

Wildcat Guide to
FUNDING
your
EDUCATION

A collection of white line-art illustrations on a red background. It includes a graduation cap on the left, a stack of books in the center, a backpack on the right, a stack of coins with dollar signs, a single coin, a dollar bill, and a pencil. There are also small symbols like a dollar sign, a diamond, and an 'x' scattered around.

Step-by-step instructions to maximize your resources.

YOUR FINANCIAL AID PROCESS

APPLICATION TO ACCEPTANCE

Applying for financial aid is a key step in making your education more affordable. This section will guide you through the steps you need to take, from completing your financial aid application to reviewing and accepting your financial aid offer.

STEP 1 Apply for Federal Financial Aid by Completing the Free Application for Federal Student Aid (FAFSA)

- Go to **StudentAid.gov** and create an account. Make sure you record your Student Aid Account username and password in a safe and secure place.
- Each contributor who is required to provide information on the FAFSA form (you, your parent or parent's spouse, your spouse) needs their own **StudentAid.gov** account before accessing and completing their section of the online form.
- For information on completing the FAFSA, answers to common questions, determining your dependency status and more, go to **StudentAid.gov/h/apply-for-aid/fafsa**.
- NDSCS's school code is **002996**.
- Once you complete the FAFSA, expect an email from the Department of Education within 3-5 days with a link to your FAFSA Submission Summary, where you'll find basic estimates about your eligibility for federal financial aid.

STEP 2 Accept/Decline Your Financial Aid Offer from NDSCS

Students who submit the FAFSA by the end of April, will receive an email from the Financial Aid Office between late May and early June with instructions on reviewing and accepting their financial aid offer. Students who submit the FAFSA after the initial batch will be notified on a rolling basis as the Financial Aid Office receives their FAFSA information.

Follow these steps to review your offer:

- Go to **NDSCS.edu** and click on **CampusConnection** at the top of the page. Enter your user ID (typically firstname.lastname) and password.
- From the Student Homepage, click on the **Financial Aid** tile.
- Click **Accept/Decline** on the left side bar. Make sure the correct aid year is displayed.
- Click the **Edit** button directly above the Award Description/Category column.
- Indicate whether you want your financial aid to pay for all charges by answering **Yes** or **No**.

STEP 3 Complete Loan Entrance Counseling & Sign Master Promissory Note

If you are accepting a Federal Direct Loan for the first time, you must complete Loan Entrance Counseling and Master Promissory Note (MPN) at **StudentAid.gov** before financial aid can be disbursed. We recommend doing this as soon as you accept your financial aid offer. Follow the steps below:

- Go to **StudentAid.gov**
- Complete Loan Entrance Counseling
 - Under **Loans and Grants** on the toolbar
 - Click **Loan Entrance Counseling**
 - Click the **Login to Start** button next to "I'm an Undergraduate Student"
- Complete Master Promissory Note
 - Under **Loans and Grants** on the toolbar
 - Click **Master Promissory Note (MPN)**
 - Click the **Login to Start** button next to "I'm an Undergraduate Student"

- Make your decision regarding accepting or declining loan offers.
- You may reduce the amount by clicking the box in the **Reduce** column and enter the amount you want to accept.
- You may click **Reset** to start over
- Click **Submit** to complete this step.

The total amount of aid you accept will be evenly distributed between the fall and spring semesters.

You should also review your College Financing Plan, a standardized form designed to streamline information regarding costs and financial aid.

To view your College Financing Plan:

- Log in to your CampusConnection account using your UserID and password.
- Click on the Financial Aid tile.
- Click on College Financing Plan.

STEP 4 Research Additional Aid Options If Your Federal Aid & Other Sources Do Not Pay Your Charges in Full

Some options to explore for covering costs:

- Federal Direct Parent PLUS Loan
- Private Student Loans – Research options using the FAST Choice tool under the "How do I apply" tab on the NDSCS Alternative Loan webpage.

STEP 5 Pay Your Remaining Charges to NDSCS by the Payment Due Date

After your financial aid has been applied to your bill, you need to verify if you have a balance. You can review your bill by logging into CampusConnection and clicking on the "Financial Account" tile.

Go to **NDSCS.edu/PayingYourBill** for more information about Semester Payment Due Dates, how to sign up for Direct Deposit, payment options and more.

FINANCIAL AID BASICS

Financial Aid includes a mix of resources that help students, and their families pay for college. Figuring out how to pay will look different for every student. All students should have a realistic understanding of the costs and financial aid options.

Several types and sources of financial aid include grants, loans, scholarships, and employment. Financial aid offers can include a combination of the various types of aid.

SOURCES OF FINANCIAL AID

Federal

Federal financial aid is the primary source of funding for students. To be eligible, students must complete the FAFSA each year. Outlined below are various sources of Federal financial aid:

- **Pell Grant** – A monetary gift that generally does not have to be repaid, unless you withdraw early, change your enrollment status, or encounter other specific situations. For more details, visit [StudentAid.gov](https://studentaid.gov). The Pell Grant is awarded to students who display exceptional financial need and is calculated based on the financial data provided on your FAFSA and the number of credits you are enrolled in. The amount you receive may change from year to year.
- **Supplemental Educational Opportunity Grant** – A monetary gift that is awarded to students with exceptional financial need. The amount awarded can vary each year, depending on how much funding the institution receives from the federal government.
- **Federal Work-Study (FWS)** – Provides part-time jobs for students with financial needs, allowing students to earn money to help pay education expenses. If you are eligible for FWS, an offer will appear as part of your financial aid offer, indicating the amount of money you can earn during an academic year which you will need to either accept or decline. FWS does not directly apply to your bill at NDSCS. You will receive a paycheck for the hours you work, which can be used to help cover your bill.
- **Direct Loans** – Federal loans that must be repaid. To qualify, students must be actively enrolled in at least six credits per semester.
 - **Direct Subsidized Loan** – A loan based on financial need that does not accrue interest while you're enrolled.
 - **Direct Unsubsidized Loan** – A loan that does not require you to demonstrate financial need. Unsubsidized loans accrue interest during periods of time when you are not required to make payments – such as while you are in school.
 - **Direct Loan Amount Limits** – There are limits on the amount of subsidized and unsubsidized loans that you may be eligible to receive each academic year. These limits vary depending on what year you are in school and whether you are a dependent or independent student.
 - A **dependent student** is under 24 and does not meet any of the criteria for an independent student.
 - An **independent student** is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or

someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless.

