

*Your guide to*  
**FINANCIAL AID**



**Be seen. Be heard.**

# Congratulations!

You've been offered financial aid to assist you in meeting your educational goals at Minot State University. This Financial Aid Guide will make the process easier by providing the steps you need to follow, frequently asked questions, and important dates you should know.

We look forward to assisting you through the financial aid process. If you have any questions, feel free to contact the Financial Aid Office at **701-858-3375** or [financialaid@MinotStateU.edu](mailto:financialaid@MinotStateU.edu).

## COMPLETE STEPS 1 – 6

It's important that you complete the following steps in order to ensure that your financial aid will be applied to your bill. These steps will also help you determine how much you may owe, if anything, at the start of the semester and what options you have to help cover those costs.



### Financial aid overview

The Free Application for Federal Student Aid (FAFSA), available at [StudentAid.gov](https://studentaid.gov), is the only application Minot State requires to determine your eligibility for all federal and state financial aid programs.

The financial aid you're eligible to receive is determined based on the information you provided on your FAFSA and the cost of attendance at Minot State. Your financial aid may consist of loans, grants, scholarships, work study employment or other federal and state programs.

Your financial aid offer is based on your enrollment as a full-time undergraduate student. If you plan to take less than 12 credits per semester, please notify the Financial Aid Office to have your aid adjusted appropriately. Some aid, such as grants, will be pro-rated based on the actual number of credits you are enrolled in.



**Important:** You must be enrolled in at least six credits to be eligible for Federal Direct Loans or Federal Nursing Loans.

# STEP 1

## ACCEPT OR DECLINE YOUR FINANCIAL AID OFFER THROUGH CAMPUS CONNECTION

Accept or decline all or part of your financial aid offer by following the directions described on pages 3–4.

### Claim your NDUS account

If you haven't already done so, follow these steps to claim your North Dakota University System (NDUS) account:

1. Go to [MinotStateU.edu/cc](https://MinotStateU.edu/cc).
2. Click 'Claim Your Account.'
3. Find your student ID number (also known as your EMPLID) on your acceptance letter or by clicking the 'What is my EMPLID?' link.
4. Enter your student ID number and date of birth, then click 'Continue.'
5. Follow the steps as indicated.

You must choose a password at least 12 characters long. Your password will not expire. Instead of using security questions to recover your password, you will be able to add a secondary email or enable Google Authenticator for password resets.

If you have questions, contact the NDUS Help Desk at 866-457-6387 or go to [helpdesk.ndus.edu](https://helpdesk.ndus.edu).

### Log in to Campus Connection

Campus Connection is the system that you'll use to accept or decline your financial aid offer, register for classes, and view and pay your bill.

After you've claimed your NDUS account and you have obtained your username and password, follow the steps below to log in to Campus Connection:

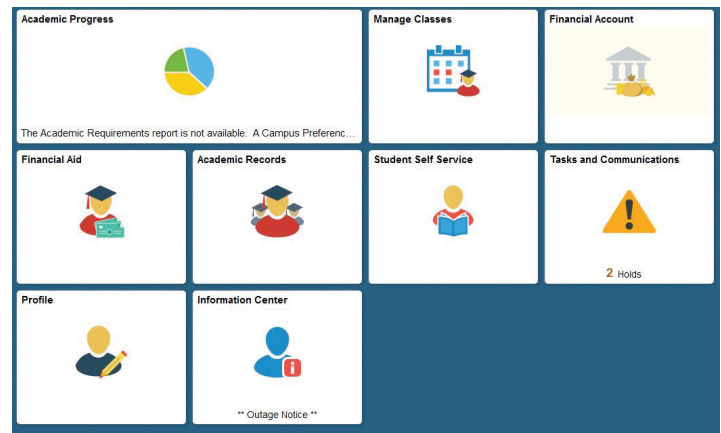
1. Go to [MinotStateU.edu/cc](https://MinotStateU.edu/cc).
2. Click the **Campus Connection Login** link.
3. Enter your **User ID** (e.g., firstname.lastname) **and Password**.
4. Click the **Log In** button.

