

Paying for College



**State & Federal
Financial Aid Guide
2010-2011**

MINNESOTA
OFFICE OF
HIGHER
EDUCATION

reach higher

How Will I Pay for College?



College is costly. But the lifetime benefits of being a college graduate are worth the investment. Financial aid has helped millions of students pay for their education beyond high school. Many students are surprised to find they qualify for some assistance.

Where Do I Start?

Right here. Applying for financial aid is not difficult, but it is important to plan ahead and understand your options. This guide is intended to help answer your questions about paying for college. You will find information about:

- grants
- loans
- scholarships
- tuition reciprocity and reduced tuition
- tax credits
- saving for college
- how to contact each institution

Assistance is also available from postsecondary institutions, your high school or the Minnesota Office of Higher Education.

What Is Financial Aid?

Financial aid comes in three basic forms:

- **Grants or scholarships:** awards that you do not have to repay;
- **Loans:** borrowed funds that must be repaid with interest, usually after your education is complete;
- **Work Study:** money earned through on- or off-campus employment while attending college.

Your eligibility for various types of aid is based on many factors including the cost of attendance, your financial needs, your high school achievement and special talents.

In addition to financial aid, reduced tuition is a possibility for students who attend public colleges and universities in certain neighboring states. Tax benefits can also help to offset the cost of attending college.

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Where Does Financial Aid Come From?

Financial aid comes from the federal and state governments, as well as colleges and private organizations.

Aid from the Federal Government

The federal government generally awards financial aid to students from low-income families. The largest federal grant program is the Pell Grant program. The federal government also offers loans to help students pay for their education and subsidizes work-study jobs at various colleges and universities.

Aid from State Government

The state of Minnesota awards financial aid to students from low- and moderate-income families.

- Minnesota State Grants are awarded to qualifying Minnesota residents attending Minnesota postsecondary institutions as undergraduate students.
- The state awards Postsecondary Child Care grants to eligible undergraduates with dependent children.
- The state subsidizes work-study jobs at schools across the state.
- The state provides a scholarship to eligible students who take rigorous courses in high school.
- The state also operates a student loan program called the SELF Loan program.

Aid from Colleges

In addition to administering federal and state aid programs, many colleges and universities have their own scholarship, loan and work programs. These may include:

- alumni-sponsored awards
- privately sponsored scholarships
- athletic awards
- college funds used for financial aid

Some awards are based on financial need. Others are based on your academic achievement, religious affiliation, ethnic or racial heritage, community activities, artistic talents, athletic ability, field of study or special hobbies, experiences and interests.

Aid from Private Sources

Financial aid is also available from many community organizations, foundations, corporations, clubs and civic and cultural groups.

Qualifying for Aid

Need-based financial aid programs are designed with the assumption that students and parents have a responsibility to pay a share of educational costs. The amount you and your family are expected to pay will vary based upon factors including:

- income
- assets
- the number of children in the family
- the number of children attending college

Ninety-five percent of all financial aid awarded comes from state and federal governments and the colleges.

The process for determining your eligibility for financial aid establishes what you and your family can reasonably be expected to pay. This is called your expected family contribution and is used to identify your financial need:

$$\begin{array}{r} \text{Cost of Attending a Specific College} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

Federal and state financial aid is offered only if your expected family contribution is not enough to cover the cost of attending a particular school. Although your Expected Family Contribution will stay the same, your financial aid eligibility may increase when you apply to higher-priced colleges.

Estimate Your Financial Aid

Use www.getreadyforcollege.org/estimator to estimate your eligibility for a Federal Pell Grant, Minnesota State Grant and federal education tax benefits.

How Do I Apply for Financial Aid?

In order to receive financial aid, you must apply for it. By submitting one application form, you can determine your eligibility for a range of financial assistance at many colleges, universities and career schools.

To apply for financial aid, you must complete the Free Application for Federal Student Aid. The FAFSA is used to apply for Minnesota State Grants, federal Pell Grants, Stafford Loans and other financial aid available at specific schools. The form requires you to submit information about your family's income, assets and your status as a resident. Your completed FAFSA will be made available to all the schools you designate. Some schools have their own application to apply for institutional aid. Find out if there is a separate application and deadline.

A “Student Aid Report” (or SAR) is a report on student need based on information supplied on the FAFSA. The report is used by schools to prepare the financial aid package for the student.

The financial aid office at the college can help you complete the FAFSA and answer questions.

Each college you are considering will use funds from all available sources to create an aid package

for you based on your financial need. Applying for financial aid does not cost anything. By applying, you do not commit yourself to attend any school.

When Do I Apply for Financial Aid?

Deadlines vary among financial aid programs. The earliest you can submit the FAFSA application to apply for state and federal need-based aid is January 1 for the following academic year. You must reapply each year using a shortened renewal application form.

Application Deadlines

- **State Grant:** No later than 30 days after the start of the term
- **Federal Pell Grant:** Anytime during the academic year in which you are enrolled (through June 30)
- **Institutional Scholarships:** deadlines vary, but can be as early as December of the preceding academic year
- **Other Scholarships:** Deadlines vary

Application Procedure

You may apply online at www.fafsa.gov. The paper FAFSA may be obtained and printed from the website www.studentaid.ed.gov or you may request a copy by calling the Federal Student Aid Information Center at (800) 433-3243.

To complete the FAFSA, you will need the following financial records:

- your tax return (if filed)
- your parents' return if you apply as a dependent student
- your spouse's return (if you are married and your spouse filed a separate return)

It helps to have other records on hand such as W-2 forms, current bank statements, social security numbers, records of untaxed income and business and farm records.

School codes needed to complete the FAFSA are available at www.fafsa.gov or see the list of Minnesota schools at the back of this guide. Save all your records used to prepare your application in case you are asked to verify its accuracy.

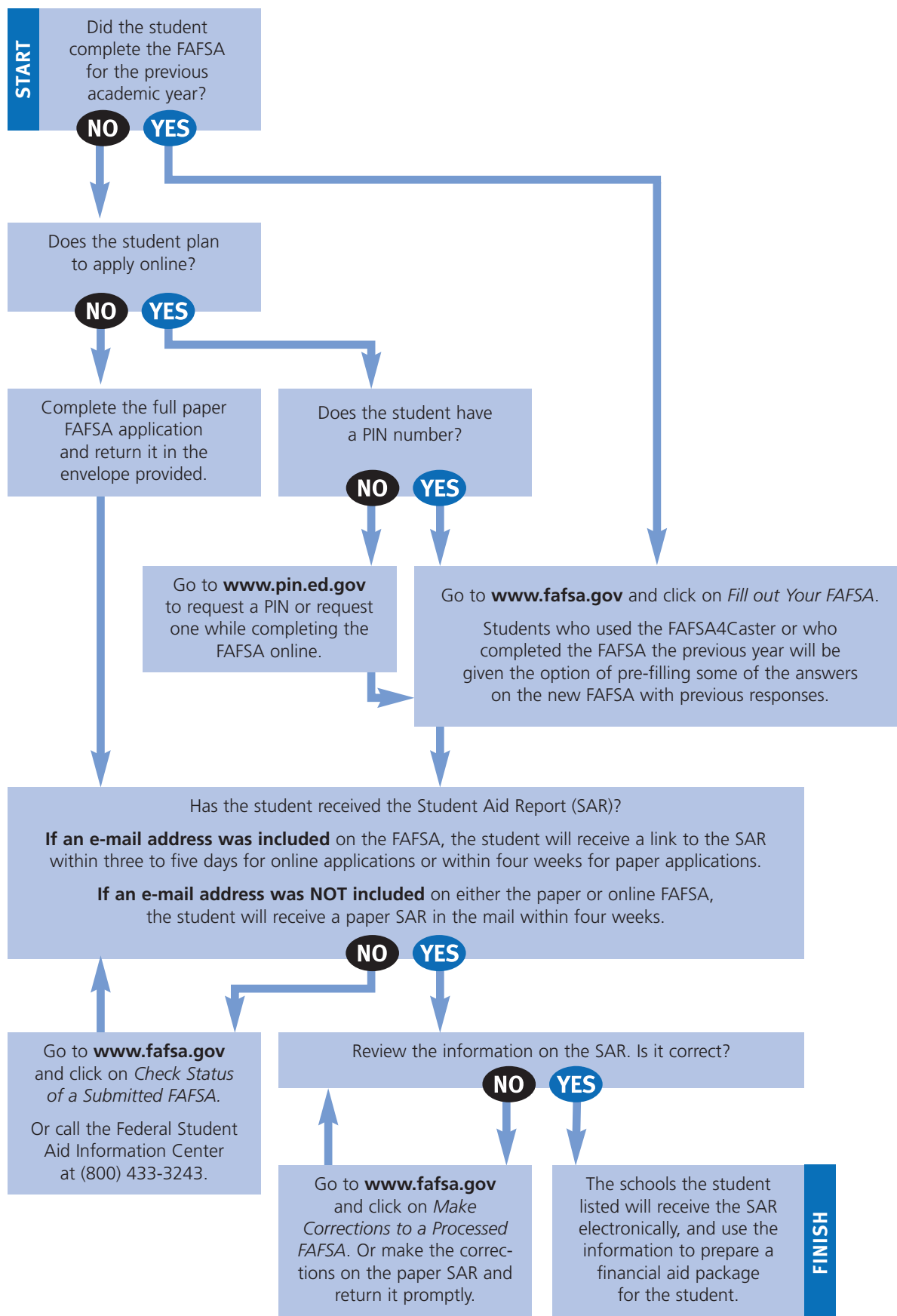
Your FAFSA will be analyzed and an electronic report will be sent to the schools you designate. This report will confirm the information you provided on the FAFSA and contains your expected family contribution. If you estimate your federal income taxes on the FAFSA, many schools will hold off awarding financial aid packages until your income is verified.

Tips on Completing the FAFSA

To learn more about how to complete the FAFSA correctly, visit www.studentaid.ed.gov/completfafsa.

Check the status of your FAFSA at www.fafsa.gov by clicking on the FAFSA follow-up.

Completing the Free Application for Federal Student Aid (FAFSA)



Factors That Affect Eligibility

Various factors may result in increases or decreases in your eligibility for financial aid.

Dependent or Independent Status

All students are considered either **dependent** (on their parents) or **independent** (self-supporting). Dependent students must submit financial information about their parents on the FAFSA. This information is required even if the parents do not intend to help pay for the student's education.

You are automatically considered an independent student for the 2011-2012 school year if you are 24 or older as of December 31, 2010. If you are under 24, you will be considered independent if you are any one of the following:

- a graduate or professional student
- married
- a student with legal dependents other than a spouse
- on active duty military service
- a veteran of U.S. Armed Forces
- an orphan or ward of the court or in foster care at any time age 13 or older
- in legal guardianship or emancipated minor status as of the date of application (or 18th birthday if a Minnesota resident)
- determined to be an unaccompanied homeless youth
- classified by your financial aid administrator as independent because of unusual circumstances

Appeals: If you think you should be considered independent because of unusual circumstances, even though you do not meet any of the criteria listed above, talk to the financial aid administrator at your college about a "dependency override". The aid administrator may use his or her judgment to change your status to independent if he or she believes your status warrants it. The decision by the institution is final.

Citizenship Requirements

Most federal and state financial aid programs are not available to undocumented students. However, eligible students whose parents are undocumented may apply for state and federal aid. See page 29 for more information about undocumented students and financial aid.

Eligible Online Students

Students enrolled in online courses and programs may be eligible for some types of financial aid. To be eligible for federal financial aid, the student must:

- attend an institution that is eligible to participate in federal financial aid
- meet the student eligibility requirements for federal aid programs

Students also may be eligible for a loan through the SELF Loan program at participating institutions (see page 19).

Undergraduate Minnesota residents who take online courses may qualify for a Minnesota State Grant if the institution is physically located in Minnesota and participates in the program.

To learn more about financial aid eligibility as an online learner, check with the financial aid administrator at the school you are attending or plan to attend.

Class Load

Increases or decreases in your number of credits per term may affect how much financial aid you are eligible to receive. Before making changes to your class schedule, check with your financial aid administrator for more details.

School Transfer

Financial aid does not automatically transfer with the student to a new institution. Students must contact the financial aid administrator at the new school to determine what actions should be taken to receive aid. Students with federal aid must be sure to have an electronic version of the FAFSA results sent to the new institution. In many cases, the new institution will be able to access the federal application system electronically. Students with a Stafford, PLUS or SELF Loan will need to reapply. Students participating in work study or the Minnesota Postsecondary Child Care Grant also need to reapply. If you transfer to a more expensive school, you may be eligible to receive more aid. See your financial aid administrator for details.

Changes in Financial Status

Students and families sometimes experience changes in their financial status due to special circumstances, such as the loss of a job, serious illness, disability, separation or divorce or a death in the family. If your family income changes, your financial aid eligibility also may change.

If the information you submitted on the FAFSA is vastly different from your current income and assets, contact the financial aid administrator at the institution you attend or plan to attend and explain your circumstances. In special instances, the aid administrator will adjust the information used to calculate your expected family contribution which may result in increased financial aid eligibility based on your revised level of financial need.

Funding Education Beyond High School: The Guide to Federal Student Aid, 2010-2011

Published by the U.S. Department of Education, this publication provides information on federal grants, loans and work study. The English and Spanish guides may be downloaded at www.studentaid.ed.gov/guide.

The English, Spanish or Braille guide may also be ordered by calling (800) 433-3243.

What Types of Financial Aid Are Available?

Financial aid comes in three main forms:

- Aid you don't repay (grants and scholarships)
- Aid you must repay (loans)
- Aid you earn (work study and military assistance)

Other forms of aid include military service education benefits, reduced tuition programs and government tax benefits.

Grants

Grants are awarded from the government on the basis of financial need and are the largest source of financial aid.

Federal Pell Grant

In 2010-2011, Pell Grants range from \$555 to \$5,550 per year. The actual award amount will depend on the price of attendance, your family's financial situation (such as income, assets and family size), whether you are a full- or part-time student and other criteria.

Students with family incomes up to \$60,000 may be eligible for a federal Pell Grant although most awards go to students with lower family incomes.

Eligibility Requirements: You may receive a Pell Grant for your undergraduate study until you complete a bachelor's degree, and may use it at almost any college. In some cases, you may receive a Pell Grant for attending a post-graduate teacher certification program. Check with the financial aid administrator at your school to determine whether the college and its programs are eligible for the federal Pell Grant Program.

In addition to meeting financial eligibility requirements, students must:

- be enrolled in a program leading to a certificate, degree or diploma at a school eligible to participate in the federal Pell Grant program
- sign a statement of registration status indicating that you have either registered with the Selective Service (www.sss.gov) or that you are not required to register. You must register if you are a male born on or after January 1, 1960, are at least 18 and not currently on active duty in the armed forces.

- maintain satisfactory academic progress. If you are receiving federal student aid and are enrolled in a program that is longer than two years, you must have a "C" average by the time you are halfway through your course of study or have an academic standing consistent with your institution's graduation requirements
- sign a statement stating that you do not owe a refund on a Pell Grant, are not in default on a federal loan and that you agree to use your student aid only for educational purposes
- not be convicted for the possession or sale of illegal drugs while receiving federal financial aid
- be a U.S. citizen or eligible non-citizen.

You are an eligible non-citizen if you:

- are a U.S. permanent resident with an Alien Registration Card (I-551)
- are a conditional permanent resident with an I-551C card
- have an Arrival Departure Record (I-94) from the Department of Homeland Security with any of the following designations: refugee, asylum granted, parolee, victim of human trafficking, T-visa holder or Cuban-Haitian entrant

Application Process: You apply for the federal Pell Grant by completing the FAFSA. You may apply for aid for the 2011-2012 school year after January 1, 2011 and until June 30, 2012 to receive a Pell Grant for that school year. Students must apply each year to renew their grants.

Minnesota State Grant

The Minnesota State Grant program is a state-funded need-based program. During the 2008-2009 academic year, about 80,000 Minnesota residents received grants totaling about \$145 million. The average State Grant award for a full-time student for one year is about \$1,700.

Eligibility Requirements: Minnesota residents who enroll for at least three credits as undergraduate students in programs leading to certificates, degrees or diplomas at one of more than 132 eligible schools in Minnesota may apply for a State Grant. To be considered a Minnesota resident, a student must meet the criteria listed below. Eligible students must also be U.S. citizens or eligible non-citizens (see page 8).

Eligible institutions include state universities, the University of Minnesota, public community and technical colleges, private colleges and private career institutions in Minnesota. State Grants cannot be used at out-of-state schools unless the student is pursuing a degree at an eligible Minnesota school that has a consortium agreement with an out-of-state school.

Minnesota Residency Requirements: To be considered a Minnesota resident for most state financial aid programs, a student must meet one of the following criteria:

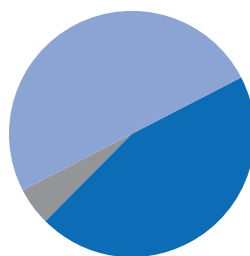
- graduated from a Minnesota high school while residing in Minnesota and is physically attending a Minnesota college
- received a GED in Minnesota after living in the state for at least one year
- lived in Minnesota for at least one year for other than educational purposes (not enrolled for more than five credits in any term during that time)
- had parents residing in Minnesota when the financial aid application was submitted (dependent students only)
- met the resident definition as a dependent applicant, and has not moved from the state since that time (independent students only)
- relocated to Minnesota as a refugee and continued to reside in Minnesota
- been a spouse or dependent of a veteran, if the veteran is a Minnesota resident

- been stationed in Minnesota as a member (spouse or dependent) of the U.S. armed forces on active federal military service
- relocated to Minnesota within 12 months of a presidential disaster declaration if the disaster interrupts the student's postsecondary education

Students and their families are not penalized for leaving the state to serve in the military, for missionary service or to attend college in another state if they retain Minnesota as their state of legal residence.

Other Eligibility Requirements: Grant applicants must be graduates of a secondary school or its equivalent or be 17 years of age or older by the end of the academic year.

Students in default on a student loan or more than 30 days behind for child support owed to a public agency are not eligible, unless they are complying with a payment plan.



Family Incomes of Pell & State Grant Recipients

- 50% incomes below \$20,000
- 44% incomes between \$20,000 and \$60,000
- 6% incomes over \$60,000

Application Process: Apply by completing the FAFSA. If you miss the deadline for one term, you may still apply for aid the following academic term within the academic year. You may apply for the 2011-2012 school year after January 1, 2011. You must apply each year to renew the grant.

You can renew your grant to receive up to eight semesters of grant awards (or 12 quarters). You are not eligible for a grant once you have earned a bachelor's degree. An additional term of eligibility is available for students who have withdrawn for active military service January 1, 2003 or later or who have withdrawn due to a medical illness.

What Types of Financial Aid Are Available?

How Does the State Grant Work? The State Grant program is coordinated with the Federal Pell Grant program. All students are required to pay at least 46 percent of their cost of attendance from savings, earnings, loans or other financial aid using the school or private sources.

