Minnesota Office of Higher Education CHOOSING A 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 cosmology and other specialized trade schools. For more in depth information about choosing a college in Minnesota, visit our website: www.ohe.state.mn.us.

Note on Beauty Schools Here.

Additional Resources U.S. Department of Education College Scorecard www.collegescorecard.ed.gov/

The College Board College Cost Estimator www.bigfuture.collegeboard.org/ pay-for-college/college-costs/college-costs-calculator



LIST YOUR FAVORITE PROGRAMS HERE:





Not all programs are listed on this chart.

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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																				
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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							•							•						4



2-year Degree Programs

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ENERGY TECHNOLOGIES & NATURAL RESOURCES																			
Alternative / Renewable Energy Technology							•		•			•							
Electric Utility Technology												•							
Electrical Lineworker Technology									•										
Energy Process Technology																			
Energy Services Technology																			
Environmental & Earth Science			•									•							
Fisheries & Wildlife Management																			
Logging Operator																			
Natural Resources Technology						•												•	
Parks & Recreation																			
Power Generation & Distribution												•						•	
Powerline Technology																			
Solar Photovoltaic Contractor Technology							•								•				
Solar Thermal Contractor Technology							•												
Urban Forestry Technician																			
Water Environment Technologies																			
Water Quality Science																			
Watershed Science																			
Wilderness Management / Wildland Firefighter	-																		
Wind Energy Technology																			
Wood Science & Wood Products																			
ENGINEERING & ENGINEERING TECHNOLOGIES																			
Applied Engineering Technology			•		•	•					•								
Automated Control Systems																			
, Biomedical Equipment Technology									•										
Calibration Engineering																			
Drafting - Electrical & Mechanical		•									•		•						
Electrical & Industrial Automation Engineering											•		•						
Electronics Technology & Automated Systems		•									•		•						
Engineering Technology - Civil & Surveying									•		•								
Engineering Technology - Electronic											•								
Engineering Technology - General	•										•		•						
Fluid Power Technology (hydraulics/pneumatics)													•						
Geographic Information Systems (GIS)												•						•	
Mechatronics Technology	•																		
Nanotechnology	-								•										
Nondestructive Testing																			
Pre-Engineering																			
Robotics Technology & Automated Systems			•				•				•		•		•		•	•	
Telecommunications & Wireless Technology						•	•				•		·						
HEALTH							•												
Activity Director																			
Bioinformatics																			
Biomedical Technology / Clinical Research			•																
Biotechnology / Biochemistry			•																
Cardiovascular Technology																			
Central Services Technician																			



2-year Degree Programs

2-year Degree Programs. National Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Cinneid Laboratory Technician Dental Agistant Dental Jogiene Dental Office Support
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Community Health ServicesCommunity Health Service
Dental AssistantII <tdi< td="">IIII</tdi<>
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Dental Office SupportII
Diagnostic Medical SonographyII<
Echocardiography I
Electroneurodiagnostic TechnologyIII <t< td=""></t<>
Emergency Health ServicesIn
EMT - Basic or First ResponderII
EMT - ParamedicImage: Solution of the state o
Health Information Technology / InformaticsII <t< td=""></t<>
Health SciencesIII
Health Services AdministrationII
Health Unit CoordinatorII <t< td=""></t<>
Health, Fitness & Sport ScienceIII
Hemodialysis Patient CareII
Histotechnology (tissue analysis)III <t< td=""></t<>
Holistic Health & HealingII
Integrative Health & HealingImage: Ambrid MealingImage: Ambrid
Laboratory ScienceIII </td
Massage TherapyMassage Therap
Medical Administrative AssistantIII <th< td=""></th<>
Medical Administrative Specialist ·
Medical Assistant I
Medical Billing & Insurance Coding I
Medical Office Professional Image: Constraint of the second s
Medical Secretary Image: Constraint of the secretary Image: Constrainto of the secretary Image: Constraintoo of the secr
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
Radiology · · · · ·
Respiratory Therapist
Surgical Technology
Western Clinical Herbalism

