Dear parents and families,

December is upon us and that means final exams time. Earlier this year, I compared a student’s experience during a semester to a roller coaster ride. Well, the end of the ride isn’t always a smooth roll up to the station house. Even once the semester is over, your student could still be in the upside-down portion of a loop-to-loop. Be supportive and keep your conversations focused on what can be controlled and the positives. We cannot go back and take a do-over; however, we can prepare for January with a fresh plan for success. If you need assistance or advice in this process, the holiday break is a great time to suggest your student reach out to the University as we are here and have time to talk.

Respectfully,

Kevin Harmon
Vice President for Student Affairs

Be seen. Be heard. Be empowered.
Financial Aid Information

Spring fees
Spring semester tuition, residence hall fees, and meal plan fees will be posted to student Campus Connection accounts in early December. Spring semester fees are due in full by Wednesday, January 29, 2020. Your students can view a detailed list of their charges for a specific semester by clicking on Account Summary under the finance section in Campus Connection.

Bookstore charging
Students who have enrolled and have accepted financial aid in Campus Connection for the spring semester may charge their books at the MSU Barnes & Noble Bookstore from Wednesday, January 8 through Thursday, January 23.

Direct deposit of excess financial aid
Students who expect to receive a refund of excess financial aid, which occurs when the total of the student’s financial aid is greater than the amount owed to Minot State, are encouraged to sign up for direct deposit rather than receiving a paper check. With direct deposit, the funds are deposited directly in your student’s bank account and the check is never lost in the mail. Students can sign up in Campus Connection by clicking on the “Enroll in Direct Deposit” link. Additional directions are available at MinotStateU.edu/busoffic/pages/direct-deposit-of-financial-aid.shtml.

2020-21 Minot State scholarship application
The Minot State general scholarship application will open to accept applications for the 2020-21 school year in early December. The application form will be available online at the Minot State financial aid website at MinotStateu.edu/finaid. The application deadline is February 15, 2020. All returning students are encouraged to submit the general scholarship application every year.

What’s in a financial aid name?

- **Emergency grant**: One-time money that does not have to be paid back that may cover unexpected expenses that a student experiences.

- **Grant**: Money that does not have to be paid back. In some cases, a grant is a one-time award of financial aid. Some grants are automatically credited to a student’s account and others are given in the form of a check directly to the student.

- **Scholarship**: Money that does not have to be paid back. Some scholarships are renewable if requirements are met. Some scholarships are automatically credited to a student’s account and others are given in the form of a check directly to the student.

- **Stipend**: Money paid to a student who is training and not a regular employee. It may be paid out over time or in one lump sum.

- **Work-study**: A federal program in which a student can earn money working part-time while in college. The student must complete the FAFSA and qualify for work-study funds. The school must participate in receiving work-study funds.
Imagine this scene: Your student works hard to get into college and even earns a scholarship. Next, you get the bill for what the scholarship doesn’t cover. Do you panic? Or do you look for other ways to cover the bill?

First, be assured that you are not alone. Despite doing everything possible to reduce the costs of college, your student may still face taking out loans or using college savings to cover every expense. All of this can cause you to worry about what to do not just this year, but the next few years as well. The good news is there are ways you and your student can find or earn more money to cover the expenses.

There are options.

The first financial aid offer your student receives is not the only opportunity they will have to cover expenses. With a little planning and some hustle, your student may find that they can earn money while they are enrolled.

**What are the options?**
The easiest way to make a plan to find more money is to think about it as two different options.

1. What work can your student do at the institution?
2. What additional aid is available?

**Work it out**
One of the most obvious choices for students to earn more money is working. Colleges and universities employ students for both short-term and long-term jobs. Here are some of the jobs available to college students:

- **Resident assistant**
  A resident assistant lives and works in a residence hall working with and handling issues for the students who live there. These positions are competitive — and limited — but can have great benefits. Many schools either pay students the equivalent of the cost of living and eating on campus or waive those costs for the student.

- **Work-study**
  Qualifying for federal work-study money means that your student can get a job on campus. These positions are somewhat competitive and usually flexible in terms of schedule, but most schools try to offer enough jobs for students who qualify. The pay is usually minimum wage and there is often a maximum number of hours a week (usually fewer than 20) a student can work.

- **Tutoring and peer coaching**
  More and more schools are employing fellow students to deliver academic and personal support. These are called peer programs that could include tutoring, coaching, and mentoring. The pay is usually minimum wage, and there is often a maximum number of hours a week a student can work.

- **Part-time**
  Don’t overlook the possibility that there may be a part-time position on campus that is not usually open to students. For example,
your student’s school may have low-skilled jobs in maintenance, housekeeping, and groundskeeping. These positions are much harder to obtain and there may be less flexibility with scheduling. However, your student may be able to earn more than minimum wage or other benefits.

- **Gig work**
  People who need short-term work often find themselves scouring college campuses to hire students. Does someone need a babysitter or house sitter? Do they need to hire a few strong students to move furniture for the weekend? While these gigs may not be competitive, your student will be less likely to earn a steady income.

**Grants, scholarships, and stipends**

In addition to finding a job, your student may also qualify for additional financial aid once they get to campus:

- **Foundation scholarships**
  These scholarships are provided by gifts to the university or college and are awarded after the student has enrolled and has completed at least one semester. They are usually competitive and require a minimum GPA.

