

# COLLEGE HANDBOOK

*Achieve more.*

2018-2019



**BND**   
Bank of North Dakota



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# CONTENTS

Step-by-step checklist.....	4
Getting ready.....	6
Establish good study habits.....	6
Improve your technology IQ.....	7
Improve writing skills.....	7
Read on and on and on.....	8
Defend yourself.....	8
Practice time management.....	8
High school courses matter.....	10
Developing a class plan.....	10
The value of a tutor.....	11
Earning college credits in high school.....	12
Reputation and resume building.....	14
Choosing a major, a college and a career.....	16
Types of colleges and the certificates or degrees you can earn.....	16
Transferring from one college to another.....	17
Do you need to declare a major before starting college?.....	17
Choosing a major.....	18
North Dakota TRiO programs.....	20
Army Reserve Officer Training Corps (ROTC).....	20
Choosing a college.....	21
Making a college visit.....	21
Paying for college.....	23
FAFSA.....	23
Scholarships and grants.....	25
Student loans.....	28
PARENT TIP: Financial aid tax credits.....	31
College admissions examinations.....	35
Should you study?.....	35
Listing colleges on the tests.....	35
Financial literacy.....	36
Managing college finances.....	36
Be smart with credit.....	37
Glossary.....	38
Freshman & Sophomore Checklist.....	39
Junior Checklist.....	40
Senior checklist.....	41
College Cost Sheet 2018-2019.....	42

# STEP-BY-STEP CHECKLIST

Regardless of when you begin, these are the steps you'll be taking on your journey to college.

- Learn and practice the life skills you will need to be successful in college. These include study habits and time, money and stress management.
- Try new things and meet people in different careers so you start with a good sense of what you'd like to study after high school.
- Start researching colleges. Think smart and really evaluate your choices. The choices you make will impact how much you owe when you finish school.
  - Two-year or four-year college
  - Live at home, dorm or off campus
  - In-state vs. out-of-state
- Narrow your college options to the top five or 10.
- Study for the college entrance exams. Most schools accept the ACT®, but some may require the SAT®.
- Research your financial aid options for your top schools. Scholarship opportunities, financial aid and student loan options vary by college.
- Make college visits to get a feel for the campus and student life at the school.
- Complete the [Free Application for Federal Student Aid \(FAFSA\)](#) in October of your senior year in high school. You can complete it after October, but you may miss out on some opportunities for student aid because many schools have first-come, first-served policies.
- Apply for college. You'll receive an acceptance letter, and if you listed the school on your FAFSA, you will be sent an award letter which details the financial aid package you can receive.
- Choose a college. Inform the college that you'll be attending and let the other colleges, which you applied to but didn't select, know that you'll attend elsewhere.
- Apply for housing.
- Finalize how you'll pay for college. Apply for federal student loans. If you don't have enough to cover the gap, apply for a student loan from Bank of North Dakota at [bnd.nd.gov](http://bnd.nd.gov).





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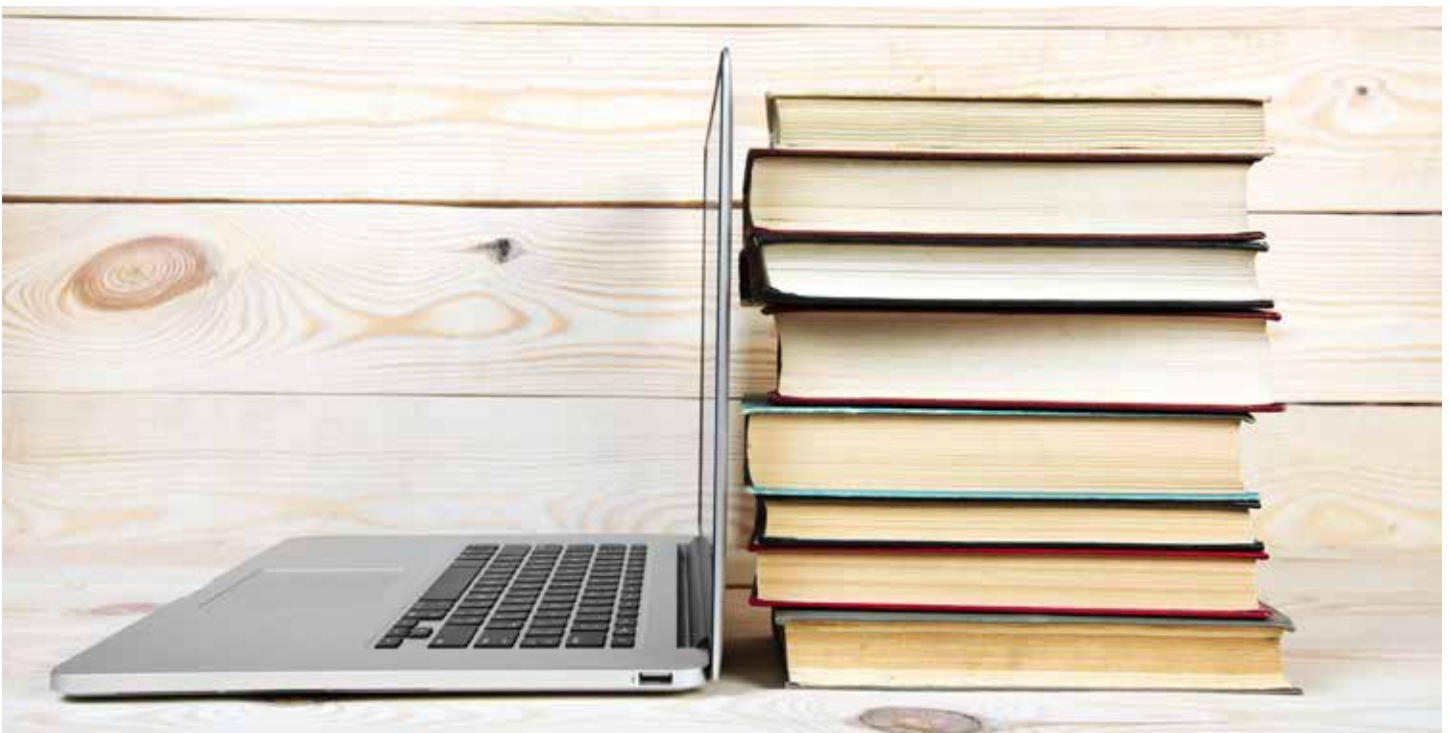
# GETTING READY

A solid foundation helps you achieve more when you get to college. You'll always be grateful for the skills you developed in high school because they will help lead to your future success.

## Establish good study habits

Some people fool themselves in high school and skid by doing the bare minimum required to make their grades. The interesting thing is that your success in college depends far less on how easy it was to make grades in high school, and more on how much you challenge yourself and how well you've learned to study. These are a few tips to get you started.

- Practice a cram-free life. Last minute project completion and test preparation are not good habits. Plan ahead so you walk into a test well prepared or have time to review your assignments before turning them in.
- Set aside short periods of study time more frequently and stick to them. It's easier to concentrate when you split up study time rather than doing a marathon.
- Tackle your toughest subjects first when your mind is fresh.
- Read the textbook, even if you have good notes. In college, you'll need to be able to pick up on important points from the books because your class time notes won't be enough to cover everything you need to learn.
- You will notice in college that all of your tests fall in the same one- to two-week period. In high school, teachers often communicate and spread tests out. That won't happen in college, which is why it is important to practice the good habits of staying on top of homework and studying for exams.



## Improve your technology IQ

You can drastically cut your workload in college if you have basic technology skills developed before you unpack your bags in the dorm room. Here are a few more things to think about:

1. Master the keyboard: No more typing only with your thumbs or one finger. You'll spend a good portion of your time researching and writing emails and papers. The faster you can type accurately, the better.
2. Learn software basics: Know how to work in Microsoft Office, including Word and Excel. If you understand this program, you should be able to manage most other forms of software you come across.
3. Know your online resources: What are good websites to use when researching, to review your paper to make sure you haven't plagiarized or to help you write the bibliography at the end of your document?
4. [Understand security risks](#): Your computer being hacked can result not only in precious time lost with research and writing papers, but could cost you money or compromise your identity. It's easy to click here and there without thinking of where it takes you. It's important you know the reliable sites and the signs of a suspicious email to help you stay secure and prevent being hacked.
5. Connect wisely: Free Wi-Fi is great, but beware of connecting to public networks that are available at airports, restaurants and stores. You don't know who set them up or who is connecting to them. When possible, only connect to networks you trust.
6. Back up your data: More than one student has been in tears because they lost their 40-page paper 15 minutes before they were going to hit "print" or submit it online. Most computers have automatic backup features you can set in case you forget.
7. Learn some jargon: Understand enough technology jargon to be able to research or ask for help when you have computer issues.

