



# big IDEA's

*family*  
FINANCIAL PLANNING

NDSU

A publication of the North Dakota State University Great Plains IDEA *Family* FINANCIAL PLANNING Program

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Hello everyone! I hope this publication finds you happy and healthy. My name is Jesse Jurgenson and I am the Graduate Assistant for North Dakota State

University and the Great Plains IDEA Family Financial Planning program. I am also privileged

*“The hope is that “big IDEA'S” will aide your organizational skills by serving as a reminder for important events, open your mind to potential career paths and help to ease your career growth and potential transitions.”*

to be a Financial Counseling Supervisor with The Village Family Service Center in Fargo, North Dakota. The Village is a National Foundation for Credit Counseling Certified non-profit organization offering financial counseling, debt management programs, foreclosure prevention counseling, homebuyer and tenant education programs, and public education to promote financial literacy throughout North Dakota and Minnesota.

“Big IDEA's” was conceived as a forum for information sharing between graduate students, program faculty, and practicing professionals. The goal is to provide you with knowledge to be an outstanding graduate student as well as to offer quality preparation materials and insight to become a successful professional.

We will strive to give you the best information possible concerning important NDSU, Great Plains IDEA, Family Financial Planning program, and general financial planning industry news and trends. We hope these publications will aide your

organizational skills by serving as a reminder for important events, open your mind to potential career paths, and help to ease your career growth and potential transitions.

If you would like to see any specific type of features or type of information for future issues, please do not hesitate to let me know at [jessejurgenson@hotmail.com](mailto:jessejurgenson@hotmail.com)

All the best!  
Jesse Jurgenson, NDSU Graduate Assistant



Great Plains Interactive Distance Education Alliance

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## Great Plains IDEA FFP *Instructors*

Within the Great Plains IDEA FFP program, it may be more difficult to gain a personal connection with your Instructors given the online format. NDSU wants you to feel comfortable to contact your Instructors at anytime with questions, concerns, or comments. I have asked a few questions to the NDSU FFP faculty in an effort to learn more about the people behind the titles.

### Margaret Fitzgerald,

[margaret.fitzgerald@ndsu.edu](mailto:margaret.fitzgerald@ndsu.edu)

#### **What was your favorite television show as a child or youth?**

Star Trek.

#### **What is your greatest joy?**

My kids (ages 14 and 11) and mentoring students through their programs of study. "Hooding" my first Ph.D. graduate was awesome!

#### **What kind of music do you like?**

BRUCE SPRINGSTEEN!!!!!!

#### **Who are your favorite authors?**

John Irving and Lorna Landwick. I like the quirky ones

#### **What does real success in life mean to you?**

Being happy.

### Debra Pankow, Ph.D.

[Debra.Pankow@ndsu.edu](mailto:Debra.Pankow@ndsu.edu)

#### **What was your favorite television show as a child or youth?**

Sunday nights were a family favorite with Bonanza and the World of Disney.

#### **What is your greatest joy?**

Being a mother. Of course, I only chose to be a mother so I could be a grandmother!

#### **What would you like to be remembered for?**

I know it sounds hokey, but I really would like to leave the world a better place. As an Extension Specialist I have the opportunity to develop and share educational resources that really can make a difference. My involvement in extension has been extremely valuable to me in reaching this goal.

#### **What kind of music do you like?**

I love music with pretty lyrics and pretty music, but I also love classic rock and roll. On my bucket list is to see Van Morrison.



### Kris Bjelde, Ph.D.

[kristine.bjelde@ndsu.edu](mailto:kristine.bjelde@ndsu.edu)

#### **Why was your name chosen for you?**

My paternal grandparents were Christ and Christine Bjelde, so I guess my dad's name choice for me won out. My mom's input was to incorporate a "K" for Kristine.

#### **What was your favorite television show as a child or youth?**

Lassie, Leave it to Beaver, and My Three Sons.

