

2024 - 2025



GRANTS & SCHOLARSHIPS

Financial Aid You Don't Need to Repay



GRANTS AND SCHOLARSHIPS ARE FINANCIAL AID THAT YOU DON'T NEED TO REPAY

Financial aid comes in three forms:

- Aid you must repay: Loans
- Aid you earn: Work Study or Military Assistance
- Aid you don't need to repay: Grants and Scholarships

Other forms of aid include community service education benefits, reduced tuition programs and government tax benefits.



Paying for college can be expensive, but before you take out any loans, find out if you qualify for grant awards and scholarships!

Continue reading to find out more about grants and scholarships - gift aid that helps you cover your college tuition!



LEARN MORE ABOUT GRANTS & SCHOLARSHIPS ON MYHIGHERED
www.myhighered.mn.gov/paying-college



... A CLOSER LOOK AT AID
YOU DON'T NEED TO REPAY.

GRANTS

Grants are a large source of financial aid. The government awards grants based on financial need, which is determined when you fill out the FAFSA.

Federal Pell Grant

For 2024-25, Pell Grants range from \$740-\$7,395 per academic year. Students with family incomes up to \$65,000 may be eligible for a federal Pell Grant, although most awards go to students with lower family incomes.



Eligibility:

You may receive a Pell Grant for your undergraduate study until you complete a bachelor's degree, or receive a grant for the equivalent of 12 full-time semesters, whichever comes first. You may use it at almost any college. In some cases, you may receive a Pell Grant for attending a post-graduate teacher certification program.

IN ADDITION TO MEETING FINANCIAL ELIGIBILITY REQUIREMENTS, STUDENTS MUST:

- Be enrolled in a program leading to a certificate, degree or diploma at a college eligible to participate in the Federal Pell Grant program
- Have a high school diploma, including home school or GED. (Some exceptions apply)
- Maintain satisfactory academic progress. If you are receiving federal student aid, you must maintain a "C" average and stay within your institution's graduation standards. You must be completing enough courses each term to graduate in a timely manner
- Sign a statement that you do not owe a refund on a Pell Grant, are not in default on a federal loan, and that you agree to use your student aid only for educational purposes
- Not be convicted for the possession or sale of illegal drugs while receiving federal financial aid
- Be a United States citizen or eligible non-citizen

By completing your FAFSA, you will automatically be reviewed for Pell Grant eligibility. There is not a separate application needed to be considered for this grant.

Federal Pell Grant

YOU ARE AN ELIGIBLE NON-CITIZEN IF YOU:

- Have a Permanent Resident Card (I-551).
- Are a conditional permanent resident with an I-551C Card.
- Have an Arrival Departure Record (I-94) from the Department of Homeland Security with any of the following designations: refugee, asylum granted, parolee, victim of human trafficking, T-Visa holder, or Cuban-Haitian entrant.

Application:

Your Federal Pell Grant is given out after you complete the Free Application for Federal Student Aid (FAFSA). You may apply for aid for the 2025-26 school year after October 1, 2024.

The application will be open until June 30, 2025. Students must apply each year to renew their grants.

Federal Pell Grants are typically awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.

Simply complete the FAFSA to see if you are eligible!



NORTH STAR PROMISE PLUS (NSP+)

Students who are eligible for the North Star Promise (Minnesota's new free college tuition and fees program) and receive a Federal Pell Grant will also receive the North Star Promise Plus (NSP+) award. NSP+ is a supplemental financial aid award that can be used for non-tuition and fees expenses such as books, required supplies, housing, food, etc.

The NSP+ award is calculated as a percentage of the Federal Pell Grant the student received or will receive during the term. The 2024-25 NSP+ percentage Pell match is 15 percent. For example, a student who meets all NSP eligibility requirements, and has a Pell Grant of \$2,000, will receive an NSP+ award of \$300, in addition to any NSP base award.

More information about North Star Promise can be found on page 13 of this publication or visit www.ohe.state.mn.us/northstarpromise.



Minnesota State Grant

The State Grant program is designed to provide choice and access to undergraduate students to attend the postsecondary institutions that best meet their needs

The Minnesota State Grant Program is a state-funded need-based program and is available for students who have not received the equivalent of 12 full-time semesters of Minnesota State Grant funding. To receive a State Grant for a term, the FAFSA must be submitted to the federal processing center on or before June 30, 2025 for the 2024-25 academic year. The average award for a full-time student for one year is about \$3,168.



Eligibility:

Minnesota residents who enroll for at least one credit as undergraduate students in programs leading to certificates, degrees or diplomas at a participating school in Minnesota.

*In fiscal year 2023,
54% of State Grant
recipients had a
family adjusted gross
income of less than \$40,000*



MINNESOTA RESIDENCY REQUIREMENTS:

To be considered a Minnesota Resident, a student must meet ONE of the following criteria:

- Graduated from a Minnesota high school while residing in Minnesota and physically attending a Minnesota college (if temporarily residing in another state).
- Received a GED in Minnesota after living in a state for a least one year.
- Lived in Minnesota for at least one year for other than educational purposes (not enrolled for more than five undergraduate credits in any term during that time).
- Had parents residing in Minnesota when the financial aid application was submitted (dependent students only).
- Relocation to Minnesota as a refugee and continued to reside in Minnesota. A spouse or dependent of a veteran, if the veteran is a Minnesota resident.
- An active member (or spouse or dependent) of the Minnesota National Guard or reserve component of the U.S. Armed Forces whose duty state is located in Minnesota, and who resides in Minnesota.
- Stationed in Minnesota as a member (spouse or dependent) of the United State armed forces on active federal military service.
- Relocated to Minnesota within 12 months of a presidential disaster declaration if the disaster interrupts the student's postsecondary education.
- Meet the requirements under the Minnesota Dream Act (Visit www.ohe.state.mn.us/MNDreamAct to learn more)



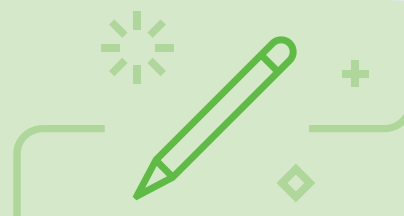
HOW DOES THE MINNESOTA STATE GRANT WORK?

