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FINANCIAL AID INFORMATION
2024-2025

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

INSTRUCTIONS FOR THE FINANCIAL AID AWARD NOTICE:

1. Go to CampusConnection 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 Studentaid.gov as soon as possible.
# 2024-2025 Estimated Average Yearly Costs

<table>
<thead>
<tr>
<th>Residency</th>
<th>Tuition/Fees*</th>
<th>Housing/Food</th>
<th>Books/Supplies</th>
<th>Personal**</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Dakota or any student living on-campus with meal plan of 160 meals or greater</td>
<td>5,974</td>
<td>8,096</td>
<td>1,000</td>
<td>3,400</td>
<td>18,470</td>
</tr>
<tr>
<td>MN/with Reciprocity</td>
<td>6,574</td>
<td>8,096</td>
<td>1,000</td>
<td>3,400</td>
<td>19,070</td>
</tr>
<tr>
<td>¹U.S. Resident</td>
<td>6,974</td>
<td>8,096</td>
<td>1,000</td>
<td>3,400</td>
<td>19,470</td>
</tr>
<tr>
<td>²International</td>
<td>9,720</td>
<td>8,096</td>
<td>1,000</td>
<td>3,394</td>
<td>22,210</td>
</tr>
</tbody>
</table>

| AT HOME (Living with Parents) | | | | | |
|-----------------------------|------------------|------------------|------------------|------------------|
| North Dakota | 5,974 | 4,048 | 1,000 | 3,398 | 14,420 |
| MN/with Reciprocity | 6,574 | 4,048 | 1,000 | 3,398 | 15,020 |
| ¹U.S. Resident | 6,974 | 4,048 | 1,000 | 3,398 | 15,420 |

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:

- Agriculture (1) 1810
- Agriculture (2) 352
- Agriculture - Meat Processing 326
- Architectural Modeling & Design Technology (1) 3,456
- Architectural Modeling & Design Technology (2) 480
- Auto Body Repair & Refinishing Technology (1) 10,084
- Auto Body Repair & Refinishing Technology (2) 1,886
- Automotive Technology (1) 11,724
- Automotive Technology (2) 1,832
- Building Construction (1) 3,872
- Building Construction (2) 514
- Business (1) 1588
- Business (2) 466
- Caterpillar (1) 12,360
- Caterpillar (2) 1,864
- Construction Management Technology (1) 1,632
- Construction Management Technology (2) 446
- Culinary Arts (1) 2,936
- Culinary Arts (2) 214
- Dental Assisting (1) or (Certificate) 4,918
- Dental Hygiene (1) 7,982
- Dental Hygiene (2) 5,584
- Diesel Technology (1) 12,584
- Diesel Technology (2) 1,866
- Diesel Technology - Case IH (1) 12,536
- Diesel Technology - Case IH (2) 1,866
- Diesel Technology - Komatsu (1) 12,556
- Diesel Technology - Komatsu (2) 1,728
- Electrical Technology (1) 3,212
- Electrical Technology (2) 1,020
- EMS - Paramedic (EMT) (1) 2,612
- EMS - Paramedic (EMT) (2) 2,378
- EMS - Paramedic (Certificate) 3,686
- Emergency Medical Technician (Certificate) 1,054
- Fire Science (1) 810
- Fire Science (2) 300
- Health Information Technician (1) 934
- Health Information Technician (2) 1,134
- Health Information Technician - Medical Coding 1,054
- Robotics Automation & Mechatronics Technology (1) 2,800
- Robotics Automation & Mechatronics Technology (2) 1,082
- Unmanned Aircraft Systems (Certificate) 3,440
- Welding Technology (1) 4,648
- Welding Technology (2) 1,124

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.

*The amount for fees is $978 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

**PERSONAL EXPENSES

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/Dental</td>
<td>(84/Mo) 756</td>
</tr>
<tr>
<td>Clothing</td>
<td>(60/Mo) 540</td>
</tr>
<tr>
<td>Toiletries</td>
<td>(45/Mo) 400</td>
</tr>
<tr>
<td>Entertainment/Misc</td>
<td>(55/Mo) 500</td>
</tr>
<tr>
<td>Transportation</td>
<td>(127/Mo) 1150</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>54</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3400</td>
</tr>
</tbody>
</table>

* The amount for fees is $978 for all states. The remainder is tuition for an average of 16 credits each semester.
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 2024-2025 academic year have already been awarded. Apply for the 2025-2026 academic year scholarships after your first semester with NDSCS. The scholarship application is available online here.

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 NDSCS Scholarship Page here.

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 CampusConnection.

### Education Expenses for the Year

<table>
<thead>
<tr>
<th>DIRECT EXPENSES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$___________</td>
</tr>
<tr>
<td>Room (on-campus)</td>
<td>$___________</td>
</tr>
<tr>
<td>Meal Plan (if applicable)</td>
<td>$___________</td>
</tr>
<tr>
<td>Books</td>
<td>$___________</td>
</tr>
<tr>
<td>Program Costs</td>
<td>$___________</td>
</tr>
<tr>
<td>Total Direct Expenses</td>
<td>$___________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INDIRECT EXPENSES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent (off-campus)</td>
<td>$___________</td>
</tr>
<tr>
<td>Meals (off-campus)</td>
<td>$___________</td>
</tr>
<tr>
<td>Personal</td>
<td>$___________</td>
</tr>
<tr>
<td>Total Indirect Expenses</td>
<td>$___________</td>
</tr>
<tr>
<td>Total Direct &amp; Indirect</td>
<td>$___________</td>
</tr>
</tbody>
</table>

### Financial Resources for the Year

<table>
<thead>
<tr>
<th>YOU</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$___________</td>
</tr>
<tr>
<td>Gifts</td>
<td>$___________</td>
</tr>
<tr>
<td>Job Earnings</td>
<td>$___________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>YOUR FAMILY</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$___________</td>
</tr>
<tr>
<td>Gifts</td>
<td>$___________</td>
</tr>
<tr>
<td>Investments</td>
<td>$___________</td>
</tr>
<tr>
<td>Parent Income</td>
<td>$___________</td>
</tr>
</tbody>
</table>

Financial Aid Offered: $___________
Any Other Aid/Support: $___________

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 5.53%.
  
  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, 1999,
- 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 www.studentaid.gov. If you do not complete a Master Promissory Note, you will not receive any loan funds.

- Complete Entrance Counseling on the web at www.studentaid.gov 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 11, 2024  
  Spring Semester - January 29, 2025  
  Summer Semester - June 4, 2025  

  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: 701-2207  
Fax: 701-671-2482  
Website: https://www.ndscs.edu/paying-college/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 here

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 2025 Financial Aid?  
A 2024-2025 FAFSA filed before June 30, 2025 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 after you register for 2025 summer semester.