your guide to FINANCIAL AID
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 145,000 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, UND One-Stop Student Services is available to assist you 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. In order to be eligible for federal financial aid, you must be enrolled in at least 6 credits per semester.

The financial aid you’re eligible to receive is the difference between the amount the federal government expects you and your family to contribute to your education and the cost to attend UND. Your financial aid may consist of loans, grants, scholarships, work-study, or other federal and state programs designed to assist you with the cost of attending UND.

Your financial aid award is based on completing the following number of credits:
• Undergraduate and law students = 12+ credits/semester
• Graduate students = 6+ credits/semester

If you plan to take fewer credits per semester, please notify the 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 you cover those costs.

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

STEP 1
Apply for financial aid at fasfa.gov
If you haven’t yet completed the FAFSA, go to fasfa.gov as soon as possible. UND’s school code is 003005. Funding is limited and not guaranteed through the priority deadline of April 15 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
If you haven’t already done so, you must activate your student account within the ND University System (NDUS).

By claiming your NDUS Account, you’ll gain access to many of the systems you’ll need as a UND student.

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.

If you’re unsure whether you’ve already claimed your NDUS Account, go to und.edu/claim, click on the “Have You Claimed Your Account?” link, and enter your date of birth and student ID number.

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
If you haven’t already done so, please log in to your UND student email to receive official University email communications about financial aid, class registration and more.

After you’ve claimed your NDUS Account:
1. Go to UND.edu/tech-support.
2. Click on the “By Audience” tab.
3. Click on the “Students” section.
4. Click on the “Email” link and follow the directions for accessing your student email account.

If you have questions, contact UND Tech Support at 701.777.6305.
Log in to Campus Connection

Campus Connection is the student account system that you’ll use to accept or decline your financial aid award, register for classes, pay your tuition 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 student 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 the Student Financial Aid Office 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 2015, Spring 2016 and/or Summer 2016 Semesters, your financial aid will be referred to as the 2016 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.
**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.

**Important:** If you’re unsure if you want to accept or decline all or part of your financial aid award, you may first want to complete STEP 4 on pages 4-5 to help you estimate your payment due to UND.

**STEP 3**

**Complete federal loan processes**

You must be a degree-seeking student enrolled in at least 6 credits per semester in order to use federal loans to pay for your educational expenses.

**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.

- **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/one-stop/loans.
  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 on the first day of the semester.

The payment due to UND is the balance that remains AFTER your anticipated 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.

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 semester. 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 the 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 is 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
### 2015-16 Educational Expenses Planning Worksheet

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.

<table>
<thead>
<tr>
<th>(£)</th>
<th>(£)</th>
<th>Description</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Estimated Tuition &amp; Mandatory Fees</td>
</tr>
<tr>
<td>⚫</td>
<td>⚫</td>
<td>On-Campus Housing &amp; Board Plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Based on double-occupancy room and unlimited access meal plan.</td>
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<tr>
<td>⚫</td>
<td>⚫</td>
<td>Books &amp; Supplies</td>
</tr>
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<td></td>
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<td>This expense varies depending on your major and coursework.</td>
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<tr>
<td>⚫</td>
<td>⚫</td>
<td>Other Costs (e.g., course/lab/program fees, flight costs, transportation, personal or misc. costs)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Program fee information can be found at <a href="http://UND.edu/tuition">UND.edu/tuition</a>. Contact your academic department for other program-related costs.</td>
</tr>
</tbody>
</table>

= (£) (£) **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.

<table>
<thead>
<tr>
<th>(£)</th>
<th>(£)</th>
<th>Description</th>
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<tr>
<td></td>
<td></td>
<td>Scholarships / Waivers (UND, Hometown, State, etc.)</td>
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<tr>
<td>⚫</td>
<td>⚫</td>
<td>Grants (Federal Pell, SEOG, Teach, ND State, etc.)</td>
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<td>⚫</td>
<td>⚫</td>
<td>Federal Perkins Loan</td>
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<td>⚫</td>
<td>⚫</td>
<td>Federal Direct Loan (Subsidized, Unsubsidized)</td>
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<tr>
<td></td>
<td></td>
<td>There is a 1.073% 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.)</td>
</tr>
</tbody>
</table>

= (£) (£) **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.

**C. YOUR PAYMENT DUE TO UND** on 1st Day of Semester

<table>
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<tr>
<th>(£)</th>
<th>(£)</th>
<th>Description</th>
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<tr>
<td></td>
<td></td>
<td><strong>A. ESTIMATED TOTAL COST OF ATTENDANCE</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>B. TOTAL FINANCIAL AID</strong> Applied to your bill: Fall 2015 = Wednesday, Sep. 9 Spring 2016 = Wednesday, Jan. 27</td>
</tr>
<tr>
<td></td>
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<td><strong>C. YOUR PAYMENT DUE TO UND</strong> on 1st Day of Semester</td>
</tr>
<tr>
<td></td>
<td></td>
<td>See STEP 5 on page 6 for payment plans and/or other educational loan options.</td>
</tr>
</tbody>
</table>

Questions? Contact One-Stop Student Services: 701.777.1234 | [UND.edu/one-stop](http://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:

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

Direct PLUS Loan
- Graduate, law and medical students as well as 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
1. Go to UND.edu/one-stop/loans.
2. Click the “Private Educational Loans” section.
3. Click on the “FASTchoice” button.
4. Click “Continue” on FASTChoice page.
5. Click “Continue” on Loan Product Disclosures page.
6. Complete the information to compare loan options from lenders.

STEP 6
Pay your bill by the first day of the semester
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.”

Payments are due the first day of the semester:
- Fall 2015 = Monday, Aug. 24
- Spring 2016 = Monday, Jan. 11

Your financial aid will be applied to your bill:
- Fall 2015 = Wednesday, Sep. 9
- Spring 2016 = Wednesday, Jan. 27

After your financial aid has been applied to your bill, please verify that it covered your total charges.

STEP 7
Receive excess financial aid
If the financial aid you’re awarded is higher than the amount owed to UND, you’ll receive your excess financial aid and other funds through your UND Refund Choice Card. You’ll receive your UND Refund Choice Card approximately 2 weeks after you register for courses.

Once you receive it, please select your preference for receiving refunds at UNDrefundchoicecard.com.

Refunds will begin processing on:
- Fall 2015 = Wednesday, Sep. 9
- Spring 2016 = Wednesday, Jan. 27

Questions? Contact One-Stop Student Services: 701.777.1234 | UND.edu/one-stop
Am I required to accept or decline my award?
Yes. It’s recommended that you accept or decline your financial aid 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 does not 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 Tuition Payment Plan available through Higher One, a financial services company. By enrolling in an interest-free Tuition Payment Plan at the beginning of each semester, you can spread out the tuition payment into smaller 3, 4, or 5-month installments. For more details, visit UND.edu/one-stop/payments.
2. Graduate, law and medical students as well as parents of dependent undergraduates may borrow additional funding through the U.S. Department of Education. Parents of undergraduate students will need to log in to Studentloans.gov using their own login information.
3. You may apply for private student 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/one-stop/loans to view private student 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.

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/one-stop/finances 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 student 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 259. You also can call 701.777.4794.

Student Consumer Information
The Higher Education Opportunity Act requires that all United States academic institutions provide certain consumer information about the University to future and current students, 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.

**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 education expenses. Scholarships generally do not have to be paid back.

For additional terms and definitions, please go to: studentaid.ed.gov/glossary