State Grants help students from low- and moderate-income families pay for educational expenses at eligible Minnesota colleges and universities. The following example uses 2024-25 data.



The cost of attendance comprises of:

- Tuition and fees
- A standard allowance established by the Minnesota Legislature for room and board, books, school supplies, and miscellaneous expenses.



Example:

A dependent student attending a Minnesota State University taking 15 credits each semester with a family income of \$25,000. The Student Aid Index (SAI) is \$0.

EDUCATION EXPENSES	COST OF ATTENDANCE
Average Tuition and Fees	\$10,034
Living and Misc. Allowance	\$12,990
Total	\$23,024

The student would be eligible for federal and state grants totaling \$10,867.

EXPENSE BREAKDOWN	AMOUNT
Student Responsibility	\$12,157
Pell Grant	\$7,395
State Grant	\$3,472
Total	\$23,024

Students may receive additional grant assistance from other sources. This does not affect the size of the State or Pell Grant.

Federal Supplemental Educational Opportunity Grant (SEOG)

The Federal Supplemental Educational Opportunity Grant Program makes awards to exceptionally needy students and can add \$100 to \$4,000 in grant money to the financial aid package. The award amount is set by the institution's financial aid office and depends on the availability of funds at your school and the amount of other aid you are receiving.

Eligibility:

Only undergraduate students are eligible. Priority is given to students already receiving a Pell Grant. Students must be United States citizens or eligible non-citizens.

Application:

The financial aid office at your school will use your FAFSA results to determine the size of your award. Deadlines differ from school to school, apply as early as possible.

Minnesota Postsecondary Child Care Grant

Students who have children 12 and under (14 and under if disabled) and demonstrate financial need may receive assistance under the Minnesota Postsecondary Child Grant Program to help pay for child care. The financial assistance may cover up to 40 hours per week per eligible child. The amount of the grant award is based on the income of the applicant and spouse, number in the applicant's family, number of eligible children needing child care, the actual cost of child care, and whether the student is enrolled full or part time. Grants are available for both undergraduate and graduate students.

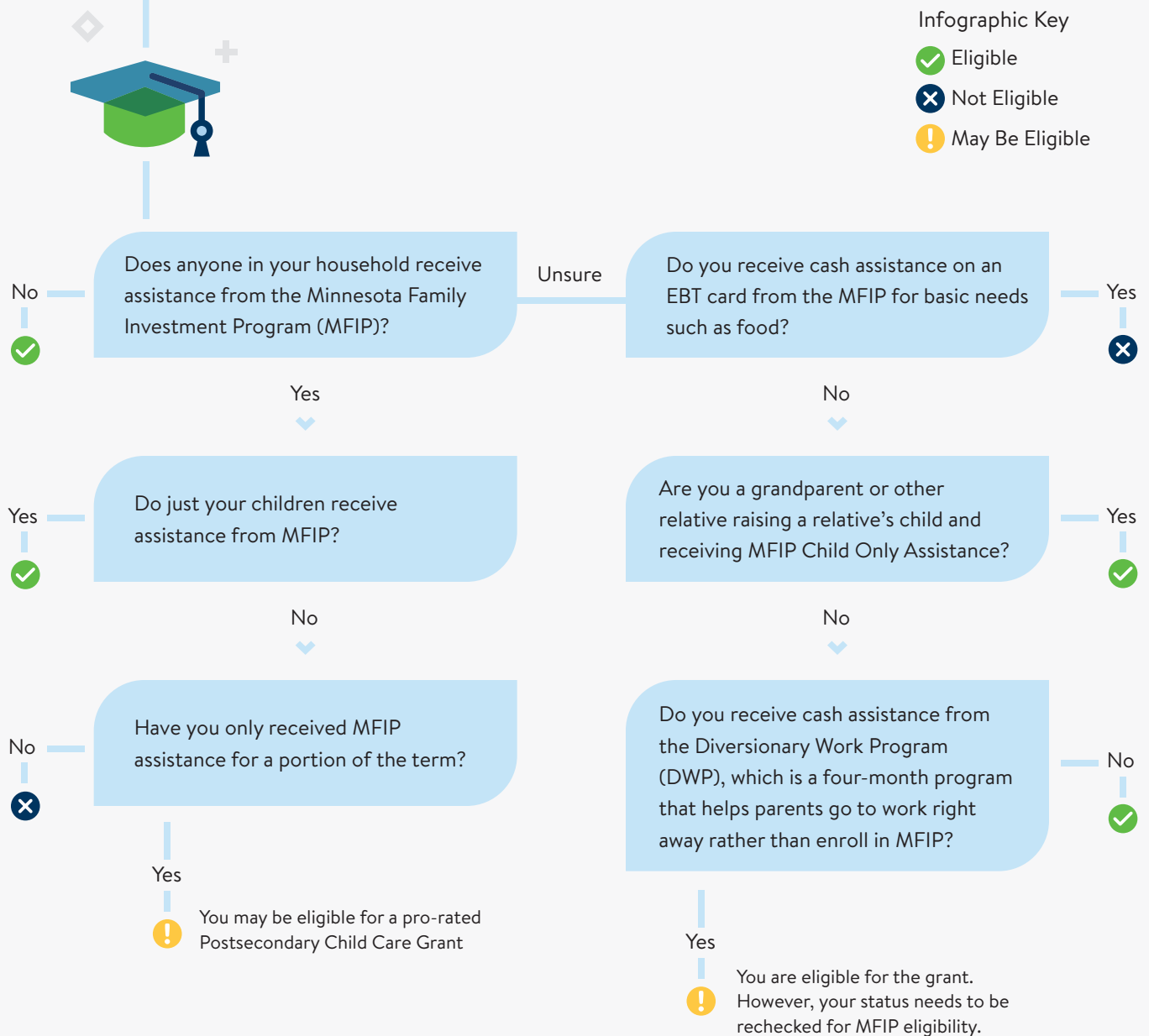
Eligibility:

You are eligible to apply for a Postsecondary Child Care grant if you:

- Are a resident of Minnesota, including spouses of Minnesota residents and undocumented students who qualify under the MN Dream Act
- Have a child 12 years of age or younger (14 years of age or younger if disabled), who is receiving or will receive care on a regular basis from a licensed or legal non-licensed care giver
- Meet the program's income guidelines
- Be enrolled 1-12 credits or more per term (undergraduates) or 1-6 credits or more per term (graduates) at an eligible institution
- Are pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma or certificate
- Are in good academic standing and making satisfactory progress toward a degree, diploma, or certificate
- Are not in default on any educational loan or, if in default, have made satisfactory arrangements to repay the loan with the holder of the note
- Are not receiving tuition reciprocity
- Undergraduate and graduate students who have not received Postsecondary Child Care Grant funds for a period of 10 full-time semesters or the equivalent.
- Are not receiving Minnesota Family Investment Program or Diversionary Work Program benefits during the same term you receive a Postsecondary Child Care grant. (A student who receives an award and then receives benefits from the MFIP program during the same quarter must inform the school within 10 days)



HOW DOES MINNESOTA FAMILY INVESTMENT PLAN (MFIP) AFFECT YOUR ELIGIBILITY?



Application:

Interested students must complete the Postsecondary Child Care Grant application through the MNAid Student Portal, which is available at <https://mnaid.guarantorsolutions.com/studentportal>. Students also must complete the FAFSA or MN Dream Act application.

Full details are available at: www.ohe.state.mn.us/childcaregrant

SCHOLARSHIPS PROVIDE AN
OPPORTUNITY FOR MANY PEOPLE TO
EARN A DEGREE OR CREDENTIAL

SCHOLARSHIPS

Scholarships are awarded based on criteria such as academic or athletic achievement, cultural or religious background or special skills and talents.

Some colleges require students to complete the CSS Profile, an in-depth assessment of financial need.

Be sure to check with each college's financial aid office to identify scholarships. You often need to complete scholarship application forms in addition to the FAFSA, and deadlines are early! For a partial list of institutional scholarships in Minnesota, visit www.ohe.state.mn.us/mnscholarships.

To help you get a feel for what's available, keep reading for tips on how to find and apply for scholarships, and a partial list of scholarships for students in specific populations and programs:

MN Academic Excellence Scholarship

The Minnesota Academic Excellence Scholarship helps students who have demonstrated outstanding ability, achievement, and potential in one of several subjects: English or creative writing, fine arts, foreign language, math, science, or social science.

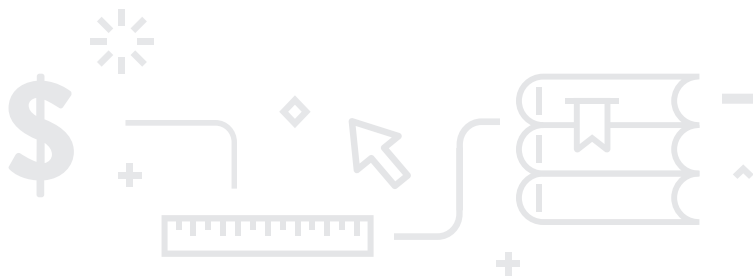
Eligibility:

High school graduates must be admitted to enroll full-time in a nonsectarian, baccalaureate degree-granting program at: *The University of Minnesota, a Minnesota State university, or a Minnesota private, baccalaureate degree-granting college or university.*



Application:

Contact your institution directly to apply. Students must enroll during the year of their high school graduation, but the scholarship can be renewed annually for up to three academic years if certain academic standards are met.



SCHOLARSHIP SEARCH TIPS

ASK QUESTIONS

As you search for scholarships, asking the questions below will help you determine whether there is a good match between each scholarship program and your circumstances and educational goals.

- What is the maximum scholarship award?
- Is the scholarship one-time only or can it be renewed beyond the initial award?
- Is the scholarship based only on merit (no financial need requirement), or does it require both merit and need?
- How is financial need defined for scholarships that require need?
- How does the scholarship program define merit?
- Does the scholarship require admission to a degree-granting program?
- Does the scholarship require full-time enrollment?
- What are the other eligibility requirements?
- Is the scholarship targeted to a specific educational institution, specific field of study or major, residents of a specific geographic area, first bachelor's degree, or master's or doctoral level programs?
- Is a personal statement or essay required?
- Are letters of recommendation required?
- Is an interview required?
- What is the application process?

REACH OUT TO THE INSTITUTIONS IN YOUR COMMUNITY

Search for scholarships available in your community or from your educational institution. Generally, you have the best chance of receiving scholarships from these sources.

BE AWARE OF SCHOLARSHIP DEADLINES

Scholarship deadlines can be six to nine months preceding the start of the academic year, while others may be closer to the start of the fall term. Some scholarship programs also accept applications for spring and summer terms.

FIND OUT HOW YOUR PROSPECTIVE COLLEGE APPLIES EXTERNAL SCHOLARSHIPS

Many schools allow students to combine outside scholarships with financial aid the school has awarded. This typically doesn't impact the student's financial aid package unless total aid (including the outside scholarship) exceeds the total cost of attendance. If it does, loans and work-study are reduced first. However, some institutions reduce dollar-for-dollar scholarships or grants they have awarded when students receive outside scholarships. Check with each school and ask about its policy.



Private Scholarships

Many community organizations, foundations, corporations, clubs, civic, and cultural groups provide scholarships.

IF YOU'RE LOOKING FOR PRIVATE SOURCES OF FINANCIAL AID, YOU SHOULD:

- Check with your / your family's employer, professional association, or labor union.
- Ask if your employer has an education policy that pays for employees to enroll in job-related postsecondary courses.
- Inquire at community organizations such as the Chamber of Commerce, churches, or Rotary Clubs.
- Check with your high school counselor.
- Search online using one of the free scholarship search sites listed below.

