Your guide to Student Finances
2017 - 2018
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, and 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/onestop/ferpa.

Important Consumer Information

Please review the important information on accreditation, job placement, security and safety for students and much more at the following website: www.ndsu.edu/onestop/finaid/consumerinfo/
The chart below can help determine your estimated cost of attendance for the 2017-2018 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 student.

<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>$7,132</td>
<td>$7,984</td>
<td>$10,696</td>
<td>$19,040</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>1,420</td>
<td>1,420</td>
<td>1,420</td>
<td>1,420</td>
</tr>
<tr>
<td>Housing</td>
<td>4,060</td>
<td>4,060</td>
<td>4,060</td>
<td>4,060</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>4,526</td>
<td>4,526</td>
<td>4,526</td>
<td>4,526</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>800</td>
<td>800</td>
<td>800</td>
<td>800</td>
</tr>
<tr>
<td>Total</td>
<td>$18,058</td>
<td>$18,910</td>
<td>$21,622</td>
<td>$29,966</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 www.ndsu.edu/onestop/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 exceeding 12 credits (the “tuition cap”). DCE/Tuition Not Capped courses do not fall under this standard – see page 5 for further information.

Student Fees are charged to all student accounts in addition to tuition, regardless of personal usage. 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
- ND Student Association
- Career Services
- Technology fee
- ConnectND fee
- Health/Wellness fee
- Library fee

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

- Program fees
- Course fees
- Bookstore charges
- New Student Fee
- Parking permit/citations
- Student ID card
- Student Health Service fees
- Differential 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 at the beginning of each semester to their student account at the NDSU Bookstore. Students ARE NOT permitted to charge laptops to their student accounts.

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
  o 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
  o 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.
Distance and Continuing Education (DCE)/Tuition Not Capped courses are not covered by the tuition cap nor are they eligible for tuition waivers. To determine if the course is DCE/Tuition Not Capped, view the “Location” code in the Class Details. If it states ‘Not Covered by Tuition Cap’ 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:** Cooperative Education Location Codes also indicate courses that are NOT covered by the tuition cap or tuition waivers.

- “Location” is listed as ‘Not Covered by Tuition Cap’
- “Class Notes” section state ‘Credits...are not covered under tuition cap’
Payments can be made in a variety of ways at NDSU. Students have the option to pay:

1. **In person** at NDSU One Stop 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 One Stop
   Dept. 2836
   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.
   A. Cash, Money Orders, and Cashier’s Check transactions have a maximum transaction amount of $1000. Amounts made over $1000 with any of these tenders require special processes and potentially additional tax forms.

2. **Online** via Campus Connection
   After signing 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 One Stop website: www.ndsu.edu/onestop/forms/

"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 the One Stop website: www.ndsu.edu/onestop/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 One Stop 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/onestop/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, deposits can take up to 72 business hours before they can be viewed in the selected bank 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/onestop/accounts/1098t/

NDSU issues students a 1098-T in January, a tax form listing all eligible tuition and required fees for 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/onestop/accounts/1098t/
It is strongly suggested that you complete the following financial aid steps no later than **August 1** (unless otherwise noted) to ensure financial aid applies to your account on time!

1. To be considered for Federal Financial Aid, you must complete the Free Application for Federal Student Aid (**FAFSA**) online at [www.fafsa.gov](http://www.fafsa.gov). NDSU’s school code is **002997**.

2. If you are selected for **Verification**, comply with all requests made by the Office of Financial Aid and Scholarships 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 the payment of your aid to your student account.

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.

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

5. **Master Promissory Notes** (MPN) 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. For more information about the MPN and the following loans, contact:
   - Federal Direct Loans: [www.studentloans.gov](http://www.studentloans.gov)
   - Perkins Loans: **NDSU One Stop (Campus Connection)**
     - *The MPN for this loan is completed when you accept the loan in Campus Connection*
   - Nursing Loans: [https://borrower.ecsi.net](https://borrower.ecsi.net)

6. **Complete the required Entrance Loan Counseling** online. This online counseling needs to be completed 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)

7. **Does your current aid package cover your estimated cost of attendance?** If not, **private student loans** may be available by applying directly with the lender online. Learn more about this type of funding by going to [www.ndsu.edu/onestop/finaid/loans/altloans](http://www.ndsu.edu/onestop/finaid/loans/altloans). You will need to complete all requirements with the lender including certification forms and master promissory notes, etc.
To receive 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 do include transfer credits.

2. **Completion of Attempted Credits:** Students must successfully complete two-thirds (66.667%) of the credits attempted 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:** Federal regulations require that all students complete their degree within 150% of the published length of their program. Students are placed on disqualification just prior to reaching the 150% limit. Before being placed on disqualification, students will receive an INFO status. They will be notified of this status and encouraged to appeal the credit limit if they have more than 1 semester remaining before their degree is complete. If placed on Disqualification it is advised that students complete the appeal process to potentially be eligible for an increase to the maximum credit limit.

**What happens if you do not meet SAP requirements?**

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 status at the end of the term.
- Students who do not meet SAP requirements at the end of the semester of Warning will be placed on Financial Aid Disqualification. If a student receives all failing grades in any semester they are automatically disqualified. Students may not be eligible to receive state, federal, and some types of private aid when on Financial Aid Disqualification.

During the semester of Warning, students are encouraged to seek assistance from various on-campus resources that may assist them in meeting their personal and educational goals. Resources students may wish to consider include NDSU Counseling Center, Advising Resource Center and ACE Tutoring.

