The cost of attending college varies depending on the college selected, the number of credits enrolled, as well as other expenses such as room/board, books and supplies, transportation and other miscellaneous educational and living expenses. Financial aid programs, such as grants, scholarships and reciprocity programs exist to help students make college affordable. The North Dakota University System administers grants, scholarships and other incentive programs for students and graduates.

What are some of the options?

- **GRANTS**: Financial aid, often based on financial need, that does not need to be repaid. State and federal grants are available.

- **SCHOLARSHIPS**: Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid. Remember to research for private as well as institutional scholarship opportunities.

- **LOANS**: Money taken out on loan to pay for education and related expenses. Student loans must be repaid with interest.

- **WORK**: Federal and institutional work programs can help students earn money to pay for college.

<table>
<thead>
<tr>
<th>Program</th>
<th>Type of Aid</th>
<th>How and When to Apply</th>
<th>Other Program Details</th>
<th>Enrollment Requirement</th>
<th>Amount and Lifetime Limits</th>
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</thead>
</table>
| North Dakota State Grant | Grant: does not have to be repaid | Complete the Free Application for Federal Student Aid (FAFSA) annually at fafsa.ed.gov.  
- The FAFSA can be completed on October 1 of the year preceding college enrollment.  
- Early application via the FAFSA is recommended due to limited funding. | The North Dakota State Grant program provides non-repayable grants to North Dakota residents pursuing undergraduate degrees at public, private, and tribal colleges within North Dakota.  
Awards are based on unmet need and on FAFSA completion date. Awards are made until funds are exhausted.  
Applicants must meet specific residency requirements. | Full time:  
12+ credits  
Three-quarter time:  
9-11 credits  
Half-time:  
6-8 credits  
Less-than-half-time:  
3-5 credits  
(less than 3 credits not eligible) | Up to $1,100 per semester or $733 per quarter  
Awards for less than full time enrollment are pro-rated.  
Lifetime limit is up to 8 semesters or 12 quarters of full time equivalent undergraduate enrollment, or the attainment of the first bachelor’s degree, whichever occurs first. |

