

Enrollment Services Financial Aid Office

In this Issue: Estimated Costs.....

Scholarships3
<u>Will you need an</u>
Will you need an Alternative Loan?3
Direct Loan Information 4
Once you are a Student 5
Frequently Asked Questions5
Our Contact Information 5



FINANCIAL AID INFORMATION

2023-2024

Congratulations on your decision to attend North Dakota State College of Science!

INSTRUCTIONS FOR THE FINANCIAL AID AWARD NOTICE:

- Go to <u>CampusConnection</u> Portal Link, login using your USERID and password, once logged on, Financial Aid Tile > accept/decline awards
- 2. Review Satisfactory Progress Standards Link
- 3. First-time loan borrowers, complete Entrance Counseling and Complete Master promissory note online at <u>Studentaid.gov</u> as soon as possible.

2023-2024 ESTIMATED AVERAGE YEARLY COSTS

Residency	Tuition/ Fees*	Housing/ Food	Books/ Supplies	Personal**	Total		
North Dakota or any student living on-campus with meal plan of 160 meals or greater	\$5,928	\$7,582	\$1,000	\$3,400	\$17,910		
MN with Reciprocity	\$6,526	\$7,582	\$1,000	\$3,402	\$18,510		
U.S. Resident	\$6,926	\$7,582	\$1,000	\$3,402	\$18,910		
International	\$9,674	\$7,582	\$1,000	\$3,404	\$21,660		
At Home (Living with Parents)							
North Dakota	\$5,928	\$3,792	\$1,000	\$3,400	\$14,120		
MN with Reciprocity	\$6,526	\$3,792	\$1,000	\$3,401	\$14,720		
U.S. Resident	\$6,926	\$3,792	\$1,000	\$3,401	\$15,120		

Programs (1=1st year and 2=2nd year) with additional costs (ex. Instructional fees, Tools, Computer, uniforms, etc.), add this amount to your Estimated Average Costs:

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Agriculture (1)	\$1884	HVAC/R (1)	\$1,132
Agriculture (2)	\$358	HVAC/R (2)	\$6,490
Architectural Modeling & Design Technology (1)	\$2,870	Information and Communication Technology (1)	\$1,174
Architectural Modeling & Design Technology (2)	\$382	Information and Communication Technology (1)	\$3,348
Auto Body Repair & Refinishing Technology (1)	\$7,790		\$1,000
Auto Body Repair & Refinishing Technology (2)	\$1,000	John Deere Technology (1)	\$9,790
Automotive Technology (1)	\$12,018	John Deere Technology (2)	\$962
Automotive Technology (2)	\$1,060	Land Surveying & Civil Engineering Technology (1)	\$3,098
Autonomous System Technician	\$1,774	Land Surveying & Civil Engineering Technology (2)	\$1,448
Building Construction (1)	\$3,668	Liberal Arts (1)	\$398
Building Construction (2)	\$388	Liberal Arts (2)	\$434
Business (1)	\$1,922	Meat Processing	\$422
Business (2)	\$562	Mechanical Systems (1)	\$1,280
Caterpillar (1)	\$9,834	Mechanical Systems (2)	\$1,100
Caterpillar (2)	\$1,090	Occupational Therapy Assistant (1)	\$1,046
Construction Management Technology (1)	\$2,898	Occupational Therapy Assistant (2)	\$1,200
Construction Management Technology (2)	\$404	Pathway - On Campus	\$6,010
Culinary Arts (1)	\$1,746	Pathway - At Home	\$4,270
Culinary Arts (2)	\$1,248	Pharmacy Technician (1)	\$472
Dental Assisting (1)	\$5,112	Pharmacy Technician (2)	\$1,424
Dental Hygiene (1)	\$7,248	Pharmacy Technician (Certificate)	\$1,592
Dental Hygiene (2)	\$5,602	Plumbing	\$2,536
Diesel Technology (1)	\$9,814	Powersports Technology (1)	\$9,836
Diesel Technology (2)	\$1,004	Powersports Technology (2)	\$1,038
Diesel Technology (Case IH) (1)	\$9,896	Practical Nursing (1)	\$2,362
Diesel Technology (Case IH) (2)	\$1,076	Practical Nursing (2)	\$4,554
Diesel Technology (Komatsu) (1)	\$9,848	Precision Machining Technology (1)	\$6,146
Diesel Technology (Komatsu) (2)	\$1,046	Precision Machining Technology (2)	\$1,032
Electrical Technology (1)	\$3,178	Registered Nursing (AAS) (1)	\$2,344
Electrical Technology (2)	\$946	Registered Nursing (AAS) (2)	\$5,024
EMS - Paramedic (EMT) (1)	\$1,364	Registered Nursing (ASN) (1)	\$4,576
EMS - Paramedic (EMT) (2)	\$4,160	Robotics Automation & Mechatronics Technology (1)	\$2,856
EMS Paramedic (Certificate)	\$4,514	Robotics Automation & Mechatronics Technology (2)	\$908
Emergency Medical Technician (Certificate)	\$4,160	Unmanned Aircraft Systems	\$680
Health Information Technician (1)	\$1,072	Welding Technology (1)	\$4,156
Health Information Technician (2)	\$1,072 \$910	Welding Technology (2)	\$976
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The above amounts are estimates and are subject to change. Actual expenses will vary depending on student program, credits, and living arrangements. Books, supplies & tools do not have to be purchased at the NDSCS bookstore. For a complete tool listing, contact the NDSCS bookstore. If you have unusual costs, please contact the Financial Aid Office at 1-800-342-4325. *The amount for fees is \$931 for all states. The remainder is tuition for an average of 16 credits each semester.

