

YOUR GUIDE TO **FINANCIAL AID**

An investment in your success



WE'RE HERE TO HELP EVERY STEP OF THE WAY

Congratulations! You've been awarded 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 as a UND student.

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 outlining the steps you need to take and answering frequently asked questions.

If you have any questions, feel free to contact us at 701.777.1234 or [UND.edu/one-stop](https://www.und.edu/one-stop).

Financial Aid Overview

The Free Application for Federal Student Aid (FAFSA) is the only application UND requires to determine your eligibility for all federal and state financial aid.

Your specific UND financial aid award package is based on completion of the following number of credits:

- Graduate students = 5+ credits / semester
- Law students = 5+ credits / semester

If you plan to take fewer credits per semester, please notify One-Stop Student Services to have your aid adjusted appropriately.

Complete Steps 1-7

It's important you complete the following steps in order to ensure that your financial aid will be applied to your bill. These steps also will help you determine how much you may owe (if anything) at the start of the semester and what options you have to help cover those costs.

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 Feb. 1 for the fall semester.

STEP 2

Accept / decline your financial aid award through Campus Connection

As soon as possible but no later than 1 month before classes begin, you should accept or decline all or part of your financial aid award package by following the "A to E" 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](https://www.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.

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 admission application frequently for official communication from the University regarding financial aid, course registration and more.

After you've claimed your account and registered, please log in to your UND student email account.

Follow the directions at [UND.edu/email](https://www.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.

B Log in to Campus Connection

Campus Connection is the system 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.

Campus Solutions Log In
NDUS Campus Solutions requires authentication using your NDUS Identifier.

User ID
Password

I agree to the terms of the User Agreement

Log In

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.

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, it 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.

Holds

- Financial Aid Disqualification
- Academic Standing Suspended
- Student Success Center Hold
- Student Success Center Hold

details ▶

To Do List

- High School Transcript (F)
- MMR Vaccination 1
- MMR Vaccination 2

more ▶

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.

Finances

My Account

- Account Inquiry
- Account Summary
- Enroll in Direct Deposit
- Pay Online Now
- Student Account Detail
- View 1098-T Info
- Financial Obligation Agreement

Financial Aid

- View Financial Aid
- Accept/Decline Awards
- Report Other Financial Aid

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2020	University of North Dakota	Federal Aid Year

3. Next, carefully review the breakdown of your estimated cost of attendance by clicking on "Financial Aid Summary."

Financial Aid

Award Summary

Federal Aid Year

Select the term hyperlinks below to see more detailed information.

Aid Year	Award Description	Category	Offered	Accepted
	FedDirectLoan Unsub	Loan	20,500.00	0.00
	GradLaw EY			
	Aid Year Totals		20,500.00	0.00

Currency used is US Dollar.

Financial Aid Summary

4. Next, 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.

Financial Aid

Financial Aid Summary

Federal Aid Year

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	
Expected Family Contribution	0.00
Estimated Need	0.00
Total Aid	3,500.00

Please keep in mind that these are **estimated costs** and not all your expenses will be paid directly to UND. The estimated financial aid budget is the average amount you'll spend on tuition, fees, room, board, books, supplies and some personal and transportation expenses. The budget is not able to be increased to support a spouse or dependent(s).



E Accept / Decline Award

1. Go to the Finances section in the Campus Connection Student Center and click on “Accept / Decline Awards.”
You may view more details about each award by clicking on the title of the award.
2. Check the appropriate boxes to accept or decline your financial aid award, and click on the “SUBMIT” button. You’re able to accept all or a portion of your award.

▼ Finances

My Account

- [Account Inquiry](#)
- [Account Summary](#)
- [Enroll in Direct Deposit](#)
- [Pay Online Now](#)
- [Student Account Detail](#)
- [View 1098-T Info](#)
- [Financial Obligation Agreement](#)

Financial Aid

- [View Financial Aid](#)
- [Accept/Decline Awards](#)
- [Report Other Financial Aid](#)

Award	Category	Career	Offered	Accepted	Accept	Decline
FedDirectLoan	Loan	Law	20,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Unsub GradLaw EY						
Total			20,500.00	0.00		

Currency used is US Dollar.

[accept all](#) [decline all](#) [clear all](#) [update totals](#)

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 (MPN) and Entrance Loan Counseling (ELC) through the U.S. Department of Education.

To complete the online MPN and ELC sessions:

1. Go to **StudentLoans.gov**.
2. Log in with your Federal Student Aid ID.
3. Follow the directions to complete the MPN and ELC sessions. Each takes about 30 minutes.

Note: If you have completed the MPN within the past 10 years, you do **not** need to complete a new one.

STEP 4

Estimate payment due to UND

The payment due to UND is the balance that remains **AFTER** your financial aid has been applied to your bill. Depending on your total charges and financial aid award 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.

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:

Grad PLUS Loan

- Graduate and professional students may apply for an additional loan from the U.S. Department of Education to help cover educational expenses.
- To apply, go to **StudentLoans.gov**. To be approved, the parent must have a good credit history.

Private Educational Loans

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 Educational 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.

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 = Wednesday, August 21

Spring 2020 = Wednesday, January 8

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 processing on:

Fall 2019 = Wednesday, August 21

Spring 2020 = Wednesday, January 8



FREQUENTLY ASKED QUESTIONS



Am I required to accept or decline my award?

Yes. It's recommended that you accept or decline your financial aid award **at least two months 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 two main options you can explore to help cover costs beyond your financial aid award:

1. 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/one-stop/financial-aid/loans to view the private educational loans most commonly used by UND students.
2. You may seek student employment opportunities on the UND campus or within the Greater Grand Forks community. For more information, visit UND.edu/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 spouse / 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.

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 accept or decline your financial aid award in Campus Connection.
- If you did not complete your Master Promissory Note.
- If you did not complete Entrance Loan Counseling.
- If your FAFSA application is subject to verification, and you have not submitted all requested documents.
- If you do not meet Satisfactory Academic Progress. See UND.edu/financial-aid/sap for details.

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.

