LEAD YOUR OWN WAY
(And we'll help make it affordable.)

This is Your Guide to Financial Aid at the University of North Dakota
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 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 undergraduate students who have graduated from a North Dakota high school or GED program and who are residents of North Dakota and attend a North Dakota public, private or tribal college. Students must complete the FAFSA to be considered.

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 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 will start posting on June 1 at UND.edu/student-employment.

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 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 available to only undergraduate students.

Federal Unsubsidized Direct Loan
A loan not based on financial need that accrues 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 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 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.
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 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 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.

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 (typically firstname.lastname) and Password.
4. Click the “Log In” button.
FINANCIAL AID STEPS

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.” Be sure the correct aid year is displayed. Use the “Change” button to update if needed.

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 personal and miscellaneous expenses, 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.” Make sure the correct aid year is displayed.

Accept/Decline

<table>
<thead>
<tr>
<th>Award Description/Category</th>
<th>Award Decision</th>
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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 want to accept only part of the award. Once you do that, you’ll be able to adjust the amount in the “Accepted” column.

Remember: The amount of aid you accept will be split in half between the fall and spring semesters.

Click “Submit” to complete this step.

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 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 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 may 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.

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 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.
2. Click “Pay Online Now.”

3. Click again 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.

If you’re a graduate or professional student, financial aid will be applied to your bill before each semester starts.

If you’re an undergraduate student, financial aid will be applied to your bill:

- **Fall 2021**: Tuesday, Sept. 7
- **Spring 2022**: Monday, Jan. 24

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.

**REMINDER: 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](http://UND.edu/email) for accessing your UND student email account:

- Review the login information.
- Get directions to set up your UND email on your smartphone.

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

Information from the FAFSA also is 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 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 as well as make online payments and deposits on your behalf.

To set up an authorized user:

1. Log in to Campus Connection.
2. Click the “Financial Account” tile.
3. Select “Pay Online Now.”
4. Click “Authorized Users” in the “My Profile Setup” section.
5. 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 One-Stop Student Services
264 Centennial Dr Stop 7155
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?**
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, the best thing to do is 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.

**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 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 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.