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. Financial aid includes scholarships, grants, employment and loan programs.

In general, here are the main steps:

1. **Apply for financial aid at fafsa.gov**
   The Free Application for Federal Student Aid (FAFSA) is the only application UND requires for all federal and state financial aid. 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.

2. **Accept / decline your financial aid package through Campus Connection**
   At least 1 month before classes begin, you should accept or decline all or part of your federal financial aid package by following the 5 steps outlined in the Finance Your Future brochure mailed beginning in March or available online at UND.edu/admissions/financial-aid/finance_your_future.pdf.
   
   You must be a degree-seeking student enrolled in at least 6 credits per semester for federal loans to apply to your account (grants will be pro-rated based on actual enrollment).

   **Reminder:** Check your “To Do List” in Campus Connection to see if you need to provide additional information before your financial aid can be processed.

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:
   - Go to studentloans.gov
   - Log in with your Federal Student Aid PIN
   - Each MPN and ELC session takes about 30 minutes to complete

   **Federal Perkins Loan**
   If you’re accepting a Federal Perkins Loan, you must complete MPN and ELC processes through UND.

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

4. **Estimate payment due to UND**
   Use the worksheet on the reverse side 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 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.

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:

   **Federal Parent PLUS Loan**
   - Parents may apply for an additional loan with the U.S. Department of Education to help cover student educational expenses.
   - To apply, go to studentloans.gov. To be approved, the parent must have good credit history.
     - The loan will start repayment 60 days after it has been applied to the student's bill.
   - If a parent is denied, the student can receive additional unsubsidized loans. Contact the UND Student Financial Aid Office for options.

   **Private Educational Loans**
   - Go to UND.edu/financial-aid
   - Click “Private Educational Loan” on homepage
   - Click “Continue” on FASTChoice page
   - Click “Continue” on Loan Product Disclosures page
   - Complete the information to compare loan options from lenders

   **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/sas/payment-plan.

6. **Pay your bill by the first day of the semester**
   Learn about the various ways you may pay your bill at: UND.edu/sas/paying-your-bill. Paying online through Campus Connection is the best and safest payment method at UND. To make payments 24/7, go to:

   - Log in to Campus Connection at my.UND.edu
   - Click on “Pay Online Now”

   Payments are due the first day of the semester:

   **Fall 2014 = Monday, August 25**
   **Spring 2015 = Monday, January 12**

   Your financial aid will be applied to your bill:

   **Fall 2014 = Tuesday, September 9**
   **Spring 2015 = Tuesday, January 27**

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

7. **Receive excess financial aid**
   If the financial aid you receive is higher than the amount owed to UND, you’ll receive a refund of your excess financial aid and other funds through your UND Refund Choice Card. Select your preference for receiving refunds at UNDrefundchoicecard.com.

   Refunds will begin processing on:

   **Fall 2014 = Tuesday, September 9**
   **Spring 2015 = Tuesday, January 27**

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**UND Student Financial Aid Office**

UND.edu/financial-aid ☏ 701.777.3121
# 2014-15 Educational Expenses Planning Worksheet

This worksheet is designed to help you plan for the payment of your educational expenses.

## FALL

### A. ESTIMATED TOTAL COST OF ATTENDANCE

<table>
<thead>
<tr>
<th></th>
<th>Estimated Tuition &amp; Mandatory Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>+ $3,373</td>
</tr>
<tr>
<td></td>
<td>$3,373</td>
</tr>
</tbody>
</table>

On Campus Room & Meal Plan
Based on double-occupancy room and unlimited access meal plan.

<table>
<thead>
<tr>
<th></th>
<th>Books &amp; Supplies</th>
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</thead>
<tbody>
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<td></td>
<td>+ __________</td>
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<td></td>
<td>__________</td>
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</tbody>
</table>

This expense varies depending on your major and coursework. The average cost at UND is $500 per semester, with Engineering majors averaging $700 per semester.

<table>
<thead>
<tr>
<th></th>
<th>Other Educational Costs (e.g. course, lab or program fees, or flight costs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>+ __________</td>
</tr>
<tr>
<td></td>
<td>__________</td>
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</tbody>
</table>

Program fee information can be found at UND.edu/tuition. Contact your academic department for other program-related costs.

### Total Estimated Total Cost of Attendance

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<th>__________</th>
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</table>

## SPRING

### Tuition & Mandatory Fees per Semester

<table>
<thead>
<tr>
<th></th>
<th>ND Resident:</th>
<th>MN Resident:</th>
<th>Special Agreement:</th>
<th>Non Resident:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3,871</td>
<td>$4,254</td>
<td>$5,468</td>
<td>$9,205</td>
</tr>
</tbody>
</table>

### B. TOTAL FINANCIAL AID

Log in to Campus Connection to determine your financial aid eligibility.

<table>
<thead>
<tr>
<th></th>
<th>Scholarships / Waivers (UND, Hometown, State, etc.)</th>
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<tbody>
<tr>
<td></td>
<td>+ __________</td>
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</tbody>
</table>

Grants (Federal Pell, SEOG, Teach, ND State, etc.)

<table>
<thead>
<tr>
<th></th>
<th>Federal Perkins Loan</th>
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<td>__________</td>
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</tbody>
</table>

Federal Direct Loan (Subsidized, Unsubsidized)
There is a 1.071% origination fee. For example, if you accept a $5,500 loan, only $5,442 applies to your bill.

### Total Financial Aid

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<tr>
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</thead>
</table>

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>
<thead>
<tr>
<th></th>
<th>A. ESTIMATED TOTAL COST OF ATTENDANCE</th>
</tr>
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<tr>
<td></td>
<td>= __________</td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>B. TOTAL FINANCIAL AID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>= __________</td>
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</tbody>
</table>

Applied to your bill: **Fall 2014** = Tuesday, September 9
**Spring 2015** = Tuesday, January 27

<table>
<thead>
<tr>
<th></th>
<th>C. YOUR PAYMENT DUE TO UND on 1st Day of Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>= __________</td>
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</table>

See the reverse side for payment plans and/or other educational loan options.