



Parent and Family Newsletter

NOVEMBER 2023 Issue 2

November 15, 2023

Dear parents and families,

There is one month to go before finals. These upcoming weeks will be very important in supporting your students. Your encouragement will go a long way as we hit the midpoint of the academic year.

It's never too early or late to ask for help at the Academic Success Center: www.minotstateu.edu/asc.
Registration for Spring 2024 is now open for all currently enrolled students.

Our dining center will be shut down from Thursday, Nov. 23 until 5 P.M. on Sunday, Nov. 26. The Office of Student Affairs will be providing a traditional Thanksgiving to-go meal on campus at noon on Wednesday, Nov. 22.

Contact me at kevin.harmon@MinotStateU.edu and I will make arrangements for any requested meeting.

Respectfully,

Kevin Harmon,
Vice President for Student Affairs

Be seen. Be heard. Be empowered.

Mueller a third-generation student at Minot State

By Achille Tenekeu Djauken, University Communications student assistant



At Minot State, tradition and progress mesh together, creating a unique educational experience for its students.

For Aubree Mueller, the University holds academic promise and a deep connection to her family's history.

Mueller is not just a first-year student; she is a part of a proud tradition. She continues a well-established legacy between Minot State and her family, dating back three generations.

"My grandparents on my dad's side (Tom '77 and Ann (Schneider) '73 Mueller) both went to Minot State; both my parents (Michael '01 and Krista (Schmidt) '00 Mueller) went to and graduated from Minot State," she said. "It is cool that I am a third-generation student here. I like to hear their stories and see how the school has changed over the years."

Even though she is a third-generation student, Mueller needed to be sure that Minot State was the right place for her, and her family gave her the confidence she needed. This substantial family endorsement motivated Mueller to follow in their footsteps.

"They told me that it's a great school, and that I would get a great education here," she said.

For Mueller, being part of a generational legacy has deeply embedded her within the campus community. The sense of community on campus has given her a wonderful experience so far.

"Along with growing up here, I feel that having so many family members go here has impacted me in a

way that campus feels like home. I feel comfortable walking around, and everyone here is so welcoming," she said.

Mueller has big plans for the future, starting with carrying on her family legacy through hard work and excelling in her studies.

"I want to get good grades to make myself and my family proud, and I want to form connections that will last far past my time at Minot State," she said.

This intimate connection between family and the institution adds a profound layer to her educational adventure, as her connection to the University is a bridge that spans generations.

"When I was looking over classes to choose my schedule, my dad pointed out some classes that he took when he went here," she said. "Whenever I have classes that I know my parents or grandparents had classes in, it reminds me of them, and it's just nice to think about how deep my roots run here."

Mueller's journey contradicts preconceived notions and proves each student's unique experience. She has some advice for those who, like her, are multigenerational students.

"I was hesitant to come to Minot State because I was worried it would not feel like going to college because of my family's history here. I was wrong," she said. "If you are considering following in your family's footsteps, I would say to give it a try. You might be surprised at how different it is from how you thought it would be."

In the immediate future, Mueller sees herself playing an expanded role in campus life. She is committed to excellence and hints that she might not be the last Mueller to attend Minot State.

"I want to get involved on campus and maximize my years here. I want to join more clubs and graduate with grades that I am proud of. In the future, if I raise kids here, I will encourage them to consider Minot State," she said.

Mueller embodies the spirit of Minot State, a place where tradition is celebrated and innovation is embraced. She symbolizes the enduring bond between family and education and the limitless opportunities that await future generations at Minot State.

Are You Ready for Your College Student's Medical Emergency?

By Karen Curtiss, founder of *The Care Partner Project*, published on CollegiateParent.com

You packed your student off for their freshman year of college with all the comforts of home: sheets for the extra-long twin bed, towels, toiletries, a laptop and maybe a popcorn popper or microwave.

And hopefully that first semester is going well, and you're looking forward to Thanksgiving break. But what if something doesn't go well, and your student lands in the student health center, or even the emergency room? Would you know what to do and what your rights are?

Whether your student is already in college or you're planning for next year, a few simple preparations can ensure that you will be able not only to find out what's going on with your child but also direct care if necessary.

18 is the Magic Number

When your child turns 18, they are an adult in the eyes of the law, even if they are still financially dependent. Legally, they have become a stranger to their parents.

Student health systems, hospitals and healthcare providers are forbidden to share healthcare information with parents without the student's consent. And that is true even if your student is still on your health insurance or you are paying the bills.