Campus Solutions Log In  
NDUS Campus Solutions requires authentication using your NDUS identifier.

User ID

Password

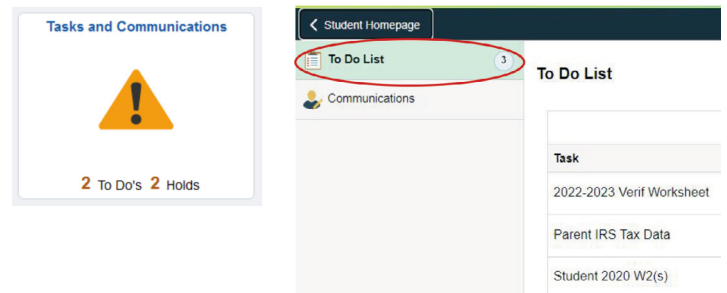
I agree to the terms of the [User Agreement](#)



After you're logged in to Campus Connection, your default screen will be your **Student Homepage**, which includes your academic, financial, and personal information.

### Review tasks and communications

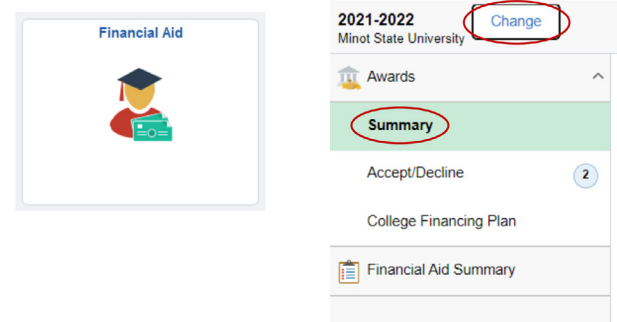
In Campus Connection, you'll be able to see if you have any **Holds** on your account or if Financial Aid is waiting for you to complete an item on your **To Do List**. Incomplete items can delay financial aid processing and prevent class registration. Click **Tasks and Communications** to find out which office is requesting additional information.



**Important:** If your FAFSA has been selected for verification, it will show as an item in your Campus Connection **To Do List**. You will not be able to accept your financial aid until that process is completed.

### Review offer notification

Go to the **Financial Aid** tile in Campus Connection and click on 'Awards Summary.' Make sure the appropriate aid year is selected (**2022-2023**).



2021-2022  
Minot State University

Awards

Summary

Accept/Decline 3

College Financing Plan

**Financial Aid Summary**

**Need Summary**

Display Academic

Estimated Cost of Attendance 19,980.00

- Expected Family Contribution 2,131.00

= Estimated Need 17,849.00

- Educational Resources 0.00

- Total Aid 15,995.00

= Remaining Need 1,854.00

**Cost of Attendance**

Under Financial Aid Summary, click on 'Cost of Attendance' to see a breakdown of your tuition and fees, room and meals, books and supplies, and miscellaneous living expenses.

Cost of Attendance

Need Summary Estimated Family Contribution

6 rows

Category	Amount
Books and Supplies	1,100.00
Housing and Meals	8,892.00
Loan Fees	62.00
Misc and Personal Expenses	2,356.00
Transportation Costs	1,232.00
Tuition and Fees	8,164.00
<b>Total</b>	<b>19,806.00</b>

Keep in mind that these are **estimated costs** and not all your expenses will be paid directly to Minot State. The miscellaneous and personal expenses line provides you with estimated costs for additional living expenses, including laundry detergent and toiletries. Minot State encourages you to pursue student employment opportunities rather than seek additional student loans to pay these types of costs.

