



THE SCIENCE OF SUCCESS.

North Dakota State College of Science

Enrollment Services
Financial Aid Office



FINANCIAL AID INFORMATION

2020-2021

***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 [Studentaid.gov](#) as soon as possible.

2020-2021 ESTIMATED AVERAGE YEARLY COSTS

Residency	Tuition/ Fees*	Room/ Board	Books/ Supplies	Personal**	Total
North Dakota or any student living on-campus with meal plan of 160 meals or greater	\$5,450	\$6,526	\$1,000	\$3,404	\$16,380
MN with Reciprocity	\$6,004	\$6,526	\$1,000	\$3,400	\$16,930
U.S. Resident	\$6,373	\$6,526	\$1,000	\$3,401	\$17,300
International	\$8,914	\$6,526	\$1,000	\$3,400	\$19,840
At Home (Living with Parents)					
North Dakota	\$5,450	\$3,263	\$1,000	\$3,402	\$13,115
MN with Reciprocity	\$6,004	\$3,263	\$1,000	\$3,403	\$13,670
U.S. Resident	\$6,373	\$3,263	\$1,000	\$3,404	\$14,040

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)	\$350	Information and Communication Technology (1)	\$2,630
Agriculture (2)	\$346	Information and Communication Technology (2)	\$570
Architectural Drafting Technology (1)	\$2,454	John Deere Technology (1)	\$8,204
Architectural Drafting Technology (2)	\$382	John Deere Technology (2)	\$960
Associate in Science Nursing (1)	\$2,896	Komatsu (1)	\$8,326
Associate in Science Nursing (1)	\$4,354	Komatsu (2)	\$1,046
Auto Body Repair & Refinishing Technology (1)	\$5,888	Land Surveying & Civil Engineering Technology (1)	\$2,480
Auto Body Repair & Refinishing Technology (2)	\$1,086	Land Surveying & Civil Engineering Technology (2)	\$816
Automotive Technology (1)	\$8,384	Mechanical Systems (1)	\$840
Automotive Technology (2)	\$1,060	Mechanical Systems (2)	\$920
Building Construction (1)	\$2,942	Medical Coding	\$976
Building Construction (2)	\$364	Occupational Therapy Assistant (1)	\$940
Business (1)	\$576	Occupational Therapy Assistant (2)	\$1,160
Business (2)	\$602	Paramedic (Certificate) (1)	\$3,496
Case IH (1)	\$8,264	Paramedic (EMT) (1)	\$2,358
Case IH (2)	\$1,098	Paramedic (EMT) (2)	\$3,186
Caterpillar (1)	\$8,194	Pathway - On Campus	\$5,890
Caterpillar (2)	\$1,052	Pathway - At Home	\$3,410
Construction Management Technology (1)	\$2,506	Pharmacy Technician (1)	\$466
Construction Management Technology (2)	\$382	Pharmacy Technician (2)	\$1,104
Culinary Arts (1)	\$1,078	Pharmacy Technician (Certificate)	\$1,238
Culinary Arts (2)	\$852	Plumbing	\$1,716
Dental Assisting (1)	\$4,420	Powersports Technology (1)	\$7,334
Dental Hygiene (1)	\$7,244	Powersports Technology (2)	\$1,022
Dental Hygiene (2)	\$4,626	Practical Nursing (1)	\$2,212
Diesel Technology (1)	\$8,424	Practical Nursing (2)	\$5,384
Diesel Technology (2)	\$1,042	Precision Machining Technology (1)	\$4,250
Electrical Technology (1)	\$2,642	Precision Machining Technology (2)	\$976
Electrical Technology (2)	\$1,028	Registered Nursing (AAS) (1)	\$2,384
Emergency Medical Technician (Certificate)	\$1,294	Registered Nursing (AAS) (2)	\$5,014
HVAC/R (1)	\$4,712	Robotics Automation & Mechatronics Technology (1)	\$2,288
HVAC/R (2)	\$970	Robotics Automation & Mechatronics Technology (2)	\$842
Health Information Technician (1)	\$1,398	Welding Technology (1)	\$2,614
Health Information Technician (2)	\$910	Welding Technology (2)	\$976

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 \$831 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 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
- 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 [CampusConnection](#).

Education Expenses for the Year

DIRECT EXPENSES

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

INDIRECT EXPENSES

Rent (off-campus)	\$ _____
Meals (off-campus)	\$ _____
Personal	\$ _____
Total Indirect Expenses	\$ _____
Total Direct & Indirect	\$ _____

Financial Resources for the Year

YOU

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

YOUR FAMILY

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

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 2.75%.

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, 1997,
- 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
- **Complete Entrance Loan Counseling on the web** at www.studentaid.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 9
 - Spring Semester - January 27
 - Summer Semester - June 16

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-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.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 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 <https://www.ndscs.edu/financialaid/summer-session-aid>