Financial Success Planning Agenda

- Meet presenter and peers
- Financial aid and billing processes
- Money talk and planning
- Scholarship tips
- Borrowing and credit tips
- Budgeting tips
- Student employment
- Next steps
Office of Student Financial Services

• 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 accept in-person account payments (cash & check).
• We assist students and third party users in making online payments via IU Bursar Pay (for credit card payments).
• We email important information to students.
• We provide information on financial literacy and ways to minimize student debt.
Hear From Peers
How have you learned to be responsible for financial aid and billing tasks?
OneStart and “To Do” Lists

- All official campus communications are ELECTRONIC!

- OneStart (onestart.iu.edu) is the web-based system or “front-door” for:
  - Registering for classes
  - Accepting/declining financial aid
  - Viewing and paying bill
  - Signing up for Direct Deposit
  - Checking your university e-mail account
  - 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**

**SIS**
- Go to Student Center
  - Register, drop/add classes (through 1st week of classes)
  - Late drop/add classes (after 1st week of classes)

- View unofficial transcript, grades, advising reports
- View bursar account & financial aid
- View status of admission application
- Change my name/address, find ID number
  **For eDrop/eAdd see link below**

**Student Information Snapshot**

**Class Schedule - Summer 2014**
Nothing found to display.

**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>IUPUI</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Use 'View Account/Pay Bursar Bill' link to access complete details.**

**Financial Aid**
No action is required at this time.

**Potential Maintenance:**
- Thursdays, from 5 to 6 am ET
- The second Sunday of every month, from midnight to 8 am ET

**MORE INFO: UITS Support Center**

**IU-PUI**
OneStart: Student Center

INDIANA UNIVERSITY

Student Center

Academics
- Class Schedule Details
- Enrollment Shopping Cart
- View Class Permissions
- View/Order Textbooks
- Search for Classes
- Academic Planning
- Register & Drop/Add
- My Academics & Grades
- Planner - New

Finances
- My Account
  - View Account/Pay Bursar Bill
  - View 1098-T Tax Form
  - Student Authorizations
- Financial Aid
  - View Financial Aid
  - Accept/Decline Awards
  - Report Other Financial Aid

Holds & To-Do List
- Holds
  - No Holds.
- To Do List
  - No To Do's.
- Milestones
  - No Milestones
- Enrollment Dates
  - Open Enrollment Dates
- Advisor
  - Program Advisor
    - Contact your Program Office.

Pay your bill

Financial Aid

IUPUI
To-Do List Items

Advisee To Dos

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 the Go button.

View your To Do Items by

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Institution</th>
<th>Function</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Item List</th>
<th>Due Date</th>
<th>Status</th>
<th>Institution</th>
<th>Administrative Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stdnt 2012 Federal Tax Return</td>
<td>05/31/2013</td>
<td>Received</td>
<td>IUPUI</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Dependent 13-14 Verif Wksht-QI</td>
<td>05/31/2013</td>
<td>Received</td>
<td>IUPUI</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>Parent 2012 Federal Tax Return</td>
<td>05/31/2013</td>
<td>Received</td>
<td>IUPUI</td>
<td>Financial Aid</td>
</tr>
</tbody>
</table>
Signing up for Direct Deposit

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 setup Direct Deposit
- How to Pay Your Bill
- How to setup a Third Party User

ESPECIALLY FOR...

NEW STUDENTS ➤ Information and tips for new students

PARENTS ➤ Information for parents.

SPONSORED STUDENTS & EMPLOYERS ➤ Information for sponsored students and employers paying employee tuition.