The price of attendance comprises:

- tuition and fees
- an allowance established by the Minnesota Legislature for room and board, books and supplies and miscellaneous expenses

Expected Family Contribution: State Grant eligibility is based on a formula that takes into account student and family income, assets, number of children, number of children in college, status as a dependent or independent student and the overall cost of attending the institution they choose. From this calculation is derived an amount that represents the financial expectation Minnesota places on the student's family (or the student in the case of independent students). This is called the expected family contribution. Generally, Minnesota State Grants and federal Pell Grants together help make up any difference between the cost of attendance and your Expected Family Contribution.

How It Works

Example: A student attending a Minnesota state university in 2010-2011 with a family income of \$25,000

State University (\$0 Expected Family Contribution)

Price of Attendance:

Actual Tuition & Fees	\$6,895
Living & Misc. Allowance	\$7,000
Total	\$13,895

Source of Funds:

Student Responsibility	\$6,697
Pell Grant.....	\$5,550
State Grant	\$1,648
Total	\$13,895

In this example, the student would be eligible for federal and state grants totaling \$7,198.

Students may receive additional grant assistance from private or college sources. Receipt of these additional grants does not affect the size of the State or Pell Grant.

Federal Supplemental Educational Opportunity Grant (SEOG)

The Federal Supplemental Educational Opportunity Grant Program makes awards to exceptionally needy students, and can add \$100 to \$4,000 in grant money to the student's financial aid package. The award amount is set by the institution's financial aid office and depends on the availability of funds at your school and the amount of other aid you are receiving.

Eligibility Requirements: Only undergraduate students are eligible. Priority is given to students already receiving a Pell Grant. Students must be U.S. citizens or eligible non-citizens (see page 8).

Application Process: You must apply through the financial aid office at your school, which will use your FAFSA results to determine the size of your award. Deadlines differ from school to school, so apply as early as possible.

Minnesota Postsecondary Child Care Grant

Students who have children 12 and under (14 and under if disabled) and demonstrate financial need may receive assistance under the Minnesota Postsecondary Child Care Grant Program to help pay for child care. The financial assistance may cover up to 40 hours per week per eligible child.

The maximum available to a full-time student is \$2,600 for each eligible child per academic year. In some instances, the maximum award may be increased by 10 percent to compensate for higher market costs for infant care. The amount of the grant award is based on the income of the applicant and spouse, number in the applicant's family, number of eligible children needing child care and whether the student is enrolled full or part time.

Eligible Minnesota institutions include most public postsecondary schools and private, baccalaureate degree-granting colleges and universities, or non-profit career schools. Some schools may choose not to participate.

Eligibility Requirements: You are eligible to apply for a Postsecondary Child Care grant if you:

- are a resident of Minnesota (see page 9)
- have a child 12 years of age or younger (14 years of age or younger if disabled), who is receiving or will receive care on a regular basis from a licensed or legal non-licensed care giver
- meet the program's income guidelines
- are enrolled at least half time (six or more credits) in an eligible institution
- have not earned a baccalaureate degree or have enrolled full time fewer than eight semesters, 12 quarters or the equivalent (an additional term of eligibility is available for students who have withdrawn from school for active military service January 1, 2003 or later)
- are pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma or certificate
- are in good academic standing and making satisfactory progress toward a degree, diploma or certificate
- are not receiving tuition reciprocity
- are not in default on any educational loan or, if in default, have made satisfactory arrangements to repay the loan with the holder of the note
- are a U.S. Citizen or eligible non-citizen (see page 8)

- are not receiving Minnesota Family Investment Program or Diversionary Work Program benefits during the same term you receive a Postsecondary Child Care grant. (A student who receives an award and then receives benefits from the MFIP program during the same quarter must inform the school within 10 days)

MFIP or Diversionary Work Program participants who want to pursue a postsecondary education and who have children age 12 and under may receive assistance through the MFIP child care assistance program to help pay child care expenses.

Application Process: You must apply for the Postsecondary Child Care grant through the financial aid office at your school.

Other low income families interested in child care assistance should contact the social service office in the county where they reside to inquire about Basic Sliding Fee Child Care assistance. Eligibility for this will depend on the family size, annual income of the family and the availability of funding. Other requirements and standards may vary by county.

Estimate Your Financial Aid

Use www.getreadyforcollege.org/estimator to estimate your eligibility for a Federal Pell Grant, Minnesota State Grant and federal education tax benefits.

What Types of Financial Aid Are Available?

Average Federal and State Need-Based Grants

by Income and Institution Type

The figures below are only estimates of eligibility for federal and state need-based grants and scholarships for dependent undergraduates. You may be eligible for more or less need-based assistance based on your academic achievement, family size, number of students in college, eligible assets and other factors. This chart in no way guarantees the grant amounts shown. Grant results are based on the dependent student's expected family contribution for the 2010-2011 financial aid year for a family size of four with one attending college.

	2-Year Public Colleges	State Universities	University of Minnesota	4-Year Private Colleges	Private Career Schools
Estimated Average Annual Tuition and Fees¹	\$4,919	\$6,895	\$12,288	\$30,411	\$13,184
Average Institutional Grant/Scholarship² (for first-time, full-time students)	\$877	\$2,076	\$2,777	\$9,225	\$1,256
Percent of First-Time, Full-Time Freshmen Receiving Institutional Grant/Scholarship	13%	27%	60%	92%	46%

Family Income \$20,000 or Less (\$0 Expected Family Contribution)

Pell Grant	\$5,550	\$5,550	\$5,550	\$5,550	\$5,550
State Grant	\$624	\$1,648	\$3,509	\$3,509	\$1,085

Family Income \$40,000 (\$1,090 Expected Family Contribution)

Pell Grant	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
State Grant	\$418	\$1,442	\$3,303	\$3,303	\$879

Family Income \$60,000³ (\$4,484 Expected Family Contribution)

Pell Grant	\$1,176	\$1,176	\$1,176	\$1,176	\$1,176
State Grant	\$0	\$856	\$2,717	\$2,717	\$293

Family Income \$80,000³ (\$10,108 Expected Family Contribution)

Pell Grant	\$0	\$0	\$0	\$0	\$0
State Grant	\$0	\$0	\$0	\$0	\$0

¹ Tuition and fees represent the average reported tuition and fees for a student taking 30 semester or 45 quarter credits during the 2010-2011 academic year as of June 14, 2010.

² Institutional grants and scholarships are based on the average amount of institutional funds awarded to students for the 2007-2008 academic year from the U.S. Department of Education IPEDS Student Financial Aid Survey. Dollar amounts and percentages are based on weighted averages.

³ Some families in these income categories who have specific circumstances qualify for significantly more need-based grants. All students and their families are encouraged to complete the FAFSA because each situation is different and many institutions use the information on the FAFSA to award institutional scholarships.

Scholarships

Scholarships are awarded based on criteria such as academic or athletic achievement, cultural or religious background or special skills and talents. Some colleges require students to complete the CSS Profile, which is an in-depth assessment of financial need.

Be sure to check with each college's financial aid office to identify scholarships. You often need to complete scholarship application forms in addition to the FAFSA, and deadlines are early!

The following are some statewide scholarship programs. For a partial list of institutional scholarships in Minnesota, visit www.getreadyforcollege.org/mnscholarships.

Robert C. Byrd Honors Scholarship

The federal Robert C. Byrd Honors Scholarship program is a renewable scholarship of \$1,500 to high school seniors who are nominated by high school principals. Graduating seniors from public, nonpublic, charter, alternative, GED programs and home schools are eligible. Recipients can attend any accredited postsecondary institution in the United States.

Awards can be renewed for three additional years of undergraduate study depending on continued eligibility and federal funding.

Eligibility Requirements: Nominees must demonstrate outstanding academic achievement. Scholarship application scores are based on the applicant's SAT, ACT or GED score plus the score on an assigned essay. Minimum SAT single score is 1250. Minimum ACT composite score is 28. Minimum GED average standard score is 610.

Application Process: In January, the Minnesota Department of Education e-mails application and nomination information to Minnesota school superintendents to distribute to their high schools. Information is also distributed electronically to counselors, charter schools, GED programs and the state's nonpublic school communities.

Each school decides who its nominee(s) will be. One nomination is accepted per high school or two if the graduating class has 350 or more students. Students should contact their high school principal or counselor to inquire whether the school will nominate them, or what process will be used at the school level for determining a nominee, and for the application materials.

The deadline for schools to submit their nominee's application to the Department of Education is early March.

For more information, school principals or counselors contact:

Cindy S. Jackson, Ombudsman
Minnesota Department of Education
Tel: (651) 582-8629
E-mail: cindy.s.jackson@state.mn.us
Web: www.education.state.mn.us/MDE/Academic_Excellence/School_Choice/Sch_Choice_Serv/Robert_C_Byrd_Honors_Scholarship_Program/index.html

Minnesota Achieve Scholarship

The Achieve Scholarship program is designed to address two critical barriers to college attendance: lack of academic preparation and financial access. Eligible Minnesota high school graduates who complete any one of four sets of courses defined as "rigorous" earn a one-time scholarship to help pay for college at a public or private university or college in Minnesota.

Eligibility Requirements: To be eligible, students must:

- have graduated from a high school located in Minnesota between January 1, 2008 and December 31, 2008 or on or after January 1, 2010
- be a U.S. citizen or eligible non-citizen
- meet the definition of Minnesota resident used for state financial aid programs
- complete the Free Application for Federal Student Aid
- attend an eligible public or private postsecondary institution in Minnesota
- Meet the additional academic requirements based on their graduation date

2010 Minnesota High School Graduates: Eligible students who graduate on or after January 1, 2010 can receive a one-time scholarship for use in their first academic year of up to \$1,200, depending on financial need and fund availability. Students must:

- if dependent, have a zero Parental Contribution as determined by the FAFSA. (Or if independent, have a zero Expected Family Contribution.)
- submit application and complete official high school transcript including graduation date and unweighted GPA by August 31, 2010 to be considered for initial round of funding. (Those submitted after August 31 may be considered for awards on a first-come, first-served basis if funds become available.)

What Types of Financial Aid Are Available?

- enroll full time (15 credits) in an eligible public or private postsecondary institution in Minnesota within the first academic year immediately following high school graduation
- have completed all the required courses in one of four rigorous programs of study and graduated with an unweighted grade point average of 2.5 or higher. Course requirements at www.getreadyforcollege.org/achieve.

Foreign Language Waiver: Students who graduated on or after January 1, 2010 may request a foreign language requirement waiver if their first language is not English and they have attained English language proficiency. Waivers available at www.getreadyforcollege.org/achieve.

Online Course Completion: Eligible students who graduated on or after January 1, 2010 and who have completed at least one online course while in high school may receive an additional annual award of \$150 to be used in conjunction with the Achieve Scholarship award. If the online course is not clearly identified on the official high school transcript, the student may be requested to provide additional documentation.

2008 Minnesota High School Graduates: Eligible students who graduated between January 1, 2008 and December 31, 2008 can receive a one-time scholarship of \$1,200 available for use within the four years immediately following their high school graduation. Students must:

- be enrolled for at least 3 credits or the equivalent
- have a family adjusted gross income of less than \$75,000
- apply for the scholarship no later than 30 days after the term starts
- successfully complete the first term to receive the second half of the scholarship
- have completed, unless otherwise stated, each of the required courses that comprise one of four rigorous programs of study with a grade of 'C' or above. Course requirements at www.getreadyforcollege.org/achieve

2009 Minnesota High School Graduates: Are no longer eligible to apply for the Achieve Scholarship.

Application Process: Complete the application at www.getreadyforcollege.org/achieve. Submit the necessary transcripts and have your college verify enrollment.

Minnesota Academic Excellence Scholarship

Students who demonstrate outstanding ability, achievement and potential may be eligible for the Minnesota Academic Excellence Scholarship. Scholarship amounts vary and are funded by the sale of specialty college license plates.

Eligibility Requirements: High school graduates must be admitted full time in a nonsectarian, baccalaureate degree-granting program at participating Minnesota colleges. Students must be enrolled the same year they graduated from high school. The scholarship can be renewed annually.

Application Process: Contact the institutions you are considering to determine whether they participate in the program.

Where to Find Private Scholarships

Many community organizations, foundations, corporations, clubs and civic and cultural groups provide student scholarships. Some only require that you demonstrate financial need, just as you do for state and federal aid. Others award scholarships based on academic or athletic achievement, religious affiliation, ethnic or racial heritage, community service, field of study or special hobbies and interests.

If you're looking for private sources of financial aid, you should:

- check with your or your family's employer, professional association or labor union. They often sponsor grants, scholarships or loans. Or, if you are employed, check to see if your employer has an education policy that pays for employees to enroll in job-related postsecondary courses
- inquire at community organizations such as the Chamber of Commerce, churches or Rotary Clubs
- check with your high school counselor
- review reference books in your high school guidance office, the library or career center
- search online

Beware of Financial Aid Search Companies

Some financial aid search companies offer to match students with sources of financial aid for a fee. Be cautious in using these services. Chances for success in obtaining more scholarship money are small. There are no guarantees the company will find any sources of financial aid that you can't find yourself, and there's no guarantee of receiving funds.

Following are some questions to consider if you use a search company or financial aid consultant:

- If the representative suggests that large amounts of aid currently are not being used, how does it document the statement?
- Does the company maintain its own scholarship database? Or does it use the databases of others?
- Do the sources include federal and state programs for which the student will be considered through the regular financial aid application process? Do the sources include institutional scholarships about which the student would be notified once accepted to the college?
- How often does the company update its list of aid sources?
- Are there application fees for the sources provided?
- Is there a list of references that can be contacted for verification?
- Will the company refund the program fee if aid sources are incorrectly matched with the student, if aid sources no longer exist or fail to reply to the student?

Proceed with Caution

Proceed with caution if you are considering working with a company that:

- lists a mail drop as a return address
- uses excessive hype and claims of high success rates
- requires up-front money for application fees
- has typing and spelling errors on application materials
- lists no telephone number for the business
- suggests its influence with scholarship sponsors
- pressures you to respond quickly
- requests personal information (bank account, credit card, or social security numbers)

If you have been the victim of a scholarship scam, file a complaint and report the fraud.

Scholarship Resources

Scholarship Handbook, 2011

This guide helps students identify federal, state and private scholarships. More than 2,100 programs are surveyed annually. It can be purchased for \$28.99 at www.collegeboard.com.

Scholarship Searches (Also see page 29)

CollegeNet

www.collegenet.com

CollegeView

www.collegeview.com

FastWeb

www.fastweb.com

Minnesota Institutional Scholarships

www.getreadyforcollege.org/mnscholarships

Scholarship Experts

www.scholarshipexperts.com

Scholarships.com

www.scholarships.com

Where to File Complaints

Federal Trade Commission

Tel: (877) FTC-HELP (877-382-4357)
(866) 653-4261 TTY

Web: www.ftc.gov/scholarshipscams

Minnesota Better Business Bureau

Tel: (651) 699-1111 or (800) 646-6222

Web: www.mnd.bbb.org

Minnesota Attorney General's Office

Tel: (651) 296-3353 or (800) 657-3787
(651) 297-7206 or (800) 366-4812 TTY

Web: www.ag.state.mn.us/consumer/complaint.asp

State Attorney General's Office where the company is located

Web: www.naag.org/ag/full_ag_table.php

If you replied by mail, contact:

U.S. Postal Service

Attn: Mail Fraud

Inspection Service Operations Support Group

222 South Riverside Plaza, Suite 1250

Chicago, IL 60606-6100

Web: www.usps.com/ncsc/locators/find-is.html

Loans

Loan programs are available for both students and parents from the federal and Minnesota state government.

How to Evaluate a Loan

Each loan has its own characteristics and features. Compare your options side-by-side and include:

- the total cost to repay the loan (including the fees principal and interest)
- how long it takes to repay the loan
- the amount of the monthly payments
- the penalty you would pay if you were late on a payment or default
- whether it can be consolidated with other loans at the time of repayment.

Plan your debt financing carefully. Ask for information about interest rates and fees, repayment terms and options and other obligations.

Federal Student Loans

The federal government makes Stafford, Perkins and PLUS loans directly available to students through schools across the country. No banks or guarantee agencies are involved. The U.S. Department of Education is the lender.

Federal Subsidized Stafford Loans

The federal subsidized Stafford Loan is available only to students who demonstrate financial need, and the interest is paid by the government while the student attends school at least half time.

The chart on page 18 illustrates how much you may be eligible to borrow. Loan amounts are higher for independent (self-supporting) students. The annual borrowing amounts assume enrollment in a program that is at least one

academic year long. Your annual borrowing limit will be lower if you enroll for less than a full academic year.

Eligibility Requirements: You must attend school at least half time, and your school must determine your financial need.

Application Process: Complete the FAFSA. You will then need to sign a **promissory note** (an agreement to repay your loan) acknowledging the terms. After you sign the promissory note, your loan will be sent to your school. Most loans are disbursed in two or more payments, rather than a lump sum.

Repayment: The interest rate on subsidized loans taken out after July 1, 2010 is 4.5 percent. The interest rates are constant for the life of the loan.

For subsidized Stafford loans, the federal government pays the interest on (or subsidizes) the loan for you until the start of your repayment period. In most cases, you must begin repayment within six months after you leave school or drop below half-time status. You have up to 10 years to complete repayment.

The amount of your payment depends on the size of your debt, but in all cases you will pay at least \$50 per month in principal and interest. Under certain conditions you may defer (postpone) payments for up to three years. Ask your financial aid administrator or read your promissory note to learn about deferring payment.

Once a Stafford Loan is made, it is managed and collected by the U.S. Department of Education's Direct Loan Servicing Center. For more information, call (800) 848-0979 or visit www.dlservicer.ed.gov.

The Stafford Loans offer four repayment plans:

- *Standard Repayment Plan:* a fixed amount is paid each month, at least \$50, for up to 10 years
- *Income-Based Repayment Plan:* bases payments on total federal loan payments as a percentage of income
- *Extended Repayment Plan:* extends repayment over a period of 12 to 30 years, depending on your loan amount
- *Graduated Repayment Plan:* payments are lower at beginning of the repayment period, then increase every two years over 12 to 30 years

Loans are subject to a one percent default fee which is deducted from the first amount you receive from the loan.

Some borrowers may be eligible to repay their loans based on a "graduated", "income-sensitive" or "income-based" repayment. These options consider your financial situation when determining the monthly payment. For more information, ask your servicer.

Federal Subsidized Stafford Loans taken out on or after July 1, 2010 are at 4.5 percent interest. This interest rate is fixed and will not fluctuate with other interest rates tied to the economy.

Federal Unsubsidized Stafford Loans

For students without demonstrated financial need, the *unsubsidized* Stafford Loan is available.

Borrowers are charged interest on the loan while in school. During your grace period (the time before beginning repayment) and during periods of authorized deferment (post-ponement) and forbearance (authorized delay in loan principal payment), you may make monthly or quarterly interest payments to the lender or choose to have the interest added to the principal of the loan. This is called capitalization.

Eligibility Requirements: You must attend school at least half time. The financial aid administrator at the school you attend or plan to attend will assist you.

Application Process: Complete the FAFSA. You will then need to sign a promissory note acknowledging the borrower's responsibilities and repayment terms.

Repayment: The interest rate on unsubsidized loans is 6.8 percent. The amount of your payment depends on the size of your debt, but in all cases you will pay at least \$50 per month in principal and interest. Under certain conditions you may defer (postpone) payments for up to three years. Ask your financial aid administrator or read your promissory note to learn about deferring payment.