SCHOLARSHIP SEARCH WEBSITES

CollegeNet • www.collegenet.com

FastWeb • www.fastweb.com

Minnesota Institutional Scholarships • www.ohe.state.mn.us/mnscholarships

Scholarships.com • www.scholarships.com

Minnesota Association of Counselors of Color (MnACC) BIPOC Scholarships • www.mnacc.org/scholarships

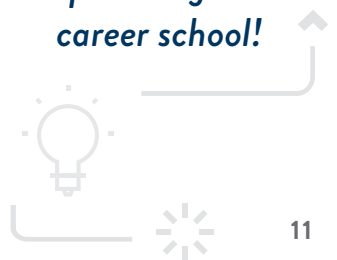
LeadMN - 2-year Community College Scholarships • www.leadmn.org/scholarships

Students United Scholarships • www.studentsunited.org/scholarships

College Raptor Scholarship Search • www.collegeraptor.com/scholarship/search

*Find and apply
for as many
scholarships
as you can —*

*it's free money
for college or
career school!*



YOU MAY QUALIFY FOR
FINANCIAL AID BENEFITS FOR
CERTAIN LIFE CIRCUMSTANCES

FINANCIAL AID FOR SPECIFIC POPULATIONS

Additional aid may be available to you based on criteria, in addition to your financial need. The programs described here are only a few of those available.

Fostering Independence Grant

Minnesota residents who are under age 27 and were in the Minnesota foster care system at any point after their 13th birthday may be eligible for the Fostering Independence Grant. The grant covers the cost of attendance at any eligible Minnesota public or participating private college and university. For more information, visit www.ohe.state.mn.us/figs



Eligibility:

- You are a Minnesota resident or are eligible for the Minnesota Education Vouchers for Former Youth in Foster Care
- You are younger than 27 years of age
- You are attending a Minnesota public or participating private higher education institution
- You were placed in Minnesota foster care at any time while 13 years of age or older
- You have graduated from high school or completed the equivalent as approved by the Department of Education
- You have been accepted for admission to, or are currently attending, an eligible institution
- You have submitted a FAFSA or Minnesota Dream Act application
- You are meeting Satisfactory Academic Progress as defined by your institution

Application:

Accessing the grant is as simple as filling out the FAFSA or Minnesota Dream Act application. Both applications include a question about foster care; the Minnesota Department of Human Services confirms your information. If you are eligible, your postsecondary institution will award the grant as part of your financial aid package.

North Star Promise Scholarship

Free college tuition *makes education possible for more Minnesotans. That's the North Star Promise.*

The North Star Promise (NSP) Scholarship covers the **full cost of tuition and fees** for eligible Minnesota residents at public and tribal institutions in the state. This “last-dollar” scholarship program pays for the full balance of remaining tuition and fees after other scholarships, grants, stipends and tuition waivers have been applied.

For more information, visit www.ohe.state.mn.us/northstarpromise



To be eligible, students must:

- Be a Minnesota resident
- Have a family Adjusted Gross Income* (AGI) as reported on the Free Application for Federal Student Aid (FAFSA) or Minnesota Dream Act Application below \$80,000
- Attend a Minnesota public higher education institution or Tribal College
- Not be in default on a state or federal student loan
- Be enrolled taking at least one credit
- Meet Satisfactory Academic Progress (SAP) standards
- Have not already earned a baccalaureate degree (including those earned in a foreign country)
- Be enrolled in a program or course of study that applies to a degree, diploma, or certificate



The Adjusted Gross Income (AGI) comes from the Federal 1040 Income Tax Return. For the 2025-26 academic year, the FAFSA or Minnesota Dream Act application will ask about prior, prior year AGI. In other words, the AGI from 2023. This can be found on line 11 of the 1040.

Which colleges are eligible?

All Minnesota public higher education institutions and Tribal Colleges. This includes:

- All Minnesota State Colleges and Universities
- All University of Minnesota campuses
- All Tribal Colleges (Fond du Lac Tribal and Community College, Leech Lake Tribal College, Red Lake Nation College and White Earth Tribal and Community College)

Application:

Simply fill out the FAFSA or Minnesota Dream Act application. If you are eligible, your institution will award you the North Star Promise Scholarship as part of your financial aid package.



Education and Training Vouchers for Former Youth in Care

Current and former foster youth can get up to \$5,000 per school year for post-secondary education at college, university, vocational, technical or trade schools. The Minnesota Education and Training Voucher (ETV) Program provides the funds, which can be used for tuition and fees, books, housing, child care, transportation and other school-related costs. Visit the Minnesota Department of Human Services website at www.mn.gov/dhs to learn more or contact (651) 431-4663 or dhs.etvcoordinator@state.mn.us with any questions.

Eligibility:

You must be under age 26 by the application due date, accepted into an accredited postsecondary program, and meet at least one of the following requirements:

- Experienced foster care for 30 consecutive days at age 17
- Adopted from foster care at age 16 or older
- Had transfer of permanent legal and physical custody by the court from foster care at age 16 or older
- Under state or tribal guardianship, you were in foster care when turning 18, and your parent's parental rights were terminated or suspended

If a returning ETV student, you must be making progress in completing your education.

Scholarships for Students of Color

There are several private scholarship programs for students of color. Search your college's website for scholarships specific to your identities.

University Grant Program

These grants are available to students with financial need who are attending Minnesota State Universities. Students must be enrolled full time in an undergraduate-level program of study. Scholarships are not confined to students with the highest scholastic rank; the upper 40 percent of any class are eligible and lower ranks are entitled to consideration.

Assistance for Dislocated Workers

Dislocated Worker Programs serve individuals dislocated from long-held jobs. These programs focus on upgrading current job skills, retraining, and providing support services. Inquire about Dislocated Worker Programs at local WorkForce Centers. Visit <https://www.careerforcemn.com/dislocatedworker> to find the center nearest you.

Students Who Are Deaf or Blind

Minnesota residents admitted to the University of Minnesota who are blind may be eligible for a tuition waiver from the university. Minnesota residents who are deaf and who qualify for either a Pell or State Grant may be eligible for tuition and fee assistance at the public college or university to which they have been admitted. Contact the college's financial aid office to learn more.

Dependents and Spouses of Public Safety Officers

Dependent children and the surviving spouse of a public safety officer killed in the line of duty are eligible to receive educational benefits through the Public Safety Officers' Survivor Grant Program.

