Welcome to Student Finances for Fall Orientation
Objectives

- What is Bison Connection
- Familiarity of Campus Connection
- Knowledge of Financial Aid Process
- Understanding Payments
Bison Connection

2 convenient locations: Memorial Union and Barry Hall

Cross-trained staff can help answer questions from the offices of:

– Customer Account Services (paying bills)
– Registration and Records (registering for classes)
– Student Financial Services (financial aid)
Bison Connection
- Physical locations to go for help and questions about accounts

Campus Connection
- Software online that allows registration, bill payment, and financial aid information
Tuition

• Base tuition is assessed to all full-time students
• Standard credit load for a full-time student is 15 to 18 credit hours
• Based on residency

<table>
<thead>
<tr>
<th>Estimated Undergraduate Rates</th>
<th>North Dakota</th>
<th>Minnesota</th>
<th>Contiguous, WUE, MSEP</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Tuition and Fees</td>
<td>$7,820</td>
<td>$8,612</td>
<td>$11,122</td>
<td>$18,848</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>Room and Board</td>
<td>$7,484</td>
<td>$7,484</td>
<td>$7,484</td>
<td>$7,484</td>
</tr>
<tr>
<td>Total</td>
<td>$16,404</td>
<td>$17,196</td>
<td>$19,706</td>
<td>$27,432</td>
</tr>
</tbody>
</table>

*These totals do not include any personal expenses.*
# Differential Tuition - Engineering

<table>
<thead>
<tr>
<th>Estimated Engineering Rates</th>
<th>North Dakota</th>
<th>Minnesota</th>
<th>Contiguous, WUE, MSEP</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Differential Tuition and Fees</td>
<td>$8,482</td>
<td>$9,354</td>
<td>$12,116</td>
<td>$20,618</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>Room and Board</td>
<td>$7,484</td>
<td>$7,484</td>
<td>$7,484</td>
<td>$7,484</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$17,066</strong></td>
<td><strong>$17,938</strong></td>
<td><strong>$20,700</strong></td>
<td><strong>$29,202</strong></td>
</tr>
</tbody>
</table>

- Differential rates are also charged to:
  - Nursing
  - Architecture
  - Pharmacy
  - Business

*(once student is accepted into respective program)*
Student Fees

$ 50.66/credit

Activity Fee
Union Bond
Career Services
Technology Fee
Health/Wellness Fee
Library Fee
ND Student Association
ConnectND Fee
Financial Aid
Process for Receiving Financial Aid

• Accept/reduce/decline aid offered
  – Mailed or Emailed
  – Included are instructions on how to accept or decline awards on Campus Connection
  – Notify Student Financial Services office of any scholarships or other external aid.
Funds Authorization Statement

Message

Funds Authorization (23500,4)

I authorize Customer Account Services to apply my Title IV federal financial aid funds toward all institutional charges of tuition, fees, books, room, board, and any other charges billed to my account.

This authorization will remain in effect for each subsequent payment period in this academic year unless I withdraw it.

I understand that this authorization is voluntary and I may cancel or modify this authorization at any time by providing a written request to Student Financial Services. Any requested cancellation or modification is not retroactive and will occur on the date we receive your request.

Yes  No
Process for Receiving Financial Aid

• Complete Entrance Loan Counseling
  – If not completed, federal loans will not disburse to your account
    • Direct Loans: www.studentloans.gov
    • Perkins Loans: www.mappingyourfuture.org
Process for Receiving Financial Aid

• Sign and return Master Promissory Note(s) (MPN)
  – Funds will not be sent to NDSU if your lender does not have a completed MPN.
    • Direct Loans: www.studentloans.gov
    • Perkins Loans: Campus Connection
    • Alternative Loans: Individual Lenders
Process for Receiving Financial Aid

• Disbursement of Financial Aid
  – Complete Steps by August 1 to ensure financial aid is disbursed on 09/08/2014, or disbursement may be delayed
  – Financial aid accepted in excess of NDSU charges will be refunded to the student
Verification

Verification Letter
2014-15

Please follow the steps below to successfully complete the Verification process. Verification is a process which must be completed, even if you have received an Award Notice. The process can take several weeks to complete; therefore we suggest that you submit all requested information WITHIN 30 DAYS of receipt of this letter. You will not be eligible to receive federal financial aid (including loans and grants) until Verification has been completed.

The documents you are required to submit for the Verification process are determined by whether or not you used the IRS Data Retrieval Process when completing your 2014-15 FAFSA online. Please read the information below very carefully to ensure you are submitting the required information.

1. VERIFICATION WORKSHEET (everyone)
   Everyone must complete and sign the enclosed Verification Worksheet. Do not leave any questions blank. If an answer is zero or does not apply, write in 0 or N/A. Failure to complete all sections and provide all required signatures, will result in the worksheet being returned to you.

2. TAX RETURN TRANSCRIPT (tax filers only)
   A. If you DID use the IRS Data Retrieval Process when you completed your FAFSA online, you do not need to submit your 2013 Tax Return Transcript. You may skip B. and proceed to #3.
   