- Students may borrow \$5,500 per year until they have completed 30 credits. After 30 credits, students may borrow up to \$6,500 per year.
- Independent students may borrow an additional \$4,000 per year in unsubsidized loans.
- **Federal Direct Parent PLUS Loan** – A federal loan that your parent applies for to help pay your educational costs. A credit check will be conducted on the parent/guardian applicant. The maximum PLUS loan amount a student can receive is the cost of attendance minus any other financial aid received.
- For more information on direct loans, current interest rates, loan fees and more, visit [StudentAid.gov/understand-aid/types/loans/subsidized-unsubsidized](https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized)

State

North Dakota has various aid programs based on financial need, academic merit, or career choices. Visit [NDUS.edu/State-Grant-and-Scholarships](https://ndus.edu/State-Grant-and-Scholarships) for more information on the following:

- North Dakota State Grant
- North Dakota Scholarship
- ND Scholars Program
- Native American Scholarship
- Dual Credit Tuition Scholarship

Institutional

NDSCS offered over \$1.4 million in scholarships to NDSCS students in 2024-2025. Scholarships are financial gifts that don't require repayment. NDSCS simplifies the scholarship application process for new students by integrating it into the admission application. Completing the scholarship section automatically enters students for consideration of scholarships funded by the NDSCS Alumni Foundation. There isn't a deadline to submit the NDSCS Scholarship application, however, students who apply the earliest and meet scholarship criteria have the best chance at obtaining scholarship(s). If you are unsure if you completed that section of the admission application, give the Financial Aid Office a call at 701-671-2207.

Visit [NDSCS.edu/Scholarships](https://ndscs.edu/Scholarships) for information on the NDSCS Academic Scholarship, NDSCS STEM Scholarship, Scholarship search engines and more!

Other Sources

Organizations that are not affiliated with NDSCS can be great sources of funding for your education. You may find scholarships or other forms of financial assistance through:

- **VA Education Benefits** – Helps Veterans, service members, and their qualified family members pay for college. Visit [NDSCS.edu/VeteransBenefits](https://ndscs.edu/VeteransBenefits) for more information.
- **Bureau of Indian Affairs (BIA)** – Provides a range of financial assistance programs for Native American students to support their education. Students should contact their tribe's education department for information about available scholarships and the application process.
- **Sponsorships** – Sponsorships are designed to assist students with the affordability of their college education and assist businesses with recruiting and retaining qualified employees for industries that are experiencing a workforce shortage. Visit [NDSCS.edu/Scholarships](https://ndscs.edu/Scholarships) for more information on sponsorships, including North Dakota Career Builders, a program that helps students cover a portion of their college costs while assisting ND employers in recruiting and retaining talented employees for high-need occupations.
- **Scholarship Databases** – Scholarship search engines assist students in finding scholarships based on criteria such as field of study, location, and other eligibility criteria. Avoid using search engines that charge a fee or offer “guaranteed” scholarships that require payment. Below are examples of scholarship search engines:
 - Collegeboard
 - Fastweb.com
 - MyScholly.com
 - Sallie Mae Scholarship Search
- **Private Loans** – When additional funding is needed to cover your bill, private loans are non-federal, interest-bearing loans through private lenders. There are various alternative student loan options available, and it is important for both the student and co-signer to carefully choose the one that best suits their needs. Visit [NDSCS.edu/AlternativeLoans](https://ndscs.edu/AlternativeLoans) for more information on alternative loans.

UNDERSTANDING YOUR COST OF ATTENDANCE

The cost of attendance (COA) – also referred to as the “student budget” – is an estimate of what it costs a typical student to attend NDSCS for one academic year. Don't be startled by the COA you see on your financial aid offer. Your COA doesn't only include tuition; it also takes your basic living expenses into account.

Why is COA listed on my financial aid offer?

Every student who applies for aid is assigned a cost of attendance. The COA serves two purposes:

- To give you an estimate of the cost to attend NDSCS for the year; and
- To set a limit on the amount of financial aid you can receive during the academic year, which is required by federal regulations.

This means your actual expenses may be different from what is listed on your financial aid offer.

What's included in my COA?

Your cost of attendance is made up of two different types of costs: direct and indirect.

- Direct costs are items that will appear on your student account, such as tuition, fees, housing, and food (if you live on campus).
- Indirect costs will not appear on your bill but are estimated costs associated with going to college that are included in your budget. These items include books and supplies, transportation, personal expenses, and housing and food costs if you live off campus.

Visit [NDSCS.edu/EstimatedBudget](https://ndscs.edu/EstimatedBudget) for the estimates used for Financial Aid budgets for the academic year including additional program costs.

WE ARE HERE TO HELP!

If you have any questions or need assistance, please don't hesitate to contact the NDSCS Financial Aid Office at 701-671-2207, via email at NDSCS.Fin.Aid@ndscs.edu, or visit us in Haverty Hall 101 on the Wahpeton campus. NDSCS-Fargo students can stop by the front desk or call 701-231-6937.