YOUR GUIDE TO
FINANCIAL AID
An investment in your success

UND.edu/one-stop
701.777.1234
FINANCIAL AID STEPS
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 FAFSA, 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.

**STEP 2**
Accept / decline your financial aid award 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 award package by following the “A to Z” directions described on pages 2-4.

- **A** Claim your NDUS account
  - UND is part of the North Dakota University System (NDUS). 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 yourEMPLID) on your acceptance letter or by clicking on the “Look up yourEMPLID 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.

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

**CHECK YOUR EMAIL FREQUENTLY**
Before you’ve registered for classes, please check the email you used on your admissions 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.

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 because you’ll use it to manage your account at the University of North Dakota.

**B** Log in to Campus Connection
Campus Connection is the system that you’ll use to accept or decline your financial aid award, register for classes, view and pay your 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 UND.edu.
2. Click on the “Logins” link at the top of the page and choose “Campus Connection.”
3. On the login page, enter your User ID (e.g., firstname.lastname) and Password.
4. Click the “Sign In” button.

**C** 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 Student Financial Aid 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, they 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.

**D** Review award notification
1. Go to the Finances section in Campus Connection and click on “View Financial Aid.”
2. 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 2019, spring 2020 and/or summer 2020 semesters, your financial aid will be referred to as the 2020 Aid Year. If this is your first year receiving financial aid, you’ll have only one option. You may view previous award notifications in Campus Connection at any time.

3. Carefully review the breakdown of your estimated cost of attendance by clicking on “Financial Aid Summary.”

4. Click on the dollar amount listed as your “Estimated Financial Aid Budget” to see a breakdown of your tuition and fees, housing and board, books and supplies and miscellaneous living expenses.

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.
To complete the online MPN and ELC sessions:

1. If you're accepting a Federal Direct Loan, you must complete a
   Master Promissory Note and Entrance Loan Counseling through
   the U.S. Department of Education.

2. Log in with your Federal Student Aid ID
   to complete STEP 4 on pages 4-5 to help you estimate your
   financial aid award, you may first want
   to accept or decline all or part of your
   financial aid award, you may first want to complete
   each award by clicking on the title
   of the award.

   Important: If you’re unsure if you want
   to accept or decline all or part of your
   Federal Direct Loan(s)
   Complete federal loan processes

   1. Go to StudentLoans.gov. To be approved, the parent
      must have a good credit history.
   2. If a parent is denied, the student may be eligible to receive
      an additional unsubsidized loan. Contact One-Stop Student
      Services for options.

   3. You may apply for private 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).

   To compare private lenders:
   1. Go to UND.edu/one-stop/financial-aid/loans.
   2. Under the “Private Education Loans” section, click on the
      “FASTChoice” button.
   3. Click “Continue” on FASTChoice site.
   4. Read the disclosure and complete the information to compare
      loan options.

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   4. Read the disclosure and complete the information to compare
      loan options.
FINANCIAL AID STEPS

STEP 6
Pay your bill
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 by clicking the “Logins” link at UND.edu.
• Click on “Pay Online Now.”

Your financial aid will be applied to your bill:
   Fall 2019 = Tuesday, September 10
   Spring 2020 = Tuesday, January 28

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.

STEP 7
Receive excess financial aid
If the financial aid you’re awarded is higher than the amount owed to UND, you may have excess financial aid and other refunds.

About two weeks after registering for courses, you’ll receive a letter instructing you to select your preference for having the excess funds deposited into your existing bank account or to a new account that you can open with UND’s refund partner.

Refunds will begin progressing on:
   Fall 2019 = Tuesday, September 10
   Spring 2020 = Tuesday, January 28

FREQUENTLY ASKED QUESTIONS

Am I required to accept my award?
Yes, if you want financial aid, you’re required to accept the award at least one 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 doesn’t cover all of my costs?
As outlined in STEP 5 on page 4, there are three main options you can explore to help cover costs beyond your financial aid award:
1. Parents of dependent undergraduate students may borrow additional funding through the U.S. Department of Education. Parents will need to log in to StudentLoans.gov using their own login information.
2. You may apply for private 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/financial-aid/loans to view the private educational loans most commonly used by UND students.
3. You may seek student employment opportunities on the UND campus or within the Greater Grand Forks community. For more information, visit UND.edu/one-stop/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 to the U.S. Department of Education.

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/forms.

Where should I mail my scholarship check?
All local and hometown scholarship checks should be mailed to:
   UND Student Financial Aid Office
   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.

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 complete Entrance Loan Counseling.
• If you did not complete your Master Promissory Note.
• If you did not submit all requested documents.
• If you do not meet Satisfactory Academic Progress.

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 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 in the John D. Odegard School of Aerospace Sciences in Odegard Hall, Room 215. You can also call 701.777.1234.

STUDENT CONSUMER INFORMATION

The Higher Education Opportunity Act requires all United States 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 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 Free Application for Federal Student Aid.

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. Jobs will begin posting on July 1 at UND.edu/student-employment.

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 prorated 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 federal regulation 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 educational expenses. Scholarships generally do not have to be paid back.

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