Student Finances

- Cost of Attendance
- Financial Aid
- Payment/Billing Information
- Helpful Reminders
# 2024-25 Tuition Rates

*(Full-time, Per Semester)*

<table>
<thead>
<tr>
<th></th>
<th>North Dakota Resident</th>
<th>Minnesota Resident</th>
<th>Contiguous, Alumni Dependent.</th>
<th>U.S. Non-Resident, MSEP, WUE</th>
<th>International</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Base Rate</strong></td>
<td>$4,655</td>
<td>$5,213</td>
<td>$5,585</td>
<td>$6,982</td>
<td>$8,145</td>
</tr>
<tr>
<td><strong>Engineering</strong></td>
<td>$5,122</td>
<td>$5,736</td>
<td>$6,146</td>
<td>$7,683</td>
<td>$8,963</td>
</tr>
<tr>
<td><strong>Architecture</strong></td>
<td>$6,192</td>
<td>$6,935</td>
<td>$7,431</td>
<td>$9,288</td>
<td>$10,836</td>
</tr>
<tr>
<td><strong>Business</strong></td>
<td>$4,876</td>
<td>$5,461</td>
<td>$5,851</td>
<td>$7,314</td>
<td>$8,532</td>
</tr>
<tr>
<td><strong>Nursing</strong></td>
<td>$5,545</td>
<td>$6,211</td>
<td>$6,654</td>
<td>$8,317</td>
<td>$9,703</td>
</tr>
<tr>
<td><strong>Pharmacy</strong></td>
<td>$9,413</td>
<td>$10,260</td>
<td>$11,295</td>
<td>$14,119</td>
<td>$16,472</td>
</tr>
</tbody>
</table>

_NDSU_ Student is charged the higher rate (on all credits) when accepted into the program._

Student Fees

Voted on and approved by the NDSU Student Government for the benefit of all students.
# Current Estimated Cost of Attendance

**North Dakota Resident, Undergraduate, Full-Time**

<table>
<thead>
<tr>
<th>Item</th>
<th>Per Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (base rate)</td>
<td>$4,655</td>
</tr>
<tr>
<td>Student Fees</td>
<td>801</td>
</tr>
<tr>
<td>Books</td>
<td>400</td>
</tr>
<tr>
<td>Housing</td>
<td>2,319</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>2,689</td>
</tr>
</tbody>
</table>

**SEMESTER TOTAL** $10,864

**FULL YEAR TOTAL** $21,728
Cost of Attendance

- Tuition
- Housing
- Books/Supplies
- Student Fees
- Meal Plan

NDSU
Cost of Attendance

Financial Aid
- Scholarships
- Grants
- Federal Loans

Student Responsibility
- Out-of-Pocket
- Private Loans
How Do I Pay for College?

• Financial Aid Process – Overview
  – Federal, state, and institutional
  – Grants, work-study, and loans

• Additional or Out of Pocket Expenses
  – Private loans
  – Payment plans
F.A.F.S.A.
(Free Application for Federal Student Aid)

• Your request to the U.S. Department of Education for financial assistance.

• www.StudentAid.gov

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Special Circumstances

A Special Circumstances form can be completed if you have experienced:

• a significant reduction in income or benefits (10 or more weeks)
• divorce, separation or death following submission of the FAFSA
• high medical or dental expenses not covered by insurance
• have other unexpected expenses (e.g. funeral expense, natural disasters, special travel/lodging for medical care, etc.)

Process allows us to re-evaluate the student’s financial aid eligibility based on a more accurate picture of your current financial situation.

❖ Completing the request does not guarantee a student will become eligible for additional financial aid.

NDSU

ndsu.edu/onestop/special-circumstance-and-aid-adjustments/
Verification

• Compares FAFSA to IRS data.

• Online forms and submission.

• Look for email notifications from NDSU.

**Financial aid cannot be disbursed until verification is complete.**
We are pleased to offer you financial assistance for the 2020-2021 academic year. This notice outlines your current financial aid offer and an estimate of your direct educational costs to attend North Dakota State University.