QUICK LINKS

- IU Pay Guide ➤
- How To Read Your Bill Guide ➤
- IUPUI Registrar ➤
- OneStart ➤
- Student Online TUTORIALS ➤
- SIS Accounting Deadlines ➤
- Student Financial Services ➤
- Tax Forms ➤
- Master Fee List ➤
- Late Payment Fees ➤

Bursar Contact Information

Office of the Bursar
P.O. Box 6020
Indianapolis, IN 46206-6020
Phone: (317) 274-2451
Fax: (317) 278-1579
Email: bursar@iupui.edu

What matters. Where it matters.
Third Party Access

- In order to discuss ANY specifics of student’s financial account with a parent, spouse, etc., a 3rd Party User must be set up.
- The student can set up a 3rd party user through their OneStart account.
- Instructions are available on the Bursar website at www.bursar.iupui.edu.
- Students can revoke access at any time.
Billing Process

• The IUPUI Billing Process:
  – Bills are generated MONTHLY on the 1\textsuperscript{st} Tuesday of the month
  – Bills are viewable through onestart.iu.edu the next day
    • Fall 2014 bills will be viewable: Wed, August 6\textsuperscript{th}
  – Bills are due the 3\textsuperscript{rd} Tuesday of that month.
    • Fall 2014 bills are due: Tuesday, August 19\textsuperscript{th}
  – Late fees are assessed monthly
Payment Information

- Bills can be paid online through IU Bursar Pay, by mail, or in person at the Office of Student Financial Services.
  - Credit Cards:
    - Can only be accepted online through the IU Bursar Pay system
    - Can use VISA, MasterCard, AMEX, or Discover
    - 2.7% convenience charge added
  - Students can set up Third Party Users to pay on their behalf, via OneStart
  - Students and Third Party Users will be notified by e-mail ONLY when a bill is available to be paid.
  - For more information visit bursar.iupui.edu
Financial Aid Awards

• View your Financial Aid Notification (FAN) or ‘aid package’ in the OneStart Student Center

• Some awards will show as ESTIMATED and change with ENROLLMENT
  – i.e., Federal Pell and State of Indiana awards

• Must maintain enrollment through certain dates for certain types of aid
  – Federal Pell: End of 100% refund period
  – State Aid: End of 25% refund period
# Enrollment Level Impact on Aid

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Enrollment Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time (12+ credits)</td>
</tr>
<tr>
<td></td>
<td>Three Quarter-Time (9-11 credits)</td>
</tr>
<tr>
<td></td>
<td>Half-Time (6-8 credits)</td>
</tr>
<tr>
<td></td>
<td>Less Than Half-Time (1-5 credits)</td>
</tr>
</tbody>
</table>

## Federal Aid

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Full-Time (12+ credits)</th>
<th>Three Quarter-Time (9-11 credits)</th>
<th>Half-Time (6-8 credits)</th>
<th>Less Than Half-Time (1-5 credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Full Award</td>
<td>Prorated</td>
<td>Prorated</td>
<td>Prorated</td>
</tr>
<tr>
<td>Federal Stafford Loan</td>
<td>Full Award</td>
<td>Possible Reduction</td>
<td>Possible Reduction</td>
<td>Not Eligible</td>
</tr>
</tbody>
</table>

## State Aid

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Full-Time (12+ credits)</th>
<th>Three Quarter-Time (9-11 credits)</th>
<th>Half-Time (6-8 credits)</th>
<th>Less Than Half-Time (1-5 credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana Higher Education Award</td>
<td>Full Award</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>21st Century Scholar Award</td>
<td>Full Award</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>National Guard Supplemental Award</td>
<td>Full Award</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>Child of Veteran/Officers Supplemental Award</td>
<td>Full Award</td>
<td>Prorated</td>
<td>Prorated</td>
<td>Prorated</td>
</tr>
</tbody>
</table>

## IUPUI Aid

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Full-Time (12+ credits)</th>
<th>Three Quarter-Time (9-11 credits)</th>
<th>Half-Time (6-8 credits)</th>
<th>Less Than Half-Time (1-5 credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>IUPUI Pell Pledge Grant</td>
<td>Full Award</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>IUPUI 21st Century Grant</td>
<td>Full Award</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
<td>Not Eligible</td>
</tr>
</tbody>
</table>
State Aid Requirements

• New credit hour completion requirements starting with the 2013-2014 academic year

  – Frank O’Bannon Award recipients must complete 30 credit hours each year to receive the full award in subsequent years;
  
  – Frank O’Bannon Award recipients who only complete 24 credit hours can receive a smaller award the following year
  
  – 21st Century Scholar Award recipients must complete 30 credit hours each year to receive the full award in subsequent years;
  
  – 21st Century Scholar Award recipients who don’t reach the 30 credit hour milestone may still receive the Frank O’Bannon Award as long as they have completed at least 24 credit hours
Why Take 15 Credits a Semester?

