



State Financial Aid Manual

Minnesota Indian Scholarship Program

2025-2026

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About the Minnesota Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program is the largest financial aid program administered by the Office of Higher Education, awarding up to \$220 million in need-based grants to Minnesota residents attending accredited institutions in Minnesota. The agency oversees other state grant and scholarship programs, tuition reciprocity programs, a student loan program, Minnesota's 529 Institution Savings Plan, licensing and early college awareness programs for youth.

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Contents

Introduction.....	1
Program Objective	1
Definitions	1
Academic Year	1
Award Year	1
MNAid	1
Other Financial Assistance	2
Eligibility.....	2
Postsecondary Institutions.....	2
Students	2
Eligible Enrollment.....	3
Limit on Number of Annual Awards.....	3
Application Process.....	4
Student Application	4
Complete Application.....	4
Financial Data	4
Order of Enactment	6
Incomplete Application	7
Award Process	7
Award Amount Calculation	8
Award Amount Guidelines	9
Certification Roster	10
Disbursement Process.....	11

Payment History	11
Disbursements to Student Accounts.....	11
Changes.....	12
Refund Process	12
Tribal Scholarship Office Access to MISP Database	14
State Audit Requirements	14
Records Available for Auditors	14
Documentation of Student Eligibility	14
Documentation of Refunds	15
Return of Funds	15
Reconciliation	15
Appendices.....	16
Appendix A: 2025 Minnesota Statutes Governing Minnesota Indian Scholarship Program.....	17
Appendix B: 2025-2026 MN Indian Scholarship Application Form (Paper)	19
Appendix C: Student Aid Index (SAI) Guidance for Minnesota State Financial Aid Programs in MNAid	22
References.....	25

Introduction

This manual is written for institutions eligible for and receiving funds on behalf of eligible students in the Minnesota Indian Scholarship Program (MISP) and is subject to all subsequent changes in both federal and Minnesota state laws and regulations governing the MISP. This manual is updated on a regular basis. Institutions are required to read all e-mail and written correspondence from the Office of Higher Education (Office) to keep informed of any changes in policy or guidance. Changes announced during the interim have the full force and effect of the State Financial Aid Manual. All participating institutions are responsible for designating a MISP contact on campus and notifying the Office about changes to the institutional contact information; including name, e-mail address, and phone number.

Program Objective

The objective of the program is to provide postsecondary financial assistance to eligible Minnesota resident students who are of enrolled citizens or members of federally recognized tribes or Canadian First Nations or possess one-fourth or more American Indian ancestry and demonstrate financial need for an award.

Definitions

Academic Year

An academic year is the period of time in which a full-time student is expected to complete the equivalent of at least two semesters, two trimesters or three quarters; or at least 30 semester hours or 45 quarter hours; or at least 900 clock hours. See the '[Common Definitions](#)' chapter of this manual for more details.

Award Year

An award year is the period of time between July 1 to June 30. It can also be referred to as the state fiscal year.

MNAid

MNAid is the program platform and student interface for several Minnesota Office of Higher Education financial aid programs. MNAid Access: <https://mnaid.guarantorsolutions.com/ApplicationSignOn/>

Other Financial Assistance

Previously known as Estimated Financial Assistance (EFA), Other Financial Assistance (OFA) refers to all scholarships, grants, loans, or other assistance known to the institution at the time the determination of the student's need is made.

Eligibility

Postsecondary Institutions

Students must be enrolled in an eligible Minnesota postsecondary institution or program. Which include:

- All public postsecondary institutions eligible to participate under [Minnesota Statutes 136A.101, Subd. 4](#) and [Agency Rules 4830.0300](#);
- All accredited private postsecondary institutions eligible to participate under Minnesota Statutes 136A.101, Subd. 4 and Agency Rules 4830.0300;

Students

General Eligibility Requirements

- Minnesota Resident Student as defined in the '[Common Definitions](#)' chapter of this manual;
- Possess one-fourth or more American Indian ancestry **or** be an enrolled member or citizen of a federally-recognized American Indian tribe or Canadian First Nation;
- Meet Satisfactory Academic Progress (SAP) as defined in the 'Common Definitions' chapter of this manual;
- Enrolled in an education program leading to a certificate, diploma, or degree at an eligible institution (for definition of a "Certificate Program," see the 'Common Definitions' chapter of this manual).
- Must not be in default on a federal or state student loan or, if in default, has regained eligibility for federal or state student aid; and
- Has completed the FAFSA and submitted all required documentation needed for the institution to determine financial aid eligibility.

