Your guide to Student Finances

2015 - 2016
Student Responsibilities

The transition of responsibility has shifted from parent(s) to student. Therefore, it is the sole responsibility of the student to:

- Monitor all registration activity, account balances, and financial aid on Campus Connection
- Make payments on time
- Ensure the party making payments has the correct payment information and proper access
- Follow the appropriate procedures when dropping courses or withdrawing from the University
- Maintain accurate and current contact information in Campus Connection such as:
  - Name
  - Physical addresses
  - Email addresses
  - Phone numbers
  - Residency
  - Tuition Reciprocity
- Check your NDSU email account daily - this is considered an official means of communication by the University

Student Rights

The Family Educational Rights and Privacy Act of 1974 (FERPA) affords students the following rights related to their educational records:

- Right to inspect and review education records
- Right to seek to amend education records
- Right to have some control over the disclosure of information from education records

FERPA allows directory information to be released to third parties upon request unless a student has provided written consent to the university indicating otherwise. Directory information is generally not considered harmful or an invasion of privacy if disclosed.

Education records are not automatically shared with third parties, including parents and guardians, if they contain sensitive or private information about a student. Non-directory information includes academic and financial records, such as grades, grade point averages, account balances, financial aid awards, any records containing social security numbers or health/medical information.

Students may provide a signed and dated consent form to NDSU to authorize release of education record information to parents and guardians. Consent must specify the type of records that may be disclosed, purpose of disclosure, and party or parties to whom the disclosure may be made. This consent to release form must be completed online by the student and may be found at www.ndsu.edu/bisonconnection/ferpa.

Consumer information for students can be located at the following website: http://www.ndsu.edu/bisonconnection/finaid/other/consumerinfo/
The chart below can help determine your estimated cost of attendance for the 2015-2016 academic year. Exact costs will vary for each student depending on number of credits taken, living arrangements, required books and course materials, commuting costs, etc. These costs, which do not include personal expenses, are for a full-time, undergraduate students.

<table>
<thead>
<tr>
<th>ESTIMATED Costs</th>
<th>North Dakota</th>
<th>Minnesota</th>
<th>Tuition Exchange</th>
<th>Other Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Tuition</td>
<td>$6,770</td>
<td>$7,581</td>
<td>$10,154</td>
<td>$18,074</td>
</tr>
<tr>
<td>New Student Fee</td>
<td>120</td>
<td>120</td>
<td>120</td>
<td>120</td>
</tr>
<tr>
<td>Student Fees</td>
<td>1,216</td>
<td>1,216</td>
<td>1,216</td>
<td>1,216</td>
</tr>
<tr>
<td>Housing</td>
<td>3,682</td>
<td>3,682</td>
<td>3,682</td>
<td>3,682</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>4,028</td>
<td>4,028</td>
<td>4,028</td>
<td>4,028</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>1,100</td>
<td>1,100</td>
<td>1,100</td>
<td>1,100</td>
</tr>
<tr>
<td>Total</td>
<td>$16,916</td>
<td>$17,727</td>
<td>$20,300</td>
<td>$28,220</td>
</tr>
</tbody>
</table>

Note: A differential tuition rate is charged for students in the pre-engineering program, as well as for students accepted into the Engineering, Business, Nursing, Architecture and Professional Pharmacy programs. Please see the website http://www.ndsu.edu/bisonconnection/accounts/tuition/ for these rates charged after the pre-program enrollment.

Full-time Tuition is based on a standard credit load of 15 credits. This full-time tuition rate will be assessed to all students starting at 12 credits. (DCE courses do not fall under this standard – see page 5 for further information).

Student Fees are charged in addition to tuition. Student Fees always cap at 12 credits and are prorated for less than full-time enrollment. Included in these fees are:

- Activity fee
- Union bond
- Career Services
- Technology fee
- Health/Wellness fee
- Library fee
- ND Student Association
- ConnectND fee

Students may see additional charges posted to their account if they incur any of the following fees:

- Program fees
- Parking permit/citations
- Course fees
- Student ID card
- Bookstore charges
- Student Health Service fees
- New Student Fee
- Differential professional tuition

Books and supplies vary depending on the student’s course load and program of study. Students whose accounts are in good standing are allowed to charge up to $1,000 each semester to their student account at the NDSU Bookstore.

Room and board charges vary depending on residence hall, room occupancy, etc. Visit www.ndsu.edu/reslife for current rates.