### Accept/Decline financial aid offer

Go to the **Financial Aid** tile in Campus Connection and click 'Accept/Decline'. You may view more details about each offer by clicking on the title of the offer. Click the pencil icon to accept, decline, or reduce your financial aid offer and click 'Submit'. All grants and scholarships are awarded in accepted status.

2021-2022  
Minot State University

Awards

Summary

**Accept/Decline** 3

College Financing Plan

Financial Aid Summary

**Financial Aid**

Status Revised Package

Submit Actions

Award Description/Category	Award Decision	Reduce	Offered	Accepted
Federal Pell Grant OY Grant	Accept	<input type="checkbox"/>	4,195.00	4,195.00
North Dakota State Grant	Accept	<input type="checkbox"/>	2,200.00	2,200.00
4 Year Award Year 1.1 Waiver	Accept	<input type="checkbox"/>	1,500.00	1,500.00
Federal Work Study Work/Study	Select	<input type="checkbox"/>	2,600.00	0.00
Federal Direct Loan Sub #1 Loan	Accept	<input type="checkbox"/>	3,500.00	0.00
Federal Direct Loan Unsub #1 Loan	Accept	<input type="checkbox"/>	2,000.00	0.00
<b>Totals</b>			<b>15,995.00</b>	<b>7,895.00</b>

**Important:** If you're unsure if you want to accept or decline all or part of your financial aid offer, you may first want to complete the expense worksheet on page 6 to help you estimate your payment due to Minot State.

## STEP 2 | COMPLETE FEDERAL LOAN PROCESSES

### Federal Direct Loan(s) – Subsidized/Unsubsidized

If you're accepting a Federal Direct Loan, you must complete a Master Promissory Note (MPN) and Entrance Loan Counseling (ELC) through the U.S. Department of Education.

To complete the online MPN and ELC sessions:

1. Go to [StudentAid.gov](https://studentaid.gov).
2. Log in with your FSA ID.
3. Complete Loan Counseling
  - Under the Complete Aid Process on the toolbar
  - Click 'Complete Entrance Counseling'
  - Click the Start button.
  - Proceed to complete undergraduate Entrance Counseling.
4. Complete Master Promissory Note
  - Under the Complete Aid Process on the toolbar.
  - Click 'Complete Master Promissory Note'.
  - Click the Start button next to 'I'm an Undergraduate Student' (MPN for Subsidized/Unsubsidized Loans).



### Know What You Owe!

- Log in to [StudentAid.gov](https://studentaid.gov)
- Keep track of how much you owe and who your federal loan servicer(s) are at all times.
  - What is a loan servicer? A company that handles the billing and other services on your federal student loans
- To review your loan information, you will need:
  - FSA username and password
  - If you do not know your FSA user ID, you can create one or retrieve the one you previously created at [fsaid.ed.gov](https://fsaid.ed.gov)

## STEP 3 | ESTIMATE PAYMENT DUE TO MINOT STATE

Use the worksheet on page 6 to estimate your payment due to Minot State for the semester. The payment due is the balance that remains AFTER your anticipated financial aid has been applied to your bill. Depending on your total charges and financial aid offer, you may not owe anything. Your actual charges will be posted in Campus Connection the first week in August for the fall semester and the first week in December for the spring semester.



**OTHER AID:** To report any outside scholarships or third-party awards you have accepted, please email our office directly at [financialaid@MinotStateU.edu](mailto:financialaid@MinotStateU.edu).

## STEP 4 | ADDITIONAL RESOURCES TO HELP COVER COSTS

Based on your estimated payment due, you may want to take advantage of the following options to help cover your costs.

### Payment Plan

If you are unable to pay your bill all at once, you may enroll in an interest-free payment plan. Learn more at [MinotStateU.edu/busoffic/pages/tuition-payment-plan.shtml](https://www.minotstate.edu/busoffic/pages/tuition-payment-plan.shtml).