## Improve writing skills

Most college degrees require some writing, even if you attend a technical college. If a bachelor's degree or beyond is your goal, you'll likely be writing many papers, essay answers on exams and presentations. Like anything else, good writing requires practice.

Most of us avoid things we're not good at. That's probably OK if it is singing in the choir or playing basketball; it isn't OK when it comes to writing. Take the extra English class so you are forced to read and write more. Keeping a journal is another way some people choose to improve their writing. You don't need to worry about a grade, but it's an excellent way to practice writing about a topic you know. Taking time to learn the principles of good grammar will also help you write more quickly.

In college, you'll need to learn new things and write about them. Practice researching a topic you know nothing about, come up with an outline and write about the topic. Along with actually practicing writing, it is important to read as much as possible. Speaking of which, read on to the next point.

## Read on and on and on...

When you read, you expose yourself to different writing styles and new vocabulary — all of which makes your writing more interesting. Challenge yourself to read at least one good book every semester in high school, and perhaps a couple during the summer. You'll learn without even working at it!

## Defend yourself

When you are in college, you will likely find yourself walking around campus rather than driving. You will meet many new people, and there is a chance you may meet someone you shouldn't trust. Take a self-defense course, whether you are a male or female. Hopefully, you'll never need to use those skills, but in case you do, you will be prepared.

## Practice time management

College is different from high school, because you spend less time in class and are expected to learn more on your own outside of class. It can be easy to put off reading those chapters and preparing for the exam that is in three weeks because the exam is in THREE weeks. But when you have three exams and two papers due in three weeks, you'll soon be caught with too much to do and not enough hours to do it well.

Learn how to make good use of your free time in high school, and those same skills will transfer to college. Get to know yourself and what works best for you. Do you play music to help you concentrate? Are mornings a better time for studying, or is it early evening? Run errands or work out when you don't focus as well and reserve your best times to concentrate for studies. It often helps to keep a to-do list, so when you have time, you can check off something on the list; it will also help you prioritize what should be done right away or what can be started now and finished later.







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# HIGH SCHOOL COURSES MATTER

## Developing a class plan

In high school, you have more opportunities to select your classes. Choosing a variety of classes helps you figure out those you enjoy most, and in a few years when it's time to choose a major, you may find it easier to do so.

You'll notice some classmates take the bare minimum to skid by. They will likely regret this later if they want to apply for scholarships because many of them require a certain level of course work to qualify.

Challenge yourself with classes that are a bit tougher. Spend extra time with a teacher to help you understand the topic rather than waiting to take it on for the first time in college and the tougher classes will better prepare you for college.



The number of required years of high school classes you need to take to meet some scholarship requirements are noted for you here.

**English/Language arts (4 years):** You spend a great deal of time reading and writing in college, so practice it in high school. Take a variety of writing and literature classes to improve your vocabulary.

**Foreign languages/Fine arts (1-3 years):** Learning a foreign language and gaining an understanding of the arts challenge your brain to think differently. In today's global economy, a second language may be your ticket to scoring that first job out of college. The ND Career and Technical Ed Scholarship requires one year; the ND Academic Scholarship requires three years.

**Math (3 years):** Study up! Algebra and geometry questions are included on college entrance exams. Check early with the colleges you may like to attend because some require four years of math and certain majors may have higher level prerequisite math courses.

**Science (3 years):** You will typically need at least three years, if not four years, of science classes for college admission. These courses expand your analytical thinking skills and help you apply theories.

**Social studies (3 years):** Learning from the lessons of history along with gaining an appreciation of local, state and world government and cultures are critical aspects of being a well-rounded student.

[Click here to learn more about scholarships.](#)

## The value of a tutor

Yes, asking for help is a valuable life skill. There are many services available in college to help students with testing, tutoring and a variety of other things. It's important to ask for help if you need it. You can't be good at everything you try. If you are a math whiz but struggle with English composition, you have two choices: continue to struggle or spend a little extra time with a tutor to gain a better understanding. You may never sail through an English paper like you do a math assignment, but chances are you will be much more comfortable with it.

If you continue to struggle with certain aspects of classwork, consider asking to be tested for learning disabilities. A learning disability has nothing to do with your intelligence, but instead, it means you need to learn in a different way. Why is this important? You may scrape through your high school courses with a C or a D, but lose out on the opportunity to attend college if you don't receive a proper evaluation to identify a learning disability. Just like in high school, colleges need to accommodate a learning disability, so don't let it deter you from pursuing that dream career.



# Earning college credits in high school

## Dual credit courses

A dual credit course is a college course you can take during high school to earn both high school and college credits. The classes are often taught at the high school during school hours. You may also be able to take classes at a college during the day, evening or on a weekend. Check with your school to see what dual credit course options are available.

By taking advantage of dual credit courses, you can start earning college credit while still living at home. You also get a head start on your college education, which for most people means taking less money out in student loans.

If you can't afford to pay for dual credit courses, you can take out a student loan to cover the cost or consider the dual credit assistance offered by Bank of North Dakota (BND). You must meet these requirements to be eligible for dual credit assistance from BND:

- You need to be a sophomore, junior or senior attending a North Dakota high school.
- The school district superintendent or designee must approve of you taking the course. In most cases, you'll visit with a guidance counselor or principal first.
- You need to qualify for the free or reduced-price lunch program.
- You must complete a [Dual Credit Assistance Application](#).

## Advanced Placement courses

AP courses offer North Dakota high school students the opportunity to take rigorous, college-level courses and earn college credit while in high school. Students engage in intense discussions, solve problems collaboratively, and learn to write clearly and persuasively. North Dakota AP courses are reviewed and approved by the College Board.

Choose from a variety of AP courses. Some North Dakota school districts offer AP courses in person. AP courses are also offered online through the North Dakota Center for Distance Education.

The North Dakota Department of Public Instruction (NDDPI) provides support through an initiative which waives some or all of students' AP testing fees for AP English, AP mathematics, AP science, and AP computer science exams. Additional information can be found on the [NDDPI website](#).

## CLEP and DSST exams

What if you could skip college classes because you already learned the material in high school? You may be able to do just that after your senior year of high school by taking [CLEP](#) or [DSST](#) exams. These are standardized tests that allow you to 'test out' of lower-level college courses in certain subjects. For example, let's say you're a bit of a biology whiz. You've always done well in the subject and are a member of the science club. If you score high enough on the biology CLEP test you may not need to take the class in college to fulfill the school's requirements. Always check with the college to make sure it offers the option to test out of classes. Some base the number of credits you earn on how well you do on the test.

Both exams are offered in a wide variety of subjects, from math to business to humanities. There is a fee to take the exam, but the cost is usually less than the cost of a college class. Both tests are free to U.S. military personnel.



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# REPUTATION AND RESUME BUILDING

The impression you make on adults while you are in high school may very well impact the career opportunities you have later. A newly graduated engineering student shared an example of this when he was hired for his first job out of college, because the employer remembered how hard he worked on the high school basketball court. You will either leave a good impression or a bad impression with those you meet. Here are a few tips to make sure it is good!

- **Volunteering:** Take time to give back to your school, church or community. You will meet adults who can help further your career dreams. Even if you aren't volunteering in an area you are interested in, the adults you work with may have a contact you need someday.
- **Develop your social skills:** Force yourself to be in situations where you meet new people and need to strike up conversations. This will help you gain useful skills for when you interview for admission to college programs and future jobs.
- **Watch what you post on social media:** Many college programs and employers review your social media posts. Make sure you are only posting information you will be proud of in the future, not what seems cool today.
- **Get a summer job:** Every job you take will teach you something. You may never be a professional waitress or work in the food service industry, but you can learn organizational skills, customer service principles and sales. If you are coaching a ball team, you learn to encourage others, to break down a skill and teach it and to work with people of different levels of talent. If possible, try getting a job that relates to a field you may be interested in, but never discount what you learn if you don't get that sweet internship or job.
- **Look for on-campus jobs:** There are many jobs available on campus; some are through work-study programs which you can be awarded if you have financial need. These can be valuable learning experiences and often have limited hours, so you still have plenty of time to study.
- **Intern:** Internships are typically offered to students after they've completed a few years of coursework in a certain area of study in college. They are an excellent way to apply what you've learned from books to how you'll use it in a career. Internships also help you test drive what kind of job you may enjoy in your field of study.
- **Network:** Stay in touch with the people you work for and with for future references, whether it is to get into that college program or a job. Have you ever heard the saying, "It's not what you know, but who you know." at some point in your life? You obviously need to know some of the "what," but the difference between getting into a program or getting that job is often in the "who."
- **Keep track of your activities:** You may think you'll never forget that you were awarded the Junior Achievement Award for Music; but after a couple of years, it will likely get lost in the shuffle. At the end of every school year starting in high school, write down what you have accomplished, the groups you participated in and the jobs you've done. This will help broaden your resume for future college and job applications.



