

Federal Work-Study (FWS)

Federal Work Study is available to undergraduate and graduate students who are enrolled at least half-time (six credit hours) and demonstrate financial need. A work study award on your Award Notice indicates you indicated an interest in work study on the FAFSA and you have calculated financial need. The award means that you are eligible to seek FWS employment; it is not a guarantee of a job. The average FWS award is \$2,800 per academic year.

UND departments are required to list all job openings which are paid from Institutional and Federal Work-Study funds with the Student Financial Aid Office. Departments currently hire approximately 1800 students through the FWS program each year. Jobs range over the entire campus and some off-campus employers are eligible to hire under the FWS program as well. Jobs vary from clerical to research, from service to security. Wages vary depending on the job.

FWS employees are paid an hourly rate and receive a paycheck twice a month. Because FWS awards are paid to the student as earnings, it is not considered "anticipated aid" that will be applied toward payment of the student's bill with the University.

Federal Work-Study jobs are posted on the internet the Wednesday before classes begin at www.und.edu/employment (click on Federal Work Study). Students interested in a job posting must complete the on-line application form. The employing department will then contact you for additional follow-up/interview.


(Note: If your Award Notice lists a FWS award and you are no longer interested, you should zero out the award on Accept/Decline Financial Aid. If you were not awarded the maximum Stafford Loan for your grade level and would like to be considered for more, you can request this by clicking on the Contact FA Office link after you reduce or cancel your FWS award.)

Institutional Employment (INST)

Institutional Employment is available to undergraduate and graduate students who are enrolled at least half-time (six credit hours) and is not based on financial need. Work is available on campus and wages vary depending on the job.

Institutional jobs are posted on the internet the Wednesday before classes begin at www.und.edu/employment (click on On-Campus Student Jobs). Students interested in a job posting must complete the on-line application form. The employing department will then contact you for additional follow-up/interview.

Please note: Students should have a copy of their passport or social security card and driver's license with them on their first day of employment.



Choosing a Student Loan Lender

You may choose an “open door” lender, which means it is not necessary that you have a current account or previous borrowing history with them to use them as a student loan lender. You may also choose your home town lender; you will need to contact the lender directly to find out if they participate in the federal student loan programs, their lender code, and their guarantee agency. Each lender is served by a guarantee agency or loan servicer. In most cases, this is the agency that actually processes your loan.

How to Determine the Best Choice for You

It is very important (and may save you time and money down the road) that you very carefully consider the characteristics of the many lenders and educational loan programs available to determine which is best for you. Each application or brochure may look different, but all have basically the same loan characteristics. You can find more information on what to look for on our website at: www.financialaid.und.edu/Choosing_a_Lender.html.

It is also to your advantage to contact prospective lenders not only to request their lender code and guarantee agency information, but to determine what, if any, borrower benefits they offer, *which may result in substantial savings to you at repayment*. The interest rates and deferment periods on federal student loans are federally regulated and therefore do not vary between lenders. Lenders and Guarantee Agencies, however, may offer different repayment incentives and charge different fees (origination and/or guarantee/default fees). You can find out more information on the lender’s website.

A lender comparison tool is also available on our website at the bottom of the Choosing a Lender page. Look for the SimpleTuition logo:



The University of North Dakota has partnered with SimpleTuition to provide you with the most comprehensive lender and loan information to help you make the right educational loan choice for your situation. SimpleTuition is not a lender. They provide an independent, web-based, student loan comparison solution. Simply enter some basic information and receive real-time loan options from multiple lenders. Results can be sorted by APR, monthly payment, first payment due date, total cost of loan, and more. You can even apply online (where available). No personal information is required before you apply.

Once you have chosen a lender, it is important to maintain that lender for all future loans to prevent multiple monthly payments when you leave school and enter repayment.

