college, family members may still be able to open a 529 account and utilize the funds for higher education expenses later in the year while receiving up to $1,000 in an Indiana state income tax credit. To learn more visit collegechoicedirect.com. Students from outside of Indiana should check with their home state on 529 options.
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January 2017

JAGAID TIPS

Use the hydration stations on campus.

Using your own water bottle to fill up for FREE instead of buying individual bottles of water every day can save you tons of money in the long run! It’s also a great way to help the environment since it creates less waste.

Recognize the difference between a need and a want.

Most of the time you probably realize that a latte is a want, not a need. But after staying up late studying or writing a paper, a latte might start to feel more like a need. Think these things through and decide what is truly essential and what you can afford.
### January 2017

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- **January 2, 2017**: Martin Luther King Day
- **January 16, 2017**: Pell Grant Awards Finalized Based on Current Enrollment Level
- **February 3, 2017**: First Day of Spring 2017 Classes
- **February 13, 2017**: End of 100% Tuition Refund Period for Spring 2017
- **February 14, 2017**: Spring 2017 Pell Grant Awards Finalized Based on Current Enrollment Level
- **February 14, 2017**: Last day that One.Iu.edu can be used to Register, Drop, and/or Add Courses for Spring 2017
- **December 27, 2016**: Winter Break
- **December 30, 2016**: OFFICES CLOSED
- **January 4, 2017**: Spring 2017 Financial Aid Refunds Begin for Students with Direct Deposit
- **January 11, 2017**: First Bill Due Date for Spring 2017 (1st Deferral Payment for Spring 2017)
- **January 13, 2017**: IU Employee Payday
- **January 15, 2017**: End of 50% Tuition Refund Period for Spring 2017
- **January 29, 2017**: End of 50% Tuition Refund Period for Spring 2017

**Dates listed are believed accurate at time of printing but subject to change.**
File your FAFSA prior to March 10th every year!

If you miss this deadline you can still file the FAFSA to receive federal aid, but you could no longer be considered for state aid. So make sure to always file on time!

Don't give in to peer pressure.

If your friends invite you to an expensive concert or event, suggest a cheaper alternative. Your friends might even thank you for helping them save some money as well!
### Spring 2017

End of 25% Tuition Refund Period for Spring 2017

Spring 2017 State Aid Awards Finalized Based on Current Enrollment Level

**Valentine’s Day**

### Fall 2017

Course Offerings available on-line

Bill Due Date for Spring 2017 (2nd Deferment Payment for Spring 2017)

**IU Employee Payday**
Make the most of student discounts.

Showing your JagTag can save you money on dining and entertainment; sometimes it can even make it FREE! Learn more about student discounts at jagtag.iupui.edu. Some student discounts are not advertised so you should also get in the habit of asking places if they offer one. Remember, it never hurts to ask!

Find ways to earn extra cash.

Turn your talents and hobbies into sources of income! Enjoy kids? Babysit in your free time. Do you excel at a certain academic subject? Consider tutoring! Like pets? Be a part-time dog-walker. The possibilities are limitless!
### Spring Break

- **Bill Due Date** for Spring 2017 (3rd Deferment Payment for Spring 2017)
- Last Day for Continuing Students to Apply for IUPUI’s 2017-2018 Competitive Scholarships
- St. Patrick’s Day
- Priority Registration Begins for Summer & Fall 2017 Terms

### Important Dates

- **IU Employee Payday**
- 2017-18 Traditional FAFSA Submission Priority Deadline
- Bill Due Date for Spring 2017 (3rd Deferment Payment for Spring 2017)
- Priority Registration Begins for Summer & Fall 2017 Terms
- IU Employee Payday
Consider using a prepaid cell phone.

Using a prepaid cell phone can help you budget and avoid surprise charges. In some cases, being on a prepaid plan may even be cheaper for you than being on a contract. Do some research and consider all your options before making a final decision.

Spend less on snacks.

It is easy and convenient to buy snacks from vending machines, but it can quickly add up. If you like to snack, plan ahead. Buy a big bag at the grocery store and then divide it up and bring little bags with you to campus.
Open Registration Begins for Summer I & II 2017 and Fall 2017

Bill Due Date for Spring 2017 (4th/Final Deferment Payment for Spring 2017)

2016 IRS Tax Return Submission Deadline

Summer 2017 Billing Statements for Registered Students available at One. iu.edu

Dates believed accurate at time of printing but subject to change.
Your goal should be to graduate with as little debt as possible.

Consider student loans only as a last resort. If you do end up needing to use a student loan, though, always turn to federal loans first. Make sure you are aware of the interest rate and your repayment options. If you choose to borrow, also make sure you are keeping track of your loan debt on nslds.ed.gov.

