WE’RE HERE TO HELP EVERY STEP OF THE WAY

Congratulations! You’ve been offered financial aid assistance to help you meet your educational goals at the University of North Dakota. We’re excited to have you begin your journey with us.

We know 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 defining financial aid and outlining the steps you need to take.

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

What is financial aid?
Financial aid helps students and their families pay for college. Some financial aid, such as loans or 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.

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 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 amount 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 students who have graduated from a North Dakota high school or GED program, are residents of North Dakota and attend a North Dakota public, private or tribal college. Students must complete the FAFSA to be considered.

FEDERAL WORK STUDY
This aid program provides part-time employment to help pay your education expenses while you’re enrolled in school. A federal work study offer appears as part of your financial aid package, but it’s the amount of money you can earn during the academic year and does not directly apply to your Campus Connection charges. You’ll receive a paycheck every two weeks for your hours worked. Job opportunities will start posting on July 1 at UND.edu/student-employment.

CHECK YOUR EMAIL FREQUENTLY

Before you’ve 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.

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

• Review the login information under the Login Information 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 701.777.2222. When prompted, remain on the line to speak to a UND representative.
YOUR STEPS TO FINANCIAL AID SUCCESS

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 Free Application for Federal Student Aid, go to fafsa.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 February 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 are eligible for includes more than just your and your family’s income — 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 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.

A | Claim Your NDUS Account

UND is part of the North Dakota University System. 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 “Look up your EMPLID number” link under the “Username Change Information” tab.
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.

LOANS
Student loans can be an important source of funding for your education, and many types of loans are 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.

Federal Subsidized Direct Loan
A loan based on financial need that does not accrue interest while you’re enrolled.

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

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

Private Student Loan
A nonfederal loan made by a lender such as a bank, credit union, state agency or school for educational expenses. You apply for these loans, which often require a co-signer. 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, which means you don’t 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.
B | 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 (firstname.lastname) and Password.
4. Click the “Log In” button.

C | Review Your Tasks Tile

In Campus Connection, click on the “Tasks” 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.” If any of the listed holds or items to do are in your account, they can either stop financial aid processing or prevent class registration.

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.

D | Review Award Notification

1. In Campus Connection, click on the “Financial Aid” tile to view your award summary.

2. Select “Financial Aid Summary” then “Cost of Attendance.”

Please keep in mind that these are estimated costs and that not all of your expenses will be paid directly to UND. The “Pers and Mis” 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.
**E Accept / Decline Award**

1. In Campus Connection, click on the “Financial Aid” tile to accept or decline your awards.

2. Click on “Accept / Decline.”

3. Click the pencil icon, then click the drop-down arrows to accept or decline your awards. The amounts can be edited to accept less than what is offered. Click “reduce” if you only want to accept part of the award. Once you do that, you’ll be able to adjust the amount in the “Accepted” column.

Click “Submit” to complete this step.

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

**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 [StudentLoans.gov](https://StudentLoans.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](https://UND.edu/costs) to estimate your semester payment due to UND.

Your remaining amount owed will be your total estimated educational costs, subtracted by your financial aid offered. Do not include a federal work study offer in this calculation as it does not apply directly to your account to pay your UND bill.
3. Click on “Pay Online Now.”

4. Click on “Make Payment.”

5. Choose your payment amount, enter it into the gray box and click “Continue” to enter payment information.

Your financial aid will be applied to your bill:

**Fall 2020** = Monday, September 7  
**Spring 2021** = Monday, January 25

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.
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. Information from the FAFSA is also used by UND when awarding scholarships and other aid.

How do I read my financial aid offer letter?
Regarding the offer letter, keep in mind the following:
• The “Estimate of Direct Costs” is the combined total for the fall and spring semesters.
• “Total Aid Offered” includes all the financial aid you’re eligible to receive.

Can my financial aid offer 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.

What is an authorized user and how do I add one to my account?
If a family member or other outside party helps with your finances, you can set them up as an authorized user. This will allow them to view your monthly e-bill and make online payments and deposits on your behalf.

To set up an authorized user:
• Log in to Campus Connection
• Click the “Financial Account” tile
• Select “Pay Online Now”
• Click “Authorized Users” in the “My Profile Setup” section
• Add email addresses of authorized user(s)

Authorized users receive monthly e-bill notifications at the beginning of each month.

Where should I mail my scholarship check?
All local and hometown scholarship checks should be mailed to:
UND Office of Student Finance
264 Centennial Dr Stop 8371
Grand Forks ND 58202-8371

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 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.

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 loans or Federal Direct PLUS loans to help pay for additional costs.

If you have questions, the best thing to do is contact our Aviation Financial Aid Advisor. You may stop by the advisor’s office in the John D. Odegard School of Aerospace Sciences in Odegard Hall, Room 215, or call 701.777.1234.

STUDENT CONSUMER INFORMATION
The Higher Education Opportunity Act requires all U.S. academic institutions to provide 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.
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 board and allowances for books, supplies, transportation, loan fees and personal expenses.

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 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 binding legal document that you must sign when you get a federal student loan.

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 aid.

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