



# Financial Aid Awarded to Minnesota Institutions Fiscal Year 2021

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## **About the Office of Higher Education**

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program is the largest financial aid program administered by the Office of Higher Education, awarding more than \$210 million annually in need-based grants to Minnesota residents attending eligible colleges, universities and career schools in Minnesota. The agency oversees other state scholarship programs, tuition reciprocity programs, a student loan program, Minnesota's 529 College Savings Plan, licensing and early college awareness programs for youth.

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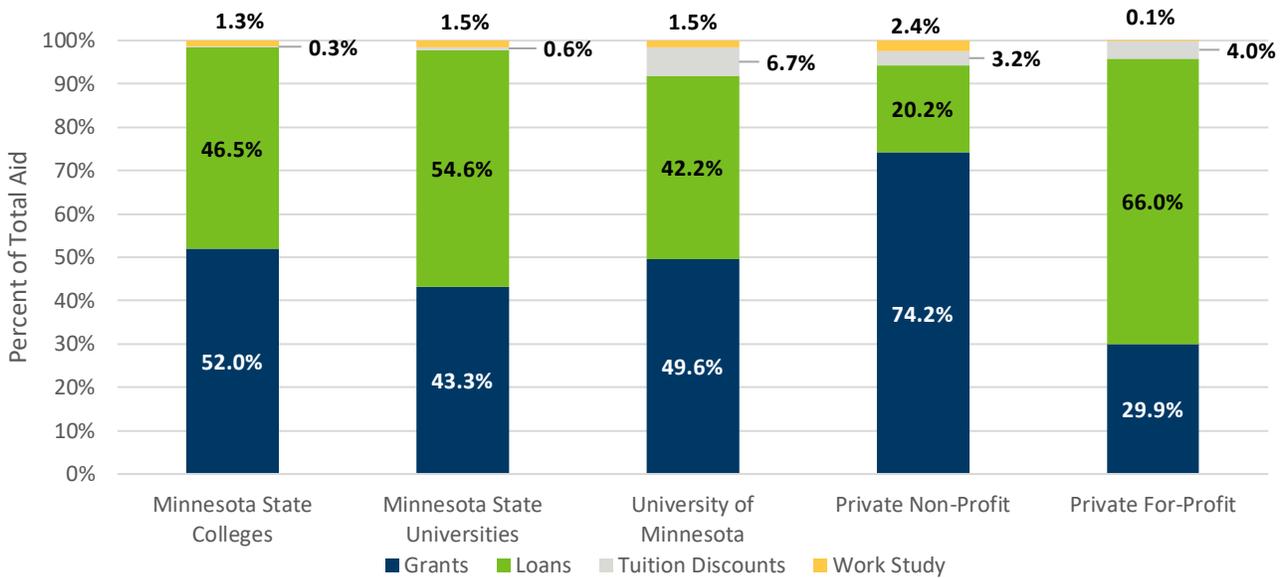
## Executive Summary

Financial aid makes college affordable for many students. The amount and type of aid available to a student varies. Grants and scholarships lower the cost of college per student, while work study and loans allow students to pay for college by increasing current income or deferring payment against future income. The combination of types of aid and amounts available to an individual student may influence their decision to go to college, as well as which college they choose to attend.

### Grants and loans make up most of the aid students receive

In 2020-2021, undergraduates enrolled in Minnesota institutions received roughly \$2.6 billion in financial aid. In Minnesota, students are eligible to receive federal grants (such as the Pell grant), the Minnesota State Grant, other grants administered by the state (such as the Postsecondary Child Care Award), and grants from institutional and private sources. More than half of all aid students receive are grants, and the total amount of grants received varies by institution type.

**Figure 1: Type of aid, by institutional sector, 2020-2021**



Roughly one-third of grants that these students received in 2020-2021 came from federal or state sources, and 60% of grants received were from the institutions themselves. These grants are primarily offered at private non-profit institutions and the University of Minnesota. Aid in the form of grants (from all sources) totaled \$1.6 billion in 2020-2021.

