

# FINANCIAL AID GUIDE

For New Students



INVEST IN YOUR FUTURE

# CONGRATULATIONS!

You've been offered financial aid to assist you in meeting your educational goals at North Dakota State University. This Financial Aid Guide will provide detailed information and guide you through the steps you need to complete for your aid to be processed and applied to your account on time.

If you have any financial aid questions, please call One Stop at **701-231-6200** locally, **1-866-924-8969** toll free, or submit a [One Stop Inquiry Form](#). We are excited to have you begin your journey as an NDSU student!



The Free Application for Federal Student Aid (FAFSA), available at [studentaid.gov](http://studentaid.gov), is the only application NDSU requires to determine your eligibility for federal and state financial aid programs.

The financial aid you're eligible to receive is determined based on the information you provided on your FAFSA and your cost of attendance at NDSU. Your financial aid offer may consist of loans, grants, scholarships, or Work-Study employment.

Your financial aid offer is based on your enrollment as a full-time undergraduate student. If you plan to take less than 12 credits per semester, your cost of attendance and financial aid will be pro-rated based on the actual number of credits for which you enroll.



**Important:** Some programs, including Federal Direct Loans and Federal Work-Study require that you be enrolled in a minimum of 6 credits. NDSU Scholarships require full-time enrollment.



## COMPLETE STEPS 1-6

You must complete the following steps before your financial aid will be applied to your bill.

These steps will also help you determine how much you will owe, and what options you have to help cover your costs.

# STEP 1

## RESPOND TO YOUR FINANCIAL AID OFFER THROUGH CAMPUS CONNECTION

As soon as possible but no later than one month before classes begin, accept or decline all or part of your financial aid offer by following the directions labeled “A-F” below.

### A. CLAIM YOUR ACCOUNT

If you haven’t already done so, follow these steps to claim your North Dakota University System (NDUS) Account:

1. Go to <https://ndus.rightanswers.com/portal/ss>. Click **Claim my Account**.
2. Watch the video and click **Claim your NDUS Account**.
3. Enter your Student ID/ EMPLID and 8-digit birthdate in the fields provided.
4. Click **Continue**.
5. Click **I Agree** then click **Continue** to proceed.
6. A confirmation message displays indicating that your account has been activated. Click the **Continue** button again to proceed.
7. Follow the remaining directions as indicated beginning with inputting a new password.

You must choose a password between 12 and 16 characters. Your password will not expire.

If you have technical questions related to claiming your NDUS account, contact the NDUS helpdesk at 701-231-8685 (option 1) or go to: [ndus.rightanswers.com/portal/ss/](https://ndus.rightanswers.com/portal/ss/)

### B. LOG IN TO CAMPUS CONNECTION

Campus Connection is the system that you’ll use to accept, reduce, or decline your financial aid offer, register for classes, or view and pay your bill.

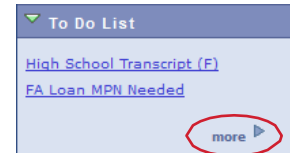
After you’ve claimed your NDUS account and you have obtained your username and password, follow the steps below to log in to Campus Connection:

1. Go to [ndsu.edu](https://ndsu.edu).
2. Scroll to the bottom of the page and click ‘Campus Connection’.
3. Enter your User ID (firstname.lastname) and password, then click Log In.

Once you’re logged in, your Student Center page will be your default screen. Your Student Center is where you’ll view your financial aid, university bill, enrollment, academic and personal information.

### C. REVIEW HOLDS AND “TO DO” LIST

In Campus Connection, you’ll be able to see if you have **Holds** on your account or if there are any items you need to complete on your **To Do List**. Click ‘**details**’ to find out which office is requesting additional information from you. Holds and incomplete items on your **To Do List** can delay financial aid processing and prevent class registration.



**Important:** If your FAFSA has been selected for Verification, it will show as an item in your Campus Connection **To Do List**. Your financial aid will not be processed until you’ve submitted all requested documents and Verification is complete.

### D. REVIEW YOUR FINANCIAL AID OFFER

Click on the **Financial Aid** tile on your Student Center homepage in Campus Connection.



Select the appropriate aid year to view your offer.

Select **2025** if you plan to attend NDSU during the Fall 2024, Spring 2025 and/or Summer 2025 semesters.

Review the breakdown of your estimated cost of attendance by clicking on ‘**Financial Aid Summary**’.