¹U.S. Resident: U.S. citizens or citizens of the Canadian provinces of Manitoba and Saskatchewan ²International: Citizens of another country excluding Canadian provinces of Manitoba & Saskatchewan

OTHER SOURCES FOR AID: SCHOLARSHIPS

NDSCS Scholarships: North Dakota State College of Science has over 160 separate scholarships, and each year, awards scholarships to over 700 students (incoming and returning). Strong academic performance and meeting the application deadline play important roles in qualifying for an NDSCS scholarship. Scholarships for the 2023-2024 academic year have already been awarded. Deadline for the 2024-2025 academic year is October 1, 2023. The scholarship application is part of the admissions application or available online <u>here</u>.

Other Scholarships: There are a number of places to search outside scholarships...your high school counselor, local library, regional organizations and employers, hometown banks, etc. The Internet is also a powerful search tool.

Check-out these sites: www.collegeboard.com www.fastweb.com www.finaid.org www.scholarships.com WATCH OUT FOR SCAMS!

Be wary of scholarship searches that charge a fee, and scholarships that are "guaranteed" or require credit card/checking account information.

OTHER SOURCES FOR AID: WILL YOU NEED AN ALTERNATIVE LOAN?

This worksheet will estimate your direct and indirect education expenses, and the financial resources available to you to cover these costs. Use page 2 of this booklet to determine your Direct Expenses. Prior to the beginning of each semester, you may view your actual costs by logging into <u>CampusConnection</u>.

Education Expenses for the Year		Financial Resources	for the Year
DIRECT EXPENSES		YOU	
Tuition & Fees	\$	Savings	\$
Room (on-campus)	\$	Gifts	\$
Meal Plan (if applicable)	\$	Job Earnings	\$
Books	\$	YOUR FAMILY	
Program Costs	\$	Savings	\$
Total Direct Expenses	\$	Gifts	\$
INDIRECT EXPENSES		Investments	\$
Rent (off-campus)	\$	Parent Income	\$
Meals (off-campus)	\$		
Personal	\$	Financial Aid Offered	\$
Total Indirect Expenses	\$	Any Other Aid/Support	\$
Total Direct & Indirect	\$	Total Financial Resources	\$

If your Direct & Indirect Expenses are more than your Financial Resources:

- 1. Review the online Alternative Loan Programs page by click here.
- 2. Complete the loan application (online or paper). Please note: using a credit-worthy co-signer may drastically reduce your loan interest rate.
- 3. The loan lender will **contact you directly when the loan is approved, and give you estimated disbursement dates.** If you attend Fall and Spring semesters, half of the loan funds will be distributed Fall and the remaining half will be distributed Spring.