You can locate this document at: [https://ndus.edu/paying-for-college/](https://ndus.edu/paying-for-college/)
<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Application Requirements</th>
<th>RENEWAL Requirements</th>
<th>Full Time Requirements</th>
<th>Total Value</th>
</tr>
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<tbody>
<tr>
<td>North Dakota Academic Scholarship</td>
<td>Apply with the ND Department of Public Instruction (DPI) in the spring of the senior year in high school. Applications can be found at the DPI website: <a href="https://apps.nd.gov/DPI/scholarship/login.aspx">https://apps.nd.gov/DPI/scholarship/login.aspx</a> Scholarship candidates must be North Dakota resident high school seniors, have GPAs of 3.0 or higher with no grade lower than a &quot;C&quot; on any class required for the diploma, complete the required high school program of study, and earn composite scores of 24 or higher on the ACT.</td>
<td>1. Maintain 2.75 cumulative GPA, and&lt;br&gt; 2. Enroll “full time” as defined by the college financial aid office, and&lt;br&gt; 3. Maintain progress toward degree completion. “Progress toward degree completion” means earning a minimum number of credits after each disbursement to qualify for a subsequent disbursement as follows: • Twenty-four (24) credits after disbursement two; • Thirty-nine (39) credits after disbursement three; • Fifty-four (54) credits after disbursement four; • Sixty-nine (69) credits after disbursement five; • Eighty-four (84) credits after disbursement six; and • Ninety-nine (99) credits after disbursement seven</td>
<td>Full time: Has the same meaning as defined by the institution’s financial aid office. NEW: Beginning in fall 2019, students in their final term of study can qualify for payment even if they are less than full time. This special exception applies to a student only once. The student must notify the NDUS financial aid office. May be awarded for graduate or professional studies.</td>
<td>Total value is $6,000; $750 per semester or $500 per quarter. Students have up to six years following high school graduation to use the scholarship. May be awarded for graduate or professional studies.</td>
</tr>
<tr>
<td>North Dakota Career &amp; Technical Education Scholarship</td>
<td>Apply with the ND Department of Public Instruction (DPI) in the spring of the senior year in high school. Applications can be found at the DPI website: <a href="https://apps.nd.gov/DPI/scholarship/login.aspx">https://apps.nd.gov/DPI/scholarship/login.aspx</a> Scholarship candidates must be North Dakota resident high school seniors, have GPAs of 3.0 or higher with no grade lower than a &quot;C&quot; on any class required for the diploma, complete the required high school program of study, and earn composite scores of 24 or higher on the ACT or three 5s on the WorkKeys assessments.</td>
<td>1. Maintain 2.75 cumulative GPA, and&lt;br&gt; 2. Enroll “full time” as defined by the college financial aid office, and&lt;br&gt; 3. Maintain progress toward degree completion. “Progress toward degree completion” means earning a minimum number of credits after each disbursement to qualify for a subsequent disbursement as follows: • Twenty-four (24) credits after disbursement two; • Thirty-nine (39) credits after disbursement three; • Fifty-four (54) credits after disbursement four; • Sixty-nine (69) credits after disbursement five; • Eighty-four (84) credits after disbursement six; and • Ninety-nine (99) credits after disbursement seven</td>
<td>Full time: Has the same meaning as defined by the institution’s financial aid office. NEW: Beginning in fall 2019, students in their final term of study can qualify for payment even if they are less than full time. This special exception applies to a student only once. The student must notify the NDUS financial aid office. May be awarded for graduate or professional studies.</td>
<td>Total value is $6,000; $750 per semester or $500 per quarter. Students have up to six years following high school graduation to use the scholarship. May be awarded for graduate or professional studies.</td>
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<tr>
<td>North Dakota Indian Scholarship</td>
<td>Complete an application annually with the North Dakota University System. Current year applications can be found on the NDUS website at <a href="https://ndus.edu/paying-for-college/nd-indian-scholarship/">https://ndus.edu/paying-for-college/nd-indian-scholarship/</a> Applicants must be North Dakota residents&lt;br&gt; Enrolled members of a federally recognized Indian tribe&lt;br&gt; Must be accepted for admission in a ND institution of higher learning or state vocational education program Scholarships are based on unmet need or merit. A minimum overall GPA of 2.00 is required.&lt;br&gt; Students with a cumulative GPA of 2.0 - 3.499 must show unmet need to qualify.&lt;br&gt; Students with a cumulative GPA of 3.50 or higher can qualify based on merit. An application is required annually by July 15th for priority consideration.</td>
<td></td>
<td>Full time enrollment is required, which is generally defined as 12 credits per term undergraduate and 9 credits per term graduate. Post-baccalaureate applicants may qualify for pro-rated award amounts. Students can earn up to $2,000 in scholarship funding per year for a maximum of 6 years.</td>
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<td>Scholarship:</td>
<td>The application is the ACT test. Students take the ACT test as a junior in high school no later than July 1 preceding the senior year in high school.</td>
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<td>Scholarship:</td>
<td>This program provides premier merit-based, full tuition scholarships to qualifying North Dakota high school graduates who choose to earn undergraduate degrees in North Dakota. High school students who score at or above the ninety-fifth percentile among those who took the ACT prior to July 1st in the calendar year preceding the individual's enrollment in college will be considered for the award. Students will be awarded in descending rank order until available funds are expended or until the pool of applicants has been exhausted. Students must maintain a 3.5 minimum cumulative GPA in college for renewal each year.</td>
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</table>
| Scholarship: | Apply by October 15 of the year preceding entry into the professional program of study for priority consideration. Application and information can be found on the NDUS website at https://ndus.edu/educational-costs/student-exchange-or-reciprocity-programs/ The Professional Student Exchange Program (PSEP) provides North Dakota resident students access to veterinary medicine, optometry and dentistry programs not offered in the state. Scholarships are dependent upon the contracts the state has with participating institutions. Awards are made based on student rankings. North Dakota has contracts through:  
  - WICHE (veterinary medicine, dentistry and optometry);  
  - Kansas State (veterinary medicine);  
  - Iowa State (veterinary medicine); and  
  - University of Minnesota (veterinary medicine and dentistry). Recipients must maintain continual enrollment based on program requirements. **NEW:** Beginning with programs starting June 2020 and later, recipients are required to provide service back to North Dakota as a condition of the scholarship. Failure to provide service back to the state will result in the scholarship having to be repaid. |
| Scholarship: | Full time: defined as 12 credits per term minimum. The amount of the scholarship is up to the tuition rate charged at the scholar's institution, not to exceed the highest regular resident undergraduate tuition rate in the NDUS. Eligibility is limited to 8 semesters or 12 quarters of undergraduate study, or until the attainment of a baccalaureate degree, whichever occurs first. |

