

Enrollment Services Financial Aid Office



FINANCIAL AID INFORMATION

2024-2025

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
- First-time loan borrowers, complete Entrance Counseling and Complete Master promissory note online at <u>Studentaid.gov</u> as soon as possible.

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2024-2025 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	5,974	8,096	1,000	3,400	18,470
MN/with Reciprocity	6,574	8,096	1,000	3,400	19,070
¹ U.S.Resident	6,974	8,096	1,000	3,400	19,470
² International	9,720	8,096	1,000	3,394	22,210

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
¹ U.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	HVAC/R (1)	6,758
Agriculture (2)	352	HVAC/R (2)	1,438
Agriculture - Meat Processing	326	Information and Communication Technology (1)	1,722
Architectural Modeling & Design Technology (1)	3,456	Information and Communication Technology (2)	564
Architectural Modeling & Design Technology (2)	480	John Deere Technology (1)	12,552
Auto Body Repair & Refinishing Technology (1)	10,084	John Deere Technology (2)	1,816
Auto Body Repair & Refinishing Technology (2)	1,886	Land Surveying & Civil Engineering Technology (1)	3,660
Automotive Technology (1)	11,724	Land Surveying & Civil Engineering Technology (2)	1,510
Automotive Technology (2)	1,832	Liberal Arts (1)	344
Building Construction (1)	3,872	Liberal Arts (2)	326
Building Construction (2)	514	Mechanical Systems (1)	1,444
Business (1)	1588	Mechanical Systems (2)	1,330
Business (2)	466	Occupational Therapy Assistant (1)	1,012
Caterpillar (1)	12,360	Occupational Therapy Assistant (2)	1,128
Caterpillar (2)	1,864	Pathway - At Home	3,952
Construction Management Technology (1)	1,632	Pathway - On Campus	5,634
Construction Management Technology (2)	446	Pharmacy Technician (1)	632
Culinary Arts (1)	2,936	Pharmacy Technician (2)	906
Culinary Arts (2)	2148	Pharmacy Technician (Certificate)	1,270
Dental Assisting (1) or (Certificate)	4,918	Plumbing	3,966
Dental Hygiene (1)	7,982	Powersports Technology (1)	12,316
Dental Hygiene (2)	5,584	Powersports Technology (2)	1,762
Diesel Technology (1)	12,584	Practical Nursing	4,748
Diesel Technology (2)	1,866	Precision Agriculture Technician (1)	5,970
Diesel Technology - Case IH (1)	12,536	Precision Agriculture Technician (2)	466
Diesel Technology - Case IH (2)	1,866	Precision Agronomy (1)	1,564
Diesel Technology - Komatsu (1)	12,556	Precision Agronomy (2)	346
Diesel Technology - Komatsu (2)	1,728	Precision Machining Technology (1)	6,268
Electrical Technology (1)	3,212	Precision Machining Technology (2)	1,260
Electrical Technology (2)	1,020	Registered Nursing (AAS) (1)	4,302
EMS - Paramedic (EMT) (1)	2,612	Registered Nursing (AAS) (2)	4,198
EMS - Paramedic (EMT) (2)	2,378	Registered Nursing (ASN) (1)	4,350
EMS - Paramedic (Certificate)	3,686	Robotics Automation & Mechatronics Technology (1)	2,800
Emergency Medical Technician (Certificate)	1,178	Robotics Automation & Mechatronics Technology (2)	1,082
Fire Science (1)	810	Unmanned Aircraft Systems (1)	3,836
Fire Science (2)	300	Unmanned Aircraft Systems (2)	1,038
Health Information Technician (1)	934	Unmanned Aircraft Systems (Certificate)	3,440
Health Information Technician (2)	1,134	Welding Technology (1)	4,648
Health Information Technician - Medical Coding	1,054	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.

**PERSONAL EXPENSES

Medical /Dental (84/Mo) 756 (60/Mo) 540 Clothing Toiletries (45/Mo) 400 Entertainment/Misc (55/Mo) 500 Transportation (127/Mo) 1150 Loan Fees Total 3400

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 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		
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 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 <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 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

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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 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.