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# CHOOSING A MAJOR, A COLLEGE AND A CAREER

There are a couple schools of thought on choosing a major. Some will say you can figure it out after you get to college since you spend the first few years taking general courses. Others suggest investing more time on choosing a major before you start college to make sure you are closer to that final decision. The number of years in college and how much it costs you to go to college will be influenced by your approach.

Consider the type of lifestyle you want when choosing a major. If you have expensive hobbies or feel that having expensive things around you is important, you'll need to choose a career where you can make more money. More years in college doesn't necessarily mean more money, so consider all of your options when making a decision.

## Types of colleges and the certificates or degrees you can earn

### Community college

Community colleges offer associate degrees which usually take two years to complete if you stay on track with classes. Some offer bachelor's degrees, often working with another university in the state. There are also community colleges that offer industry-specific training such as power plant, health care or oil field-related jobs.

### Technical college

Technical colleges may also be called a trade school or vocational school. They offer one-year certificates or two-year associate degrees and are hands-on and job-focused. They place less importance on your high school grades than a four-year college or university.

This may be a good fit for you if you want a trade job such as an automotive technician, drafter, machine tool technician, welder, medical transcriptionist, dental hygienist or graphic designer. These are just a few examples of trade jobs you may enjoy.

### Tribal college

Tribal colleges are operated by American Indian tribes and include Native culture and traditions in teaching and training. They offer many of the same degrees as other colleges. Your high school grades or ACT® scores are not considered when reviewing your application.

### College and university

The difference between a college and a university is size. Universities have multiple schools within their systems; colleges usually have fewer options and often don't offer master's degrees.

Colleges offer bachelor's degrees. Universities offer bachelor's, master's and doctorate degrees.



## Transferring from one college to another

It's not uncommon for students to transfer from one college to another. Regardless of the reason for the transfer, it's important to visit with admissions officers about the best options and ask if there are restrictions on transferring credits.

Some students choose to start at a community college for one to two years and then transfer to another college or university to complete a bachelor's degree. This may be a good option if you are concerned about student loan debt or are unsure about your major. Starting at a community college can give you time to figure that out before going to a more expensive university setting. Most community colleges are less expensive which can help reduce student loan debt, and if you attend a college in your community, you may choose to live at home to cut housing and food expenses.

Before leaving the community college you are attending it is important for you to check with the Registrar's Office to see if you have met the requirements to receive an associate degree. Without taking this easy yet very important step, you will not officially receive your associate degree. Having that credential is a great way to jumpstart your bachelor's degree. More importantly, sometimes plans change and not everyone goes on to complete their bachelor's degree which makes having that associate degree even more important.

Sometimes, a college isn't a good fit for you and you feel you will be happier at a different college. Visit with the admissions officers right away as transferring credits from one school to another, whether it's a technical, community or tribal college or university, can be challenging and you'll want to carry over as many credits as possible.

## Do you need to declare a major before starting college?

If you are hoping to finish college in two years with an associate degree, it is good to have a solid idea on your major before you start. That changes somewhat in a university setting since your freshman year is likely general courses that are easily transferable to count toward different majors. However, even in the university situation, different majors may require a more difficult science or math class, so having a general idea is recommended.

One thing you know for sure is that you will spend less money and start earning a living earlier if you graduate more quickly. One reason for the current trend of increasing student loan debt is that students are changing majors more frequently, resulting in more years in school. It can mean tens of thousands of dollars more in student loan debt for every extra year you spend in college. Not to mention the wages you will lose by delaying your start date.



## Choosing a major

There's no doubt that choosing a major is a big decision, and one that many students agonize over. As a teenager, it's difficult to choose a career you'll be happy with the rest of your life. Rest assured. That isn't really what you need to do.

A college degree opens doors. You learn to process new ideas, incorporate skills you never had and gain exposure to a much broader world. That being said, many skills are transferable from one career to another. Instead of thinking too far ahead and choosing a career for the next 40 years, consider what you think you'd enjoy for the next 10 years. After that, you'll have many professional contacts and a better sense of what's important to you in a career. You may choose to return to school for another degree or an employer may be willing to train you on the job if you think you want to change your career path.

There are a number of steps and tools to help you determine a career track. The first step is to consider your high school classes and which of those you enjoy. If you enjoy math, you may consider moving toward a science- or math-based major such as a chemistry or engineering. If you enjoy history and social sciences, consider a major like political science, sociology or education.

North Dakota students have [RUReady.nd.gov](http://RUReady.nd.gov) available to complete career interest surveys to help you select a course of study. Try to get a general idea of a course of study before investigating the colleges you'd like to attend.

Ask the people who know you best if they have suggestions for you. Sometimes other people provide excellent insights into your strengths. They may also have contacts with whom you can visit to learn about different careers.

Your high school may offer some classes on different career tracks such as health careers to help you decide. Job shadowing allows you to watch a professional during the workday and ask questions you have about that career.



# QUESTIONS YOU MAY WANT TO ASK THE PROFESSIONAL WHILE YOU JOB SHADOW

1. Do you work Monday through Friday? Do you work weekends?
2. What hours of the day or night do you work?
3. What is the typical starting salary?
4. What is the job market like?
5. Do you work alone or with a group of people? How much interaction do you have with the people you work with?
6. What was your major? Where did you go to school? What school(s) would you recommend?
7. What changes do you predict in your profession in the next 10 years?
8. What were the greatest challenges you overcame when earning your degree?
9. What are the favorite things about your job? What do you dislike?

Job Service North Dakota offers [North Dakota WIN \(Workforce Intelligence Network\) online](#) as a source to tell you about the hottest occupations and their salaries.

## North Dakota TRiO programs

If you are a first-generation college student, have a documented disability and/or come from a low-income household, you may be eligible to participate in a North Dakota college or university [TRiO program](#). These programs are dedicated to providing students with the academic, financial and career resources necessary to succeed both in the classroom and after graduation. Services include personal and professional tutoring, career and transfer advisement, financial literacy training, study equipment for checkout and social events to enhance student interaction with faculty and peers.

[Click here](#) for a comprehensive listing of TRiO programs throughout the state of North Dakota.

## Army Reserve Officer Training Corps (ROTC)

If you are considering joining the military but still want to earn a college degree, look into [North Dakota's Army ROTC programming](#). Army ROTC is an elective curriculum you take along with your required college classes. As an ROTC cadet, you not only get to experience life as a traditional college student, you also receive formative training that prepares you for a career in the U.S. Army.

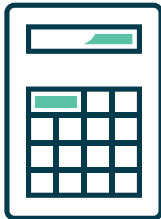
Introductory courses in army leadership take place during your first two years in college and do not require a military commitment. Advanced coursework in military tactics, team organization and decision-making take place during your final two years in college. Enrolling in advanced courses requires a commitment to serve eight years as a U.S. Army Officer following graduation.

If you are accepted into an Army ROTC program, you may be eligible for [up to four years of full-tuition scholarship](#). The ROTC also provides additional allowances for books, fees and monthly living expenses.

## Choosing a college

If you would like to attend college in North Dakota, there are many options for state and private colleges, and even more when you add technical schools. Do a combination of online research and visiting with others to start your list. This [helpful comparison tool](#) may be handy as you compare colleges.

The cost of college should factor into your decision. Bank of North Dakota's website contains a number of calculators to help you make sound financial decisions.



### Salary-to-debt calculator

Salary-to-debt calculator tells you how much student loan debt you can afford based on a certain salary.



### Debt-to-salary calculator

Debt-to-salary calculator tells you how much salary you will need to support your student loan debt.

Bank of North Dakota's [Regional College Cost Sheet](#) compares the cost of attending college in North Dakota, South Dakota, Montana and Minnesota and is updated annually.

## Making a college visit

It's good to spend time on several campuses before making a final decision on where you'd like to attend. During your visit, picture yourself attending the school and imagining what could be. You should tour the facilities, meet students and staff and get a glimpse of campus life.

Contact the school's admissions department and schedule a visit. When scheduling, keep in mind that a campus visit over summer break will provide a different perspective from that experienced during the school year. To get the most out of your college visits, you should prepare a few things ahead of time.

- Needs and wants list: This list should include the items you feel are important to succeed in college. If small class sizes and certain extracurricular options are important, ask about them. Assistance programs for special learning needs may be important to inquire about too.
- Your list of questions: What do you want to learn during your visit? If you want to talk with professors in a certain major, discuss that ahead of time with the admissions officer.
- A friend or family member: Ask a friend or family member to go with you. They can offer another perspective and may ask different questions.
- List of campus activities and attractions that interest you: Check out the school and community website to get a feel for the campus and community.
- [A comparison tool](#): This can help you determine which of the colleges you're considering are your top choices. The tool allows you to rate each college on items such as affordability, choice of majors and class size.

If you don't have the time or resources to travel and see colleges, contact them and ask about resources they have available to help students experience what they have to offer. Many schools have online tools such as virtual tours and student blogs.

