

Minnesota Office of Higher Education

# CHOOSING A

# COLLEGE

COLLEGE & UNIVERSITY PROGRAMS



# Find a college that's just right for you.

## WHAT'S INSIDE?

The Program Grids allow you to explore your best fit college in Minnesota. In addition to two and four year public and private institutions, there is also information about accredited cosmetology and other specialized trade schools. For more in depth information about choosing a college in Minnesota, visit our website: [www.ohe.state.mn.us](http://www.ohe.state.mn.us).

## Note on Beauty Schools Here.

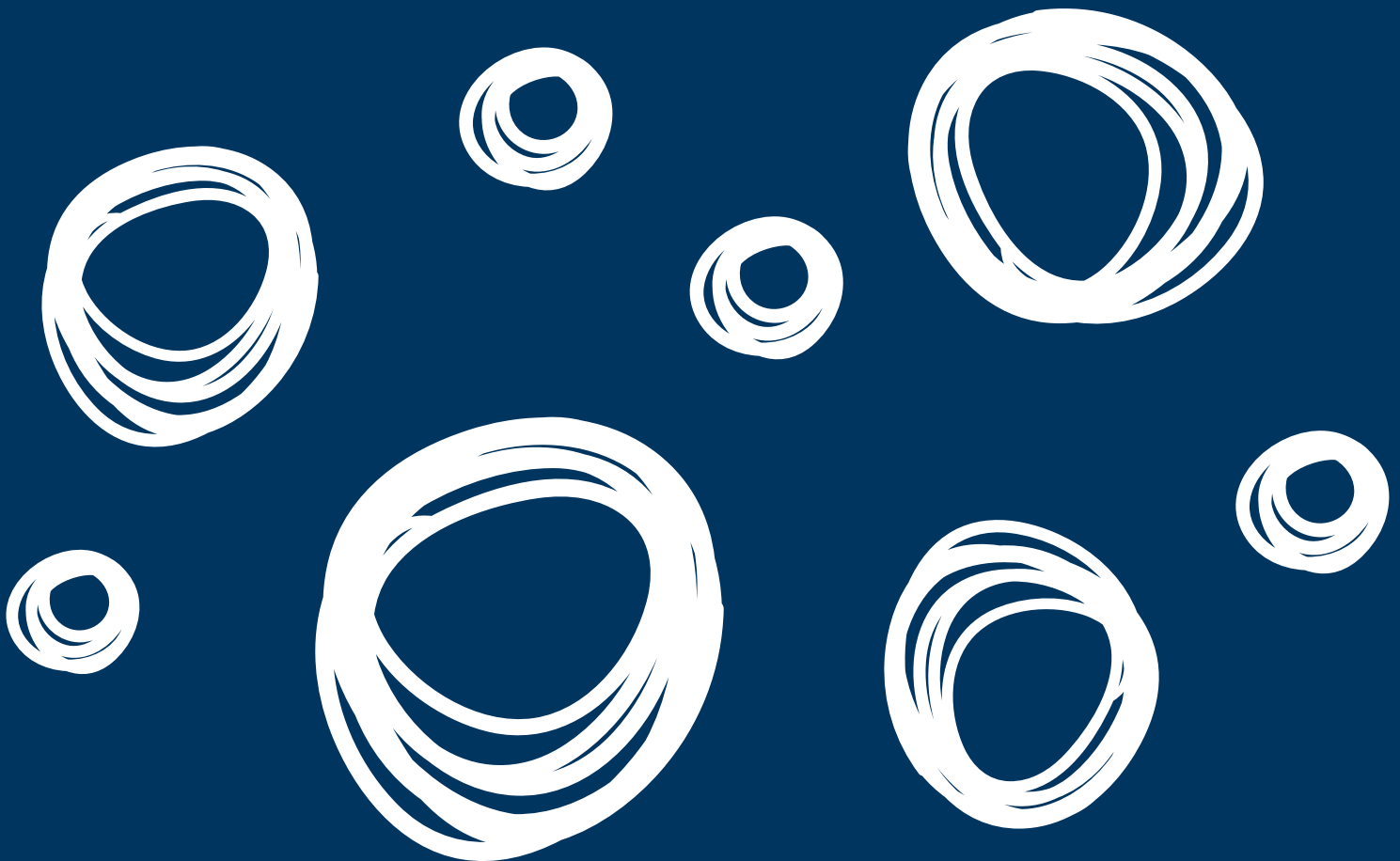
Additional Resources

U.S. Department of Education

College Scorecard [www.collegescorecard.ed.gov/](http://www.collegescorecard.ed.gov/)

The College Board

College Cost Estimator [www.bigfuture.collegeboard.org/  
pay-for-college/college-costs/college-costs-calculator](http://www.bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-calculator)



LIST YOUR FAVORITE PROGRAMS HERE:

# 2-year Degree Programs

Not all programs are listed on this chart.

