

## OFFICE OF STUDENT FINANCIAL AID SERVICES

INDIANA UNIVERSITY-PURDUE UNIVERSITY INDIANAPOLIS



# Financial Aid Guide 2009-2010

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## Having Issues with your OneStart account and/or e-mail?

Contact University Information Technology Services (UITS) for your computing questions.

Phone: (317) 274-HELP (4357) Walk-in Support: IT 129 E-Mail: ithelp@iu.edu

## Welcome to the IUPUI Office of Student Financial Aid Services!

To offer a single point of contact for your in-person financial needs, the Office of Student Financial Aid Services and the Office of Student Account Services have combined their public services into a one-stop shop. The counseling staff located in the Student Financial Services area is available to serve all students with financial aid, student billing, and student account-related matters. So whether you are picking up or dropping off materials for one of the offices or need other in-person services, you need visit only one location.

For your convenience, a drop box is also available in the north hallway outside the Student Financial Services area to collect documents and/or payments. Of course whenever possible, we encourage you to use our **full range of on-line services** through the departments' websites, via e-mail, or over the phone.

#### Financial Aid Services

P: 317-274-4162 F: 317-274-5930 finaid@jupui.edu www.iupui.edu/finaid

Office hours: Monday – Thursday Friday Saturday Student Account Services P: 317-274-2451 F: 317-278-1579 bursar@iupui.edu www.bursar.iupui.edu

8:00 a.m. – 6:00 p.m. 9:00 a.m. – 5:00 p.m. See website

#### Services include (but are not limited to): Financial Aid Services

- Assist students with all financial aid-related questions
- Discuss financial aid awards (grants & loans) with current and prospective students
- Request, cancel and/or reduce loans
- Assist students in completing the FAFSA (Free Application for Federal Student Aid) online
- · Accept forms necessary for aid eligibility

#### **Student Account Services**

- Accept in-person student account payments (tuition, housing, etc.) and payments for financial transcripts
- Answer general student account-related questions & billing inquiries
- Payment processing (cash, credit, check) on student accounts
- Assist students in making online payment (via QuikPAY<sup>™</sup>)
- Intake of student account forms (i.e. Title IV authorizations, fee appeals, etc.)

## Key Updates and Highlights for 2009-2010

#### Reminder: Official IUPUI communications are electronic.

- Official University communications are sent to your IUPUI e-mail address. IUPUI reserves the right to send official communications by e-mail with the full expectation that you read these e-mails in a timely manner. For more information regarding this policy, visit <u>http://registrar.iupui.edu/iuemail.html</u>.
- The above policy also relates to **student account bills**. These are sent electronically to students in the form of an e-mail from QuikPAY<sup>™</sup>.
- You can allow third parties (parents, spouses, etc.) access to view your
- financial aid and student account records! Visit <u>http://registrar.iupui.edu/third-party/</u> for more details and step-by-step instructions.



## Where do I find information regarding my IUPUI Financial Aid and Student Account?

#### OneStart: https://onestart.iu.edu

OneStart is a web portal designed specifically for IU students. Using your university username and password, sign in to view a "snapshot" of important student information on the brown Student Self-Service tab for a view of your:

- Class Schedule
- Student Account Status
- "To Do list"
- Holds
- Financial Aid Summary

Use OneStart to access your 10-digit student ID number, register for classes, access financial aid awards and University bills, update contact information and more. Beyond the snapshot, click <u>Go to Student Center</u>. The Student Center organizes access to your IU academic and financial records.

**Holds:** Items listed here (academic or financial) may prevent you from registering for classes. Some schools or divisions may place a hold on your registration until you have been advised by your academic advisor.

**"To Do List"**: Any requests for additional information are posted on your "To Do List"– and are not limited to financial aid requests. Certain outstanding items on your "To Do List" may prevent the release of your financial aid – so check this routinely (including over summer sessions!) to ensure there are no outstanding items, as they may be added any time throughout the year.

**View/Pay Student Account:** You can view your bill and make electronic payments by clicking on this link which will take you directly to  $QuikPAY^{TM}$ .  $QuikPAY^{TM}$  is the actual portal through which you can view your bill or make an electronic payment.