A healthcare provider may agree to share information if it's in the best interest of the patient. However, most will come down on the side of patient privacy as specified in the Health Insurance Portability and Accountability Act ([HIPAA](#)). Verbal consent works, but what if your child is unconscious?

Be Prepared with These Three Forms

Before your child heads off to college (or goes back to school after Thanksgiving break), make sure you do these three things.

1. Download a HIPAA release form for your student to complete and sign.

It's important to use the form for the state where your student attends college. Do an internet search for "HIPAA release for x state," and you should find the correct form on an official government website.

Be sure to check the URL (website address) to make sure you're on the state government website.

2. Prepare a Medical Power of Attorney (MPOA) for your student to sign.

With this form, your child is appointing you as their "agent" to make medical decisions on their behalf in case they are incapacitated. In some states, the HIPAA release is part of the MPOA, so do the research for the state where your student goes to college. In addition, some colleges and universities require their own MPOA. Rules surrounding notarizations and witnesses for the MPOA vary by state. Medical powers of attorney go by other names, such as healthcare proxy and durable power of attorney for health care.

3. Prepare a Durable Power of Attorney for your student to sign.

This is particularly important if your student attends college across the country or overseas. This will enable a parent — or other trusted agent — to take care of the student's business on their behalf. The agents, for example, would be able to sign tax forms and access bank accounts, so assign power of attorney to someone you trust. Again, forms vary by state, and these usually must be witnessed and notarized.

What to Do with the Forms

After these forms are executed, scan them so they are available digitally (in case they need to be emailed) and make three paper copies: one for the student healthcare office at your child's school, one for your child and one for yourself.

Worried about your student keeping track of paper forms? Suggest they snap photos of them on their phones and store them with ICE (in case of emergency) contacts.

With these forms in hand, you will have the legal authority you need to take care of your child, whether they are attending college across town or across the country.

Help Your Students Take Care of Themselves, Too

Empower your student to take care of their own health with these tips:

1. Get a physical examination before heading off to school (winter break is also a good time for check-ups and dental appointments).
2. Know where your insurance card is; snap a photo of it and keep it on your phone.
3. Make sure vaccinations are up to date. Many colleges require COVID-19 vaccinations and boosters. A seasonal flu shot is always a good idea.
4. Get acquainted with the student health center. Find out if student health will provide a primary care

physician or if you will need to identify one yourself.

5. Keep emergency numbers handy in your phone: student health center, campus security, nearest pharmacy, urgent care, hospital, etc.
6. Put together a first-aid kit for minor injuries and illnesses.
7. Keep health checklists handy, like those offered for free at the Care Partner Project.

I hope your student stays safe and well at college! But you'll give yourself peace of mind by preparing for the unexpected medical emergency.

Financial Aid Information

Unpaid balances

When students have an unpaid balance on their Student Account in Campus Connection after waivers, scholarships, grants, and federal loans have been applied, there are a few payment options. We always encourage eligible students to submit a Free Application for Federal Student Aid (FAFSA) to ensure they have accessed all types of federal aid available first, but when those options have been exhausted, there are some additional options that might be considered.

1. **Personal savings or earnings from work.** Some families are able to cover the remaining balance by accessing funds from savings or earnings from employment.
2. **External scholarship opportunities.** Follow the [MSU Financial Aid Office Facebook](#) page to learn about opportunities from various organizations that come up throughout the school year. We also share timely financial aid related reminders.
3. **MSU Tuition Payment Plan.** This plan allows families to spread out the fall and spring semester payments over three months, rather than having to pay the entire balance at once — in September for the fall semester and in January for spring. There is a \$50 fee for enrolling in the plan each

semester and students typically must enroll in the Tuition Payment Plan and pay their first payment on or before the standard fee payment deadline for the semester. More information about the tuition payment plan is available at MinotStateU.edu/busoffic/pages/tuition-payment-plan.shtml.

4. **Federal PLUS Loans.** The Federal Direct PLUS Loan is a loan available to parents of dependent students who file the FAFSA. You can apply online at StudentAid.gov.
5. **Private education loans.** Private education loans are non-federal loans offered by a variety of lending institutions. Students are typically the borrower but usually need a co-signer with good credit in order to qualify. For more information and a link to FASTCHOICE, a tool that allows students to compare the terms of several different private loans borrowed by MSU students in the past three years, visit MinotStateU.edu/finaid/loans/index.shtml, select Private Loans, then click FASTCHOICE. Students are not limited to using lenders on this list.

If you or your student would like assistance determining how much to borrow in a PLUS or private loan, our staff is happy to assist you. Please call the financial aid office at 701-858-3375.