Once a Stafford Loan is made, it is managed and collected by the U.S. Department of Education's Direct Loan Servicing Center. For more information, call (800) 848-0979 or visit www.dlservicer.ed.gov.

The Stafford Loans offer four repayment plans:

- **Standard Repayment Plan:** a fixed amount is paid each month, at least \$50, for up to 10 years
- **Income-Based Repayment Plan:** bases payments on total federal loan payments as a percentage of income
- **Extended Repayment Plan:** extends repayment over a period of 12 to 30 years, depending on your loan amount
- **Graduated Repayment Plan:** payments are lower at beginning of the repayment period, then increase every two years over 12 to 30 years

Loans are subject to a one percent default fee which is deducted from the first amount you receive from the loan.

Stafford Loan Comparison

Subsidized Stafford Loan

- need-based
- federal government pays interest while the student is in school

Unsubsidized Stafford Loan

- not need-based
- student pays interest while in school

Federal PLUS Loans

Loans to parents of dependent undergraduate students and students in graduate and professional programs are available directly through schools participating in the Federal Direct Loan Program. PLUS loans taken out on or after July 1, 2006 have a fixed interest rate of 7.9 percent.

Eligibility Requirements: PLUS borrowers do not have to show financial need, but will have their credit checked. Borrowers may borrow up to the annual cost of attendance minus any financial aid received for students enrolled at least half time. There is no cap on annual or aggregate borrowing amounts. Borrowers must be U.S. citizens or eligible non-citizens (see page 8).

Application Process: Parents of undergraduate students or students in graduate or professional programs must complete a PLUS application, which is available from the school's financial aid office or online. A guarantee fee of one percent of the loan principal, plus an origination fee of three percent may be charged. For more information on PLUS Loans, visit www.studentaid.ed.gov/repaying.

Repayment of PLUS Loans: Repayment of both principal and interest begins within 60 days of receiving the loan and extends from five to 10 years. For loans disbursed on or after July 1, 2008, the borrower has the option to delay the principal repayment start date until after the student graduates. The amount borrowed will determine the minimum monthly payment, but no payment will be less than \$50 per month.

10-Year Stafford Loan Monthly Repayment

Total Balance	5%	6%	7%
\$ 4,000	\$ 50.00	\$ 50.00	\$ 50.00
\$ 8,000	84.85	88.82	92.89
\$15,000	159.10	166.53	174.17
\$30,000	318.20	333.06	348.33
\$50,000	530.33	555.11	580.55

What Types of Financial Aid Are Available?

Federal Perkins Loans

The Federal Perkins Loan program provides long-term, low-interest (five percent) loans to undergraduate and graduate students who demonstrate financial need and enroll in participating colleges. Not all schools participate in the Perkins Loan program. Loan amounts depend on the availability of funds at your college, your financial need and the amount of other aid you receive.

Undergraduate students may borrow up to \$4,000 per year and \$20,000 in total. Students in graduate and professional programs may borrow up to \$6,000 per year and \$40,000 in total, including any Perkins Loans borrowed as an undergraduate. Students attending institutions with low default rates (7.5 percent or lower) may be able to borrow larger amounts.

Eligibility Requirements: You must be an undergraduate or graduate student enrolled at least half time at a participating school. Some schools may make loans available to part-time students. For undergraduate students, priority is given to Federal Pell Grant recipients. You must be a U.S. citizen or eligible non-citizen (see page 8).

Application Process: You apply to the financial aid office at the school you attend. Not all schools participate in the Perkins Loan program. Each school has its own application deadline, and serves as the loan's lender. Perkins Loans do not have an origination fee.

Repayment of Perkins Loans: You begin repaying the loan nine months after you graduate or leave school. If you return to school, you have six months before you start repaying on previous loans. You may be allowed up to 10 years to repay your loan.

The amount of the payment depends on the size of your debt and the length of your repayment period. Part or all of your loan can be deferred or canceled under certain conditions, such as if you teach children with disabilities or in a designated elementary or secondary school that serves low income students. You must seek approval for these provisions from your school.

Federal Family Education Loan Program (FFEL)

These loans come from banks, credit unions and other private lenders. No new FFEL loans will be made after July 1, 2010.

Maximum Annual Federal Stafford Loan Limits

Dependent students (except students whose parents cannot obtain a PLUS loan)

Academic Level	Subsidized and Unsubsidized	Additional Unsubsidized Loan Amount	Aggregate Loan Limits
Freshman	\$3,500	\$2,000	\$31,000 (no more than \$23,000 can be in subsidized loans)
Sophomore	\$4,500	\$2,000	
Junior, senior and subsequent undergraduate levels	\$5,500	\$2,000	

Independent students, graduate and professional, and dependent students whose parents cannot obtain a PLUS loan

Academic Level	Subsidized and Unsubsidized	Additional Unsubsidized Loan Amount	Aggregate Loan Limits
Freshman	\$3,500	\$6,000	\$57,500 (no more than \$23,000 can be in subsidized loans)
Sophomore	\$4,500	\$6,000	
Junior, senior and subsequent undergraduate levels	\$5,500	\$7,000	
Graduate and professional students	\$8,500	\$12,000	\$138,500* (no more than \$65,500 can be in subsidized loans)

* The aggregate limit for graduate and professional students enrolled in certain approved health professional programs is \$224,000.

SELF Loans

The SELF Loan is a Minnesota program intended to help students and parents who need assistance in paying for education beyond high school.

The interest rate varies throughout the life of the loan and can change every three months. In May 2010, the SELF IV interest rate was 3.8 percent. There are no guarantee fees.

More than 400 institutions in Minnesota and out of state participate in the program. To find out if an institution participates, visit www.selfloan.org or contact the school's financial aid office or the Office of Higher Education.

The maximum award is \$7,500 per year. The loan limit for students enrolled in bachelor's degree, post-baccalaureate or graduate programs at participating schools is \$10,000 per year starting November 2010.

Eligibility Requirements: To be eligible, a student must:

- be enrolled in an eligible school in Minnesota or be a Minnesota resident enrolled in an eligible school in another state or territory
- be enrolled at least half time in a certificate, associate, baccalaureate or graduate degree program
- have a credit-worthy co-signer who is a U.S. citizen or permanent resident
- not be delinquent or in default on a SELF or other outstanding student loan

Application Process: Prior to applying, students are expected to seek certain other sources of federal, state, institutional or private aid for which they might be eligible by completing the FAFSA. The campus financial aid administrator will determine the maximum amount a student may borrow and recommend a loan amount. The maximum cannot exceed the cost of attendance minus all other financial aid the borrower is receiving.

Student Loan Definitions

Co-Signer: A credit-worthy individual, usually a parent or spouse, who has agreed to share the responsibility for repayment of a student loan with a student.

Default: Being delinquent in repaying a student loan more than a predetermined number of days or failure to comply with any of the other terms of the promissory note.

Default Fee: A fee that is deducted from the proceeds of the loan and forwarded by the lender to a guarantor in return for its guaranteed coverage against default.

Deferment: A postponement of the loan repayment. Conditions for deferment vary by loan program.

Delinquency: Missing a scheduled payment on a student loan. If delinquency persists, default will occur.

Disbursement: This is the act of providing loan funds to the student or to their institution on the student's behalf. A student loan can be disbursed in multiple payments. Disbursements can be sent electronically to the student's school to credit his or her school account.

Forbearance: An arrangement to postpone or reduce a borrower's monthly payment amount for a limited and specified amount of time, or to extend the repayment period. The borrower is charged interest during the forbearance.

Interest: A fee charged to borrow money. Interest charges are in addition to the principal of the loan.

Interest Subsidy: The payment of interest on subsidized loans by the U.S. Department of Education for student borrowers while they are in school.

Principal: The amount borrowed by the student before interest is charged.

Promissory Note: The legal document signed by the borrower prior to receiving a student loan. Besides containing a promise to repay the loan, it lists the conditions of the loan and terms for repayment.

Servicer: A loan servicer sends borrowers bills for payment, collects payment for the lender and maintains the borrower's loan accounts. Lenders pay servicers to provide this function. The SELF Loan program contracts with Firstmark for this.

What Types of Financial Aid Are Available?

Repayment of SELF Loans: Borrowers are required to pay interest quarterly while in school. Upon graduating or leaving school, they are required to pay interest monthly for up to one year and then will begin repaying loan principal as well as interest monthly.

- *Standard Repayment Plan:* one year of interest only
- *Extended Interest Plan:* interest only for three years

Loans must enter repayment no later than seven years after the first disbursement. The repayment term is 10 to 15 years depending on the loan balance.

Comparison of Federal Unsubsidized Stafford Loan and SELF Loan

Both the unsubsidized Stafford Loan and SELF Loan programs have advantages and disadvantages. You should learn the facts about each program and decide which one best meets your needs.

Alternative Loans

Alternative loans are available from private lenders, such as banks, savings and loan associations or credit unions. Typically, these loans cost the student and family more in the long run, but they may have fewer eligibility restrictions. For more information, contact private lenders or the financial aid administrator at the school you attend or plan to attend.

Loan Repayment

Before using loans to pay for your college education, be reasonably sure that you can repay the loans after graduation. The smaller the loan debt, the lower the salary you'll need to repay the debt. Conversely, the greater your student loan debt, the higher the salary you'll need.

Generally, annual student loan payments should be less than eight percent of your annual income. If your average annual student loan payment is more than this, your available cash for everyday living expenses will be limited. Opportunities for other credit, like car and home loans, also may be restricted.

The job placement office at your college can give you some idea about average starting salaries for certain professions. Given your choice of profession, you should be able to determine how much you can reasonably borrow to finance your education by focusing on that profession's typical starting salary.

The following chart provides a guideline for the estimated minimum salary you would need to repay your student

loan debt. The chart assumes a fixed 6.8 percent interest rate, and a minimum of 120 monthly (or 10 years) of payments.

Income-based Repayment

Income-based repayment is designed to make repaying Federal Stafford loans easier for those who have jobs with lower salaries. Monthly payments are capped at a percentage of the borrower's discretionary income, which is based on the borrower's income and family size, not the total amount borrowed. The monthly payment amount is adjusted annually, based on changes in annual income and family size. Income-based repayment limits monthly payments to 15 percent of monthly discretionary income. Discretionary income is the difference between adjusted gross income (from the federal income tax form) and 150 percent of the federal poverty line that corresponds to the borrower's family size. For example, for a single borrower earning \$30,000 a year with \$30,000 in federal Stafford loans and using the 2009 poverty line, 150 percent of poverty would be \$16,425. Discretionary income is \$13,575 and payments would be no more than \$172 per month. The borrower's payments are adjusted every year as annual income changes. After the borrower has made payments for 25 years, any amount remaining unpaid is forgiven.

Income-based repayment will change, beginning on July 1, 2014. At that time, payments will be capped at 10 percent of discretionary income, and any amount unpaid after 20 years of payments will be forgiven.

More information is available from the federal government at studentaid.ed.gov/students/attachments/siteresources/IBRQ&A_template_123109_FINAL.pdf.

Loan Repayment Chart at 6.8% Interest

Amount Borrowed	Monthly Payment (10 years)	Estimated Income Level Needed
\$10,000	\$115	\$14,400
\$15,000	\$173	\$21,600
\$20,000	\$230	\$28,800
\$23,000	\$265	\$33,100
\$30,000	\$345	\$43,200
\$40,000	\$460	\$57,500
\$50,000	\$575	\$71,900
\$65,500	\$754	\$94,200

Note: monthly payments shown are eight percent of total income.

Public Service Loan Forgiveness

Borrowers may qualify for forgiveness of the unpaid balance on federal Stafford or Direct Consolidation loans after they have made payments on those loans for 10 years. The payments that qualify are payments made on or after October 1, 2007, so the first loans forgiven under this program will occur in October 2017. In general, only borrowers who are making reduced monthly payments through the Direct Loan Income Contingent or Income Based repayment plans will have a remaining balance after making 10 years of payments on a loan. Borrowers who work in government and most non-profit jobs are eligible, including public school teachers, and state and local government employees.

More information is available from the federal government at studentaid.ed.gov/students/attachments/siteresources/LoanForgivenessv4.pdf.

Loan Consolidation

If you have outstanding balances on several different federal loans, you may be able to combine them into one new consolidated loan with one monthly repayment. This reduces the size of your monthly payments by extending your repayment period for 10 to 30 years, depending on your total debt.

The Federal Direct Loan Program offers consolidation loans. Most federal student loans or PLUS loans can be consolidated under a Federal Consolidation Loan. The interest rate is a fixed rate and is based on the weighted average of the consolidated loans, not to exceed 8.25 percent.

Borrowers with federal Stafford Loans through a bank and Federal Direct Stafford Loans will have two servicers. From July 1, 2010 through June 30, 2011, these borrowers may consolidate their loans into Federal Direct Consolidation Loans while they are in school.

Loans from the SELF Loan program cannot be consolidated, but the outstanding balance on SELF Loans may be used to determine the length of the repayment term for consolidation loans. Private alternative and institution loans also cannot be included in a Federal Consolidation Loan. Federal student loans can be consolidated only once.

Other loan consolidation programs for private alternative and institution loans may be available from participating private lenders such as banks, credit unions and savings and loan associations. Some consolidation plans allow you to base your repayment on your income.

For information on federal student loan consolidation, visit www.loanconsolidation.ed.gov or contact the U.S. Department of Education at (800) 557-7392.

Advantages of Consolidation

Consolidation loans allow borrowers to extend their repayment period beyond that provided by the original loan. This results in lower monthly payments for the duration of the new consolidated loan. In addition, most deferment and forbearance options are not affected by federal loan consolidation.

Disadvantages of Consolidation

Consolidation loans do not have a grace period, and payments begin shortly after the consolidation is finalized. You will also make more payments and pay more interest. This means the total cost of repaying the loan will be higher after consolidation even though your payment per month may decrease. Other borrower benefits resulting from the original loan also may be lost.

Defaulting on Your Loan

If you fail to repay your loan, you will be in **default**. Your lender and the state and federal governments can take action to recover the money.

- Your tax refunds may be withheld.
- Part of your salary may be withheld if you work for the federal government.
- You may be sued and taken to court.
- Credit bureaus will be informed, and your future credit rating may be affected, which may make it difficult to borrow money for a car or a house.
- You may be required to repay your debt under an income contingent repayment plan and thus repay more than the original principal and interest on your loans.
- You will not be able to obtain additional state or federal student aid until you make satisfactory arrangements to repay.

Work-Study Programs

You may earn money to help pay for your education by working at part-time jobs on or off campus through either the Federal Work-Study Program or the Minnesota Work-Study Program. Schools may include a work-study job as part of the student's financial aid package.

The financial aid office at the school you attend determines the size of the work-study award. The actual amount depends on your financial need, the amount of money your school has available for the program and the number of hours you work. All Minnesota public colleges and most private colleges participate.

Participating students work an average of 15 hours per week and may earn \$3,000 or more per year which is not counted when determining need-based financial aid for the following year. The maximum hourly wage rate depends on the job and the student's qualifications. Your financial aid administrator will consider your work-study award amount, class schedule, job skills and academic program to determine how many hours you can work.

Students work either on campus or off campus for a governmental or non-profit agency or a private, for-profit employer. Work-study programs encourage community service work and job placement in elementary and secondary schools in activities such as tutoring. The school may try to place students in positions related to their course of study.

Work study earnings are not considered income on the FAFSA.

Eligibility Requirements: Undergraduate and graduate students are eligible under both federal and state work-study programs.

To be eligible for **Federal Work Study**, the student must:

- be a U.S. citizen or eligible non-citizen (see page 8)
- be enrolled in a program leading to a degree, certificate or diploma
- be registered with the Selective Service if male
- not have defaulted on a student loan
- not have been convicted for possession or sale of illegal drugs while receiving federal financial aid

To be eligible for **Minnesota Work Study**, the student must:

- be a Minnesota resident (see page 9) and U.S. citizen or eligible non-citizen (see page 8)
- be enrolled for at least six credit hours per term in a program leading to a degree, certificate or diploma
- be making satisfactory academic progress

Application Process: The financial aid office at the school you attend or plan to attend will use the results from your FAFSA to determine your eligibility for work study.

Under the state program, students must be enrolled for at least six credits, but priority is given to students enrolled for 12 or more credits (or the equivalent).

Eligibility criteria for the state program are in some cases less restrictive than those for the federal program. Your financial aid administrator can explain them to you.

Community Service Benefits

AmeriCorps

AmeriCorps is a cooperative effort by local agencies and federal and state governments to provide community service throughout the country. Areas of service include such projects as preschool education, dropout prevention, literacy, low-income housing, assisted living for the elderly and people with disabilities, violence prevention, conservation and neighborhood recycling.

Hundreds of community service opportunities are available to help finance part of the participant's education at any federally-recognized institution. AmeriCorps graduates have seven years to use their education award, and can apply it to any non-defaulted federal student loan.

Eligibility Requirements: To be eligible for AmeriCorps positions, you must be 17 years of age or older, have a high school diploma or a GED (or are completing a GED), and be a U.S. citizen, U.S. national or an eligible non-citizen (see page 8).

Participants may enroll in college while holding a position, and may apply to projects in the state or nationally. Students can serve up to two AmeriCorps terms.

Application Process: For more information on AmeriCorps, visit www.americorps.org. For information on Minnesota opportunities, call ServeMinnesota at (612) 333-7740 or visit www.serveminnesota.org.

Financial Assistance for Military Service

Those called to active duty while enrolled in college receive certain protections regarding financial aid eligibility, enrollment status and loan repayment. In most instances, the student will not be penalized as a result of his or her absence to perform military service. Check with the school's financial aid office for more details.

If you are currently enlisted in any branch of the military, check directly with your unit about education benefits. In addition, there are federal and state educational benefits for others who have served in the armed forces.

Several federal programs provide educational benefits to students who have served or are serving in the United States military.

You may use these education assistance programs for college, technical or vocational courses, correspondence courses, online courses, apprenticeships, on-the-job training, flight training licensing and certification tests, entrepreneurship training and certain entrance examinations.

Federal - Post-9/11 Montgomery GI Bill

The Post-9/11 Montgomery GI Bill provides up to 36 months of educational benefits to eligible veterans. The bill became effective August 1, 2009. You may be eligible if you have at least 90 days of aggregate service on or after September 11, 2001 or if you were discharged after September 11, 2001 with a service disability after 30 days.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits, or call (888) 442-4551 to speak with a veterans benefits coordinator.

AmeriCorps Service Commitment Chart

Length of Commitment	Hours of Service	Living Allowance and Benefits	Post-Service Education Award
Full time, 9 months to 1 year	1,700	about \$10,000, plus health care coverage, child care (if eligible)	\$4,725
Part time	300 to 900	about \$5,000 (pro-rated based on number of hours)	\$2,362 (pro-rated based on number of hours)

What Types of Financial Aid Are Available?

Federal - Montgomery GI Bill for Active Duty

The Montgomery GI Bill - Active Duty, provides up to 36 months of education benefits to eligible veterans.

