

INDIANA • STATE AID REFERENCE

Indiana State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Counselors: this sheet covers the **Class of 2027**, who file **2027-2028** forms during the 2026-2027 school year. Indiana runs on two logins and one date: the FAFSA sets the Student Aid Index behind the Frank O'Bannon Grant, and ScholarTrack holds 21st Century Scholars status, the pledge, the Scholar Success Program, Fast Track, and appeals. The biggest change since most handouts were printed is that the Class of 2027 was the **first cohort Indiana auto-enrolled**, so a family that never applied may still be enrolled. Dollar figures are the approved 2026-2027 rates; the 2027-2028 schedule is voted in November 2026.

The Programs at a Glance

Program	What it pays and who qualifies
21st Century Scholars (income-based promise)	Up to four years of tuition and regularly assessed fees. 100% at an Indiana public; capped at the average public rate at a private; capped at the Ivy Tech rate at a proprietary school. Not portable out of state. Does not cover room, board, or books. No test score requirement, ever. Enrollment closed June 30 of 8th grade, but the state auto-enrolls income-eligible students, and 2027 was the first such cohort.
Frank O'Bannon Grant (need-based, no application)	Awarded straight off the FAFSA by Student Aid Index. On-time maximums for 2026-27: \$10,600 private, \$5,300 public, \$4,050 proprietary or Ivy Tech. By statute the public award is exactly half the private one at every band. Pays down to an SAI of 7,000 at a private and 4,000 at a public. Tuition and fees only. Resident by December 31 of the prior year, full-time enrollment, and college-set SAP required.
Next Generation Hoosier Educators (competitive merit)	Up to \$10,000 a year, up to \$40,000 total, renewable. Applied for in ScholarTrack during senior year of high school, window opening in early December. Roughly 295 awards from about 1,091 applicants in the most recent published cycle. Teach five years in Indiana or repay a prorated amount.
Mitch Daniels Early Graduation (one-time)	\$4,000, one time, for graduating at least a full year early from a publicly supported Indiana high school. Must enroll at an eligible Indiana institution by the fall of the following academic year. The decision that unlocks it is made in 10th or 11th grade.
Fast Track (accelerator, rarely used)	Lets a Scholar or O'Bannon recipient pull extra state aid into the current award year in exchange for eligibility units. Requires using 100% of the award and earning at least 30 credits that year without the credit bank. Full-time needs 50 units remaining, half-time needs 25. Claimed in ScholarTrack. This is how a summer term gets paid for with state money instead of a loan.
Workforce Ready Grant (certificates, restricted)	Tuition and fees for high-value certificates at Ivy Tech or Vincennes. As of July 2026 the state directed colleges to prioritize returning and independent students because demand outran the appropriation, so a first-time dependent student out of high school is now the profile most likely to be turned away. Confirm before building a plan on it.
Also worth knowing	Adult Student Grant: renewable \$2,000 for FAFSA-independent students with need at six or more credit hours, the lowest enrollment bar in Indiana aid. EARN Indiana: state work-study paying employers up to 50% of the wage, but the student still has to be hired. Full tuition and fee exemptions for children of deceased or disabled veterans, Purple Heart recipients, and public safety officers killed in the line of duty. National Guard Tuition Supplement, available part-time. Four other teacher scholarships. Workforce Pell expanded to short-term programs July 1, 2026.

Deadlines to Post on Your Wall

Date	What it governs	Where it happens
April 15	Indiana FAFSA deadline for all state aid, and a state graduation requirement to file or formally opt out. Corrections are held to the same date.	FAFSA + ScholarTrack
December 31	Indiana residency measurement date for the next aid year. For 2027-28 that is December 31, 2026, inside senior year.	Nothing to file, but it governs
June 30, 8th grade	21st Century Scholars enrollment for anyone not auto-enrolled. Students active in foster care may enroll later.	ScholarTrack, parent account
Early Dec to late winter	Next Generation Hoosier Educators application window. Seniors apply in the fall, not after graduation.	ScholarTrack
Nov, then Dec	Commission votes the Frank O'Bannon schedule, then the State Budget Committee reviews it. This is when the 2027-28 figures become real.	Commission meeting

Say this out loud to every senior: April 15 is not a suggestion and it is not the college's deadline. Indiana hears appeals for a missed FAFSA only for death in the immediate family, serious illness, documented medical reasons, pregnancy or birth, active duty, or a religious or public service volunteer program. The Commission states plainly that appeals based on forgetting or not knowing about a requirement will not be approved. Aid packages start arriving from institutions in mid-February, once the Commission has communicated amounts.

The Rules That Trip Families Up

- **Full time is twelve credits. The full grant needs fifteen.** Renewal at the on-time award requires 30 credit hours in the award year; 24 to 29 drops to the reduced full-time award and under 24 ends it. The first award year always pays the on-time amount, so nothing looks wrong until the sophomore letter arrives smaller.
- **Auto-enrolled is not enrolled-and-finished.** Those students show as Approved Pending Student Pledge. The pledge and twelve Scholar Success Program activities, three per year, are still on the student, and they count only when logged in ScholarTrack.
- **Tuition is not the bill.** Both major programs pay tuition and regularly assessed fees only. Room, board, books, and transportation are uncovered, and at a residential campus that gap is larger than tuition.