All charges posted to students’ accounts on Campus Connection are eligible to be paid with financial aid upon completing Funds Authorization Agreement.
Billing statements are not mailed to students currently enrolled in classes; however, monthly e-bill notifications are sent to students’ NDSU email accounts. It is the student’s responsibility to make payments by the posted due dates and confirm their accuracy.

Failure to pay by posted due dates may result in late fees, holds that prohibit further enrollment and the release of official transcripts and/or cancellation of registration. Late fees of 1.75% are assessed monthly on all balances more than 30 days past due.

Account balances are monitored on Campus Connection by clicking on:

- Student Center > Account Summary
  - Select the appropriate institution and term. All charges, credits and payments will appear as well as any outstanding balance owed to the university.
- Student Center > Account Inquiry
  - Displays all account activity on a line-by-line basis.

NDSU also offers a text messaging option to students and authorized users. Simply enter your cell phone number and carrier in Campus Connection → Pay Charges Online → Pay Online Now → My Account → Personal Profile → Communication. Standard text messaging rates may apply.

Notes:
Distance and Continuing Education (DCE) courses are not covered by the tuition cap nor are they eligible for tuition waivers. To determine if the course is DCE, view the “Location” code in the Class Details. If it states ‘Distance & Continuing Ed’ under “Location,” the course will NOT be included in the tuition cap. All enrolled credits of this type will be billed at the North Dakota tuition rate in addition to other tuition costs. **Note:** Self-Support and Cooperative Location Codes also indicate courses that are NOT covered by the tuition cap or tuition waivers.

- “Location” is listed as ‘Distance & Continuing Ed’
- “Class Notes” section state ‘Credits...are not covered under tuition cap’

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### Class Details

<table>
<thead>
<tr>
<th>Status</th>
<th>Class Number</th>
<th>Units</th>
<th>Instruction Mode</th>
<th>Class Components</th>
<th>Career</th>
<th>Dates</th>
<th>Grading</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open</td>
<td>6873</td>
<td>3 units</td>
<td>Internet-Asynchronous</td>
<td>Lecture</td>
<td>Undergraduate</td>
<td>1/13/2014 - 5/16/2014</td>
<td>Graded</td>
<td>Distance &amp; Continuing Ed</td>
</tr>
</tbody>
</table>

### Meeting Information

<table>
<thead>
<tr>
<th>Days &amp; Times</th>
<th>Room</th>
<th>Instructor</th>
<th>Meeting Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBA</td>
<td>NDSU Online</td>
<td>Nancy Emerson</td>
<td>01/13/2014 - 05/16/2014</td>
</tr>
</tbody>
</table>

### Enrollment Information

**Enrollment Requirements**

ACCT 201 requires ACCT 200 and at least sophomore standing as prerequisites.

### Class Availability

<table>
<thead>
<tr>
<th>Class Capacity</th>
<th>Wait List Capacity</th>
<th>Enrollment Total</th>
<th>Wait List Total</th>
<th>Available Seats</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td>35</td>
<td>32</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

### Notes

Sophomore, Junior, or Senior standing is required.

Web based course. Students will be contacted at their @ndsu.edu email accounts by the instructor during or by the first day of class.

**Credits for this course count toward totals for financial aid, but are not covered under tuition cap and are not eligible for NDSU tuition waivers (with the exception of NDSU employee waiver). May not be taken via Tri-College registration. North Dakota resident per credit tuition/fees apply unless otherwise noted.**

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North Dakota State University
Payments can be made in a variety of ways at NDSU. Students have the option to pay:

1. **In person** at Bison Connection with cash or check only. Check payments may also be sent via the US Postal Service. Make checks payable to “NDSU.” Payments should be sent to:

   **NDSU Bison Connection**
   Dept. 5290
   PO Box 6050
   Fargo, ND 58108-6050

   Please include either the student ID number or student name and birth date on the check to ensure it is posted to the correct student account.

   

2. **Online** via Campus Connection

   Once signed into Campus Connection, click on **Student Center** and then **Pay Online Now**. You will find two payment options:

   A. **EFT: Electronic Funds Transfer**

   Complete a transfer from a checking or savings account directly to NDSU. There is NO service fee for this transaction.

   B. **Credit Card**

   Discover, Visa, MasterCard and American Express are accepted cards for charges posted to the student account. All credit card transactions are assessed a non-refundable service fee of 2.75% ($3.00 minimum fee).