The hidden costs of an extra year of college…

Tuition: About $9,000
Room and Board: About $9,000
Lost potential income: About $30,000
Total Cost: $48,000 or more

Our goal is to assist students to graduate as quickly as possible with as little debt as possible

See 15 to Finish information at https://studentaiddev.ssaci.in.gov/15ToFinishIN/
# Viewing Your Financial Aid

## Financial Aid

### Award Summary

**Financial Aid Year 2013-2014**

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>Spring Est 21st Century Award</td>
<td>Waiver</td>
<td>4,225.00</td>
<td>4,225.00</td>
</tr>
<tr>
<td>Fall Est 21st Century Award</td>
<td>Waiver</td>
<td>4,225.00</td>
<td>4,225.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>5,195.00</td>
<td>5,195.00</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>Loan</td>
<td>2,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Fed Stafford Subsidized Loan</td>
<td>Loan</td>
<td>561.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Fed Stafford Unsubsidized Loan</td>
<td>Loan</td>
<td>476.00</td>
<td>0.00</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>Antic 21st Scholars Pledge Gra</td>
<td>Grant</td>
<td>2,000.00</td>
<td>2,000.00</td>
</tr>
<tr>
<td><strong>Academic Year Totals</strong></td>
<td></td>
<td>21,182.00</td>
<td>15,645.00</td>
</tr>
</tbody>
</table>

Currency used is US Dollar.

[Financial Aid Need Summary] [View Award Notification]
Accepting Your Financial Aid

**INDIANA UNIVERSITY**

**Award Package**

Financial Aid Year 2013-2014

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 “Submit” to save your responses.

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

<table>
<thead>
<tr>
<th>Award</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 Part-Time Grant</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>905.00</td>
<td>905.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall State Part-Time Grant</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>876.00</td>
<td>876.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Supplemental Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>200.00</td>
<td>200.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>3,529.00</td>
<td>3,529.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fed Stafford Subsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>5,000.00</td>
<td>5,000.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td>U.S. Department of Education</td>
</tr>
<tr>
<td>Fed Stafford Unsubsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td>🎯</td>
<td>00000000</td>
<td>U.S. Department of Education</td>
</tr>
<tr>
<td>Financial Aid Office Staff Exp</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>170.00</td>
<td>170.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Fee Remission Fall</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>1,163.00</td>
<td>1,163.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Fee Remission Spring</td>
<td>Waiver</td>
<td>Undergraduate</td>
<td>1,163.00</td>
<td>1,163.00</td>
<td>🎯</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>13,086.00</td>
<td>13,086.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar.
How Financial Aid Credits Bursar Account

- Aid will pay outstanding IUPUI tuition/fees and campus housing charges first.

- Excess funds will be begin to be refunded as early as a week before classes to those that have set up Direct Deposit through OneStart.

- Refund can be used to purchase books, supplies, pay rent, etc.

- Aid will not be applied & refunded if there are outstanding To-Do List items in OneStart (such as the MPN requirement for a loan).

- We recommend completing the online Title IV Authorization Form so your aid can cover other charges (*such as parking passes, JagTag deposits, etc.*).

- Remember JagTag EZ Deposit option: jagtag.iupui.edu
IU Bursar Pay

Amount due as of last bill

Balance due by Mar 18, 2014

$88.46 of your Balance due is now past due and must be paid immediately.

