**FINANCIAL AID STEPS**

**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 that the Financial Aid Guide will make the process easier by outlining the steps you need to take, frequently asked questions and common financial aid glossary terms.

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.

The financial aid you’re eligible to receive is determined from the financial information you provide in your FAFSA and the cost to attend UND. Your financial aid may consist of loans, grants, scholarships, work-study employment, or other federal and state programs designed to assist you with the cost of attending UND.

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

- Undergraduate students = 12+ credits / semester

If you plan to take fewer credits per semester, please notify One-Stop Student Services to have your aid adjusted appropriately. Some aid, such as grants, will be pro-rated based on the actual number of credits in which you’re enrolled.

**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, follow these steps to claim your NDUS account:

1. Go to UND.edu/claim.
2. Find your student ID number (also known as your EMPLID) on your acceptance letter or 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. 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.

**Check Your Email Frequently**

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 registered for classes, you’ll start to receive official communications 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.
LOG IN TO CAMPUS CONNECTION

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 (e.g., 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.

REVIEW ACCOUNT “HOLDS” OR “TO DO LISTS”

In Campus Connection, you’ll be able to see if you have any “Holds” on your account or if Student Financial Aid is waiting for you to complete an item on your “To Do List,” such as entrance loan counseling. If any of the listed holds or items to do are in your account, it can either stop financial aid processing or prevent class registration. Please click the “details” link to find out which office is requesting additional information from you.

Important: If your FAFSA file has been randomly selected for verification, it will show as an item in your Campus Connection “To Do List.” You will not be able to accept your financial aid until that process is completed.

REVIEW AWARD NOTIFICATION

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

After you click on “View Financial Aid,” please select the appropriate aid year to view your Award Summary.

Campus Connection refers to the aid year by the spring semester. For example, if you’ll attend UND during the Fall 2017, Spring 2018 and/or Summer 2018 Semesters, your financial aid will be referred to as the 2018 Aid Year. If this is your first year receiving financial aid, you’ll have one option only. You may view previous award notifications in Campus Connection at any time.

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

Please keep in mind that these are estimated costs and that not all of your expenses will be paid directly to UND. The living expenses budget line provides you with estimated costs for additional necessities, such as shampoo and toothpaste. To help pay for these living expenses, UND encourages you to pursue student employment opportunities rather than seek additional student loan money.

Questions? Contact One-Stop Student Services: 701.777.1234 \ UND.edu/one-stop
FINANCIAL AID STEPS

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.

FEDERAL PERKINS LOAN
If you’re accepting a Federal Perkins Loan, you must complete MPN and ELC processes through UND by August 1.

- Master Promissory Note (MPN)
  1. Log in to Campus Connection at my.UND.edu.
  2. Accept Perkins Loan award in Campus Connection (wait 1-2 business days for processing).
  3. Go back to Campus Connection (where you accepted the loan).
  4. Click on the link to the MPN and follow the directions.
- Entrance Loan Counseling (ELC)
  1. Go to UND.edu/financial-aid/counseling.
  2. Click “Federal Perkins Loan.”
  3. Click on the “Entrance Loan Counseling” link and follow the directions.

STEP 4
Estimate payment due to UND

Use the worksheet on page 5 to estimate your payment due to UND for the semester.

In order to complete the worksheet, please refer to your Financial Aid Award Notice letter or Campus Connection (STEP 2).

Regarding the Award Notice letter, keep in mind the following:
- The “Estimate of Costs” is the combined total for the fall and spring semesters. To complete the “Estimated Total Cost of Attendance” section on the worksheet, please divide the dollar amounts in half.
- The “Awards Offered” includes all of the financial aid you’re eligible to receive. On the “Total Financial Aid” section of the worksheet, you should use the dollar amounts for only the parts of the financial award that you chose to accept. If you received any non-UND scholarships (e.g., hometown, state, etc.), please make sure you notify One-Stop Student Services and include the amounts on the worksheet.
- The “Estimate of Resources” is based on the information you provided in your FAFSA. It’s used to determine the type of financial aid you’re eligible to receive. If your “Total Need” exceeds what your expected family contribution is estimated to be, you may be eligible for need-based federal financial aid (e.g., grants or subsidized loans). You do not need this information to complete the worksheet.

Questions? Contact One-Stop Student Services: 701.777.1234 \ UND.edu/one-stop
This worksheet is designed to help you plan for the payment of your educational expenses.

### FALL | SPRING

#### A. ESTIMATED TOTAL COST OF ATTENDANCE

Divide in half the “Estimate of Costs” dollar amounts on your Financial Aid Award Notice letter to determine expenses per semester.

- _______ _______ Estimated Tuition & Mandatory Fees
- + _______ _______ On-Campus Housing & Board Plan
  - Based on double-occupancy room and unlimited access meal plan.
- + _______ _______ Books & Supplies
  - This expense varies depending on your major and coursework.
- + _______ _______ Other Costs (e.g., course/lab/program fees, flight costs, transportation, personal or misc. costs)
  - Program fee information can be found at UND.edu/tuition. Contact your academic department for other program-related costs.

= _______ _______ ESTIMATED TOTAL COST OF ATTENDANCE

#### B. TOTAL FINANCIAL AID

Refer to Campus Connection or the “Awards Offered” in your Financial Aid Award Notice letter to complete this section.