Financial Need Requirements

Undergraduate students must be eligible or would be eligible, as defined below, to receive the Federal Pell Grant or Minnesota State Grant based on the federal needs analysis and have unmet financial need after the Student Aid Index (SAI) and all forms of gift aid are subtracted from the Title IV cost of attendance (COA).

To demonstrate eligibility to receive either Federal Pell Grant or Minnesota State Grant a student must:

- Receive either a disbursement of Federal Pell Grant or Minnesota State Grant during at least one term of the budget period; or
- Be otherwise eligible to receive a disbursement of at least the minimum amount of either a Federal Pell Grant or a Minnesota State Grant during at least one term of the budget period but who will not receive the disbursement because of one or more of the following:
 - has earned a baccalaureate degree (must not have met or exceeded maximum annual undergraduate awards of MISP);
 - has met or exceeded the Federal Pell Grant Maximum Lifetime Eligibility, has met or exceeded the Minnesota State Grant limit on units paid;
 - has a Child Support Hold listed on the MNAid Hold Report;
 - has not met or exceeded the Federal Pell Grant Maximum Lifetime Eligibility, but has declined Pell Grant in order to preserve eligibility for future use (student must have provided the required documentation to the institution according to federal guidelines); or
 - Minnesota State Grant funds unavailable to award.

EXAMPLE: If a student is otherwise eligible for a State Grant and not Pell Grant, based on SAI, but the amount of the calculated award is zero at the student's enrollment level for each of the terms in the enrollment period, then the student is **not** eligible for MISP.

Institutions with students who will not receive Federal Pell Grant or Minnesota State Grant during at least one term of the budget period but would otherwise be eligible, must notify the Office in order to have the student's record accurately identified in MNAid.

Graduate students must have unmet financial need after the Student Aid Index (SAI) and all forms of gift aid are subtracted from the Title IV COA.

Eligible Enrollment

Undergraduate students must be enrolled at least three-quarter time (generally 9 credits).

- The number of credits per term used for MISP is calculated in the same way the enrollment level is calculated for the Minnesota State Grant Program (See 'Enrollment Status at Eligible Institution' in the State Grant chapter of this manual).

Graduate students must be enrolled at least half time, as defined by the institution.

Limit on Number of Annual Awards

In general, an **annual award** equals an award received by the student in 2 semesters, 3 quarters, or the equivalent. Usage is tracked in MNAid.

Undergraduate students enrolled in programs below a bachelor's degree (certificate, diploma, and associate degree) must not have previously received three or more annual awards.

Undergraduate students enrolled in bachelor's degree programs must not have previously received five or more annual awards.

Graduate students must not have previously received five annual awards at the graduate level or ten annual awards at any academic level.

All students must not have previously received 10 annual awards and may only receive awards to complete one academic program per level and one terminal degree program.

Application Process

Student Application

Students can apply for the Minnesota Indian Scholarship either online or by submitting a paper application. The application window opens February 1 each year.

Online Application (Preferred): <https://mnaid.guarantorsolutions.com/StudentPortal/>

Paper Application (See appendix):

- If a student submits a paper application to an institution or Minnesota tribal scholarship office officials, they may enter the information to MNAid on behalf of a student. The paper form contains the release for institutions and tribal scholarship office to be able to submit application information on a web-based application system on behalf of the student.
- If student submits a paper application to the Office it will be entered into MNAid as of the date it is received.

Complete Application

A complete application must be on file for a student to be eligible for an award and to receive funds. The priority deadline for completed applications is July 1 of the academic year for which the student is applying. A complete application includes all the following:

- Minnesota Indian Scholarship Program application;
- FAFSA or Minnesota Dream Act application;
- Verification of the student's eligibility based on American Indian ancestry; **and**
- financial data provided by the institution.

Financial Data

Financial data must be submitted online via the **Submit Financial Data Roster** in the Indian Scholarship module in MNAid.

An institution **must not** submit financial data if a student has not completed the financial aid process at the institution. This includes students who:

- Have not yet submitted their Free Application for Federal Student Aid (FAFSA) to the institution;
- Have outstanding verification or conflicting information documentation to submit; or
- Are not meeting the requirements of an institution's Satisfactory Academic Progress (SAP) policy and have not been approved via an appeal through the institution's established policies and procedures.