- **Special educational opportunity awards**
  When there is a cost associated with a program such as study abroad, undergraduate research, or internship, most schools have ways in which students can earn money to participate. Whether they are called scholarships or stipends, they both provide money to help cover the expenses of participating in the program.

- **Departmental and special awards**
  These are usually given to students who show academic achievement in their major. Awards may be given for other accomplishments such as a research paper or creative work.

- **Emergency grants**
  These are awarded on a case-by-case basis for unexpected financial hardships and may have requirements that must be met first.

**What can you do to support your student?**

There are conversations and coaching you can do to help your student find and apply for these options:

- Help them **determine how much money they need each year**. Costs increase and needs change. If your student wants to study abroad, for example, help them create a budget for that experience. The more they can anticipate changes in their expenses, the better they can plan to find additional money.

- Coach them to create a **Plan B for paying for college**. Scholarships can be lost and savings accounts can be depleted. Encourage them to create a plan for those sudden changes to their bottom lines.

- Do some homework. Homework is not just for college classes. Your student can also research what their school offers and how to qualify. The financial aid office is a good place to start.

- Encourage some work during college. Even if they only spend a few days each month house sitting, they will be making a meaningful contribution. Breaks between terms can also be good opportunities for students to earn a little cash for college.

While there are no guarantees that your student can earn another scholarship or land a sweet on-campus job that helps them cover their living expenses, their schools should have a variety of opportunities for them to choose from. At the very least, encourage them to actively seek them out.

**When circumstances change**

A job layoff or large unexpected medical bills can change your family’s ability to pay for college. If you find your family or financial circumstances change drastically, contact the financial aid office immediately. They will be able to help you figure out what help is available for them.
Encourage your student to explore campus career services

By Tami Campbell, CollegiateParent.com

As the first person in my family to attend college, I made a lot of mistakes. One was thinking a college education would automatically lead to a career. I took classes that sounded interesting, longing for the day I would finally be “done” and able to trade my minimum wage jobs for a “career.” I believed getting a degree would open all the doors previously closed to me. Young and naive, I didn’t realize how many other tasks I needed to complete in order to make that career a reality.

Students today are more sophisticated than I was. They have access to a world of information that didn’t exist when I started college. But despite that, many students are still making some of the same career mistakes I made. They focus on getting into a good college, paying for college, getting good grades, and graduating. The assumption is that career preparation just happens along the way.

While colleges and universities provide a variety of educational opportunities, a course in career planning is usually not among the required classes. This means career preparation is left up to the student. A challenging prospect, yes, but fortunately there are campus resources available to help.

One of the best is the school’s career services office. Having worked as a career services professional myself as well as with career services staff at universities across the country, I can tell you that these dedicated professionals truly want to see your student succeed. But before they can help, students need to take the initiative and reach out.

A quick visit to the career center reveals a variety of services students can take advantage of, including:

1. Resume and cover letter help
   For most students, creating that first resume and/or cover letter can be a challenge. Career services staff can be a valuable resource throughout the process, offering tips on format options, items to include (or not!), and current best practices in resume writing. They can also proofread and offer suggestions for improvements after the initial draft is done.

   These dedicated professionals truly want to see your student succeed.

2. Interview skills development and mock interviews
   Interviewing is stressful, no matter how experienced you are. For students preparing for their first professional interview, the experience can often feel overwhelming. That’s where career services staff can offer guidance and support. Services vary, but usually include a list of possible interview questions, helpful tips on answering questions, ideas on how to prepare, and — best of all — staff who will do practice interviews with your student and provide constructive feedback.

3. Job search skills and job postings
   Not only can career services help your student by offering tips and resources for conducting a successful job search, most offices also maintain an active job postings database accessible only by current students and alumni. These job postings are usually from employers looking specifically for students interested in an internship or upcoming grads seeking a full-time position. One company I worked for,
a top automobile manufacturer, used school job postings as the primary means of recruiting students. If a student wanted to work for my company, they needed to be actively searching that job database.

4. On-campus recruiting interviews
Career services staff work hard to develop relationships with businesses, from local employers to global companies. They actively market their students to these companies, many of whom take advantage of the opportunity to hold on-campus interviews. If your student is ready to start the job search process, career services is there to help by offering on-line interview scheduling with employers and interviews conveniently held right on campus.

5. Student referrals
If your student makes an effort to get to know the staff in career services, it can sometimes pay off down the road in the form of a personal referral by the staff to a recruiter. In one company I worked for, we repeatedly had a difficult time finding qualified candidates for a specific internship position. In filling this position, we relied heavily on our contacts in various career services offices to refer candidates to us. These referrals were bright, capable students we would have missed if they hadn’t taken the time to get to know the career services staff and ask for job search help.

Minot State Career Services offers career guidance for students and alumni. Services and programs provided include:
- Career exploration and goal planning
- Job search strategies
- Resumé and cover letter assistance
- Interviewing techniques
- Mock interviews
- Full- and part-time employment listings
- Internship information
- Etiquette luncheons
- Career and major fairs

Career Services also sponsors a variety of student success workshops throughout the academic year, with topics such as study skills, time management, stress management, speed interviewing, note-taking, and more.

Location: Academic Support Center
Gordon B. Olson Library, lower level
Phone: 701-858-3996
Email: MSUjobs@MinotStateU.edu
MinotStateU.edu/careers

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