Academy College  
Alexandria Technical and Community College  
Anoka Technical College  
Anoka-Ramsey Community College  
Argosy University, Twin Cities Campus  
Bemidji State University  
Central Lakes College  
Century College  
Crown College  
Dakota County Technical College  
Duluth Business University  
Dunwoody College of Technology  
Fond du Lac Tribal & Community College  
Hennepin Technical College  
Herzing University  
Hibbing Community College  
Institute of Production and Recording  
Inver Hills Community College  
Itasca Community College

## AGRICULTURAL & FOOD INDUSTRIES

Agribusiness Production  
Agribusiness Service and Management  
Agriculture  
Agriculture Business Management  
Agriculture Business Marketing  
Agriculture Production Management  
Agriculture Science & Technology  
Animal Production Systems  
Baking & Pastry  
Biofuels Technology  
Crops, Soils & Pest Management  
Culinary Arts / Food Service Management  
Dairy Management  
Farm Operation & Management  
Floral Design  
Food & Beverage Management  
Food Processing Safety  
Golf Course Grounds Management  
Horse Husbandry & Equine Business Management  
Horticulture  
Plant Science  
Taxidermy  
Veterinary Technology

## ARCHITECTURE & CONSTRUCTION

Architectural Construction Technology  
Architectural Drafting  
Audio-Visual Installation  
Building & Property Maintenance  
Building Construction Technology  
Building Inspection Technology  
Building Utilities Mechanic  
Cabinetmaking & Finishing Trades  
CAD Drafting  
Carpentry & Building Trades  
Commercial & Residential Wiring  
Communication System Installation / Repair  
Concrete / Masonry / Bricklaying  
Construction Field Supervision  
Construction Management  
Construction Project Supervision  
Electrical Construction & Maintenance Technology  
Electrical Construction Design & Management  
Electrician / Electrical Maintenance  
Environmental Design, Technology & Production  
Facility Systems Technology  
Green & Sustainable Construction Technology  
Heating, Ventilation, Air Conditioning & Refrigeration  
Heavy Equipment Operation



Not all programs are listed on this chart.

Not all programs are listed on this chart.

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Not all programs are listed on this chart.

Not all programs are listed on this chart.

Academy College  
Alexandria Technical and Community College  
Anoka Technical College  
Anoka-Ramsey Community College  
Argosy University, Twin Cities Campus  
Bemidji State University  
Central Lakes College  
Century College  
Crown College  
Dakota County Technical College  
Duluth Business University  
Dunwoody College  
Fond du Lac Tribal & Community College  
Hennepin Technical College  
Herzing University  
Hibbing Community College  
Institute of Production and Recording  
Inver Hills Community College  
Itasca Community College

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## 2-year Degree Programs

Not all programs are listed on this chart.