# QUESTIONS TO ASK WHEN CHOOSING A COLLEGE

1. What do I want to major in?
2. Do I want to be on a small or large campus?
3. Do I want to be close to home?
4. What is campus life like?
5. What extracurricular activities does the school offer?
6. What are the costs and average student debt?
7. Which colleges have the major I'm interested in?
8. What is the student-to-professor ratio? Are the class sizes large or small?
9. What is the school's graduation rate?
10. What is the job placement rate?

# PAYING FOR COLLEGE

## FAFSA

The [Free Application for Federal Student Aid \(FAFSA\)](#) is the first step in the college financial aid process. It must be completed every year by students seeking financial aid. Financial aid includes grants, scholarships, work-study programs and student loans. The application is free to complete. Don't let anyone scam you and offer to complete it for a fee. [Watch this two-minute video](#) for a quick overview of completing the FAFSA.

Most financial aid is based on financial need. Financial need is the difference between the college's cost of attendance and your Expected Family Contribution (EFC). The cost of attendance is determined by the school and includes tuition and fees, books, supplies, room and board, personal expenses and transportation.

The EFC is calculated from the information you put on the FAFSA. It is affected by dependency status, household size, income, assets and the number of household members enrolled in college or trade schools.

$$\begin{aligned} &\text{Cost of attending school} \\ &- \text{Expected Family Contribution} \\ \hline &= \text{Financial need} \end{aligned}$$

Some people mistakenly believe they won't qualify for financial aid because they make too much money or have too many assets. Almost every student qualifies for an unsubsidized Federal Direct Student Loan, so it is important to complete the FAFSA. Even if a student loan isn't necessary, it's a good idea to complete the application because it will identify any grants or scholarships available to you.



## Completing the FAFSA

This process has been greatly simplified. If you have the following information at your fingertips, it takes most people about an hour to complete.

- Federal Student Aid ID (FSA ID) for both the parent and the student. You apply for this online at [fsaid.ed.gov](https://fsaid.ed.gov).
- Student's Social Security number and date of birth
- 2017 federal tax return of the parent, and if applicable, the student
- 2017 untaxed income records which include veteran's non-education benefit records, child support received and workers' compensation
- Assets which include the balance of cash, savings and investments
- Alien registration or permanent resident card if not a U.S. citizen

## Need more assistance to complete the FAFSA?

The [Federal Student Aid website](#) where you complete the FAFSA also provides the ability to request help with specific questions.

## Application dates

If you will attend college between July 1, 2019, and June 30, 2020, you can submit the FAFSA as early as October 1, 2018. File as soon as possible because some financial aid is awarded on a first-come, first-served basis.

## The process after you complete the FAFSA

When you complete the FAFSA, you'll need to list schools you're interested in attending. Your FAFSA application is sent to those schools, and the ones that you've applied to and been accepted to will send you award letters stating how much you can receive in financial aid. In addition to grants, scholarships and work-study programs you may qualify for, the letter will provide information on the type and amount of federal student loans you can receive. If you still need additional funds to attend college, visit [Bank of North Dakota's website to learn about its student loan program](#).

When you decide which college to attend, call the admissions office to let them know to expect you and follow the instructions that came with the award letter to accept the financial aid package. You also need to inform the other colleges on your list that you won't be attending them.



# Scholarships and grants

Scholarships and grants don't need to be repaid, making them the best ways to pay for college. Unlike grants which you apply for when you complete the FAFSA, scholarships are financial aid you must research and find to apply for them. This [short video](#) provides a nice overview.

Some scholarships require more effort than others. However, many of them ask similar types of questions. You should save answers to review and modify slightly for different applications.

Most scholarship applications will ask a few questions about you and your high school career and will probably want you to write a short essay or two. Less than an hour of work could get you \$1,000! Regardless of what career you pursue, this is probably the only time in your life that you'll manage to make \$1,000 per hour.

Scholarships and grants may be based on your financial need, group affiliations, grades, ACT® or SAT® test scores or an extracurricular activity. Look below for some of the scholarships and grants that are available.

## North Dakota grants and scholarships

- [American Federation of Teachers](#)
- [Hawkinson Scholarship](#)
- [Higher Education Resource Organization for Students](#)
- [Municipal Government Academy \(MGA\) Jan Jordan Fund](#)
- [ND Academic Scholarships](#)
- [ND Association of Counties \(NDACo\)](#)
- [ND Career & Technical Education Scholarships](#)
- [ND Community Foundation](#)
- [ND Dollars for Scholars](#)
- [ND Indian Scholarship Program](#)
- [ND Nurse Practitioner Association](#)
- [ND Scholars Program](#)
- [ND State Student Incentive Grant \(SSIG\) Program](#)
- [ND Veterinary Medical Association](#)
- [Public Employee Association](#)
- [Real DEAL Scholarship from Bank of North Dakota](#)
- [Women's Opportunity Fund](#)

## North Dakota college-specific scholarships

- [Bismarck State College](#)
- [Candeska Cikana Community College](#)
- [Dakota College at Bottineau](#)
- [Dickinson State University](#)
- [JZ Trend Academy](#)
- [Lake Region State College](#)
- [Mayville State University](#)
- [Minot State University](#)
- [North Dakota State College of Science](#)
- [North Dakota State University](#)
- [Trinity Bible College](#)
- [Turtle Mountain Community College](#)
- [University of Jamestown](#)
- [University of Mary](#)
- [University of North Dakota](#)
- [UND School of Medicine and Health Sciences](#)
- [Valley City State University](#)
- [Williston State College](#)

## South Dakota college-specific scholarships

- [Augustana College](#)
- [Black Hills State University](#)
- [Colorado Technical University – Sioux Falls](#)
- [Dakota State University](#)
- [Dakota Wesleyan University](#)
- [Headlines Academy of Cosmetology and Massage](#)
- [Lake Area Technical Institute](#)
- [Mitchell Technical Institute](#)
- [Mount Marty College](#)
- [National American University](#)
- [Northern State University](#)
- [Presentation College](#)
- [Sinte Gleska University](#)
- [Sioux Falls Seminary](#)
- [Sisseton-Wahpeton College](#)
- [South Dakota School of Mines and Technology](#)
- [South Dakota State University](#)
- [Southeast Technical Institute](#)
- [University of Sioux Falls](#)
- [University of South Dakota](#)
- [Western Dakota Technical Institute](#)

## Federal grants

- [Pell Grant](#)
- [Supplemental Educational Opportunity Grant](#)
- [TEACH Grant](#)

## Minnesota college-specific scholarships

- [Alexandria Technical College](#)
- [Bemidji State University](#)
- [Capella University](#)
- [College of St. Benedict](#)
- [College of St. Scholastica](#)
- [Concordia College](#)
- [Concordia University – St. Paul](#)
- [Gustavus Adolphus College](#)
- [Leech Lake Tribal College](#)
- [Minnesota State University – Mankato](#)
- [Minnesota State University – Moorhead](#)
- [Minnesota State Community and Technical College](#)
- [Northland Community and Technical College](#)
- [Northwest Technical College](#)
- [Northwestern Health Sciences University](#)
- [Ridgewater College](#)
- [St. John's University](#)
- [St. Cloud State University](#)
- [Southwest Minnesota State University](#)
- [University of Minnesota – Crookston](#)
- [University of Minnesota – Duluth](#)
- [University of Minnesota – Twin Cities](#)
- [University of St. Thomas](#)

# TIPS ON CREATING A WINNING SCHOLARSHIP APPLICATION

If your application is incomplete or not detailed enough, it may not be considered for the scholarship. It's important to spend a little time on it. Here are some tips:

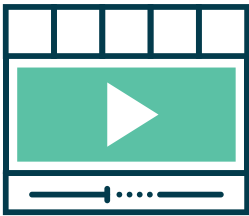
- Follow directions
- Be honest
- Highlight your strengths, passions and successes
- Read through the entire application before writing answers
- Respond to each question with a complete answer
- Practice writing your essay, if one is requested, and be sure to review and modify it as needed before putting it on your final application
- Ask a family member, teacher or counselor to review your application for errors
- Make sure to return all information by the deadline
- Keep a copy of your application

Your application should reflect who you are. Remember that the more scholarships you apply for, the greater your chances are of receiving one...or more!

## Student loans

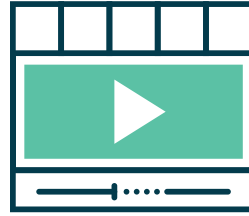
If you're planning on going to college, there's a good chance you'll need to take out student loans to do it. The most important thing to understand about student loans is that they are loans — not free money. Like any loan, they need to be paid back, plus interest. Make sure to apply for as many scholarships and grants as possible in order to minimize your student loan need.

These short videos provide good insights about student loans.