#### **What is your favorite season of the year?**

Summer! I still love summer vacations just as much as I did when I was a kid! Maybe that is why I became a teacher—so that I can have my summers free. I also love the 4<sup>th</sup> of July, picnics, swimming, gardening, and being out in the sun—all the things I associate with summer.

#### **In your opinion, what has been the most significant world event that has taken place during your lifetime and why?**

The changes that the Civil Rights Movement in the 1960s brought and has resulted in our country having its first African American President elected in 2008

#### **What do you consider your greatest achievement?**

Getting my doctorate after age 50.



### Karen Murie

*NDSU GPIDEA Campus Coordinator, Degree Credit Scheduling Coordinator in Distance & Continuing Education, & Expanding Your Horizons Coordinator*

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#### **Which of your father's personality traits do you share?**

My Father passed away a year ago after being in a nursing home with Alzheimer Disease for seven years. He was very firm, but also a gentle person. I definitely share his gentleness. He served in the Navy during World War II, and I share his love of his country and patriotism.

#### **What is your greatest joy?**

My 26 year old son is my greatest joy. I had trouble having children, and my pregnancy happened unexpectedly.

#### **Where were you, when John F. Kennedy was shot?**

I was in high school. When I returned to class after lunch a friend came in, who had been home for lunch, and said that her Mother was on her knees praying in front of the television because President Kennedy had been shot. The rest of the afternoon was spent in our classrooms with the radio coverage being played over the intercom.

# Notes and REMINDERS

## REMINDER FOR DROPPING CLASSES

If you want to drop a course, you must do so by the date designated by your “home” university for that semester. Refer to your specific university’s academic calendar for that date. In order to receive a full refund, you must notify your “home” university’s Great Plains IDEA Campus Coordinator (go to [www.gpidea.org](http://www.gpidea.org) for each university’s Campus Coordinators contact information) of your intentions or you will not be dropped in either the “home” or “teaching” universities’ records.

## APPLYING FOR FINANCIAL AID

### *Thinking ahead to next year:*

You must complete and submit a *Free Application for Federal Student Aid* (FAFSA) to apply for federal student aid and to apply for most state and college aid. Applying online with *FAFSA on the Web* at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) is faster and easier than using a paper FAFSA. For state or college aid, the deadline may be as early as January.

**WARNING!** Be wary of organizations that charge a fee to submit your application or to find you money for college. In general, the help you pay for can be obtained for free from your college or from Federal Student Aid.

**NOTE:** If you or your family have unusual circumstances (such as loss of employment), complete *FAFSA on the Web* to the extent you can, then submit the application and consult the financial aid office at the college you plan to attend.

## What about Financial Aid for Summer School?

- The two summer sessions are treated as one term for financial aid purposes. Your enrollment is based on the total of both sessions.
- Your summer aid is based on the results of the current years Free Application for Federal Student Aid (FAFSA). You will need to complete this before you may be awarded financial aid for a summer semester. Please complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- Financial aid will then begin to be disbursed to your student account on a predetermined date that will be available on [www.fafsa.ed.gov](http://www.fafsa.ed.gov). NDSU students, please check your Campus Connection for any unpaid balance. You should be fully registered and prepared for any necessary expenses prior to the disbursement date.

- If you are signed up for ACH Direct Deposit, your excess aid will be deposited to the financial institution (bank, credit union, etc.) that you indicated on your ACH Direct Deposit form. If you are not signed up for ACH Direct Deposit, your excess aid will be mailed to your home address. **PLEASE BE CERTAIN THAT YOU UPDATE ALL YOUR PERSONAL INFORMATION ON CAMPUS CONNECTION!**

- If your university Bookstore does not allow book charges for summer school, make sure you have funds to pay for your books. Enrollment requirements for summer aid: Subsidized and/or Unsubsidized Stafford Loans must be at least 1/2 time (6 credits for undergraduate or 5 credits for graduate students) with remaining eligibility; Pell Grant and Work-Study can be less than 1/2 time with remaining eligibility; AC/SMART Grant must be full time (12 credits, for undergraduate students only) with remaining eligibility.

