Presenters

Marvin Smith, Director, Student Financial Services

Jim Fiddler, Associate Director, Student Financial Services
Why IUPUI?

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

• Countless local career development opportunities provide IUPUI students valuable experience – as well as some income for college expenses.

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

• The Office of Student Financial Services is committed to helping students develop financial success planning skills and strategies.
How is IUPUI Committed to Financial Success?

• At IUPUI we understand how important finances are to student success.

• We demonstrate our commitment to financial success through our awarding of need-based and merit-based financial aid programs, as well as the delivery of comprehensive financial education programming.

• Student success is dependent upon personal commitment and investment of time, effort, and energy, but also revolves around the development of a comprehensive financial success plan.

• We are here to help!
The counseling staff located in the Office Student Financial Services located in the Campus Center 250 (next to Admissions) 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 the FAFSA (Free Application for Federal Student Aid).
- 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 answer general billing related questions.
- We assist students in making online payments.
- We accept Bursar payments and forms
How Much Does It Cost to Attend IUPUI?

2016-17 Undergraduate Cost of Attendance, Two Semesters, 12-18 Credits/Semester

**Indiana Resident Cost Estimates**

<table>
<thead>
<tr>
<th>Cost Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees*</td>
<td>$9,206</td>
</tr>
<tr>
<td>Housing/Meals</td>
<td>$9,430</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,204</td>
</tr>
<tr>
<td>Travel</td>
<td>$1,692</td>
</tr>
<tr>
<td>Personal</td>
<td>$2,106</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$23,638</strong></td>
</tr>
</tbody>
</table>

*NOTE: Additional Program Fees if admitted to Herron Art & Design ($664) Business ($1175) Engineering & Technology ($1365) Nursing ($2665) Science ($295) Social Work ($113) Other fees may include special course fees, lab fees, distance learning course fees, etc.*

**Nonresident from IL, KS, MI, MN, MO, NE, ND, WI add....** + $4,070 in tuition/fees

**Nonresident from all other states add....** + $21,550 in tuition/fees

**Students living with parents can save $7,484 in housing/meal**s

**Students living on campus can save $1,380 in travel**
What is a Financial Aid Notification (FAN)?

Your financial aid notification gives you the details about your financial aid eligibility, expected costs, and other important information. Here's how it breaks down:

Your financial aid resources are scholarships, grants, loan eligibility, and other aid available to you based on your Free Application for Federal Student Aid (FAFSA).

Your cost of attendance (COA) is an estimate of how much an academic year at IUPUI will cost. It includes tuition and fees, room and board, books and supplies, transportation, and personal expenses. Use this estimated COA to help your family plan for the cost of your education.

Your expected family contribution (EFC) is a guide to how much your family may be able to contribute to your college expenses during an academic year. It's calculated using information from your FAFSA, and is the same no matter what college you attend.
When Will I Receive My FAN?

- For 2016-17 Free Application for Federal Student Aid undergraduate filers…

- Incoming Freshman should receive by mail week of March 28

- Incoming Transfers should receive by mail week of April 4

- Can also see FAN info at one.iu.edu

- Continuing students should receive e-FAN referral to one.iu.edu by mid-June
How Do I Read My FAN?
Suzy Student
123 College Lane
Anytown, USA 12345

Based on your filing of the Free Application for Federal Student Aid, IUPUI is pleased to provide this information about your financial aid eligibility and estimated costs for your enrollment at IUPUI. Carefully review this Financial Aid Notification and our Financial Success Planning Guide at www.iupui.edu/finaid/fan. You can view award messages and accept, decline, or reduce loan offers at one.iu.edu. You must report private scholarships you expect to receive at www.iupui.edu/scentral.

As listed below, after subtracting any scholarship and grant eligibility your estimated tuition and fees are $0 and your estimated full cost of attendance is $5,387. After subtracting all aid eligibility including self-help aid options the estimated Family Responsibility® for your full cost of attendance is $0.
### How Do I Read My FAN?

