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 (NDUS) administers grants, scholarships and other incentive programs for students and graduates. Students should also pursue federal financial aid and other scholarship opportunities.

- **GRANTS**: Financial aid, often based on financial need. Grants generally do not need to be repaid.
- **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.
- **LOANS**: Student loans are financial aid that can assist students in meeting educational 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 1st 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 ND residents pursuing undergraduate degrees at eligible public, private, and tribal colleges within ND.  
Awards are based on an unmet need formula utilizing FAFSA data, institutional costs and federal financial aid received. Awards are made until funds are exhausted.  
Applicants must meet specific residency requirements as defined in statute. | 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. |

Download this document at: [https://ndus.edu/paying-for-college/](https://ndus.edu/paying-for-college/)
| Academic, CTE & ND Scholarships | Scholarship does not have to be repaid | Apply with the ND Department of Public Instruction (DPI) in the spring of the senior year of high school. The application is located on the DPI website [https://www.nd.gov/dpi/familiescommunity/students/academic-cte-and-north-dakota-scholarships](https://www.nd.gov/dpi/familiescommunity/students/academic-cte-and-north-dakota-scholarships) Scholarship candidates must:  
• Be a ND resident high school student;  
• Meet high school course and grade requirements. Find more information on eligibility, visit the DPI website at: [https://www.nd.gov/dpi/parentscommunity/students/academic-and-cte-scholarship/scholarship-faq](https://www.nd.gov/dpi/parentscommunity/students/academic-and-cte-scholarship/scholarship-faq) | RENEWAL requirements:  
1. Maintain 2.75 cumulative GPA, and  
2. Enroll “full time” as defined by the college financial aid office, and  
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 | Full time: Has the same meaning as defined by the institution’s financial aid office for purposes of disbursing federal aid. Students in their final term of study can qualify for payment even if they are less than full time.  
• This exception applies to a student only once.  
• Students must notify the NDUS financial aid office to be considered. | Total value is $6,000  
• $750 per semester  
• $500 per quarter Students have up to 6 years following high school graduation to use the scholarship. May be awarded for certificate, undergraduate, graduate or professional studies. |
| Native American Scholarship | Scholarship does not have to be repaid | Complete an application annually with the NDUS. The application details can be found on the NDUS website at [https://ndus.edu/paying-for-college/native-american-scholarship/](https://ndus.edu/paying-for-college/native-american-scholarship/) July 15th of each year is the priority application date for consideration. | Applicants must be:  
• ND residents;  
• Enrolled members of a federally recognized Indian tribe Scholarships are based on unmet need or merit with a minimum cumulative GPA of 2.00 is required.  
• Students with a cumulative GPA of 2.0 - 3.499 must show unmet need to qualify.  
• Students with a cumulative GPA of 3.50 or higher can qualify based on merit. | Full time enrollment is required, which is generally defined as 12 credits per term for an undergraduate student, and 9 credits per term for graduate students. Students can be awarded up to $2,000 in scholarship funding per year for a maximum of 6 years. |
| Scholarship                  | Scholarship does not have to be repaid | Following high school graduation, students may apply for this scholarship through the NDUS. [https://ndus.edu/paying-for-college/dual-credit-tuition-scholarship/](https://ndus.edu/paying-for-college/dual-credit-tuition-scholarship/) | Applicants must:  
- Meet high school graduation criteria;  
- Have completed at least one dual-credit course provided by a NDUS institution while enrolled in high school;  
- Be currently enrolled at an institution within ND; and  
- Have completed at least one semester, quarter or clock-hour term at an institution of higher education in this state. | This scholarship may be used for post-secondary enrollment at any ND state public, private, tribal or proprietary institution. | The maximum amount is:  
- No more than 50% of the cost of the dual-credit course(s) taken in high school;  
- Limited to tuition & fees for the semester or quarter the scholarship applies;  
- $750 lifetime maximum |

