



THE SCIENCE OF SUCCESS.

North Dakota State College of Science

Enrollment Services  
Financial Aid Office



# FINANCIAL AID INFORMATION

## 2019-2020

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

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### 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 Loan Counseling (Entrance) and Complete Master promissory note online at [studentloans.gov](http://studentloans.gov) as soon as possible.

## 2019-2020 ESTIMATED AVERAGE YEARLY COSTS

Residency	Tuition/ Fees*	Room/ Board	Books/ Supplies	Personal**	Total
<b>North Dakota or any student living on-campus with meal plan of 160 meals or greater</b>	\$5,317	\$6,358	\$1,000	\$3,400	\$16,075
<b>MN with Reciprocity</b>	\$5,860	\$6,358	\$1,000	\$3,402	\$16,620
<b>U.S. Resident</b>	\$6,222	\$6,358	\$1,000	\$3,400	\$16,980
<b>International</b>	\$8,714	\$6,358	\$1,000	\$3,403	\$19,475
<b>At Home (Living with Parents)</b>					
<b>North Dakota</b>	\$5,317	\$3,178	\$1,000	\$3,400	\$12,895
<b>MN with Reciprocity</b>	\$5,860	\$3,178	\$1,000	\$3,402	\$13,440
<b>U.S. Resident</b>	\$6,222	\$3,178	\$1,000	\$3,400	\$13,800

**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:**

Advanced Emergency Medical Technician	\$1,615	Information and Communication Technology (1)	\$2,630
Agriculture (1)	\$350	Information and Communication Technology (2)	\$570
Agriculture (2)	\$350	John Deere Technology (1)	\$6,960
Architectural Drafting Technology (1)	\$2,450	John Deere Technology (2)	\$960
Architectural Drafting Technology (2)	\$380	Komatsu (1)	\$8,047
Associate in Science Nursing (1)	\$2,745	Komatsu (2)	\$1,045
Associate in Science Nursing (1)	\$2,450	Land Surveying & Civil Engineering Technology (1)	\$2,480
Auto Body Repair & Refinishing Technology (1)	\$5,679	Land Surveying & Civil Engineering Technology (2)	\$815
Auto Body Repair & Refinishing Technology (2)	\$1,085	Mechanical Systems (1)	\$840
Automotive Technology (1)	\$8,101	Mechanical Systems (2)	\$920
Automotive Technology (2)	\$1,060	Medical Coding	\$975
Building Construction (1)	\$1,940	Occupational Therapy Assistant (1)	\$940
Building Construction (2)	\$365	Occupational Therapy Assistant (2)	\$1,160
Business (1)	\$575	Paramedic (Certificate) (1)	\$3,495
Business (2)	\$600	Paramedic (EMT) (1)	\$2,360
Case IH (1)	\$7,982	Paramedic (EMT) (2)	\$3,185
Case IH (2)	\$1,095	Pathway - On Campus	\$5,884
Caterpillar (1)	\$7,912	Pathway - At Home	\$3,406
Caterpillar (2)	\$1,050	Pharmacy Technician (1)	\$465
Construction Management Technology (1)	\$2,505	Pharmacy Technician (2)	\$1,105
Construction Management Technology (2)	\$380	Pharmacy Technician (Certificate)	\$1,240
Culinary Arts (1)	\$1,075	Plumbing	\$1,670
Culinary Arts (2)	\$820	Powersports Technology (1)	\$6,976
Dental Assisting (1)	\$4,420	Powersports Technology (2)	\$1,045
Dental Hygiene (1)	\$7,240	Practical Nursing (1)	\$2,210
Dental Hygiene (2)	\$4,625	Practical Nursing (2)	\$5,385
Diesel Technology (1)	\$8,147	Precision Machining Technology (1)	\$4,260
Diesel Technology (2)	\$1,040	Precision Machining Technology (2)	\$975
Electrical Technology (1)	\$2,595	Registered Nursing (AAS) (1)	\$2,385
Electrical Technology (2)	\$1,025	Registered Nursing (AAS) (2)	\$5,015
Emergency Medical Technician (Certificate)	\$1,295	Robotics Automation & Mechatronics Technology (1)	\$2,215
HVAC/R (1)	\$4,425	Robotics Automation & Mechatronics Technology (2)	\$840
HVAC/R (2)	\$970	Welding Technology (1)	\$2,570
Health Information Technician (1)	\$845	Welding Technology (2)	\$975
Health Information Technician (2)	\$910		

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 \$789 for all states. The remainder is tuition for an average of 16 credits each semester.

<sup>1</sup>U.S. Resident: U.S. citizens or citizens of the Canadian provinces of Manitoba and Saskatchewan <sup>2</sup>International: 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 2018-2019 academic year have already been awarded. Dead- lines for the 2020-2021 academic year is October 1, 2019. The scholarship application is available online and through our office.

**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](http://www.collegeboard.com)

[www.fastweb.com](http://www.fastweb.com)

[www.finaid.org](http://www.finaid.org)

[www.scholarships.com](http://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 [CampusConnection](#).

### Education Expenses for the Year

#### **DIRECT EXPENSES**

Tuition & Fees	\$ _____
Room (on-campus)	\$ _____
Meal Plan (if applicable)	\$ _____
Books	\$ _____
Program Costs	\$ _____
<b>Total Direct Expenses</b>	<b>\$ _____</b>

#### **INDIRECT EXPENSES**

Rent (off-campus)	\$ _____
Meals (off-campus)	\$ _____
Personal	\$ _____
<b>Total Indirect Expenses</b>	<b>\$ _____</b>
<b>Total Direct &amp; Indirect</b>	<b>\$ _____</b>

### Financial Resources for the Year

#### **YOU**

Savings	\$ _____
Gifts	\$ _____
Job Earnings	\$ _____

#### **YOUR FAMILY**

Savings	\$ _____
Gifts	\$ _____
Investments	\$ _____
Parent Income	\$ _____

Financial Aid Offered	\$ _____
Any Other Aid/Support	\$ _____
<b>Total Financial Resources</b>	<b>\$ _____</b>

**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.

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## 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 4.53%.

**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, 1996,
- 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.studentloans.gov](http://www.studentloans.gov)
- **Complete Entrance Loan Counseling on the web** at [www.studentloans.gov](http://www.studentloans.gov) as soon as possible. If you do not complete Entrance Loan 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 Loan 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  
Spring Semester - January 29  
Summer Semester - June 10

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 year to the next, you must achieve at least a term and cumulative 1.75 GPA by the end of your second semester, 1.85 GPA by the third, and a 2.0 GPA thereafter. Also, you must successfully complete at least 67% of all the credits that you attempt.
- 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/paying-for-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 Loan Counseling?

If you do not complete entrance loan counseling, your loan funds will not credit your account. Loan Counseling can easily be done at [www.studentloans.gov](http://www.studentloans.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 Wildcat Payment and Refund Days?

Please contact the Business Affairs Office at 800-342-4325 ext. 32216.

### What about Summer 2020 Financial Aid?

A 2019-2020 FAFSA filed and after you register for summer term (for at least 6 credits), you must complete a Summer Supplement form, available at [www.ndscs.edu/paying-for-college/financial-aid/summer-session-aid/](http://www.ndscs.edu/paying-for-college/financial-aid/summer-session-aid/)