**View Financial Aid**: See up-to-date financial aid awards by clicking this link. You may need to select the appropriate academic year. All 2009-2010 awards will be listed under 2010 link.

Accept/Decline Awards: You can accept or decline federal work study awards and Federal Stafford Loans through this link. If the option is not available to you, and/or you wish to reduce or cancel the amount of a LOAN, e-mail the Financial Aid staff at finaid@iupui.edu from your IUPUI e-mail account with your full name, 10-digit student ID number, and the new amount and the award that you wish to change.

**Personal Information**: This is the information we will use to contact a student and/or mail a refund check. You can view or edit your demographic information, names, addresses, phone numbers, or e-mail addresses here.

## Billing, Payments, and Refunds FAQs

#### What does the Office of Student Account Services do?

The Office of Student Account Services maintains the financial accounts of both students and non-students. They are responsible for the assessment and collection of student fees, account maintenance, billing and debt collection, crediting and disbursement of student financial assistance and the tracking and disbursement of refunds.

#### How do I receive my bill and when it is due?

Tuition and fees are calculated monthly and bills are sent electronically to all IUPUI students in the form of an e-mail from QuikPAY<sup>TM</sup> to the IUPUI email account.

IUPUI bills you once a month for any outstanding balances or charges that were applied to your student account the previous month. Billing occurs the first Tuesday of every month and payments are due the third Tuesday of every month. The first fall bill will be processed during the first week in August. The first spring bill will be processed during the first week of December.

#### What charges can I put on my student account?

Tuition, mandatory and class-specific fees, and on-campus housing charges are automatically billed to your student account. However, you may also add JagTag deposits, parking passes, and optional recreation and/or locker fees directly to your student account as well. Unfortunately, books and supplies CANNOT be placed on your student account.

#### What's the best way to make a payment?

The most efficient and quickest way to make a payment is to do so online through your OneStart account. You can view your bill and make electronic payments by clicking on Student Self-Service> Services & Information>View/Pay student account. This link will take you directly to QuikPAY<sup>TM</sup>, where you can view your bill or make an electronic payment.

#### What is QuikPAY<sup>™</sup>?

QuikPAY<sup>TM</sup> is the portal – accessed through OneStart –in which you are conveniently able to:

- Manage your payment profiles;
- Authorize others to make payments on your behalf;
- View your account billing history; and,
- Quickly make payments to your account.

Be sure to add **qp@indiana.edu** to your email address book! This will ensure that messages from this address are not treated as junk mail by your email inbox.

#### Is it safe and secure to make a payment online?

Yes. Please note that your personal banking information is confidential and is not accessible to any Indiana University staff member.

#### I'm supposed to be getting financial aid, but I still have a bill. Why?

Federal and State aid will officially credit your student account **no earlier than ten days prior to the beginning of classes for each semester.** Until this aid credits, you will continue to receive a bill. Financial aid crediting to your student account in a timely fashion is contingent upon meeting all eligibility criteria.

- You must resolve all To Do items on your OneStart "To Do List"; and,
- You must be enrolled in the minimum number of credit hours per term for the type of aid you'll be receiving
  - State grants require full-time enrollment (12+ hours)\*
  - Loans require half-time enrollment (6+ credit hours for undergraduate
    - students or 4+ credit hours for graduate students).\*

\*Note: Waitlisted courses will not count towards minimum credit hour requirement.

#### What is a financial aid refund?

If the amount of financial aid applied to your account exceeds the amount due on your account, you will have a "credit" with your student account. Your credit may qualify for refunding. Once your credit is approved for refunding, you will see a **refund entry** on your OneStart account.

#### When should I expect a potential financial aid refund?

Receiving a refund from your financial aid depends on three items:

- 1. The amount of aid you receive;
- 2. The amount due to the University; and
- 3. Maintaining your eligibility to receive the funds.

Your financial aid will first apply to charges you owe the University, including tuition, fees, and housing (if applicable). If the total amount of financial aid received exceeds your outstanding student account balance, you will receive a refund.

