

INDIANA TECH

1600 E. Washington Blvd.
Fort Wayne, IN 46803

Understanding and Paying Your 2010 – 2011 ESTIMATED BILLING STATEMENT

The Business Office and the Financial Aid Office work together to ensure that the questions and concerns families have about financing the cost of an education at Indiana Tech are addressed. Students and parents are welcomed and encouraged to contact either office should questions concerning financial aid or financing arrangements arise. **Generally, the Financial Aid Office can answer questions concerning a student's financial aid package or eligibility for federal and private education loan programs. The Business Office can provide information concerning charges and payment arrangements.**

Office hours are from 8:30 a.m. to 5:00 p.m. Monday through Friday. For your convenience, an after hours drop box is located outside of the Business Office.

Beginning in June, the Estimated Billing Statement is mailed to the permanent address of the student and also to the local address if we have one on record. Student bills are prepared based on pre-registration course requests and current housing assignments. Students who have been admitted but are not pre-registered are billed for full fees.

SUGGESTED APPROACH UPON RECEIPT OF THE BILLING PACKET

1. Read this brochure before filling out any information. Retain this brochure for reference throughout the year, it addresses many important issues.

2. Gather the documents enclosed in this packet:
 - Estimated Billing Statement
 - Remittance Information Form Instructions
 - Remittance Information Form
 - Payment Plan Form
 - Schedule of Fees & Classification of Fees
 - Non-directory Information Release Form
 - Student Accident & Sickness Insurance Brochure
 - Parking Permit Acceptance/Waiver Form
3. Gather other documents such as:
 - The Financial Aid Award Notice detailing the aid you have been awarded for the year
 - Expected outside awards not yet listed on your Award Notice
4. Complete the Remittance Information Form following the step by step procedure outlined on the Remittance Information Form Instructions sheet
5. Complete the Payment Plan Form if you choose either the Semester or the 9-month payment option.
6. Complete the Non-directory Information Release Form.
7. Complete the Student Accident and Sickness Insurance waiver/enrollment form (part of the insurance brochure.) **All full-time registered students are required to be covered under a health insurance plan.** All students will automatically be enrolled in the student accident and sickness plan and a premium fee assessed to their tuition account unless a signed waiver form is completed and returned to the Business Office along with proof of active insurance coverage (a copy of the front and back of current insurance card).
8. Go online and complete the parking permit application. All motor vehicles that will be parked on campus must be registered with Campus Security. This should be completed online at www.IndianaTech.edu/permits. Complete the Parking Permit Acceptance/Waiver Form.

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Financial Aid Information

TIP! It is important to respond to all Financial Aid correspondence within the allotted time frame. If you do not, funding could be revoked and redistributed to other students. **Remember that it is your responsibility to complete the entire financial aid process. Don't delay!**

Checklist for financial aid:

- File the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. You are encouraged to contact the Financial Aid Office for help in completing your FAFSA. Be sure to include Indiana Tech code #001805 as a college choice on your application.
- Receive the Financial Aid Award Notice which is your award notice for the upcoming year. If you have not received your award notice, please contact the Financial Aid Office at FinancialAid@IndianaTech.edu or by calling 1-800-937-2448, extension 1-2334.
- Review the Financial Aid Award Notice and return any requested documents to the Indiana Tech Financial Aid Office.
- As of July 1, 2010, Indiana Tech will participate in the William D. Ford Federal Direct Loan Program (hereafter referred to as Direct Loans) for all student loan funding. All new and returning students will be required to complete a new Master Promissory Note with the Department of Education under the Direct Loan Program. Students who have participated in Direct Lending while enrolled at another university will not have to complete this step. This includes loans borrowed under the Direct Subsidized Stafford Loan, Direct Unsubsidized Stafford Loan, and Direct Parent Loans for Undergraduate Students. To apply online, log onto www.studentloans.gov. If you do not have electronic access, contact the Financial Aid Office. As of June 30, 2010, student federal loans through private lenders are no longer available. However, some lending institutions will still process private alternative loans.
- First-time borrowers of federal loans at Indiana Tech must participate in loan counseling prior to receiving federal loan funds. Federal loans cannot be released to a student's account until this federal requirement is completed. Online counseling is available by logging onto www.studentloans.gov.
- The Department of Education can select students for verification. It is important that you work with the Financial Aid Office and submit an accurate verification worksheet along with supporting tax documents. This will help the university in confirming your aid eligibility prior to your first date of class. Do not delay this process.