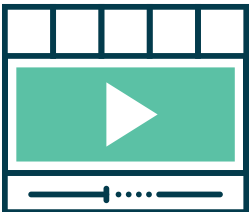
### Bank of North Dakota Student Loan

[VIEW >](#)



### Federal Direct Loan and Federal Direct PLUS Loan

[VIEW >](#)



### Cosigning private student loans

[VIEW >](#)

## Deciding how much to take out in student loans

The Consumer Financial Protection Bureau recommends taking out less than your expected starting salary after you graduate. If you expect to earn \$40,000 per year in your first job, do everything you can to take out less than \$40,000 in loans. The average amount of student loan debt for a graduating college senior in the United States was just over \$37,000 in 2016. [This calculator](#) will help you determine the upper limit of student loans you should take out based on the salary you will earn with your major.

## Where to get student loans

The first place to get student loans is the federal government. The financial aid award letter you receive from a college after you complete the FAFSA will tell you how much in loans you can get from the federal government.

If you still need money to fill the gaps, consider private student loans. In North Dakota, [Bank of North Dakota provides state-sponsored student loans](#) at favorable rates to North Dakota residents, whether attending college in or out of state, and to out-of-state residents attending college in North Dakota. Residents of Minnesota, South Dakota, Wyoming, Wisconsin and Montana may also access Bank of North Dakota student loans regardless of where they attend college, but the interest rate and fees are different. This also applies to students attending schools in any of these states. You are strongly encouraged to maintain all of your checking and savings accounts with your local bank or credit union when taking out a student loan at Bank of North Dakota (BND). Also, since you cannot take out loans for cars and other personal items at BND, you never need to worry about us asking for you to transfer that business.

Several local financial institutions may also offer private student loans. Before deciding which private student loan you want, make sure to compare interest rates and repayment options. Because BND is a state agency, the rates are typically better.

## **Types of federal student loans**

### **Subsidized versus unsubsidized**

Students with financial need may qualify for subsidized loans. This means you don't pay interest on the loan while you're in college at least half time; the federal government helps to pay, or subsidize, the interest during that time. The interest on an unsubsidized loan begins accruing immediately when you take out the loan.

### **Direct Subsidized**

For undergraduate students with financial need

### **Direct Unsubsidized**

For undergraduate and graduate students; do not need to demonstrate financial need

### **Perkins Loan**

For undergraduate, graduate or professional students with exceptional financial need

### **Direct PLUS**

For eligible parents of dependent students and students pursuing a graduate or professional degree



## **BND Student Loan for college**

BND has a state-sponsored student loan for college to help fill the funding gaps when scholarships, grants, savings and federal student loans aren't enough to pay for college.

### **North Dakota residents**

For North Dakota residents attending college in North Dakota or attending an eligible college out of state, there are no fees and you receive a decreased interest rate.

### **Out-of-state residents attending a North Dakota college**

For out-of-state residents attending a North Dakota college, there are no fees and you receive a decreased interest rate.

### **Residents of – or students attending school in – Minnesota, South Dakota, Wyoming, Wisconsin and Montana**

For residents of Minnesota, South Dakota, Wyoming, Wisconsin and Montana attending school in any state other than North Dakota or for students attending schools in any of these states, there is a 3.75 percent administrative fee and an increased interest rate.

## **Cosigning student loans**

Many private and state-sponsored student loans may require a cosigner who pledges to pay back the loan if the borrower does not. Watch [a short video](#) on cosigning.

Cosigning a loan is an action that should never be taken lightly, because it can have serious implications to credit history. The loan appears on the cosigner's credit report and can directly affect his or her credit as a debt owed.

Ideally, the borrower of a cosigned loan is reliable, never late and never misses a payment. The cosigner's willingness to risk his or her credit helps the borrower get the loan and can help the borrower build a positive credit history. If the borrower does not make payments, the cosigner is responsible for repaying the debt. The unpaid debt will appear on both the borrower's and cosigner's credit reports, and if payments are late, could harm their credit and perhaps their abilities to qualify for new credit. If left unpaid, it could also lead to collection accounts and harm creditworthiness.



## PARENT TIP: Financial aid tax credits

In order for a scholarship to be “qualified,” or tax free, your student must be a candidate for a degree. He or she is also required to only use the funds for tuition, fees, books and supplies. Any amount received for incidental expenses is not a tax free, qualified scholarship. Incidental expenses include room and board, transportation and payments for research.

Fortunately, there are a few tax credits and deductions available to taxpayers while they have students in college. These include:

- **American Opportunity Credit:** available for the first four years of college
- **Lifetime Learning Credit:** available if a taxpayer or dependent is taking college classes to improve job skills
- **Tuition and fees deduction:** allows taxpayers to deduct qualified college expenses for themselves or a dependent
- **Student loan interest deduction:** allows taxpayers to deduct up to \$2,500 per year on federal taxes for interest paid on student loans
- **College SAVE plan deduction:** allows North Dakota taxpayers to deduct up to \$5,000 (up to \$10,000 for married couples) of College SAVE plan contributions from their North Dakota state taxable income

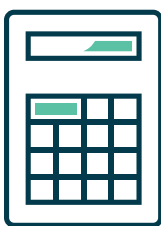
Visit with a certified public accountant to learn how these tax credits may impact you.

## The loan truth

Not many things in life are free. If you borrow money, you need to repay it with interest. The longer it takes to repay a loan, the more it costs.

You start paying for student loans six months after you graduate or leave college. Make sure the career you choose offers a salary large enough to repay your loans. A good rule of thumb is your payments should not exceed 10 percent of your net income when you graduate college. For example, if your net income is \$30,000 per year, your payments should be less than \$3,000 per year or \$250 per month. Calculate your expected salary and how much you will need to repay.

Sometimes the higher paying jobs require more years in school which means you may have to borrow more. Consider if it is best to work for a period to repay a portion of the student loans you have before furthering your education. Some employers have tuition reimbursement programs that help you pay for college. You could end up having less total debt if that is your situation.



### Salary-to-debt calculator

Salary-to-debt calculator tells you how much student loan debt you can afford based on a certain salary.



### Debt-to-salary calculator

Debt-to-salary calculator tells you how much salary you will need to support your student loan debt.





# College SAVE

While college is a good investment, it is expensive. Tuition costs are likely to keep rising, so it's good to have a plan. Start saving as early as possible. Every dollar saved today is one less you'll need to find in grants, scholarships and student loans later.

One of the best ways to save money for college is with a [College SAVE 529 account](#). With a 529 account, your money not only grows tax deferred which means your money grows faster, but North Dakota tax filers may deduct contributions annually from their North Dakota taxable incomes. And when the time comes to take the money out of your account for qualified college expenses, your withdrawal is tax free.

North Dakota has a couple ways for you to receive matching grant money in your College SAVE account.



## New Baby Match

Every North Dakota newborn can receive up to a \$200 matching contribution if an account is opened by the child's first birthday.



## BND Match

Four of five North Dakota families qualify for the BND Match which is \$300. This is dependent upon income and the beneficiary must be 15 years of age or younger.

## BND Match criteria

Your adjusted gross income (previous tax year)	You are eligible for:
\$80,000 or less if single	\$300
\$120,000 or less if married, filing jointly	\$300

The BND Match and New Baby Match are subject to the availability of funds and can be modified, reduced or stopped at the discretion of Bank of North Dakota.

*For more information about North Dakota's College SAVE Plan (College SAVE), call 1-866-SAVE-529 (1-866-728-3529). Investment objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing.*

*If you are not a North Dakota taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarships, and protection from creditors that are only available for investments in such state's qualified tuition program.*

The College SAVE Plan (College SAVE) is a 529 plan established by the State of North Dakota. Bank of North Dakota (Bank) acts as trustee of College SAVE Trust, a North Dakota Trust, and is responsible for administering College SAVE Trust and College SAVE. Ascensus Broker Dealer Services, LLC (ABD), the Plan Manager, and its affiliates, have overall responsibility for the day-to-day operations of the Plan, including recordkeeping and marketing. The Vanguard Group, Inc. (Vanguard) provides underlying investments for the Plan. College SAVE's Portfolios, although they invest in mutual funds, are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns are not guaranteed and you could lose money by investing in College SAVE. Participants assume all investment risks, including the potential for loss of principal, as well as responsibility for any federal and state consequences.

**Not FDIC-Insured. No Bank, State or Federal Guarantee. May Lose Value.**

## Ugift®

Birthday gifts are awesome. Why would we even bother turning a year older if someone weren't going to give us a present for it?

Let's face it though. Some of our friends and relatives aren't the best gift-givers. Maybe grandma remembers that you liked My Little Pony when you were six, and she gets you a My Little Pony gift every year – even though you stopped liking it seven years ago.

Even when you get cool gifts, for how long do you enjoy them? Are you still using that first-generation Kindle Fire you got six years ago? Do you even know where it is?

Instead of lame gifts or things you'll quickly lose interest in, consider asking your friends and family to put money toward your future college education. Ugift® is a hassle-free way to put money in your College SAVE account. Gift contributions can be made online or by check. It's secure and free and there is no need to register for the service.

