

## OneStart

The student center in OneStart ([onestart.iu.edu](http://onestart.iu.edu)) is your electronic gateway to IU Southeast. It is located on the Services tab under Student Self-Service. The following is a list of some of the things you can do through the student center.

- View, accept, decline, and reduce your financial aid awards
- View your “To Do” list for important notices from financial aid
- View, print, and pay your bill
- Register for classes
- View and print your schedule and grades
- **Sign your parent up for third party access so they can view any or all of the above**

## Email

Email is an official form of communication for IU Southeast. All subsequent award notifications and communications from the financial aid office will be sent to your IU Southeast email address. Visit [www.ius.edu/it/computerservices](http://www.ius.edu/it/computerservices) for more information on setting up your account.

**Check your IU Southeast email and visit the OneStart Student Center often.**

## Cost of Attendance

If your total aid package does not cover your cost of attendance or even your tuition, other options may be available. In addition to the offered federal student loans, parents may be eligible for federal educational loans. Visit our website at [www.ius.edu/financialaid](http://www.ius.edu/financialaid) or give us a call for more information.

Our bursar’s office also offers payment plans. You can learn more about your payment plan options at [www.ius.edu/bursar](http://www.ius.edu/bursar).

## Types of Aid

### *Scholarships*

Scholarships are another great resource to help pay for education. In general, they fall into two categories: institutional scholarships and private scholarships. When comparing scholarships it is important to compare not only the amount, but also whether or not the scholarship is a one-time award or renewable.

If you are receiving private scholarships, please be sure to let our office know the amounts. Federal financial aid regulations require that all scholarships be counted in a student’s financial aid package.

### *Indiana State Awards*

All Indiana State awards are offered through the State Student Assistance Commission of Indiana (SSACI) and include the Higher Education Award (HEA) and the 21st Century Scholarship. This award is called a ‘fee remit’ because it can only be used to pay tuition and mandatory fees and can never be refunded to the student. SSACI awards initially appear as estimates based on your first 12 credit hours and are adjusted up if you enroll in more than 12. Students eligible for a state award will receive a notice from SSACI reflecting their maximum award estimate for 15 or more credit hours. This is a full-time award only. If you take less than 12 credit hours this award will be cancelled.

If you are the Child of a Disabled Veteran or a member of the National Guard, you may be eligible for further tuition assistance not listed on this award notice. For more information about state grants visit our website at [www.ius.edu/financialaid/scholarshipsgrants.cfm](http://www.ius.edu/financialaid/scholarshipsgrants.cfm) or visit [www.ssaci.in.gov](http://www.ssaci.in.gov).

## Grants

Grants are awarded based on a student's need as determined by the FAFSA and their enrollment. They are a form of gift aid, which does not have to be repaid. Loans have no effect on a student's eligibility for grants. Pell Grants are offered based on full-time enrollment and will be reduced if a student is not enrolled full-time.

If you were offered an Academic Competitiveness Grant, please provide the financial aid office with a final transcript upon graduation from high school. This federal award to Pell Grant recipients requires that the student completed a rigorous program of high school study. A final high school transcript is needed to verify the student meets this criterion.

## Federal Work-Study

If you received a Work-Study award, you are eligible to apply for Federal Work-Study jobs on campus and at non-profit organizations in your area. The amount does NOT apply to the student's bill, and they do not get it at the beginning of the year or semester. Students get regular paychecks as they work, just like any other job.

You may earn up to the amount of your award, and you may be eligible for a higher award once you are employed. You will receive information about the IU Southeast Work-Study program in early August, including an invitation to Work-Study Orientation. Fall positions will be posted later in the summer. For more information about the IU Southeast Work-Study program, visit our website at [www.ius.edu/financialaid/workstudy.cfm](http://www.ius.edu/financialaid/workstudy.cfm).

## Federal Loans

Federal student loans required at least half-time enrollment (6 credit hours). We award all loans at the maximum eligible amounts. Please note you may decline or reduce the amounts of these loans. To receive the loan you must accept it through the Self-Service section in the OneStart student portal. All first-time borrowers are required to complete Entrance Counseling and sign a Promissory Note available at [www.ius.edu/financialaid](http://www.ius.edu/financialaid).

Student loans are a good way to fund your education, if they are used wisely. Only borrow what you need, keeping in mind repayment begins 6 months after you leave school or drop below half time. **If you plan to attend summer classes at least half time, you may want to reduce your academic year loans so that you have enough loan eligibility left for your summer tuition.**

### Stafford Subsidized/Unsubsidized

What is the difference? Subsidized Stafford loans are need-based and Unsubsidized Stafford loans are not. Both begin accruing interest from the first disbursement. The federal government pays the interest accrued on Subsidized Stafford Loans as long as the student is attending school at least half-time (usually six hours per semester). The student is responsible for all interest accrued on Unsubsidized Stafford loans regardless of their enrollment. The student may choose to make "interest-only" payments while in school or have the interest "capitalized", meaning the interest is added to the total borrowed amount until they begin repayment on the loan.

### Perkins Loans

Perkins loans are need-based aid. At IU Southeast Perkins Loans are awarded to students with an Expected Family Contribution (EFC) below \$4,041. These funds are limited. The current Perkins Loan interest rate is a fixed 5%. Perkins loans also require completion of Entrance Counseling and a Promissory Note.

### PLUS Loans

A federal PLUS Loan is a low interest rate loan for parents that can be used to help pay for the education of a dependent undergraduate student.

For more information on many financial aid topics, please visit our website at [www.ius.edu/financialaid](http://www.ius.edu/financialaid). If you prefer, give us a call and we will be happy to help.

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