You probably know that the NCAA limits how much financial aid you can receive as a student-athlete, and also how many scholarships your coach can provide the whole team. But how does aid actually work? How does athletics aid affect other scholarships you receive? Below are the answers to some of the most common questions.

Can I receive both athletics and academic aid?

Of course! However, the total aid you receive cannot exceed your cost of attendance, which is a number the Scholarships Office calculates using federal regulations. Basically, the NCAA allows student-athletes to receive no more than what it should cost a student to attend their institution. At IUPUI, that number varies student-to-student, since the institution bills by credit hour and applies fees based on the courses you take.

Can a coach take away my aid?

Aid is renewable on a year-to-year basis, and IUPUI must let you know if you’re keeping your scholarship by July 1 each summer. During the period of your award each year, you can lose your scholarship if you quit the team, render yourself ineligible under NCAA rules, fraudulently misrepresent information on a letter of intent or financial aid agreement, or commit serious misconduct warranting substantial discipline. Examples include things like getting arrested, becoming academically ineligible, signing with a sports agent, and repeatedly failing to attend team events. When athletics scholarships are cancelled, the student receives a letter from the Scholarships Office explaining that the financial aid was cancelled. That letter includes instructions on how to appeal the decision, and that appeal is handled by individuals outside of Athletics.

Does that mean my place on the team is protected?

Coaches are permitted to decide who participates on their teams. NCAA rules prevent coaches from taking away scholarships without due cause (see above) but the NCAA does not “protect roster spots.”

Does all my aid count towards my team’s limit?

Not necessarily. If an incoming student is in the top 10% of their graduating class, has a 3.5 GPA, or a 1200 SAT score, their academic aid does not count towards team limits if it’s issued without regard to athletics. Academic aid for continuing and transfer students is exempt if the aid is issued without regard to athletics and the student has at least a 3.0 GPA and meets progress towards degree requirements. In other words, it’s very important that students on academic aid keep their grades over a 3.0!
How Aid Works at IUPUI

When financial aid is issued to a student, the scholarship amount is applied to the student’s bursar account first. That means all tuition, fees, and other charges are paid first. If there is a surplus on the account, that amount is issued to the student by check.

Outside Scholarships

Scholarships from an outside organization, like a parent’s employer or a nonprofit organization, MUST be reported to the compliance office. Outside scholarship groups must issue the check directly to IUPUI and include your name and IUPUI ID# in the memo line. Ask the compliance office for an outside scholarship form. Completed forms ensure the scholarship is placed on your account correctly and protect your eligibility. Scholarships issued through IUPUI or the government, such as a Pell Grant or scholarship from another department, automatically credit to your account.

Non-athletics scholarships combine with athletics scholarships, and if the total dollar amount is more than the NCAA permits, the athletics scholarship will reduce to match the maximum dollar amount you can receive under NCAA rules.