Eligibility:

To qualify for this award, you must be a dependent or spouse of a public safety officer killed in the line of duty on or after January 1, 1973. Dependents must meet the following requirements:

- Less than 23 years old or less than 30 years old if served on active military duty for 181 consecutive days or more, and was honorably discharged or released
- Enrolled in an undergraduate or certificate program at one of the postsecondary institutions in Minnesota that participate in the State Grant program
- Surviving spouses of all ages and dependents under age 23 are also eligible to use awards for graduate study.

Application:

Students must complete the FAFSA. Applicants also need to take a certificate of eligibility to the financial aid office of the school they attend or plan to attend. This certificate can be obtained from the Minnesota Department of Public Safety. Contact your school's financial aid office to learn more.

Alliss Opportunity Grant Program for Adults Returning to College Two Year College Opportunity Grant Program

Grants are available to students with financial need who are attending Minnesota State Colleges, enrolled in A.A., A.S., A.A.S., A.F.A., diplomas, certificates, and MnTC courses designed to transfer to baccalaureate programs.

Eligibility:

- Recipients cannot have already received a baccalaureate degree.
- Recipients do not have to be Minnesota residents.
- Grants will be processed and awarded through the college's normal financial aid application process and may be used to meet remaining need after the student has received Pell and/or MN State Grants.
- Recipients will be required to meet with an advisor to create a baccalaureate degree-completion plan. This meeting must occur during the semester for which the award is granted.

AWARD PROCEDURE:

The procedure for selecting recipients of the Alliss Opportunity Grant varies from campus to campus. Please contact the financial aid office at the college you attend (or plan to attend) for more information.

American Indian Students

American Indian students in Minnesota may be eligible for additional financial aid from the state of Minnesota, the U.S. Bureau of Indian Affairs, and their tribe.



Minnesota Indian Scholarship Program

Scholarships are available to eligible American Indian students who are either undergraduate students enrolled at least three-quarter time or graduate students enrolled at least half time.

Eligibility:

In order to qualify for this scholarship, you must be:

- One-fourth or more American Indian ancestry OR an enrolled member or citizen of a federally-recognized American Indian tribe or Canadian First Nation
- Minnesota resident for state financial aid purposes;
- Enrolled in an accredited college, university or vocational school in Minnesota; and
- Undergraduates must qualify for a Pell or State Grant; graduate students must demonstrate need.

Application:

Students should complete the FAFSA and complete an application at www.ohe.state.mn.us/indianscholarship. The priority deadline for complete applications is July 1.

Contact us for more information and application forms:

Minnesota Indian Scholarship Program at the Minnesota Office of Higher Education

Telephone: (651) 642-0567 or (800) 657-3866

E-mail: info.ohe@state.mn.us

Have you heard about...

Minnesota American Indian Scholars Program

This program provides a first dollar tuition and fee-free pathway for Minnesotans eligible for resident tuition who are enrolled members or citizens of a federally recognized tribe or Canadian First Nation to attend a Minnesota State institution or the University of Minnesota. Students not eligible for resident tuition who are an enrolled members or citizens of a Minnesota Tribal Nation are also eligible for the program.

For the most up-to-date information, visit www.ohe.state.mn.us/americanindianscholars.

University of Minnesota: Native American Promise Tuition Program

The Native American Promise Tuition Program covers 100 percent of tuition for qualifying students with a family income of less than \$125,000. The program provides substantial financial support to first-year undergraduate students and transfer students from Tribal colleges. To be considered, students must be admitted to one of four* University of Minnesota campuses (Crookston, Duluth, Rochester or Twin Cities), complete their FAFSA, meet family household income requirements, and be an enrolled citizen of one of the 11 federally recognized Tribal Nations in Minnesota.

Application:

Learn more and complete the application at system.umn.edu/native-american-promise-tuition-program.

Note: With the launch of the American Indian Scholars Program, students are encouraged to submit the American Indian Scholars Program Application. By submitting this application, students will be considered for both the American Indian Scholars Program and the Native American Promise Tuition Program.

University of Minnesota-Morris: American Indian Tuition Waiver

The American Indian Tuition Waiver at the University of Minnesota—Morris recognizes the campus' origins as the Morris Indian Boarding School founded in the 1800s. American Indian students admitted to the University of Minnesota—Morris may apply for this waiver by submitting the American Indian tuition waiver application and supplying acceptable documentation.

Application:

Complete the application at <https://morris.umn.edu/scholarships/american-indian-tuition-waiver>. Students with questions should call (800) 992-8863 or e-mail morrisfa@morris.umn.edu.

Augsburg University: American Indian Recognition Full Tuition Program

Augsburg's American Indian Recognition Full Tuition Program covers 100 percent of tuition and standard fees for qualifying first-year or transfer students with a family income of less than \$150,000 (or unmet need for students with higher family income). To be eligible, students must demonstrate a commitment, grounded in lived experience, to recognizing the importance and diversity of American Indians in higher education. The program defines "American Indian" as an enrolled member of any federally recognized American Indian tribe, Alaskan Native Village, or Canadian First Nation, or a direct descendant (child or grandchild) of an enrolled or tribally verified member. Minnesota residency is not required.

Application:

Indicate your interest and request more information at augsborg.edu/american-indian-recognition. Students with questions should call (612) 330-1001 or email admissions@augsborg.edu.



LOOK THROUGH THESE CAREER-SPECIFIC PROGRAMS THAT CAN ASSIST YOU IN PAYING FOR COLLEGE!



FINANCIAL AID FOR STUDENTS IN SPECIFIC PROGRAMS



Depending on your future career plans or subject of study, you may qualify for certain scholarships or loan repayment programs.

Minnesota Paramedic Scholarship

This temporary scholarship program will award \$5,000 per year to students who are attending an eligible paramedic program. All eligible programs require students to be a current Emergency Medical Technical (EMT) license holder before starting the program. Each institution has individual prerequisite requirements.

Visit www.ohe.state.mn.us/paramedic for a list of eligible programs and more information. As long as funds are available, the scholarship is open to students until June 2026.



