



STUDENT FOCUSED • LAND GRANT • RESEARCH UNIVERSITY

NDSU

*Your guide to
Student Finances*

2018 - 2019

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

www.ndsu.edu/onestop/ferpa/

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
- Right to file a complaint with the FERPA Office in Washington.

FERPA allows NDSU to release directory information 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 an electronically 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/

Educational Costs

www.ndsu.edu/onestop/accounts/tuition/

The chart below can help determine your **estimated** cost of attendance for the **2018-2019 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.

ESTIMATED Costs	North Dakota	Minnesota	Contiguous, Alumni Dep.	U.S. Non- Resident, WUE, MSEP	International
Base Tuition	\$7,902	\$8,850	\$9,482	\$11,852	\$13,800
New Student Fee	120	120	120	120	120
Student Fees	1,344	1,344	1,344	1,344	1,344
Housing	4,184	4,184	4,184	4,184	4,184
Meal Plan	4,638	4,638	4,638	4,638	4,638
Books and Supplies	800	800	800	800	800
Total	\$18,988	\$19,936	\$20,568	\$22,938	\$24,886

Note: An alternative tuition rate, referred to as “differential tuition” is assessed to students upon acceptance into select programs in Engineering, Business, Nursing, Architecture and Pharmacy. Please see the website www.ndsu.edu/onestop/accounts/tuition/ for these rates charged after the pre-program enrollment.

Full-time Tuition will be assessed to all students enrolled in 13 or more credits (the “tuition cap”). Students will be charged at the Part-time rate per credit if enrolled in 12 or less credits.

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

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

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

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.

Room and board charges vary depending on residence hall, room occupancy, etc. Visit www.ndsu.edu/reslife for current rates. All students living in a residence hall will be charged an additional \$83 for hall dues during their first semester.

All charges posted to students’ accounts on Campus Connection are eligible to be paid with financial aid upon completing Funds Authorization Agreement.

Notes:

Smart Money Management for Students

www.ndsu.edu/onestop/finaid/money/

NDSU is committed to making sure that students succeed throughout their college career and beyond. Therefore, financial literacy as well as money and debt management education is very important.

Create a Budget

Once you move away to college, a [budget](#) becomes crucial. Map out your various streams of income, including money your parents will provide, income from a job, and money coming from student loans, grants, and other types of financial aid. Then, categorize expenses so you know where it is all going. You will feel more in control if you follow a budget and have a clear picture of what is and is not affordable. Another helpful tool is the online budgeting services called [Mint](#).

Minimize Student Debt

A. Spend Your Money on the Right Things

Even if loans look like “free money” now, they will have to be paid back, even if you file bankruptcy. Don’t borrow more than you need, and use your student loans only for tuition, books, housing, food plans, etc. – not social outings, new clothes, or video games.

B. Borrow Only What’s Required

Borrowing more than you need to fund an extravagant campus lifestyle could become a serious indebtedness problem later. You’ve heard it before...“live like a college student NOW so you don’t have to later”. To determine what an affordable loan payment and debt load would be based on your expected income, use the [Student Loan Calculator](#).

C. Fund Extras with a Job

If you want to fund a social life, it should be done with a part-time job, not with federal student aid. Adapt the “pay now” policy for nonessential purchases so you do not have to pay for them later, with added interest. If you are looking for a part-time job, check out the [NDSU Job Board](#).

Take Care with Credit Cards

Credit card companies prey on students, banking on the notion that freshmen are strapped for cash and excited about the prospect of “easy” money. They also expect students to be careless with credit cards, racking up late fees and high interest payments. If you are set on having a credit card, shop around for the best one with the lowest interest and fees. Weigh the pros and cons and set a reasonably low spending limit. Manage it wisely, using it only for emergencies, and pay off the balance (on time) every month. Also, remember credit cards are not the ONLY way to build credit.