#### Estimated Financial Aid Resources for 2016-2017

<table>
<thead>
<tr>
<th></th>
<th>Fall 2016</th>
<th>Spring 2017</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gift Aid (Scholarships and Grants)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anticipated 21st Scholars Pledge Grant</td>
<td>1,000</td>
<td>1,000</td>
<td>2,000</td>
</tr>
<tr>
<td>Fall Est 21st Century Award</td>
<td>4,602</td>
<td></td>
<td>4,602</td>
</tr>
<tr>
<td>Spring Est 21st Century Award</td>
<td></td>
<td>4,602</td>
<td>4,602</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>2,833</td>
<td>2,832</td>
<td>5,665</td>
</tr>
<tr>
<td><strong>Gift Aid Totals</strong></td>
<td>$8,435</td>
<td>$8,434</td>
<td>$16,869</td>
</tr>
<tr>
<td><strong>Self-Help Aid Options (Loans and Work)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Work Study Employment</td>
<td>1,500</td>
<td>1,500</td>
<td>3,000</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>1,116</td>
<td>1,116</td>
<td>2,232</td>
</tr>
<tr>
<td>Fed Direct Unsubsidized Loan</td>
<td>78</td>
<td>77</td>
<td>155</td>
</tr>
<tr>
<td><strong>Self-Help Aid Totals</strong></td>
<td>$2,694</td>
<td>$2,693</td>
<td>$5,387</td>
</tr>
<tr>
<td><strong>Total All Awards:</strong></td>
<td>$11,129</td>
<td>$11,127</td>
<td>$22,256</td>
</tr>
</tbody>
</table>

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[Image: IUPUI logo]
How Do I Read My FAN?

**Estimated Cost of Attendance**

Your estimated Cost of Attendance for the academic year (two semesters) at IUPUI is $22,256. To help you plan for the year, we have listed your total estimated tuition cost and other educational cost estimates:

<table>
<thead>
<tr>
<th>Estimated Tuition Cost:</th>
<th>Estimated Other Costs:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition:</td>
<td>Housing:</td>
</tr>
<tr>
<td></td>
<td>9,430</td>
</tr>
<tr>
<td></td>
<td>Transportation:</td>
</tr>
<tr>
<td></td>
<td>312</td>
</tr>
<tr>
<td></td>
<td>Miscellaneous:</td>
</tr>
<tr>
<td></td>
<td>2,106</td>
</tr>
<tr>
<td></td>
<td>Books:</td>
</tr>
<tr>
<td></td>
<td>1,204</td>
</tr>
</tbody>
</table>

**Net Cost Summary**

Net Estimated Tuition After Gift Aid: $0

Net Total Cost After Gift Aid: $5,387

Net Total Family Responsibility* for Full Cost of Attendance after Gift Aid and Self-Help Aid Options: $0

*Family Responsibility options for college costs include savings, earnings, and borrowing; more info at [www.iupui.edu/finaid/options](http://www.iupui.edu/finaid/options).
How Do We Communicate With Students?

- All official campus communications are electronic!
- Need to monitor your IUPUI email and one.iu.edu “Student Center”
How Do I View My Financial Information?

INDIANA UNIVERSITY

Student Center

- Academics
  - Class Schedule Details
  - View Class Permissions
  - Search for Classes
  - Register & Drop/Add
  - My Academics & Grades

- Finances
  - My Account
    - Account Inquiry
  - Financial Aid
    - View Financial Aid
    - Accept/Decline Awards

- Personal Information
  - Demographic Data
    - Names
    - Privacy Settings

- Contact Information
  - Student Home
  - Local (not IU Housing)
  - Student Home Phone
  - IU Email

- Holds and “To Do” List
  - Holds
    - No Holds
  - To Do List
    - No To Do’s

- Enrollment Dates
  - Open Enrollment Dates

- Advisor
  - Program Advisor
    - Contact your Program Office

Pay your bill

make a payment

other financial...
How Do I View My Financial Aid Awards?

<table>
<thead>
<tr>
<th>Award Package</th>
<th>Financial Aid Year 2015-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>You may need to accept, reduce or decline awards. To reduce an award you must first accept the award then you will be able to reduce the amount of the award. You must click &quot;Submit&quot; to save your responses.</td>
<td></td>
</tr>
</tbody>
</table>

This is your initial financial aid award notification. You may select the link to display a printable copy of your award notification letter.