Be sure all steps are completed in order to avoid a delay in having funds credited to your student account.

Crediting Aid to the Billing Statement

Most loans and grants are split over the academic year; this means that a \$1,000 PELL Grant will be applied in equal \$500 credits each semester. Financial aid awards that appear on the Billing Statement may either be actual credits or pending items. Financial aid awards that are actual credits do not require additional steps. Pending items require extra steps or submission of missing documents before the funds are released to an account. Either the Indiana Tech Business Office or the Indiana Tech Financial Aid Office will notify the student if follow-up is required.

Federal regulations for Direct Parent Loans provide for an administrative fee of four percent (4.00%) charged by the Department of Education. This fee is deducted from the gross amount borrowed before the loan proceeds are sent to Indiana Tech. Be sure to calculate this fee in the amount you are requesting.

Under the Direct Loan program a 1.00% origination fee will be deducted from all Direct Subsidized and Direct Unsubsidized Stafford Loans.

The Financial Aid Award Notice lists the gross amount of the Direct Stafford Loan, Direct Unsubsidized Stafford Loan, Direct PLUS (Parent Loan for Undergraduate Students) or Alternative Loan; the Billing Statement uses the NET LOAN AMOUNT. For example, a Direct PLUS Loan for the fall on the Financial Aid Award Notice is listed as \$2,000. On the Billing Statement it will be listed as \$1,920 or (\$2,000 less 4.00%).

Federal Work-Study

Federal University Work-Study funds are paid every other week to the student throughout the year based on the number of hours worked in a work-study position. It is the student's responsibility to check the Indiana Tech job listing for positions available on campus. If students do not seek employment or work their scheduled hours, they will not earn the allotted amount of work-study earnings being offered. Because students' work schedules vary, we recommend that work-study be used for student living expenses throughout the academic year (gas, laundry, personal living expenses). Log on to www.indianatech.edu for work-study position listings.

Non-University Scholarships

Students who receive non-university scholarship awards must notify Indiana Tech as soon as possible. Send both the scholarship award letter (as soon as it is received) and the scholarship check (once it arrives) to the Indiana Tech Business Office. If the check is made out to the student, it should be endorsed with the following statement: "Pay to the Order of Indiana Tech" and then the student's signature. Please call the Indiana Tech Business Office at 260-422-5561 ext. 2302 with any questions regarding scholarship checks.

METHODS OF PAYMENTS

PAYMENT PLAN OPTIONS

Indiana Tech offers three payment options for remitting your portion of the cost of the education.

Option 1: This method is to pay the entire tuition and fees (after deducting financial aid if applicable) for the year in one installment. The revised balance due for the year as calculated on the Remittance Information Form plus optional fees are due August 10, 2010.

Option 2: The traditional method of paying tuition and fees is to pay in two installments. The first installment is equal to one-half of the revised balance due for the year as calculated on the Remittance Information Form plus optional fees. The amount is due August 10, 2010. The balance of the fees is due December 10, 2010. An invoice is mailed for the December payment.

Option 3: The standard payment plan is to divide into 9 equal payments the revised balance due for the year as calculated on the Remittance Information Form. The first payment is 1/9th of the revised balance due for the year plus optional fees as calculated on the Remittance Information Form. This first payment is due August 10, 2010 and payable the 10th of each month thereafter. The cost for this payment plan is \$75 per year. A monthly invoice is mailed.

For students beginning in the spring semester, the standard payment plan is to divide into 5 equal payments the revised balance due for the year as calculated on the Remittance Information Form. The first payment is 1/5th of the revised balance due plus optional fees as calculated on the Remittance Information Form. This first payment is due December 10 and payable the 10th of each month thereafter. The cost for this payment plan is \$75. A monthly invoice is mailed. **Continued participation in the standard payment plan is contingent upon a satisfactory payment history. Indiana Tech reserves the right to deny continued participation to anyone who has previously not complied with the terms of the payment plan agreement.**

FOR LOAN OPTIONS contact the Financial Aid Office.