Click on the dollar amount listed as your **Estimated Financial Aid Budget** to see a breakdown of your tuition and fees; food and housing; books, course materials, supplies and equipment; transportation; and miscellaneous living expenses. Keep in mind these are **estimated costs** and not what you owe directly to NDSU. The miscellaneous living expenses include estimated costs for essential living expenses such as laundry detergent and toiletries. If possible, we encourage you to pursue student employment opportunities rather than seek additional student loans to pay for these types of costs.

## Financial Aid Summary

Federal Aid Year

Below is the calculation of your estimated need for the period in which you have applied for aid.

Academic Year	
Estimated Financial Aid Budget	24,438.00
Expected Family Contribution	3,496.00 -
Estimated Need	20,942.00
Total Aid	15,845.00 -
Remaining Need	5,097.00

 **Important:** Charges are only made available through Campus Connection under the Finances section. The student's bill **will not** be mailed to the student or parent.

### E. ACCEPT/DECLINE/REDUCE AID OFFERED

#### Finances

##### My Account

- [Account Inquiry](#)
- [Account Summary](#)
- [Enroll in Direct Deposit](#)
- [Pay Online Now](#)
- [Student Account Detail](#)
- [View 1098-T Info](#)
- [Financial Obligation Agreement](#)

##### Financial Aid

- [View Financial Aid](#)
- [Accept/Decline Awards](#)
- [Report Other Financial Aid](#)

Go to the Finances section in Campus Connection and click on 'Accept/Decline Awards'.

Check the appropriate boxes to accept, decline, or reduce your financial aid and click the 'SUBMIT' button.

Award	Category	Career	Offered	Accepted	Accept	Decline
<a href="#">4 Year Award Year 1.1</a>	Waiver	Undergraduate	1,500.00	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Work Study</a>	Work/Study	Undergraduate	2,500.00	2,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Direct Loan Sub #1</a>	Loan	Undergraduate	3,500.00	3,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Direct Loan Unsub#1</a>	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Total</b>			<b>9,500.00</b>	<b>1,500.00</b>		

Currency used is US Dollar.


[accept all](#) [decline all](#) [clear all](#) [update totals](#) [SUBMIT](#)

## STEP 2

### COMPLETE THE FEDERAL LOAN PROCESS

If you accepted a Federal Direct Loan (subsidized and/or unsubsidized), there are additional steps you must complete online before your loan can be processed.


1. Go to [Studentaid.gov](https://studentaid.gov).
2. Log in with your Federal Student Aid Username and Password (FSAID), the same login used to complete your FAFSA.
3. Follow the directions to complete the following requirements:
  - **Loan Entrance Counseling**, a one-time requirement that educates students about their rights and responsibilities as a student loan borrower.
  - **Master Promissory Note**, also referred to as the MPN or Loan Agreement. This open-ended note serves as a written agreement for the student to repay all loan funds borrowed.
  - **Annual Student Loan Acknowledgment**, you are acknowledging that you understand your responsibility to repay your loan, how much you owe and how much you can borrow.

 **Important:** Keep track of how much you owe and who your federal loan servicer(s) are by visiting [studentaid.gov](https://studentaid.gov) using your FSAID and password.

## STEP 3

### ESTIMATE YOUR BILL

Our interactive [Budget Calculator Worksheet](#) can be used to **estimate** your cost to attend NDSU. Please note the cost information is based on current 2023-24 figures and is only an *estimate* of your 2024-25 educational expenses. Actual figures will not be available until approximately late June 2024. Enter your costs, financial aid offered, and any other resources such as scholarships, college savings plans and personal savings. Your payment due is the balance that remains AFTER your anticipated financial aid has been applied to your bill. Your actual charges will be posted to your Campus Connection Student Center the first week in August for the fall semester and the first week in December for the spring semester.

 **Important:** If you are unsure if you want to accept or decline your financial aid offer, we recommend first completing the Budget Calculator Worksheet in Step 3 to determine your estimated costs.

### F. REPORT OUTSIDE SCHOLARSHIPS/AWARDS

Log into [Campus Connection](#).

From the student homepage, click the **Financial Aid** tile. Select the appropriate Aid Year by clicking **Change**. Click **Outside Aid** on the left side toolbar. Click the **Plus Sign**.

Enter the following:

- **Award:** select from the drop down menu or select Other
- **Category:** Select Scholarship
- **Award Description:** Who is the donor? (e.g. Dollars for Scholars)
- **Amount:** enter the amount of the scholarship

Click **Submit** then Click **Yes** to confirm.