### Direct PLUS Loan

- Graduate students and parents of dependent undergraduates may apply for an additional loan from the U.S. Department of Education to help cover educational expenses.
- To apply, go to [StudentAid.gov](https://studentaid.gov). To be approved, the parent must not have an adverse credit history to qualify.
- The borrower will need to start repaying the loan 60 days after it has been applied to the student's bill.
- If a parent is denied, the student may be eligible to borrow an additional unsubsidized loan. Contact the Financial Aid Office for more information.

### Private student loans

You may apply for private student loans through private lenders. Keep in mind that many private lenders will require a credit-worthy borrower (student) or credit-worthy co-borrower (parent or family member).

To compare private lenders:

1. Go to [MinotStateU.edu/finaid/loans/index.shtml](https://www.minotstate.edu/finaid/loans/index.shtml).
2. Select Private Loans and click the FASTChoice™ button.
3. Click Next on the FASTChoice™ site.
4. Read the disclosure and complete the information to compare loan options and apply.

Lender information is provided as a courtesy and in no way should it be interpreted as a requirement to use one of the lenders listed above. Minot State will process loans from any lender that participates in any private student loan program.

## STEP 5 | PAYING YOUR BILL

Paying online through Campus Connection is the best and safest payment method at Minot State.

To make payments 24/7:

- Log in to Campus Connection at [MinotStateU.edu/cc](https://www.minotstate.edu/cc).
- Click the **Financial Account** tile on your Student Homepage.
- Click 'Pay Online Now.'

Payments are due to the Minot State Business Office:

Fall 2022 – Wednesday, September 7

Spring 2023 – Wednesday, January 25



**Important:** Charges are only made available through Campus Connection under the Financial Account tile. Invoices **will not** be mailed.

Your financial aid will be applied to your bill:

Fall 2022 – Wednesday, September 7

Spring 2023 – Wednesday, January 25

After your financial aid has been applied to your bill, please verify that your total charges are covered.

## STEP 6 | RECEIVE EXCESS FINANCIAL AID

If your financial aid total is greater than the balance you owe to Minot State, the excess aid may be direct deposited into your bank account. Instructions for enrolling in direct deposit are available at [MinotStateU.edu/busoffic/student\\_info.shtml](https://www.minotstate.edu/busoffic/student_info.shtml).

Refunds will begin processing on:

Fall 2022 – Wednesday, September 7

Spring 2023 – Wednesday, January 25

### Financial Aid Definitions

**Direct Subsidized Loan:** A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace or deferment status.

**Direct Unsubsidized Loan:** A loan where the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. The Minot State Financial Aid Office encourages students to make payments on accruing interest while in school to keep your total debt as low as possible.

**Grant:** Money awarded to undergraduate students based on their financial need. Grants are pro-rated based on the actual number of credits in which a student is enrolled. Grants are gift aid and generally do not need to be paid back.

**Work Study:** A federal student aid program that provides part-time employment while enrolled in school to help pay your education expenses. Money is earned while attending school.





Use this worksheet to help plan for the payment of your educational expenses.

FALL

SPRING

**A. ESTIMATED TOTAL COST OF ATTENDANCE**

**ESTIMATED Tuition & Mandatory Fees**

Visit [MinotStateU.edu/busoffic/student\\_info.shtml](http://MinotStateU.edu/busoffic/student_info.shtml) for current tuition and fee rates. 2022-23 rates will be available in early summer. Your actual tuition and fees will post to your account in Campus Connection the first week of August for fall semester and the first week of December for spring semester.

+

**Room & Meals** Based on double-occupancy room and unlimited meal plan. For more information, visit [MinotStateU.edu/life](http://MinotStateU.edu/life).

+

**Books & Supplies** Varies depending on your major and coursework.

+

**Other Costs** Course/program fees, transportation, personal, misc. costs

=

**ESTIMATED TOTAL COST OF ATTENDANCE**

**B. TOTAL FINANCIAL AID**

Refer to Campus Connection or your financial aid offer letter to complete this section.