Last Updated: 12/22/2015 2:59:00PM

<table>
<thead>
<tr>
<th>Award Name</th>
<th>Category</th>
<th>Career</th>
<th>Offered</th>
<th>Accepted</th>
<th>Accept</th>
<th>Decline</th>
<th>Lender ID</th>
<th>Lender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring State Acad Honors Award</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>400.00</td>
<td>400.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall State Acad Honors Award</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>400.00</td>
<td>400.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CVOR Fee Remission</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>8,256.00</td>
<td>8,256.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>1,925.00</td>
<td>1,925.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fed Direct Unsubsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td>✓</td>
<td>000000</td>
<td>U.S. Department of Education</td>
</tr>
<tr>
<td>Fed WK Study On Campus 1st Job</td>
<td>Work/Study</td>
<td>Undergraduate</td>
<td>2,459.00</td>
<td>2,459.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pell Pledge Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reported Ext Donor Sch - UG</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>1,000.00</td>
<td>1,000.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Donor Scholarship</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>5,000.00</td>
<td>5,000.00</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>21,440.00</strong></td>
<td><strong>21,440.00</strong></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar.
How Do I Monitor My “To Do” List?

- “TO DO LIST” items require a response to finalize your financial aid
How is Financial Aid Involved at Orientation?

• Learn about all that IUPUI has to offer to help you meet your educational goals and become a member of our very friendly Jaguar community.

• The Office of Student Financial Services will hold multiple presentations regarding financial aid specifics for both students AND parents.

To reserve a spot at orientation visit http://orientation.uc.iupui.edu/
What is an IUPUI Financial Success Plan?

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.
What Are Some Good Saving Strategies?

• It is never too late to save for college expenses!

• Every dollar saved from graduation presents to summer employment can reduce potential student loan debt.

• Families may still be able to open an Indiana CollegeChoice 529 plan (www.collegechoicedirect.com) or a 529 plan from your home state and receive significant tax benefits
What Are Some IUPUI Scholarship Strategies?

• Students who do well in school will maximize future scholarship opportunities as they progress through IUPUI.

• 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 on their website: iupui.edu/scentral.

• The IUPUI Office of Student Scholarships can be reached at (317) 274-5516 or escholar@iupui.edu.
What Are Some Income Earning Strategies?

• Indianapolis boasts one of the largest job markets in the Midwest, offering incredible career development opportunities like internships, cooperative education programs, summer jobs, and part-time employment opportunities

• Student employment can help students earn cash AND develop career skills

• Research indicates a moderate amount of student employment can actually enhance student success

• Check out www.employment.uc.iupui.edu and plan to attend the campus job fair in August
What are Some Good Student Borrowing Strategies?

• You should limit student loan borrowing as much as possible.
  
  – All student loans are awarded 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 OneStart.

• Families are encouraged to utilize the IUPUI College Budget Balancer at www.balancer.iupui.edu to identify costs and resources BEFORE making decisions about borrowing.
What if I Have Special Circumstances?

• The Special Circumstance Appeal is provided to allow a student to request professional judgment related to special circumstances that may qualify for an adjustment to the Expected Family Contribution (EFC).

• The following items may be taken into consideration.
  – Unusual medical and/or dental expenses
  – Parent’s enrollment in postsecondary education program
  – Decrease in income
  – Nonrecurring income or one-time income exclusion
  – Separated, divorced, or widowed since filing FAFSA
What Are Next Steps?

• **By Early May:** Quality Improvement Verification selection begins

• **By May 15th:** Complete all FAFSA correction issues

• **In June/July:** Attend campus orientation

• **By Mid-July:** Apply for a Federal Parent PLUS online if you need it applied to the student’s bill by the due date

• **By August:** Accept student loan offers if you need the funds to be applied to your bill by the due date
What is **Best** Way to Contact Student Financial Services?

- **Email us at finaid@iupui.edu!!!!**
- 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
- Website: [www.iupui.edu/finaid](http://www.iupui.edu/finaid)
- LIKE us! [facebook.com/iupuiOSFS](http://facebook.com/iupuiOSFS)
- FOLLOW us! [twitter.com/iupuiOSFS](http://twitter.com/iupuiOSFS)
- VIEW JagAidTV! [www.iupui.edu/finaid/tutorials](http://www.iupui.edu/finaid/tutorials)
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/bdeh 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
FULFILLING the PROMISE

iupui.edu/finaid
Now, time for your questions!

Please use the chat feature of this webinar to interact with us.
Thank You!