Institutions **should** submit financial data by July 1, or as soon as possible when an application is submitted thereafter, if a student has completed all the necessary steps at the institution to receive financial aid regardless of whether or not the college has:

- Established tuition and fees for the upcoming year;
- The ability to provide a complete and final budget sheet; or
- The ability to issue an official financial aid offer.

Some estimated information may be submitted for initial financial data if the institution is unable to obtain the actual information.

- For example, if the institution has not established tuition and fees or COA for the upcoming year, an estimated amount can be used but must be updated with accurate information as soon as possible to ensure awards are accurately calculated for eligible students.

Institutions are **required** to review and update the financial data for **awarded** students:

- Before certifying the award disbursement on the certification roster;
- At the time of disbursement; and
- After disbursement to ensure students continue to demonstrate financial need.

Institutions are **required** to review the financial data provided for all applicants. This is to ensure that timely information is provided to ensure applicants are reviewed for eligibility and that awards are accurately calculated for eligible students.

Institutions may include **summer or "crossover" terms** on financial data. Any amount of Pell Grant, State Grant, or other aid included must be the **actual** amount awarded, even if it is awarded from a different award/fiscal year.

Institutions must enter the financial data for all terms that a student has been packaged with financial aid. If at the time of financial data being entered, the exact enrollment level for the student is unknown, the enrollment level used in the estimated packaging should be entered. If the actual enrollment level of the student is later determined to be different than what was used in the estimated packaging, updated information must be provided.

When submitting COA data, the students federally recognized COA must be entered for each term, including all adjustments. Negative SAI figures are entered as 0 and positive SAI figures are spread out by the number of

terms that the student has been packaged with financial aid. For example: A student with an SAI of 3000 who is packaged for fall/spring, a 1500 SAI would be entered for fall and a 1500 SAI would be entered for spring. If that same student were packaged for a summer term only, a 3000 SAI would be entered for summer. For additional SAI guidance, see Appendix C.

NOTE: Financial data can only be entered in whole dollar amounts in MNAid. If an applicant is receiving an award(s) with cents, the institution may follow the standard rounding rule set up at the financial aid office or round up to the nearest dollar.

Order of Enactment

Over the past several legislative sessions, the legislature has created multiple state “last dollar” financial aid programs. Last dollar financial aid programs are programs that account for, or take into consideration other financial aid when calculating the amount of aid a student is eligible for from the program. In order to address the challenge of the existence of multiple state financial aid programs with a last dollar component, the Minnesota Revisor’s Office suggested Order of Aid Calculation language. The suggested language was included in the Higher Education Omnibus Bill HF4024, Ch. 124 that passed in the 2024 legislative session. [Minnesota Statutes Sec 136A.097](#)

The language that passed instructs state financial aid program awards to be calculated in the order of their original enactment from oldest to most recent. The language further instructs that when a student is:

- eligible for multiple state financial aid programs; and
- two or more of those programs calculate the award amount after accounting for other state aid,
- then the Commissioner of the Office of Higher Education can determine the order of calculating the state aid.

Unless the Office of Higher Education issues guidance that directs a particular order, the default will be the order of enactment from oldest to most recent.

OHE State Financial Aid Programs that Account for Other State Aid (Last Dollar or Remaining Need):

Program	Year Enacted
Minnesota Indian Scholarship Program	1959
Student Teacher Grants in Shortage Areas	2016
Underrepresented Student Teacher Grants	2021 (a)
Aspiring Teachers of Color Scholarship	2021 (b)
Fostering Independence Higher Education Grants	2021 (c)
North Star Promise Scholarship	2023

Since the Minnesota Indian Scholarship Program is the oldest enacted program, the other state last dollar programs listed above would not be included in the MISP calculation.

Example 1: Student is eligible for Minnesota Indian Scholarship Program (MISP) and Fostering Independent Higher Education Grants (FIG).

The order of enactment from oldest to most recent must be applied when determining state financial aid eligibility. The MISP award will be calculated and awarded first, since MISP was enacted before FIG. The MISP award will be calculated without accounting for any amount of a FIG award. Then, the FIG award will be calculated. The FIG award calculated will account for the MISP award.