State Health Professions Loan Forgiveness

The Minnesota Department of Health's Office of Rural Health and Primary Care administers loan forgiveness programs to various health care professionals serving in high-need areas. The program assists eligible licensed health care professionals by providing funds for loan repayment while the individual serves in a rural or shortage area in Minnesota. The following professions are eligible:

Rural and Urban Physicians: Primary care, family practice, internal medicine, OB/GYN, pediatrics, and psychiatry physicians

Mid-level Practitioners: Nurse practitioner, psychiatric nurse practitioner, physician assistant, certified nurse midwife, nurse anesthetist and advanced clinical nurse specialist

Nurses: Licensed practical nurses, registered nurses and public health nurses

Rural and Urban Mental Health Professionals: Licensed psychologist, Licensed Independent Clinic Social Workers (LICSW), Licensed Marriage & Family Therapists (LMFT), Licensed Professional Clinical Counselors (LPCC), and Licensed Alcohol and Drug Counselors (LADC)

Dentists: Dental therapists or licensed dentists

Pharmacists: Residents in a pharmacy program or licensed pharmacists

- **Allied Health Care Tech Faculty:** Students studying to become allied health care instructors.
- **Nurse Faculty:** Students studying to become nursing instructors.



Application:

Applications are available online at:

www.health.state.mn.us/facilities/ruralhealth/funding/loans/index.html

Minnesota Department of Health
Office of Rural Health and Primary Care
Tel: (651) 201-3870 or (800) 366-5424

If you have any questions, please contact:
health.loanforgiveness@state.mn.us

Health Professions Loan Programs

Various federal scholarship and loan programs are available for students interested in health professions, such as nursing, dentistry, pharmacy, optometry, or medicine. Campus-based programs include the Health Professions Student Loan Program, the Primary Care Loan Program, Loans for Disadvantaged Students Program, and Nursing Student Loan Program.

Application:

Students should contact the financial aid office at the school where they are enrolled or intend to apply for admission. Visit www.hrsa.gov to learn more. Contact flrpinfo@hrsa.gov with questions.

T.E.A.C.H. Early Childhood® MINNESOTA

T.E.A.C.H. Early Childhood® MINNESOTA provides higher education scholarships for child care professionals taking classes toward an associates or bachelor's degree in early childhood education, early childhood special education, or child development. More information available at www.childcareawaremn.org.



Minnesota Student Teacher Grants

The Minnesota Student Teacher Grants (STG) Program aims to support students in becoming teachers by providing postsecondary financial assistance to eligible students during the term the student is completing the required 12-week or more student teaching experience in order to attain their initial teaching license. There are two grants available based on eligibility:

The **Minnesota Student Teachers in Shortage Areas Grant** provides postsecondary financial assistance to eligible students who intend to teach in a license shortage area or rural school district after graduating and receiving their teaching licensure.

The **Minnesota Underrepresented Student Teacher Grant** provides postsecondary financial assistance to eligible students who belong to a racial or ethnic group underrepresented in the Minnesota teacher workforce.

Eligibility:

- Be enrolled at an eligible Minnesota institution in a PELSB-approved teacher preparation program that requires at least 12 weeks of student teaching for initial licensure;
- Not be in default on a federal or state student loan;
- Be meeting satisfactory academic progress;
- Demonstrate financial need; and
- Meet one or more of the following requirements:
 - Intend to teach in a designated rural school district in Minnesota
 - Intend to teach in an identified license shortage area
 - Belong to a racial or ethnic group underrepresented in the Minnesota teacher workforce

Application:

A complete application must be submitted to the Minnesota Office of Higher Education prior to the term in which the student is completing their student teaching experience.

- Students must apply for the Student Teacher Grants on the MNAid Student Portal at <https://mnaid.guarantorsolutions.com/StudentPortal>
- Students must complete the Free Application for Federal Student Aid (FAFSA) or Minnesota Dream Act application.
- Financial Aid Office at the institution the student attends must submit the Financial Data Form to the Office of Higher Education

Learn more at www.ohe.state.mn.us/studentteachergrants

Teacher Shortage Loan Repayment Program

Teachers providing classroom instruction in a teacher shortage area in Minnesota may be eligible for student loan repayment assistance of \$1,000 per year, up to a total of \$5,000 in repayment awards. The purpose of the program is to encourage teachers, particularly those who belong to a race or ethnicity underrepresented in the state's teacher workforce, to teach in Minnesota in license shortage areas and rural school districts.

Eligibility:

In general, applicants must currently:

- Hold a teaching license issued by the Professional Educator Licensing and Standards Board.
- Be employed by a school district to provide classroom instruction
- Have outstanding qualified educational loan debt; and
- Teach in a license field shortage area, teach in a rural school district, or belong to a racial or ethnic group underrepresented in the Minnesota teacher workforce.



Application:

- Applicants must apply annual to the Minnesota Office of Higher Education at www.ohe.state.mn.us/teachershortageloanrepayment. Applicants who meet the general eligibility requirements will be required to provide additional documentation to verify the information provided on the application.



Minnesota Aspiring Teachers of Color Scholarship Pilot Program

Minnesota Aspiring Teachers of Color Scholarship Pilot Program provides postsecondary financial assistance to eligible undergraduate and graduate students who are preparing to become teachers, have demonstrated financial need, and belong to racial or ethnic groups underrepresented in the state's teacher workforce.

Eligibility:

- Be enrolled at an eligible institution located in Minnesota in a:
 - » Professional Educator Licensing and Standards Board (PELSB) approved teacher preparation program seeking initial licensure; or
 - » Two-year program specifically designed to prepare early childhood educators;
- Be a person of color or American Indian;
- Be meeting Satisfactory Academic Progress (SAP) requirements as defined by the institution;
- Not be in default on a federal or state student loan; and
- Demonstrate financial need



Application:

Complete applications must include the following:

- Aspiring Teachers of Color Scholarship application;
- Completed Federal Student Aid (FAFSA) or Minnesota Dream Act application; and
- Financial data form submitted by the Financial Aid Office at the institution the student attends.