## **Federal aid is the primary aid source for most institutions**

For most institutions, the primary source of aid is federal aid. Just over one-third of all aid received in 2020-2021 came from federal sources, totaling nearly \$1.1 billion. Roughly 70% of federal aid awarded was in the form of loans. At Minnesota State Universities and private-for-profit institutions, more than half of all aid students received came in the form of loans. For Minnesota State Colleges and the University of Minnesota system, loans accounted for just under half of all aid received. However, for students at private non-profit institutions, institutional aid made up nearly three-quarters of aid awarded to students, with institutional aid primarily offered as grants, and sometimes as direct tuition discounts.

## Introduction

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This report presents information on financial resources provided to undergraduates at Minnesota postsecondary institutions. The financial resources reported are grants<sup>1</sup>, loans, and student earnings from work study jobs, all of which help students pay tuition, fees, room and board and other costs of attending postsecondary education. This report presents information for fiscal year 2021, which corresponds to academic year 2020-2021. Corresponding information for survey years 1987 through 2020 is available from the Minnesota Office of Higher Education.

### Postsecondary institutions included

The data in this report cover student financial aid received by undergraduates attending all Minnesota postsecondary institutions eligible to participate in the Minnesota State Grant program in fiscal year 2021. Data were collected on aid received by undergraduates who attended these between July 1, 2020 and June 30, 2021.

### Sources of data

The data for this report were obtained from several sources. For institutions in the University of Minnesota and Minnesota State Colleges and Universities systems, data were obtained from the central office institutional research staff. Additionally, for private institutions, institutional financial aid directors provided data on the amount of grants, loans and earnings from federal work study jobs received by undergraduates who attended in fiscal year 2021. Minnesota Office of Higher Education records for the following state-aid programs:

- Minnesota State Grant Program
- Minnesota American Indian Scholarship Program
- Minnesota Postsecondary Child Care Grant Program
- Minnesota Safety Officer Survivor Grant Program
- Minnesota SELF Loan Program
- Minnesota Work study Program<sup>2</sup>

### Privacy protection

In accordance with the Family Educational Rights and Privacy Act (FERPA), information on financial aid awarded is suppressed when the student count for that category is less than 10. In instances where data from only one

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<sup>1</sup> Grants are scholarships, grants, tuition discounts, tuition waivers and gift aid that does not have to be repaid.

<sup>2</sup> Award totals reported for Minnesota Work Study include the state contribution only. Institutions contribute additional award dollars that are not reported here.

financial aid program from the institution would be suppressed, data from a second financial aid program is suppressed to ensure student privacy. Suppressed data is marked as “Suppressed.”

## **Data verification**

For University of Minnesota and Minnesota State system institutions, institutional research staff at central system offices reviewed a preliminary version of this report to verify data for their campuses. For private institutions, financial aid directors at each institution reviewed a preliminary version of this report to verify data for their institution.

## **Minnesota State Grant program data**

The amounts reported for the State Grant Program were reported earlier in Minnesota State Grant Program 2021, End-of-Year Statistics. As institutions close their State Grant accounts, the Minnesota Office of Higher Education makes adjustments that do not appear in this report or in the State Grant End-of-Year Statistics Report.

## **Definitions of financial aid programs**

Definitions of the financial aid programs and categories used in the report are included in Appendix A.

## **Unreported data**

Institutions that did not submit survey data for fiscal year 2021 (academic year 2020-2021) are included in this report if they participate in programs administered by the Office of Higher Education (e.g., Minnesota State Grant Program, Minnesota GI Bill, Minnesota SELF Loan Program). In these instances, survey data categories are not included.

## **COVID-19 funds disbursed as financial aid**

In fiscal year 2021, institutions may have received economic relief to mitigate the impacts of COVID-19 on institutions and students. As a result, many students received emergency aid through these relief programs. Per federal guidance, this aid was disbursed to students in the form of direct payments and was not included in the student’s total cost of attendance. Therefore, COVID-relief funds are not included in this report.