Visit [collegesave4u.com](http://collegesave4u.com) to learn more about Ugift® today.



# COLLEGE ADMISSIONS EXAMINATIONS

Exam	Purpose	When taken	Subjects tested	Scoring	Important to know
<b>PSAT (Preliminary SAT)</b>	Qualifying test for National Merit Scholarship	Offered every October. Take during sophomore and/or junior year.	Math and evidence-based reading and writing	Each section is scored on a scale of 160-760. A perfect score is 1520.	Colleges don't see these results unless you make the top 2 percent
<b>SAT®</b>	Colleges use score for admissions and merit-based scholarships	Throughout the year. Take during junior and/or senior year.	Reading, writing and language, math and essay (optional)	400-1600	Cannot use a calculator on some math questions
<b>ACT®</b>	Colleges use score for admissions and merit-based scholarships	Throughout the year. Take during junior and/or senior year.	English, math, reading, science reasoning and essay (optional)	1-36	Calculator allowed for all math questions

## Should you study?

Without a doubt, the answer is yes! It is recommended that you start studying three to six months ahead of your scheduled test date and to study three to four hours every week. You could break that up into daily sessions of 30 minutes each or a couple two-hour sessions.

Before you start studying, take a practice test and score it. This will help you identify the areas you need to focus on the most. Depending on what year of school you are in, you may want to adjust your class schedule to take another class in an area of weakness to strengthen your knowledge.

There are a number of resources for study materials. Ask your high school counselor for information on the most highly recommended courses and participate in your high school's ACT® preparation class if one is offered.

There are no restrictions on the number of times you can take an exam, but you need to pay the exam fee every time.

## Listing colleges on the tests

You'll be asked to list the colleges that you'd like to share your scores with. If you haven't decided where you'd like to attend, list four to six schools in which you are interested. There is no charge to list the schools on the test. Check out the schools' websites or call the admissions offices for their minimum ACT® requirements. This will provide guidance on the amount of time you want to invest in studying.

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# FINANCIAL LITERACY

## Managing college finances

Managing your college finances is one way to make sure you don't have too much student loan debt when you graduate. It's hard to believe the way you save and spend money as a young person sets the stage for your future. If you don't have good spending habits now, here are a few items to get you started.

### Get organized

Start a filing system so you know when your bills are due and how much you owe. It saves time, money and headaches if you keep everything in one place. In your file, keep copies of:

- Bank statements
- Receipts for cash, debit card and credit card purchases
- Credit card and utility bills
- Loan agreements and other financial documents
- Paycheck stubs
- Insurance documents

### Set your budget

Where does your money come from? Do you have enough to cover all of your college expenses? Make a table to track your income and expenses. You may receive money from a job, scholarship, student loan or savings account. List these under the income portion of your table.

Under the expenses portion of your table, list the costs of your expenses such as tuition, housing, books, groceries, clothing, entertainment and gas for a car. Also, be sure to include an estimated amount for unexpected expenses; unfortunately, things such as your car breaking down will happen.

Next subtract your expenses from your income to determine if you have enough money to get through the month or school semester.

If you don't have enough income to cover your expenses, organize them by needs and wants. Cut back on wants to help you avoid overspending and stick to your budget.

### Buying and renting textbooks

College textbooks are expensive – the average full-time undergraduate student spends between \$1,200-1,400 each year on books. You can always buy new books, but if you're looking to save some extra cash, you can usually buy or rent books at discounted rates. If you have a tablet or e-reader, look to see if an electronic version is available. E-books are generally half the cost of new, printed editions. Be sure to check your campus announcements for information about student book exchanges – students generally sell their textbooks for less than you would find in your campus bookstore! You can also find books online.

## Monitor your checking and credit card balances

Pay close attention to your checking account and credit card balances. If you spend more than you make, you may find yourself having money trouble. Keep your receipts and make sure they match what is listed on your account every month. This is called reconciling.

- Use your monthly statement or online banking record to reconcile the balance in your checkbook every month. Online banking allows you to check your balance more often. If you need help learning to balance your checking account, ask your bank or credit union. There is usually a work sheet on the back of the statement to help determine your balance.
- Always know the up-to-date balance of your checking account.
- Realize the balance you get from ATMs or toll-free numbers may be greater than the actual amount in the account as transactions and checks are not deducted from your balance until they clear.
- Review your credit card statement every month to make sure someone has not stolen your identity and charged on your account.

## Be smart with credit

A credit card can make it easy to overspend. If you use your card, you must pay for what you buy. You don't get a break because you are a teenager. If you spend more money than you are able to repay, you can ruin your credit score, also known as a credit rating.

Businesses may look at your credit score before renting to you, hiring you, making a car loan or giving you a credit card. Credit information will typically stay on your credit report for seven years.

As a student, you can think of your credit report as your credit transcript and your credit score as your credit GPA. The scale ranges from 300 to 850. Credit scores of 700 or more are generally considered to be good. Credit scores are based on your total debt, number of credit accounts including new credit inquiries, the age of the accounts and the proportion of credit card balance to the total available credit card limit.

Be extremely wary of the number of credit cards you take out. Even though you may get a 10 percent discount for applying for a card when you make that purchase, just applying for the card may lower your credit score. It also makes it more difficult to track the cards you are using. You may be more likely to miss payments when you have more cards. [Watch a video about credit here.](#)

## Choose the best credit card

As a young person, you are a prime marketing target for credit card companies. Do your research before signing up for a card to get the best deal. Fees, charges and benefits vary among credit card issuers. Compare these features and select a card that fits your needs.

- Annual Percentage Rate (APR) is the yearly interest rate that includes any fees or additional costs associated with transactions. Avoid paying interest on purchases by paying your balance in full each month.
- Grace period is the time between the date of purchase and the date interest begins accruing.
- Annual fees are charged by many credit card issuers for granting you credit.
- Transaction fees and other charges are added to your bill if you use the card for a cash advance, if you fail to make a payment on time or if you exceed your credit limit.

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# GLOSSARY

## **Bank of North Dakota Student Loan**

Bank of North Dakota Student Loan is a state-sponsored student loan. You do not pay fees if you are a North Dakota resident or an out-of-state resident attending college in North Dakota. Fixed and variable interest rates are available.

## **Federal Direct Parent PLUS Loan**

Federal Direct Parent PLUS Loan enables parents with good credit to borrow money for their dependent student's education. Parents begin repaying the loan 60 days after the school receives the entire amount.

## **Federal Direct Stafford Subsidized Loan**

Federal Direct Stafford Subsidized Loan is based on the financial needs of you and your parents. The federal government pays interest until repayment begins, as well as during approved periods of deferment.

## **Federal Direct Stafford Unsubsidized Loan**

Federal Direct Stafford Unsubsidized Loan is not based on your financial need. You are responsible for paying interest from the time you receive the loan until it is paid off.

## **Grants**

Grants are need-based financial aid offered by the federal or state government, college or a private foundation and are not required to be repaid.

## **Private student loans**

Private/alternative loans can be used to cover financial needs not met through federal student aid programs. It is strongly recommended that you exhaust all federal funding options first.

## **Scholarships**

Scholarships are financial aid based on academic performance, athletic skills or other criteria. Like grants, scholarships do not need to be repaid.

## **Work-study**

Work-study helps students earn money by working part-time in programs set up by the school. Many jobs are located right on campus.

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# FRESHMAN & SOPHOMORE CHECKLIST

## August - September

- Challenge yourself.
- Grades are important from day one! Study hard.
- Visit [ruready.nd.gov](http://ruready.nd.gov) to discover your interests and research careers.
- Meet with your counselor and create a class plan. Take Advanced Placement and dual credit courses.
- Use your time wisely.
- Take a variety of classes so you can explore different areas.

## October - December

- Get involved in extracurricular activities.
- Start navigating your path to college. Research careers you may be interested in.
- Find a mentor.
- Ask for help and get a tutor if you are struggling with a class.
- Learn how to manage money.
- Save for college through a 529 account. If you don't have an account, visit [collegesave4u.com](http://collegesave4u.com) and ask an adult family member to start one.
- Sophomore year - Take PSAT in October to get a feel of the test.

## January - March

- Volunteer for community groups and events.
- Begin planning your college finances. Complete the FAFSA4caster on [fafsa.ed.gov](http://fafsa.ed.gov) under the "Thinking About College?" section..
- Look for ways to improve your writing skills. You'll be writing many papers in college.

## April - May

- Research colleges (courses and majors you are interested in, locations, size, financial aid).
- Visit with adults who went to college and ask questions about what you can expect.
- Start keeping track of awards and activities.
- Sophomore year – Start studying for PSAT, ACT® and SAT® tests.
- Take AP exam tests.

