LEAD YOUR OWN WAY

(And we’ll help make it affordable.)

THIS IS YOUR GUIDE TO FINANCIAL AID
at the University of North Dakota
Congratulations!

We know the cost of college isn’t pocket change, but it shouldn’t empty your pockets either. That’s why UND would like to invest in your future with this financial aid guide.

Sorting out the world of financial aid can be daunting, but we’re here to help you every step of the way. We hope this guide will make the process easier for you by explaining the different types of aid available and outlining the steps you need to take.

Types Of Financial Aid

Grants
A grant is a monetary gift and does not have to be repaid, unless the student withdraws from school. Grants are awarded based on financial need and may have further requirements. You must complete a Free Application for Federal Student Aid in order to determine your eligibility for grants.

Pell Grant
Pell Grants are awarded to eligible undergraduate students by the federal government. The award amount is calculated based on the financial data you provide on your FAFSA, your cost of attendance at UND and the number of credits you’re enrolled in. The amount you receive may change from year to year.

Federal Supplemental Educational Opportunity Grant
The FSEOG is available to undergraduate, Pell Grant-eligible students who are enrolled in six or more credits per semester.

North Dakota State Grant
The North Dakota State Grant is for undergraduate students who have graduated from a North Dakota high school or GED program and are residents of North Dakota who attend a North Dakota public, private or tribal college.

Federal TEACH Grant
A Teacher Education Assistance for College and Higher Education Grant is different from other federal student grants because it requires you to agree to complete four years of qualifying teaching as a condition for getting the grant. If you don’t complete your teaching service obligation, the grant will turn into a loan that you must repay in full with interest. TEACH grants are available to graduate and undergraduate students who meet eligibility criteria. Visit studentaid.gov for a full list of requirements.

Federal Work Study
This aid program provides part-time employment to help you pay for your educational expenses while you’re enrolled in school. Applications for the aid program are available on a first-come, first-served basis and are limited in amount. Part-time employment is available to undergraduate and graduate students who meet eligibility criteria and are in good academic standing. Federal Work Study is not based on financial need and is not competed for. Participation in the Federal Work Study Program requires completing the FAFSA each year.

Federal Work Study/Community Service
This program allows you to earn federal Work Study funds by participating in community service activities. Federal Work Study/Community Service is not based on financial need and is not competed for. You must complete the FAFSA each year and be enrolled for at least six credits per semester to participate. You must complete a Federal Work Study/Community Service Application no later than the priority deadline of April 1 for the fall semester. Unlike a standard Federal Work Study award, Federal Work Study/Community Service funding is not awarded to the student until the student has completed at least 100 hours of community service.

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Loans
Student loans can be an important source of funding for your education. There are two types of loans available. The biggest difference between loans and other forms of financial aid is that you’re required to repay loans, usually with interest.

Federal Direct Loans
Federal Direct Loans are loans from the federal government, and all require you to complete the FAFSA and be enrolled in at least six credits per semester for undergraduate students and five credits per semester for graduate and professional students.

Federal Subsidized Direct Loan
A loan based on financial need that does not accrue interest while you’re enrolled and is only available to undergraduate students.

Federal Unsubsidized Direct Loan
A loan not based on financial need that accrues interest while you’re enrolled. Interest on unsubsidized loans starts accruing on the date of disbursement and continues throughout the lifetime of the loan.

Federal Direct Parent PLUS Loan
A federal loan that your parent/guardian applies for in order to help pay your educational costs. This loan is not based on financial need, and a credit check will be required.

Federal Direct Graduate PLUS Loan
A loan that’s an alternative funding source for graduate, law and medical students who need additional funding to meet the cost of education. Students may borrow up to the cost of their education minus other aid.

Private Student Loan
A private student loan is a nonfederal loan made by a lender such as a bank, credit union, state agency or school. These loans often require a co-signer, because interest rates and terms can vary. You should compare different lenders. A quick way to do this is to visit UND.edu/onestop/loans and use our FASTchoice tool.

Scholarships
Scholarships are monetary gifts, meaning you do not need to repay them or earn the funds by working. Scholarships are considered part of your financial aid package, and they may replace some or all of your financial aid eligibility. You may qualify for different scholarships based on your financial need, academic success and other factors.