Protect Personal Information

When it comes to identity theft, college students are some of the hardest hit. It is simple...if possible, do not to share personal information. Simple things like giving a password to a friend, providing your Social Security Number when it is not necessary, or leaving personal documents lying around can increase your chance for identity theft. To catch theft before it goes too far, check your bank and credit accounts regularly and report any suspicious activity immediately. While identity watch services are available, the monthly fees may not fit into your budget. Instead, make sure you pay close attention to your accounts and order a free credit report from all three of the reporting bureaus annually.

Additional Resources

https://www.ndsu.edu/onestop/finaid/money/additional_resources/

Notes:

- 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 prior to the start of the semester.
- 6. With **Financial Aid**
See page 8 for the complete financial aid process.

Refunds

www.ndsu.edu/onestop/accounts/refunds/

Notes:

A student whose Campus Connection account balance is paid in full and has excess funds applied to their account resulting in an overpayment (i.e. credit balance) will be issued a refund. Refunds are issued via direct deposit into a bank 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.

Tax Information

www.ndsu.edu/onestop/accounts/1098t/

Notes:

NDSU issues students a 1098-T in January, a tax form listing all eligible tuition and required fees paid 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/

Satisfactory Academic Progress

www.ndsu.edu/onestop/finaid/sap/

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 notification. They will be 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. In addition, if you change schools, your aid does not automatically transfer with you.

Student Jobs at NDSU

<https://www.ndsu.edu/onestop/finaid/employment/>

Finding and Securing a Job:

Part-time job opportunities are available for all students. You do not need to have a Federal Work-Study award in order to secure a job on campus. To look for available positions, go to the Part-Time Student Job Board located on the Career Services website. <https://career.ndsu.edu/>. Check the job board often for both on and off campus positions!

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 or Decline** the work-study award
2. Go to NDSU's Part-Time Student Job Board to look for available jobs <https://career.ndsu.edu/>
3. Apply for a job based on the posted instructions
4. Be sure to let your employer know you have received a Work-Study award when meeting for the first time

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/

Fall 2018 semester

Spring 2019 semester

Aug. 29, 2018	Last day for no-record drop of regular session courses at 100% refund	Jan. 17, 2019	Last day for no-record drop of regular session courses at 100% refund
Aug. 29, 2018	Eligible Pell/ND State/TEACH Grants based on enrollment at 11:59 p.m.	Jan. 17, 2019	Eligible Pell/ND State/TEACH Grants based on enrollment at 11:59 p.m.
Sept. 4, 2018	Financial aid applied to NDSU account balances	Jan. 22, 2019	Financial aid applied to NDSU account balances
Sept. 5, 2018	Account balances must be paid in full by 11:59 p.m.	Jan. 23, 2019	Account balances must be paid in full by 11:59 p.m.
Oct. 15, 2018	First late fee for fall assessed as of 11:59 p.m.	Mar. 15, 2019	First late fee for spring assessed as of 11:59 p.m.

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

Dropping single courses

www.ndsu.edu/onestop/accounts/withdrawals/

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

The number of credits is below the 13 credit Tuition Cap

AND

The course is dropped on or before the No Record Drop Date

Notes:

Note: Internship credits are not included in the Tuition Cap.

Students may continue to drop courses 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

www.ndsu.edu/onestop/accounts/withdrawals/

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

Class Completion Percentage	Percent Credited/Refunded
0.00% - 8.99%	100%
9.00% - 34.99%	75%
35.00% - 59.99%	50%
60.00% - 100.00%	0%

Withdrawal deadlines are posted on the 2018-19 Academic Calendar at www.ndsu.edu/registrar/dates/2019/.

Credits and any resulting refunds for room and board charges 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 the Withdrawing to Zero Credits form on the One Stop website.

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

If you wish to grant someone access to your educational or financial records, complete the FERPA Consent to Release e-form on the One Stop website.

Enroll in Direct Deposit through Campus Connection.

Have your balance paid in full by the end of the Fee Payment Due Date each semester (Fall 9/5/2018 and Spring – 1/23/2019)

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.eaaa@ndsu.edu.

