

Check List & Tips!

Select a college or technical school

Explore and visit as many colleges as you can. Decide which schools could work for you.

Look for scholarship opportunities

Ask your high school counselor, college admissions counselor or check school websites for opportunities.

Learn to manage your money by visiting ndjumpstart.org.

Apply for admission to your colleges of choice in the fall of your senior year.

Apply for financial aid by April 15 of your senior year.

Tax information is required to complete the FAFSA. The FAFSA is due April 15. Meet the application deadline for your school and when you receive award letters from your school, make sure to respond to them.

Apply for housing after being accepted if you plan to live on campus.

Keep a file with copies of your applications, FAFSA, tax records and other forms. You may need them again.

Questions? Call **800.554.2717**, email **info@bndsl.nd.gov** or visit the College Planning Center at **banknd.nd.gov** for financing options and guidance through the college process.

College is a big step in your life. Right now you likely have more questions than answers. The first step is easy: check out the information in this brochure to start on the right track.

BND

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Questions About College?
Wondering where to begin?



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Visit Bank of North Dakota's College Planning Center at banknd.nd.gov

Where Do I Start?

Your first step is thinking about your career. You can take interest tests at RUReadyND.com. This will help you select a career you will enjoy.

Next, select a college with majors that interest you. Attend college fairs, talk to high school counselors or visit college websites to get started.

The College Planning Center is a free resource that answers college related questions. Whether attending college in North Dakota or somewhere else, you can contact us.

Visit the College Planning Center at banknd.nd.gov or call 800.554.2717.



How Do I Pay For College?

Grants - A grant is need-based financial aid that isn't required to be paid back. They are offered by the Federal or state government, college or a private foundation.

Scholarships - A scholarship is aid based on academic performance, athletic skills or other criteria. Scholarships are appealing because they do not have to be paid back.

Student Loans - Student loans are available to you and your family. Loans must be paid back. We encourage you to make the interest payments on your loans while in school.

- **Federal Direct (Subsidized) Stafford Loan** - This loan is based on the financial needs of you and your family. The Federal government pays interest until repayment begins, as well as during approved periods of deferment.

- **Federal Direct (Unsubsidized) Stafford Loan** - This 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.

- **Federal Direct Parent Plus Loan** - This loan enables parents with good credit to borrow money for their dependent student's education. Your parents will begin repaying the loan 60 days after the school receives the entire amount.

- **DEAL Loan - ND state-sponsored loan program administered by Bank of North Dakota** - You do not pay fees if you are a ND resident. You can select low fixed or variable interest rates.

- **Alternative Loans** - If you are unable to obtain adequate funds through federal student aid programs, you can apply for alternative loans to cover school costs. It is strongly recommended that you exhaust all federal funding options first. Ask the college you are attending for a list of available student loan lenders.



How Do I Apply For Financial Aid?

Applying for financial aid is fast and easy! Just follow these simple steps and you're on your way.

1. You and your family need to complete taxes before submitting your FAFSA. Wait at least two weeks after filing taxes to do the FAFSA.
2. Go to fafsa.gov to access the FAFSA. You can list up to 10 colleges on the application. Both you and your parent can sign the application online with your PINs.
3. Once the FAFSA is processed, you receive a Student Aid Report that summarizes the information you provided. Check for accuracy and make changes if needed.
4. Each college you list on the FAFSA will receive your information and use it to create an award letter. Review your award letters and decide whether you will accept or decline the college's offer.
5. If accepting a federal loan, you will be instructed to complete a Master Promissory Note (MPN). This is your promise to repay the loan. Your MPN may be signed online using your PIN. If you are a first-time borrower, you must complete entrance loan counseling as instructed by the college.
6. If you need additional funding to cover college costs, you may consider applying for DEAL, Parent Plus or alternative loans.
7. Once the process is complete, the funds will be sent to your college.
8. Call Bank of North Dakota's College Planning Center at 800.554.2717 or email info@bndsl.nd.gov. You can visit us at banknd.nd.gov if you have questions.

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What Forms Do I Complete?

- College Applications**
Complete the admission application form and pay the application fee.
- Housing Application**
Complete the on-campus housing application and pay the deposit by the deadline date.
- Financial Aid Forms**
Complete financial aid forms. Detailed steps are within this brochure under "How Do I Apply for Financial Aid?"

All forms have deadlines. Mark your calendars so you don't miss them.

You Need A PIN!

Using a Personal Identification Number (PIN) is a fast and reliable way to sign forms.

A PIN from the Department of Education can be used to sign your FAFSA on the Web, review and correct a Student Aid Report, sign an award letter, sign loan promissory notes and view information about federal loans and grants you have received.

You and your parent can both apply for PINs while completing a FAFSA application at fafsa.gov or by visiting pin.ed.gov. Save your PIN in a secure location and use it each year.