

MAKING EDUCATION AFFORDABLE: THE ADULT LEARNER GUIDE

USI offers the **lowest tuition** of any four-year public institution in Indiana, yet we recognize that **adult learners** often face real **financial challenges** when returning to school. This guide will help you **understand your options** and make **informed decisions** about paying for your education.

LOANS: Borrowed money used to help pay for college that **must be repaid**.

SUBSIDIZED LOANS

- Better option if you qualify
- Students with financial need qualify based on the FAFSA
- No interest accrues while you are enrolled at least half-time or during your grace period

Good to know: Because interest doesn't grow while you're in school, you pay less overall

UNSUBSIDIZED LOANS

- Available to most students and not typically based on financial need
- Interest starts accruing right away, even while you're in school
- You can choose to pay interest while enrolled or let it add to your loan balance

Good to know: Paying interest while in school can lower your total cost later

FAFSA

Students must complete the [Free Application for Federal Student Aid \(FAFSA\)](#) each academic year to apply for financial aid.

BORROWING TIPS

- Accept grants and scholarships first
- Borrow subsidized loans before unsubsidized, if offered
- Only borrow what you need for school-related costs

SCHOLARSHIPS

Free money that does **not** have to be repaid, typically awarded based on merit, achievements, background, interests, or program of study.

GRANTS

Free money for school that does **not** have to be repaid and is typically based on a student's financial need.

MAKING EDUCATION AFFORDABLE WITH RESOURCES AT USI

INDIANA ADULT STUDENT GRANT

Are you an adult over the age of 25 living in Indiana, interested in pursuing higher education? You may qualify for up to \$2,000 with the [Adult Student Grant offered by the state](#)! There is no repayment required, and you can reapply every single year.

BURSAR'S OFFICE

The [Bursar's Office](#) manages USI's financial affairs. You can contact them for questions about your bill, payment plans, authorized users, eRefunds, and more!

EMPLOYER DEFERMENT

Many employers offer tuition assistance to their employees. With the [Employer Deferment Program](#), students can register for classes without paying upfront by verifying that their employer will cover tuition and fees.

STUDENT FINANCIAL ASSISTANCE

USI's [Student Financial Assistance Office](#) empowers adult learners with the tools and guidance to make college more affordable by helping them understand their financial aid options and maximize available funding.



USI FOUNDATION

The [USI Foundation](#) offers a variety of scholarships to USI students, made available through charitable donations.

CONTACT US

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