## Financial aid awarded totals by institution type

### All Minnesota institutions

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	2,529	\$10,047,534	\$3,973
Federal	Grant	Pell	80,343	\$301,735,494	\$3,756
Federal	Grant	Supplemental	28,666	\$22,548,149	\$787
Federal	Grant	TEACH	56	\$183,303	\$3,273
Federal	Loan	Federal Agency Loan	1,386	\$10,242,645	\$7,390
Federal	Loan	Federal Loans (Subsidized)	71,367	\$260,683,209	\$3,653
Federal	Loan	Federal Loans (Unsubsidized)	85,136	\$357,936,200	\$4,204
Federal	Loan	Parent PLUS Loans	5,484	\$74,596,845	\$13,603
Federal	Loan	Perkins	0	\$0	
Federal	Work Study	Federal Work Study	6,169	\$13,594,822	\$2,204
Institutional	Grant	Institutional Grants	88,892	\$945,107,249	\$10,632
Institutional	Loan	Institutional Loans	428	\$1,419,023	\$3,315
Institutional	Tuition Discount	Tuition Discount	9,778	\$79,232,872	\$8,103
Institutional	Work Study	Institutional Match for State Work Study	2,311	\$985,878	\$427
Institutional	Work Study	Institutional Work Study	8,536	\$19,678,838	\$2,305
Institutional	Work Study	State Work Study Institutional Match	1,760	\$1,700,287	\$966
Other	Grant	Other	807	\$1,031,265	\$1,278
Other	Grant	Other Grants	9	Suppressed	
Other	Loan	Other	25	\$134,164	\$5,367
Other	Loan	Other Loans	643	\$5,779,395	\$8,988
Other	Work Study	Other Work Study	10	Suppressed	
Private	Grant	Private Grants	27,098	\$71,079,843	\$2,623
Private	Loan	Private Loans	11,825	\$140,035,273	\$11,842
Private	Work Study	Work Study	0	\$0	
State	Grant	Agency	994	\$4,268,528	\$4,294
State	Grant	Child Care Award	920	\$3,988,699	\$4,336
State	Grant	Indian Scholarship	686	\$2,072,934	\$3,022
State	Grant	Local and State Agency Grant	6,920	\$10,200,742	\$1,474
State	Grant	MNSG	71,655	\$199,689,648	\$2,787
State	Loan	SELF Loans	4,241	\$37,971,322	\$8,953
State	Work Study	State Work Study	6,450	\$12,916,334	\$2,003
All	All	All		\$2,588,893,029	

## Minnesota State Colleges

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	518	\$764,921	\$1,477
Federal	Grant	Pell	38,165	\$126,488,215	\$3,314
Federal	Grant	Supplemental	10,763	\$4,900,450	\$455
Federal	Loan	Federal Agency Loan	0	\$0	
Federal	Loan	Federal Loans (Subsidized)	20,888	\$66,365,916	\$3,177
Federal	Loan	Federal Loans (Unsubsidized)	24,886	\$108,226,584	\$4,349
Federal	Loan	Parent PLUS Loans	207	\$1,419,269	\$6,856
Federal	Loan	Perkins	0	\$0	
Federal	Work Study	Federal Work Study	1,084	\$2,213,469	\$2,042
Institutional	Grant	Institutional Grants	15,718	\$7,490,395	\$477
Institutional	Loan	Institutional Loans	0	\$0	
Institutional	Tuition Discount	Tuition Discount	640	\$1,016,830	\$1,589
Institutional	Work Study	Institutional Match for State Work Study	1,149	\$174,117	\$152
Other	Grant	Other Grants	9	Suppressed	
Other	Loan	Other Loans	207	\$1,842,776	\$8,902
Private	Grant	Private Grants	10,451	\$17,231,874	\$1,649
Private	Loan	Private Loans	657	\$4,688,612	\$7,136
State	Grant	Child Care Award	583	\$2,508,992	\$4,304
State	Grant	Indian Scholarship	200	\$602,207	\$3,011
State	Grant	Local and State Agency Grant	6,316	\$8,233,171	\$1,304
State	Grant	MNSG	30,830	\$35,803,972	\$1,161
State	Loan	SELF Loans	185	Suppressed	
State	Work Study	State Work Study	1,092	\$2,636,663	\$2,415
All	All	All		\$393,491,442	

