Making Urban Living Affordable
The counseling staff located in the Office Student Financial Services is available to serve all students with financial aid and general billing related matters.

Financial Aid Services
- We help current and prospective students with all financial aid-related questions
- We can assist students in completing FAFSA (Free Application for Federal Student Aid) online
- We accept forms necessary for aid eligibility
- We provide informational presentations to students, faculty, staff, and community members on all areas of financial aid and financial literacy

Office of the Bursar Services
- We accept in-person Bursar bill payments made with cash, check, or money order
- We answer general billing related questions
- We assist students in making online payments
- We accept Bursar forms (i.e. fee appeals, third party payment vouchers, etc.)
# Do the Math:

**Make Sure You Can Afford to Move**

## 2015-2016 Undergraduates Cost of Attendance Estimate

**Two Semesters, 15 Credits/Semester**

<table>
<thead>
<tr>
<th>Costs</th>
<th>With Parent</th>
<th>On Campus</th>
<th>Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees*</td>
<td>$9,065</td>
<td>$9,065</td>
<td>$9,065</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$1,914</td>
<td>$9,065</td>
<td>$9,065</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,230</td>
<td>$1,230</td>
<td>$1,230</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,134</td>
<td>$892</td>
<td>$2,134</td>
</tr>
<tr>
<td>Personal</td>
<td>$2,096</td>
<td>$2,096</td>
<td>$2,096</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$16,439</strong></td>
<td><strong>$22,387</strong></td>
<td><strong>$23,629</strong></td>
</tr>
</tbody>
</table>

* Nonresident tuition adds $21,550 to Cost of Attendance estimate

- If you live on campus, financial aid applied directly to Bursar bill
- If you live off campus, financial aid sent via check (slow) or direct deposit (fast)
- Must have enough financial aid or other resources to pay for everything...so....
Consider Your Ultimate Goal

- Remember the Goal: Graduate from IUPUI as quickly as you can with as little student loan debt as you can
- Housing decisions will impact this goal!
- Office of Student Financial Services can help you explore options
## Cost of On-Campus Meal Plans for 2015-2016

<table>
<thead>
<tr>
<th>Meal Plan</th>
<th>Package</th>
<th>Total Cost for the Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 Meal Plan Plus*</td>
<td>16 Meal Swipes per week + $150 Flex Dollars per semester</td>
<td>$3,540</td>
</tr>
<tr>
<td>All Access Plan*</td>
<td>Unlimited Meal Swipes per week – No Flex Dollars</td>
<td>$3,740</td>
</tr>
<tr>
<td>Jags Plan</td>
<td>20 Meal Swipes per semester + $765 Flex Dollars per semester</td>
<td>$1,800</td>
</tr>
<tr>
<td>Jawz Plan</td>
<td>15 Meal Swipes per semester + $495 Flex Dollars per semester</td>
<td>$1,200</td>
</tr>
<tr>
<td>Jinx Plan</td>
<td>10 Meal Swipes per semester + $228 Flex Dollars per semester</td>
<td>$600</td>
</tr>
</tbody>
</table>

* Residents of Ball Hall & University Tower are required to have a meal plan, but can choose which of these two meal plan options they prefer.
# Approximate Average Monthly Costs of Living Off Campus

<table>
<thead>
<tr>
<th>Utility</th>
<th>Avg. Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment (1 bedroom) - Downtown</td>
<td>$700-800/mo</td>
</tr>
<tr>
<td>Apartment (1 bedroom) - Outside of downtown</td>
<td>$450-600/mo</td>
</tr>
<tr>
<td>Basic (Electricity, Heating, Water, Garbage) for a 280 ft² Apartment</td>
<td>$100-282/mo</td>
</tr>
<tr>
<td>Internet (6 Mbps, Unlimited Data, Cable/ADSL)</td>
<td>$25-$40/mo</td>
</tr>
</tbody>
</table>