| North Dakota Scholars Program | Scholarship does not have to be repaid | No separate application required. Awards are based on scores received by the NDUS from nationally recognized standardized tests (ACT and SAT). High school juniors who take the test prior to July 1 of the year preceding the senior year in high school will receive consideration. Awarding begins in fall of the senior year. Scores on nationally recognized tests are ranked from highest to lowest and awards are made until funds are exhausted. | This program provides premier merit-based, full tuition scholarships to qualifying ND high school seniors who choose to earn undergraduate degrees in ND. High school students who score at or above the 95th percentile among those who took a nationally recognized standardized test prior to July 1st in the year preceding the individual's enrollment in college will be considered for the award.  
- Students awarded in descending rank order.  
- Due to limited funding, not all students ranked in the top 95th percentile will be awarded the ND Scholars award. Students must maintain a 3.5 minimum cumulative GPA in college for renewal each year. | Full time: Defined as 12 credits per term minimum. | The amount of the scholarship is equal to the regular full time undergraduate tuition rate at the student's institution. This rate is based on the NDUS Institutional Charges Schedule using a 15-credit per semester rate. The award may 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. |
The Professional Student Exchange Program (PSEP) provides ND 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.

NDUS 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 progress at their institution and continual enrollment based on program requirements. Varies - Based on institution and program of study.

The ND Career Builders Scholarship & Loan Repayment programs are designed to fill high-need jobs in ND. The goal is to attract and retain talent within the state while creating a solution to the skilled workforce challenges.

- Qualifying programs of study reflect the high need and emerging occupations in the state.
- Both the scholarship and loan repayment have ND residency and ND work requirements of 3 years.
- Students who do not complete their program of study or who fail to live and work within ND for at least 3 years following program completion must repay the scholarship.
- Up to $17,000 per recipient.
- The private/public partnership requires a $1 of private-sector funding for each $1 of state funding issued.

For more information on the program, including the list of high need and emerging occupations and qualifying educational programs, please visit:
https://ndus.edu/career-builders/
### North Dakota-Minnesota Reciprocity

<table>
<thead>
<tr>
<th>Tuition reduction</th>
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<tbody>
<tr>
<td>IMPORTANT: <strong>Deadlines apply!</strong> Complete the application online prior to the end of the term requesting benefits for:</td>
</tr>
<tr>
<td><a href="http://www.ohe.state.mn.us/hesod/NDRreciprocity/apply1.cfm">http://www.ohe.state.mn.us/hesod/NDRreciprocity/apply1.cfm</a></td>
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</tbody>
</table>

The purpose of the ND / MN Reciprocity Program is to continue to improve postsecondary education opportunities for residents in ND and MN. Through the cooperative efforts of the neighboring states, students have access to a variety of programs that meet their educational needs. Currently, ND resident undergraduate students who attend Minnesota public campuses pay the Minnesota resident rate.

### Other Student Exchange Programs

<table>
<thead>
<tr>
<th>Midwest Student Exchange Program</th>
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<tbody>
<tr>
<td>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. <a href="http://www.mhec.org/">http://www.mhec.org/</a></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Western Regional Graduate Programs</th>
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<tbody>
<tr>
<td>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 <a href="http://www.wiche.edu/wrgp">http://www.wiche.edu/wrgp</a>.</td>
</tr>
</tbody>
</table>

### FAFSA and Federal Program Links

<table>
<thead>
<tr>
<th>Federal Grants, Loans and Work Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 <a href="https://studentaid.gov/h/apply-for-aid/ffas">https://studentaid.gov/h/apply-for-aid/ffas</a>.</td>
</tr>
<tr>
<td>Learn more about the federal financial aid process and options at: <a href="https://studentaid.gov/">https://studentaid.gov/</a></td>
</tr>
</tbody>
</table>

### NDUS Information & Contact Information

- [https://insights.nd.gov/College](https://insights.nd.gov/College) - Explore the NDUS program offerings.
- [https://ndus.edu/](https://ndus.edu/) – Find out about the ND University System and the state colleges and universities.
- [NDUS.edu/students/paying-for-college](http://www.ndus.edu/students/paying-for-college) – Learn more about all the ND resident student state aid programs.

**QUESTIONS??** Contact the NDUS Financial Aid Office at [ndfinaid@ndus.edu](mailto:ndfinaid@ndus.edu) or 701-328-2964.

Updated: 8/2022