## Minnesota State Universities

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	430	\$1,004,702	\$2,337
Federal	Grant	Pell	15,158	\$60,930,078	\$4,020
Federal	Grant	Supplemental	5,071	\$3,990,062	\$787
Federal	Loan	Federal Agency Loan	1	Suppressed	
Federal	Loan	Federal Loans (Subsidized)	15,831	\$61,502,372	\$3,885
Federal	Loan	Federal Loans (Unsubsidized)	18,755	\$81,717,435	\$4,357
Federal	Loan	Parent PLUS Loans	1,073	\$10,652,507	\$9,928
Federal	Loan	Perkins	0	\$0	
Federal	Work Study	Federal Work Study	697	\$1,414,400	\$2,029
Institutional	Grant	Institutional Grants	11,147	\$37,510,042	\$3,365
Institutional	Loan	Institutional Loans	0	\$0	
Institutional	Tuition Discount	Tuition Discount	636	\$2,242,696	\$3,526
Institutional	Work Study	Institutional Match for State Work Study	1,162	\$811,761	\$699
Other	Loan	Other Loans	436	\$3,936,619	\$9,029
Private	Grant	Private Grants	5,033	\$14,365,701	\$2,854
Private	Loan	Private Loans	3,016	\$27,743,023	\$9,199
State	Grant	Child Care Award	107	Suppressed	
State	Grant	Indian Scholarship	138	\$444,883	\$3,224
State	Grant	Local and State Agency Grant	575	\$1,891,307	\$3,289
State	Grant	MNSG	12,533	\$33,017,737	\$2,634
State	Loan	SELF Loans	1,061	\$7,769,543	\$7,323
State	Work Study	State Work Study	1,225	\$3,009,487	\$2,457
All	All	All		\$354,514,827	

## University of Minnesota

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	218	\$783,614	\$3,595
Federal	Grant	Pell	9,203	\$41,068,073	\$4,462
Federal	Grant	Supplemental	7,183	\$5,213,839	\$726
Federal	Loan	Federal Agency Loan	68	\$200,175	\$2,944
Federal	Loan	Federal Loans (Subsidized)	11,384	\$44,075,549	\$3,872
Federal	Loan	Federal Loans (Unsubsidized)	15,287	\$65,462,898	\$4,282
Federal	Loan	Parent PLUS Loans	2,076	\$29,944,718	\$14,424
Federal	Loan	Perkins	0	\$0	
Federal	Work Study	Federal Work Study	1,025	\$1,931,155	\$1,884
Institutional	Grant	Institutional Grants	23,871	\$106,716,387	\$4,471
Institutional	Loan	Institutional Loans	270	\$863,806	\$3,199
Institutional	Tuition Discount	Tuition Discount	3,298	\$30,459,017	\$9,236
Institutional	Work Study	Institutional Work Study	1,341	\$2,575,484	\$1,921
Other	Grant	Other Grants	0	\$0	
Other	Loan	Other Loans	0	\$0	
Other	Work Study	Other Work Study	0	\$0	
Private	Grant	Private Grants	4,940	\$15,020,561	\$3,041
Private	Loan	Private Loans	3,084	\$38,071,946	\$12,345
State	Grant	Child Care Award	36	\$188,215	\$5,228
State	Grant	Indian Scholarship	33	\$109,987	\$3,333
State	Grant	Local and State Agency Grant	29	\$76,264	\$2,630
State	Grant	MNSG	11,071	\$57,291,516	\$5,175
State	Loan	SELF Loans	1,389	\$14,001,765	\$10,080
State	Work Study	State Work Study	1,341	\$2,562,081	\$1,911
All	All	All		\$456,617,050	