Try to cut costs on transportation.

Walk, ride a bike, or use public transportation whenever possible. Decide if you really need a car. If you still choose to have a car, make sure you have budgeted for gas, insurance, and routine maintenance. These things can quickly add up!
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**Memorial Day**

- **Billing Due Dates**
- **Informational Dates**
- **Money Disbursement Dates**

*Dates believed accurate at time of printing but subject to change.*
Consider buying used.

Buying gently used textbooks, music, movies, clothes, furniture, etc. instead of buying new can save you quite a bit of money. Check your local Goodwill store and the classifieds section on One.iu.edu for bargains.

Spend wisely on food.

If you have a meal plan, use it! Remember, if you choose to eat out when you could have utilized your prepaid meal plan you are essentially paying twice for that meal. If you are not on a meal plan, save money on food by dining in on a regular basis rather than dining out. You can also save money by buying generic or store brand food items instead of name brand ones.
May 2017
S M T W T F S
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30 31

June 2017
S M T W T F S
1 2 3 4 5 6 7
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15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30

July 2017
S M T W T F S
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30

Continuing Students’ Aid Begins to be Awarded for 2017-2018

Bill Due Date for Summer 2017 (2nd Deferral Payment for Summer 2017)

First Day of Summer II 2017 Classes

Last Day of Summer I 2017 Classes

Official Summer I 2017 Grades available at One.iu.edu

IU Employee Payday

Dates believed accurate at time of printing but subject to change.
Talk about money plans with your roommates.

If you share housing, decide how you will divide up the cost of rent as well as utilities. Also decide if you will take turns buying food and preparing meals or if you will each buy and make your own. And make it clear that you will not lend each other money. Put these things in writing.

Consider using a video streaming service in place of cable.

Using video streaming services instead of cable can save you quite a bit of money! There is a monthly fee associated with such services, but that fee is usually significantly lower than the monthly cost of cable or renting multiple movies.
### JULY 2017

<table>
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<tr>
<th>SUNDAY</th>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
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<th>FRIDAY</th>
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<td>End day that <a href="#">One.iu.edu</a> can be used to Register, Drop, and/or Add Courses for Summer II 2017</td>
<td>Start of 50% Tuition Refund Period for Summer II 2017</td>
<td><strong>Independence Day</strong></td>
<td><a href="#">End of 100% Tuition Refund Period for Summer II 2017</a></td>
<td><a href="#">End of 50% Tuition Refund Period for Summer II 2017</a></td>
<td><a href="#">Bill Due Date for Summer 2017 (3rd Deferment Payment for Summer 2017)</a></td>
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<td><a href="#">End of 100% Tuition Refund Period for Summer II 2017</a></td>
<td><a href="#">Bill Due Date for Summer 2017 (3rd Deferment Payment for Summer 2017)</a></td>
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<th><strong>Billing Due Dates</strong></th>
<th><strong>Informational Dates</strong></th>
<th><strong>Money Disbursement Dates</strong></th>
</tr>
</thead>
</table>

Dates believed accurate at time of printing but subject to change.
Protect your personal information.

Identity theft is a real threat. Technology today has made it easier for identity theft to occur, so be alert and cautious. Do not carry your social security card or number around with you. Don't list your home address and full date of birth on social networking sites. If you make purchases online, make sure to only use secure “https” sites. And always check your debit and/or credit card statements for unauthorized purchases.

Link your app store to a gift card instead of your debit card.

App and music downloads can seem cheap at $0.99 each, but they can quickly add up. To make sure you don’t overspend on downloads, consider buying a gift card for the downloading service of your choice and then linking that to your account instead of your credit or debit card to prevent yourself from easily overspending on downloads.
### AUGUST 2017

**SUNDAY** | **MONDAY** | **TUESDAY** | **WEDNESDAY** | **THURSDAY** | **FRIDAY** | **SATURDAY**
---|---|---|---|---|---|---
6 | 7 | 8 | 9 | 10 | 11 | 12
6 7 Last Day of Summer II 2017 Classes | | | | Fourth Due Date for Summer 2017 (4th/5th/6th/7th Payment for Summer 2017) | | IU Employee Payday

13 | 14 | 15 | 16 | 17 | 18 | 19
13 14 | 15 | 16 | Fall 2017/Financial Aid Refunds Begin for Students with Direct Deposit | | | 

20 | 21 | 22 | 23 | 24 | 25 | 26
20 21 | 22 | 23 | Student Employment Part-Time Job Fair (10am-3pm in the Taylor Courtyard) | | IU Employee Payday | 

27 | 28 | 29 | 30 | 31 | | 

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**Billing Due Dates**  |  **Informational Dates**  |  **Money Disbursement Dates**

*Dates believed accurate at time of printing but subject to change.*
Planning for Your Success

Enrolling at IUPUI is only the beginning of your journey to financial success. Use these tips and tricks to make every dollar count.