You may be eligible if you entered active duty for the first time after June 30, 1985 and elected to pay into your GI program, served two or more years of active duty, were honorably discharged, and you have a high school diploma or GED or, in some cases, 12 hours of college credit.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits, or call (888) 442-4551 to speak with a veterans benefits coordinator.

Federal - Montgomery GI Bill for Selected Reserve

The Montgomery GI Bill - Selected Reserve program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, the Army National Guard and the Air National Guard.

The Veterans' Administration makes the payments for this program directly to the soldier. You may be entitled to receive up to 36 months of education benefits. Your period of eligibility generally ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve. However if you are recalled to active duty, your eligibility may be extended.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits, or call (888) 442-4551 to speak with a veterans benefits coordinator.

Federal - Reserve Educational Assistance Program

The Reserve Educational Assistance Program is a relatively new program. It provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve and National Guard who are called or ordered to active service in response to a war or national emergency. The benefit is payable based on the number of days you were deployed to active duty. Your eligibility generally ends when you leave the service.

Application Process: Visit www.gibill.va.gov for up-to-date information on these benefits, or call (888) 442-4551 to speak with a veterans benefits coordinator.

Federal Tuition Assistance Program

This program is available to traditional Army National Guard members while pursuing any degree up through a master's degree. The application must be submitted before the semester begins. An eligible member can receive benefits up to \$250 per semester credit or \$167 per quarter credit and \$4,500 per fiscal year. This is not a guaranteed benefit and is offered on a first-come, first-served basis.

Application Process: To apply or learn more, visit www.virtualarmory.com or contact your unit administrator.

Minnesota GI Bill

The Minnesota GI Bill, established in 2007, provides postsecondary financial assistance to eligible Minnesota veterans who served on or after September 11, 2001. Full-time undergraduate or graduate students may be eligible to receive up to \$1,000 per semester and part-time students may receive up to \$500 per semester.

Eligibility Requirements: You must be a Minnesota resident enrolled at a Minnesota institution and a:

- veteran who is serving or has served honorably in any branch of the United States armed forces at any time on or after September 11, 2001, or;
- non-veteran who has served honorably for a total of five years or more cumulatively as a member of the Minnesota National Guard or any other active or reserve component of the United States armed forces, and any part of that service occurred on or after September 11, 2001, or;
- surviving spouse or children of a person who served in the military on or after September 11, 2001, and who has died or has a total and permanent disability as a direct result of that military service.

Application Process: Contact your school's financial aid office, the Minnesota Office of Higher Education at (651) 642-0567 or visit www.getreadyforcollege.org/military. You may be required to provide documentation to your school.

Minnesota Tuition Reimbursement for Air and Army National Guard

The Minnesota Tuition Reimbursement Grant program provides financial assistance for Minnesota Air and Army National Guard members. The program reimburses members for coursework satisfactorily completed at any school, in-state or out-of-state, approved for veterans benefits. The rate of reimbursement is up to 100 percent of tuition only, not to exceed the undergraduate cost per credit at the University of Minnesota, Twin Cities.

Eligibility Requirements: You must be an active member of the Minnesota Army or Air National Guard pursuing undergraduate or graduate coursework at any school approved for veterans benefits. Eligibility may be extended for two or more years for certain members of the Minnesota National Guard who completed their service contract but served honorably in federal active service or federally-funded state active service since September 11, 2001.

Qualifying students may use Federal Tuition Assistance and State Tuition Reimbursement together, up to (but not to exceed) 100 percent of tuition and fees.

Surviving Dependent Eligibility: If a member of the Minnesota National Guard is killed in the line of state active service or federally funded state active service, the member's surviving spouse and any surviving dependents who have not reached 24 years of age are eligible for tuition reimbursement.

Application Process: Request reimbursement through the guard unit at the start of the semester. Upon completing the course, turn in your grades and submit a tuition and fee statement from the school to your unit. To apply or learn more contact:

Education Services Office
Minnesota Department of Military Affairs
Veterans Service Building, 2nd Floor
Tel: (651) 282-4589
E-mail: education@mn.ngb.army.mil
Web: minnesotationalguard.org/education/index.php

Minnesota Educational Assistance for Veterans

The state of Minnesota provides educational assistance for veterans who attend an approved postsecondary institution in Minnesota. Veterans may qualify for a one-time stipend of \$750.

Eligibility Requirements: To be eligible, you must provide a statement from the U.S. Department of Veterans Affairs indicating you have exhausted, through use, all federal benefits available; and were a resident of Minnesota for the six months preceding your induction into the armed forces.

Application Process: Contact the Minnesota Department Military Affairs at (651) 296-2562 or visit www.mdva.state.mn.us/education.

Military Education Benefits Information

Minnesota Department of Veterans Affairs

1-888-546-5838

www.minnesotaveteran.org

www.mymilitaryeducation.org

National Guard Virtual Armory

www.virtualarmory.com/education/

U.S. Department of Veterans Affairs

www.gibill.va.gov

Minnesota Office of Higher Education

www.getreadyforcollege.org/military

Financial Aid for Specific Populations

Additional aid may be available to you based on criteria in addition to your financial need, including aid for orphaned or fostered, minority or adult students. The programs described here are only a few of those available. Be sure to check the websites listed on page 29.

Survivors and Dependents of Military Veterans

Federal and state educational assistance may be available to you if you are a spouse or child of a service member who was permanently injured or died as the result of a service-connected injury. See previous section.

Visit www.gibill.va.gov to learn more or call (888) 442-4551. You may also want to contact your county veterans service officer. A list of county veterans service officers is available at [www.mdva.state.mn.us/ CVSODirectory.pdf](http://www.mdva.state.mn.us/CVSODirectory.pdf). Also contact the Minnesota Department of Veterans Affairs call (651) 296-2562 or visit www.mdva.state.mn.us.

Minnesota Educational Assistance for War Orphans

Qualified war orphans may receive up to \$750 per year from the Minnesota Department of Veterans Affairs to be used for tuition, room and board and books and supplies. Children of deceased veterans also may qualify for free tuition at any public college or university in Minnesota to which they have been admitted until they complete a bachelor's degree.

Eligibility requirements: To be eligible for this program, you must have lost your veteran parent through death due to a service-caused condition and have been a resident of Minnesota for two years prior to application for educational benefits.

Application process: Contact the financial aid office at the college you attend or plan to attend, your county veterans service officer at the county courthouse or:

Minnesota Department of Veterans Affairs
Veterans Service Building, 2nd Floor
Tel: (651) 206-2562
Web: www.mdva.state.mn.us

Minnesota Educational Assistance to POW/MIA Dependents

Any dependent of a prisoner of war or a person missing in action may qualify for free tuition at any public college or university in Minnesota to which he or she has been admitted. A dependent who enrolls as an undergraduate in any private Minnesota postsecondary institution shall be entitled to up to \$250 per year from the state.

To apply or learn more, call (651) 296-1033 or visit www.mdva.state.mn.us.

American Indian Students

Native American students in Minnesota may be eligible for additional financial aid from the state of Minnesota, the U.S. Bureau of Indian Affairs and their tribe.

Minnesota Indian Scholarship Program

Scholarships are available to eligible American Indian students who are either undergraduate students enrolled at least 3/4 percent time or graduate students enrolled at least half time. The award amount is based on need.

Eligibility Requirements: In order to qualify for this scholarship, you must be:

- one-fourth or more American Indian ancestry
- a Minnesota resident for state financial aid purposes
- enrolled in an accredited college, university or vocational school in Minnesota
- undergraduates must qualify for a Pell or State Grant, graduate students must demonstrate need

Application Process: Students should complete the FAFSA and contact their tribal education office, the school's financial aid office or complete an application at www.getreadyforcollege.org/indianscholarship. The priority deadline is July 1. Information and application forms also are available from:

Minnesota Indian Scholarship Program
Minnesota Office of Higher Education
Tel: (651) 642-0567 or (800) 657-3866
E-mail: info@ohe.state.mn.us

American Indian Tuition Waiver

The American Indian Tuition Waiver at the University of Minnesota, Morris, recognizes the campus' origins as the Morris Indian Boarding School founded in the 1800s. American Indian students admitted to the University of Minnesota, Morris, may apply for this waiver by submitting the American Indian tuition waiver application and supplying acceptable documentation.

Eligibility Requirements: To qualify for this benefit, students must be accepted by the university's admissions office, complete the American Indian Tuition Waiver application and provide American Indian heritage documentation, which may include the following:

- tribal registration proving membership in a federally-recognized American Indian tribe
- certificate of Indian blood
- other legal documentation of American Indian heritage

Application Process: Complete the application at www.morris.umn.edu/aip.html. Students with questions should call (800) 992-8863 or e-mail morrisfa@morris.umn.edu.

Orphaned or Fostered Children

Orphans and those who were in foster care may be eligible for an increased level of financial aid assistance. Orphans, wards of the court and children placed in foster care any time since they turned 13 are automatically considered independent students and are not required to submit financial information about their family and may qualify for a larger Federal Pell Grant and Minnesota State Grant.

If you attend a Minnesota state college or university, you may be eligible for a tuition waiver for certain courses or programs. Check with the school for more details.

Education and Training Vouchers or Former Youth in Care

Education vouchers are federal funds made available to states through the Chafee Foster Care Independence Act. Education vouchers are intended to help students up to age 23 pay for postsecondary education.

The award amount is based on the amount of other aid the student is receiving, and an estimated living expenses budget which is a part of the application. The maximum amount per year is \$5,000 per student.

Eligibility Requirements: You must be under age 21 at the application due date, accepted into an accredited postsecondary program, and meet at least one of the following requirements:

- in foster care on or after your 16th birthday, and continue to be in foster care up to or beyond your 18th birthday
- adopted from foster care after your 16th birthday
- in foster care on or after your 16th birthday when a relative accepts a transfer of permanent legal and physical custody through a juvenile court order
- are or were under state guardianship

Application Process: Applications are available at www.dhs.state.mn.us under *Children*. Click on *Adolescent Services* and then *Education/Training Vouchers*. The application deadline is July 1 of each year.

To apply for an initial voucher, you must attach a copy of your FAFSA, one reference and a copy of your post-secondary school acceptance letter. Students may reapply for education vouchers every year to age 23 and transcripts are required as evidence of satisfactory progress. Additional questions can be directed to:

Education and Training Voucher Program
Minnesota Department of Human Services
Tel: (651) 431-4663
E-mail: dhs.etvcoordinator@state.mn.us

Students Who Are Deaf or Blind

Minnesota residents admitted to the University of Minnesota who are blind may be eligible for a tuition waiver from the university. Minnesota residents who are deaf and who qualify for either a Pell or State Grant may be eligible for tuition and fee assistance at the public college or university to which they have been admitted. Contact the college's financial aid office to learn more.

What Types of Financial Aid Are Available?

Dependents and Spouses of Public Safety Officers

Dependent children and the surviving spouse of a public safety officer killed in the line of duty are eligible to receive educational benefits through the Public Safety Officers' Survivor Grant Program. Awards are based on the tuition and fees charged by the institution or the tuition and fee maximums established in law for the State Grant Program, whichever is less. Students are eligible for a maximum of nine semesters or the equivalent.

Eligibility Requirements: To qualify for this award, you must be a dependent or spouse of a public safety officer killed in the line of duty on or after January 1, 1973. Dependents must be one of the following:

- less than 23 years old
- less than 30 years old and served on active military duty for 181 consecutive days or more and was honorably discharged or released
- enrolled in an undergraduate or certificate program at one of the more than 132 public or private postsecondary institutions in Minnesota that participate in the State Grant program

Those who have received a baccalaureate degree or been enrolled full time for the equivalent of nine semesters, whichever occurs first, are no longer eligible. An additional term of eligibility is available for students who have withdrawn from active military service January 1, 2003 or later.

Application Process: Applicants need to take a certificate of eligibility to the financial aid office of the school they attend or plan to attend. This certificate can be obtained from:

Nancy Reissner
Minnesota Department of Public Safety
Tel: (651) 201-7165
E-mail: nancy.reissner@state.mn.us

Adult Students

Increasingly, adult students are returning to postsecondary education to gain a new skill, prepare for a different career or finish a degree they started years earlier. There is no age limit for federal and state financial aid, but some aid programs are limited to undergraduate students.

Alliss Opportunity Grant Program

Adults may be eligible to take a college course for free at one of Minnesota's public two-year colleges through the Alliss Opportunity Grant Program. The grant covers one course (up to five credits). The cost of books is included in the award.

Eligibility Requirements: To be eligible for this grant, you must have been out of high school for seven or more years, and not have a bachelor's degree.

Application Process: Contact the community college admissions office for more information and an application. You must apply for the grant before you register.

Assistance for Dislocated Workers

Dislocated Worker Programs serve individuals dislocated from long-held jobs. These programs focus on upgrading current job skills, retraining and providing support services. Inquire about Dislocated Worker Programs at local WorkForce Centers. Visit www.mnwfc.org/field/ to find the center nearest you.

Resources for Undocumented Students

Though federal and most state financial aid is not available to undocumented students, there may be private scholarships and loans to help students who are undocumented pay for college. It is important to contact the schools that interest you to determine if they have assistance available. Many financial aid counselors are aware of and sensitive to your situation and will try to assist you as best they can.

State and Federal Grants

State Grants and federal Pell Grants are awarded only to U.S. citizens or eligible non-citizens. To apply for a federal or state grant, you must complete the FAFSA, which requires your social security number. To qualify, you must be a U.S. citizen, U.S. national or an eligible non-citizen. You are an eligible non-citizen if you:

- are a U.S. permanent resident with an Alien Registration Card (I-551)
- are a conditional permanent resident with an I-551C card
- are a victim of human trafficking
- have an Arrival Departure Record (I-94) from the Department of Homeland Security with any of the following designations: refugee, asylum granted, parole, T-Visa holder or Cuban-Haitian entrant.

Scholarships

Several organizations maintain online lists of scholarships for which undocumented students may be eligible. Visit www.getreadyforcollege.org/undocumented.

Tuition Policies

A growing number of public colleges and universities in Minnesota offer in-state tuition to all students, regardless of citizenship or state of residence. Visit www.getreadyforcollege.org/undocumented for a list of the schools that do not charge higher tuition to nonresidents. Check with schools that interest you to find out their tuition policies for nonresidents.

Student Loans

Federal student loans are not available to undocumented students. Minnesota's SELF Loan program (see page 19) is available to qualified students who have a credit-worthy co-signer who is a U.S. citizen or permanent resident. A separate application is used to apply for the SELF Loan, available through the college's financial aid office. For more information on the SELF Loan program, visit www.selfloan.org.

Scholarship Resources

American Indian College Fund

www.collegefund.org

American Indian Science and Engineering Society

www.aises.org/Programs/ScholarshipsandInternships

Hispanic Association of Colleges and Universities' Scholarships:

scholarships.hacu.net

Hispanic College Fund

www.hispanicfund.org

Hispanic Scholarship Fund

www.hsf.net

Migrant Scholarship Fund

www.migrant.net

Scholarships for Hispanics

www.scholarshipsforhispanics.org

United Negro College Fund

www.uncf.org/forstudents/scholarship.asp

Aid for Students in Specific Programs

Health Professions Loan Programs

Various federal scholarship and loan programs are available for students interested in health professions, such as nursing, dentistry, pharmacy, optometry or medicine. Campus-based programs include the Health Professions Student Loan Program, the Primary Care Loan Program, Loans for Disadvantaged Students Program and Nursing Student Loan Program.

Additional health loan repayment programs may be available from the U.S. Department of Health and Human Services.

Application Process: Students should contact the financial aid office at the school where they are enrolled or intend to apply for admission. Visit www.bhpr.hrsa.gov to learn more. Contact flrpinfo@hrsa.gov with questions.

What Types of Financial Aid Are Available?

State Health Professions Loan Forgiveness

The Minnesota Department of Health's Office of Rural Health and Primary Care administers loan forgiveness programs for the following health professionals:

- Rural and urban physicians: primary care residents or students (family practice, internal medicine, OB/GYN, pediatrics, psychiatry)
- Mid-level practitioners: nurse practitioner students, physician assistant students, certified nurse midwife students, nurse anesthetist students or advanced clinical nurse specialist students
- Nurses: licensed practical nurse students or registered nurse students
- Dentists: dental students or licensed dentists
- Pharmacists: students or residents in a pharmacy program or licensed pharmacists
- Allied Health Care Tech Faculty: students studying to become allied health care instructors
- Nurse Faculty: Students studying to become nursing instructors

Application Process: Applications are available after July 1, 2010 and due December 1, 2010, and can be requested from:

Minnesota Department of Health
Office of Rural Health and Primary Care
Tel: (651) 201-3870 or (800) 366-5424
Web: www.health.state.mn.us/divs/orhpc/funding/loans/index.html

Minnesota TEACH

Minnesota TEACH is a scholarship program for students in the early childhood and school-age care field.

Eligibility requirements: Students must be currently employed as child care providers and have support from their employers. A complete list of requirements is listed at www.mnchildcare.org/TEACH/.

Application process: Contact the Minnesota Child Care Resource Referral Network at (651) 290-9704 ext. 109 or christinas@mnchildcare.org.

Federal Grants for Aspiring Teachers

Beginning fall 2008, the federal government offers the TEACH Grant program, which provides grants of up to \$4,000 per year to students who intend to teach in an elementary or secondary school that serves students from low-income families. In exchange for receiving a TEACH Grant, students must agree to serve as a full-time teacher in a public or private school serving low-income students for at least four academic years within eight calendar years of completing the program of study for which they received a TEACH Grant.

Eligibility Requirements: To receive a TEACH Grant, students must meet the following criteria:

- complete the Free Application for Federal Student Aid (although financial need does not need to be demonstrated)
- be a U.S. citizen or eligible non-citizen (see page 8)
- be enrolled as an undergraduate, post-baccalaureate, or graduate student at a participating institution
- be enrolled in coursework necessary to begin a career in teaching and meet certain academic achievement requirements (generally maintaining a cumulative GPA of at least 3.25)
- sign a TEACH Grant Agreement to Serve

IMPORTANT: Students who fail to complete the four-year service obligation will have the total amount of their TEACH Grants converted to a Federal Unsubsidized Stafford Loan. Students must then repay this loan to the U.S. Department of Education and will be charged interest from the dates of the grant disbursement.

Application Process: Students apply to their college financial aid office. Each year that students receive a TEACH Grant, they must sign a TEACH Grant Agreement to Serve available from the U.S. Department of Education at www.studentaid.ed.gov.

Reciprocity & Reduced Tuition Programs

Minnesota has tuition reciprocity agreements with neighboring states to eliminate non-resident admissions barriers and lower non-resident tuition for Minnesota students attending public colleges and universities in participating states. All public postsecondary education institutions in Minnesota, Wisconsin, North Dakota, South Dakota and Manitoba are covered by statewide tuition reciprocity.

The Midwest Student Exchange Program provides a reduction to non-resident tuition in specific programs of study at participating institutions for residents of Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota and Wisconsin.

Tuition Reciprocity

Tuition reciprocity enhances opportunities for students to attend public postsecondary education institutions in neighboring states. Reciprocity students do not have to meet higher non-resident admission standards, and do not pay non-resident tuition prices.