## Private for-profit institutions

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	207	\$432,517	\$2,089
Federal	Grant	Pell	4,741	\$16,313,203	\$3,441
Federal	Grant	Supplemental	1,188	\$642,285	\$541
Federal	Grant	TEACH	0	\$0	
Federal	Loan	Federal Agency Loan	0	\$0	
Federal	Loan	Federal Loans (Subsidized)	6,021	\$18,526,101	\$3,077
Federal	Loan	Federal Loans (Unsubsidized)	6,571	\$27,193,219	\$4,138
Federal	Loan	Parent PLUS Loans	183	\$2,234,386	\$12,210
Federal	Work Study	Federal Work Study	32	\$92,600	\$2,894
Institutional	Grant	Institutional Grants	2,530	\$1,396,657	\$552
Institutional	Loan	Institutional Loans	1	Suppressed	
Institutional	Tuition Discount	Tuition Discount	2,591	\$3,477,501	\$1,342
Institutional	Work Study	Institutional Work Study	0	\$0	
Institutional	Work Study	State Work Study Institutional Match	20	\$23,846	\$1,192
Other	Grant	Other	6	Suppressed	
Other	Grant	Other Grants	0	\$0	
Other	Loan	Other	25	\$134,164	\$5,367
Other	Work Study	Other Work Study	0	\$0	
Private	Grant	Private Grants	319	\$1,212,837	\$3,802
Private	Loan	Private Loans	730	\$7,295,216	\$9,993
Private	Work Study	Work Study	0	\$0	
State	Grant	Agency	340	\$866,527	\$2,549
State	Grant	Child Care Award	134	\$473,413	\$3,533
State	Grant	Indian Scholarship	20	\$46,709	\$2,335
State	Grant	MNSG	3,402	\$4,709,049	\$1,384
State	Loan	SELF Loans	394	\$2,314,829	\$5,875
State	Work Study	State Work Study	10	Suppressed	
All	All	All	Suppressed	\$87,478,346	

## Private non-profit institutions

Aid Source	Aid Type	Aid Program	Student Count	Award Amount	Average Award
Federal	Grant	Federal Agency Grant	1,156	\$7,061,780	\$6,109
Federal	Grant	Pell	13,076	\$56,935,925	\$4,354
Federal	Grant	Supplemental	4,461	\$7,801,513	\$1,749
Federal	Grant	TEACH	56	\$183,303	\$3,273
Federal	Loan	Federal Agency Loan	1,317	\$10,037,500	\$7,621
Federal	Loan	Federal Loans (Subsidized)	17,243	\$70,213,271	\$4,072
Federal	Loan	Federal Loans (Unsubsidized)	19,637	\$75,336,064	\$3,836
Federal	Loan	Parent PLUS Loans	1,945	\$30,345,965	\$15,602
Federal	Work Study	Federal Work Study	3,331	\$7,943,198	\$2,385
Institutional	Grant	Institutional Grants	35,626	\$791,993,768	\$22,231
Institutional	Loan	Institutional Loans	157	\$551,362	\$3,512
Institutional	Tuition Discount	Tuition Discount	2,613	\$42,036,828	\$16,088
Institutional	Work Study	Institutional Work Study	7,195	\$17,103,354	\$2,377
Institutional	Work Study	State Work Study Institutional Match	1,740	\$1,676,441	\$963
Other	Grant	Other	801	\$977,602	\$1,220
Other	Grant	Other Grants	0	\$0	
Other	Loan	Other	0	\$0	
Other	Work Study	Other Work Study	10	\$13,454	\$1,345
Private	Grant	Private Grants	6,355	\$23,248,870	\$3,658
Private	Loan	Private Loans	4,338	\$62,236,476	\$14,347
Private	Work Study	Work Study	0	\$0	
State	Grant	Agency	654	\$3,402,001	\$5,202
State	Grant	Child Care Award	60	\$262,577	\$4,376
State	Grant	Indian Scholarship	295	\$869,148	\$2,946
State	Grant	MNSG	13,818	\$68,861,950	\$4,983
State	Loan	SELF Loans	1,212	\$13,021,256	\$10,744
State	Work Study	State Work Study	2,782	\$4,672,334	\$1,679
All	All	All	Suppressed	\$1,296,785,940	

## Appendix A. Definitions of financial aid programs

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This appendix describes the financial aid programs that were in place for Fiscal year 2021; the year for which the data were collected.