**Income Limitations:**  
- **North Dakota Scholars Program:**  
  - No income or assets limitations  
- **Professional Student Exchange Program (PSEP):**  
  - No income or assets limitations  

**Eligibility:**  
- **North Dakota Scholars Program:**  
  - North Dakota residents  
  - High school seniors  
  - Minimum ACT score of 25  
  - Good moral character  
  - Financial need (if applicable)  
- **Professional Student Exchange Program (PSEP):**  
  - North Dakota residents  
  - Must maintain continual enrollment based on program requirements  
  - Completion of service back to North Dakota as a condition of the scholarship (if applicable)
The 2019 North Dakota Legislative Assembly passed House Bill 1171, creating a skilled workforce scholarship and student loan repayment program aimed at attracting people into high need and emerging occupations in the state. The result is the ND Career Builders Scholarship & Loan Repayment program.

- Qualifying programs reflect the high need and emerging occupations in the state
- Both the scholarship and loan repayment have ND residency and ND work requirements
- Up to $17,000 benefit
- The private/public partnership requires a $1 of private-sector funding for each $1 of state funding

### Additional Information

#### North Dakota-Minnesota Reciprocity

<table>
<thead>
<tr>
<th>Tuition reduction</th>
<th>IMPORTANT: <strong>Deadlines apply!!</strong> Complete the application online prior to the end of the term requesting benefits for: <a href="http://www.ohe.state.mn.us/hesod/NDReciprocity/apply1.cfm">http://www.ohe.state.mn.us/hesod/NDReciprocity/apply1.cfm</a></th>
</tr>
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<tr>
<td></td>
<td>The purpose of the North Dakota/Minnesota Reciprocity Program is to continue to improve postsecondary education opportunities for North Dakota and Minnesota residents and to achieve improved effectiveness and economy in meeting the postsecondary education needs to those residents through cooperative efforts by the two neighboring states. Currently, North Dakota students who attend Minnesota campuses pay the Minnesota resident rate.</td>
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</tbody>
</table>

#### Other Student Exchange Programs

| Midwest Student Exchange Program | Offered by the Midwest Higher Education Commission, the Midwest Student Exchange Program (MSEP) enables students to enroll in out-of-state colleges and universities at no more than 150 percent of the institutions’ resident tuition rate. Each participating institution determines which degree programs it will make available to students, the number of students it will admit and its admission requirements. [http://www.mhec.org/](http://www.mhec.org/) |
| Western Undergraduate Exchange | Through the Western Undergraduate Exchange (WUE) Program, students in 10 participating states may enroll in designated two-year and four-year institutions and programs in other participating states at reduced tuition rates. WUE students pay up to 150 percent of regular in-state tuition at designated institutions. For more information about institutions participating in WUE, visit [http://www.wiche.edu/wue](http://www.wiche.edu/wue). |
| Western Regional Graduate Programs | The primary purpose of the Western Regional Graduate Program (WRGP) is to permit students from WICHE states to enroll in the more than 400 graduate programs offered by member states. Students who participate in WRGP pay resident tuition rates at public institutions. For more information about available WRGP programs, visit [http://www.wiche.edu/wrgp](http://www.wiche.edu/wrgp). |

#### FAFSA and Federal Program Links

- Complete the FAFSA annually to apply for grants, including the ND State Grant, loans and work-study. The FAFSA can be completed for the following academic year as soon as October 1st at [https://studentaid.ed.gov/sa/fafsa](https://studentaid.ed.gov/sa/fafsa).

#### Additional NDUS Links and Contact Information

- [https://insights.nd.gov/College](https://insights.nd.gov/College) - Find more information on NDUS campuses and programs of study.
- [NDUS.edu](http://NDUS.edu)
- [NDUS.edu/students/paying-for-college](http://NDUS.edu/students/paying-for-college) – Learn more about all the ND state aid programs.

If you have questions, please contact the North Dakota University System Financial Aid Office at [ndfinaid@ndus.edu](mailto:ndfinaid@ndus.edu) or 701-328-2964.

**Updated: 2/2020**