Your Steps To Financial Aid Success

STEP 1 Apply for financial aid at studentaid.gov
If you haven’t yet completed the Free Application for Federal Student Aid, go to studentaid.gov or download the new myStudentAid FAFSA app 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.

Information from the FAFSA also is used to award aid from sources other than the U.S. federal government. The calculation used to determine what aid you’re eligible for includes more than just income from you and your family — don’t assume you won’t be eligible for aid! Most people qualify for some type of aid, including low-interest federal student loans.

The FAFSA takes about 30 minutes to complete and about seven business days for the information to get to UND. Submitting your FAFSA early gives you a better chance to receive an award from programs with limited funds, such as federal work study or grants.

STEP 2 Accept/decline your financial aid offer through Campus Connection
As soon as possible but absolutely no later than one month before classes begin, you should accept or decline all or part of your financial aid package by following the “A to E” directions described on Pages 3-6.

UND is part of the North Dakota University System. As a UND student, you must activate your NDUS account to gain access to this system.

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 UND acceptance letter.
3. Once you have your student ID number, click on the “Claim Your Account” link.
4. Follow the steps as indicated.

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

Log in to Campus Connection
Campus Connection is the system you’ll use to accept or decline your financial aid, register for classes and view and pay your bill.

Follow the steps below to log in to Campus Connection:
1. Go to UND.edu.
2. Click on the "Logins" link at the top of the page and choose “Campus Connection.”
3. On the Campus Connection login page, enter your User ID (the first initial of your first name, last name) and Password.
4. Click the “Log In” button.

Questions? Contact One-Stop Student Services: onestop@UND.edu | UND.edu/onestop

Financial Aid Guide

Your financial aid offer appears as part of your financial aid package, indicating educational expenses while you’re enrolled in school. A federal work study, the grant will turn into a loan that you must repay in full with interest. TEACH grants are available to eligible undergraduate students by the federal government. The award amount is calculated based on the financial data you provide on your FAFSA, your cost of attendance at UND and the number of credits you’re enrolled in. The amount you receive may change from year to year.

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Federal Work Study
This aid program provides part-time employment to help pay for your educational expenses while you’re enrolled in school. A federal work study offer appears as part of your financial aid package, indicating the amount of money you can earn during the academic year, but it does not directly apply to your bill at UND. You’ll receive a paycheck every two weeks for your hours worked. Job opportunities are posted beginning June 1 at UND.edu/student-employment.

So, what exactly is financial aid?
Financial aid includes a mix of resources to help students and their families pay for college. Some financial aid, such as loans and federal work study, needs to be paid back or earned. Other aid, such as grants and scholarships, is considered a gift and does not need to be paid back.

If you have any questions about your financial aid, please contact One-Stop Student Services at 701.777.1234 or UND.edu/onestop.

Your Steps to Financial Aid Success

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**FINANCIAL AID STEPS**

**C Review Your Tasks Tile**
In Campus Connection, click on the “Tasks and Communications” tile to see if you have any “Holds” on your account or if UND is waiting for you to complete an item on your “To Do List.” These items must be addressed as they can either stop financial aid processing or prevent class registration.

**D Review Award Notification**
1. In Campus Connection, click on the “Financial Aid” tile to view your award summary.
2. Click on “Accept/Decline.” Make sure the correct aid year is displayed.

**E Accept/Decline Award**
Important: If you're unsure if you want to accept or decline all or part of your financial aid, consider completing STEP 4 first to help you estimate your payment due to UND.

1. In Campus Connection, click on the “Financial Aid” tile to accept or decline your awards.
2. Click the pencil icon (a), then click the drop-down arrows (b) to accept or decline your awards. The amounts can be edited to accept less than what is offered. Click “Reduce” (c) if you want to accept only part of the award. Once you do that, you’ll be able to adjust the amount in the “Accepted” column (d).

Remember: The amount of aid you accept will be split in half between the fall and spring semesters.
Click “Submit” (e) to complete this step.

**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/Loan Agreement, Informed Borrowing Confirmation and Entrance Loan Counseling through the U.S. Department of Education.

To complete the online sessions:
1. Go to studentaid.gov
2. Log in with your Federal Student Aid ID.
3. Follow the directions to complete the three sessions. Each takes about 30 minutes.

