



Paying For College

Navigating Financial Aid at UMD

Grants, Scholarships, Loans, Student Employment

2026–2027

Financial Aid

Submit the FAFSA

The most important step toward paying for college is applying for financial aid. The Free Application for Federal Student Aid (FAFSA) determines eligibility for grants, scholarships, college work study, and/or loans.

UMD Federal School Code: 002388

QR Code: Learn more and apply for FAFSA. z.umn.edu/2425-FA-FAFSA

Grants

Grants and waivers are gift aid that does not need to be repaid. You will be considered for the following federal, state, and University grants:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Minnesota State Grant (Minnesota residents)
- U Promise Scholarship Program

QR Code: Find out More about additional grants and waivers available.

z.umn.edu/2425-FA-Grants

State Programs

North Star Promise Program

If you are a Minnesota resident whose family makes under \$80,000, you may be eligible for the North Star Promise Program. It covers remaining costs for tuition and fees after all other gift aid.

QR Code: North State Promise <https://ohe.mn.gov/northstarpromise>

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 any federally recognized tribe or Canadian First Nation to attend the University of Minnesota. Students not eligible for resident tuition who are enrolled members or citizens of a Minnesota Tribal Nation are also eligible for the program.

QR Code: American Indian Scholars <https://ohe.mn.gov/AISP>

Scholarships

Scholarships are gift aid and do not need to be paid back. UMD awards over \$15 million in institutional scholarships annually. Check out our Admissions academic scholarships. Scholarship opportunities also exist as a continuing UMD student around areas of study.

QR Code: Scholarships z.umn.edu/2425-FA-Scholarships

Bulldog Tip: Search for additional scholarships through private sources such as outside area businesses, foundations, your employer, civic groups, and other organizations.

Estimated Cost of Attendance

2026–2027 COST OF ATTENDANCE (as of January 2026) Living On Campus			
Expense	MN Residents & Reciprocity	Midwest Non-Resident	Residents of other States
Tuition & Fees	\$15,540	\$15,540	\$21,430
Housing & Food	\$12,360	\$12,360	\$12,360
DIRECT COSTS Subtotal	\$27,900	\$27,900	\$33,790
Total Additional Expenses	\$3,200	\$3,860	\$4,860
COST OF ATTENDANCE* Total	\$31,100	\$31,760	\$38,650

Reciprocity states/provinces: ND, WI, Manitoba

Midwest non-resident states: IL, IN, IA, KS, MI, MO, NE, OH, SD, Ontario

Additional expenses vary & may include: books & supplies; personal & miscellaneous; transportation; and Federal loan fees.

*This is estimated based on a student living on campus.

Consider Your Net Price

Take charge of your financial planning by focusing on net price—what you’ll actually pay for your UMD education. Net price gives you the real picture by subtracting grants and scholarships from the total cost of attendance, empowering you to make confident financial decisions about investing in your future.

Estimated Cost of Attendance QR Code:

<https://onestop.d.umn.edu/finances/costs/cost-attendance>

Financial Aid Timeline

(for first-year, fall term start students)

Late July:

- Financial Aid offers emailed to undergraduate students. Login to your MyU portal to accept or decline student loan and College Work-study offers, and complete loan documents.

Early August:

- Apply for Private or Federal Parent Plus Loans if needed. Review additional loan information at: z.umn.edu/otherloans

August:

- Charges posted to students' my '\$ My Finances' tab

September:

- Billing statement is finalized and available in MyU on the '\$ My Finances' tab. Students also have the option to set up a payment plan.

Loans

Student loans must be repaid. The University may offer federal loans as part of your financial aid offer after determining your eligibility for grants, scholarships, and work study.

Federal Direct

Stafford Loan

- \$5,500 max. freshman year
- \$6,500 max, sophomore year
- \$7,500 max. junior & senior years

Federal PLUS Loan (for parent/guardian)

- Loan amounts may be up to \$20,000 per year, per dependent student, and may vary based on the financial aid package.

Besides the federal loan program there are private loans that are non-need based and funded by private lenders. They are not part of the federal student loan program (and may have less favorable terms).

QR Code: Find out more about loan options at UMD: z.umn.edu/2425-FA-Loans

Student Employment

You must complete the FAFSA to be considered for Federal or State need-based work study. If you are offered work study, you must obtain a work study job to earn the funds.

If you do not qualify for Federal or State need-based work study, UMD offers a variety of other student employment opportunities.

Find out more about student employment QR Code: z.umn.edu/2425-FA-WorkStudy



**From dreams to reality...
with no financial barrier.**

Financial Aid Education

Our financial aid educator will work directly with you and your family to explore all available options and create a personalized financial plan for your education. Schedule an appointment to help make the financial aid process easier to navigate.

finaided@d.umn.edu

Schedule a Financial Aid Appointment

218-726-6733

z.umn.edu/finaidappt

z.umn.edu/FinAidHelp

QR Code: <https://z.umn.edu/handout-fin-aid-appt>

Veteran Services Coordinator

Our Veteran Services Coordinator is your go-to contact for support in navigating resources and education benefits for veterans, service members and their dependents.

umdvet@d.umn.edu

Schedule a Veteran

Services Appointment

218-726-8381

z.umn.edu/umdUVSappt

QR Code: z.umn.edu/umdUVSappt