Minnesota has statewide tuition reciprocity agreements with Wisconsin, North Dakota, South Dakota and Manitoba. There is also a limited state reciprocity agreement with Iowa Lakes Community College.

Students must apply for tuition reciprocity benefits, and should do so as soon as they know they will be attending an eligible institution. Applying early ensures students will be charged the reciprocity tuition rate when they register for classes. Students may apply any time during the term. Applications received after the last day of a term will only apply to subsequent terms. There is no fee to apply for reciprocity.

Reciprocity benefits are automatically renewed for Minnesota, Wisconsin, North Dakota and South Dakota tuition reciprocity students who earned postsecondary credits in the previous 12 months.

For up-to-date information on tuition reciprocity, visit www.getreadyforcollege.org/reciprocity.

Tuition reciprocity applications for Minnesota residents planning to attend a public institution in North Dakota, South Dakota or Wisconsin are available at high schools, postsecondary institutions and:

Minnesota Office of Higher Education
Tel: (651) 642-0567 or (800) 657-3866
E-mail: info@ohe.state.mn.us
Apply online: www.getreadyforcollege.org/reciprocity

Applications become available around March 1 for the following fall. Most students apply online.

Minnesota/Wisconsin Reciprocity

All public postsecondary education institutions in Minnesota and Wisconsin are included in the statewide tuition reciprocity agreement. All undergraduate and graduate programs of study are available to residents of both states, except professional programs of medicine, veterinary medicine and dentistry at the University of Minnesota in the Twin Cities and Duluth and the University of Wisconsin-Madison.

Reciprocity Tuition Rate: *Minnesota resident*

undergraduate students enrolled in Wisconsin public postsecondary institutions generally pay the higher of either the resident tuition rate charged by the campus the student attends or the resident tuition rate charged by a comparable Minnesota institution. An undergraduate student from Minnesota enrolled at the University of Wisconsin-Madison pays the resident tuition rate charged by the University of Minnesota Twin Cities because it is currently higher. An undergraduate student from Minnesota enrolled at the University of Wisconsin-River Falls pays the higher of either the resident tuition rate charged by the University of Wisconsin-River Falls or the average resident rate charged by Minnesota state universities. The same policy is followed for community colleges. The agreement is different for a Minnesotan enrolled in a Wisconsin technical college. The Minnesota resident always pays the Wisconsin technical college resident tuition rate.

Wisconsin resident undergraduate students enrolled at Minnesota community colleges, Minnesota state universities and University of Minnesota campuses are charged the higher of either the resident tuition rate at the institution they attend or the resident rate at a comparable institution in Wisconsin. In cases where the Minnesota resident tuition rate exceeds the Wisconsin resident tuition rate, the state of Wisconsin provides its residents a tuition reciprocity supplement to cover the difference between the two state rates. Wisconsin resident undergraduate students first enrolled at the University of Minnesota prior to the 2008-2009 academic

What Types of Financial Aid Are Available?

year pay tuition based on the resident undergraduate rate charged at the University of Wisconsin-Madison plus 25 percent of the difference between the University of Wisconsin-Madison and the University of Minnesota Twin Cities undergraduate rate.

Minnesota and Wisconsin residents enrolled in graduate education, the pharmacy program or in law school under the tuition reciprocity agreement pay the higher of the two resident rates.

Application Process: *Minnesota residents* who enroll in University of Wisconsin institutions must apply for tuition reciprocity through the Minnesota Office of Higher Education (see page 31). Minnesota students seeking tuition reciprocity at a Wisconsin technical college should apply directly to the institution they will attend.

Wisconsin residents who enroll in a University of Minnesota institution, a Minnesota state university, a Minnesota community college or a Minnesota consolidated community and technical college must apply through the Wisconsin Higher Educational Aids Board. Wisconsin students enrolling at a Minnesota technical college should apply directly to the institution they will attend.

Applications are available from all high schools or eligible postsecondary education institutions or from:

Wisconsin Higher Educational Aids Board
P.O. Box 7885
Madison, WI 53707
Tel: (608) 267-2209
E-mail: HEABmail@heab.state.wi.us
Web: www.heab.state.wi.us

Minnesota/North Dakota Reciprocity

All public postsecondary education institutions in Minnesota and North Dakota are included in the statewide tuition reciprocity agreement. All undergraduate and graduate programs of study are available to reciprocity students. Some professional programs are also included; however, law, pharmacy and medicine are excluded.

Reciprocity Tuition Rate: *Minnesota resident* undergraduate or graduate students enrolled at the University of North Dakota or North Dakota State University pay tuition equal to the average tuition charged by Minnesota state universities. Minnesota resident students attending other North Dakota public four-year institutions pay tuition at a rate slightly above the North Dakota resident tuition rate. Minnesota residents enrolled in a North Dakota two-year institution pay tuition at a rate comparable to what is charged Minnesota residents attending a Minnesota community or technical college.

North Dakota residents enrolled in a Minnesota public postsecondary institution at the undergraduate or graduate level pay the Minnesota resident tuition rate.

Application Process: *Minnesota residents* who graduated from a Minnesota high school within 12 months of initial enrollment at a North Dakota institution do not have to apply for tuition reciprocity. These students must present an official high school transcript to the enrolling North Dakota school. Minnesota residents who graduated from high school more than 12 months prior to initial enrollment at a North Dakota institution must apply for tuition reciprocity through the Minnesota Office of Higher Education (see page 31).

North Dakota residents who enroll in a Minnesota technical college must apply for tuition reciprocity through the North Dakota Board for Career and Technical Education. All other North Dakota residents must apply through the North Dakota Board of Higher Education.

Applications are available from all high schools or eligible postsecondary education institutions or online.

North Dakota University System
Tel: (701) 328-4113
E-mail: ndus.office@ndus.nodak.edu
Web: www.ndus.edu (Click on student and parent info, and then other resource info.)

North Dakota Board for Career and Technical Education
Tel: (701) 328-2288
E-mail: cte@state.nd.us
Web: www.state.nd.us/cte/students/reciprocity.html

Minnesota/South Dakota Reciprocity

All public postsecondary education institutions in Minnesota and South Dakota are included in the statewide tuition reciprocity agreement. All undergraduate and graduate programs of study are available to reciprocity students, including some professional programs of study.

Reciprocity Tuition Rate: *Minnesota resident*

undergraduate or graduate students enrolled at the University of South Dakota, South Dakota State University or other South Dakota public four-year institutions pay the average undergraduate or graduate tuition rate charged by Minnesota state universities and the University of Minnesota campuses in Crookston and Duluth. Minnesota residents enrolled in professional programs at the University of South Dakota pay no more than 150 percent of the South Dakota resident tuition rate. Minnesota residents enrolled in South Dakota technical institutes in Watertown, Mitchell, Sioux Falls or Rapid City pay the South Dakota resident tuition rate.

South Dakota residents enrolled in a Minnesota public postsecondary institution pay approximately the Minnesota resident tuition rate. At some Minnesota state universities and Minnesota two-year institutions the tuition rate is slightly above Minnesota resident rates.

Application Process: *Minnesota residents* attending a South Dakota public college or university do not have to apply for reciprocity. Their eligibility for reciprocity is determined by the campus they attend.

South Dakota residents who enroll in a Minnesota state university, community college or technical college will have their eligibility for reciprocity determined by the campus they attend. South Dakota residents who enroll in the University of Minnesota must apply for tuition reciprocity through the South Dakota Board of Regents.

Applications are available from all high schools or eligible postsecondary education institutions, or from:

Reciprocity Program
South Dakota Board of Regents
Tel: (605) 688-4497
E-mail: joella.anderson@sdsstate.edu
Web: www.sdbor.edu

Minnesota/Manitoba Reciprocity

Minnesota and Manitoba residents wishing to obtain tuition reciprocity benefits should contact the school where they intend to enroll. Students pay the resident tuition rate at the institution attended.

Iowa Lakes Community College & Minnesota West Community and Technical College

Minnesota residents may attend Iowa Lakes Community College at the resident tuition rate. Iowa residents who live in the Iowa Lakes Community College attendance district may attend Minnesota West Community and Technical College at the resident tuition rate.

Midwest Student Exchange Program

Minnesota residents may enroll in selected programs at a limited number of public and private postsecondary institutions in Indiana, Kansas, Michigan, Missouri and Nebraska at a reduced tuition rate through the Midwest Student Exchange Program. Minnesota students attending or planning to attend a public institution in North Dakota or Wisconsin must apply for reciprocity instead.

Program Tuition Rate: Students pay up to 150 percent of the resident tuition rate (which is still below the non-resident rate) at participating public colleges and universities or receive a 10 percent reduction in tuition at participating private schools.

Eligibility Requirements: The institution to which the student applies determines the student's eligibility. If you're a resident of Indiana, Kansas, Michigan, Missouri and Nebraska, you're eligible for reduced tuition if you attend a Minnesota public college or university through the Midwest Student Exchange Program.

Application Process: Students must indicate they are seeking admission as a Midwest Student Exchange Program student when applying to an eligible institution.

Brochures listing eligible colleges, universities and programs of study are distributed to high schools, and are available from:

Midwest Higher Education Commission
Tel: (612) 626-8288
Web: www.mhec.org

Are There Education Tax Benefits?

Several federal tax benefits are available to help offset the cost of postsecondary education.

Limits & Restrictions: The following tax incentives have different phase-in and phase-out periods and varying income eligibility requirements. Students and families may need to choose among incentives since some tax preferred investment options and tax provisions cannot be used in combination in the same tax year. For complete information, see IRS publication 970 at www.irs.gov.

American Opportunity/Hope Tax Credit

The American Opportunity Tax Credit expands the Hope Tax Credit for tax years 2009 and 2010. You may be able to claim an American Opportunity Tax Credit of up to \$2,500 for qualified tuition and related expenses for each eligible student on your federal individual income tax return. If you qualify for the credit and have a federal individual income tax liability, the credit reduces your liability. If you qualify and do not have a federal individual income tax liability, the credit is 40 percent refundable.

Income Limits: Single tax filers may claim an American Opportunity Tax Credit if their modified adjusted gross income is less than \$90,000. Joint tax filers may claim the credit if their modified adjusted gross income is less than \$180,000. The credit is phased out if your modified adjusted gross income is between \$80,000 and \$90,000 for single filers and between \$160,000 and \$180,000 for joint tax filers.

Eligibility: The American Opportunity Tax Credit can be claimed until the student's first four years of postsecondary education are completed. The student must be pursuing an undergraduate degree or other recognized education credential. In addition, the student must be enrolled at least half time for at least one academic period during the tax year. Generally, you can claim the American Opportunity Tax Credit if all three of the following requirements are met.

- You pay qualified education expenses for higher education.
- You pay the education expenses for an eligible student.
- The eligible student is either yourself, your spouse or a dependent for whom you claim an exemption on your tax return.

Qualified education expenses paid by a dependent for whom you claim an exemption, or by a third party for that dependent, are considered paid by you. You cannot claim the credit if your tax filing status is married filing separate or you are listed as a dependent in the exemptions section of another person's tax return.

Eligible Expenses: Qualified expenses are tuition and certain related expenses required for enrollment or attendance at an eligible education institution and are reported to taxpayers on Form 1098T, Tuition Statement, by the college or university.

Eligible Educational Institutions: An eligible institution is any college, university, vocational school or other postsecondary educational institution eligible to participate in a student aid program administered by the U.S. Department of Education

Compatibility with Other Tax Benefits: You cannot claim the American Opportunity Tax Credit if you deducted higher education expenses using the same expenses. You cannot claim the American Opportunity Tax Credit if you claim a Lifetime Learning Tax Credit based on the same expenses. You cannot claim the American Opportunity Tax Credit if you used the same expenses to figure the tax-free portion of a distribution from a Coverdell ESA or a Qualified Tuition Program (529 college savings).

Claiming the American Opportunity Tax Credit: The American Opportunity Tax Credit is claimed on your federal individual income tax return. It is also reported on FAFSA Worksheet C. For more information, consult your tax advisor or the Internal Revenue Service.

Note: The American Opportunity Tax Credit has replaced the Hope Tax Credit for most taxpayers. However, a larger Hope Tax Credit (\$3,600 maximum) is available for students meeting the special rules for Midwestern Disaster Areas. No Minnesota counties are defined as Midwestern disaster areas. Certain counties in Arkansas, Illinois, Indiana, Iowa, Missouri, Nebraska and Wisconsin are defined as such in 2010.

Lifetime Learning Tax Credit

You may be able to claim a federal individual income Lifetime Learning Tax Credit of up to \$2,000 for qualified tuition and related expenses per tax return per year. The credit reduces the amount of federal individual income taxes you may have to pay. The credit is non-refundable.

Income Limits: Single tax filers may claim a Lifetime Learning Tax Credit if their modified adjusted gross income is below \$60,000. Joint tax filers may claim the credit if their modified adjusted gross income is below \$120,000. The credit is phased out if your modified adjusted gross income is between \$50,000 and \$60,000 for single tax filers, and between \$100,000 and \$120,000 for joint tax filers.

Eligibility: There is no limit on the number of years for which the Lifetime Learning Tax Credit can be claimed for each student and it may be applied to expenses related to undergraduate and graduate study. Generally, you can claim the credit if you pay qualified tuition and related higher education expenses for yourself, your spouse or a dependent for whom you claim an exemption. You cannot claim this tax credit if your tax filing status is married filing separately or you are listed as a dependent in the exemptions section of another person's tax return.

Eligible Expenses: Qualified tuition and related expenses are tuition and fees required for enrollment at an eligible education institution. You must reduce the qualified expenses by the amount of any tax-free educational assistance you received. Non-credit courses to acquire or improve job skills also may qualify. Check with your tax preparer or contact the IRS.

Eligible Educational Institutions: Eligible educational institutions are any college, university, vocational school, or other postsecondary educational institution eligible to participate in student aid programs administered by the U.S. Department of Education.

Compatibility with Other Tax Benefits: You cannot claim the Lifetime Learning tax credit if you deducted higher education expenses using the same expenses. You cannot claim the Lifetime Learning Tax Credit if you claim an American Opportunity Tax Credit based on the same expenses. You cannot claim the Lifetime Learning Tax Credit if you used the same expenses to figure the

tax-free portion of a distribution from a Coverdell ESA or a Qualified Tuition Program (529 college savings plan).

Claiming the Lifetime Learning Tax Credit: The Lifetime Learning Tax Credit is claimed on your federal income tax form and reported on FAFSA Worksheet C. For more information, consult your tax advisor or the Internal Revenue Service.

Note: Students living in Midwestern Disaster Areas may be able to claim a Lifetime Learning Tax Credit of up to \$4,000. No Minnesota counties are defined as Midwestern Disaster Areas. Certain counties in Illinois, Indiana, Iowa, Missouri, Nebraska and Wisconsin are defined as such in 2010.

Student Loan Interest Deduction

You may be able to deduct up to \$2,500 of the interest you paid on student loans on your federal individual income tax return.

Income Limits: You may be able to deduct up to the full \$2,500 limit if your modified adjusted gross income is \$60,000 or less (\$120,000 for joint filers). A partial deduction may be available for single tax filers with modified adjusted gross incomes up to \$75,000 and joint filers with incomes up to \$150,000.

Eligibility: You are eligible to take the interest deduction if you paid interest on a student loan for yourself, your spouse or your dependent. An eligible student is a student who was enrolled at least half time in a program leading to a degree, certificate or recognized educational credential.

Qualified Expenditures: Qualified expenditures are the total cost of attending an eligible educational institution, including tuition and fees, room and board, books, supplies, equipment and other necessary expenses such as transportation. Expenses for graduate school are included. The deduction is not limited to government-sponsored loans. The deduction cannot be applied to loans made to students by family members. You must reduce the qualified expenses by the amount of any tax-free educational assistance you received.

Eligible Educational Institutions: Eligible educational institutions are any college, university, vocational school or other postsecondary educational institution eligible to participate in student aid programs administered by the U.S. Department of Education.

Are There Education Tax Benefits?

Claiming the Student Loan Interest Deduction:

Your deduction is claimed on your federal individual income tax return. For more information, consult your tax advisor or the Internal Revenue Service.

Tuition and Fees Deduction

You may be able to deduct qualified tuition and related expenses even if you do not itemize deductions on Schedule A, Form 1040. This deduction may be beneficial to you if you cannot take either the American Opportunity or Lifetime Learning Tax Credit because your income is too high.

Deduction Limits: You may deduct up to \$4,000 of qualified tuition and related expenses if your modified adjusted gross income is \$65,000 or less (\$130,000 for joint filers). If your modified adjusted gross income is more than \$65,000 (\$130,000 for joint filers) but not more than \$80,000 (\$160,000 for joint filers), you may deduct up to \$2,000.

Eligibility: Generally, you can claim the deduction if (1) you pay the educational expenses for an eligible student and (2) the eligible student is yourself, your spouse or a dependent you claim as an exemption on your tax return.

Qualified Educational Expenses: In general, qualified tuition and related expenses are tuition and fees paid by you, your spouse or a dependent. Student activity fees and fees for books, supplies and equipment are included only if the fees must be paid to the institution as a condition of enrollment. You must reduce your qualified expenses by the amount of any tax-free education assistance you receive.

The definition of qualified educational expenses is expanded for students attending an eligible educational institution in a Midwestern disaster area. See IRS publication 970 for the expanded definition. No Minnesota counties are defined as Midwestern disaster areas, however Minnesota resident students attending a postsecondary institution located in a Midwestern disaster area may be eligible to use the expanded definition.

Eligible Educational Institutions: Eligible educational institutions are any college, university, vocational school or other postsecondary educational institution eligible to participate in student aid programs administered by the U.S. Department of Education.

Limitations: You cannot claim the deduction if you or anyone else claims a Hope or Lifetime Learning Tax Credit for expenses of the student for whom the qualified education expenses were paid.

Application Process: Your deduction is claimed on your federal income tax form. For more information, consult your tax advisor or the Internal Revenue Service.

Employer-Paid Educational Assistance

Your employer can exclude from your W-2 wages, tips and other compensation \$5,250 in educational assistance benefits you receive annually under an educational assistance program. Your employer can tell you if there is a qualified program where you work. You do not have to include the benefits on your income tax return.

Limitations & Restrictions: You cannot use any of the tax-free education expenses paid for by your employer as the basis for any other deduction or credit, including the American Opportunity Tax Credit and the Lifetime Learning Tax Credit.

Qualified Expenses: Tax-free educational assistance benefits include payments for tuition, fees and similar expenses, books, supplies and equipment. The payments may be for either undergraduate or graduate courses. The payments cannot include meals, lodging, transportation and tools or supplies (other than textbooks) you can keep after completing the course of instruction.

Are There Tax-Advantaged Investment & Savings Options?

Several tax-preferred saving and investment options are available to help you save and pay for postsecondary education. These are particularly valuable if the family begins to use them when children are young.

Minnesota College Savings Plan

The Minnesota College Savings Plan is one of many college savings plans offered throughout the country. The plan is a 529 Qualified Tuition Program; "529" refers to the section of the Internal Revenue code governing college savings plans. Earnings accumulate tax-free, and are exempt from federal and state income taxes if used for qualified higher education expenses. For additional information on the Minnesota College Savings Plan or to open an account, visit www.mnsaves.org or call (877) 338-4646.