Insurance for College Students

By Suzanne Shaffer, CollegiateParent.com

If you moved a child to college this fall, have you considered insurance? If not, move it straight to the top of the list!

Health Insurance

Most colleges require full-time students to have health insurance. Some market their health insurance plans, automatically enrolling incoming students and adding the premium to the tuition bill. To get the charge removed, you will have to prove your student is adequately insured and sign a waiver (this can usually be done online).

Before accepting the college's health insurance, compare your options. If you have an employer-provided family health plan, experts recommend keeping that coverage for your college student. Dependents can be covered on a family plan until age 26 under the [Affordable Care Act](#). Talk to your current insurance carrier about how your student can access care away from home, in a college town, or abroad. Ask about in-network and out-of-network coverage and research in-network doctors near the college.

If a family plan is unavailable, compare the college plan and insurance you can purchase on the marketplace. Compare deductibles and out-of-pocket expenses. Don't simply look at the premiums, but compare all aspects of each plan.

Every college has its own policies regarding primary care services for students. Most have [student health clinics](#) on campus that provide care for a nominal charge or even free. My daughter obtained basic health care while in college at the campus health clinic for a \$10 co-pay just by being a student. This was covered in her mandatory student activity fee. Any significant medical issues must be addressed off campus using your student's family health plan.

Even though young adults tend to be healthy, new health issues can arise during college, such as the need for birth control or treatment for [mental health issues](#).



like anxiety or depression. Students are also at high risk for accidents and injuries. Health insurance should be a priority.

Auto Insurance

If your student takes a car to college and remains on your auto insurance policy, you need to alert your insurance company. Depending on where they attend school, you may have to make changes to meet minimum coverage requirements for that state, which could impact your premium. The vehicle will also be rated based on its location, which could also make a difference in your premium.

If your student doesn't take a car to college, it's still a good idea to leave them on your policy so they can drive during breaks. Call your insurance company to see if this qualifies you for a discount since your student won't drive the car often.

Contents/Renters Insurance

Residence halls are not secure environments. Although students must have an ID card to enter their dorm, it's easy for someone to enter with a resident, and students aren't always diligent about keeping their individual rooms locked.

Your homeowner's policy may extend to cover your student's belongings, but talk to your agent about what is covered and whether or not you need to purchase additional insurance. [GradGuard College Renters Insurance](#) is designed for college life and contains exclusive features for students and families that you can't access with other companies.

If your student lives off campus, renters insurance is necessary and should be a separate policy in your student's name. These policies are inexpensive and will protect your student against theft and property damage and also provide liability coverage. GradGuard provides unique student-focused coverage worth checking out!

Identity Theft Insurance

Because they share personal data through social media, often use ineffective passwords with their online accounts, and don't bother to shred confidential documents that contain financial information, college students are popular targets for identity thieves.

Identifying theft insurance can guard your student against financial loss. Your current homeowner's policy may include identity theft coverage or allow you to purchase a rider for fraud protection. When shopping for coverage, compare deductible levels and whether the policy covers costs such as court fees and lost wages.

[Help your student have a secure digital life by sharing these tips.](#)

Electronics Insurance

When my daughter was in college, her laptop was stolen. I was happy I purchased additional insurance on her computer. With a small deductible, the laptop was replaced. The same is true for other gadgets like smartphones and tablets. They may not get stolen, but they will eventually be lost. Even though these losses will be covered on your home insurance policy or renters insurance, the high deductible won't justify filing a claim.

By purchasing protection plans for your student's electronics, you can insure them against theft, damage, or loss. Such plans typically have low costs with minimal deductibles and are well worth the peace of mind they provide.

Tuition Insurance

This insurance provides coverage if your student is forced to withdraw from college for medical or other reasons. Most colleges and universities do not provide 100% refunds, but [GradGuard Tuition Insurance](#) can protect your investment. Before purchasing tuition insurance, review the college's refund policy to understand the timeline and circumstances for receiving a full or partial tuition refund in case of withdrawal.

Finaid.org explains the [federal R2T4 regulations regarding tuition refunds](#) and gives specific information about these policies. Read these guidelines and compare policies before deciding to purchase.



UPCOMING DATES & DEADLINES

NOVEMBER

15 – Last day to withdraw from second 8-week classes and receive a 50% refund

20 – Last day to drop a second 8-week class

22 – Thanksgiving Vacation, no classes

23 – Thanksgiving, University closed

24 – Thanksgiving Vacation, no classes

DECEMBER

5 – Fall 2023 Graduation Celebration, 5 – 6:30 P.M. in the Conference Center, 3rd Floor, Student Center

View more dates, deadlines, and events at MinotStateU.edu/calendar.