You should expect your financial aid refund by the first week of classes if you have a refundable credit on your OneStart account. Refunds are processed on a regular basis throughout the year once classes begin. If you are expecting a refund, and it has not arrived by the first week of classes, please check your OneStart account to ensure all items on your "To Do List" have been completed and your financial aid awards are listed.

#### How do I receive my refund?

Student refunds can be transferred via direct deposit (recommended & quickest method) or sent via U.S. mail to the address on your OneStart account. Refunds from Federal Parent PLUS loans will be mailed in the form of a check to the parent borrower at the address on file with the University.

#### Why should I sign up for direct deposit of my financial aid refund and how do I sign up?

You may receive your financial aid refund faster by signing up for direct deposit. Once the Office of Student Account Services issues you a refund via direct deposit, it will take approximately 2-3 business days for your banking institution to pick up the EFT (Electronic Funds Transfer) from IUPUI.

You may sign up for direct deposit by logging into OneStart and clicking on the Student Self-Service>Services & Information>Direct Deposit Sign Up. From here, simply follow the prompts to complete your information.

## **General Financial Aid 101**

#### What is Financial Aid?

Financial aid includes all financial benefits a student receives to pay for educational expenses. This includes: grants, scholarships, fee remissions (or sponsorships), veteran's benefits, and loans from any organization, business, or government entity.

#### How do I apply for Financial Aid?

The first step in applying for any financial aid is to successfully submit the Free Application for Federal Student Aid (FAFSA) each year. When you file a FAFSA, you are 'applying' for federal and state grants, work-study, and loan programs. Fee remissions and scholarships are primarily student-initiated (meaning the student works directly with the organization granting those particular awards).

#### What do I need to pay back?

All loans must be repaid by the borrower to the lender. Grants, fee remissions, and scholarships are free money that do not have to be repaid (although they may have additional academic or service-related requirements). Work-Study money is earned through job placement and paid directly to the student as a wage and does not need to be repaid.

#### Is there a separate IUPUI aid application?

While there is no additional IUPUI financial aid application for most federal aid during the traditional academic year (the fall and spring semesters), those wishing to apply for a Federal PLUS loan must complete a separate application available on our website. Also, students wanting to pursue scholarships at IUPUI need to complete the Office of Scholarships' application. Additionally, students interested in receiving aid during the summer term will be required to submit an additional summer aid application (available on our website prior to spring break).



## Grants

#### **Federal Grants:**

There are four types of federal grants:

- Pell Grant;
- Supplemental Educational Opportunity Grant (SEOG);
- Academic Competitiveness Grant (ACG); and,
- National Science and Mathematics Access to Retain Talent Grant (National SMART Grant).

All of these grants are dependent upon your expected family contribution (EFC) from the FAFSA, your enrollment (number of credit hours), and whether you are attending a full or partial academic year. All students are reviewed for grant eligibility upon receipt of the FAFSA.

#### State Grants: www.in.gov/ssaci

The State of Indiana's financial aid agency is the State Student Assistance Commission of Indiana (SSACI). SSACI awards grants to students based on the expected family contribution (EFC) from the FAFSA, academic performance, full- or part-time enrollment, and program of study.

To be considered for SSACI grant programs, you must file the FAFSA by March 10 of the year prior to enrollment. For the 2009-2010 academic year, you must have submitted your 2009-2010 FAFSA by March 10, 2009.

The following is a list of state awards for which students may be considered:

- Frank O'Bannon Grant;
- Twenty-first Century Scholars Program;
- Nursing Scholarship;
- Minority Teacher/Special Education Services Scholarship;
- Indiana National Guard Supplemental Grant; and,
- Child of Certain Veterans and Public Safety Officers Supplemental Grant Program (CVO).

#### **IUPUI Campus-Based Grants:**

#### **IUPUI Pell Pledge Grant**

This grant is designed to pay the remaining balance between the Federal Pell grant and the student's full-time tuition and fees. To be eligible student must receive Federal Pell grant, have a minimum SAT score of 1000 (Math and Critical Reading sections only) or ACT score of 21.

#### IUPUI 21<sup>st</sup> Century Grant

This grant is designed to help meet the remaining financial need for 21st Century Scholars who enroll full time at IUPUI. To be eligible student must be participating and receiving 21st Century Scholarship funds from the state of Indiana.