Account status

$68.15  Statement Balance
$0.00   Anticipated Aid
$0.00   New Activity

Pay $68.46  Real-time balance

(Personal Deferment Option)

(Use tabs to review Bursar account)

“right now” balance

(More Payment Options)
IU Bursar Pay

University ID [redacted]
Student Name [redacted]
Statement Date 06/03/2014

Due Date 06/17/2014
Deferred Amount $1,266.94
Amount Due $1,266.94
Hear From Peers
How has your family discussed paying for college expenses?
The Money Talk

• Establish a PARTNERSHIP
• Establish how much parents are willing to pay for college
• Establish how much is available in savings
• Identify how much is available through scholarship and grants
• Determine if student loans and student employment can be used to help offset costs
• Plan to borrower responsibly (see loan repayment calculators)
• Define financial emergencies and how they will be managed
• Students: ask parents for financial advice, don’t just ask for money
• Parents: contribute to the extent that you are able
Financial Success Planning Task

Utilize

IUPUI Financial Success Planning Action Tool

To…

• Determine costs
• Determine resources
• Make decisions on student loans
• Make decisions about student employment
# IUPUI Financial Success Planning Action Tool

## BASIC EXPENSES*

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Number of Occurrences</th>
<th>Academic Year Total*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees\textsuperscript{*}: $8,909 resident standard ($30,088 nonresident)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room &amp; Board: $8,702 standard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Utilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Food</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies: $1,400 standard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Books</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Printing/ink/pencils/pens</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Computer accessories</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Expenses: $868 campus standard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Car care/mileage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Parking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Bus pass</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Bike</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Expenses: $2,106 standard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Laundry/clothing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Toiletries/hair care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Healthcare</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Basic cell phone service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Basic internet service</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**BASIC EXPENSES** = $        

## MAIN FINANCIAL RESOURCES

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Number of Occurrences</th>
<th>Academic Year Total*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GIFT AID</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal &amp; State Grants (see OneStart)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IUPUI Scholarships (see OneStart)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Scholarships</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (ex. GI Bill, Tuition Reimbursement)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FAMILY CONTRIBUTION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Savings (ex. 529, CD’s, Bonds)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Biweekly/Monthly Family Contribution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Savings</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MAIN FINANCIAL RESOURCES** = $        

## OTHER FINANCIAL RESOURCES

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Number of Occurrences</th>
<th>Academic Year Total*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Employment Income ($3,000 or more)?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Student Loans ($5,500 or more)?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Parent/Grad PLUS Loan?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Loan Options (ex. Home Equity, Private)?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extended Family Financial Support?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Resources?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**OTHER FINANCIAL RESOURCES** = $        

## ACTION PLAN CALCULATION

**TOTAL EXPENSES** = $  
**FINANCIAL RESOURCES** = $  
**DIFFERENCE?** = $

* Tuition and fee estimates based on 15 credits per semester but can vary dependent on program of study; see Bursar tuition/fee calculator [at http://bursar.iupui.edu/apps/costestimator.aspx]; other expenses may include dependent daycare, disability services, loan fees, and other education-related expenses; note that an academic year is 9 months.*
# 2014-15 Cost of Attendance Estimate

Undergraduates: 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>$8,909</td>
<td>$8,909</td>
<td>$8,909</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$1,902</td>
<td>$8,702</td>
<td>$8,702</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,400</td>
<td>$1,400</td>
<td>$1,400</td>
</tr>
<tr>
<td>Travel</td>
<td>$2,078</td>
<td>$868</td>
<td>$2,078</td>
</tr>
<tr>
<td>Personal</td>
<td>$2,106</td>
<td>$2,106</td>
<td>$2,106</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$16,395</strong></td>
<td><strong>$21,985</strong></td>
<td><strong>$23,195</strong></td>
</tr>
</tbody>
</table>

* Nonresident tuition adds $21,179 to Cost of Attendance estimate
IUPUI 2014-2015 Tuition & Fee Estimator

Discounted Summer rates can be found here.