### Financial Aid Offered - Based on Full-time Enrollment (12+ credits)

<table>
<thead>
<tr>
<th>Description</th>
<th>2020 Fall</th>
<th>2021 Spring</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>NDSU Residence Life Waiver</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>NDSU Dining Waiver</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Federal Unsubsidized Loan</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
</tbody>
</table>

**Total Financial Aid Offered** $7,500.00

### Estimate of Direct Educational Costs

<table>
<thead>
<tr>
<th>Description</th>
<th>2020 Fall</th>
<th>2021 Spring</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$400.00</td>
<td>$400.00</td>
<td>$800.00</td>
</tr>
<tr>
<td>Housing and Meals</td>
<td>$4,539.00</td>
<td>$4,539.00</td>
<td>$9,078.00</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$5,532.00</td>
<td>$5,532.00</td>
<td>$11,064.00</td>
</tr>
</tbody>
</table>

**Total Direct Educational Cost** $20,942.00
Financial Aid Next Steps

For a complete financial aid checklist →
Accept/Decline Financial Aid Offered

• **Grants** and **scholarships** are **“free money”**.
  → Accepted automatically.

• **Work-Study** is a job on-campus.
  → Student accepts all/partial/none of each award offered.

• **Loans** must be **repaid**.
  → Student accepts all/partial/none of each loan offered.
• Loan Agreement
  – Master Promissory Note or MPN
  – A contract with the federal government.

• Entrance Loan Counseling
  – A tutorial on student loans.

**Loans will not disburse until both tasks are complete.**
Review Student Account Charges

- Compare balance due to anticipated financial aid.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$5,456</td>
</tr>
<tr>
<td>Financial Aid</td>
<td>-$3,500</td>
</tr>
<tr>
<td>Payment from Student</td>
<td>-$1,956</td>
</tr>
<tr>
<td>Balance</td>
<td>$0</td>
</tr>
</tbody>
</table>
Apply for a Private Loan
(if necessary)

FastChoice
(Private Student Loan Comparison Tool)

- Co-signer required
- FAFSA required
After School Starts...
Financial Aid Disbursed

Fall = September 10th

• Aid pays down student account balances.
• Funds transferred directly from the lender to NDSU for both federal and private loans.
• Aid not disbursed as expected?
  • Awards not accepted?
  • Loan Agreement and Entrance Loan Counseling not complete?
  • Verification incomplete?
Refund Deadlines

DROP a Class  
100% or 0% refund (no partial)

MATH123
COMM198
BIOL101
ENGL155
PHYS154

WITHDRAW to Zero Credits
100%, 75%, 50%, 0% refund

MATH123
COMM198
BIOL101
ENGL155
PHYS154

NDSU
Payments Due

Fall = September 11th

• Electronic statements – **No** paper bills mailed

• Payment Methods:
  - Online
    - Check
    - Credit card (2.75% fee)
  - By mail (allow extra time)
  - In person (cash or check only)
529 College Savings Plans

- Checks sent directly to NDSU.
- Payments applied to student account balances.
- Do not disburse excess funds.
Payment Plans

• Available in all three semesters.
• Summer Enrollment Deadline: September 10th
• Payment plan is not a loan.
• Enrollment fee = $30.
• Three automatic payments.

NDSU
Past Due Balance

- Registration holds
- Late payment fees
Financial Obligation Agreement

Please read the following information carefully:
By registering for courses at an institution (or institutions) within the North Dakota University System (Bismarck State College, Dakota College at Bottineau, Dickinson State University, Lake Region State College, Mayville State University, Minot State University, North Dakota State College of Science, North Dakota State University, University of North Dakota, Valley City State University, Williston State College; with a separate agreement required for each institution of enrollment):

A. Prior to enrollment for the selected term, I understand and agree to the following:

• Sign before enrolling in classes each semester.
• Campus Connection → Financial Account Tile
Direct Deposit

- Refunds issued directly to student’s bank account
- Campus Connection → Financial Account Tile
Family Member Access

FERPA → Student’s approval to make inquiries

Authorized Payer → online payments only

Delegated Access → access to Campus Connection system
Key Points

- Be Proactive
- Monitor Student Account
- Read Emails
One Stop Webpage

Presentation Recording

Bookstore Help

NDSU