Make Saving and Spending Work for You

• Every dollar you save for college can reduce your potential student loan debt, and it's never too late to start. Commit to saving money for college from your summer job and graduation gifts, for example.

• Develop a frugal spending plan—and stick to it. Living on a college student budget today will help you avoid living on one after you graduate.

• Your family may be able to open an Indiana CollegeChoice 529 plan (collegechoicedirect.com) to help save for your education while receiving up to a $1,000 state income tax credit. Not an Indiana resident? Check with your home state for 529 options.

Maximize Your Scholarship Opportunities

• Make college your first job. Doing well in school means increasing your potential scholarship opportunities.

• Don’t be shy about searching for and applying for scholarships. Get started at Scholarship Central (iupui.edu/scentral), offered by the IUPUI Office of Student Scholarships.

Earn Cash and Develop Your Career Potential

• Earn cash and develop career skills through student employment. You’ll learn to recognize the importance of time management and of balancing study, work, and play.

• Find a part-time job that works for you. The IUPUI Office of Student Employment can help you get experience that enhances your academic and personal success. (See employment.uc.iupui.edu for details.)

Borrow Only What You Need

• The less you borrow, the less you’ll need to pay back. All student loans are awarded in “offer only” status, which means you can accept only as much as you need. (Remember, you’ll need to accept, reduce, or decline these offers through one.iu.edu.)

• Calculate how much you may need to borrow with the online financial success planning action tool: The IUPUI College Budget Balancer (balancer.iupui.edu).

Stay Organized

• Keep all your financial aid documents in one place with this Financial Success Planning folder.

• Remember to file your FAFSA every year by the March 10 priority deadline.

Did you know?

• Indianapolis boasts one of the largest job markets in the Midwest, offering incredible career development opportunities while you attend IUPUI—and even after graduation. Whether you’re interested in an internship, cooperative education, or a part-time job, you’ll not only earn money for college expenses—you’ll gain valuable career experience too.

• You’ll find lower tuition and fee costs at IUPUI than at many other four-year colleges in Indiana.

• If you complete at least 30 credits per year and get your IUPUI degree within four years, you’ll spend a lot less on your education.

• You can choose from more than 350 undergraduate and graduate degree programs offered by two world-class institutions—all on one centrally located, dynamic campus.
Want to know more?

Our goal at IUPUI is to help you develop financial planning skills. Check out these resources we offer for your journey to financial well-being and success.

Financial Success Planning
Calendar and Resource Guide
iupui.edu/finaid/FSPcalendar
As a new IUPUI student, you’ll get a 15-month wall calendar that includes key financial dates as well as money-saving tips, advice, and resources.

Financial Success Planning Action Tool: The IUPUI College Budget Balancer
balancer.iupui.edu
This online financial planning tool helps you and your family estimate costs and learn about available resources so you can make wise decisions about how much money you’ll need to save, earn, or borrow to pay for your education.

Financial Success Planning
Orientation Presentations
During new student orientation, you and your parents can take part in interactive presentations and workshops where you’ll learn tips about managing your personal finances while at IUPUI.

MoneySmarts
moneysmarts.iu.edu
Learn to manage money and minimize debt with this program from the IU Office of Financial Literacy.

Transit
Before you start your classes at IUPUI, you’ll need to complete this online financial literacy course available through the one.iu.edu portal. (See kb.iu.edu/d/bdelp for details.)

Contact Us
Office of Student Financial Services
IUPUI
Campus Center 250
420 University Boulevard
Indianapolis, IN 46202-5147
finaid@iupui.edu
Phone: 317-274-4162
Fax: 317-274-3664
For in-person and telephone advising hours, check our website:
iupui.edu/finaid
facebook.com/iupuiOSFS
twitter.com/iupuiOSFS
IUPUI students understand the unique value of IUPUI.

Just a few considerations:

• IUPUI offers lower tuition and fee costs than many other four-year colleges in Indiana.

• IUPUI offers over 350 undergraduate and graduate degree programs from two world-class institutions in one centrally located, dynamic campus.

• The economic strength of Indianapolis provides countless local career development opportunities to IUPUI students through internships, externships, cooperative education programs, and full-time summer employment, as well as part-time employment opportunities during the academic year. Local employment and career development opportunities provide IUPUI students valuable experience—as well as some income for college expenses.

• Indianapolis offers a great location for future careers. According to the Bureau of Labor and Statistics, Indianapolis (Marion County) has one of the largest job markets in the Midwest.

• IUPUI and the Office of Student Financial Services is committed to helping IUPUI students along the journey to financial well-being.