**NOTE:** This information will be added to your Financial Aid award as a Student Reported Scholarship placeholder. Once the scholarship(s) are received the placeholder will be reduced or canceled.

## STEP 4

### REVIEW OTHER OPTIONS AND RESOURCES

In addition to the financial aid programs listed on your aid offer, we recommend the following options and resources to assist you in paying for your bill at NDSU:

**PERSONAL SAVINGS** including money received from your high school graduation and earnings from working during the summer.

**PARENTAL ASSISTANCE** in the form of self-payment or willingness to borrow a [Federal Direct PLUS Loan for Parents](#).

**QUALIFIED TUITION PLANS** such as the 529 college savings or prepaid tuition plan.

**NDSU TUITION AWARD PROGRAM** visit [ndsuhigheredu.edu/tuition-award-program](https://ndsuhigheredu.edu/tuition-award-program) to view a full list of eligibility requirements.

**EXTERNAL SCHOLARSHIPS** awarded to you by organizations other than NDSU.

**NDSU MONTHLY PAYMENT PLAN** which is covered in detail at [ndsuhigheredu.edu/onestop/payment-plan](https://ndsuhigheredu.edu/onestop/payment-plan).

**PRIVATE STUDENT LOANS** are interest-bearing loans and typically require a credit-worthy borrower (student) and a credit-worthy co-signer (usually a parent or family member).

To choose a private student loan program and lender:

1. Go to [ndsuhigheredu.edu/onestop/private-student-loans](https://ndsuhigheredu.edu/onestop/private-student-loans).
2. Expand the "FastChoice (Private Student Loan Comparison and Application Tool)" section. Click on the "Enter FASTChoice" icon.
3. Click "Undergraduate Student – Private Loan Options" and then click Next.
4. Read the disclosure and click Next.

*Lender information is provided as a courtesy and in no way should it be interpreted as a requirement to use one of the lenders listed on FASTChoice. NDSU will process loans from any participating lender.*

## STEP 5

### ENROLL IN DIRECT DEPOSIT

If you wish to have your financial aid refund (including excess funds from a private student loan) deposited directly into your bank account, you may self-enroll by clicking the link below:

[Direct Deposit Online Enrollment](#)

## STEP 6

### COMPLETE THE FERPA CONSENT TO RELEASE FORM

The Family Educational Rights and Privacy Act of 1974 (FERPA) prohibits NDSU from releasing any of your information, including your financial aid to anyone other than you, the student, unless you have given us written permission to do so. If you wish to have your information released to your parent(s) or other specified individuals you may complete the **FERPA Consent to Release Form** underneath the Registration and Records tab in the eForms tile in Campus Connection. Instructions on how to access eForms can be found here:

[eForms Instructions](#)



## Financial Aid Glossary

**Subsidized Federal Direct Loan:** A loan based on financial need for which the federal government pays the interest that accrues while the borrower is enrolled half-time or more.

**Unsubsidized Federal Direct Loan:** A loan where the borrower is fully responsible for paying the interest regardless of the loan status. Interest accrues from the date of disbursement. Making payments on accruing interest while in school is encouraged to keep total debt as low as possible.

**Grant:** Money awarded to undergraduate students based on their financial need. Grants are pro-rated based on the actual number of credits for which you are enrolled. Grants are gift aid and generally do not need to be paid back.

**Federal Work-Study:** A program that provides funding for part-time employment while you're enrolled. The full Work-Study award is listed on the financial aid offer, but it is earned like a regular paycheck and paid to the student every two weeks.

## Am I required to accept my financial aid offer?

Yes. If you want financial aid, you are required to accept your offer. You may accept or decline all or part of your financial aid offer by following the directions in Step 1 on pages 3-4.

## What are the Federal Direct Loan limits?

### Annual Limits

Freshman	\$5,500
Sophomore	\$6,500
Junior & Senior	\$7,500

\*Independent undergraduate students can borrow an additional \$4,000 at the freshman and sophomore level and \$5,000 at junior and senior level.

### Aggregate Limits

Undergraduate dependent students: \$31,000 with up to \$23,000 of that amount being subsidized.

Undergraduate independent students: \$57,500 with up to \$23,000 of that amount being subsidized.

## Can my enrollment impact my financial aid?

Yes. A snapshot of your enrollment, called “census” is taken at 11:59 p.m. on September 4, 2024 for the fall semester and on January 23, 2025 for the spring semester. Your financial aid offer and Satisfactory Academic Progress (SAP) status will be both based on your enrollment as of that date and time.

