



INDIANA UNIVERSITY IS HERE TO HELP.

This guide will help you navigate the financial options available to students attending IU. You'll find definitions, tips, easy reference info, and—of course—ways to contact the IU experts dedicated to helping you minimize your costs.





FINANCIAL AID



SCHOLARSHIPS

Each year, IU students receive millions of dollars in scholarships and financial aid. Here's how it works:

Beginning in December of your senior year, you may **complete the FAFSA (Free Application for Federal Student Aid)**. The information from your FAFSA determines your eligibility for specific types of financial aid.

For highest scholarship consideration, **submit your complete application for admission**, including official transcript, essay, application fee or fee waiver, and test scores (if applicable) by **November 1**. Students who apply as test-optional and choose not to have SAT and/or ACT test scores considered as part of their application review are still eligible for merit scholarship opportunities.

If you are offered admission, watch the mail for your **Financial Aid Notice** in April. This packet lists the amount of aid (including scholarships) you can expect to receive for your freshman year at IU.

As you consider attending IU, **Student Central** is here to help you understand costs, learn about options for funding your college degree, and take care of the business of being a student.

General Scholarship Application

Admitted incoming students and current students can complete the General Scholarship Application to be considered for eligible IU Bloomington scholarships.

Selective Scholarship Application

Students who may be eligible for specific departmental scholarships are notified by the Office of Scholarships via email to complete the **Selective Scholarship Application (SSA)**.

Both the General Scholarship Application and the Selective Scholarship Application must be submitted by February 1.

IU Academic Scholarships

The **Dean's Scholarship** is awarded to first-time out-of-state freshmen based on high academic performance.

The **Provost's Scholarship** is awarded to first-time Indiana resident freshmen based on high academic performance.

Students will receive notification with their admit packet of any scholarships received by that time. Incoming students will receive notification of all scholarships offered from Indiana University by March 15, 2024.

More to explore

Visit scholarships.indiana.edu for more scholarship information and opportunities.

Tear off this section and keep it as a reminder of important dates and definitions. -- ➔

WORDS TO KNOW

COA stands for “cost of attendance.” It is an estimate of the total cost of attending a particular university—including tuition and fees, housing and food, books and supplies, transportation, and personal expenses. See ours at go.iu.edu/COA.

Financial aid is a general term used for ways to access college funding. Scholarships, grants, loans, and work-study are all types of financial aid.

Flat-rate tuition means students can enroll in a minimum of 12 credits per semester and up to 40 credit hours across fall, spring, and our August and winter intersessions—all for the same cost.

Grants are funds from federal, state, and other institutions based on financial need. They are considered gift aid and are not required to be repaid.

Loans are money borrowed to pay for education costs. They must be repaid. Possible loan sources include the federal government or private lenders.

SAI stands for “Student Aid Index.” Calculated by the federal government from FAFSA information, it’s the number used by a university to determine whether a student is eligible for certain types of aid.

Scholarships are education funds earned based on academic merit or other factors. Scholarships are not repaid and are sometimes renewable for more than one year.

Test-optional is a feature of the IU Bloomington admissions policy, which allows students to choose at the point of application whether to have SAT and/or ACT test scores considered as part of their application review. Additionally, merit scholarship opportunities are available to students who qualify whether they apply with test scores or without.

Work-study is a need-based federal aid program that allows you to earn money to help pay for educational expenses while working part time as an enrolled student.

DATES TO REMEMBER

November 1



For highest scholarship consideration, submit your complete application for admission to IU by this date.

December



FAFSA opens: studentaid.gov

February 1



Regular deadline to submit your complete application for admission.

Deadline for the SSA and General Scholarship Application.

March 15



All IU Scholarship awards given to students.

April 15



Priority date to submit the FAFSA.

May 15



Deadline to reserve your space in the fall freshman class.



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MANAGING YOUR COSTS

Beyond scholarships and financial aid, here are student tips for saving money and managing costs while attending IU:



Dasia Blades, Class of 2024
Indianapolis, IN

"I would really recommend getting a **campus job**. With my campus job, not only am I getting hands-on job experience in the field I'm studying, but I am also networking with other students and staff. Plus, it keeps money in my wallet throughout the semester and allows for a flexible schedule—so I still have time to enjoy being a college student!"



Carson Billingsley, Class of 2023
Manhattan Beach, CA

"For me, **freshman housing** made the first year of college so much easier. All of your freshman housing expenses go through your student account, which means you can know what all your costs will be at the beginning of the year."



Andreina Treto, Class of 2023
Oak Lawn, IL

"**Flat-rate tuition** has helped me to save money by taking my perfect number of credit hours each semester, without paying any extra tuition. It allows you to take all the classes you need for your major, your minor, and even other fun classes, all at the same price."

WANT MORE TIPS?

Visit **moneySMARTS.iu.edu** to estimate your college costs using our cost calculator and explore more tips on how to best manage your money while in school.

CONNECT WITH US

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