**FAFSA FAQ’s**

www.ndsu.edu/onestop/finaid/finaid/ or www.fafsa.gov

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

- **A:** The EFC is a number that is used to determine a students’ eligibility for federal student aid. All data used to calculate the EFC comes from the information provided on the FAFSA. The EFC is a measure of your family’s financial strength and is calculated according to a formula established by the Department of Education. 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 NDSU to calculate the amount of federal student aid you are eligible to receive.

**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.
Student Jobs at NDSU
https://www.ndsu.edu/onestop/finaid/employment/

Finding and Securing a Job:
You do not need to have a Work-Study award to have a part-time job at NDSU! The Part-Time Student Job Board lists campus jobs available for all students (Work-Study and non Work-Study). Students who are looking for part-time employment can use the NDSU Part Time Student Job Board to find employment opportunities https://parttimejobsfm.com/.

Federal Work-Study Employment:
The Federal Work-Study Program provides eligible students with part-time employment while enrolled in school to help pay for educational and personal expenses. It is money students earn and do not need to pay back. The money earned can help reduce loan debt and jobs provide valuable work experience.

- Students earn Work-Study money – the award is not applied to your student account.
- Students are paid twice per month in the form of a paycheck
- Students earn at least the current federal minimum wage. However, some jobs may pay more per hour depending on the type of work and the skills required for the position
- Jobs are available both on and off campus
- Work-Study jobs benefit the student, but they also benefit the employer. Hourly wages are paid 25% by the employer and 75% by Work-Study funds

If you received a Federal Work-Study Award – Follow these steps:
1. Log into Campus Connection and Accept, Decline, or Reduce the work-study award
3. Apply for a job based on the posted instructions
4. Bring a copy of the award letter to the employer when meeting for the First Time. This letter can be printed from your Student Center in Campus Connection

If you did not receive a Federal Work-Study Award and you would like to be considered for one:
- Contact NDSU One Stop and request to be added to the Work-Study waiting list, (701)231-6200
- To be considered for Work-Study employment, students must have completed a FAFSA and meet certain eligibility requirements (i.e. be enrolled in a minimum of 6 credits, maintain Satisfactory Academic Progress (SAP), and demonstrate financial need as determined by the FAFSA)

Dates & Deadlines
www.ndsu.edu/onestop/dates/

<table>
<thead>
<tr>
<th>Fall 2017 semester</th>
<th>Spring 2018 semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug. 30, 2017</td>
<td>Last day for no-record drop of regular session courses at 100% refund</td>
</tr>
<tr>
<td></td>
<td>Jan. 18, 2018</td>
</tr>
<tr>
<td>Aug. 30, 2017</td>
<td>Eligible Pell/ND State/TEACH Grants based on enrollment at 11:59 p.m.</td>
</tr>
<tr>
<td>Sept. 5, 2017</td>
<td>Financial aid applied to NDSU account balances</td>
</tr>
<tr>
<td>Sept. 6, 2017</td>
<td>Account balances must be paid in full by 11:59 p.m.</td>
</tr>
<tr>
<td>Oct. 15, 2017</td>
<td>First late fee for fall assessed as of 11:59 p.m.</td>
</tr>
<tr>
<td></td>
<td>Jan. 23, 2018</td>
</tr>
<tr>
<td></td>
<td>Jan. 24, 2018</td>
</tr>
<tr>
<td></td>
<td>Mar. 15, 2018</td>
</tr>
</tbody>
</table>

For a complete listing of all dates and deadlines, please visit www.ndsu.edu/onestop/dates/.
Dropping single courses

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

Notes:

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

- The number of credits below 12 or Any DCE/Tuition Not Capped 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/onestop/dates/.

Withdrawing from a semester

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>

Withdrawal deadline are posted on the 2017-18 Academic Calendar at www.ndsu.edu/registrar/dates/2018/.

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 www.ndsu.edu/onestop/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 One Stop or retrieve a copy online at 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 One Stop.
One Stop
www.ndsu.edu/onestop/

The NDSU One Stop offers information regarding financial aid, scholarships, tuition, bill payments, registration, and student records maintenance all in one convenient, always open, online location www.ndsu.edu/onestop and one on-campus location at Memorial Union, where helpful full-time staff are available to assist students in person, by phone or by email.

**Academic Hours**
Mon-Fri: 7:30 a.m. – 5 p.m.

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

**Holiday Hours**
See Website: www.ndsu.edu/onestop

Phone: 701-231-6200
Toll Free: 1-866-924-8969
Fax: 701-231-8297

You may also email us at ndsu.onestop@ndsu.edu with questions you may have.

**Reminders**

Complete the FERPA Consent to Release e-form on the One Stop website, if you wish to grant another person access to your educational or financial records.

Enroll in Direct Deposit through Campus Connection.

Have your balance paid in full by the end of the Fee Payment Event each semester (Fall 9/6/2017 and Spring – 1/24/2018)

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

_NDSU does not discriminate in its programs and activities on the basis of age, color, gender expression/identity, genetic information, marital status, national origin, participation in lawful off-campus activity, physical or mental disability, pregnancy, public assistance status, race, religion, sex, sexual orientation, spousal relationship to current employee, or veteran status, as applicable. Direct inquiries to Vice Provost for Title IX/ADA Coordinator, Old Main 201, NDSU Main Campus, 701-231-7708, ndsu.eoaa@ndsu.edu._