More information is available at:

www.ohe.state.mn.us/aspiringteachersofcolorscholarship





EXPLORE AVAILABLE PROGRAMS THAT CAN HELP FUND YOUR COLLEGE EDUCATION

PROGRAMS

Work-Study Programs

You may earn money to help pay for your education by working at part-time jobs on or off campus through either the Federal Work-Study Program or the Minnesota Work-Study Program. Schools may include a work-study job as part of your financial aid package. Participating students work an average of 15 hours per week and may earn \$3,000 or more per year. Your financial aid office will consider your work-study award amount, schedule, job skills, and academic program to determine how many hours you can work.



The financial aid office at the school you attend determines the size of the work-study award.

Eligibility:

Undergraduate and graduate students are eligible under both federal and state work-study programs.

To be eligible for Federal Work-Study, the student must:

- Be a U.S. citizen or eligible non-citizen;
- Be enrolled in a program leading to a degree, certificate, or diploma;
- Be registered with the Selective Service if male;
- Not be in default on a student loan;
- No previous convictions for possession or sale of illegal drugs while receiving federal financial aid; and
- Be making satisfactory academic progress.

To be eligible for Minnesota Work-Study, the student must:

- Be a Minnesota resident and attend a participating Minnesota school;
- Be enrolled for at least six credit hours per term in a program leading to a degree, certificate, or diploma;
- Be making satisfactory academic progress; and
- Undocumented students under DACA with work authorization are eligible for funds.

Application:

The financial aid office at the school you attend or plan to attend will use the results from your FAFSA or MN Dream Act application (for undocumented students) to determine your eligibility for work study.



VETERANS EDUCATION BENEFITS

In addition to financial aid, armed service members and veterans can take advantage of the several financial aid programs to earn their degree.

For more information regarding veteran's education benefits, visit www.mymilitaryeducation.org



Financial Assistance for Military Service

Those called to active duty while enrolled in college receive certain protections regarding financial aid eligibility, enrollment status, and loan repayment. In most instances, the student will not be penalized as a result of his or her absence to perform active military service. Check with the school's financial aid office for more details. If you are currently serving in any branch of the military, check directly with your unit about education benefits. In addition, there are federal and state educational benefits for students who have served or are serving in the armed forces. *Please note that not all programs can be used for all types of training.*

FEDERAL POST-9/11 GI BILL®

The Post-9/11 GI Bill provides up to 36 months of educational benefits to eligible veterans. The bill became effective August 1, 2009. You may be eligible if you have at least 90 days of aggregate service on or after September 11, 2001 or if you were discharged after September 11, 2001 with a service-connected disability after 30 days.

FOREVER GI® BILL

The Forever GI Bill ends the 15-year limit on Post 9/11 GI Bill usage, allowing use of benefits for life for those discharged on or after January 01, 2013.

FEDERAL – MONTGOMERY GI BILL® – ACTIVE DUTY

The Montgomery GI Bill – Active Duty, provides up to 36 months of education benefits to eligible veterans. You may be eligible if you entered active duty for the first time after June 30, 1985 and elected to pay into the program, served two or more years of active duty, were honorably discharged, and you have a high school diploma or GED.

Application:

Visit www.gibill.va.gov for up-to-date information on these benefits, or contact a Minnesota Department of Veterans Affairs Regional Coordinator on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator. To learn more, contact your institution's financial aid office or the Minnesota Department of Veterans Affairs.

Federal Tuition Assistance (FTA) Program

Army National Guard and Reservists may be eligible for this program while pursuing any degree up through a master's degree. Service members should check with their unit or a Higher Education Veterans Program coordinator for eligibility and application information. This is not a guaranteed benefit and is offered on a first-come, first-served basis. Generally, you must submit the application before the term begins.

Application:

Visit www.armyignitED.com or contact a Minnesota Department of Veterans Affairs Regional Coordinator for the campus you choose to attend. You may also visit www.mymilitaryeducation.org to find a local Campus Coordinator.

State Benefits for Military Veterans

Minnesota GI Bill ®

The Minnesota GI Bill provides funding for eligible full-time and part-time students who are in a Title IV eligible certificate, diploma, undergraduate or graduate program. Applicants may receive up to \$5,000 per academic year.



Eligibility:

You must be a Minnesota Resident Student enrolled at a participating Minnesota institution and a:

- Veteran who is serving or has served honorably in any branch of the United States armed forces at any time; or
- Non-veteran who has served honorably for a total of five years or more cumulatively as a member of the Minnesota National Guard or any other active or reserve component of the United States armed forces, and any part of that service occurred on or after September 11, 2001; or
- Spouse or dependent child of a person who has served in the military at any time, and who has died or has a total and permanent disability as a direct result of that military service.

Application:

Contact your school's financial aid office, the Minnesota Department of Veteran's Affairs at www.gibill.mn.gov or call 888-546-5838 with questions. You also may wish to contact a Minnesota Department of Veterans Affairs Regional Coordinator for the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator. You may be required to provide documentation of military service.



Minnesota Educational Assistance for Veterans

The state of Minnesota provides educational assistance for veterans who attend an approved postsecondary institution in Minnesota. Veterans may qualify for a one-time stipend of \$750.

Eligibility:

To be eligible, you must provide a statement from the U.S. Department of Veterans Affairs indicating you have used all federal education benefits available; and were a resident of Minnesota for six months prior to your induction into the armed forces.

Application:

Contact the Minnesota Department of Veterans Affairs, or contact a Minnesota Department of Veterans Affairs Regional Coordinator to the campus you choose to attend. Visit www.mymilitaryeducation.org and to find a local Campus Coordinator near you.

Minnesota Surviving Spouse/Dependent Education Benefits

An eligible spouse or child of a deceased veteran who died as a result of the person's military service and who was a resident of Minnesota may be eligible to receive up to \$750 per year from the Minnesota Department of Veterans Affairs. Eligible spouses and dependents may also qualify for admission to Minnesota public colleges and universities free of tuition until they complete a bachelor's degree or equivalent.

Eligibility:

To qualify, the student must be the surviving spouse or dependent of a deceased veteran who died as a result of their military service and was a Minnesota resident when entering the U.S. Armed Forces or who was a resident for at least six months prior to passing away due to a service-connected disability. The student must be a Minnesota resident for state financial aid purposes and meet satisfactory academic progress requirements at their college or university.