## Self-Help Aid

#### **Student Loans**

There are four major types of loan programs:

- Federal Perkins Loan;
- Federal Stafford Loan (subsidized and unsubsidized);
- Federal PLUS Loan;
  - Parent of a dependent undergraduate student
  - Graduate student
- Private Loans.

For these loan programs, you must meet the following eligibility criteria:

- Be enrolled at least half-time (6 credit hours for undergraduate students or 4 credit hours for graduate students);
- Be admitted into a degree-seeking program;
- Meet Satisfactory Academic Progress (SAP) requirements;
- Complete any financial aid items on your OneStart "To Do List".

#### Federal Perkins and Federal Stafford Loan Programs:

IUPUI will determine your eligibility for the Federal Perkins and Federal Stafford loans after receiving your FAFSA information. You will need to sign a Master Promissory Note (MPN) for each of these loan programs.

Federal Perkins Loan Limit (per academic year): \$1,000

Undergraduate Federal Stafford Loan Limit (per academic year):

Grade Level	Maximum Subsidized	Dependent Student Total*	Independent Student Total*
Freshmen	\$3,500	\$5,500	\$9,500
Sophomore	\$4,500	\$6,500	\$10,500
Junior/Senior	\$5,500	\$7,500	\$12,500
Graduate/Professional	\$8,500	N/A	\$20,500

\*Combination of Federal Subsidized and Unsubsidized Stafford Loans

#### Federal PLUS and Private Loan Programs:

Both the Federal PLUS loan and the private loan programs are credit-based and require the borrower to complete a separate application. The maximum loan amount is your cost of attendance minus other aid you have received.

The Federal Parent PLUS loan is available to parents of dependent undergraduate students. Graduate students may apply for the Federal Graduate PLUS loan. You may also consider applying for a private loan; however, a co-signer may be required for approval.

To apply for either loan program, the borrower (you or your parent) should visit our website and click on the appropriate loan program.



#### **Fee Remissions**

Fee remissions, or fee waivers, may reduce a portion of your tuition and/or mandatory fees. They usually require a separate application from the organization paying the tuition, and you may need to meet special criteria set by that organization.

Examples of fee remissions are:

- IU Employee/Spouse/Dependent Fee Courtesy
- Vocational Rehabilitation (Voc Rehab)
- IUPUI Departmental Fee Remissions

#### Federal Work Study Program

Federal Work Study (FWS) provides students with financial need an opportunity to work part-time (10-20 hours/week), allowing them to earn money to help pay educational

expenses. FWS encourages community service and work related to a student's program of study. Positions are available on-campus or off-campus at approved nonprofit and government agencies. Hourly pay rates vary depending upon job responsibilities and skill level required. Earnings are paid directly to the student and do not apply as an aid credit or payment to your student account.

If you are awarded FWS you must go to OneStart to accept or reject your FWS award. FWS awards not accepted within 60 days of awarding will be canceled.



Visit <u>www.jagjobs.org</u> to search for work study opportunities on- and off- campus.

#### Scholarships

Most scholarships are student-initiated and often awarded to individuals by donors or organizations based on academic achievement. However, scholarships may be awarded on a wide range of criteria –such as extracurricular involvement, leadership, etc.

Scholarships do not need to be repaid, but may come with additional requirements that must be met to retain the award (e.g. maintaining a specific GPA, completing monthly service hours, etc.)

The IUPUI Office of Student Scholarships is happy to assist students with any/all scholarship questions. They also administer IUPUI school, department-based, and campus-wide scholarship programs.

## **Helpful Information for Students**

#### **Quality Improvement (QI)**

Quality Improvement (QI) is an initiative of the U.S. Department of Education to assure that the information used in awarding financial aid is accurate. IUPUI determines effectiveness and efficiency of the awarding process through in-depth reviews of individual applications. Students are selected to participate in the Quality Improvement process based upon information provided on the FAFSA.

If you are selected, you will receive a letter from IUPUI explaining the Quality Improvement process. You may also check your "To Do List" items on OneStart to determine if you have been selected for Quality Improvement.