PAYMENT BY CHECK OR MONEY ORDER

The Indiana Tech Business Office accepts payment by personal check, bank check, or money order. The university does not accept post-dated checks. Checks must have a current date in order to be processed. Checks and money orders should be made payable to Indiana Tech. Checks returned for nonpayment are assessed a \$30 per item return charge.

PAYMENT BY CASH

Payment by cash should never be done by mail; payment by cash will be accepted in person only in Business Office.

PAYMENT BY DEBIT/CREDIT CARD

The Indiana Tech Business Office accepts VISA, NOVUS/DISCOVER, MASTERCARD, or AMERICAN EXPRESS. There are two options for paying by debit/credit card. Authorization can be given for the university to charge your debit/credit card by completing the authorization section found on the Payment Plan Form or the Remittance Information Form; or debit/credit card payments can be made online by going to the university website at www.IndianaTech.edu; choose Current Students, Online Tools, Online Payments.

PAYMENT BY WIRE TRANSFER OR ACH

Instructions are available by calling Indiana Tech Business Office.

REGISTRATION

By registering for classes, the student assumes liability to pay all tuition and fees assessed unless the student cancels registration through their advisor before the first day of all classes.

Registration is complete and class attendance is permitted when registration forms have been properly filled out, signed and accepted by the advisor **AND** financial arrangements have been finalized through the Business Office.

Pre-registration for the spring 2011 semester will begin November 8, 2010.

Students who have not participated in pre-registration or who have not paid their fees must complete **Final Registration** for the fall 2010 semester on August 23 or August 24, 2010. Final registration for the spring 2011 semester will be January 18, 2011.

A **late fee** of \$50 will be charged to continuing students if registration and financial arrangement is not completed on or before August 24, 2010 for the fall semester and on or before January 18, 2011 for the spring semester.

DROP/ADD COURSES

A student may drop without fee or add individual courses in the **FIRST FIVE DAYS** of a fall or spring semester or the **FIRST THREE DAYS** of a summer session. The last calendar date to drop or add an individual course is given by the official Schedule of Courses for a given term. Tuition adjustments will not be made, nor will tuition be refunded for any individual course dropped after the expiration of the drop/add date.

INSTITUTIONAL REFUND POLICY FOR WITHDRAWALS

Tuition refunds will be granted on the following calendar week basis for students who find it necessary to completely withdraw from school before the end of the semester and who make prompt official application for withdrawal and tuition refund. Complete withdrawal from the university must be initiated by the student. The withdrawal process begins by seeing their academic advisor. The withdrawal will not be considered in effect until the forms are filed with the Office of the Registrar. **Non-attendance does not constitute withdrawal.** The university will assume once you enroll in classes that you are attending class unless you inform your academic advisor that you will not be returning.

Withdrawal Dates

	<u>Charge *</u>	<u>Fall Semester</u>	<u>Spring Semester</u>
1 st and 2 nd Weeks	25%	08/25/10 – 09/07/10	01/19/11 – 02/01/11
3 rd and 4 th Weeks	50%	09/08/10 – 09/21/10	02/02/11 – 02/15/11
5 th Week	75%	09/22/10 – 09/28/10	02/16/11 – 02/22/11
After 5 th Week	100%	On or after 09/29/10	On or after 02/23/11

Withdrawal forms must be filed with your advisor promptly; otherwise, the withdrawal will not be considered official. The refund policy does not apply to any student who is dismissed from the university because of misconduct. The charge * applies to tuition and room and meal plan fees only. All other fees are charged in full (100 percent) for the semester. Dorm deposits less any damage charges or fines are refundable on withdrawals after the 5th week. NOTE: Dorm deposit will first be applied to any outstanding tuition account balance.

Students who are participating in the Title IV programs who find it necessary to withdraw completely from all classes will have their federal aid assessed based on the total actual weeks of completion. The assistance is calculated based on the percentage of time as documented by the withdrawal date provided by the registrar's office. Charges owed to Indiana Tech are calculated based on the above Institutional Refund Policy.

The federal refund policy will be calculated and applied to students who...

1. Completely withdraw from the university.
2. Receive Title IV federal student financial assistance for the period indicated.