   B. If you did NOT use the IRS Data Retrieval Process when you completed your FAFSA online, you must submit your 2013 Tax Return Transcript OR go back out to the FAFSA and correct it allowing the IRS Data Retrieval Process to transfer your tax information back to the FAFSA.

Due to changes in Federal Financial Aid regulations a copy of your federal tax return is no longer acceptable. An official Tax Return Transcript must be ordered directly from the IRS. This transcript is free, and detailed instructions on how to order your transcript can be found on the reverse side of this letter.
Alternative Loans

• Apply for alternative loans if federal aid is not sufficient
  – All applications begin with the individual lender(s) online
  – Students may need a co-signer to complete the loan application
Loan Options

Here are loan options for you to explore.

Filter loans:
Lender

Student Type
- Undergraduates
- Graduates

Interest Rate Type
- Fixed
- Variable

[Show Advanced Filters]  filter loans

Select up to HVE loan products to compare:
Financial Obligation Agreement (FOA)

• FOA is a document used to verify that a student has acknowledge their financial responsibility to the University when they register for a course.

• Must Complete Before Registration
Financial Obligation Agreement - Select Institution and Term

For which institution are you completing the Financial Obligation Agreement?

*Institution: North Dakota State University

For what term are you completing the Financial Obligation Agreement?

*Effective Term: [ ]

Step 1: Select NDSU as Your Academic Institution

Step 2: Select the Magnify Glass to see Term Options

Step 3: Select Submit Button

RETURN TO STUDENT CENTER

NDSU NORTH DAKOTA STATE UNIVERSITY
Financial Obligation Agreement

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):

* I understand that I am incurring a legal obligation to pay all charges assessed to my Campus Connection account by the due date, including, but not limited to, tuition and fees, housing charges, and late payment fees.

* I accept full financial responsibility for each registered course, including those I may add after this initial registration for the term and understand that I am personally responsible for payment of all sums when due regardless of my eligibility for financial aid or other financial assistance.

* I understand that I must sign this agreement only upon initial enrollment each term and that adding additional courses for the same term may increase my financial obligation. I assume full responsibility for any additional charges and will check my Campus Connection account frequently to ensure that I am aware of any additional charges.

* If I expect financial aid or a third party to pay all or part of my financial obligations to my

[Accept] [Decline]

Review and accept agreement for registration.
Payments
Payment Methods

1. Pay in person
   – Cash or check at Bison Connection

2. Pay online (through Campus Connection)
   – Electronic Funds Transfer (EFT) - FREE
     • Transfer an amount directly from a checking or savings account to NDSU
   – Credit Card – 2.75% fee
     • Discover, MasterCard, and American Express are accepted – Visa is not accepted for tuition payments
   – Students may set up authorized users to pay on their behalf
3. Payment Plan Agreements
   – Make 3 monthly payments
   – Enroll by September 10th
4. Third Party Payers
   – Military Assistance
5. Financial Aid
   – Federal Aid programs (grants, loans)
   – Alternative Loans
   – Scholarships
Authorized Users

From this page, you can give others (parents, employers, etc.) the ability to access your account information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), your student financial records may not be shared with a third party without your written consent. Adding an authorized user is your written consent that an individual may view your account information and make payments on your behalf. Please note that authorized users DO NOT have access to your stored payment methods, academic records, or other personal information.

Add Authorized User

E-mail address of the authorized user:

Would you like to allow this person to view your billing statement and account activity?  
- Yes  
- No

Would you like to allow this person to view your payment history and account activity?  
- Yes  
- No

[Continue]  [Cancel]
Fall 2014 Dates and Deadlines

09/03/2014 – Last day to drop a regular session course at a 100% refund

09/08/2014 – Financial aid applies to student accounts

09/09/2014 – Ask Questions if No Aid Posted

09/10/2014 – Account balances must be paid in full by 11:59 p.m.

10/15/2014 – Late fees apply to unpaid account balances as of 11:59 p.m.
# Hours and Contact Information

<table>
<thead>
<tr>
<th>Location</th>
<th>Academic Hours</th>
<th>Summer Hours</th>
</tr>
</thead>
</table>
| Memorial Union | Mon – Fri: 7:30 a.m. – 7 p.m.  
Sat: 10 a.m. – 2 p.m.  
Sun: 3 p.m. – 7 p.m. | Mon – Fri: 7:30 a.m. – 4 p.m. |
| Barry Hall   | Mon – Fri: 9 a.m. – 3 p.m.                           | See website             |

Phone:  
Local: (701) 231-6200  
Toll Free: 1-866-924-8969

Email:  
ndsu.bisonconnection@ndsu.edu

Website:  
www.ndsu.edu/bisonconnection
What we learned today

• Bison Connection
  – What we do and who we are
• Familiarity of Campus Connection
• An Idea of how financial aid works
  – Important process
• Knowledge of Payments
  – Important Dates for Payments
  – How to make a payment
Thank you for attending today’s orientation session!