## Can my financial aid offer change?

Yes. The University reserves the right to adjust your offer on the basis of additional information that may become available, including but not limited to: Verification of information reported on your FAFSA, notification of tuition waivers, scholarships, grants, or other third-party payments, and changes in enrollment status (e.g. changing from full-time to part-time status).

## Does my academic performance affect my financial aid?

Yes. You must meet certain academic requirements to be eligible for federal financial assistance. These requirements are called Standards of Satisfactory Academic Progress, or SAP for short. They include:

- Earn a cumulative grade point average (GPA) of at least 2.00.
- Successfully complete two-thirds (67%) of your attempted credits cumulatively. Credits dropped or failed after the NDSU census date are counted as attempted but not completed.
- Be sure you read the [complete SAP policy](#) every year.

## Where do I mail my scholarship check?

All outside scholarship checks should be mailed to:

NDSU One Stop  
Dept. 3110, P.O. Box 6050  
Fargo, ND 58108-6050

Encourage your scholarship donors to mail your check early to ensure that it will be applied to your NDSU charges in a timely manner. Include your name and student ID number.

## Is there anything that could delay the processing of my financial aid?

Yes. Your financial aid may be delayed or canceled because of one or more of the following reasons:

- If you did not [accept or decline your financial aid offer](#) through Campus Connection.
- If you did not complete your Loan Agreement/[Master Promissory Note \(MPN\)](#) at [studentaid.gov](#).
- If you did not complete [Loan Entrance Counseling](#) at [studentaid.gov](#).
- If you did not complete the [Annual Student Loan Acknowledgment](#) at [studentaid.gov](#).
- If your FAFSA was selected for [Verification](#) and you have not submitted all requested documents.
- If all required [first-year application documents](#) have not been submitted to the Office of Admission such as an official final high school transcript, ACT or SAT, college transcript(s), etc.
- If you have not electronically signed the [Financial Obligation Agreement](#).
- If you do not meet the minimum standards for [Satisfactory Academic Progress\(SAP\)](#).

## STUDENT CONSUMER INFORMATION

The Higher Education Opportunity Act requires that all United States academic institutions provide certain consumer information about the University to future and current students, including financial aid information. For your convenience, NDSU has consolidated that information on the Student Consumer Information website located at [ndsu.edu/onestop/policies-and-procedures](https://ndsu.edu/onestop/policies-and-procedures)

# IMPORTANT DATES

Fall Semester 2024	
Classes begin after 4 p.m.	August 26
First full day of classes	August 27
Last day to add or drop a course without record	September 4
Financial aid census date (snapshot of enrollment)	September 4
Financial aid begins applying to student accounts	September 10
Excess financial aid disbursement begins	September 11
Fall semester bills must be paid	September 11
Last day to withdraw/drop from the semester with record ("W")	November 15
Final Exams	December 16-20

Spring Semester 2025	
Classes begin after 4 p.m.	January 13
First full day of classes	January 14
Last day to add or drop a course without record	January 23
Financial aid census date (snapshot of enrollment)	January 23
Financial aid begins applying to student accounts	January 28
Excess financial aid disbursement begins	January 29
Spring semester bills must be paid	January 29
Last day to withdraw/drop from the semester with record ("W")	April 11
Final Exams	May 12-16

*All dates are subject to change*

Complete list of dates and deadlines are at:  
[ndsu.edu/onestop/dates-and-deadlines](https://ndsu.edu/onestop/dates-and-deadlines)

## YOUR NDSU EMAIL ADDRESS

Your NDSU email address is an official communication channel used by One Stop and Financial Aid and Scholarships to send you important messages. Instructions on how to activate or log into your NDSU email account can be found at:

<https://kb.ndsu.edu/page.php?id=97800>

If you need further technical assistance related to your NDSU email account, you may call the NDSU Help Desk at 701-231-8685 and select Option 1 or email them at [ndsu.helpdesk@ndsu.edu](mailto:ndsu.helpdesk@ndsu.edu)



## Contact One Stop

Dept. 3110, P.O. Box 6050  
 Fargo, ND 58108-6050

Phone: 701-231-6200 or 866-924-8969  
 Campus Location: 176 Memorial Union

or

Submit the [ONE STOP INQUIRY FORM](#)

Use the One Stop [Secure File Transfer](#) to safely submit documentation