### Grant programs

Grant programs include grants, scholarships, tuition waivers, tuition reimbursement and gift aid. Grant programs require no repayment from students or parents. Most grants require students to make satisfactory educational progress. Restrictions are placed on eligibility, award amounts and use.

### State and local grant programs

The state of Minnesota funds the following grant programs:

- **Minnesota State Grant Program:** Minnesota residents registering as undergraduates at Minnesota institutions can apply for State Grants. The award is based on the financial circumstances of students' families, recognized tuition and required fees and an allowance for living and education-related costs.
- **Minnesota American Indian Scholarship Program:** The Minnesota Indian Scholarship Program provides postsecondary financial assistance to eligible Minnesota resident students attending Minnesota postsecondary institutions who are of one-fourth or more Indian ancestry and demonstrate financial need for an award.
- **Local and state agency grants:** Local and state agency grants include grants, scholarships, fellowships and gift aid funded by counties, local governments and state agencies. Examples of these grants are Vocational Rehabilitation Services Grants and Workforce Investment Act Grants.

### Federal grant programs

The federal government funds the following grant programs:

- **Federal Pell Grant Program:** Federal Pell Grants are awarded directly to students. The federal government determines the award based on the financial circumstances of students' families. The maximum federal Pell Grant in Fiscal year 2021 was \$6,345.
- **Federal Supplemental Educational Opportunity Grant (SEOG) Program:** The federal government allocates funds to institutions to respond to special financial circumstances not recognized in the federal Pell Grant Program. Students receiving federal Pell Grants have priority for SEOG awards.
- **Federal agency grants:** Federal agency grants include all federal grants, scholarships, fellowships and gift aid, with the exception of Pell Grants, SEOGs and veterans' benefits. Examples of these grants are health professions grants, federal Nursing Scholarships, ROTC stipends and Bureau of Indian Affairs grants.
- **Federal Teacher Education Assistance for College and Higher Education (TEACH):** The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete

course work needed to begin a career in teaching. A TEACH Grant is different from other federal student grants because it requires you agree to complete a teaching service obligation as a condition for receiving the grant, and if you don't complete the service obligation, the TEACH Grant will be converted to a loan that you must repay, with interest.

## **Institution grants**

Postsecondary institutions fund the following:

- **Institution awarded grants and scholarships:** Institution grants and scholarships include all grants, fellowships and gift aid awarded by the institution, excluding that which has been reported in the categories above. These grants and scholarships are financed by revenues generated by the institution, funds appropriated to the institution and money donated to the institution that has been allocated for grants or donated explicitly for financial aid. These grants include awards to students who do not have financial need as well as awards to students with need.
- **Tuition discounts or remissions provided by institutions:** Awards include all reductions in the posted tuition and fee charges provided by the institution. Examples of these awards are: tuition waivers to non-residents, University of Minnesota Regents Scholarships, tuition forgiven or charged at a reduced rate as an employment benefit for institution staff, tuition charged at a reduced rate to members of a religious order and free tuition provided to wards of the state.

## **Private grants and other grants**

Various organizations fund the following:

### **Private grants and scholarships**

Private grants include all grants, scholarships, fellowships and gift aid provided by organizations not associated with the federal or state government or organizations not associated with the institution. Examples of these grants are: grants awarded by service clubs (such as Lions Clubs, Kiwanis, PTA and churches), grants awarded by labor unions and fraternal organizations and Blandin Foundation grants to students living in northeastern Minnesota.