Investment Options: Account owners have six investment options:

- a managed allocation option in which savings are invested more conservatively as the account beneficiary nears college age
- an all-equities option
- a guaranteed option with a guaranteed rate of return adjusted annually
- a balanced option
- a fixed-income option
- a money market option

Account owners are assessed an annual fee ranging from zero to .6125 (less than one percent) of the plan assets. There are no fees charged on the investments in the "guaranteed" option.

Qualified Education Expenses: Qualified expenses include tuition, required fees, room and board, books, supplies and equipment for students enrolled at least half time.

Eligibility Requirements: Any individual with a valid social security number or federal tax identification number who is a U.S. citizen or resident alien can open an account and contribute to the plan on behalf of any beneficiary. The beneficiary must have a valid social security number and be a U.S. citizen or resident alien.

Limitations: The maximum contribution is \$235,000. Contributions to the Minnesota College Savings Plan are not tax-deductible. Contributions can be made to a Coverdell ESA and the Minnesota College Savings Plan in the same year for the same beneficiary. Other limitations apply.

Coverdell Education Savings Accounts

A Coverdell Education Savings Account is a trust or custodial account created for paying qualified education expenses of the designated beneficiary of the account. A Coverdell ESA can be opened at any bank or other IRS-approved entity.

Earnings accumulate tax-free, and distributions may be used for elementary and secondary school expenses as well as for postsecondary education expenses.

Qualified Education Expenses: Generally, qualified expenses are expenses required for the enrollment of the student at an eligible institution. Qualified higher education expenses include tuition and fees, books, supplies and equipment. Room and board expenses qualify if the student is enrolled at least half time.

Eligibility Requirements: If your 2009 adjusted gross income is less than \$110,000 (\$220,000 for joint filers), you may be able to establish a Coverdell ESA to finance the qualified education expenses of a designated beneficiary. When a Coverdell ESA is established, the designated beneficiary must be under age 18 or considered a special needs beneficiary.

Limitations: There is no limit to the number of separate Coverdell ESA accounts that can be established for a designated beneficiary. Total contributions for the beneficiary exceeding \$2,000 in any year will be taxed, no matter how many accounts have been established.

Are There Tax-Advantaged Investment & Savings Options?

Education Savings Bonds

Contributions are not tax deductible, but you may be able to exclude all or part of the interest earned on series EE bonds from income when you redeem the bonds to pay postsecondary education tuition and fees for undergraduate or graduate study.

Income Eligibility: Your modified adjusted gross income in 2009 must be less than \$84,950 (\$134,900 for joint filers or qualifying widow(er)).

Qualified U.S. Savings Bond: A qualified U.S. savings bond is a series EE bond issued after January 1, 1990 or a series I bond.

Eligibility: You must have paid qualified higher education expenses for yourself, your spouse or a dependent for whom you claim an exemption on your return. The bond must be issued either in your name (as the sole owner) or in the name of both you and your spouse (as co-owners). The owner must be at least 24 years old before the bond's issue date. The issue date is printed directly on the front of the savings bond.

Qualified Expenses: Qualified higher education expenses include tuition and fees required to enroll at or attend an eligible educational institution, contributions to a qualified state tuition program and contributions to a Coverdell education savings account you pay for either yourself, your spouse, or a dependent for whom you claim an exemption. Qualified expenses do not include expenses for room and board or for courses involving sports, games or hobbies that are not part of a degree program. Generally, you must reduce the qualified expenses by the amount of any tax-free educational assistance you received as well as any expenses used in figuring the Hope and Lifetime Learning tax credits and tax-free withdrawals from a Coverdell ESA.

Eligible Educational Institutions: Eligible educational institutions are any college, university, vocational school or other postsecondary educational institution eligible to participate in student aid programs administered by the United States Department of Education.

Visit www.savingsbonds.gov to learn more about U.S. savings bonds. Click on *Individual/Personal* and then *EE/E Savings Bond*.

Withdrawals from IRAs

Taxpayers can withdraw funds from traditional or Roth Individual Retirement Accounts to pay qualified higher education expenses without paying the 10 percent early withdrawal tax that applies to withdrawals before the account owner reaches age 59½.

Qualified Education Expenses: Qualified expenses are tuition, fees, books, room and board, supplies and equipment if the student is enrolled at least half time.

Distributions from a Coverdell ESA, grants and tax-free employer-provided educational assistance are deducted from qualified expenses.

Eligibility Requirements: None.

Limitations: Early distributions from an IRA are limited to paying for qualified higher education expenses of the taxpayer or spouse, or the child or grandchild of the taxpayer or taxpayer's spouse.

Other College Tax Provisions

Several other tax provisions may help families cover college costs.

- Grants and scholarships are generally excluded from the gross income of the recipient.
- The value of debt forgiven if a student performs qualified work after graduation is excluded from the student's gross income.
- The tuition reduction provided to postsecondary employees and their immediate family is excluded from the gross income of the recipient.

For more information on tax benefits, visit www.irs.gov for access to Internal Revenue Service Publication 970.

Does Saving for College Hurt Your Child's Chances for Receiving Financial Aid?

Probably not, but it depends upon your family's economic circumstances. As a parent you will be better prepared to answer the question for yourself if you understand how assets are considered as part of the federal and state financial aid application and award process. You and your child separately report income and net worth (assets minus liabilities) on the FAFSA application and submit it to the U.S. Department of Education.

Asset Assessment: The U.S. Department of Education assesses your family income and net worth, adjusted for household size to determine your family's Expected Family Contribution (or EFC). Your EFC is transmitted by the Department of Education to you (or your child) and to the colleges your child identified on the application.

In determining your EFC, the federal government does not consider all your parental assets as available to help pay for college. For example, your retirement plan funds, such as an Individual Retirement Account or a 401(k) plan, home equity and equity in a small business with fewer than 100 employees are all excluded from consideration. Other assets you, as the parent, own including college savings are protected, in part or in full, by an Education Savings and Asset Protection Allowance. The allowance increases as the age of the parents increase, as shown in the table.

As a parent of a dependent student, about 5.6 percent of your parental net worth exceeding the Education Savings and Asset Protection Allowance is included in your EFC. The 5.6 percent of your net worth over the allowance compares with a 20 percent rate for certain assets owned by your child, who has no asset protection allowance in the federal need analysis.¹ As such, there are important benefits for you as a parent to own college savings accounts, not your child.

If your college savings exceed the Education Savings and Asset Protection Allowance, your Expected Family Contribution will likely increase. However, the formula used in determining your EFC counts only about 5.6 percent of your assets above the Education Savings and Asset Protection Allowance as available to pay for college.

¹ Effective with the 2009-2010 academic year, assets in a 529 College Savings Plan account and/or a Coverdell Education Savings Account owned by a dependent student will be counted as a parental asset as provided in the College Cost Reduction and Access Act (H.R. 2669).

Education Savings and Asset Protection Allowance, Academic Year 2010-2011

Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent
25 or less	\$0	\$0
26	\$2,800	\$1,100
27	\$5,500	\$2,200
28	\$8,300	\$3,300
29	\$11,100	\$4,400
30	\$13,800	\$5,500
31	\$16,600	\$6,600
32	\$19,400	\$7,700
33	\$22,100	\$8,700
34	\$24,900	\$9,800
35	\$27,700	\$10,900
36	\$30,400	\$12,000
37	\$33,200	\$13,100
38	\$36,000	\$14,200
39	\$38,700	\$15,300
40	\$41,500	\$16,400
41	\$42,200	\$16,700
42	\$43,300	\$17,100
43	\$44,400	\$17,500
44	\$45,500	\$17,900
45	\$46,600	\$18,300
46	\$47,700	\$18,700
47	\$48,900	\$19,100
48	\$50,100	\$19,600
49	\$51,300	\$20,100
50	\$52,900	\$20,500
51	\$54,200	\$21,000
52	\$55,500	\$21,500
53	\$57,100	\$22,000
54	\$58,500	\$22,600
55	\$60,200	\$23,200
56	\$62,000	\$23,700
57	\$63,500	\$24,300
58	\$65,300	\$25,000
59	\$67,200	\$25,600
60	\$69,200	\$26,300
61	\$71,200	\$27,000
62	\$73,200	\$27,800
63	\$75,600	\$28,500
64	\$77,700	\$29,300
65 or over	\$80,300	\$30,100

*As of December 31, 2010

Source: U.S. Department of Education, Federal Student Aid Application Processing System for Software Developers, August 10, 2009.

Who Can Provide Additional Help?

Financial aid can be complex, but there are people who can advise students and parents on the best way to meet college costs. These people include high school counselors, financial aid staff at colleges and the staff of the Office of Higher Education.

An important source of information is the college financial aid administrator who:

- distributes and receives applications
- determines student need
- develops financial aid packages
- distributes aid
- provides professional counseling to students and families

Your financial aid administrator will suggest the types of aid best suited to your needs and financial situation.

Contact the financial aid administrator well before the start of the academic term, and be sure to consult the school's catalog for application deadlines.

Many of the federal, state and private student aid programs provide for some degree of discretion by the aid

administrator who can consider special circumstances affecting the financial need of students.

If you have additional questions about state financial aid, tuition reciprocity or the Minnesota College Savings Plan, contact the Office of Higher Education:

Tel: (651) 642-0567 or (800) 657-3866

E-mail: info@ohe.state.mn.us

Web: www.getreadyforcollege.org

Additional resources are listed on the following pages and the inside back cover.

Resources for Students with Disabilities

Students with disabilities may have additional needs and expenses when they attend college. Support services such as individual counseling and reasonable accommodation (assistive technology, auxiliary aids and services for effective communication) may be available at the postsecondary institution. Students should register with the student services personnel at their college, and will need to disclose any disabilities in order to qualify for support services.

Vocational Rehabilitation Services

If you have a physical or mental disability that causes a significant impediment to gainful employment, you may be eligible for rehabilitation counseling and other career planning services from Minnesota Vocational Rehabilitation Services.

If you are determined eligible for services and if you meet the criteria to receive services, a rehabilitation counselor can assist with developing an individual plan for employment and will provide services to meet your disability-related needs.

Minnesota Vocational Rehabilitation Services considers your eligibility for other financial aid, and may fund some direct costs (such as tuition and mandatory fees, books, supplies and equipment) if postsecondary training is part of your Employment Plan.

For information, consult the blue pages in your local phone book for the Rehabilitation Services Office nearest you, visit www.positivelyminnesota.com/vrs, or call (651) 259-7366 voice or (651) 296-3900 TTY in the Twin Cities metro area, or (800) 328-9095 voice or (800) 657-3973 TTY in Greater Minnesota.

Most financial aid is made available through your college's financial aid office.

Services for the Blind or Visually Impaired

Vocational rehabilitation services for persons who are blind or visually impaired are provided by the Minnesota State Services for the Blind (www.mnssb.org). Consult this website or your local phone book for the State Services for the Blind office nearest you, or call (651) 642-0500 voice or (651) 642-0506 TTY in the Twin Cities metro area, or call (800) 652-9000 voice or (888) 665-3276 TTY.

The Minnesota State Services for the Blind also transcribes textbooks and vocational materials in audio or into braille for Minnesota students who are blind, visually impaired or physically and reading impaired.

Additional resources are available from the **Federal Student Aid Information Center** to assist students who are blind or visually impaired:

Audio: Funding Your Education Beyond High School

The U.S. Department of Education has produced a guide, *Funding Education Beyond High School: Audio Highlights*, which provides students with information to help them decide what to study, how to choose a college, how to choose a career and how to pay for college. The audio guide is available on CD or online at www.studentaid.ed.gov/audio/.

The FAFSA in Braille

A Braille version of the FAFSA is available as a reference; however, it cannot be submitted. Visit www.fafsa.gov for more information.

Disability Resources

FAFSA in Braille

Funding Education Beyond High School (Audio Highlights)

Funding Your Education Beyond High School: The Guide to Federal Student Aid (in Braille)

Visit www.FederalStudentAid.ed.gov to learn more about the above resources or contact:

Federal Student Aid Information Center
P.O. Box 84
Washington, D.C. 20044-0084
Tel: (800) 433-3243 voice
(800) 730-8913 TTY

Creating Options: A Resource on Financial Aid for Students with Disabilities

Describes financial aid terms and disability-related expenses and shows how to coordinate such sources of funding as Vocational Rehabilitation Services and Social Security. To obtain a copy, visit www.heath.gwu.edu or contact:

HEATH Resource Center
George Washington University
2134 G Street Northwest
Washington, D.C. 20052
Voice: (202) 973-0904
E-mail: askheath@gwu.edu

College Students Who Have Chronic Diseases or Medical Conditions

College Students with Learning Disabilities

College Students Who Have ADHD

There is a small fee charged for each of these brochures. Visit www.ahead.org to learn more or contact:

Association on Higher Education and Disability (AHEAD)
P.O. Box 540666
Waltham, MA 02454
Tel: (781) 788-0003 (voice and TTY)
E-mail: ahead@ahead.org

Additional Sources of Information

Many publications are available to help you learn about sources of financial aid. Some are available at your school or public library. Your high school counselor or career center staff can help you find them.

***The Scholarship Handbook 2011* - \$28.95**
***Guide to Getting Financial Aid 2011* - \$21.99**

These can be purchased at bookstores, or directly from the publisher at www.collegeboard.com or by calling (800) 323-7155.

Funding Education Beyond High School: The Guide to Federal Student Aid 2009-2010

This publication published by the U.S. Department of Education is a resource for high school students, college students and parents who want an overview of the financial aid process as well as detailed steps for taking action. Visit www.fsapubs.org.

***Peterson's How to Get Money for College: Financing Your Future Beyond High School* - \$33.95**

This publication presents information on costs and financial aid opportunities at more than 2,000 colleges and universities throughout the United States. The guide can be purchased in bookstores, through online book retailers and at www.petersons.com/books.

***Peterson's Scholarship, Grants and Prizes 2011* - \$33.95**

This publication provides up-to-date information on millions of privately funded awards available to college students. This publication contains detailed profiles of awards, based on ethnic heritage, talent, employment experience, military service, and other categories, that are available from foundations, corporations, and religious and civic organizations. The guide can be purchased in bookstores, through online book retailers and at www.petersons.com/books.

Your Federal Student Loans: Learn the Basics and Manage Your Debt

This publication covers information students should consider before borrowing money. The publication is available in print, Braille and online. To learn more, visit www.federalstudentaid.ed.gov/repayingpub.

Summary of Financial Aid Programs

Program	Students Apply to	Amount
Grants and Scholarships		
Minnesota State Grant	Complete the FAFSA (www.fafsa.gov) within 30 days of start of term	Average state award is \$1,700; 90 percent of grants awarded are \$100 to \$4,058
Federal Pell Grant	Complete the FAFSA (www.fafsa.gov)	\$555 to \$5,550 per year
Federal Supplemental Opportunity Grant	Campus financial aid office	Up to \$4,000 per year
Minnesota Achieve Scholarship	Institution and the Minnesota Office of Higher Education	Up to \$1,200 one time
Minnesota Postsecondary Child Care Grant	Campus financial aid office	Up to \$2,600 per child per academic year if enrolled full time
Work-Study Programs		
Minnesota Work Study	Campus financial aid office	Determined by institution
Federal Work Study	Campus financial aid office	Determined by institution
Loan Programs		
Federal Perkins Loan	Campus financial aid office	Up to \$4,000 per year for undergraduates or \$6,000 per year for graduate students
Federal Stafford Student Loan	Complete the FAFSA (www.fafsa.gov)	Up to \$5,500 per year for first-year undergraduates, \$6,500 per year for second-year undergraduates, and \$7,500 for undergraduates in third- and fourth-year status. Loan limits are higher for graduate, professional and independent students.
PLUS Loan	Campus financial aid office	Up to annual price of attendance less other aid received for each dependent child

Type of Award

Eligible Students

Based on financial need and price of attendance	Minnesota resident enrolled for at least three credits in undergraduate study at eligible Minnesota institution. Must be a high school graduate or equivalent or be 17 years of age or older, have completed less than four years of college, be a U.S. citizen or eligible non-citizen and not in default on student loans or child support payments.
Based on demonstrated financial need	Undergraduates. Must be a U.S. citizen or eligible non-citizen and not in default on federal loans and have no drug conviction while receiving federal aid. Males must be registered with the Selective Service.
Based on demonstrated financial need	Undergraduates enrolled at least half time. Must be a U.S. citizen or eligible non-citizen. Males must be registered with the Selective Service. Priority given to Pell Grant recipients.
Based on completion of a series of high school courses and financial need	Students who graduate from a Minnesota high school in 2008 or later and complete a series of college preparation courses described at www.getreadyforcollege.org/achieve . Must be attending a Minnesota institution and be U.S. citizen or eligible non-citizen.
Based on demonstrated financial need, family size and number of children	Minnesota residents with children 12 years old or younger, or 14 or younger with disability. Students must be enrolled for at least six credits in an undergraduate program at an eligible Minnesota institution and not a recipient of benefits from the Minnesota Family Investment Program. Must be U.S. citizen or eligible non-citizen.
Part-time job based on financial need	Minnesota resident enrolled for at least six credits per term. Includes undergraduates, graduates or vocational students. Must be a U.S. citizen or eligible non-citizen.
Part-time job based on financial need; more restrictive than state program	Undergraduate, graduate or vocational students. Must be a U.S. citizen or eligible non-citizen. Males must be registered with the Selective Service.
Long-term, low-interest loans based on financial need, must be repaid	Undergraduate and graduate. Must be U.S. citizen or eligible non-citizen and cannot be in default or owe a refund on any Title IV Higher Education Act loan or grant. Males must be registered with the Selective Service.
Subsidized loans based on need, government pays interest while student is in school, must be repaid	Any student enrolled at least half time in an eligible school in Minnesota or another state, undergraduate, graduate, professional and vocational students. Must be a U.S. citizen or eligible non-citizen and cannot be in default or owe a refund on any Title IV Higher Education Act loan or grant.
Unsubsidized loan available for students without financial need, borrowers pay interest while in school, must be repaid	Males must be registered with the Selective Service.
Fixed interest, long-term loans, must be repaid,	Parents of dependent, undergraduate students and students in graduate and professional programs. Must be a U.S. citizen or eligible non-citizen and not be in default or owe a refund on any Title IV Higher Education Act loan or grant. Males must be registered with the Selective Service.

Summary of Financial Aid Programs (continued)

Program	Students Apply to	Amount
Loan Programs continued		
SELF Loan	Minnesota Office of Higher Education	Up to \$7,500 per year; up to \$10,000 beginning November 2010
Out-of-State Tuition Reduction and Reciprocity		
Minnesota-Wisconsin	Minnesota Office of Higher Education (visit www.getreadyforcollege.org for online application) or the Wisconsin technical college you wish to attend	
Minnesota-South Dakota	School of attendance in South Dakota	
Minnesota-North Dakota	Minnesota Office of Higher Education (visit www.getreadyforcollege.org for online application)	
Minnesota-Manitoba	Non-resident tuition waiver at participating Manitoba institutions	
Minnesota students attending in Indiana, Kansas, Michigan, Missouri and Nebraska	School of attendance when application is submitted	Student pays up to 150 percent of resident tuition at certain public institutions or receives a 10 percent discount off tuition at certain private schools.

