

Financial Aid Information 2025-2026**About Your 2025-2026
Financial Aid Offer
Notification****1. What is my Financial Aid Offer Notification?**

Your financial aid offer notification lists the amount of federal aid offered to you based on your FAFSA information and any scholarships offered and/or any resources self-reported on your Student Data Form.

Your Financial Aid Offer Notification lists for your period of enrollment the following:

- A. Your **Estimated Cost of Attendance**.
- B. Your **Student Aid Index (SAI)**
- C. Your **Estimated Financial Aid Eligibility**.

A) The Estimated Cost of Attendance is the estimated cost of completing a full year at MSUN and includes weighted averages for direct educational costs (tuition and fees) and other indirect educational expenses (housing, food, books, course materials, supplies and equipment, miscellaneous personal expenses, living expenses and transportation).

The Estimated Cost of Attendance **DOES NOT REFLECT THE ACTUAL BILL YOU WILL OWE MSUN**. Your actual bill will be determined by tuition, fees, and any housing and food costs for students living on campus. The Estimated Cost of Attendance is broken down into the following components: Tuition/Fees, Books/course materials/supplies/equipment, Housing/Food, Transportation and Miscellaneous/Personal Expenses.

The following items will be assumed unless you complete the 2025-2026 Student Data Form.

- ♦ Residency Status (Montana, Out-of-state or WUE*)
- ♦ Bachelor's Status (Have earned/Have not earned a Bachelor's degree)
- ♦ Enrollment Status (0, 1-5, 6-8, 9-11, 12 + credits for each term of enrollment)
- ♦ Living Arrangements (on campus, off campus or with a parent)

If our assumptions are inaccurate, please complete the 2025-2026 Student Data Form at msun.edu/finaid/forms.aspx.

B) The SAI is an eligibility index number that your college's financial aid office uses to determine how much federal student aid you would receive if you attended the school. This number results from the information that you provide on your FAFSA® form. This number is not a dollar amount of aid eligibility or what your family is expected to provide. A negative SAI indicates the student has a higher financial need.

C) The Estimated Financial Aid Eligibility is the Estimated Cost of Attendance minus the

SAI. This amount determines the types and amount of Federal Student Aid for which you may be eligible to receive. The Federal Student Aid you are offered may consist of one or more of the following depending on your eligibility and the funding available for each program: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Montana Work-Study, Federal Direct Subsidized Loan, Federal Direct Unsubsidized Loan and Parent Plus Loan. Other types of resources that may be listed on your Financial Aid Offer Notification are outside scholarships, outside agency funding such as Voc. Rehab or JTPA, Bureau of Indian Affairs, and Tuition Waivers. These amounts are based on information you have provided and are only estimates.

2. What should I do with my Financial Aid Offer Notification?

First you should read the entire Financial Aid Offer Notification and all enclosures. You may accept/reject your offer by logging in to MyInfo or you may sign and return the first copy of your Offer Notification to the Financial Aid Office. You may keep the second copy for your records.

3. What if I have questions regarding my financial aid?

If you need general information regarding financial aid, go to: MSU-Northern Financial Aid home page located at msun.edu/finaid/. This information is general information regarding Financial Aid at MSU-Northern. If you have specific questions regarding your own financial aid, go to: prodmyinfo.montana.edu/pls/hvagent/twbkwbis.P_GenMenu?name=homepage.

*If you need help with your Net ID and Password, go to: msun.edu/its/getstarted-students.aspx.

Once you log in to your account you will find a Financial Aid tab at the top. Select Financial Aid (9x). Make sure to select the correct Aid Year. If you still have any questions after looking in either place, please contact the Financial Aid Office.

4. What if I am offered Work-Study?

The Federal & Montana Work-Study Programs allow you to obtain a Work-Study job, usually on campus. If you are offered Work-Study and do not wish to accept this then reject the offer on your Financial Aid Offer Notification. If you accept Work-Study, contact the Career Center for information you may need to secure employment. If you were not offered Work-Study and are interested in receiving it, contact the Financial Aid Office. If you are eligible, you may be placed on a waiting list for Work-Study funding. This list is reviewed on a first-come, first-serve basis after each semester (Fall/Spring/Summer).

5. What if information on my Financial Aid Offer Notification is inaccurate?

If any information on your Offer Notification is inaccurate, contact the Financial Aid Office. Pay special attention to:

- A) Your expected enrollment status for each term;
- B) Your residency status;
- C) Class level;
- D) Living arrangements;
- E) Your Bachelor's degree status;
- F) The types of outside resources you are receiving;

Your offer is based on the above factors; some may be assumed and others as indicated on the FAFSA you completed. If this status changes, you must report this to the Financial Aid Office. If your enrollment status is inaccurate, your budget will be adjusted to reflect your current status. This may result in an over award making you ineligible for part or all of the financial aid listed on your initial Financial Aid Offer Notification.

6. What if my financial aid offer includes a student loan?

If your offer includes a student loan, you must first decide if you want to borrow this loan. If you decide not to borrow the student loan, indicate that you reject the loan on your Financial Aid Offer Notification before turning it in to the Financial Aid Office. If you decide to borrow the student loan, indicate the amount you wish to accept on your Offer Notification. You can borrow less than you are offered by indicating that amount.

7. What if my parents want to process a PLUS loan?

See information on Parent Plus Loans at studentaid.gov/plus-app/parent/landing.