	Academy College	Alexandria Technical and Community College	Anoka Technical College	Anoka-Ramsey Community College	Argosy University, Twin Cities Campus	Bemidji State University	Central Lakes College	Century College	Crown College	Dakota County Technical College	Duluth Business University	Dunwoody College of Technology	Fond du Lac Tribal & Community College	Hennepin Technical College	Herzing University	Hibbing Community College	Institute of Production and Recording	Inver Hills Community College	Itasca Community College
Chemical Laboratory Technician																			
Clinical Research Study Coordinator																			
Community Health Services				•															
Dental Assistant						•		•		•			•	•	•				
Dental Hygiene				•				•											
Dental Office Support																			
Diagnostic Medical Sonography				•															
Echocardiography				•															
Electroneurodiagnostic Technology																			
Emergency Health Services			•					•					•						
EMT - Basic or First Responder			•					•					•				•		
EMT - Paramedic			•					•					•				•		
Health Information Technology / Informatics			•			•													
Health Sciences				•				•				•	•					•	
Health Services Administration																			
Health Unit Coordinator													•						
Health, Fitness & Sport Science		•		•						•		•							
Hemodialysis Patient Care																			
Histotechnology (tissue analysis)				•															
Holistic Health & Healing																			
Integrative Health & Healing				•															
Laboratory Science																			
Massage Therapy																			
Medical Administrative Assistant								•					•	•	•				
Medical Administrative Specialist		•	•							•									
Medical Assistant			•		•	•		•		•			•						
Medical Billing & Insurance Coding								•		•	•		•	•	•				
Medical Office Professional													•						
Medical Secretary						•							•						
Medical Technology / Clinical Lab Science		•		•												•			
Medical Transcription																			
Neurophysiology Technology																			
Nursing - Assistant/Home Health Aide						•	•			•		•	•		•			•	
Nursing - Practical			•			•				•		•	•					•	
Nursing - RN		•		•		•	•					•			•		•		
Nutrition & Dietetic Technology												•							
Occupational Safety Management													•						
Occupational Therapy Assistant			•												•				
Orthotics & Prosthetics								•											
Paramedicine								•											
Pharmacy Technology				•									•		•				
Phlebotomy						•													
Physical Therapist Assistant				•															
Polysomnography																			
Radiologic Technology				•				•				•							
Respiratory Therapist																			
Surgical Technology			•																
Western Clinical Herbalism																			

Lake Superior College	Leech Lake Tribal College	McNally Smith College	Mesabi Range College of Music	Minneapolis Business College	Minneapolis Community & Technical College	Minnesota State College - Southeast Technical	Minnesota State Community and Technical College	National American University	Normandle Community College	North Central University	North Hennepin Community College	Northland Community College	Northwest Community & Technical College	Pine Technical College	Presentation College	Rainy River Community College (Fairmont)	Rasmussen College	Ridgewater College	Riverland Community College	Rochester Community College	Saint Paul College	South Central College	Southwest Minnesota State University	St. Catherine University	St. Cloud Technical and Community College	Vermilion Community College	Winona State University
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A 20x20 grid with a light gray and white checkerboard pattern. Black dots are scattered across the grid, representing a sparse matrix. The dots are concentrated in the lower-left and lower-right quadrants, with a few isolated dots in the upper-left and upper-right quadrants.

Not all programs are listed on this chart.

Not all programs are listed on this chart.

## HUMAN SERVICES

## INFORMATION TECHNOLOGY

LAW, PUBLIC ADMINISTRATION & SAFETY12



Not all programs are listed on this chart.

Not all programs are listed on this chart.

Academy College  
Alexandria Technical and Community College  
Anoka Technical College  
Anoka-Ramsey Community College  
Argosy University, Twin Cities Campus  
Bemidji State University  
Central Lakes University  
Century College  
Crown College  
Dakota County Technical College  
Duluth Business University  
Dunwoody College  
Fond du Lac Tribal & Community College  
Hennepin Technical College  
Hertzing University  
Hibbing Community College  
Institute of Production College  
Inver Hills Community College  
Itasca Community College

## American Indian / Native American Studies

American Indian / Native American Studies					.				.				.
Art / Studio Arts			.		.	.			.		.		.
Biology / Natural Science			.		.				.				.
Chemistry					.								.
Creative Writing			.		.								
Dance													
English - Language, Literature, Writing					.								.
Film Studies													.
General Studies					.	.			.	.	.		.
Global Studies & International Relations					.								
Individualized / Multidisciplinary Studies		.			.		.		.				.
Latin American Studies					.								
Liberal Arts & Sciences		.	.	.	.	.			.				.
Mathematics					.								.
Music			.		.	.	.						.
Psychology			.		.								.
Theatre Arts & Drama			.		.								.
Women & Gender Studies					.								.

## Apparel &amp; Textile Manufacturing

[illegible]

The image displays a 20x20 grid with a dark blue horizontal band across the middle. The grid contains black dots representing data points. The top half (rows 1-10) shows a dense distribution of dots, while the bottom half (rows 11-20) shows a sparser distribution. The dots are scattered across the grid, with some clusters and many empty cells.

# 2-year Degree Programs

Not all programs are listed on this chart.