Type of Award**Eligible Students**

Variable interest, long-term loans, must be repaid

Undergraduate, graduate and vocational students enrolled at least half time in an eligible school in Minnesota or Minnesota residents enrolled in an eligible out-of-state school. Co-signer must be a U.S. citizen or permanent resident and be credit-worthy.

Students pay the higher of the resident tuition and fee rate at the institution attended, or the average rate at a comparable home-state institution.

Nearly all public college students. Exceptions are students in the College of Medicine, Veterinary Medicine and Dentistry at the University of Wisconsin-Madison or Milwaukee. (Eligible professional programs are subject to change.)

Students pay the higher of the resident tuition and fee rate at the institution attended, or the average rate at a comparable home-state institution.

Nearly all Minnesota residents attending public institutions in South Dakota.

Students pay the higher of the resident tuition and fee rate at the institution attended, or the average rate at a comparable home-state institution.

Nearly all Minnesota residents attending public institutions in North Dakota. Professional programs in law, pharmacy and medicine are excluded.

Non-resident tuition waiver at participating Manitoba institutions.

Minnesota residents attending at University of Manitoba, University of Winnipeg, Brandon University, Red River Community College, Assiniboine Community College or College Universitaire de Saint-Boniface.

Non-resident tuition discount at a limited number of institutions and programs. Visit www.mhec.org to learn more about the Midwest Student Exchange Program.

Minnesota residents enrolling in certain participating institutions and programs in Indiana, Kansas, Michigan, Missouri and Nebraska. (Programs and institutions are limited so ask in advance.)

Financial Aid Contacts

Following is the contact information for financial aid offices at Minnesota postsecondary institutions. To find schools not listed here, visit www.fafsa.gov.

Academy College #013505

(952) 851-0066 or (800) 292-9149
1101 East 78th Street, Suite 100
Bloomington, MN 55420
finaid@academycollege.edu
www.academycollege.edu

Adler Graduate School

(612) 861-7554 x102
1550 East 78th Street
Richfield, MN 55423
jeanette@alfredadler.edu
www.alfredadler.edu

Alexandria Technical and Community College #005544

(320) 762-4540 or (888) 234-1222
1601 Jefferson Street
Alexandria, MN 56308
financialaid@alextech.edu
www.alextech.edu

Allure School of Cosmetology

(651) 388-8224
1610 West 3rd Street
Red Wing, MN 55066
billbuysse@gmail.com

American Academy of Acupuncture and Oriental Medicine

(651) 631-0204
1925 West County Road B2
Roseville, MN 55113
www.aaom.edu

American Indian OIC School of Business & Office Technology #016346

(612) 341-3358 x136
1845 East Franklin Avenue
Minneapolis, MN 55404
michaelw@aioic.org
www.aioic.org

Anoka-Ramsey Community College, Cambridge #002332

(763) 433-1500
300 Spirit River Drive South
Cambridge, MN 55008
karla.seymour@anokaramsey.edu
www.anokaramsey.edu

Anoka-Ramsey Community College, Coon Rapids #002332

(763) 433-1500
11200 Mississippi Boulevard Northwest
Coon Rapids, MN 55433
karla.seymour@anokaramsey.edu
www.anokaramsey.edu

Anoka Technical College #007350

(763) 576-4760
1355 West Highway 10
Anoka, MN 55303
finaid@anokatech.edu
www.anokatech.edu

Anthem College #015988

(952) 417-2200 or (800) 987-0110
5100 Gamble Drive, Suite 200
St. Louis Park, MN 55416
www.anthemcollege.edu

Argosy University #021799

(651) 846-3387 or (888) 844-2004
1515 Central Parkway
Eagan, MN 55121
lwerner@argosy.edu
www.argosy.edu

The Art Institutes International Minnesota #010248

(612) 656-6839 x139 or
(800) 777-3643 x6839
15 South 9th Street
Minneapolis, MN 55402
bburgoyne@aai.edu
www.aim.artinstitutes.edu

Augsburg College #002334

(612) 330-1046 or (800) 458-1721
2211 Riverside Avenue South, CB309
Minneapolis, MN 55454
enroll@augsborg.edu
www.augsburg.edu

Avalon School of Cosmetology

(507) 372-2344
1428 North McMillan Street
P.O. Box 1022
Worthington, MN 56187
avalonschool@knology.net
www.avalonschoolofcosmetology.com

Aveda Institute #014847

(612) 378-7407 or (800) 274-6778
400 Central Avenue Southeast
Minneapolis, MN 55414
mdegaetano@aveda.com
www.aveda.com

Bemidji State University #002336

(218) 755-2034 or (877) 755-3243
1500 Birchmont Drive Northeast
Bemidji, MN 56601
financialaid@bemidjistate.edu
www.bemidjistate.edu

Bethany Lutheran College #002337

(507) 344-7307 or (800) 944-3066
700 Luther Drive
Mankato, MN 56001
finaid@blc.edu
www.blc.edu

Bethel Seminary #002338

(651) 638-6241 or (800) 255-8706
3900 Bethel Drive
St. Paul, MN 55112
finaid@bethel.edu
www.bethel.edu/finaid

Bethel University #002338

(651) 638-6241 or (800) 255-8706
3900 Bethel Drive
St. Paul, MN 55112
finaid@bethel.edu
www.bethel.edu/finaid

Brainco: Minneapolis School of Advertising Design and Interactive Studies

(612) 822-1313
2900 Aldrich Avenue South
Minneapolis, MN 55408
prentiss@brainco.com
www.braincomsa.com

Brown College #007351

(651) 905-3400 or (800) 627-6966
1440 Northland Drive
Mendota Heights, MN 55120
hbetz@browncollege.edu
www.browncollege.edu

Capella University #032673

(888) 227-3552
225 South 6th Street, 9th Floor
Minneapolis, MN 55402
fao@capella.edu
www.capella.edu

Cardinal Stritch University #003837

(952) 835-6418 or (800) 878-7482
3300 Edinborough Way, #320
Edina, MN 55435
sfaonline@stritch.edu
www.stritch.edu

Carleton College #002340

(507) 222-4138 or (800) 995-2275
One North College Street
Northfield, MN 55057
financialaid@carleton.edu
www.carleton.edu

**Centerpoint Massage and Shiatsu
Therapy School & Clinic**

(612) 617-9090 x303
1313 5th Street Southeast, Suite 336
Minneapolis, MN 55414
info@centerpointmn.com
www.centerpointmn.com

Central Beauty School, Cambridge

(763) 691-1431
538 South Main Street, Suite 110
Cambridge, MN 55008
tinamcbs@aol.com
www.centralbeautyschool.com

Central Beauty School, Minneapolis

(621) 781-3619
2933 Pentagon Drive
Minneapolis, MN 55418
centralbeautyschool@hotmail.com
www.centralbeautyschool.com

**Central Lakes College,
Brainerd #002339**

(218) 855-8025 or (800) 933-0346
501 West College Drive
Brainerd, MN 56401
mbarnaby@clcmn.edu
www.clcmn.edu

**Central Lakes College, Staples
#002339**

(218) 894-5157 or (800) 247-6836
1830 Airport Road
Staples, MN 56479
mbarnaby@clcmn.edu
www.clcmn.edu

Century College #010546

(651) 779-3305 or (800) 228-1978
3300 Century Avenue North
White Bear Lake, MN 55110
finaid@century.edu
www.century.edu

College of St. Benedict #002341

(320) 363-5388 or (800) 544-1489
37 South College Avenue
St. Joseph, MN 56374
jhaugen@csbsju.edu
www.csbsju.edu

College of Saint Scholastica #002343

(218) 723-6047 or (800) 447-5444
1200 Kenwood Avenue
Duluth, MN 55811
finaid@css.edu
www.css.edu

College of Visual Arts #007462

(651) 757-4020 or (800) 224-1536
344 Summit Avenue
St. Paul, MN 55102
financialaid@cva.edu
www.cva.edu

Concordia College #002346

(218) 299-3010 or (800) 699-9897
901 South 8th Street
Moorhead, MN 56562
finaid@cord.edu
www.cord.edu

Concordia University #002347

(651) 603-6300 or (800) 333-4705
275 North Syndicate Street
St. Paul, MN 55104
finaid@csp.edu
www.csp.edu

Cosmetology Training Center

(507) 345-4033
1701 Adams Street
Mankato, MN 56001
info@cosmetologytraining.com
www.cosmetologytrainingcenter.com

Crossroads College #002366

(507) 288-4563 or (800) 456-7651
920 Mayowood Road Southwest
Rochester, MN 55902
pkelloggbradley@crossroadscollege.edu
www.crossroadscollege.edu

Crown College #002383

(952) 446-4177 or (800) 682-7696
8700 College View Drive
St. Bonifacius, MN 55375
finaid@crown.edu
www.crown.edu

**Dakota County Technical College
#010402**

(651) 423-8299 or (877) 937-3282
1300 East 145th Street
Rosemount, MN 55068
finaid@dctc.edu
www.dctc.edu

DeVry University #010727

(952) 838-1860
7200 France Avenue South, Suite 575
Edina, MN 55435
mkelly@kc.devry.edu
www.devry.edu

Duluth Business University #009892

(218) 722-4000 or (800) 777-8406
4724 Mike Colalillo Drive
Duluth, MN 55807-2762
gloriac@dbumn.com
www.dbumn.com

**Dunwoody College of Technology
#004641**

(612) 374-5800 or (800) 292-4625
818 Dunwoody Boulevard
Minneapolis, MN 55403
bcharboneau@dunwoody.edu
www.dunwoody.edu

**Empire Beauty School, Bloomington
#009870**

(952) 881-9327
9749 Lyndale Avenue South
Bloomington, MN 55420
kbreslin@empire.edu
www.empire.edu

**Empire Beauty School, Eden Prairie
#009870**

(952) 746-9046
964 Prairie Center Drive
Eden Prairie, MN 55344
kbreslin@empire.edu
www.empire.edu

Financial Aid Contacts

**Empire Beauty School, St. Paul
#009722**

(651) 209-6930
1905 Suburban Avenue
St. Paul, MN 55119
kbreslin@empire.edu
www.empire.edu

**Empire Beauty School, Spring Lake
Park #009722**

(763) 717-1903
University IV Shopping Center
8205 University Avenue
Spring Lake Park, MN 55432
kbreslin@empire.edu
www.empire.edu

Everest Institute #010356

(651) 688-2145
1000 Blue Gentian Road, Suite 250
Eagan, MN 55121
chubbard@cci.edu
www.everest-institute.com

**Fond du Lac Tribal and Community
College #031291**

(218) 879-0816 or (800) 657-3712
2101 14th Street
Cloquet, MN 55720
finaid@fdltcc.edu
www.fdlccc.edu

**Globe University, Minneapolis
#004642**

(612) 445-3006
80 South 8th Street, Suite 51
Minneapolis, MN 55402
mhauer@globeuniversity.edu
www.globeuniversity.edu

Globe University, Woodbury #004642

(651) 730-5100
8089 Globe Drive
Woodbury, MN 55125
bflikeid@globeuniversity.edu
www.globeuniversity.edu

Green River Dance for Global Somatics

(651) 257-8697
2242 University Avenue
St. Paul, MN 55104
dance@globalsomatics.com
www.globalsomatics.com

Gustavus Adolphus College #002353

(507) 933-7527 or (800) 487-8288
800 West College Avenue
St. Peter, MN 56082
finaid@gustavus.edu
www.gustavus.edu

Hamline University #002354

(651) 523-3000 or (800) 888-2182
1536 Hewitt Avenue
St. Paul, MN 55104
sasmail@hamline.edu
www.hamline.edu

Hastings Beauty School, Inc.

(651) 437-1225 or (800) 657-6881
221 East 2nd Street
Hastings, MN 55033
dan@hastingsbeautyschool.com
www.hastingsbeautyschool.com

**Hennepin Technical College,
Brooklyn Park #010491**

(952) 995-1472 or (800) 345-4655
9000 Brooklyn Boulevard
Brooklyn Park, MN 55445
pat.berktold@hennepintech.edu
www.hennepintech.edu

**Hennepin Technical College,
Eden Prairie #010491**

(952) 995-1472 or (800) 345-4655
13100 College View Drive
Eden Prairie, MN 55347
pat.berktold@hennepintech.edu
www.hennepintech.edu

Herzing University #011017

(763) 231-3150 or (800) 878-3729
5700 West Broadway
Minneapolis, MN 55428
jrivero@mpls.herzing.edu
www.herzing.edu

Hibbing Community College #002355

(218) 262-7378 or (800) 224-4422
1515 East 25th Street
Hibbing, MN 55746
paulhatch@hibbing.edu
www.hibbing.edu

Ingénue Beauty College #017055

(218) 236-7201
1024 Center Avenue
Moorhead, MN 56560

**Institute of Production and Recording
#041302**

(612) 375-1900 or (866) 477-4840
312 Washington Avenue North
Minneapolis, MN 55401
jrhunte@ipr.edu
www.ipr.edu

**Inver Hills Community College
#006935**

(651) 450-8518
2500 East 80th Street
Inver Grove Heights, MN 55076
finaid@inverhills.edu
www.inverhills.edu

Itasca Community College #002356

(218) 322-2320 or (800) 996-6422
1851 East Highway 169
Grand Rapids, MN 55744
nathan.wright@itascacc.edu
www.itascacc.edu

ITT Technical Institute #030875

(952) 914-5300 or (888) 488-9646
8911 Columbine Road
Eden Prairie, MN 55347
kzakariasen@itt-tech.edu
www.itt-tech.edu

Lake Superior College #005757

(218) 723-4895 or (800) 432-2884
2101 Trinity Road
Duluth, MN 55811
lrobinson@lsc.edu
www.lsc.edu

**LeCordon Bleu College of Culinary Arts
#030226**

(651) 675-4700 or
(800) 528-4575 x4784
1315 Mendota Heights Road
Mendota Heights, MN 55120
ptrandahl@mps.chefs.edu
www.chefs.edu/Minneapolis-StPaul

**Leech Lake Tribal & Community
College #030964**

(218) 335-4200
P.O. Box 180
Cass Lake, MN 56633
shelly.bradford@lltc.edu
www.lltc.edu

Macalester College #002358

(651) 696-6214 or (800) 231-7974
1600 Grand Avenue
St. Paul, MN 55105
finaid@macalester.edu
www.macalester.edu

Martin Luther College #002361

(507) 354-8221 x221
1995 Luther Court
New Ulm, MN 56073
slettega@mlc-wels.edu
www.mlc-wels.edu

Massage and Spa Professional Academy

(507) 536-4076
17 13½ Street Northwest
Rochester, MN 55902
info@m-spa.org
www.m-spa.org

McNally Smith College of Music #030012

(651) 361-3322 or (800) 594-9500
19 Exchange Street East
St. Paul, MN 55101
jayne.deis@mcnallysmith.edu
www.mcnallysmith.edu

Mesabi Range Community & Technical College, Eveleth #002350

(218) 744-7496 or (800) 657-3860
1100 Industrial Park Drive
P.O. Box 648
Eveleth, MN 55734
j.pontinen@mr.mnscu.edu
www.mesabirange.mnscu.edu

Mesabi Range Community & Technical College, Virginia #004009

(218) 749-7753 or (800) 657-3860
1001 Chestnut Street West
Virginia, MN 55792
g.walters@mr.mnscu.edu
www.mesabirange.mnscu.edu

Metropolitan State University #010374

(651) 793-1414
700 East Seventh Street
St. Paul, MN 55106
financial.aid@metrostate.edu
www.metrostate.edu

Miami Ad School Minneapolis

(612) 339-4089
25 North 4th Street, Suite 201
Minneapolis, MN 55401
craig@miamiadschool.com
www.adschool.com

Minneapolis Business College #004645

(651) 636-7406 or (800) 279-5200
1711 West County Road B
Roseville, MN 55113
mmartin@minneapolisbusinesscollege.edu
www.minneapolisbusinesscollege.edu

Minneapolis College of Art and Design #002365

(612) 874-3782 or (800) 874-6223
2501 Stevens Avenue South
Minneapolis, MN 55404
financial_aid@mcad.edu
www.mcad.edu

Minneapolis Community & Technical College #002362

(612) 659-6240 or (800) 247-0911
1501 Hennepin Avenue
Minneapolis, MN 55403
financial.aid@minneapolis.edu
www.minneapolis.edu

Minneapolis Media Institute

(612) 808-0175
4100 West 76th Street
Edina, MN 55435
ssemmler@mmi-mpls.com
www.minneapolismediainstitute.com

Minnesota Commercial Diver Training Center

(218) 829-5953
712 Washington Street
Brainerd, MN 56401
info@mndiving.com
www.mndiving.com

Minnesota Paralegal Institute

(952) 542-8417
13911 Ridgedale Drive, Suite 175
Minnetonka, MN 55305
mpi@mnparalegal.com
www.mnparalegal.com

Minnesota School of Barbering #025831

(612) 722-1996
3615 East Lake Street
Minneapolis, MN 55406
mnbarbfinaid@aol.com

Minnesota School of Beauty

(952) 469-9825
20186 Heritage Drive
Lakeville, MN 55044
finaid@mnschoolofbeauty.com
www.mnschoolofbeauty.com

Minnesota School of Business, Blaine #017145

(763) 225-8000
3680 Pheasant Ridge Drive Northeast
Blaine, MN 55449
lfourniea@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, Brooklyn Center #017145

(763) 585-5202 or (800) 231-9157
5910 Shingle Creek Parkway
Brooklyn Center, MN 55430
kmartin@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, Moorhead #017145

(218) 422-1000 or (877) 373-7855
2777 34th Street South
Moorhead, MN 56560
lroesch@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, Plymouth #017145

(763) 476-2000 or (866) 476-2121
1455 County Road 101 North
Plymouth, MN 55447
npaulson@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, Richfield #017145

(612) 436-7521 or (800) 752-4223
1401 West 76th Street
Richfield, MN 55423
npaulson@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, Rochester #017145

(507) 536-9500 or (888) 662-8772
2521 Pennington Drive Northwest
Rochester, MN 55901
idresow@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, St. Cloud #017145

(320) 257-2008 or (866) 403-3333
1201 2nd Street South
Waite Park, MN 56387
rcannon@msbcollege.edu
www.msbcollege.edu

Minnesota School of Business, Shakopee #017145

(952) 516-7006 or (866) 776-1200
1200 Shakopee Town Square
Shakopee, MN 55379
ksamstad@msbcollege.edu
www.msbcollege.edu

Financial Aid Contacts

Minnesota School of Cosmetology #015752

(651) 287-2190
1750 Weir Drive, Valley Creek Mall
Woodbury, MN 55125
skronmiller@mcollege.edu
www.mscollege.edu

Minnesota State College-Southeast Technical, Red Wing #002393

(651) 385-6323 or (800) 657-4849
308 Pioneer Road
P.O. Box 409
Red Wing, MN 55066
adahlen@southeastmn.edu
www.southeastmn.edu

Minnesota State College-Southeast Technical, Winona #002393

(507) 453-2711 or (800) 372-8164
1250 Homer Road
Box 409
Winona, MN 55987
adahlen@southeastmn.edu
www.southeastmn.edu

