YOUR GUIDE TO FINANCIAL AID
For Graduate / Law Students
CONGRATULATIONS!

You’ve been awarded financial aid assistance to help you meet your educational goals at the University of North Dakota! We’re excited to have you join a network of more than 150,000 alumni who have achieved their goals at UND — many with the support of financial aid.

We know that the financial aid process can be a bit daunting, but we’re here to help you every step of the way. We hope the Financial Aid Guide will make the process easier by outlining the steps you need to take and answering frequently asked questions.

If you have any questions, feel free to contact us at 701.777.1234 or UND.edu/one-stop.

Financial Aid Overview

The Free Application for Federal Student Aid (FAFSA) is the only application UND requires to determine your eligibility for all federal and state financial aid.

Your specific UND financial aid award package is based on completion of the following number of credits:

- Graduate students = 5+ credits/semester
- Law students = 5+ credits / semester

If you plan to take fewer credits per semester, please notify One-Stop Student Services to have your aid adjusted appropriately.

Complete Steps 1-7

It’s important that you complete the following steps in order to ensure that your financial aid will be applied to your bill. These steps will also help you determine how much you may owe (if anything) at the start of the semester and what options you have to help cover those costs.

In general, here are the main steps to financial aid success:

STEP 1

Apply for financial aid at fafsa.gov

If you haven’t yet completed the FAFSA, go to fafsa.gov as soon as possible. UND’s school code is 003005. Funding is limited and not guaranteed through the priority deadline of Feb. 1 for the fall semester.

STEP 2

Accept / decline your financial aid award through Campus Connection

As soon as possible but no later than 1 month before classes begin, you should accept or decline all or part of your financial aid award package by following the “a to e” directions described on pages 2-4.

CLAIM YOUR NDUS ACCOUNT

UND is part of the ND University System (NDUS). To access the systems you’ll need as a UND student, you must activate your NDUS account.

If you haven’t already done so, to claim your NDUS account:

1. Go to UND.edu/claim.
2. Find your student ID number (also known as your EMPLID) by clicking on the “What is Your Student ID?” link.
3. Once you have your student ID number, click on the “Claim Your Account” link.
4. Follow the steps as indicated.

The process will take you about 10 minutes because you’ll be asked a series of security questions that will help protect your information. Once you have claimed your NDUS Account, you don’t have to go through the process again.

Keep in mind that your password will expire every 90 days for security reasons. Check your UND email account for password expiration notifications and directions on how to update it. If it’s been more than 90 days since you claimed your account, you may need to “Change Your Password” at UND.edu/claim.

If you have questions, contact the NDUS Help Desk at 1.866.457.6387 or go to helpdesk.ndus.edu.

Log in to your UND Student Email

Before you’ve registered for classes, please check the email you used on your admission application frequently for official communications from the University regarding financial aid, course registration and more.

After you’ve claimed your account and registered, please log in to your UND student email account.

Follow the directions at UND.edu/email for accessing your UND student email account:

- Review the login information under the Getting Started tab.
- Get directions to set up your UND email on your smartphone under the Mobile Devices tab.

If you have questions, contact UND Tech Support at 701.777.6305. When prompted, remain on the line to speak to a UND representative.
Campus Connection is the system that you'll use to accept or decline your financial aid award, register for classes, view and pay your bill, etc.

After you've claimed your NDUS account and you have obtained your username and password, follow the steps below to log in to Campus Connection:

1. Go to my.UND.edu.
2. Click on the “Campus Connection” button.
3. On the login page, enter your User ID (firstname.lastname) and Password.
4. Click the “Sign In” button.

After you're logged in to Campus Connection, your Student Center page will be your default screen. Your Campus Connection Student Center includes your academic, financial and personal information. Please familiarize yourself with the Campus Connection Student Center as you'll use it to manage your account at the University of North Dakota.

Go to the Finances section in Campus Connection and click on “View Financial Aid.”

Next, carefully review the breakdown of your estimated cost of attendance by clicking on “Financial Aid Summary.”

Next, click on the dollar amount listed as your “Estimated Financial Aid Budget” to see a breakdown of your tuition and fees, housing and board, books and supplies, and miscellaneous living expenses.

Please keep in mind that these are estimated costs, and not all your expenses will be paid directly to UND. The estimated financial aid budget is the average amount you'll spend on tuition, fees, room, board, books, supplies and some personal and transportation expenses. The budget is not able to be increased to support a spouse or dependent(s).

LOG IN TO CAMPUS CONNECTION

REVIEW AWARD NOTIFICATION

REVIEW ACCOUNT “HOLDS” OR “TO DO LISTS”
FINANCIAL AID STEPS

ACCEPT / DECLINE AWARD

Go to the Finances section in Campus Connection and click on “Accept / Decline Awards.”

You may view more details about each award by clicking on the title of the award. Check the appropriate boxes to accept or decline your financial aid award, and click on the “SUBMIT” button.

STEP 3

Complete federal loan processes

FEDERAL DIRECT LOAN(S)

If you’re accepting a Federal Direct Loan, you must complete a Master Promissory Note (MPN) and Entrance Loan Counseling (ELC) through the U.S. Department of Education.