You will be required to complete a Quality Improvement Worksheet and provide appropriate documentation. Typically, the documentation will consist of Federal Tax Returns and all W2 forms. If selected, you must complete this process before any financial aid will be awarded.

#### Satisfactory Academic Progress (SAP)

IUPUI students must maintain satisfactory academic progress (SAP) in an eligible degree or certificate program to be eligible for financial aid. Federal regulations require that your entire IU record be reviewed for SAP, including semesters in which you did not receive financial aid. In order to be eligible for financial aid at IUPUI, you must meet <u>all</u> of the requirements listed below:

• Maintain a cumulative GPA of 2.0 for undergraduate students or 3.0 for graduate students;

Students in professional degree programs in the Schools of Law, Dentistry, and Medicine are monitored by the respective schools.

- Complete at least 75% of your attempted coursework; and,
- Complete your degree within 150% of the published credit hours required.

If you do not meet the SAP requirements, you will be notified via your IUPUI email and your OneStart "To Do List". The appeal form is available on our website under the "Forms, Agreements, and Applications" section.

#### Withdrawing from a class

If you drop any classes, you may lose eligibility for financial aid awards that you have received. Prior to dropping courses, you are encouraged to contact us to request information on the financial aid impact.

#### Withdrawing from a semester

When a student receiving federal financial aid officially withdraws from a semester or unofficially withdraws by ceasing to attend, federal regulations require us to determine if the amount of financial aid received was correct for the timeframe the student attended. If you withdraw completely from a semester, there is a chance you may have to repay a portion of these funds. Please contact us before you withdraw to request information on the financial aid impact.

## **Financial Aid Checklist**

#### June

If you anticipate receiving any SSACI state awards, be sure to check eStudent at <u>www.in.gov/ssaci</u> to ensure no additional updates (called 'edits') must be made to receive the award(s). ALL corrections must be made by May 15<sup>th</sup>, 2009.

Financial aid packages and notices are sent to all continuing and returning IUPUI students! Have you checked your "To Do List" in OneStart to ensure that nothing will hold up the receipt of your Financial Aid Notification?

#### July

- Were you offered a Federal Perkins loan as part of your financial aid package? You may need to complete entrance counseling and sign a promissory note. Details will appear in your "To Do List" in OneStart!
- Be sure to report any outside scholarships or fee remissions that you will be receiving to the Office of Student Scholarships!
- Is your Direct Loan Master Promissory Note signed for your Federal Stafford loan?

#### August

- Student account bills are due for the fall semester. Check your balance through OneStart. Remember, you can pay your balance owed via QuikPAY<sup>™</sup> as well as designate authorized payers (parents, spouses, etc.) on your account.
- Are you enrolled at least half-time (6 credits for undergrads; 4 credits for graduate students) to be eligible to receive your Federal Stafford loan?
- Do you receive an O'Bannon grant or are you a 21<sup>st</sup> Century Scholar? You must be enrolled full-time (min. 12 credits) to retain your eligibility for these awards.



Check your "To Do List" and "Holds on your Account" throughout the semester!

#### September

Is your Student account bill for the fall semester paid? Remember, although the semester just began, spring registration is just around the corner! Avoid the \$25.00 late fee!

#### October

- Priority Registration for spring semester begins in October. Have you checked your OneStart account to see if you have any "Holds" that would prevent you from registering? You may also find your Enrollment Appointment Date in the "Enrollment Dates" area of your "Student Center" via OneStart.
  - October is an excellent time to start searching for scholarship opportunities for the next academic year. Visit <u>www.iupui.edu/~scentral/</u> for more information.

## **Financial Aid Checklist (continued)**

#### November

Have you checked your account via OneStart this month? Login to OneStart under Self-Service to view your bill for the spring.

#### December

Student account bills for spring semester are generated this month. Login to OneStart to make a payment.

#### January

\_\_\_\_\_ FAFSA on the Web (<u>www.fafsa.ed.gov</u>) becomes available for next school year. Please submit prior to the March 10<sup>th</sup> priority deadline.

\_\_\_\_ Check your student account via OneStart, as spring bills are due.