This policy will only be used for students receiving federal aid. **The net refund to Title IV programs will be applied in the following order:**

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Perkins Loans
- Federal Direct PLUS Loans (Parent Loans for Undergraduate Students)
- Federal Pell Grants
- Academic Competitiveness Grants
- National Smart Grants
- Federal SEOG
- Other Title IV Assistance

ACADEMIC CALENDAR 2010 - 2011

Fall Semester

New students arrive	Sunday, August 22
Registration and orientation	Monday-Tuesday August 23-24
Classes Begin	Wednesday, August 25
Mid-term	Friday, October 15
Winter & Spring Semester Pre-registration begins	Monday, November 8
Thanksgiving Break, Classes End	Tuesday, November 23
Classes Resume	Monday, November 29
Winter & Spring Semester Pre-registration ends	Friday, December 3
Classes End	Friday, December 10
Final Exams	Mon-Wed, December 13-15
Last day to return textbooks	Wednesday, December 15

Winter Interterm

Classes begin	Monday, January 3
Classes end	Saturday, January 15
Final exams	Tuesday, January 18
Last day to return textbooks	Tuesday, January 18

Spring Semester

New students arrive	Sunday, January 16
Martin Luther King Birthday (no classes)	Monday, January 17
Registration and orientation	Tuesday, January 18
Classes Begin	Wednesday, January 19
Mid-term	Friday, March 11
Spring Break, Classes End	Friday, March 11
Classes Resume	Monday, March 21
Summer/Fall pre-registration begins	Monday, April 11
Summer/Fall pre-registration ends	Friday, April 29
Classes End	Friday, May 6
Final Exams	Mon-Wed, May 9-11
Last day to return textbooks	Wednesday, May 11
Commencement	Saturday, May 14

ADDRESSES

It is very important that students maintain an accurate address with the Office of the Registrar at all times. Both permanent and local addresses need to be on record. The address used for billing correspondence is based on the information completed on the Payment Plan Form. The Business Office should be advised of any changes to the billing address.

FINANCIAL HOLD

Financial and registration holds will be placed on all past due accounts as a result of an unpaid student account in the Business Office, parking tickets, library fines and other unpaid fees. A hold will prevent the student from receiving or having access to their academic records (transcript), diploma, and may prevent future registration.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT

Federal law prohibits access by non-university personnel to information about individual students, except that which is considered public information, without the student's written authorization. It is the custom of the university to release public information (called directory information) only to persons who can be identified and can establish a legitimate need to know.

The Payment Plan Form indicating the party(s) responsible for the payment of the student's fees also authorizes release of information related to the student's invoice and financial account.

BANKING

There is an ATM on campus in Andorfer Commons. The ATM is maintained by Fifth Third Bank. There is no charge for withdrawals as long as the user has an account with Fifth Third. Accounts can be opened before students arrive on campus at any Fifth Third Bank.

Students who work on campus must choose to have their compensation deposited directly to their bank account.

POSTAGE STAMPS AND MAIL BOX

Postage stamps are available for purchase in the Business Office during regular office hours. A U.S. Postal Service is located on campus for students' convenience.

CAMPUS COMPUTING

For academic success, all entering students who will reside on campus are required to bring their own personal computer (laptop or desktop) to campus. All requirements and recommendations for personal computers and software, personal account activation, campus e-mail, and other information regarding campus computing can be found at www.IndianaTech.edu/ITS.

PARKING

All motor vehicles must be registered and a parking fee paid to entitle a student's vehicle to be parked on campus. Parking on campus is restricted to properly tagged vehicles by designated lots; all others will be subject to being ticketed or towed. Commuter students parking on campus while attending class are required to have a parking permit also. Vehicle registration should be done online at www.IndianaTech.edu/permits. Commuter students can pick up their parking permits from the Buildings and Grounds Center during the first week of classes. Dorm residents will receive their parking permits either in their Student Housing Packet at move-in or in their post office box.

BOOKS

Tuition includes textbook rental. The required textbooks will be distributed at the beginning of each semester. All students must sign a Textbook Rental Agreement at the time books are distributed. This agreement states that all textbooks must be returned in good condition no later than one week after classes end each semester. A charge for each book not returned by the designated time will be added to the student's tuition account. The charge will also include tax on the cost of the book.

IN-ROOM LAND LINE PHONES

Students living in residence halls may lease a university owned land line phone for their room if they choose. Long distance calls will be blocked from these land line phones. Leased phones must be returned to IT Services prior to the student leaving campus for the academic year, or a replacement cost will be assessed.