Minnesota State Community & Technical College, Detroit Lakes #005541

(218) 846-3754 or (800) 492-4836
900 Highway 34 East
Detroit Lakes, MN 56501
bonnie.dahring@minnesota.edu
www.minnesota.edu

Minnesota State Community & Technical College, Fergus Falls #005541

(218) 736-1534 or (877) 450-3322
1414 College Way
Fergus Falls, MN 56537
christi.dickey@minnesota.edu
www.minnesota.edu

Minnesota State Community & Technical College, Moorhead #005541

(218) 299-6539 or (800) 426-5603
1900 28th Avenue South
Moorhead, MN 56560
kay.gnoinsky@minnesota.edu
www@minnesota.edu

Minnesota State Community & Technical College, Wadena #005541

(218) 631-3530 x203 or
(800) 247-2007
405 Colfax Avenue Southwest
P.O. Box 566
Wadena, MN 56482
christi.dickey@minnesota.edu
www.minnesota.edu

Minnesota State University, Mankato #002360

(507) 389-1866 or (800) 627-3529
120 Wigley Administration Center
Mankato, MN 56001
sandra.loerts@mnsu.edu
www.mnsu.edu

Minnesota State University Moorhead #002367

(218) 477-2251 or (800) 593-7246
1104 7th Avenue South
Moorhead, MN 56563
finaid@mnstate.edu
www.mnstate.edu

Minnesota West Community & Technical College, Canby #005263

(507) 223-7252 or (800) 658-2535
1011 1st Street West
Canby, MN 56220
micha.armitage@mnwest.edu
www.mnwest.edu

Minnesota West Community & Technical College, Granite Falls #005263

(320) 564-5019 or (800) 657-3247
1593 11th Avenue
Granite Falls, MN 56241
jennifer.zabel@mnwest.edu
www.mnwest.edu

Minnesota West Community & Technical College, Jackson #005263

(507) 847-7920 x7941 or
(800) 658-2522
401 West Street, Box 269
Jackson, MN 56143
sharon.wieneke@mnwest.edu
www.mnwest.edu

Minnesota West Community & Technical College, Pipestone #005263

(507) 825-6818 or (800) 658-2330
1314 North Hiawatha Avenue
P.O. Box 250
Pipestone, MN 56164
regina.gorter@mnwest.edu
www.mnwest.edu

Minnesota West Community & Technical College, Worthington #005263

(507) 372-3450 or (800) 657-3966
1450 Collegeway
Worthington, MN 56187
faith.drent@mnwest.edu
www.mnwest.edu

Model College of Hair Design #009831

(320) 253-4222 or (800) 450-3300
201 8th Avenue South
St. Cloud, MN 56301
finaid@mcohd.com
www.modelcollegehairdesign.com

Moler Barber School of Hairstyling #070404

(612) 788-4045
2500 Central Avenue Northeast
Minneapolis, MN 55418
molarbarberschool@msn.com

Montessori Training Center of Minnesota

(651) 298-1120
1611 Ames Avenue
St. Paul, MN 55106
mtcm@mtcm.org
www.mtcm.org

MRI School of Minnesota

(651) 702-0674
6053 Hudson Road, Suite 265
Woodbury, MN 55125
info@mrischoolofmn.com
www.mrischoolofmn.com

Nail Tech and Beauty School

(651) 777-0274
6993 35th Street North
Oakdale, MN 55128
academy693@aol.com
www.nailtechacademy.org

National American University, Bloomington #004057

(952) 356-3600
7801 Metro Parkway, Suite 200
Bloomington, MN 55425
blfinancialaid@national.edu
www.national.edu

National American University, Brooklyn Center #004057

(763) 852-7500
6200 Shingle Creek Parkway, Suite 130
Brooklyn Center, MN 55430
bcfinancialaid@national.edu
www.national.edu

National American University, Roseville #004057

(651) 855-6300
1550 West Highway 36
Roseville, MN 55113
rosfinancialaid@national.edu
www.national.edu

New Horizons Computer Training Centers of Minnesota

(952) 896-6800
4510 West 77th Street, Suite 210
Edina, MN 55435
kcarlberg@benchmarknewhorizons.com
www.newhorizons.com

Normandale Community College #007954

(952) 487-8250 or (866) 880-8740
9700 France Avenue South
Bloomington, MN 55431
finaid@normandale.edu
www.normandale.edu

North Central University #002369

(612) 343-4485 or (800) 289-6222
910 Elliot Avenue
Minneapolis, MN 55404
finaid@northcentral.edu
www.northcentral.edu

North Hennepin Community College #002370

(763) 424-0728 or (800) 818-0395
7411 85th Avenue North
Brooklyn Park, MN 55445
financialaid@nhcc.edu
www.nhcc.edu

Northland Community & Technical College, East Grand Forks #002385

(218) 793-2390 or (800) 451-3441
2022 Central Avenue Northeast
East Grand Forks, MN 56721
gerald.schulte@northlandcollege.edu
www.northlandcollege.edu

Northland Community & Technical College, Thief River Falls #002385

(218) 683-8557 or (800) 959-6282
1101 Highway One East
Thief River Falls, MN 56701
gerald.schulte@northlandcollege.edu
www.northlandcollege.edu

Northwest Technical College, Bemidji #005759

(218) 333-6649 or (800) 942-8324
905 Grant Avenue Southeast
Bemidji, MN 56601
mary.pietruszewski@ntcmn.edu
www.ntcmn.edu

Northwestern College #002371

(651) 631-5212 or (866) 853-2455
3003 North Snelling Avenue
St. Paul, MN 55113
financial-aid@nwc.edu
www.nwc.edu

Northwestern Health Sciences University #012328

(952) 887-1387 or
(800) 888-4777 x387
2501 West 84th Street
Bloomington, MN 55431
ahoppin@nwhealth.edu
www.nwhealth.edu

Nova Academy of Cosmetology

(507) 280-6910
1629 Broadway, Suite 7
Rochester, MN 55906
info@nova-academy.com
www.nova-academy.com

Northwest Technical Institute #008267

(952) 944-0080 x101 or
(800) 443-4223
950 Blue Gentian Road, Suite 500
Eagan, MN 55121
kraabe@nti.edu
www.nti.edu

Oak Hills Christian College #016116

(218) 751-8671 x1220 or
(888) 751-8670
1600 Oak Hills Road Southwest
Bemidji, MN 56601
ohfinaid@oakhills.edu
www.oakhills.edu

Park Avenue School of Cosmetology

(218) 732-2962 or (877) 244-8013
306 Main Avenue South
Park Rapids, MN 56470
park.avenue.school@hotmail.com
www.parkavenuecosmetology.com

PC ProSchools

(952) 252-0048
4350 Baker Road
Hopkins, MN 55343
kpelchat@pcproschool.edu
www.pcpro.edu

Pine Technical College #005535

(320) 629-5100 or (800) 521-7463
900 4th Street Southeast
Pine City, MN 55063
financialaid@pinetech.edu
www.pinetech.edu

Presentation College #003467

(605) 229-8427 or
(800) 437-6060 x429
115 South Park Street, Suite 117
Fairmont, MN 56031
pcaid@presentation.edu
www.presentation.edu

Pro-Image Beauty School

(651) 488-3028
759 Milton Street North
St. Paul, MN 55104
finaid@pro-imagebeautyschool.com
www.pro-imagebeautyschool.com

Professional Salon Academy

(218) 444-0604
519 Anne Street Northwest, Suite D-E
Bemidji, MN 56601
haireduc@paulbunyan.net
www.professionalsalonacademy.com

Rainy River Community College #006775

(218) 285-2205 or (800) 456-3996
1501 Highway 71
International Falls, MN 56649
sriley@rrcc.mnscu.edu
www.rrcc.mnscu.edu

Rasmussen College, Blaine #E01860

(763) 795-4720 or (877) 265-3209
3629 95th Avenue Northeast
Blaine, MN 55014
jason.rudenick@rasmussen.edu
www.rasmussen.edu

Rasmussen College, Brooklyn Park #E01193

(763) 493-4500 or (877) 495-4500
8301 93rd Avenue North
Brooklyn Park, MN 55445
kari.zakariasen@rasmussen.edu
www.rasmussen.edu

Rasmussen College, Eagan #004648

(651) 687-9000 or (800) 852-6367
3500 Federal Drive
Eagan, MN 55122
lindsay.adams@rasmussen.edu
www.rasmussen.edu

Rasmussen College, Eden Prairie #011686

(952) 545-2000 or (800) 852-0929
7905 Golden Triangle Drive, Suite 100
Eden Prairie, MN 55344
alan.grueneich@rasmussen.edu
www.rasmussen.edu

Rasmussen College, Lake Elmo #E01264

(651) 259-6600 or (888) 813-2358
8565 Eagle Point Circle
Lake Elmo, MN 55042
kelly.bothwell@rasmussen.edu
www.rasmussen.edu

Financial Aid Contacts

Rasmussen College, Mankato #016845

(507) 625-6556 or (800) 657-6767
130 St. Andrews Drive
Mankato, MN 56001
michelle.arndt@rasmussen.edu
www.rasmussen.edu

Rasmussen College, Moorhead #E01382

(218) 304-6200 or (866) 562-2758
1250 29th Avenue South
Moorhead, MN 56560
crystal.vold@rasmussen.edu
www.rasmussen.edu

Rasmussen College, St. Cloud #008694

(320) 251-5600 or (800) 852-0460
226 Park Avenue South
St. Cloud, MN 56301
carole.inderrieden@rasmussen.edu
www.rasmussen.edu

Regency Beauty Institute, Blaine #010490

(763) 533-3179 or (800) 787-6456
1351 113th Avenue Northeast
Blaine, MN 55434
smickelson@regencybeauty.com
www.regencybeauty.com

Regency Beauty Institute, Burnsville #010490

(763) 533-3179 or (800) 787-6456
14350 Buck Hill Road
Burnsville, MN 55306
smickelson@regencybeauty.com
www.regencybeauty.com

Regency Beauty Institute, Duluth #010490

(763) 533-3179 or (800) 787-6456
5115 Burning Tree Road, Suite 307
Duluth, MN 55811
smickelson@regencybeauty.com
www.regencybeauty.com

Regency Beauty Institute, Maplewood #010490

(763) 533-3179 or (800) 787-6456
3000 White Bear Avenue, Suite 37
Maplewood, MN 55109
smickelson@regencybeauty.com
www.regencybeauty.com

Regency Beauty Institute, Minnetonka #010490

(763) 533-3179 or (800) 787-6456
12293 Ridgedale Drive, Suite 103
Minnetonka, MN 55305
smickelson@regencybeauty.com
www.regencybeauty.com

Regency Beauty Institute, St. Cloud #010490

(320) 251-5600 or (800) 852-0460
226 Park Avenue South
St. Cloud, MN 56301
smickelson@regencybeauty.com
www.regencybeauty.com

Ridgewater College, Hutchinson #005252

(320) 234-8500 or (800) 722-1151
2 Century Avenue Southeast
Hutchinson, MN 55350
diane.jude@ridgewater.edu
www.ridgewater.edu

Ridgewater College, Willmar #005252

(320) 222-7474 or (800) 722-1151
2101 15th Avenue Northwest,
Box 1097
Willmar, MN 56201
jim.rice@ridgewater.edu
www.ridgewater.edu

Riverland Community College, Albert Lea #002335

(507) 379-3323 or (800) 247-5039
2200 Riverland Drive
Albert Lea, MN 56007
linda.wasmoen@riverland.edu
www.riverland.edu

Riverland Community College, Austin #002335

(507) 433-0511 or (800) 247-5039
1900 8th Avenue Northwest
Austin, MN 55912
jrobeck@riverland.edu
www.riverland.edu

Rochester Community & Technical College #002373

(507) 285-7259 or (800) 247-1296
851 30th Avenue Southeast
Rochester, MN 55904
rosemary.hicks@roch.edu
www.rctc.edu

Rochester School of Hair Design

(507) 285-3365
4229 Highway 52 North
Rochester, MN 55901
www.rochesterschoolofhairdesign.com

St. Catherine University #002342

(651) 690-6540 or (800) 945-4599
2004 Randolph Avenue, Mail #F-11
St. Paul, MN 55105
finaid@stkate.edu
www.stkate.edu

St. Cloud State University #002377

(320) 308-2047 or (877) 654-7278
720 4th Avenue South
St. Cloud, MN 56301
financialaid@stcloudstate.edu
www.stcloudstate.edu

St. Cloud Technical & Community College #005534

(320) 308-5961 or (800) 222-1009 x4
1540 Northway Drive
St. Cloud, MN 56303
financialaid@sctc.edu
www.sctc.edu

Saint John's University #002379

(320) 363-3664 or (800) 544-1489
P.O. Box 5000
Collegeville, MN 56321
sperry@csbsju.edu
www.csbsju.edu

Saint Mary's University of Minnesota #002380

(507) 457-1438 or (800) 635-5987
700 Terrace Heights
Winona, MN 55987
jwobig@smumn.edu
www.smumn.edu

St. Olaf College #002382

(507) 786-3019 or (877) 235-8386
1520 St. Olaf Avenue
Northfield, MN 55057
finaid@stolaf.edu
www.stolaf.edu

Saint Paul College #005533

(651) 846-1471 or (800) 227-6029
235 Marshall Avenue
St. Paul, MN 55102
susan.pixley@saintpaul.edu
www.saintpaul.edu

Salon Professional Academy, New Hope #E01054

(763) 536-0772
4411 Winnetka Avenue North
New Hope, MN 55428
admissions@tspanewhope.com
www.tspanewhope.com

**Salon Professional Academy,
Waite Park**

(320) 240-6985
136 Division Street
Waite Park, MN 56387
admissionsstcloud@earthlink.net
www.thesalonprofessionalacademy.com

**South Central College, Faribault
#005537**

(507) 332-5803 or (800) 422-0391
1225 3rd Street Southwest
Faribault, MN 55021
jayne.dinse@southcentral.edu
www.southcentral.edu

**South Central College, North
Mankato/Mankato #005537**

(507) 389-7269 or (800) 722-9359
1920 Lee Boulevard
North Mankato, MN 56002
jayne.dinse@southcentral.edu
www.southcentral.edu

**Southwest Minnesota State University
#002375**

(507) 537-6281 or (800) 642-0684
1501 State Street
Marshall, MN 56258
vikander@smsu.edu
www.smsu.edu

**Summit Academy Opportunities
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(612) 278-7354
935 Olson Memorial Highway
Minneapolis, MN 55405
slueben@saic.org
www.saic.org

Transportation Center for Excellence

(651) 683-8383 or (866) 253-4823
2755 Highway 55, Suite 200
Eagan, MN 55121
lisar@tce4cdl.com
www.tce4cdl.com

**University of Phoenix,
Minneapolis/St. Paul #014593**

(952) 487-7226
435 Ford Road, Suite 1000
St. Louis Park, MN 55426
www.phoenix.edu

**University of Minnesota, Crookston
#004069**

(218) 281-8576 or (800) 862-6466
2900 University Avenue
Crookston, MN 56716
umc-fa@umn.edu
www.umcrookston.edu

**University of Minnesota, Duluth
#002388**

(218) 726-8786 or (800) 232-1339
1049 University Drive
Duluth, MN 55812
umdhelpp@d.umn.edu
www.d.umn.edu

**University of Minnesota, Morris
#002389**

(320) 589-6035 or (800) 992-8863
105 Behmler Hall
600 East 4th Street
Morris, MN 56267
morrifsa@morris.umn.edu
www.morris.umn.edu

**University of Minnesota, Rochester
#003969**

(507) 280-2831
855 30th Avenue Southeast
Rochester, MN 55904
stuserv@umn.edu
www.r.umn.edu

**University of Minnesota, Twin Cities
#003969**

(612) 624-1111 or (800) 400-8636
210 Fraser Hall
106 Pleasant Street Southeast
Minneapolis, MN 55455
helpingu@umn.edu
www.umn.edu/twincities

University of St. Thomas #002345

(651) 962-6550 or (800) 328-6819
2115 Summit Avenue, AQU 328
St. Paul, MN 55105
financialaid@stthomas.edu
www.stthomas.edu

**Vermilion Community College
#002350**

(218) 235-2153 or (800) 657-3608
1900 East Camp Street
Ely, MN 55731
financial_aid@vcc.edu
www.vcc.edu

**White Earth Tribal & Community
College #039214**

(218) 936-5731 x304
202 Main Street South
Mahnomon, MN 56557
dstone@wetcc.org
www.wetcc.org

**William Mitchell College of Law
#G02391**

(651) 290-6358 or (888) 963-5529
875 Summit Avenue
St. Paul, MN 55105
pharris@wmitchell.edu
www.wmitchell.edu

Winona State University #002394

(507) 457-2800 or (800) 342-5978
P.O. Box 5838
8th and Johnson Streets
Winona, MN 55987
financialaid@winona.edu
www.winona.edu

Disclaimer: Information about federal and state financial aid and tax programs is based on 2010 policies, rules and available funds as of June 2010. The U.S. Congress and the Minnesota Legislature may change programs. The information contained here is meant to reflect program highlights. For the most complete information, consult the appropriate financial aid manuals, state or federal law or tax code.

Where Can I Get Help?

The most valuable source of information for you is the financial aid office at the college you attend or plan to attend. The office can help you complete the FAFSA and will suggest the types of aid best suited to your needs. Ultimately, it is the school's financial aid office that puts together a financial aid package for you, using funds from appropriate sources.

For information about federal student aid matters, call the Federal Student Aid Information Center at (800) 4-FED-AID or (800) 433-3243 or (800) 730-8913 TDD Monday through Friday 8 a.m. to 4:30 p.m. Central Standard Time.

The FAFSA website allows you to apply for financial aid online, make changes online, and check the status of your application. www.fafsa.gov

The Minnesota Office of Higher Education can provide you with information on the financial aid process, SELF loans, tuition reciprocity, Minnesota's 529 College Savings Plan and much more. The site

includes a personal financial aid estimator to help you determine whether or not you may qualify for assistance. Materials and other resources are available at www.getreadyforcollege.org.

The U.S. Department of Education website provides information for students and families about pursuing education beyond high school. www.studentaid.ed.gov

The FinAid website provides links to sources of information about student financial aid and includes an online searchable database of more than 180,000 private sector scholarships, fellowships, grants and loans. www.finaid.org

The ISEEK website is a state-sponsored site with information on careers, training and education. ISEEK has over 500 career profiles, nearly 600 descriptions of educational areas of study at public and private colleges. www.iseek.org

MINNESOTA
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About Us

The Minnesota Office of Higher Education is a state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant program, which is the largest financial aid program administered by the agency, is a need-based tuition assistance program for Minnesota students. The agency also oversees tuition reciprocity programs, a student loan program, Minnesota's 529 college savings plan, licensing and an early awareness outreach initiative for youth.

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Minnesota Office of Higher Education

1450 Energy Park Drive, Suite 350
Saint Paul, MN 55108-5227

Tel: 651.642.0567 or 800.657.3866
TTY Relay: 800.627.3529
Fax: 651.642.0675

E-mail: info.ohe@state.mn.us

www.getreadyforcollege.org
www.ohe.state.mn.us

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