DIRECT LOAN INFORMATION

• Federal Direct Stafford Loans may be subsidized or unsubsidized. Loan repayment begins six months after you have graduated or left college. If you were offered a:

Federal Direct Stafford Loan - this loan is subsidized; the government will pay the interest on this loan while you are enrolled in college and during the 6-month grace period.

Federal Direct Unsubsidized Stafford Loan - this loan is unsubsidized; you may pay the interest on this loan, or have the interest added to the principal of the loan.

- **If you decline your loan(s)** now or later change your mind about borrowing, contact the Financial Aid Office and we will assist you.
- The Federal Direct Student loan interest rate is 5.49%.

Students may borrow up to \$5,500 per year until they have completed 30 credits. After that, students may borrow up to \$6,500 each year.

Independent students may borrow an additional \$4,000 per year unsubsidized (not interest free).

To be considered "independent" at least one of the seven following descriptions must apply to you:

- you were born before January 1, 2000,
- you are married,
- you have dependents for whom you provide over 50% of their support,
- you are a military veteran,
- you are homeless as determined by a state agency
- you are an orphan/ward of the court, or
- you already have a Bachelor's Degree.

If none of these seven items apply to you, you are not considered "independent."

- If this is your first Direct Loan: After you have accepted your loan, you will need to complete your Master Promissory Note electronically on the web at <u>www.studentaid.gov</u> If you do not complete a Master Promissory Note, you will not receive any loan funds.
- Complete Entrance Counseling on the web at <u>www.studentaid.gov</u> as soon as possible. If you do not complete Entrance Counseling, you will not receive any loan funds.

REMEMBER...

- Go online to accept, revise or decline your awards.
- Complete and sign your master promissory note.
- Complete Entrance Counseling.

ONCE YOU ARE A STUDENT

- You will be allowed to charge at the campus bookstore, beginning in early August, provided you have enough financial aid to cover the cost of your books and supplies.
- Payment Due dates are the following days:

Fall Semester - September 6 Spring Semester - January 24 Summer Semester - June 12

If you have financial aid that exceeds the amount on your bill, you will be presented with a check or funds will be direct deposited; if your financial aid is less, you may pay the difference by check, credit/debit card, or cash.

- In order to continue to receive financial aid from one semester to the next, you must achieve term and cumulative GPA including all transfer credits of at least a 1.5 by the end of your first semester, 1.75 by the end of your second semester, 1.86 by the end of your third semester, and a 2.0 thereafter. Also, you must successfully complete at least 67% of all the credits that you attempt both for the term and cumulatively.
- Tax Credits 1098-T statements will be available online through CampusConnection beginning January 31.

NDSCS Office of Financial Aid Haverty Hall 105/106 800 6th St. N. Wahpeton, ND 58076

Toll-Free: 800-342-4325 ext. 32207 Locally: 671-2207 Fax: 701-671-2482

Website: https://www.ndscs.edu/payingcollege/financial-aid

Email: NDSCS.Fin.Aid@ndscs.edu

Office Hours

Academic Year

Monday thru Friday 7:45 am-4:45 pm (CST)

Summer

Monday thru Thursday 7:45 am-4:45 pm (CST)

Friday 7:45 am-3:00 pm (CST)

FREQUENTLY ASKED QUESTIONS

What if I do not accept my award?

Your financial aid will not be processed (and will not credit your account).

What happens if I do not complete Entrance Counseling or Master Promissory Note?

If you do not complete Entrance Counseling and Master Promissory Note, your loan funds will not credit your account. Entrance Counseling and Master Promissory note can are completed online at www.studentaid.gov

What if I need to make arrangements to pay for college or have a question about my bill? Please contact the Business Affairs Office at 800-342-4325 ext. 32216.

What happens if there is a considerable change in my or my family's income?

Please contact the Financial Aid Office at 800/342-4325 ext. 32207 or print a Special Circumstance form from the web by clicking <u>here</u>

What if I am an online student and will not be present on-campus for Semester Payment Due Days? Please contact the Business Affairs Office at 800-342-4325 ext. 32216.

What about Summer 2024 Financial Aid?

A 2023-2024 FAFSA filed before June 29, 2024 and after you register for summer term (for at least 6 credits), you must complete a Summer Financial Aid Form, available under the NDSCS eForms tile on the CampusConnection.