INDIANA TECH
PHONE NUMBERS

Telephone: 1-260-422-5561 OR 1-800-937-2448

Business Office Fax: 1-260-420-8211

Financial Aid Office Fax: 1-260-422-1578

www.IndianaTech.edu

	Extension		
Academic Advisors	2216	Dave Aschliman	Dean, College of Engineering and Computer Sciences
	2216	Carol Geller	Administrative Assistant
	2218	Gary Messick	Director, School of Computer Sciences
	2120	Barbara Perry	Dean, College of General Studies
	2292	Mary Scudder	Director, Freshman College
Admissions	2206	Allison Carnahan	VP of Enrollment Management & Student Life
	2348	Monica Chamberlain	Associate VP of Enrollment Management
	2424	Bob Confer	Sr. Admissions Counselor
	2152	Brook Ringenberg	Sr. Admissions Counselor
	2153	Maria Reichhart	Sr. Admissions Counselor
	2372	Adam Lahr	Admissions Counselor
	2251	Sarah Rodriguez	Admissions Counselor
	2139	Brooke Corley	Admissions Counselor
	2271	Emily Franze	Associate Admissions Counselor
	2380	Hannah Stork	Associate Admissions Counselor
	2205		Admissions Main Line
Athletic Department	2244	Jeff Walker	Athletic Director
	2313	Kip McWilliams	Baseball Coach
	2323	Al Grushkin	Men's Basketball Coach
	2275	Martin Neuhoff	Men's Soccer Coach/Assistant Athletic Director
	2282	Rodney Hamilton	Women's Basketball Coach/Assistant Sports Information Director
	2262	James Lipocky	Women's Soccer Coach/Sports Information Director
	2280	Becky Norris	Softball Coach
	2135	Dan Moster	Men's & Women's Tennis Coach
	2253	Andrew Stout	Spirit Teams
	2115	Karen Wolfe-Brandt	Men's & Women's Cross Country & Track Coach
	2123	Kelly Mettert	Men's & Women's Golf Coach
	2383	Kirsta Solberg	Women's Volleyball Coach/Assistant Athletic Director
	2425	Ed Karasek	Women's Lacrosse Coach
	2128	Terry Nichter	Men's Lacrosse Coach
	2260	Larry Secrist	Men's & Women's Bowling Coach
	2322	Rich Riles	Athletic Trainer
	2322	Brittany Johnson	Athletic Trainer
2227	Jill Thomas	Administrative Assistant	
Business Office	2114	Judy Roy	VP-Finance & Administration
	2300	Shelly Studebaker	Controller
	2290	Frank Kahn	Accounts Receivable Manager
	2302	Linda Rupp	Accounts Receivable Clerk
	2361	Tricia Harris	Accounts Receivable Clerk
	2255	Jennifer Gaff	Accounts Receivable Clerk
	2354	Lisa O'Leary Tessier	Office Assistant
	2134	Helen Starks	Office Assistant
	2364	Mhariel McDonald	Payroll Specialist
	2301	Phyllis Thieme	Accounts Payable Coordinator
	2303	Vicki Goltz	Staff Accountant/Perkins Loan Coordinator
Financial Aid Office	2334		General Financial Aid Information Line
	2308	Tracie Boyd	Loan Coordinator
	4105	Ryan Lister	Financial Aid Counselor
	2367	Lisa Green	Administrative Assistant
	2342	Shawn Morris	Associate Director
	2268	Linda Stanwood	Assistant Director
	2208	Teresa Vasquez	Director of Financial Aid
Freshman College	2292	Mary Scudder	Director of Freshman College
Housing	2234	Christopher Dickson	Associate VP-Student Services
Registrar's Office	2320	Lori Brubaker	Registrar
	2243	Kris Byndom	Associate Registrar
	2352	Ashley Skinner	Transfer Credit Specialist
	2341	Juliana Bengs	Transfer Credit Specialist
	2242	Alisa Perry	Transfer Credit Specialist
Student Verification for Insurance	2329	Carolyn Archer	Academic Service Specialist
Services for Students with Disabilities	2292	Mary Scudder	Coordinator
Student Computing	2104	Jeff Leichty	Director of Information Technology
Student Support Services	2292	Mary Scudder	Director of Student Support Services