Academy College  
Alexandria Technical and Community College  
Anoka Technical College  
Anoka-Ramsey Community College  
Argosy University, Twin Cities Campus  
Bemidji State University  
Central Lakes College  
Century College  
Crown College  
Dakota County Technical College  
Duluth Business University  
Dunwoody College of Technology  
Fond du Lac Tribal & Community College  
Hennepin Technical College  
Herzing University  
Hibbing Community College  
Institute of Production and Recording  
Inver Hills Community College  
Itasca Community College

## MEDIA, COMMUNICATIONS & DESIGN

Advertising & Marketing Communication		•				•	•							•					
Applied Visual Arts			•				•												
Audio Production Engineering & Sound Arts														•		•			
Broadcasting - Radio & Television						•													
Cinematography & Screenwriting																			
Communications Studies																			
Digital Arts, Computer Animation & Multimedia						•			•					•					
Electronic Publishing														•					
Game Design & Programming																			
Graphic Design & Visual Communications		•				•	•		•		•		•						
Judicial Reporting & Broadcast Captioning			•																
Library & Information Technology																			
Mass Communications & Journalism																			
Music Performance			•																
Photography & Photographic Technology						•	•		•										
Press & Finishing Technology													•						
Video Production & Editing						•								•					
Web Design & Development			•				•		•		•		•						

## TRANSPORTATION & DISTRIBUTION

Air Traffic Control / Dispatcher																			
Aircraft Pilot / Navigator	•					•													
Aircraft Technician																			
Auto Body Repair							•		•		•		•						
Aviation Business	•																		
Aviation Maintenance / Avionics																			
Aviation Management / Airway Science																			
Helicopter Pilot Training																			
High Performance Engine Machinist																			
Mechanic - Auto			•			•	•		•		•		•		•				
Mechanic - Diesel Engine/Truck		•				•			•				•		•				
Mechanic - Marine, Motor Sport & Small Engine						•							•						
Naval Technology - Electronics																			
Naval Technology - Machinist																			
Pre-Airway Science																			
Railroad Conductor																			
Transportation Business																			
Truck Driving																•			



A 20x20 grid with a dark blue horizontal band across the middle. Black dots are placed in various cells, representing a sparse matrix or data points. The dots are distributed across the grid, with some clusters and many empty cells.

# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
Argosy University/Twin Cities  
Augsburg College  
Bemidji State University  
Bethany Lutheran College  
Bethel University  
Carleton College  
College of Saint Benedict  
College of St. Scholastica  
Concordia College  
Concordia University  
Crown College  
Duluth Business University  
Dunwoody College of Technology  
Gustavus Adolphus College  
Hamline University  
Herzing University

## AGRICULTURAL & FOOD INDUSTRIES

Agricultural Business																			
Agricultural Industries & Marketing																			
Agricultural Systems Management																			
Agriculture & Food Business Management																			
Agronomy																			
Animal Science																			
Culinology																			
Equine Science																			
Food Science																			
Horticulture																			
Restaurant & Food Services Management																			
Veterinary Medicine (pre-professional)				•	•														

## ART, DESIGN & PERFORMING ARTS

Acting																		•	
Advertising Design				•															
Animation																			
Architecture																	•		
Art / Studio Art			•		•	•	•	•	•	•	•	•	•					•	•
Art History			•				•				•							•	•
Comic Art																			
Dance							•											•	
Drawing & Painting																			
Environmental Design																			
Fashion & Apparel Design																			
Filmmaking			•			•													
Fine Arts			•											•					
Furniture Design																			
Game Design & Development																			
Graphic Design				•	•	•					•	•							
Illustration																			
Interactive Media																			
Interior Design																	•		
Music			•	•	•	•	•	•	•	•	•	•	•					•	•
Music - Church / Sacred / Liturgical							•				•	•							
Music - Conducting												•							
Music - Performance			•			•					•	•						•	•
Music - Theory & Composition											•	•							
Music Recording & Production																			
Photography																			
Printmaking																			
Sculpture																			
Theater Arts			•		•	•	•	•			•	•							•
Visualization																			

## BUSINESS & MANAGEMENT

Accounting	•		•	•		•		•	•	•	•	•				•	•	•	
Actuarial Science																			
Administrative Management																			
Applied Management				•													•		
Aviation Management																	•		
Business			•			•			•	•	•						•		
Business Administration & Management	•	•	•	•	•			•			•	•						•	•

The image displays a 30x30 grid with a light gray and white checkerboard pattern. A thick dark blue horizontal bar runs across the middle of the grid, from row 15 to row 16. Black dots are placed in various cells across the grid, forming several distinct patterns and clusters. Notable features include a vertical line of dots in column 18, a cluster of dots in the lower-left quadrant, and a horizontal line of dots in row 15.

# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
 Argosy University/Twin Cities  
 Augsburg College  
 Bemidji State University  
 Bethany Lutheran College  
 Bethel University  
 Carleton College  
 College of Saint Benedict  
 College of St. Scholastica  
 Concordia College  
 Concordia University  
 Crown College  
 Duluth College  
 Dunwoody Business University  
 Gustavus Adolphus College  
 Hamline University  
 Herzing University

Business Economics			•			•	•			•					•		
Construction Management				•										•			
Entrepreneurship & Small Business Management				•		•										•	
Fashion Merchandising																	
Finance / Financial Management			•	•		•			•	•	•				•	•	
Financial Markets																	
Golf & Turf Management																	
Hospitality Management											•						
Hotel, Restaurant & Institutional Management																	
Human Resource Development																	
Human Resource Management						•					•					•	
Human Resources & Industrial Relations																	
Industrial Management																	
Insurance																	
International Business & Commerce			•	•		•				•					•	•	•
Management			•	•					•						•	•	
Manufacturing, Supply Chain & Operations Management																	
Marketing Management			•	•		•			•	•	•					•	•
Media Business																	
Music Industry & Business Management			•								•						
Organizational Leadership, Management & Behavior									•	•	•						
Organizational Psychology																	
Public & Nonprofit Management																	
Public Administration																	
Real Estate Studies																	
Retail Merchandising																	
Sales Management				•													
Social Entrepreneurship												•					
Sport & Recreation Management				•							•	•				•	
Travel Planner & Tourism																	
COMMUNICATIONS & JOURNALISM																	
Advertising			•														
Broadcasting - Electronic Media																	
Broadcasting - Radio & Television																	
Business Communication				•													
Cinema & Media Culture Studies							•										
Communications			•	•	•	•		•	•	•	•	•			•	•	
Composition																	
Creative Writing				•		•					•					•	
Electronic Publishing																	
Journalism						•				•							
Marketing Communication			•	•													
Mass Communications / Media Studies			•	•													
Media Communication					•	•											
Professional Writing				•							•						
Public Relations			•								•						
Scientific & Technical Communication																	
Screenwriting																	
Speech & Rhetorical Studies						•											
Strategic Communication																	
Writing Studies										•	•						

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# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
Argosy University/Twin Cities  
Augsburg College  
Bemidji State University  
Bethany Lutheran College  
Bethel University  
Carleton College  
College of Saint Benedict  
College of St. Scholastica  
Concordia College  
Concordia University  
Crown College  
Duluth Business University  
Dunwoody College of Technology  
Gustavus Adolphus College  
Hamline University  
Herzing University

CULTURAL STUDIES																
African American & African Studies																
American Indian Studies																
American Studies																
Ancient & Medieval Studies																
Ancient Mediterranean Studies																
Asian & East Asian Studies																
Classical Civilization																
European Studies																
French Studies																
German Studies																
Global Studies & International Relations																
Intercultural / Ethnic Studies																
Italian Studies																
Japanese Studies																
Jewish Studies																
Latin American / Hispanic Studies																
Medieval Studies																
Portuguese Studies																
Russian & Eastern European Studies																
Scandinavian & Nordic Studies																
Sociocultural Studies																
Third World Studies																
EDUCATION																
Agricultural Education																
Art Education																
Business & Marketing Education																
Career & Technical Education																
Early Childhood & Family Education																
Education																
Education & Human Development																
Educational Media & Technology																
Educational Studies																
Elementary Education																
English as a Second Language																
Family Consumer Science Education																
Language Arts & Literature Education																
Language Education (French, German or Spanish)																
Mathematics Education																
Montessori Education																
Music Education																
Ojibwe Language & Culture Education																
Physical Education																
Recreation & Outdoor Education																
Religious Education																
Science Education																
Secondary Education																
Social Studies Education																
Special Education																
Speech Education																
Technology Education																

[illegible]

# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
Argosy University/Twin Cities  
Augsburg College  
Bemidji State University  
Bethany Lutheran University  
Bethel University  
Carleton College  
College of Saint Benedict  
College of St. Scholastica  
Concordia College  
Concordia University  
Crown College  
Duluth Business University  
Dunwoody College of Technology  
Gustavus Adolphus College  
Hamline University  
Herzing University

HEALTH & HUMAN SERVICES																
Alcohol & Drug Counseling																
Applied Health																
Athletic Training																
Chemical Dependency																
Child Development																
Child Psychology																
Clinical Laboratory Science																
Cognitive Science																
Communication Sciences & Disorders																
Community Health Sciences & Services																
Counseling Psychology																
Cytotechnology																
Dental Hygiene																
Dental Therapy																
Exercise Science & Kinesiology																
Family Studies																
Gerontology																
Health Care Management																
Health Care Sales																
Health Information Management / Informatics																
Health Science																
Health Services Administration & Management																
Human Services Management																
Medical Technology																
Music Therapy																
Neuroscience																
Nuclear Medicine Technology																
Nursing																
Nutrition Science & Dietetics																
Occupational Science																
Occupational Therapy																
Physical Therapy & Rehabilitative Science																
Physiology																
Public Health Education & Promotion																
Radiologic Technology																
Recreation, Park & Leisure Studies																
Respiratory Care																
HUMANITIES																
English																
History																
Humanities																
Liberal Arts & Studies																
Literary Studies																
Philosophy																
INFORMATION TECHNOLOGY																
Applied Computer Science																
Computational Economics																
Computational Philosophy																
Computer & Network Information Security																
Computer Forensics																





# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
 Argosy University/Twin Cities  
 Augsburg College  
 Bemidji State University  
 Bethany Lutheran College  
 Bethel University  
 Carleton College  
 College of Saint Benedict  
 College of St. Scholastica  
 Concordia College  
 Concordia University  
 Crown College  
 Duluth College  
 Dunwoody Business University  
 Gustavus Adolphus College  
 Hamline University  
 Herzing University

Computer Science	•	•	•		•	•	•	•	•	•				•			
E-Business Technology																	
Information & Decision Theory																	
Information Assurance & Security Management																	
Information Technology Infrastructure																	
Information Technology Management										•						•	
Management Information Systems			•	•		•			•	•				•			
Network Administration														•			
Network Modeling & Simulation																	
Numerical Computation								•									
Software Engineering Technology																	
Technology Management						•										•	
LANGUAGES																	
American Sign Language																	
Chinese							•			•							
Finnish																	
French			•			•			•					•			
German			•			•			•						•		
Greek						•											
Hebrew																	
Japanese						•								•			
Latin						•			•					•			
Norwegian			•														
Portugese																	
Russian						•								•			
Spanish			•	•		•	•		•	•				•	•		
Swedish														•			
Code Enforcement Administration																	
LAW & SAFETY																	
Community Development																	
Corrections / Criminal Justice		•		•						•						•	
Criminology				•											•		
Fire Service Administration																	
Law Enforcement																	
Law Enforcement Administration																	
Legal Studies					•							•			•	•	
Paralegal Studies															•		
Pre-law			•	•	•	•			•	•				•	•		
Public Safety & Security																	
MATH, ENGINEERING & SCIENCE																	
Aeronautics																	
Applied Mathematics				•													
Applied Physics					•												
Applied Plant Science																	
Aquatic Biology				•													
Astronomy						•											
Astrophysics																	
Aviation Maintenance Science																	
Bio-Based Products																	
Biochemistry					•		•	•							•		
Biochemistry & Molecular Biology					•									•			

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# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
Argosy University/Twin Cities  
Augsburg College  
Bemidji State University  
Bethany Lutheran College  
Bethel University  
Carleton College  
College of Saint Benedict  
College of St. Scholastica  
Concordia College  
Concordia University  
Crown College  
Duluth College  
Dunwoody Business University  
Gustavus Adolphus College  
Hamline University  
Herzing University