**Scholarships/Waivers** (Minot State, hometown, high school, tribal, etc.)

+

**Grants** (Federal Pell, SEOG, Teach, ND State)

+

**Federal Direct Loan** (Subsidized, Unsubsidized)

There is a 1.057% origination fee.

For example, if you accept a \$5,500 loan, only \$5,442 applies to your bill.

(Fee is subject to change due to U.S. Department of Education requirements.)

+

**Other Resources**

=

**TOTAL FINANCIAL AID**

If you receive Federal Work-Study (FWS) as part of your financial aid package, this amount does not apply to your bill.

Once you get an FWS job, you'll receive a paycheck bi-monthly for the hours you worked.

**C. YOUR PAYMENT DUE TO MINOT STATE**

Due to the Business Office: Fall 2022 – Wednesday, September 7; Spring 2023 – Wednesday, January 25

**A. ESTIMATED COST OF ATTENDANCE**

-

**B. TOTAL FINANCIAL AID**

Applied to your bill: Fall 2022 – Wed., Sept. 7; Spring 2023 – Wed., Jan. 25

=

**C. YOUR PAYMENT DUE TO MINOT STATE**

See STEP 4 on page 5 for payment plans and/or other private loan options to help cover costs.



### Am I required to accept my offer?

Yes. If you want financial aid, you are required to accept your financial aid offer. You may accept or decline all or part of your financial aid by following the directions on pages 3-4. **If you do not want a loan you were offered, you will need to decline the offer.**

### Is there a limit to how much I can borrow?

The aggregate undergraduate Federal Direct Loan borrowing limit for dependent students is \$31,000, with up to \$23,000 of that amount being subsidized. The aggregate undergraduate Federal Direct Loan borrowing limit for independent students is \$57,500, with up to \$23,000 being subsidized. It is possible to reach these limits prior to completing your program; we encourage you to borrow conservatively. For more details, visit [StudentAid.ed.gov/sa/types/loans/subsidized-unsubsidized#how-much-can-i-borrow](https://StudentAid.ed.gov/sa/types/loans/subsidized-unsubsidized#how-much-can-i-borrow).

### Can my enrollment status affect my financial aid?

Yes. Your enrollment at 11:59 pm on August 31 for the fall semester and 11:59 pm on January 19 for the spring semester will determine your enrollment status for the Minot State Satisfactory Academic Progress Policy and the Federal Pell Grant, ND State Grant, ND Academic and ND Career and Tech scholarships, and all other scholarships.

### Can my financial aid offer change?

Yes. The University reserves the right to adjust your offer on the basis of additional information that may become available including, but not limited to, verification of your FAFSA information, waivers, scholarships, grants, or other third party payments and changes in enrollment status (e.g. changing from full-time to part-time status).

Keep in mind that students who officially withdraw from Minot State or stop attending classes within a semester are subject to having their financial aid reviewed and possibly returned to the U.S. Department of Education.

### Will my academic performance affect my financial aid?

Yes. Students are required to maintain minimum financial aid satisfactory progress to remain eligible for federal financial assistance. The minimum standards are:

- Students must have at least a 2.0 cumulative grade point average (GPA).
- Students must complete two-thirds of credits attempted. Credits dropped or failed after the seventh day of classes are counted as an attempted credit.

For details regarding our Satisfactory Academic Progress (SAP) policy, visit [MinotStateU.edu/finaid/policies.shtml](https://MinotStateU.edu/finaid/policies.shtml).

### Where should I mail my scholarship check?

All outside scholarship checks should be mailed to:

Minot State University  
Financial Aid Office  
500 University Ave W  
Minot, ND 58707

Checks must be made payable to Minot State University. Encourage your scholarship organizations to mail checks early to ensure your aid will apply to your account on time.