3. **Authorized User** - Clicking on the **Authorized User** link while in the online payment screen allows you to grant a third party access to submit online payments, view billing statements and payment history. No other access is available to authorized users within this system. Setting up an Authorized User does not count as granting consent to release information. A FERPA release must still be submitted via the Bison Connection website:

   [http://www.ndsu.edu/bisonconnection/forms/ferparelease/](http://www.ndsu.edu/bisonconnection/forms/ferparelease/)

   **“What is the difference between an ‘Authorized User’ to make a payment and providing consent to release information under FERPA?”**

   An “Authorized User” has electronic access to Campus Connection to see only your charges and make payments. If you provide consent through the designated FERPA Consent to Release form, your designee will be able to obtain financial and/or academic information via phone, mail or email. Completing the FERPA does not provide any electronic means to access your account online.
4. Enroll in a **Payment Plan**
   This option allows you to pay eligible semester charges in three monthly payments. **All steps of the payment plan enrollment must be completed by the posted semester payment due date.** For more information please go to the Customer Account Services section under the “Forms” link on Bison Connection’s website: [http://www.ndsu.edu/bisonconnection/accounts/payments/paymentplan/](http://www.ndsu.edu/bisonconnection/accounts/payments/paymentplan/)

5. With **Third Party** Payers
   If a third party such as National Guard or Vocational Rehab is paying your tuition, please notify Bison Connection with any documentation you may have as soon as possible.

6. With **Financial Aid**
   See page 8 for the complete financial aid process.

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**Refunds**
[www.ndsu.edu/bisonconnection/accounts/refunds/](http://www.ndsu.edu/bisonconnection/accounts/refunds/)

A student whose account balance is paid in full and has excess funds applied to their account will be issued a refund. Refunds are issued via direct deposit into an account of the student’s choosing.

In order to have your refund deposited to either your personal checking or savings account, log into Campus Connection → Main Menu → Campus Finances → Enroll in Direct Deposit and enroll in Direct Deposit.

Once the refund is issued, credits can take up to 72 business hours before they can be viewed in the authorized account.

**Students are responsible for balances owed to the university and/or Department of Education due to financial aid reversals.**

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**Tax Information**
[www.ndsu.edu/bisonconnection/accounts/student_tax_form_1098t/](http://www.ndsu.edu/bisonconnection/accounts/student_tax_form_1098t/)

NDSU issues students a 1098-T in January, a tax form listing all eligible tuition and required fees billed in the prior calendar year. This form is used to complete federal tax returns and can only be issued in the student’s name. Additional 1098-T information is available at [www.ndsu.edu/bisonconnection/accounts/student_tax_form_1098t/](http://www.ndsu.edu/bisonconnection/accounts/student_tax_form_1098t/)
It is strongly suggested that you complete the following financial aid steps by **August 1** each year (unless otherwise noted) to ensure financial aid disburses to your account on time.

1. Complete and submit the **FAFSA** online at [www.fafsa.gov](http://www.fafsa.gov) each year to ensure you are considered for all types of aid. NDSU’s school code is 002997.

2. If you are selected for **Verification**, comply with all requests made by Student Financial Services as soon as possible. Check your “To Do List” under **Student Center** on Campus Connection to see what is required for submission. Not complying with these requests will delay your disbursement.

3. When you receive your Award Notice, make sure to **accept, reduce, or decline** the aid you are offered on Campus Connection by clicking on **Student Center > Accept/Decline Awards** and choose the appropriate aid year.

   **Report** all scholarships and/or waivers that do not appear on your Award Notice to Student Financial Services by clicking the “Contact FA” link on the award page (**Accept/Decline Awards**).

4. Complete the required **Entrance Loan Counseling** online. This online counseling needs to be completed once prior to receiving each of the following federal loans:
   - Direct Loans: [www.studentloans.gov](http://www.studentloans.gov)
   - Perkins and Nursing Loans: [www.mappingyourfuture.org](http://www.mappingyourfuture.org)

5. **Master Promissory Notes** (MPN) also need to be completed for each loan type you borrow. MPNs are valid for 10 years and therefore should only need to be completed once. Lenders will provide you with an MPN. For more information about the MPN and the following loans, contact:
   - Federal Direct Loans: [www.studentloans.gov](http://www.studentloans.gov)
   - Perkins Loans: Campus Connection
   - Nursing Loans: Bison Connection website
   - Alternative Loans: Individual lender(s)