Biology			•	•	•	•	•	•	•	•	•	•			•	•	
Biomedical Sciences						•											
Biophysics																	
Biotechnology																	
Cell & Molecular Biology						•											
Chemical Physics																	
Chemistry			•	•	•	•	•	•	•	•	•				•	•	
Ecology							•										
Engineering				•	•	•											
Engineering - Aerospace																	
Engineering - Applied				•													
Engineering - Automotive Technology																	
Engineering - Biomedical					•												
Engineering - Bioproducts & Biosystems																	
Engineering - Chemical																	
Engineering - Civil																	
Engineering - Composite Materials																	
Engineering - Computer																	
Engineering - Control Technology				•													
Engineering - Electrical																	
Engineering - Electronic Technology																	
Engineering - Geological																	
Engineering - Industrial																	
Engineering - Manufacturing Technology																	
Engineering - Mechanical					•												
Engineering - Physics						•											
Engineering - Prototype Technology																	
Engineering & Materials Science																	
Engineering Technology																	
Environmental Science				•		•	•			•							
Fisheries & Wildlife				•													
Forest Resources				•													
Genetics & Cell Biology																	
Geology / Earth Sciences						•	•										
Geophysics																	
Human Biology																•	
Hydrology																	
Industrial Technology															•		
Land Surveying & Mapping Science																	
Manufacturing Technology																	
Mathematics			•	•	•	•	•	•	•	•	•				•	•	
Meteorology																	
Microbiology																	
Mortuary Science				•													
Natural Resources				•													
Natural Science				•													
Physics			•			•	•	•		•					•	•	
Plant Biology / Science				•													
Statistics																	
Urban & Community Forestry																	
Wilderness Management				•													

Macalester College  
Martin Luther College  
McNally Smith College  
Metropolitan State University  
Minneapolis College of Art & Design  
Minnesota State University, Mankato  
National American University  
North Central University  
Presentation College  
Rasmussen College  
St. Catherine University  
St. Cloud State University  
Saint John's University  
Saint Mary's University  
St. Olaf College  
Southwest Minnesota State University  
University of Minnesota  
University of Minnesota-Crookston  
University of Minnesota-Duluth  
University of Minnesota-Morris  
University of Minnesota-Rochester  
University of Northwestern  
Winona State University

# 4-year Bachelor's Degrees

Not all programs are listed on this chart.

Academy College  
Argosy University/Twin Cities  
Augsburg College  
Bemidji State University  
Bethany Lutheran College  
Bethel University  
Carleton College  
College of Saint Benedict  
College of St. Scholastica  
Concordia College  
Concordia University  
Crown College  
Duluth Business University  
Dunwoody College of Technology  
Gustavus Adolphus College  
Hamline University  
Herzing University

RELIGION & MINISTRY																
Catholic Studies																
Christian Counseling																
Christian Outreach																
Church Business Management																
Parish Education & Administration																
Pastoral Leadership																
Pastoral Ministry																
Pastoral Studies																
Pastoral, Family & Youth Ministry																
Reconciliation Studies																
Religion Studies																
SOCIAL & APPLIED SCIENCES																
Anthropology																
Applied Economics																
Archeology																
Behavioral Arts & Sciences																
Early Childhood Studies																
Economics																
Environmental Studies																
Family Consumer Science																
Family Social Science																
Gender & Women's Studies																
Geography & Cartography																
Housing Studies																
Individualized Studies																
International Studies & Relations																
Linguistics																
Multidisciplinary Studies																
Peace & Justice Studies																
Political Science																
Psychology																
Recreation Resource Management																
Social Science & Studies																
Social Work																
Sociology																
University Studies																
Urban & Community Studies																
Youth & Family Studies																





# BORROW RESPONSIBLY

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Self Refi®  
Minnesota Student  
Educational Loan Fund



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## 2016-2017 Academic Year STUDENT LOAN PROGRAM LOAN COMPARISON CHART