This worksheet may be used to calculate an estimate only. Actual assessments will vary.
(Based on approved 2014-2015 fee rates)

Based on:

- **Residency**: Indiana Resident
- **Status**: Undergraduate
- **Program**: All other Undergraduate Programs
- **Hours**: 12
- **Housing**: Choose Residence Hall...
- **Room Type**: Choose Room Type...
- **Parking**: Choose Parking Permit...

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**Approximate Tuition Cost**
- Tuition: $262.61/hour
- Credit Hours: 12
- Sub Total: $3,151.32

**Approximate Mandatory and Program Fees**
- General Fee: $355.30
- R&R Fee: $159.95
- Program Fee: $0.00
- Fees Sub Total: $515.26

**Auxiliary Fees**
- Parking Fee: $0.00
- Housing Fee: $0.00
- Auxiliary Fees Sub Total: $0.00
- Total Cost: $3,666.58
Savings Plans

• College 529 Savings Plan
  – Contact your 529 provider
  – Disbursement procedures vary by provider

• Indiana CollegeChoice 529 Plan
  – Visit www.CollegeChoiceDirect.com
  – May still be able to receive significant state tax breaks if you sign up now

• Savings Bonds
Pay-As-You-Go Plan

BURSAR PERSONAL DEFERMENT PAYMENT PLAN PROVIDES FOUR EQUAL PAYMENTS based on initial enrollment; the amount due will be indicated on student account bill:

- **DUE DATE:** 8/19/14  
  **SERVICE CHARGE:** $15  
  **DEFERMENT AMOUNT DUE:** 25% OF INITIAL CHARGES*

- **DUE DATE:** 9/16/14  
  **SERVICE CHARGE:** $15  
  **DEFERMENT AMOUNT DUE:** 25% OF INITIAL CHARGES*

- **DUE DATE:** 10/21/14  
  **SERVICE CHARGE:** $15  
  **DEFERMENT AMOUNT DUE:** 25% OF INITIAL CHARGES*

- **DUE DATE:** 11/18/14  
  **SERVICE CHARGE:** $0  
  **DEFERMENT AMOUNT DUE:** REMAINING BALANCE

*NOTE*: A CHANGE IN ENROLLMENT OR ANY ADDITIONAL CHARGES MAY RESULT IN A CHANGE IN PAYMENT AMOUNT.
End of Year Tax Credits

• Significant tax credits available for middle class families

• Each year in January IU will send out 1098-T notice showing payments less scholarships and grants received; more info at www.fms.indiana.edu/tax/1098T/FAQ.asp

• Families could receive a tax credit for as much as $2,500

• Consult tax advisor or IRS for guidance
Parent Borrowing Option

• Not included in Financial Aid Notification
• Federal Parent PLUS Loan is credit-based for PARENT borrowers to help students pay for college.
  – Application done online through StudentLoans.gov
  – Parent must also sign an MPN on StudentLoans.gov
  – Fixed interest rate of 7.21%
  – Fees of 4.288% (ex: fees on a $10,000 loan will be $428.80)
  – Repayment can be deferred while the student is enrolled at least half time, but interest will accrue
  – Amount limited to Cost of Attendance minus all other aid
• If you need a PLUS Loan applied to the student’s bill by the billing due date please apply for the loan online by **mid-July**.
Hear From Peers

Any tips to reduce borrowing or credit card use?
Scholarship & Grant Tips

• File your FAFSA by March 10th each year
• Do well in school; make school your first job!
• Some IUPUI scholarship opportunities may emerge as you progress in your major/career field
• Search the internet for private scholarship opportunities
• Inquire about scholarship opportunities and then sell yourself to the organization providing scholarships
IUPUI Scholarships

- IUPUI Office of Student Scholarships is located in Cavanaugh Hall Room 103 and is open weekdays from 10am to 4pm.
- E-mail address: escholar@iupui.edu
- Phone number: (317) 274-5516
- Look for additional IUPUI scholarship opportunities at www.iupui.edu/scentral (click the Continuing Students tab)
- Outside scholarship checks for IUPUI students can be sent to:
  IUPUI Office of Student Scholarships
  P.O. Box 6035
  Indianapolis, IN 46207
- IUPUI 2015-16 Competitive Scholarship Application due March 1, 2015
Smart Borrowing

“Before you spend student loan money on anything, ask yourself if you’d still buy it at twice the price, since that’s realistically what it is going to cost you. Every dollar you spend in student loan money will cost you about two dollars by the time you repay the debt.”