6. If you need additional funding, **alternative loans** may be available by applying directly with the lender online. Complete all requirements with the lender including certification forms and master promissory notes. For more information about Alternative Loans, go to: [www.ndsu.edu/bisonconnection/finaid/loans/altloans](http://www.ndsu.edu/bisonconnection/finaid/loans/altloans) or [https://choice.fastproducts.org/FastChoice/home/299700/5](https://choice.fastproducts.org/FastChoice/home/299700/5).
To receive state and/or federal financial aid, students must meet certain academic requirements called Standards of Satisfactory Academic Progress (SAP). SAP requirements apply to all terms, including summer, and to all students (both aid and non-aid recipients). SAP requirements are measured in the following areas:

1. **Grade Point Average (GPA):** Students must earn a minimum GPA of 2.0 each semester AND maintain a GPA of 2.0 cumulatively. To determine financial aid eligibility, cumulative GPA calculations include transfer credits.

2. **Completion of Attempted Credits:** Students must successfully complete two-thirds (66.667%) of the credits they attempt each semester AND cumulatively. Cumulative credit calculations include all credits attempted even if they do not pertain to the current degree.

3. **Maximum Time Frame:** All students are required to complete their degree within 150% of the published length of the program. Students will be placed on warning at 130% and disqualification at 140% of the published length of your program. When placed on disqualification it is recommended the student complete the appeal process to potentially be eligible for an increase to the maximum credit limit. Students should appeal their status while on warning if they have more than one semester remaining before their degree is complete.

Students who do not meet the SAP requirements will be placed on Financial Aid Warning for the next semester of enrollment. Financial aid may be received during the semester of warning. Students who meet the SAP requirements during the semester of warning will automatically be removed from warning at the end of the term. Students who do not meet SAP requirements at the end of their semester of warning will be placed on Financial Aid Disqualification. If a student receives all failing grades in any semester they will automatically be disqualified with no warning period.

### FAFSA FAQ’s

**Q: What is the Estimated Family Contribution (EFC) and how is it determined?**

**A:** The federal processor determines your Estimated Family Contribution (EFC) based on the information you provide on the Free Application for Federal Student Aid (FAFSA). The Expected Family Contribution is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.

**Note:** Your Expected Family Contribution is NOT the amount of money your family will have to pay for college NOR is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.

**Q: What types of aid am I eligible for if I complete the FAFSA?**

**A:** By completing the FAFSA, aid such as loans: Subsidized (U.S. Department of Education pays the interest), Unsubsidized (you are responsible to pay any accrued interest), Perkin’s, grants (Pell, SEOG, TEACH, ND State) or Federal Work-Study is available to students. NOTE: Some scholarships also require completion of the FAFSA to determine eligibility.

**Q: Do I need to fill out a FAFSA every year I apply for aid?**

**A:** Yes. You must reapply for federal student aid every year. Also, if you change schools, your aid doesn’t automatically transfer with you.
The Federal Work-Study program provides eligible students with part-time job opportunities to earn money to help pay for educational and personal expenses. Work-student money is earned, **NOT** credited to a student’s account; and, if offered, a student must accept, decline or change the award on Campus Connection. It is money students do not have to pay back.

Jobs can be on campus, off campus, in community service work or work related to the student’s course of study. Work-study employment can also help reduce student loan debt and provide valuable job experience. Students earn at least minimum wage; however, wages may be dependent upon the type of work performed and the skills required for the position.

To be considered for work-study employment, students must have completed a FAFSA and meet certain eligibility requirements (e.g., demonstrate financial need, be enrolled in a minimum of 6 credits and maintain satisfactory academic progress). Students who have not initially been awarded work-study may be placed on a waiting list as determined by the date of application and the availability of federal funds.

If you are interested in work-study employment and are looking for a job, go to: [https://apps.ndsu.edu/studentjobs/students/](https://apps.ndsu.edu/studentjobs/students/). If you have not yet received an award, contact Bison Connection at 701-231-6200 and request to have your name placed on the waiting list.

Notes:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
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**Dates & Deadlines**

[www.ndsu.edu/bisonconnection/dates/](http://www.ndsu.edu/bisonconnection/dates/)