FEDERAL LOAN PROGRAMS			FEDERAL LOAN PROGRAMS		MN LOAN PROGRAM
LOAN PROGRAM TYPE	PERKINS LOAN	STAFFORD LOAN	GRADUATE PLUS LOAN	PARENT PLUS LOAN	
BORROWER	Student	Student	Student	Parent	Student
COSIGNER REQUIRED	NO	NO	NO	NO	YES. Cosigner must pass credit check.
LOAN DESCRIPTION	Need-based. School determines eligibility	Half-time attendance required. Loans can be subsidized (need-based) or unsubsidized (non need-based)	Student must be enrolled at least half time at an eligible postsecondary institution in a graduate program.	Non-need based. Parent may not have adverse credit history.	Non-need based loan for participating schools. School determines eligibility. Cosigner must be credit worthy.
INTEREST RATE	Fixed rate. No interest accrues while student is in school.	Fixed rate	Fixed rate. Interest accrues while student is in school.	Fixed rate. Interest accrues while student is in school.	Variable rate, adjusted quarterly. Fixed rate option available. Interest accrues while student is in school.
CURRENT INTEREST RATE	0.0% In-School 5.0% Repayment	3.76% Unsubsidized and Subsidized Undergraduate 5.31% Unsubsidized Graduate	6.31% Certain reductions during military service	6.31% Certain reductions during military service.	3.4% As of July 1, 2016. Fixed rate option of 6.0%. Certain reductions during military service.
INTEREST RATE MAXIMUM	5.00%	3.76% Unsubsidized and Subsidized Undergraduate 5.31% Unsubsidized Graduate	6.31%	6.31%	Variable rate cannot change more than 3% in one year.
FEES	None	1.068% Of loan - default fee	4.272% (default and origination)	4.272% (default and origination)	None
ANNUAL LOAN LIMITS	\$5,500 (Undergraduate) \$8,000 (Graduate)	\$5,500 (1st Year) \$6,500 (2nd Year) \$7,500 (3rd-5th Year) \$20,500 (Graduate) Independent students or dependent students whose parents don't qualify for a PLUS loan are eligible for \$4,000-\$5,000 more per year.	None. Annual eligibility limited to cost of education less any other financial aid.	None. Annual eligibility limited to cost of education less any other financial aid.	\$3,500 Program shorter than 1 year \$7,500 Program 1-3 years \$20,000 4 year program and graduate
AGGREGATE LIMITS *UG=Undergraduate Level **Grad=Graduate Level	\$27,500 (Undergraduate) \$60,000 (Graduate)	\$31,000 (Undergraduate) \$138,500 (Graduate) Independent students and dependent students whose parents are turned down for PLUS may have higher limits.	None	None	1st year \$7,500 2 year < UG \$20,000 2nd year \$15,000 3rd year \$22,500 4th year \$80,000 5th year \$100,000 Agg. \$140,000 4 year UG+ **Grad
REPAYMENT - IN SCHOOL	Not required	Interest payments may be deferred for unsubsidized loans.	Deferred while student is in school attending at least half time.	Begins 30-60 days after final disbursement made. Up to 10 years to repay. May be deferred while student is in school at last half time.	Quarterly interest payments required.
REPAYMENT - OUT OF SCHOOL	Begins 9 months after student graduates or drops below half-time status. Repayment term of up to 10 years.	Begins 6 months after student graduates or drops below half-time status. Repayment term up to 10 years. Extended, graduated, and income-sensitive repayment options available.	Begins 6 months after student graduates or drops below half-time status. Repayment term of up to 10 years. Extended, graduated, and income-sensitive repayment options available.	Begins 6 months after student graduates or drops below half-time status. Repayment term of up to 10 years. Extended, graduated, and income-sensitive repayment options available for students only.	Monthly interest payments required for 12 months after borrower terminates studies. Repayment length increases with aggregate balance. Extended interest only plan available.
DEFERMENT, CANCELLATION, FORGIVENESS OPTIONS	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability. Cancellation provisions for teachers and other designated public service professions.	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability. Cancellation provisions for teachers and other designated public service professions.	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability.	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability.	Short-term forbearance period for financial hardship. Discharged for borrower death/permanent disability.
ELIGIBILITY FOR FEDERAL LOAN CONSOLIDATION PROGRAMS	YES	YES	YES	YES	NO

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1450 Energy Park Drive, Saint Paul, MN 55108-5227  
Tel: (651) 642-0567 or (800) 657-3866  
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[www.ohe.state.mn.us](http://www.ohe.state.mn.us)

Visit [www.selfloan.state.mn.us](http://www.selfloan.state.mn.us) for full details  
E-mail: [selfloan.ohe@state.mn.us](mailto:selfloan.ohe@state.mn.us)

# NOTES



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## Choosing a College Programs

Minnesota Office of Higher Education

1450 Energy Park Drive, Suite 350

Saint Paul, MN 55108-5227

Tel: 651.642.0567 or 800.657.3866

TTY Relay: 800.627.3529

Fax: 651.642.0675

E-mail: [info.ohe@state.mn.us](mailto:info.ohe@state.mn.us)

[www.selfloan.state.mn.us](http://www.selfloan.state.mn.us)

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