- Financial Aid Wisdom: Practical Tips about Paying for College
  www.finaid.org/questions/FinancialAidWisdom.pdf
Federal Student Loans

- Students are the borrowers and repay **after** they graduate
- Stafford Loan may be either Subsidized or Unsubsidized
- Stafford interest rate is fixed for 2014-15 at 4.66% and current fee of 1.072% (ex: fee on $5,500 loan is $58.96)
- To receive student loan offer you must accept the loan offer through OneStart.iu.edu
- For Stafford Loan complete Master Promissory Note (MPN) and Entrance Loan Counseling at StudentLoans.gov
- Perkins Loan and Health Professions Loan and have different steps to finalize

**NOTE:** If you need the loan funds to be applied to your bill by the billing due date you should complete these steps prior to August 1
Any student at IUPUI can seek part-time student employment.
Research indicates that on-campus employment can actually contribute to student success.
The Office of Student Employment coordinates job postings online, job fairs, and supports students with resume basics and professional development.

- Office Location: Taylor Hall (3rd floor)
- Website: http://employment.uc.iupui.edu
- Email: future@iupui.edu
- Search for jobs: www.jagjobs.org

Part-time job fair August 28, 2014 10am-1pm outside Taylor Hall
Federal Work Study

• 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 approved non-profit community service agencies (no placement)
  • FWS awards must be accepted online through OneStart
  • FWS wages are NOT considered income on the FAFSA
Hear From Peers
How have you learned to manage your personal budget?
Financial Success Planning: Budgeting 101

- Stuff I want
- Stuff I need
- Stuff I have the money for
Money Management Tips

- Use a planner/calendar
- Utilize meal plan if purchased
- Take advantage of student discounts
- Find the best deal for your checking accounts with no hidden fees
- Seek alternative modes of transportation
- Avoid credit cards
- Explore website information like www.moneysmarts.iu.edu
Transit Financial Wellness Online Module

• Provides students with the skills to understand their finances and successfully transition in and out of the college experience.

• Offers adaptability that creates a personalized experience for each student based on their borrowing and spending habits.
Fall 2014
Financial Literacy Courses

3 Courses (1 credit hour each)

BUS-F151 // Personal Finances of the College Student
#29725, Fridays, 10am - Noon, 8/29 - 9/28
#29742, Online, 9/29 - 11/2

BUS-F152 // Basic Financial Planning & Investment
#31848, Online, 9/29 - 11/2

BUS-F251 // Managing Personal & Financial Risk
#31849, Online, 11/3 - 12/7
Hear From Peers

Any words of wisdom or mistakes you’ve learned from?
Next Steps
Key Timelines & Deadlines

- **By August 1st:** Accept student loan offers and apply for parent PLUS if you need the funds to be applied to your bill by the due date

- **August 6th:**
  Fall 2014 bills viewable in OneStart

- **August 19th:**
  Fall 2014 bill is due

- **August 25th:**
  2014-2015 Academic Year Begins!
Financial Success Planning Tasks

1. Grant “Third Party Access” (onestart.iu.edu)

2. Sign Title IV Authorization (onestart.iu.edu)

3. Sign up for Direct Deposit (onestart.iu.edu)

4. Complete Transit financial education module (onestart.iu.edu)

5. Decide on student loan offers*
   (onestart.iu.edu and studentloans.gov)

* HAVE MONEY TALK and COMPLETE FSP ACTION TOOL
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

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Thank You!