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HUMAN SERVICES													1	1		1				
Addiction Counseling								•					•							
Applied Psychology					•														•	
Child Care & Development							•			•			•	•				•	•	
Community Support & Human Services		•	•					•			•		•					•		
Cosmetology								•												
Esthetician																				
Gerontology																•				
Mental Health Services																				
Nanny / Family Child Care																				
Occupational Skills																				
Outdoor Leadership																				
Personal Trainer				•						•										
Recreation Studies																				
Sign Language Interpreter																				
Sports Management				•				•		•										
Translation & Interpreting								•												
INFORMATION TECHNOLOGY																				
Computer Applied Technology							•	•				•		•						
Computer Engineering Technology														•						
Computer Integrated Machining														•						
Computer Network Administration				•			•					•		•		•				
Computer Network Engineering												•								
Computer Network Security							•							•		•				
Computer Programming							-	•					•	•				•		
Computer Science & Information Systems				•				•				•	•					•		
Computer Security & Forensics/IT Auditing				•				•		•		•	•							
Computer Software Applications							•	•						•						
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Computer Technology & Support Services			•									•		•						
Database Technology & Administration		-										•								
Integrated Information Technology												•								
Internet & Convergence Technologies		_																		
Management Information Systems												•								
Web Administration												•		•						
LAW, PUBLIC ADMINISTRATION & SAFETY																				
Corrections / Criminal Justice						•	•	•					•		•			•	•	
Criminalistics & Investigative Sciences																				
Dispatcher / Public Safety Communicator																				
E-Crime																				
Fire Protection / Firefighting														•					•	
Fire Technology & Administration														•						
Law Enforcement		•					•	•					•	•		•		•		
Legal Administrative Assistant		•	•							•						•		•		
Paralegal / Legal Assistant		•													•			•		
Public Administration																				
Public Securiy & Emergency Management								•						•						
Rescue Technician																				



2-year Degree Programs



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LIBERAL ARTS & SCIENCES																			
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							•											•	
MANUFACTURING, MAINTENANCE & REPAIR																			
Apparel & Textile Manufacturing																			
Computer Numerical Control Technology												•		•					
Die Making / Moldmaking														•					
Gunsmithing																			
leavy Equipment Maintenance							•			•						•			
ndustrial Controls & Robotics							•					•							
ndustrial Distribution																			
ndustrial Electronics Technology												•							
ndustrial Maintenance														•		•			
Instrumentation & Process Control Technology																			
Integrated Manufacturing																			
Machining			•				•					•		•					
Major Appliance Repair																			
Manufacturing & Industrial Technology							•					•		•		•			•
Manufacturing & Leadership Studies																			
Manufacturing Operations Management														•					•
Mining Technology																			
Model Making														•					
Musical Instrument Design & Repair	-																		
Plastics Technology														•					
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Plastics Technology Sheet Metal Watch, Clock & Jewelry Repair												•							

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MEDIA, COMMUNICATIONS & DESIGN			•	×	X	-	-	Ŭ	Ū		~	~								
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		_			_	_	_			_	_		_	_	_	_	_	_	_	
TRANSPORTATION & DISTRIBUTION Air Traffic Control / Dispatcher																				
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Air Traffic Control / Dispatcher	•						•													
Air Traffic Control / Dispatcher Aircraft Pilot / Navigator	•						•	•		•		•		•						
Air Traffic Control / Dispatcher Aircraft Pilot / Navigator Aircraft Technician	•						•	•		•		•		•						
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Air Traffic Control / Dispatcher Aircraft Pilot / Navigator Aircraft Technician Auto Body Repair Aviation Business							•	•		•		•		•						
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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		•	•				•			•				•						
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		•	•				•			•				•						
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		•	•				•			•				•						
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		•	•				•			•				•						
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		•	•				•			•				•						