Application:

Contact the County Veterans Service Office in the county in which you live or the Minnesota Department of Veterans Affairs at:

Veterans Services Building, 2nd Floor
20 West 12th Street
St. Paul, MN 55155
Tel: (651) 296-2562
Web: www.mdva.state.mn.us

Military Education Benefits Information
Minnesota Department of Veterans Affairs
Veterans Linkage Line: 1-888-546-5838
<https://mn.gov/mdva>

Higher Education Veterans Program
www.mymilitaryeducation.org

National Guard Federal Tuition Assistance
www.armyignitED.com

U.S. Department of Veterans Affairs
www.gibill.va.gov

Minnesota Office of Higher Education
www.ohe.state.mn.us/military

Minnesota State Tuition Reimbursement (STR) for Air and Army National Guard

The Minnesota Tuition Reimbursement program provides financial assistance for Minnesota Air and Army National Guard members. The program reimburses members for coursework satisfactorily completed at any school, in-state or out-of-state, approved for veterans benefits.

Eligibility:

You must be an active member of the Minnesota Army or Air National Guard pursuing undergraduate or graduate coursework at any school approved for veteran's benefits. Qualifying students may use Federal Tuition Assistance and State Tuition Reimbursement together, up to (but not to exceed) 100 percent of tuition and fees.



Surviving Dependent Eligibility:

If a member of the Minnesota National Guard is killed in the line of state active service or federally-funded state active service, the member's surviving spouse and any surviving dependents who have not reached 24 years of age are eligible for tuition reimbursement.

Application:

Contact the County Veterans Service Office in the county in which you live or contact a Minnesota Department of Veterans Affairs Regional Coordinator to the campus you choose to attend.

Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Webpage: <https://mn.gov/mdva/resources/education/survivingspousebenefit.jsp>

AmeriCorps

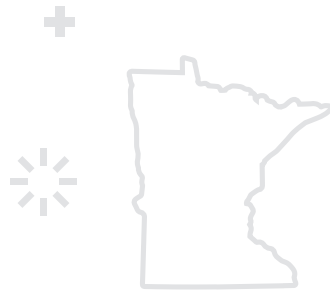
AmeriCorps is a cooperative effort by local agencies and federal and state governments to provide community service throughout the country. Hundreds of community service opportunities are available to help finance part of the participant's education at any federally-recognized institution. AmeriCorps graduates may receive educational loan benefits.

Eligibility:

To be eligible for AmeriCorps positions, you must be 17 years of age or older, have a high school diploma or a GED (or are completing a GED), and be a U.S. citizen or an eligible non-citizen.

Application:

For more information on AmeriCorps, visit www.americorps.gov. For information on Minnesota opportunities, call ServeMinnesota at (612) 333-7740, or visit www.serve-minnesota.org.



YOU CAN ENROLL IN AFFORDABLE
EDUCATION IN OTHER STATES

RECIPROCITY & REDUCED TUITION PROGRAMS

Minnesota has tuition reciprocity agreements with neighboring states and Canadian provinces to reduce non-resident admissions barriers.

For up-to-date information on tuition reciprocity, visit www.ohe.state.mn.us/reciprocity.

Tuition Reciprocity

Minnesota has statewide tuition reciprocity agreements with Wisconsin, North Dakota and Manitoba. Students (including undocumented students qualifying under the MN Dream Act) must apply for tuition reciprocity benefits and should do so as soon as they know they will be attending an eligible institution. Applying early ensures students will be charged the reciprocity tuition rate when they register for classes. Applications received after the last day of a term will only apply to subsequent terms. There is no fee to apply for reciprocity.

Apply online at www.ohe.state.mn.us/reciprocity. Applications become available around March 1 for the following fall.

Reciprocity benefits are automatically renewed for Minnesota, Wisconsin and North Dakota tuition reciprocity students who earned postsecondary credits in the previous 12 months.

Undocumented students qualifying under the MN Dream Act must complete a paper application if they do not have a social security number.



VISIT OUR WEBSITE
for more information
on tuition reciprocity!



Tuition Reciprocity by State and Region

MINNESOTA/WISCONSIN RECIPROCITY

All undergraduate and graduate programs of study are available to residents of both states, except professional programs of medicine, veterinary medicine, and dentistry at the University of Minnesota—Twin Cities and Duluth and the University of Wisconsin-Madison.

MINNESOTA/NORTH DAKOTA RECIPROCITY

All undergraduate and graduate programs of study are available to reciprocity students. Some professional programs are also included; exclusions are: law, pharmacy, and medicine.

MINNESOTA/MANITOBA RECIPROCITY

Minnesota and Manitoba residents wishing to obtain tuition reciprocity benefits should contact the school where they intend to enroll.

MIDWEST STUDENT EXCHANGE PROGRAM

Minnesota residents (including undocumented students qualifying under the MN Dream Act) may enroll in selected programs at a limited number of public and private postsecondary institutions in Indiana, Kansas, Missouri, Nebraska and Ohio at a reduced tuition rate through the Midwest Student Exchange Program. Minnesota students attending or planning to attend a public institution in North Dakota or Wisconsin must apply for reciprocity instead. Students enrolled in distance education or all online programs and remaining in home state are not eligible for reciprocity in Wisconsin.

Update on South Dakota Reciprocity Agreement

The South Dakota Minnesota Tuition Reciprocity Agreement has terminated upon the conclusion of the 2023-24 academic year. No new South Dakota students may apply for tuition reciprocity benefits at Minnesota schools beginning with the 2024-25 academic year. Likewise, no new Minnesota residents may apply for tuition reciprocity benefits at South Dakota schools beginning with the 2024-25 academic year.

However, students who were enrolled prior to the 2024-25 academic year will continue to receive the reciprocity rate to complete the degree program.





Additional Notes

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Additional Notes

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GRANTS & SCHOLARSHIPS

*Financial Aid
You Don't Need to Repay*



www.ohe.state.mn.us

www.myhighered.mn.gov



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Saint Paul, MN 55108-5227

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Toll Free: (800) 627-3529

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Email: info.ohe@state.mn.us

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