



## Student Financial Services

Financing Your Education

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## Who We Are

### Campus Hub for One-Stop Service

- ✓ Financial Aid
- ✓ Billing
- ✓ And Many Other Services

### How to Reach Us

(507) 389-1866 (Campus Hub)  
mnsu.edu/campushub  
campushub@mnsu.edu  
onestop.mnsu.edu



### Summer Hours

Monday-Friday 8am to 4pm

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## Cost of Attendance 2010-2011

### Minnesota Resident

\$16,314 (estimated) On-Campus  
\$15,992 (estimated) Off-Campus

### Non-Resident

\$23,062 (estimated) On-Campus  
\$22,740 (estimated) Off-Campus

### Direct Costs

Tuition, Fees, Books

### Indirect Costs

Room, Board (Rent, Food), Parking, Personal Expenses



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## Cost of Attendance On-Campus

<b>In-State Tuition:</b>	<b>\$5,926</b>
<b>Fees:</b>	\$798
<b>Books:</b>	\$860
<b>Room &amp; Board:</b>	\$6,730
<b>Transportation/Parking:</b>	\$410
<b>Laundry:</b>	\$270
<b>Clothing:</b>	\$640
<b>Personal/Health Miscellaneous:</b>	\$680

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## Financing Your Education



- ✓ Savings for College
- ✓ Grants and Scholarships
- ✓ Employment
- ✓ Loans
- ✓ Automatic Payment Plan

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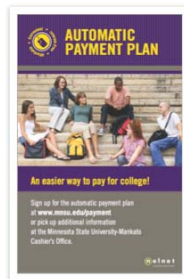
## Automatic Payment Plan

### Advantages

Easy online enrollment, monthly payment plan,  
Flexible options, no interest

### Payment Methods

Automatic bank payment, Credit/debit card



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# Student Response Form

The image shows a PDF document titled "Student Response Form 2010-2011" from Minnesota State University Mankato. The form is divided into several sections:
 

- Section A: Personal Information:** Includes fields for Name, Address, City, State, and Zip Code.
- Section B: Academic Information:** Includes fields for Major, Minor, and Expected Graduation Date.
- Section C: Financial Information:** Includes fields for Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), and Academic Competitiveness Grant (ACG).
- Section D: Other Information:** Includes fields for Other Financial Aid, Other Grants, and Other Information.

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# Student Response Form

The image shows a screenshot of the Student Response Form 2010-2011 web page. The page features a navigation menu with links for Home, About, Academics, Admissions, Administration, Athletics, Student Life, and Technology Services. The main content area is titled "Student Response Form" and includes a "Step 2" section with instructions for completing the form. A sidebar on the left contains links for "SFB-Campus Hub Home", "Personal Financial Mgmt", "Financial Aid Programs", "Site Map", and "Contact Us".

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# Gift Aid (does not require repayment)

Federal Grants  
www.studentaid.ed.gov

Federal Pell  
Federal Supplemental Educational Opportunity Grant (SEOG)  
Academic Competitiveness Grant (ACG)

Minnesota State Grant  
Maximum award at 15 credits

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## Non-Work-Study Part-Time Employment

**On-Campus / Off-Campus Jobs**  
mavjobs.com

**Career Development Center**  
(507) 389-6061  
mnsu.edu/cdc



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## Federal Loans

- ✓ **Federal Direct Subsidized Loan**
- ✓ **Federal Direct Unsubsidized Loan**
- ✓ **Federal Direct Parent PLUS Loan**

Processed through the  
Department of Education  
(William D. Ford) Direct Loan Program



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## Federal Loans

### Federal Direct Subsidized Loans

- ✓ Federal Government pays interest while you are in school
- ✓ Interest rate 4.5%

### Federal Direct Unsubsidized Loans

- ✓ The interest accrues while you are in school
- ✓ Interest rate 6.8%

Accept through your Award Notice  
Complete Loan Entrance Counseling online  
Complete Master Promissory Note online



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## Money Management Suggestions

- ✓ Check your bank account statements
- ✓ Buy used books
- ✓ Borrow only what you need in student loans
- ✓ Use your credit card wisely
- ✓ Spending Plans / Budgets
- ✓ Financial Aid TV



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## Personal Financial Management

[mnsu.edu/campusub/pfm](http://mnsu.edu/campusub/pfm)

- ✓ Spending Plans / Budgets
- ✓ Savings Tips
- ✓ Educational Tax Information
- ✓ Money Management Articles



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## Credit Cards



- ✓ The average college student carries \$3,173 in credit card debt
- ✓ The average college senior will graduate with \$4,100 in credit card debt
- ✓ 91% of undergrads have at least credit card
- ✓ High credit debt affects ability to pay student loans

Source: Sallie Mae "How Undergraduate Students Use Credit Cards: Sallie Mae's National Study of Usage Rates and Trends 2009"

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## Helpful Websites

Federal Student Aid information  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Minnesota Office of Higher Education (State Aid)  
[www.ohe.state.mn.us](http://www.ohe.state.mn.us)

Free Application for Federal Student Aid (FAFSA)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

The Smart Student™ Guide to Financial Aid  
[www.finaid.org](http://www.finaid.org)

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