Enrollment Services
Financial Aid Office

FINANCIAL AID INFORMATION
2020-2021

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 Loan Counseling (Entrance) and Complete Master promissory note online at Studentaid.gov as soon as possible.

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### 2020-2021 ESTIMATED AVERAGE YEARLY COSTS

<table>
<thead>
<tr>
<th>Residency</th>
<th>Tuition/ Fees*</th>
<th>Room/ Board</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>$5,450</td>
<td>$6,526</td>
<td>$1,000</td>
<td>$3,404</td>
<td>$16,380</td>
</tr>
<tr>
<td>MN with Reciprocity</td>
<td>$6,004</td>
<td>$6,526</td>
<td>$1,000</td>
<td>$3,400</td>
<td>$16,930</td>
</tr>
<tr>
<td>U.S. Resident</td>
<td>$6,373</td>
<td>$6,526</td>
<td>$1,000</td>
<td>$3,401</td>
<td>$17,300</td>
</tr>
<tr>
<td>International</td>
<td>$8,914</td>
<td>$6,526</td>
<td>$1,000</td>
<td>$3,400</td>
<td>$19,840</td>
</tr>
</tbody>
</table>

### At Home (Living with Parents)

<table>
<thead>
<tr>
<th>Residency</th>
<th>Tuition/ Fees*</th>
<th>Room/ Board</th>
<th>Books/ Supplies</th>
<th>Personal**</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Dakota</td>
<td>$5,450</td>
<td>$3,263</td>
<td>$1,000</td>
<td>$3,402</td>
<td>$13,115</td>
</tr>
<tr>
<td>MN with Reciprocity</td>
<td>$6,004</td>
<td>$3,263</td>
<td>$1,000</td>
<td>$3,403</td>
<td>$13,670</td>
</tr>
<tr>
<td>U.S. Resident</td>
<td>$6,373</td>
<td>$3,263</td>
<td>$1,000</td>
<td>$3,404</td>
<td>$14,040</td>
</tr>
</tbody>
</table>

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
- Agriculture (2): $346
- Architectural Drafting Technology (1): $2,454
- Architectural Drafting Technology (2): $382
- Associate in Science Nursing (1): $2,896
- Associate in Science Nursing (1): $4,354
- Auto Body Repair & Refinishing Technology (1): $5,888
- Auto Body Repair & Refinishing Technology (2): $1,086
- Automotive Technology (1): $8,384
- Automotive Technology (2): $1,060
- Building Construction (1): $2,942
- Building Construction (2): $364
- Business (1): $576
- Business (2): $602
- Case IH (1): $2,864
- Case IH (2): $1,098
- Caterpillar (1): $8,194
- Caterpillar (2): $1,052
- Construction Management Technology (1): $2,506
- Construction Management Technology (2): $382
- Culinary Arts (1): $1,078
- Culinary Arts (2): $852
- Dental Assisting (1): $4,420
- Dental Hygiene (1): $7,244
- Dental Hygiene (2): $4,626
- Diesel Technology (1): $8,424
- Diesel Technology (2): $1,042
- Electrical Technology (1): $2,642
- Electrical Technology (2): $1,028
- Emergency Medical Technician (Certificate): $1,294
- HVAC/R (1): $4,712
- HVAC/R (2): $970
- Health Information Technician (1): $1,398
- Health Information Technician (2): $910
- Information and Communication Technology (1): $2,630
- Information and Communication Technology (2): $570
- John Deere Technology (1): $8,204
- John Deere Technology (2): $960
- Komatsu (1): $8,326
- Komatsu (2): $1,046
- Land Surveying & Civil Engineering Technology (1): $2,480
- Land Surveying & Civil Engineering Technology (2): $816
- Mechanical Systems (1): $840
- Mechanical Systems (2): $920
- Medical Coding: $976
- Occupational Therapy Assistant (1): $940
- Occupational Therapy Assistant (2): $1,160
- Paramedic (Certificate) (1): $3,496
- Paramedic (Certificate) (2): $2,358
- Paramedic (EMT) (1): $3,496
- Paramedic (EMT) (2): $2,358
- Pathway - On Campus: $5,890
- Pathway - At Home: $3,410
- Pharmacy Technician (1): $466
- Pharmacy Technician (2): $1,104
- Pharmacy Technician (Certificate): $1,238
- Plumbing: $1,716
- Powersports Technology (1): $7,334
- Powersports Technology (2): $1,022
- Practical Nursing (1): $2,212
- Practical Nursing (2): $5,384
- Precision Machining Technology (1): $4,250
- Precision Machining Technology (2): $976
- Registered Nursing (AAS) (1): $2,384
- Registered Nursing (AAS) (2): $5,014
- Robotics Automation & Mechatronics Technology (1): $2,288
- Robotics Automation & Mechatronics Technology (2): $842
- Welding Technology (1): $2,614
- 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.*

1 U.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. Deadlines 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

<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>
<tr>
<td>YOUR FAMILY</td>
<td>$___________</td>
</tr>
<tr>
<td>Savings</td>
<td>$___________</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 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