### **Other grants**

Other grants are grants and scholarships that do not fit into the categories identified above. One example is a grant from a state government outside Minnesota for postsecondary education at a Minnesota institution.

## **Loan programs**

Loans are long-term loans that students (or their families) will repay after they are no longer attending postsecondary education. Some loan programs, such as the Minnesota SELF Program described below, also require payments while students are enrolled in postsecondary education. Long-term loans do not include

emergency loans and loans that cover the time between when tuition payments are due and other aid is received.

### **State loan program**

The state of Minnesota has one loan program for postsecondary students, the SELF Program.

- **Minnesota Student Educational Loan Fund (SELF Program):** The Minnesota Office of Higher Education provides loan capital. Interest is charged while the borrower is enrolled in postsecondary education. The borrower repays principal and interest after leaving school. Borrowers must have a credit-worthy cosigner. Borrowers do not have to show financial need to be eligible.

### **Federal loan programs**

The federal government funds or guarantees the following loan programs:

- **Federal Direct Subsidized Loans** are made by institutions with capital from the federal government. The borrower does not pay interest while attending. Borrowers of federal Direct Subsidized Loans must demonstrate financial need.
- **Federal Direct Unsubsidized Loans** are available to borrowers without demonstrated financial need. The loan limits and interest rates are the same as those for federal Direct Subsidized Loans. Borrowers are charged interest while they are in school.
- **Federal Parent Loans for Undergraduate Students (PLUS):** Loans are made to parents of dependent students and to graduate students. Borrowers do not have to show financial need to be eligible. Only aid awarded to the parents of undergraduate students is reported here. For information on borrowing patterns of graduate students, see the Office of Higher Education’s report on Cumulative Median Student Loan Debt in Minnesota.
- **Federal agency loans:** Federal agency loans include loans made or guaranteed by an agency of the federal government other than the U.S. Department of Education. Examples are: Health Professions Student Loans, Nursing Loans and Veterans Administration Loans. Federal agency loans do not include federal Stafford Loans, federal Direct Stafford Loans, federal Perkins Loans and federal PLUS Loans made or guaranteed by the federal government.

### **Institution awarded loans**

Institution awarded loans are loans made by the institution to the student and their parents. Institution awarded loans include loans borrowers are expected to repay after completion of their education. Loans in this category are from institution-controlled funds. Institution awarded loans do not include federal Perkins Loans.

### **Loans made by private and other lenders**

There are two categories for loans made by private and other lenders:

- **Private loans:** Loans made by private lenders to students and their parents are from private sources (with no guarantee provided by a state or federal agency). Loans in this category are limited to those

made to cover part or all of the cost of attendance. This does not include second mortgages or home-equity lines of credit. Examples are DEAL Loans, SallieMae Loans, Discover Student Loans, Wells Fargo Loans.

- Other loans: Other loans include loans that are reported to campus financial aid administrators, but the loans do not fit into one of the categories identified above. An example is a loan provided by a state outside of Minnesota.

## Work study programs

Student earnings from jobs at the postsecondary institution and work study jobs provide money to pay for postsecondary expenses. Since many institutions do not have records of student earnings at off-campus jobs and jobs where the employer contracts for services on campus, the information collected is only for jobs where the institution is the employer.

- State work study program: The state funds a work study program. The Minnesota Office of Higher Education allocates the money to institutions. Institutional financial aid directors make the awards. Employers must provide at least 25 percent of the wages paid to students awarded a State Work Study job. Most jobs are on campus, but some may be with eligible off-campus employers. For this report, the 25 percent employer work study match is reported under the institutional work study category and titled “State Work study Institutional Match.”
- Federal work study program: The federal government funds the federal Work study Program. The federal government makes an annual allocation to institutions. Institutional financial aid directors make the awards. Employers must provide at least 25 percent of the wages paid to students awarded federal Work study jobs. Most jobs are on campus, but some may be with eligible off-campus employers.
- Institutional work study programs: Institutions may also choose to offer work study programs, in addition to state and federally funded work study offerings. The student jobs are paid through institutional funding.



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