**STEP 4**
**Estimate remaining payment due to UND**
Use our net price calculator at UND.edu/costs to estimate your semester payment due to UND.
Your total estimated educational costs minus the financial aid offered to you will equal your remaining amount owed. Do not include a federal work study offer in this calculation because it does not apply directly to your account to pay your UND bill.

**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:
- Federal Direct PLUS Loan
- Private Student Loans
- Federal Direct Graduate PLUS Loan

For more information on the loans listed above, including how to apply, visit UND.edu/one-stop/loans.

**STEP 6**
**Pay your bill**
Learn about the various ways you can pay your bill at UND.edu/one-stop. Paying online through Campus Connection is the best and safest payment method at UND.
To make payments 24/7:
1. Log in to Campus Connection by clicking the “Logins” link at UND.edu. Click on the “Financial Account” tile.

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FINANCIAL AID STEPS

2. Click “Pay Online Now.”

3. Select “University of North Dakota.”

4. Click on “Pay University of North Dakota.”

5. Enter your Payment Amount, select your Payment Method and select “Continue” to enter your payment information.

6. Select “University of North Dakota.”

7. Enter the authorized payer information. Go to UND.edu/email to gain access to your UND student email account.

a. Review the login instructions and information.

b. Get directions to set up your UND email on your smartphone.

REMINDER: CHECK YOUR EMAIL FREQUENTLY
Before you’re registered for classes, please check the email you used on your admission application frequently for official communication from the University regarding financial aid, course registration and more.

After you’ve registered for classes, you’ll begin to receive official communication through your UND student email account.

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If you have questions, contact UND Tech Support at 701.777.2222. When prompted, remain on the line to speak to a UND representative.

STUDENT CONSUMER INFORMATION
The Higher Education Opportunity Act requires all U.S. academic institutions to provide current and future 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-information.

QUESTIONS?

Why should I complete the FAFSA?
By completing the FAFSA, you can make sure you’re taking advantage of the best student loan and gift aid options. Even if you don’t qualify for grants, you’ll likely qualify for Federal Direct Loans, which have low interest rates and may be forgivable.

How do I read my financial aid offer letter?
Yes. The University reserves the right to adjust your award based on 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).

Can my financial aid offer change?
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.

What is an authorized payer and how do I add one to my account?
Your budget will be evaluated after you’ve 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 loans or Federal Direct PLUS loans to help pay for additional costs.

If you have questions, contact One-Stop Student Services at onestop@UND.edu or 701.777.1234. If you have complex questions that can’t be answered by One-Stop, we’ll set up an appointment for you to meet with a financial aid advisor.

Where should I mail my scholarship check?
All local and hometown scholarship checks should be mailed to:

Memorial Union, Room 302
2901 University Ave Stop 7115
Grand Forks, ND 58202-7155

Checks must be payable to UND and include your student ID number. 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 Aug. 15 for the fall semester or after Dec. 15 for the spring semester are not guaranteed to be applied to your tuition bill on time.

As an aviation student, what should I do about financial aid?
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**Financial Aid Glossary**

*Award/Offer 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 meal plans, and allowances for books, supplies, transportation, loan fees and personal expenses.

*Disbursement*
Payment of student aid funds by the school to the student’s account to help cover their bill. UND students receive their student funds in two disbursements (i.e., fall and spring semesters). The amount of aid accepted will be split in half and paid evenly between the two semesters.

*Entrance Loan Counseling (ELC)*
A mandatory information session that explains your rights and responsibilities as a student borrower. You must complete this counseling before you can receive your first federal student loan.

*Expected Family Contribution (EFC)*
This is a measure of your family's financial strength that’s used to determine your eligibility for federal student financial aid. The amount is calculated according to a federal formula from the financial information you provide in your FAFSA, the Free Application for Federal Student Aid.

*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.

*Master Promissory Note (MPN)*
A mandatory binding legal document in which you agree to repay your federal student loan(s) plus interest and fees to the U.S. Department of Education.

*Satisfactory Academic Progress (SAP)*
In order to be eligible to continue to receive Federal Financial Aid, and some other types of aid, you must be making progress toward your degree. Students not meeting SAP standards may risk losing some or all of their financial aid.

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**Extended Glossary**
For additional terms and definitions, please go to: studentaid.gov/glossary.