



Financing Your Education Checklist

Minnesota North College
Admissions Office
1515 East 25th Street
Hibbing, MN 55746
Phone (Local): 218.293.6850
Phone (Toll free): 888.223.8068

This checklist outlines steps you need to take to complete the financial aid application process and to ensure you have financing set up to cover your educational costs at Minnesota North College. Visit this [link](#) or www.minnesotanorth.edu under Admissions and Aid > Financial Aid for more information. We recommend that you create a personal file for your financial aid information and that you keep your ID's and passwords in a safe place to protect yourself from identity theft. Contact the Minnesota North Financial Aid Office at financialaid@minnesotanorth.edu if you have questions.

Request a FSA ID (www.StudentAid.gov/fsaid)

You need a Federal Student Aid ID (FSA ID) from the Department of Education for yourself and also for your parent if you are a dependent student. You will each need a separate email address. This FSA ID will be used to sign your FAFSA and to complete loan applications.

Complete the FAFSA (<https://studentaid.gov/>)

The Free Application for Federal Student Aid (FAFSA) is available online. The school code you need to enter for Minnesota North is **002355**. Your FAFSA results will be sent to you and the schools you listed. Once we receive your FAFSA results, we will contact you regarding your next step.

Submit Additional Documentation

You will receive a letter from the Financial Aid Office if additional documentation is required. Please submit any requested documents in a timely matter to avoid processing delays. Examples of documentation could include but are not limited to college transcripts if you previously attended any colleges/universities, income verification, documents verifying dependency status, etc.

Scholarships

Complete scholarship applications by published dates. More scholarship information is available online at this [link](#) or Admissions and Aid > Financial Aid > Scholarships. Also, inquire about scholarship opportunities at your high school, family's employers, church, and other clubs or organizations to which you may be a member. You will need to inform Minnesota North's Financial Aid Office of any scholarships or other funding you will receive.

Review Your Financial Aid Offer

Once Minnesota North has finished processing your financial aid award, you will be notified and can view it online through your Minnesota North [e-Services](#) account. Your award letter will detail the grants, scholarships, loans and work study available for the upcoming academic year.

Review Your Balance Due

You must login to your [e-Services](#) account to view the amount due. You can view your balance due for a semester after you register for classes. You need to determine if you have enough financial aid to cover your balance due or if you need to set up a payment plan or apply for loans. More information is on the reverse side of this form.

Apply for Student Loans

If you need to borrow the student loan(s) listed on your [e-Services](#).

Pay Your Balance Due

The balance for tuition, fees, meal plans, and on-campus housing is due by the first day of the term. If your financial aid does not cover your balance due, you must pay the difference. You can either pay in full by the due date or enroll in Minnesota North's monthly payment plan online through your Minnesota North [e-Services](#) account. You make a payment or set up a payment plan separately for each individual term.

Apply for a Work Study Job

Work study **must** be listed on your Financial Aid Award Letter in order for you to apply for a work study job. Jobs will be posted online around mid-August, and students need to contact supervisors to schedule an interview. Students are paid bi-weekly, not up front, and therefore, we recommend using work study funds to cover living expenses and not to pay your balance due for the semester.

Steps to Determine How Much You Owe for a Term

How to View Your Invoice

Keep in mind you will not receive a paper invoice. You must login to your e-Services account to view your invoice.

- Go to <https://minnesotanorth.edu>
- Click on “Full Menu” and “e-Services”
- Enter your Star ID and password
- From the menu on the left, click on “Bills and Payment”
- Choose “Balance Due by Term”
- Be sure to look under the correct term. Write the amount from the balance box:

Term Balance \$ _____

How to View Your Financial Aid Award

Remember you must complete a separate loan application process to actually borrow any loans listed on your award letter.

- Follow the first three steps above to login to your [e-Services](#) account
- From the menu on the left, click on “Financial Aid”
- Choose “Awards” – **This is not your award letter.** However, it will have the most up-to-date information. If it is prior to the end of the drop-add period, the amounts listed are based on full-time attendance and any MN Grant eligibility is based on 15 or more credits. If the loan status is “estimated”, you have NOT completed the loan application. If the loan status is “certified”, you have successfully completed the loan application process and Minnesota North has processed the loan. If you have a private scholarship, the status will be “estimated” until we actually receive the scholarship funds at which time the status will change to “accepted”.
- Choose “Award Letter” – This is your official financial aid award letter. It lists all resources offered. If you are eligible for a MN State grant, it will also break down your award at different credit levels. Any changes made after your initial award letter was generated may not be updated here. You will want to select “awards” for real-time information.
- Use the following to determine the total aid you will receive for a term:

Federal Pell Grant	\$ _____
MN State Grant (use the amount listed on your award for your credit level)	\$ _____
Federal SEOG	\$ _____
Private Scholarships (include only accepted amounts)	\$ _____
Loans (include only certified loans)	\$ _____
Other (include only other accepted award amounts, do NOT include work study)	\$ _____

Total Approved Aid \$ _____

How to Make a Payment

- To determine if a payment is required take the:

Term Balance	\$ _____
subtract Total Approved Aid	\$ _____
equals Amount Due	\$ _____

If this amount is a negative number, no payment is due.
If this amount is a positive number, payment is required.

Next Steps

- No further action is required if your total approved aid will cover your entire balance due.
- If you have an amount due, you must either pay the balance in full by the due date or enroll in a payment plan.
- Payment is due **DATE for fall semester** and **DATE for spring semester**
- Payment in full can be made:
 - 1. Online through your [e-Services](#) account
 - By mail to: Minnesota North College c/o Business Office 1515 East 25th St Hibbing, MN 55746
- To enroll in a payment plan, login to your [e-Services](#) account. Click on "Bills and Payment".

Failure to pay by the scheduled due date may result in late fees or your course registration may be cancelled. A hold will also be placed on your account preventing registration and release of transcripts and diplomas.

Email is our official means of communication. Be sure to check your email account regularly!