Example 2: Student is awarded North Star Promise (NSP), then later applies for Minnesota Indian Scholarship Program (MISP).

The order of enactment from oldest to most recent must be applied when determining state financial aid eligibility. Although the NSP award was originally calculated first by the institution, the MISP award now must be calculated and awarded prior to NSP. This is due to the order of enactment language; MISP was enacted before NSP. The MISP award must be calculated without accounting for NSP. Then, once the MISP award is determined, the institution would recalculate the NSP award, accounting for the MISP award.

Incomplete Application

Incomplete applications are held within MNAid pending receipt of additional documentation.

Institutions are able to view a list of applications via the **Student Data Report** in the MNAid Activity Reports menu. This report can be used for tracking applications, their statuses, and to aid in the process of obtaining missing information.

Follow-up notifications (email) are sent from the Office to applicants requiring additional documentation. Additionally, when applicants log into their MNAid Student Portal, status messaging in the application menu will display regarding the information needed to complete their application.

Institutions will receive a weekly email reminder from the Office beginning in the second week of July through the fourth week of the following June if there are incomplete applications for the aid year. Institutions themselves are always required to monitor application information in MNAid; the weekly emails sent by the Office during a portion of an aid year are only friendly reminders.

Award Process

Complete applications are ranked in order of completion date.

Completion date is the date all documentation needed for a complete application has been submitted to the Office.

- If there are multiple applications with identical completion dates, those applications are further sorted by student application receipt date.

Awards are made until all available program funding has been awarded.

- Over-awarding of the program appropriation is allowed due to the historical rate of future award cancellations and refunds returned for recipients who do not enroll or who are not eligible.
- Once funds are initially exhausted, remaining applicants are placed on a waiting list in order of completion date.
- If funds become available, awards will be made to students on the waiting list.

Award Amount Calculation

Award amounts are determined based on the following calculation:

Student's Total Cost of Attendance Used for Federal Financial Aid Programs minus
Student Aid Index (from the FAFSA or Minnesota Dream Act Application)
Federal Pell Grant
Federal SEOG
Minnesota State Grant
All other grant, scholarship, and gift aid (including tribal scholarships)
equals remaining need and Award Amount (based on award amount guidelines)

Student's total Cost of Attendance is the federal Title IV Cost of Attendance used for federal financial aid programs and includes tuition, fees, books, supplies, transportation, housing, food, and miscellaneous expenses.

Other grant, scholarship, and gift aid in the calculation includes, but is not limited to:

- American Indian Scholars Program (AISP)
- Athletic Grants
- Federal TEACH Grant
- Institutional Grants/Scholarships/Waivers
- Minnesota Postsecondary Child Care Grant Program
- Non-Institutional Awards (Outside Scholarships, 3rd Party Funds, etc.)
- Tribal Scholarships
- Tuition Waivers
- All other scholarships or grants

Federal or Minnesota work study funds should not be included in the calculation unless the Minnesota Indian Scholarship award results in a student being over their COA and the work study funds cannot be reduced to an

amount that brings the student back within their COA. The institution **must** consult with the Office regarding students in this situation and the Office will confirm if the work study funds must be included in the calculation.

Federal, state, or private student loans are excluded from the calculation.

Federal Veterans Education Benefits excluded from OFA for the purposes of awarding federal financial aid are also excluded from gift aid for the purposes of awarding MISP funds.

Contact the Minnesota Indian Scholarship Program Administrator if you cannot determine whether an award should be listed in the financial data.

Award Amount Guidelines

Each term the student is eligible for an award, the **term remaining need** from the award calculation is the **term award amount** based on the following guidelines:

- Undergraduate Students: \$4,000 per academic year
- Graduate Students: \$6,000 per academic year

Students may receive awards in up to 3 semesters, 4 quarters, or the equivalent during an award year.

Generally, annual awards are scheduled over a nine-month academic year and divided into two semester or three quarter installments.

Awards for students with eligible enrollment for **less** than an academic year will be prorated based on the number of eligible terms of enrollment. For example, a student in a semester-based program with eligible enrollment in a fall semester only, will be awarded their fall semester remaining need or \$2,000, whichever is less. Similarly, a student in a quarter-based program, with eligible enrollment in a fall quarter only, will be awarded their fall quarter remaining need or \$1,333, whichever is less.