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Dunwoody College of Technology Argosy University/Twin Cities Luluth Business University L Gustanus Adolphus College « Lethany Lutheran College L College of Saint Benedict College of St. Scholastica Remidji State University Concordia University Concordia College H_{amline} U_{niversity} Herzing University Augsburg College Bethel University Academy College Carleton College Crown College

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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	•	•	•	•	•			•			•	•				•	•	
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Unwood College of Technology ademy College "Bosy University/Twin College "Bosburg College "Bosburg College ethany Lutheran College ethany Lutheran College anteton College ollege of Saint Benedict oncordia University Outh Business University Uuth Business University Uuth Business University Uuth Business University Uuth Business University ^justarus Adolphus College Hamline University Herzing University

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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			•															
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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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CULTURAL STUDIES																	
African American & African Studies							•										
American Indian Studies			•	•													
American Studies	1						•	-									1
Ancient & Medieval Studies			•														
Ancient Mediterranean Studies																	1
Asian & East Asian Studies			•				•	•		•						•	
Classical Civilization	1						•	-		•						1	1
European Studies										•							
French Studies	1		•				•	•		•						1	(
German Studies			•					•								•	
Global Studies & International Relations	1		•			•	•	-	•	•	1					•	1
Intercultural / Ethnic Studies												•					
Italian Studies	1															1	1
Japanese Studies					4										•		
Jewish Studies	1						-								-	1	1
Latin American / Hispanic Studies							•	•		•						•	
Medieval Studies	1		•													1	
Portuguese Studies																	
Russian & Eastern European Studies	1														•	1	
Scandinavian & Nordic Studies			•												•		
Sociocultural Studies	1					•		-									
Third World Studies						•											
EDUCATION																	
Agricultural Education																	
Art Education	1	-	•	•	•	•				•	•					1	1
Business & Marketing Education										•							
Career & Technical Education	1			•												1	(
Early Childhood & Family Education						•					•						
Education	1		•	•		•	•		•	•	•	•	-		•	•	1
Education & Human Development																	
Educational Media & Technology	1															1	(
Educational Studies					4												
Elementary Education	1		•	•	•	•	-	•	•	•	•	•			•	•	
English as a Second Language						•					•						
Family Consumer Science Education	1															1	
Language Arts & Literature Education				•	•	•				•	•	•					
Language Education (French, German or Spanish)	1					•			•	•						1	1
Mathematics Education			•	•	•	•			•	•	•						
Montessori Education	1															1	1
Music Education			•	•		•			•	•	•	•					
Ojibwe Language & Culture Education	1			•												1	(
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Physical Education			•	•	and in case of the local division of the loc	4	-										
Physical Education Recreation & Outdoor Education			•	•	T,	\Box_1						1	1	1 .	1 2	1	(
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Recreation & Outdoor Education			•	•					•	•	•	•					
Recreation & Outdoor Education Religious Education Science Education						•			•	•		•			•	•	
Recreation & Outdoor Education Religious Education			•	•	•						•				•	•	
Recreation & Outdoor Education Religious Education Science Education Secondary Education Social Studies Education			•	•	•	•			•	•	•	•			•	•	
Recreation & Outdoor Education Religious Education Science Education Secondary Education			•	•	·	•			•	•	•	•			•	•	



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HEALTH & HUMAN SERVICES	_				1					1							1	
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																		
E•ercise 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				•														
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Computer & Network Information Security																		
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		প			42	49						0	4	2		~	1	
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																		
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2016-2017 Academic Year STUDENT LOAN PROGRAM LOAN COMPARISON CHART

F	EDERAL LOAN PROGRAM	IS	FEDERAL LOA	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 Sub- sidized 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 (3nd -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	2 year < UG 4 year UG+ **Grad Ist year \$7,500 \$20,000 2nd year \$15,000 \$40,000 3rd year \$22,500 \$60,000 4th year \$80,000 5th year \$100,000 Agg: \$140,000	
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 yens: 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, grad- uated, 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 term- inates 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 diability.	
ELIGIBILITY FOR FEDERAL LOAN CONSOLIDATION PROGRAMS	YES	YES	YES	YES	NO	



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