- _______ _______ Scholarships / Waivers (UND, Hometown, State, etc.)
- + _______ _______ Grants (Federal Pell, SEOG, Teach, ND State, etc.)
- + _______ _______ Federal Perkins Loan
- + _______ _______ Federal Direct Loan (Subsidized, Unsubsidized)
  - There is a 1.069% origination fee. For example, if you accept a $5,500 loan, only $5,441 applies to your bill.
  - (Fee is subject to change due to U.S. Department of Education requirements.)

= _______ _______ TOTAL FINANCIAL AID

- If you receive Federal Work-Study (FWS) as part of your financial aid package, this amount does not apply to your bill. Once you get an FWS job, you’ll receive a paycheck for the hours you worked.
  - See Glossary on page 8 for more information.

#### C. YOUR PAYMENT DUE TO UND

- _______ _______ A. ESTIMATED TOTAL COST OF ATTENDANCE
- - _______ _______ B. TOTAL FINANCIAL AID
  - Applied to your bill: Fall 2017 = Tuesday, Sept. 5
  - Spring 2018 = Tuesday, Jan. 23

= _______ _______ C. YOUR PAYMENT DUE TO UND

- See STEP 5 on page 6 for payment plans and/or other educational loan options to help cover costs.

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

- Parents of dependent undergraduates 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 parent must have a good credit history.
- The borrower will need to start repaying the loan 60 days after it has been applied to the student’s bill.
- If a parent is denied, the student may be eligible to receive additional unsubsidized loans. Contact One-Stop Student Services for options.

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** = Tuesday, Sept. 5
- **Spring 2018** = Tuesday, Jan. 23

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

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** = Tuesday, Sept. 5
- **Spring 2018** = Tuesday, Jan. 23
Am I required to accept my award?
Yes, if you want financial aid, you're required to accept the award at least 1 month 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 6, there are 4 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. Visit UND.edu/one-stop/payments for more details.
2. Parents of dependent undergraduate students may borrow additional funding through the U.S. Department of Education. Parents will need to log in to StudentLoans.gov using their own login information.
3. 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.
4. 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 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.

Where should I mail my scholarship check?
All local and hometown scholarship checks should be mailed to:
UND Student Financial Aid Office
264 Centennial Drive Stop 8371
Grand Forks, ND 58202-8371
Checks must be payable to UND. Please encourage your scholarship organization(s) to mail checks as soon as possible to ensure your aid will be applied to your account on time. Scholarship checks received after August 15 for the fall semester or after December 15 for the spring semester are not guaranteed to be applied to your tuition bill on time.

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.

As an Aviation student, what should I do about financial aid?
Your budget will be evaluated after you have registered for a flight course. If changes to your financial aid are made, you'll receive an email notification to your UND email account. Most Aviation students will need to seek private educational loans or Federal Direct PLUS loans to help pay for additional costs.
If you have questions, the best thing to do is to contact our Aviation Financial Aid Advisor. You may stop by the advisor's office, which is located at the John D. Odegard School of Aerospace Sciences in Odegard Hall - Room 215. You also can call 701.777.1234.

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.
Award Notice: An offer from a college or university that states the type and amount of financial aid the school is willing to provide, if you accept admission and register to take classes at that school.

Cost of Attendance (COA): The total amount it will cost you to go to school — usually stated as a yearly figure. COA includes tuition and fees, housing and board, and allowances for books, supplies, transportation, loan fees and personal expenses.

Direct Subsidized Loan: A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace or deferment status.

Direct PLUS Loan: A loan made by the U.S. Department of Education to graduate, law or medical students as well as parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Direct Unsubsidized Loan: A loan where the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Disbursement: Payment of student aid funds to the student's account by the school. UND students receive their student funds in two disbursements (i.e., fall and spring semesters).

Entrance Loan Counseling (ELC): A mandatory information session that takes place before you can receive your first federal student loan and explains your responsibilities and rights as a student borrower.

Expected Family Contribution (EFC): This is the dollar amount that's used to determine your eligibility for federal student financial aid. The dollar amount is determined from the financial information you provide in your FAFSA, the application for federal student aid.

Federal Perkins Loan: A federal subsidized student loan for undergraduate and graduate students who demonstrate financial need. The interest rate is 5%.

Federal Work-Study: A federal student-aid program that provides part-time employment to help pay your education expenses while you are enrolled in school. You will receive a paycheck every two weeks for your hours worked. Jobs will start posting on July 1 at UND.edu/student-employment.

Financial Need: The difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). Need-based aid may be adjusted if a student receives merit-based scholarships.

Grant: Money awarded to undergraduate students based on their financial need. Grants are pro-rated based on the actual number of credits in which a student is enrolled. Grants generally do not have to be paid back, unless the student withdraws from the school.

Master Promissory Note: (MPN) A binding legal document that you must sign when you get a federal student loan.

Private Educational Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency or school.

Satisfactory Academic Progress: A school's standards for satisfactory academic progress toward a degree. Students not meeting standards may lose financial aid eligibility.

Scholarship: Money awarded to students based on academic or other achievements to help pay for educational expenses. Scholarships generally do not have to be paid back.

PLEASE GO TO: studentaid.ed.gov/glossary FOR ADDITIONAL TERMS AND DEFINITIONS.