21st Century Scholars: Check These Things Early

1. Is your student already enrolled and nobody told you?

Under a 2023 law the state auto-enrolls students who were income-eligible for free or reduced price lunch in 7th or 8th grade. The **Class of 2027 was the first cohort**: enrollment went from roughly 19,000 who applied to more than 40,000. Counselors can see auto-enrolled students on their ScholarTrack roster. Do not submit an application before confirming the student is not already enrolled.

2. What still has to happen, in order

- Create the ScholarTrack account on a **personal email**, with the name exactly as on the Social Security card, and sign the Scholar Pledge. A linked parent account can file appeals later.
- Complete and **log** all twelve Scholar Success Program activities, three per grade.
- Graduate with a **2.5 cumulative GPA** and a Core 40 diploma, or the new Indiana Diploma if opting in.
- File the **FAFSA by April 15**, be admitted to an eligible Indiana institution during senior year, and enroll **full time within one year** of graduation. Then 30 credits a year, eight semesters, eight-year window.

What the 30-credit rule costs, at approved 2026-2027 rates

Institution type	On-time max	Full-time max	Cost of 24 credits instead of 30	Over three renewal years
Private (Freedom of Choice)	\$10,600	\$7,700	\$2,900 a year	\$8,700
Public (Higher Education Award)	\$5,300	\$3,850	\$1,450 a year	\$4,350
Proprietary or Ivy Tech	\$4,050	\$2,900	\$1,150 a year	\$3,450

The gap holds at nearly every SAI band, so this is a flat toll, not a need-scaled penalty. At the top of the public range the on-time award is \$1,700 and the full-time award is \$0. AP, IB, and dual credit hours count toward the requirement and hours above 30 bank forward.

Counselor Calendar: What to Tell Students When

When	What has to happen
Grades 9-11	Three Scholar Success Program activities every year, logged in ScholarTrack, not just done. Push dual credit and the Indiana College Core: those hours count toward the 30-credit requirement later. Flag anyone who could graduate a year early for the \$4,000 Mitch Daniels award.
Class of 2027, fall 2026	Every family checks ScholarTrack for 21st Century Scholars status, including families who were told they missed it. Both FSA IDs created. FAFSA filed as soon as it opens. College applications out.
December 2026	Next Generation Hoosier Educators opens for future teachers. Residency is measured December 31, so any family considering a move out of state needs to know that a January move costs the whole year of state aid.
Jan to Apr 2027	Scholars finish and log remaining activities. A missing signature or tax-filing error is a failed FAFSA and the fix is held to the same date. Aid packages arrive from mid-February. April 15 is the wall : after it, only the named extenuating circumstances get an appeal.
May 2027 onward	Update school of choice in ScholarTrack so aid routes correctly. Graduate with the 2.5 GPA and the diploma, and confirm the Scholar Success Program shows complete. Then register for fifteen credits, not twelve : freshman year pays the on-time award automatically, which is exactly why this is the moment to say it.

Three Mistakes That Cost Indiana Students Money

- **Telling a family it is too late for 21st Century Scholars.** True for every cohort before 2027, not reliably true now. Ten minutes in ScholarTrack, worth up to four years of tuition.
- **Skipping the FAFSA on an income assumption.** The grant still pays at an SAI of 4,000 at a public and 7,000 at a private, and the private award is twice the public one by statute. Skipping it also ends Next Generation Hoosier Educators, EARN Indiana, and a diploma.
- **Treating the flagship as the cheapest option.** State aid pays the same everywhere, so the college's own award decides the bill. Neither IU Bloomington nor Purdue publishes an automatic GPA grid, while Valparaiso starts at a 3.00, USI pays down to a 3.00 with no test score, and Purdue Fort Wayne down to a 2.50.

The gap between full time and full award

Indiana defines full-time enrollment as twelve credit hours a semester and the full state grant as thirty a year. No award letter explains the difference. A student who enrolls at twelve, passes everything, and stays in good standing has done nothing wrong and still cut their own grant. Say the number out loud at registration: fifteen, or make it up in a summer term.

Free Resources: No Account, No Cost, No Data Collection

All Indiana programs, rules, and the approved award schedule	in.gov/che/state-financial-aid
21st Century Scholars, and the state portal	scholars.in.gov · scholartrack.che.in.gov
Our Indiana state aid guide, and 400+ college pages	collegereadyparent.org/indiana · /college-scholarships

Produced by CollegeReadyParent.org, an independent, parent-built resource. **No paywall, no accounts, no lead forms, no student data collection.** Counselors and educators: you may freely copy, print, and distribute this sheet. Corrections: leo@collegereadyparent.org. Caution: the Scholar Success Program deadline is published as June 30 after graduation while the state's 2024 aid manual says December 31 of senior year, so work to spring and confirm at (888) 528-4719. Dollar figures are the approved 2026-2027 rates.