To complete the online MPN and ELC sessions:
1. Go to StudentLoans.gov.
2. Log in with your Federal Student Aid PIN.
3. Follow the directions to complete the MPN and ELC sessions. Each takes approximately 30 minutes.

Note: If you have completed the MPN within the last 10 years, you’ll not need to complete a new one.

STEP 4

Estimate payment due to UND

The payment due to UND is the balance that remains AFTER your financial aid has been applied to your bill. Depending on your total charges and financial aid award package, you may not owe anything. Your charges will be posted in Campus Connection the first week in August for fall semester and the first week in December for spring semester.

Questions? Contact One-Stop Student Services: 701.777.1234 \ UND.edu/one-stop
**STEP 5**

**Additional options to help cover costs**

Based on your estimated payment due to UND, you may want to take advantage of the following options to help you cover costs:

**PAYMENT PLANS**

If you prefer to spread your payments out over 3, 4 or 5-month installments, you may enroll in an interest-free payment plan. Learn more at: UND.edu/one-stop/payments.

**DIRECT PLUS LOAN**

- Graduate, law and medical students may apply for an additional loan from the U.S. Department of Education to help cover educational expenses.
- To apply, go to StudentLoans.gov. To be approved, the student must have a good credit history.

**PRIVATE EDUCATIONAL LOANS**

You may apply for private educational loans through private banks. Please keep in mind that many private banks will require a creditworthy borrower (student) or creditworthy co-borrower (parent, family member or close friend).

To compare private lenders:
1. Go to UND.edu/financial-aid/loans
2. Click the “Private Educational Loans” section and click on the “FASTChoice” button.
3. Click “Continue” on FASTChoice site.
4. Read the disclosure and complete the information to compare loan options.

**STEP 6**

**Pay your bill**

Learn about the various ways you may pay your bill at: UND.edu/one-stop/payments. Paying online through Campus Connection is the best and safest payment method at UND.

To make payments 24/7:
- Log in to Campus Connection at my.UND.edu.
- Click on “Pay Online Now.”

Your financial aid will be applied to your bill:
- **Fall 2017** = Wednesday, Aug. 16
- **Spring 2018** = Wednesday, Jan. 3

After your financial aid has been applied to your bill, please verify that it covered your total charges or remit payment to pay off charges.

**STEP 7**

**Receive excess financial aid**

If the financial aid you’re awarded is higher than the amount owed to UND, you may have excess financial aid and other refunds. About 2 weeks after registering for courses, you’ll receive a letter instructing you to select your preference for having the excess funds deposited into your existing bank account or to a new account that you can open with UND’s refund partner.

Refunds will begin processing on:
- **Fall 2017** = Wednesday, Aug. 16
- **Spring 2018** = Wednesday, Jan. 3
Am I required to accept or decline my award?
Yes. It's recommended that you accept or decline your financial aid award at least 2 months before classes begin. You may accept or decline all or part of your financial aid award package by following the “a to e” directions on pages 2-4 of this brochure.

What if my financial aid award doesn’t cover all of my costs?
As outlined in STEP 5 on page 5, there are 3 main options you can explore to help cover costs beyond your financial aid award:

1. You may take advantage of UND's payment plan available through a third-party financial services company. By enrolling in an interest-free payment plan at the beginning of each semester, you can spread out your payment into smaller 3, 4 or 5-month installments. For more details, visit UND.edu/one-stop/payments.

2. You may apply for private educational loans through private banks. Please keep in mind that many private banks will require a creditworthy borrower (student) or creditworthy co-borrower (parent, family member or close friend). For more details, contact your bank or go to UND.edu/financial-aid/loans to view private educational loans most commonly used by UND students.

3. You may seek student employment opportunities on the UND campus or within the Greater Grand Forks community. For more information, visit UND.edu/student-employment.

Can my financial aid award change?
Yes. The University reserves the right to adjust your award on the basis of additional information that may become available including, but not limited to, verification of your FAFSA information, tuition assistance, waivers, scholarships, grants, and changes in enrollment status (e.g., changing from full-time to part-time status).

Keep in mind that students who officially withdraw from UND or stop attending classes within the semester are subject to having their financial aid reviewed and possibly returned to the U.S. Department of Education.

Will my spouse/parents/guardians have access to my financial account?
No. The Family Educational Rights & Privacy Act (FERPA) establishes certain rights for students regarding the privacy of their educational records. While your parents / guardians may have an interest in your records, they cannot be granted access without your written consent. To permit your parents / guardians to access your records, you must complete the FERPA Privacy Release Form at: UND.edu/one-stop/finances.

Is there anything that could delay the processing of my financial aid?
Yes. The following reasons may cause your financial aid to be applied late to your account or not at all:

- If you did not accept or decline your financial aid award in Campus Connection.
- If you did not complete your Master Promissory Note (MPN).
- If you did not complete Entrance Loan Counseling (ELC).
- If your FAFSA application is subject to verification, and you have not submitted all requested documents.
- If you do not meet Satisfactory Academic Progress (SAP).

See UND.edu/financial-aid/sap for details.

FREQUENTLY ASKED QUESTIONS

STUDENT CONSUMER INFORMATION

The Higher Education Opportunity Act requires that all United States academic institutions provide to future and current students certain consumer information about the University, including financial aid information. For your convenience, UND has consolidated that information on the Student Consumer Information website: UND.edu/consumer.