## June - July

- Read as much as possible!
- Practice your social skills and become comfortable visiting with adults.
- Be careful with your texts, posts and tweets.
- Summer jobs help you learn important life skills and save for college.
- Open a savings account. If you have one, save a portion of your job earnings.
- Attend or complete a summer enrichment program.

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# JUNIOR CHECKLIST

## August - September

- Review the ACT® Test Calendar and decide when you'll take it.
- Take Advanced Placement and dual credit courses to earn college credits.
- Meet with your school counselor to start preparing for college.
- Improve your writing and technology skills.
- Practice good study habits.

## October - December

- Visit [ruready.nd.gov](http://ruready.nd.gov) to take career interest assessments.
- Visit with current college students about their schools.
- Manage your money by creating a budget.
- Take the PSAT test to see if you qualify for the National Merit Scholarship.

## January - March

- Research the colleges you're interested in online or contact the admissions office for a catalog.
- Start your scholarship search.
- Identify people who would be good references to list on your college application.
- Be careful with texts, posts and tweets.
- Take the ACT® or SAT® if you haven't already done so.

## April - May

- Make college campus visits when school is in session to get a better understanding of what it would be like to attend school there.
- Review ACT® and SAT® test scores and determine if there are classes you should take to improve your knowledge before college.
- Create a list or resume of your extracurricular activities, jobs, volunteer activities and awards to use when applying to college.

## June - July

- Get an internship, job shadow opportunity and/or summer job.
- Read. Read. Read. It's a great way to get ready for college.
- Practice visiting with adults in many walks of life to improve your social skills.
- Retake the ACT® or SAT® if you were unhappy with your score.
- Discuss options on paying for college with your family. Complete the FAFSA4caster on [fafsa.ed.gov](http://fafsa.ed.gov) under the "Thinking About College?" section..



# SENIOR CHECKLIST

## August - September

- Continue taking classes that challenge you.
- Make campus visits if you haven't completed them yet.
- Take as many dual credit or Advanced Placement classes as possible.
- Attend college fairs.
- Sign up for an FSA ID so you can complete the Free Application for Federal Student Aid (FAFSA) in October. Your parent or guardian will need to sign up for one too.
- Apply for [Bank of North Dakota's Real DEAL Scholarship](#) if you are attending a North Dakota college.

## October - December

- Apply to several colleges you'd like to attend.
- Participate in [College Application Month](#) if an event is held at your school.
- Complete the FAFSA at [fafsa.ed.gov](https://fafsa.ed.gov) starting October 1.
- Work on scholarship applications and meet all deadlines.
- Take the ACT® or SAT® for the final time if you need to improve your score.

## January - March

- Get serious about your budget and manage your money wisely. If you have a credit card, be smart with it and pay off your balance every month.
- After you've selected a college, identify programs or groups you'd like to join after you get on campus.
- Scholarship applications are often due at this time.
- Request information on housing and meal plans.

## April - May

- Take a self-defense course to help you stay safe on campus.
- Choose your college and notify other colleges you've applied to that you will not be attending.
- Submit all forms, housing applications and fees to your college.

## June - July

- Apply for student loans if you need them. Start with federal student loans, and if you need more, visit Bank of North Dakota at [bnd.nd.gov](https://bnd.nd.gov) to learn about our student loan program.
- Think about what you need to furnish your dorm room or apartment. If you know who your future roommate is, contact them to discuss what each of you plan to bring.
- Share AP Exam scores of three or higher with the college you will be attending to ensure credits transfer.
- Check with your college about CLEP and DSST test options.
- Attend the summer orientation session at your college.

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# COLLEGE COST SHEET 2018-2019

North Dakota, South Dakota, Montana and Minnesota

Selecting a school is a major decision. Base your choice on careful research and decide which school is right for you. After all, you will be spending a lot of time and money earning your degree. Some of your best sources of information are close at hand. High school counselors, college admission offices, a friend attending college, parents and relatives are great resources! Visit [collegescorecard.ed.gov](http://collegescorecard.ed.gov) to compare schools side by side on factors like average annual cost, graduation rate and many more.

## Some things to consider when choosing a school:

- Does it have the major I'm interested in?
- Do I want a small or large campus?
- Do I want to be close to home?
- What are the costs and average student debt?
- What is the student-to-professor ratio?
- What is the job placement rate?
- What is the school's graduation rate?
- Is the school accredited?

School expenses can vary depending on the campus you attend, the number of credits you take and your transportation and housing choices. The cost of attending college also is affected by your residency. Students who qualify as a state resident usually pay tuition at a substantially reduced rate compared to nonresidents.

These budgets are estimates for the 2018-2019 school year and are used for awarding financial aid. The information was furnished by each institution's financial aid office and is subject to change. Check with each financial aid office to determine your specific cost of attendance based on residency or reciprocity, course load and living arrangements since costs vary between students, even at the same institution. Students are encouraged to consider a variety of factors, including cost, before making a decision on which school to attend.

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North Dakota Schools	City	Resident Tuition & Fees	Nonresident Tuition & Fees	Books & Supplies	Room & Board	Resident Total	Nonresident Total
Bismarck State College	Bismarck	\$4,790	\$5,985	\$1,000	\$6,284	\$12,074	\$13,269
Cankdeska Cikana Community College	Fort Totten	\$3,300 <sup>(7)</sup>	\$3,300 <sup>(7)</sup>	\$1,400	\$4,000 <sup>(5)</sup>	\$8,700	\$8,700
Dakota College at Bottineau	Bottineau	\$4,568	\$6,444	\$1,100	\$7,210 <sup>(5)</sup>	\$12,878	\$14,754
Dickinson State University	Dickinson	\$6,768	\$9,546	\$1,200	\$6,898	\$14,866	\$17,644
Nueta Hidatsa Sahnish College	New Town	\$3,870	\$3,870	\$1,200	\$10,440 <sup>(5)</sup>	\$15,510	\$15,510
The Hair Academy	Bismarck	\$10,920	\$10,920	\$1,499	\$11,560 <sup>(5)</sup>	\$23,979	\$23,979
JZ Trend Academy Paul Mitchell Partner School	Bismarck	\$14,395	\$14,395	\$2,000	\$9,432 <sup>(5)</sup>	\$25,827	\$25,827
Joseph's School of Hair Design, Inc.	Grand Forks	\$17,100	\$17,100	\$1,800	\$9,170 <sup>(5)</sup>	\$28,070	\$28,070
Joseph's School of Hair Design, Inc.	Fargo	\$16,600	\$16,600	\$1,800	\$9,170 <sup>(5)</sup>	\$27,570	\$27,570
Lake Region State College	Devils Lake	\$4,455	\$4,455	\$1,000	\$6,380	\$11,835	\$11,835
Lynnes Welding Training, Inc	Fargo	\$12,575	\$12,575	\$925	\$3750 <sup>(5)</sup>	\$17,250	\$17,250
Lynnes Welding Training, Inc	Bismarck	\$12,575	\$12,575	\$925	\$4,125 <sup>(5)</sup>	\$17,625	\$17,625
Mayville State University	Mayville	\$6,666	\$9,399	\$1,000	\$7,840	\$15,506	\$18,239
Minot State University	Minot	\$7,064	\$7,064	\$1,100	\$6,610	\$14,774	\$14,774
Moler Barber College of Hairstyling	Fargo	\$6,437	\$6,437	\$855	\$5,335	\$12,627	\$12,627
North Dakota State College of Science	Wahpeton	\$5,086 <sup>(6)</sup>	\$12,356 <sup>(6)</sup>	\$1,000	\$6,220	\$12,306	\$19,576
North Dakota State University	Fargo	\$9,246	\$13,196	\$800	\$8,822	\$18,868	\$22,818
The Salon Professional Academy	Fargo	\$17,290	\$17,290	\$2,735	\$11,326 <sup>(5)</sup>	\$31,351	\$31,351
Sitting Bull College	Fort Yates	\$4,010	\$4,010	\$1,200	\$5,846	\$11,056	\$11,056
Trinity Bible College & Graduate School	Ellendale	\$16,320	\$16,320	\$1,000	\$6,132	\$23,452	\$23,452
Turtle Mountain Community College	Belcourt	\$2,050	\$2,050	\$400	\$3,664 <sup>(5)</sup>	\$6,114	\$6,114
University of Jamestown	Jamestown	\$21,976	\$21,976	\$1,300	\$7,570	\$30,846	\$30,846
University of Mary	Bismarck	\$18,444	\$18,444	\$1,262	\$7,034	\$26,740	\$26,740
University of North Dakota	Grand Forks	\$8,696	\$20,760	\$1,000	\$8,974	\$18,670	\$30,734
United Tribes Technical College	Bismarck	\$4,252 <sup>(9)</sup>	\$4,252 <sup>(9)</sup>	\$1,400	\$5,100	\$10,752	\$10,752
Valley City State University	Valley City	\$7,625 <sup>(1) (4)</sup>	\$17,166 <sup>(1) (4)</sup>	\$1,100	\$6,677	\$15,402	\$24,943
Williston State College	Williston	\$5,304 <sup>(1)</sup>	\$5,304 <sup>(1)</sup>	\$1,100	\$7,670 <sup>(5)</sup>	\$14,074	\$14,074