Award Minimum

Eligible applicants must have an unmet need of \$50 per term to receive an award.

Manual Adjustment

Awards for students with uneven amount of remaining unmet need may result in the Office entering a manual adjustment in MNAid. A manual adjustment entry is done to ensure a student receives their maximum eligible MSIP award based on their terms of eligible enrollment, while not exceeding the student's total unmet need for the academic year.

Example #1: An eligible student enrolled full time in a semester-based program with per term unmet need of \$1,500 for fall and \$3,000 for spring, would require a \$500 manual adjustment entry applied to the spring term's

MISP award. This entry would allow the student to receive \$1,500 for fall term and \$2,500 for spring term for an annual MISP award of \$4,000.

Example #2: An eligible student enrolled full time in a semester-based program with per term unmet need of \$1,000 for fall and -\$500 for spring, would require a -\$500 manual adjustment entry applied to the fall term. The student would receive \$500 for fall and \$0 for spring term awards. This entry would allow the student to receive a total MISP award equal to their annual amount of unmet need.

Once a student with a manual adjustment entry to their financial data in MNAid has a term award with a “Paid” status, institutional users are prohibited from making updates to the financial data listed in MNAid and must instead communicate the necessary update(s) to the Office. The Office will then make the update(s) in MNAid and communicate back to the institution whether it results in a required refund, an increased award, or no change in student eligibility.

Additional, Summer, Crossover, and Non-standard Term Awards

Students may receive additional awards for one semester, one quarter, or the equivalent in the same award year. Students must:

- Continue to meet all eligibility requirements; and
- Not have reached the [limit on number of annual awards for their program level](#).

The fourth quarter or third semester, will often occur in the summer and overlap fiscal years. Such terms are also referred to as “crossover” terms or payment periods.

Eligibility and enrollment status for these terms are determined in the same manner as any other term. There are no adjustments or exceptions to minimum enrollment requirements or other eligibility requirements.

Certification Roster

Institutions must use the **Certification Roster** module in MNAid to view a listing of awards pending certification.

The Office may add or remove awards at any time. As a result, it is important for institutions to regularly review the Certification Roster.

Institutions will receive a weekly email reminder from the Office beginning in the third week of August through the fourth week of June if there are eligible awards for the current academic year pending certification.

Institutions themselves are always required to monitor certification information in MNAid; the weekly emails sent by the Office during a portion of an aid year are only friendly reminders.

Institutions are encouraged to approve awards for disbursement within 30 days of the beginning of the term or within 30 days from the date the award was issued.

For each term a student is awarded, institutions must verify the student’s eligibility status on the Certification Roster before the Office may request payment to the institution.

- Institutions must review for accuracy and update, if needed, the academic year financial data for each student on the Certification Roster before they verify a student is eligible. This is to ensure the student's award amount is accurate **before** funds are disbursed.
- For students who are not eligible for the term award, the institution must update the financial data to indicate the student is either not enrolled for the term or indicate the reason for ineligibility.

Disbursement Process

Payment History

The Office schedules payment dates for each award indicated as eligible by the institution on the Certification Roster. Awards with a 'Paid' status are available to view on in MNAid through the Payment History menu.

In general, once an award has been certified by the institution, an institution should expect to receive the funds associated with the award within 2-4 weeks. Funds are transferred to the institution via EFT. Institutions can view and print the payment history providing supporting documentation for payment amounts to individual student accounts.

Disbursements to Student Accounts

Disbursements must be based on the student's status as of the date of disbursement or the institutions add/drop date for the semester or term, whichever is later.

If a student withdraws or drops below three-quarter time for undergraduate students or half time for graduate students or fails to meet another program eligibility requirement prior to disbursement, the student may not receive funding for that term.

Institutions may use institutional funds to disburse scholarship awards to student accounts before receiving funds from the Office. However, institutions are encouraged to do this after the student's eligibility for the award has been verified on the Certification Roster.

Institutions may not make a payment to a student for a payment period or term until the student has registered for classes during that payment period or term.

Institutions are liable for all funds disbursed to a registered student prior to the start of the enrollment period if that student fails to begin the enrollment period.

Institutions must reimburse program funds disbursed to a student prior to the start of the enrollment period if the institution cannot document the student began attending classes.