<table>
<thead>
<tr>
<th>Fall 2015 semester</th>
<th>Spring 2016 semester</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sept. 2, 2015</strong> Last day for no-record drop of regular session courses at 100% refund</td>
<td><strong>Jan. 21, 2016</strong> Last day for no-record drop of regular session courses at 100% refund</td>
</tr>
<tr>
<td><strong>Sept. 2, 2015</strong> Eligible Pell/ND State/TEACH Grants based on enrollment at 11:59 p.m.</td>
<td><strong>Jan. 21, 2016</strong> Eligible Pell/ND State/TEACH Grants based on enrollment at 11:59 p.m.</td>
</tr>
<tr>
<td><strong>Sept. 8, 2015</strong> Financial aid applied to student accounts</td>
<td><strong>Jan. 26, 2016</strong> Financial aid applied to student accounts</td>
</tr>
<tr>
<td><strong>Sept. 9, 2015</strong> Account balances must be paid in full by 11:59 p.m.</td>
<td><strong>Jan. 27, 2016</strong> Account balances must be paid in full by 11:59 p.m.</td>
</tr>
<tr>
<td><strong>Oct. 15, 2015</strong> First late fee for fall assessed as of 11:59 p.m.</td>
<td><strong>Mar. 15, 2016</strong> First late fee for spring assessed as of 11:59 p.m.</td>
</tr>
</tbody>
</table>

For a complete listing of all dates and deadlines, please visit [www.ndsu.edu/bisonconnection/dates/](http://www.ndsu.edu/bisonconnection/dates/).
Dropping single courses
www.ndsu.edu/bisonconnection/accounts/withdrawals/

Individual courses are either completely refunded (100%) or not refunded (0%) at all.

Individual courses are refunded if both of the following are true:

- The number of credits below 12 or Any DCE Credits
- The course is dropped on or before the No Record Drop Date

Courses may continue to be dropped after the No Record Drop date, however, the cost of the course will not be refunded.

To determine if you qualify for a refund, please view the “Variable Length Session Drop/Add Dates”
www.ndsu.edu/bisonconnection/dates/

Notes:

Withdrawing from a semester
www.ndsu.edu/bisonconnection/accounts/withdrawals/

Students wishing to withdraw from all courses in any given semester must submit a Withdrawing to Zero Credits form. Refunds are calculated based on each enrolled course’s completion percentage.

<table>
<thead>
<tr>
<th>Class Completion Percentage</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00% - 8.99%</td>
<td>100%</td>
</tr>
<tr>
<td>9.00% - 34.99%</td>
<td>75%</td>
</tr>
<tr>
<td>35.00% - 59.99%</td>
<td>50%</td>
</tr>
<tr>
<td>60.00% - 100.00%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refunds on room and board are made on a prorated basis by Residence Life and Dining Services.

You may also be required to repay a portion of the financial aid you received for the term. For complete details, please review the withdrawal information at http://www.ndsu.edu/bisonconnection/finaid/other/withdrawal/.

CAMPUS CONNECTION WILL NOT LET YOU DROP YOUR ONLY OR LAST COURSE ONLINE. In order to drop or withdraw from all courses, you must complete and submit a Withdrawing to Zero Credits form at Bison Connection or retrieve a copy online at http://www.ndsu.edu/fileadmin/registrar/forms/withdrawal.pdf.

Before dropping classes or withdrawing to zero credits, it may be beneficial to contact your academic advisor or check with Bison Connection.
Bison Connection offers information regarding financial aid, tuition, bill payments, registration, and student records maintenance all in one convenient, always open, online location; one on-campus location at Memorial Union and one downtown location at Barry Hall, where helpful full-time staff are available to assist students in person, by phone or by email.

Memorial Union

**Academic Hours**
Mon – Fri: 7:30 a.m. – 7 p.m.
Saturday: 10 a.m. – 2 p.m.
Sunday: 3 p.m. – 7 p.m.

**Summer Hours**
Mon – Fri: 7:30 a.m. – 4 p.m.

Barry Hall

**Academic Hours**
Mon – Fri: 9:00 a.m. – 3 p.m.

**Summer Hours**
Hours Vary – see website

You can also reach us by phone at 701-231-6200 or toll free at 1-866-924-8969. You may also email us at ndsu.bisonconnection@ndsu.edu with questions you may have.

Reminders

Complete the FERPA Consent to Release e-form on the Bison Connection website, if you wish to grant another person access to your educational records.

- Enroll in Direct Deposit on Campus Connection.
- Have your balance paid in full by the end of the Fee Payment Event each semester (Fall – 9/9/2015; Spring – 1/27/2016).

Monitor registration activity, account balances and financial aid even after you have paid your account on Campus Connection. Watch for additional charges or adjustments to your financial aid.

North Dakota State University does not discriminate on the basis of race, color, national origin, religion, sex, disability, age, Vietnam Era Veterans status, sexual orientation, marital status, or public assistance status. Direct inquiries to the Chief Diversity Officer, 205 Old Main, (701) 231-7708.