South Dakota Schools	City	Resident Tuition & Fees	Nonresident Tuition & Fees	Books & Supplies	Room & Board	Resident Total	Nonresident Total
Augustana University	Sioux Falls	\$33,018	\$33,018	\$1,000	\$8,248	\$42,266	\$42,266
Black Hills State University	Spearfish	\$8,733	\$11,778	\$1,200	\$6,978	\$16,911	\$19,622
Northern State University	Aberdeen	\$8,497	\$8,497 <sup>(2)</sup>	\$1,200	\$7,461 <sup>(5)</sup>	\$17,158	\$17,158
Presentation College	Aberdeen	\$21,545	\$21,545	\$1,230	\$9,578	\$32,353	\$32,353
South Dakota School of Mines & Technology	Rapid City	\$10,560 <sup>(1)</sup>	\$14,340 <sup>(1) (8)</sup>	\$2,020 <sup>(4)</sup>	\$8,440 <sup>(5)</sup>	\$21,020	\$24,800
South Dakota State University	Brookings	\$8,568 <sup>(1)</sup>	\$11,815 <sup>(1)</sup>	\$1,500	\$8,563	\$18,631	\$21,878
University of South Dakota	Vermillion	\$9,060 <sup>(1)</sup>	\$12,424 <sup>(1)</sup>	\$1,200	\$7,847 <sup>(5)</sup>	\$18,107	\$21,471
Dakota State University	Madison	\$9,276 <sup>(1) (4)</sup>	\$12,249 <sup>(1) (4)</sup>	\$1,200	\$6,872	\$17,348	\$20,321
Dakota Wesleyan University	Mitchell	\$27,640	\$27,640	\$1,000	\$6,950	\$35,590	\$35,590
Lake Area Technical Institute	Watertown	\$7,800	\$7,800	\$1,400	\$6,850 <sup>(5)</sup>	\$16,050	\$16,050
Mitchell Technical Institute	Mitchell	\$6,300	\$6,300	\$1,102	\$6,000 <sup>(5)</sup>	\$13,402	\$13,402
Mount Marty College	Yankton	\$27,276	\$27,276	\$1,200	\$7,986	\$36,462	\$36,462
Southeast Technical Institute	Sioux Falls	\$8,500	\$8,500	\$1,700	\$8,200	\$18,400	\$18,400
University of Sioux Falls	Sioux Falls	\$18,280	\$18,280	\$1,000	\$7,350	\$26,630	\$26,630
Western Dakota Technical Institute	Rapid City	\$7,904 <sup>(6)</sup>	\$7,904 <sup>(6)</sup>	\$2,500 <sup>(4)</sup>	\$7,500 <sup>(5)</sup>	\$17,904	\$17,904

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North Dakota, South Dakota, Montana and Minnesota

Montana Schools	City	Resident Tuition & Fees	Nonresident Tuition & Fees	Books & Supplies	Room & Board	Resident Total	Nonresident Total
Carroll College	Helena	\$35,486	\$35,486	\$1,250	\$9,980	\$46,716	\$46,716
City College at MSU Billings	Billings	\$7,680 <sup>(7)</sup>	\$10,400 <sup>(7)(8)</sup>	\$3,100	\$15,360	\$26,140	\$28,860
Dawson Community College	Glendive	\$2,967	\$6,216	\$1,200	\$7,874	\$12,041	\$15,290
Flathead Valley Community College	Kalispell	\$6,180	\$8,224	\$1,000	\$7,606	\$14,786	\$16,830
Gallatin College	Bozeman	\$3,404	\$11,986	\$1,450	\$10,100	\$14,954	\$23,536
Great Falls College MSU	Great Falls	\$3,386 <sup>(7)</sup>	\$10,278 <sup>(7)</sup>	\$1,400	\$7,200 <sup>(5)</sup>	\$11,986	\$18,878
Helena College - University of Montana	Helena	\$3,197 <sup>(7)</sup>	\$4,524 <sup>(7)(9)</sup>	\$1,350	\$6,664 <sup>(5)</sup>	\$11,211	\$16,772
Highlands College of Montana Tech	Butte	\$3,568	\$9,371	\$1,350	\$9,656	\$14,574	\$20,377
Miles Community College	Miles City	\$5,550 <sup>(1)(2)</sup>	\$8,820 <sup>(1)(8)</sup>	\$1,100	\$6,750 <sup>(5)</sup>	\$13,400	\$16,670
Missoula College	Missoula	\$3,886 <sup>(7)</sup>	\$13,735 <sup>(7)</sup>	\$1,100	\$9,544	\$14,530	\$24,379
Montana State University - Billings	Billings	\$5,930	\$8,300 <sup>(8)</sup>	\$1,550	\$7,680	\$15,160	\$17,530
Montana State University - Bozeman	Bozeman	\$7,278	\$10,392 <sup>(8)</sup>	\$1,450	\$10,100	\$18,828	\$21,942
Montana State University - Northern	Havre	\$5,996	\$8,314 <sup>(8)</sup>	\$1,500	\$4,905	\$12,401	\$14,719
Montana Tech	Butte	\$7,349	\$22,512	\$1,350	\$9,656	\$18,355	\$33,518
Rocky Mountain College	Billings	\$28,572	\$28,572	\$1,300	\$8,330	\$38,472	\$38,472
University of Providence	Great Falls	\$25,168	\$25,168	\$1,000	\$9,200	\$35,368	\$35,368
University of Montana - Missoula	Missoula	\$7,242	\$9,988 <sup>(8)</sup>	\$1,100	\$9,544	\$17,886	\$20,632
University of Montana - Western	Dillon	\$5,718 <sup>(7)</sup>	\$8,051 <sup>(7)(8)</sup>	\$850	\$8,090 <sup>(5)</sup>	\$14,658	\$16,991

Minnesota Schools	City	Resident Tuition & Fees	Nonresident Tuition & Fees	Books & Supplies	Room & Board	Resident Total	Nonresident Total
College of Saint Benedict	St. Joseph	\$45,264	\$45,264	\$1,000	\$10,904	\$57,168	\$57,168
College of Saint Scholastica	Duluth	\$37,212	\$37,212	\$1,150	\$9,710	\$48,072	\$48,072
Concordia College	Moorhead	\$40,042	\$40,042	\$1,000	\$8,230	\$49,272	\$49,272
Gustavus Adolphus College	St. Peter	\$45,093	\$45,093	\$900	\$9,910	\$55,903	\$55,903
Minnesota State Community and Technical College	Moorhead	\$5,296	\$5,296	\$1,960	\$6,724	\$13,980	\$13,980
Minnesota State University Mankato	Mankato	\$7,178	\$15,230 <sup>(2)</sup>	\$1,022	\$9,352	\$20,502	\$28,554
Minnesota State University Moorhead	Moorhead	\$8,572	\$8,572 <sup>(2)</sup>	\$1,000	\$9,280	\$18,852	\$18,852
Northland Community & Technical College	East Grand Forks	\$5,548	\$5,548	\$1,000	\$6,000	\$12,548	\$12,548
St. Cloud State University	St. Cloud	\$8,228	\$16,462	\$1,200	\$8,900	\$18,328	\$26,562
St. Johns University	Collegeville	\$44,990	\$44,990	\$1,000	\$10,319	\$56,309	\$56,309
University of Minnesota - Duluth	Duluth	\$13,344	\$13,344 <sup>(2)</sup>	\$1,200	\$7,950	\$22,494	\$22,494
University of Minnesota - Twin Cities	Minneapolis	\$14,760	\$30,438	\$1,000	\$9,910	\$25,878	\$41,556
University of Minnesota - Crookston	Crookston	\$11,822	\$11,822	\$1,000	\$8,800	\$21,622	\$21,622
University of St. Thomas	St. Paul	\$42,736	\$42,736	\$1,000	\$10,412	\$54,148	\$54,148

Footnotes

- <sup>1</sup> Based on 15 credits per term
- <sup>2</sup> ND residents pay resident tuition
- <sup>3</sup> Estimate for off-campus housing, school does not have dorm facilities
- <sup>4</sup> Includes notebook computer
- <sup>5</sup> Based on double-occupancy room and standard freshman meal plan
- <sup>6</sup> Based on 16 credits per term
- <sup>7</sup> Based on 12 credits per term
- <sup>8</sup> Western Undergraduate Exchange (WUE) rates (150 percent of in-state rate) are available to student from: AK, AZ, CA, CO, HI, ID, MT, NM, ND, NV, OR, SD, UT, WY and WA
- <sup>9</sup> Based on 14 credits per term

Remember to include personal, recreation and miscellaneous expenses when planning your budget.