- To receive aid for the summer you must have met the Standards of Satisfactory Academic Progress (SAP) for the current academic year. This includes successfully completing two-thirds or 66.67% of the credits you attempted, as well as earning a 2.0 semester and cumulative GPA. For more information on possible SAP requirements, contact your “home” university.

- Federal financial aid is available for continuing education courses; non-federal aid (Alternative Loans) are available for co-op only or audit courses.

- Registration for ALL summer sessions must be completed by a specific date. Students who are not registered at least half time (undergraduate - 5 credits or less; graduate - 4 credits or less) by that date may have their loan funds returned. Contact your Financial Aid department for more information.

## FAFSA Application Deadlines

The FAFSA is the federal application for financial aid, but it is also used to apply for aid from other sources, such as your state or school.

**Tip:** The deadlines for your state or schools may be different from the federal deadlines and you may be required to complete additional forms.

[Federal Student Financial Aid Deadlines](#)  
[State Student Financial Aid Deadlines](#)

**Federal Student Financial Aid Deadlines for the 2009-2010 School Year (July 1<sup>st</sup>, 2009 - June 30<sup>th</sup>, 2010):**

**FAFSA on the Web** applications deadline is **midnight Central Daylight time, June 30, 2010.**

**Corrections on the Web** forms deadline is **midnight Central Daylight time, September 15, 2010.**

**Tip:** When you submit your FAFSA, print out the confirmation page and keep it for your records. It contains a confirmation number with the exact date and time (CST) the form was received.



## State Student Financial Aid Deadlines

**Tip:** State deadlines may be earlier than the federal deadline.

**Tip:** State forms do not replace filling out the FAFSA. You must fill out the FAFSA to receive federal student aid.

**Tip:** Remember to apply early before funds run out. State deadlines may be found at: <http://www.fafsa.ed.gov>



## North Dakota State University Continuous Enrollment/Leave of Absence Policy

Graduate credit for any course work that is more than seven (7) calendar years old at the time of the final examination cannot be used to satisfy a master's degree program. Following the final examination, the candidate has one (1) year during which to provide the Graduate School a disquisition, Master's paper or thesis for which the graduate dean will sign final approval of all requirements for the degree. Should the disquisition, Master's paper or thesis not be deposited as specified or any other degree requirements not be completed within this time limit, the student must repeat the final examination.

Several signatures are required for admittance into the Graduate School, and several signatures are required to either graduate or withdraw from the system. It is only fair to the system that graduate students inform the Graduate School as to their whereabouts. Students who interrupt their graduate program prior to the completion of all degree requirements must maintain continuous enrollment for the Fall and/or Spring Semesters of the absence or obtain a **leave of absence**, which is to be submitted in writing for approval by the Graduate Dean.

**Continuous enrollment** is required until all degree requirements are completed, including submitting final copies of a thesis, paper, or dissertation. The penalty for not maintaining continuous enrollment can become steep. The graduate dean will not approve the degree until the student has registered for the appropriate number of credits of research for any Fall and/or Spring Semesters not covered by either registration or

*The penalty for not maintaining continuous enrollment can become steep.*

leave of absence. The number of these credits, determined by the graduate dean after consulting with the student and the chair of the student's supervisory committee, will amount to at least one (1) credit per semester not covered by either registration or leave of absence, but not more than four (4) credits total. A student who has not registered for longer than a continuous two-year period must also reapply for admission and is subject to the degree requirements at the time of readmission.

**NOTE:** Leaves of absence do not amend in any way the seven and ten-year time limitations. The required Request for Leave of Absence form for NDSU may be found at: [www.ndsu.edu/gradschool/current\\_students/forms/](http://www.ndsu.edu/gradschool/current_students/forms/)