### Is there anything that could delay the process of my financial aid?

Yes. The following reasons may cause your financial aid to be applied late to your account or not at all:

- If you did not accept or decline your financial aid offer in Campus Connection.
- If you did not complete your Master Promissory Note (MPN).
- If you did not complete Entrance Loan Counseling (ELC).
- If your FAFSA application is selected for verification, and you have not submitted all requested documents.
- If you have not been fully admitted to Minot State. To be fully admitted, students must provide all required documents to our Admissions Office. These documents may include official high school, dual credit or college transcripts, and ACT or SAT scores.
- If you do not meet Satisfactory Academic Progress (SAP).

#### STUDENT CONSUMER INFORMATION

The Higher Education Opportunity Act requires that all United States academic institutions provide certain consumer information about the University to future and current students, including financial aid information. For your convenience, Minot State has consolidated that information on the Student Consumer Information website: [MinotStateU.edu/finaid/consumerinformation.shtml](https://MinotStateU.edu/finaid/consumerinformation.shtml).



# IMPORTANT DATES

## FALL SEMESTER 2022

Financial aid may be used to charge at the bookstore	Aug. 8 – 31
Classes begin after 4 P.M.	Aug. 22
First full day of classes	Aug. 23
Last day to add a class	Aug. 31
Last day to drop a 16-week class or withdraw from ALL 16-week classes and receive a 100% refund	Aug. 31
Financial aid census date	Aug. 31
Financial aid begins applying to student accounts	Sept. 7
Excess financial aid distribution begins	Sept. 7
Fall semester tuition and fees are due	Sept. 7
Last day to withdraw	Dec. 9
Final Exams	Dec. 12 – 16

## SPRING SEMESTER 2023

Financial aid may be used to charge at the bookstore	Dec. 27 – Jan. 19
Classes begin after 4 P.M.	Jan. 9
First full day of classes	Jan. 10
Last day to add a class	Jan. 19
Last day to drop a 16-week class or withdraw from ALL 16-week classes and receive a 100% refund	Jan. 19
Financial aid census date	Jan. 19
Financial aid begins applying to student accounts	Jan. 25
Excess financial aid distribution begins	Jan. 25
Spring semester tuition and fees are due	Jan. 25
Last day to withdraw	May 5
Final exams	May 8 – 12

All dates are subject to change.

View more dates and deadlines at [MinotStateU.edu/calendar](https://www.minotstateu.edu/calendar).



## Log in to your Minot State email

1. Go to [MinotStateU.edu](https://www.MinotStateU.edu).
2. Click '**Students**', then '**Student Email**', then click '**Sign in to Office 365**' in the red box.
3. Enter your **Name (User ID)** as your email address in the format created when you claimed your Campus Connection Account.  
*Example: firstname.lastname@ndus.edu (must be entered in all lower case; sometimes a middle initial is included in the User ID)*
4. Your **Password** for your Minot State email is the same as Campus Connection. If you forget your password you will need to reset your Campus Connection password.

If you need further assistance or have questions, you may call the Minot State Online Help Desk at 701-858-4444/800-777-0750 ext. 4444 or email us at [helpdesk@MinotStateU.edu](mailto:helpdesk@MinotStateU.edu). The university switchboard is closed on weekends and federal holidays and you will need to visit [MinotStateU.edu/helpdesk](https://www.MinotStateU.edu/helpdesk) for assistance.

**NOTE:** You can receive email at both [@MinotStateU.edu](mailto:@MinotStateU.edu) and [@ndus.edu](mailto:@ndus.edu) addresses.



FINANCIAL AID OFFICE  
500 University Ave W, Minot, ND 58707  
701-858-3375 or 800-777-0750 ext. 3375  
[financialaid@MinotStateU.edu](mailto:financialaid@MinotStateU.edu)

[MinotStateU.edu/finaid](https://www.MinotStateU.edu/finaid)

Office Hours: M – F,  
8:00 A.M. – 4:30 P.M.  
School code: 002994