8. How will I receive my loan funds?

The Financial Aid Office and Business Office have implemented an electronic method called Electronic funds transfer (EFT), for loan disbursement. By authorizing EFT, your loan proceeds will be automatically deposited into your student account and credited to your outstanding charges, including bookstore charges. If you have additional funds after your bill is paid, you will receive a refund. **IT IS CRITICAL THAT YOU MAINTAIN AN ACCURATE MAILING ADDRESS, PHONE NUMBER, AND EMAIL ADDRESS WITH THE COLLEGE TO PREVENT DELAYS IN RECEIVING YOUR FINANCIAL AID REFUND CHECKS.**

9. What will my bill be?

The amount of your MSU-Northern bill will depend on the number of credits for which you enroll, the types of classes in which you enroll, whether or not you charge books, and if you live on campus. You will receive an e-bill each term based on that particular term's charges. Questions about your bill should be referred to the Business Office.

10. What if my financial aid does not cover my bill?

Any tuition, fees, book charges, or housing and food not covered by your financial aid must be paid, by you, by the payment deadline.

Payment arrangements can be made with the Business Office for costs not covered. Any books not covered by financial aid must be paid for at the time of purchase.

11. What if my financial aid is more than my bill?

If your financial aid is more than your costs for tuition, fees, books, and on campus housing and food (if applicable), you will receive these funds to help with other expenses such as off campus living (if applicable), transportation, and miscellaneous expenses.

The Business Office will send you a refund via mail or direct deposit. You can set up direct deposit by following the directions at msun.edu/finaid/docs/Refund_info.pdf.

Refunds will begin processing 14 days AFTER the start of each semester. Please allow time for postal delivery. Questions regarding processing of refund checks should be directed to the Business Office, msun.edu/busserv/index.aspx.

12. What is Satisfactory Academic Progress?

Satisfactory Academic Progress (SAP) is the minimum standard you must maintain to continue receiving financial aid funding. You can review the policy at msun.edu/finaid/policies.aspx.

13. What if I drop a class?

Dropping a class may have an effect on the amount and types of funding for which you will be eligible. The effect will depend on the date you drop the class, the aid you've received, and the number of credits you drop. Dropping a class may also prevent you from maintaining compliance with SAP requirements.

BEFORE DROPPING ANY CLASS, CONSULT THE FINANCIAL AID OFFICE.

14. What if I withdraw from some of my classes after the 15th class day?

If you withdraw from some, but not all, of your classes after the 15th day of University instruction, earning a "W" in the class, and if your aid has already been disbursed, your current financial aid may not be affected.

However, grades of "W" are not considered passing for purposes of the Satisfactory Academic Progress Policy and may affect your future financial aid eligibility.

15. What if I withdraw from all of my classes?

Completely withdrawing from all of your classes can have many different effects on your financial aid, depending on the date of withdrawal.

You may be required to repay all or part of your financial aid, you may be ineligible to receive any future financial aid funds, and you will be placed on Financial Aid termination for failure to maintain compliance with SAP requirements.

BEFORE COMPLETELY WITHDRAWING FROM MSU-NORTHERN, CONSULT THE FINANCIAL AID OFFICE.

16. Why might I be required to repay all or part of my Financial Aid?

Once you begin classes, the federal government requires that you "earn" your financial aid amounts in direct proportion to the number of days in the semester that you do attend.

If you completely withdraw from school before completing the term, the school must calculate according to a federally prescribed formula the portion of the total scheduled financial assistance you have earned, and are entitled to receive, up to the time you withdraw.

Any unearned funds must be repaid to the Department of Education. This is referred to as Return of Title IV funds. The Business Office is required to return these funds on your behalf. Therefore, you may have a balance owing at MSU-Northern if you withdraw completely from all classes in a semester.

17. What if I stop attending all my classes?

If you fail all of your classes in one term because you stop attending, it will be treated as an unofficial withdrawal and Return of Title IV Funds will be calculated.

You may have to repay all or part of the financial aid that has been disbursed to you, be ineligible to receive future financial aid until repayment is made, and/or be placed on Financial Aid Termination for failure to maintain compliance with SAP requirements.

If you are in danger of failing a class or classes or wish to withdraw from MSU-Northern, contact Student Support Services for academic counseling and consult the Financial Aid Office to determine the effect it will have on your financial aid.

18. What if I fail a class/classes?

A failed class may affect your ability to comply with SAP requirements. You may be placed on Financial Aid warning or termination.

19. What if I receive an incomplete?

An incomplete is treated the same as other non-completion grades such as a W or F. This can negatively affect your compliance with SAP requirements. If you plan to take an incomplete, consult the Financial Aid Office.

20. Is class attendance required?

Yes. In order to receive your financial aid at MSU-Northern, class attendance is required.

21. What if my financial situation changes dramatically during the year?

If your financial situation changes dramatically during the academic year, such as you or a parent/spouse losing a job, you may be eligible for special circumstance consideration.

Submit a 2025-2026 Appeal for Special Circumstance form, msun.edu/finaid/forms.aspx, to the Financial Aid Office if you feel you may qualify.

22. What if I receive resources from an outside source after I am awarded and it is not listed on the offer notification?

Any outside education funding must be reported to the Financial Aid Office as soon as possible. Prompt reporting of additional funding could prevent having to repay a portion of your Federal Student Loans.

23. Will my financial aid offer ever change?

Your financial aid offer may be affected by many factors, including changes in Federal, State, or institutional regulations, or the number of credits for which you enroll. The Financial Aid Office will notify you of any changes to your offer by email. Your revised financial aid offer can be viewed on your MyInfo account.

Academic levels

Freshman 1-29 credits
Sophomore 30-59 credits
Junior 60-89 credits
Senior 90 + credits

Contact Information by Department:

Business Office: (406) 265-3733
Career Center: (406) 265-4198
Financial Aid Office: (406) 265-3787
Student Support Services: (406) 265-3783

MSU-Northern does not discriminate on the basis of race, color, national origin, sex, or disability.