All other related disbursement guidelines used for the State Grant program apply to the Minnesota Indian Scholarship including determination of disbursement date, acceptable methods of disbursement, student

authorization for EFT transactions, student account balance requirements and other applicable guidelines described in the 'Disbursement Process' section of the State Grant chapter in the Financial Aid Manual.

Changes

Institutions are required to verify financial data is entered correctly:

- Before certifying the award disbursement on the Certification Roster;
- At the time of disbursement; and
- After disbursement to ensure students continue to demonstrate financial need.

Financial data changes that may be necessary can include but are not limited to:

- Financial data was initially entered incorrectly;
- Financial data was initially reported based on estimates and the actual figures now differ;
- New sources of funding are received that are required to be reported in the financial data;
- A special condition was processed resulting in changed aid eligibility;
- The COA was changed due to a budget adjustment;
- Course or courses were withdrawn from prior to the date the MISP award was disbursed to the student account;
- Course or courses were dropped without charge;
- Course or courses were reported as the student had never attended;
- Course or courses had a backdated LDA to a date prior to the date the MISP award were disbursed to the student account;
- Course or courses had a backdated withdraw date prior to the date the MISP award was disbursed to the student account; or
- Courses or courses were fully withdrawn from (a total/complete withdraw).

Changes provided to financial data may result in an award being increased, reduced, or canceled. Institutions are responsible for developing internal communication processes since any changes known to any part of the institution is imputed to be known by the financial aid office.

Refund Process

If a recipient fails to enroll or meet a program eligibility requirement, the entire scholarship must be returned to the Office within 30 days of the receipt of funds at the institution or when the recipient's ineligibility is determined whichever is later.

Institutions are required to review and make any necessary updates to the financial data throughout the award year for all recipients.

- Within 30 days of any changes to the financial data, institution **must** make any necessary refund.

If a recipient withdraws or reduces enrollment below three-quarter time for undergraduate students or half time for graduate students:

- **Before** the disbursement and **before** the end of the drop/add period, then the entire scholarship must be returned to the Office;
- **After** the disbursement but **before** the end of the drop/add period, then the entire scholarship must be returned to the Office;
- **After** the disbursement and **after** the end of the drop/add period; no refund is required unless student fully withdraws and was attending at least three-quarter time for undergraduate students or half-time for graduate students on the date of disbursement.

If a student withdraws from a modular or non-term based credit hour program the point of withdrawal will determine when and if a refund must be made.

- If student begins a term and the institution expects the student to be enrolled at least three-quarter time for undergraduate students or half time for graduate students, the institution can disburse the MISP award to the student account.
- If student withdraws **before** beginning the ninth credit to be considered three-quarter time for undergraduate students or **before** being enrolled half time as a graduate student, the entire scholarship must be returned to the Office within 30 days.
- Once student is considered three-quarter time for undergraduate students or half time for graduate students, the entire scholarship may be retained unless the student fully withdraws.
 - If student fully withdraws after disbursement and after having begun the 9th credit for undergraduate students or after being considered enrolled half time for a graduate student, the Office of Higher Education refund calculation must be used to determine the refund to be returned to the Office.

If the student fully withdraws after the disbursement of the funds, the Office of Higher Education refund calculation must be used to determine the refund to be returned to the state.

Refunds must be returned with written documentation that, at a minimum, indicates the student's name for which the refund is being made, the refund amount, the aid year and academic term for which the refund should be applied, and the reason for refund. The Office requests institutions mail refunds to OHE with the enclosed Refund Return Form for this purpose. <https://ohe.mn.gov/refund-form>

Failure to have required refunds to the Office within 30 days may result in the delay of future award payments until all late refunds are received.

Refunded money is available for awards to other eligible students on the waiting list, if applicable.

Tribal Scholarship Office Access to MISP Database

Tribal scholarship and education offices of Minnesota Tribal Nations can access the MNAid Minnesota Indian Scholarship online database. Offices that request access are only able to view data if the student listed the tribe or band on the application or if the Office has verified tribal affiliation with that Minnesota Tribal Nation. The viewable application information includes:

- Student application, biographic, and financial data information
- Award and payment info

Institutions are still required to include tribal scholarship awards in the financial data.

State Audit Requirements

Records Available for Auditors

The institution also has the option of hiring an outside auditing firm to conduct its state audits in conjunction with its audits of federal aid programs. (See 'Audits' under 'Common Definitions' chapter of the Financial Aid Manual for further information.)