#### February

- Check student account via OneStart to check balance for any additional charges for late schedule changes for the spring semester.
- College Goal Sunday is a program that helps college-bound students and their families complete the Free Application for Federal Student Aid (FAFSA). For locations and date check <u>www.collegegoalsunday.org</u>

#### March

FAFSA Priority Deadline is March 10. While you can still file the FAFSA after March 10, you will not be considered for State or campus-based aid.

- \_\_\_\_\_ Summer and fall semester priority registration begins for students enrolled during the spring semester. Is your student account paid so that you are not prevented from registering? Login to OneStart to view your account.
- Do you need financial aid for summer? If so, remember to complete the electronic summer aid application at <u>www.iupui.edu/finaid</u> to have your eligibility reviewed once you register for summer classes.

#### April

- Financial Aid is selecting students for its required Quality Improvement process. Have you checked your "To Do list" to see if you have been selected?
- Check your student account via OneStart if you registered for summer classes. To access QuikPAY<sup>™</sup>, Login to OneStart to make a payment.

#### May

- Did you pay your summer student account bill if you enrolled for summer classes? Remember, you can pay online via QuikPAY<sup>™</sup>.
- Financial Aid is reviewing grades and completion rates for its required Satisfactory Academic Progress standards process. Remember to check your "To Do List" in OneStart to see if you need to take action for this process. You may review our policies on our website at <u>http://www.iupui.edu/~finaid/services/info/sap/ml</u>

### **Additional Resources**

#### **Office of Student Scholarships**

#### www.iupui.edu/~scentral

We are your resource for scholarship information at IUPUI – providing updates on IUPUI departmental, school-based, and general campus-wide scholarships. We also provide help on Scholarship Searching on the web.

#### **IUPUI Office of the Registrar**

#### www.registrar.iupui.edu

Learn how to obtain an official transcript, IUPUI grading policies, or how your GPA is calculated. This site is also essential for knowing crucial dates on the academic calendar and is the first place campus or weather alerts are posted!

#### **Student Loan Administration**

#### www.fms.indiana.edu/sla

The IU-based office provides information and assistance regarding federal Perkins Loans – including entrance or exit counseling.

#### State Student Assistance Commission of Indiana (SSACI)

#### www.in.gov/ssaci

Learn about Indiana state awards and connect to the SSACI student portal website, known as "eStudent", to check your eligibility for the awards. Includes helpful resources offered to students across Indiana.

#### Student Aid on the Web

#### www.studentaid.ed.gov

The U.S. Department of Education's source for free information, guidance and tools for federal student assistance. This site includes information on federal student aid programs, applying for aid, and resources for students and parents.

#### Federal Student Aid – Direct Loans Program

#### www.dl.ed.gov

The U.S. Department of Education's Direct Loan Program – providing loans to help students pay for education after high school. Learn about Direct loans, how to apply, where to go for online loan counseling, and how to avoid default.

#### National Student Loan Data System (NSLDS) for Students

#### www.nslds.ed.gov

The National Student Loan Data System (NSLDS) is the central database for student aid. NSLDS receives data from schools, agencies, the Direct Loan program, and other Department of ED programs – providing a centralized, integrated view and history of Title IV grants and loans.

#### FINAID! The SmartStudent<sup>™</sup> Guide to Financial Aid

#### www.finaid.org

This award-winning site has grown into the most comprehensive source of student financial aid information, advice and tools -- on or off the web. Check it out!

**Questions?** Contact the IUPUI Office of Student Financial Aid Services today.

Website: www.iupui.edu/finaid E-mail: <u>finaid@iupui.edu</u>

#### Mail:

PO Box 6032 Indianapolis, IN 46206-6032

#### Telephone:

(317) 274-4162 Answered Monday – Friday 8:00 a.m. – 5:00 pm. EST

**Fax:** (317) 274-5930

Walk-In: Campus Center Suite 250 420 University Blvd.

#### Financial Aid Counselors Available:

Monday – Thursday8 a.m. – 6 p.m. ESTFriday9 a.m. – 5 p.m. ESTSaturday9 a.m. – noon EST(except holiday weekends)