*To collect data [Numbeo.com](https://numbeo.com) relies on user inputs and manually collected data from authoritative sources (websites of supermarkets, taxi company websites, governmental institutions, newspaper articles, other surveys, etc.).
With On Campus Housing…

- No extra utility bills
- Minimal transportation needed
- No security deposit required
- Free laundry services
- Secure premises
- 12 month lease not required
Housing Decisions: The Basics

- How many roommates do you plan to have?
- Will you want a bedroom to yourself?
- Are you willing to share a bathroom or will you want your own designated bathroom?
- How close do you want to live to campus?
- Would you be willing to live farther away from campus if you can find a better deal?
- Whose name(s) will be on the lease?
Roommates

- Having a roommate or roommates is like having one of the best coupons around.
- One roommate is like having a 50% off coupon
- 2 roommates is 66% off coupon
- 3 roommates is 75% off coupon
- you get the picture....
Rent

- Will you need a co-signer for the lease?
- Is renter’s insurance required?
- What payment methods are accepted for rent?
- Can you pay online?
- What is the late payment policy?
- What is required to get your security deposit back?
Utilities

- What is the average cost of utilities including electricity, gas, water, and trash?
- What internet, cable, and phone service providers are available in your area?
- Do you & your roommate(s) plan to have basic internet service or high speed? What is the price difference?
- Do you & your roommates(s) plan to have cable? Have you compared the price of different cable packages?
- Have you & your roommate(s) discussed what temperature you plan to keep the thermostat at?
- How will you split up these costs?
Food

- Do you plan to shop for food with your roommate(s) and then split the bill or shop separately?
- Will you take turns cooking meals to save money or will each eat on your own?
Move-In Expenses

- How much is the application fee?
- How much will the security deposit be?
- Will you need a security deposit for utilities as well?
  - This is typically needed if you have poor credit or no credit.
- Will you have to pay installation fees for cable and/or internet?
Commuting to Campus

- Will you walk, bike, drive, or ride a bus to campus?
- If you will be taking the bus, what’s the closest bus stop and what is the bus schedule?
- If you will be driving to campus how much will gas and maintenance cost you?
- How much will parking cost you?
Other Considerations

- Does your landlord allow pets?
- Do you/roommate(s) plan to have a pet?
- Extra pet fees?
- Laundry facilities included?
The Roommate Talk

- Have you made it clear that you will not lend each other money, or offer I.O.U.’s?

- TIP: Consider writing up a roommate agreement, signing it, and each keeping a copy. This can help prevent and/or resolve potential misunderstandings.

Student Employment

- Any student at IUPUI can seek part-time student employment
- Research indicates that on-campus employment can actually contribute to student success
- The IUPUI Office of Student Employment coordinates job postings online, job fairs, and other opportunities to match students with prospective employers.
  - Office Location: Taylor Hall, Third Floor
  - Website: http://employment.uc.iupui.edu
  - Email: future@iupui.edu
  - Phone Number: (317) 274-4856
Making Your Final Decision

- How does all of this compare to living on campus?
- Which option is more affordable?
- Which option makes the most sense for you and your life?
Helpful Resources

- The IUPUI Financial Success Planning: Action Tool

- Federal Student Aid’s Budget Calculator:
  https://studentaid.ed.gov/prepare-for-college/choosing-schools/consider/budget-calculator

- IUPUI On Campus Housing Rates & Information:
  http://housing.iupui.edu/explore/apply-for-housing/rates-forms.shtml

- IUPUI Off Campus Student Services:
  http://studentaffairs.iupui.edu/campus-living/off-campus-services/index.shtml
How to Contact Us

- Walk-in Counseling (Campus Center Suite 250)
  - Monday-Thursday: 8:00 a.m. – 5:30 p.m.
  - Friday: 9:00 a.m. – 5:00 p.m.
- Telephone: (317) 274-4162
- Email us at finaid@iupui.edu
- Website: www.iupui.edu/finaid
- LIKE us! facebook.com/iupuiOSFS
- FOLLOW us! twitter.com/iupuiOSFS