Each institution must maintain and make available to auditors, individual student financial aid files for MISP recipients.

Historical records and documentation must be kept on file for three years after the last day of the fiscal year or until all audit exceptions for the period are resolved.

Documentation of Student Eligibility

The institution must have written documentation to support the student's eligibility including, but not limited to, the following:

- The student's enrollment level in an eligible program at the time of the award disbursement. The actual documentation, such as a fee statement or transcript, need not be kept at the institution's financial aid office but must be readily available to the financial aid office from one or more responsible departments within the institution; and
- The student met the other program eligibility requirements described in the 'Eligibility' section of this chapter except for proof of ancestry and verification of remaining terms of eligibility, which are maintained by the Office.

Documentation of Refunds

Written documentation supporting individual student refunds to the MISP must be retained at the institution (i.e., a copy of the calculation worksheet used to calculate the refund and the OHE Refund Return Form).

Return of Funds

MISP funds not issued to students must be returned to the Office within 30 days of the beginning of the academic term or 30 days from the receipt of the funds at the institution, whichever is later.

Funds must be returned with the required written documentation indicated in the 'Refund Process' section of this manual. Documentation of such refunds must be retained at the institution.

Reconciliation

At a minimum, at the end of each fiscal year, the financial aid office must reconcile its record of MISP disbursements with:

- Office's records of MISP disbursements, and
- Institution's business office records of MISP disbursements.

The Office strongly encourages institutions to reconcile its record of MISP disbursements with the Office and institutional business office/student account records monthly and at the end of each term. This will allow the institution to identify any issues and make any required refunds to the Office allowing it to make the funds available for awards to other eligible students on the waiting list, if applicable.

Appendices

Appendix A: 2025 Minnesota Statutes Governing Minnesota Indian Scholarship Program

136A.126 INDIAN SCHOLARSHIPS.

Subdivision 1. **Student eligibility.** The commissioner shall establish procedures for the distribution of scholarships to a Minnesota resident student as defined under section 136A.101, subdivision 8, who:

- (1) is of one-fourth or more Indian ancestry or is an enrolled member or citizen of a federally recognized American Indian or Canadian First Nations tribe;
- (2) has applied for other existing state and federal scholarship and grant programs;
- (3) is meeting satisfactory academic progress as defined under section 136A.101, subdivision 10;
- (4) is not in default, as defined by the office, of a federal or state student educational loan;
- (5) if enrolled in an undergraduate program, is eligible or would be eligible to receive a federal Pell Grant or a state grant based on the federal needs analysis and is enrolled for nine semester credits per term or more, or the equivalent; and
- (6) if enrolled in a graduate program, demonstrates a remaining financial need in the award amount calculation and is enrolled, per term, on a half-time basis or more as defined by the postsecondary institution.

Subd. 2. **Eligible programs.** Scholarships must be for enrollment at an eligible institution that is accredited. Scholarships may also be given to students attending eligible institutions that are in candidacy status for obtaining full accreditation, and are eligible for and receiving federal financial aid programs. Students are also eligible for scholarships when enrolled in eligible institutions that have joint programs with other accredited higher education institutions.

Subd. 3. **Cost of attendance.** The total cost of attendance shall include tuition and required fees charged by the institution and the campus-based budget used for federal financial aid for food, housing, books, supplies, transportation, and miscellaneous expenses.

Subd. 4. **Award amount.**

(a) Each student shall be awarded a scholarship based on the federal need analysis. Applicants are encouraged to apply for all other sources of financial aid. The amount of the award must not exceed the applicant's cost of attendance, as defined in subdivision 3, after deducting:

- (1) the expected family contribution as calculated by the federal need analysis;
- (2) the amount of a federal Pell Grant award for which the applicant is eligible;
- (3) the amount of the state grant;

- (4) the federal Supplemental Educational Opportunity Grant;
- (5) the sum of all institutional grants, scholarships, tuition waivers, and tuition remission amounts;
- (6) the sum of all Tribal scholarships;
- (7) the amount of any other state and federal gift aid; and
- (8) the amount of any private grants or scholarships.

(b) The award shall be paid directly to the postsecondary institution where the student receives federal financial aid.

(c) Awards are limited as follows:

- (1) the maximum award for an undergraduate is \$4,000 per academic year;
- (2) the maximum award for a graduate student is \$6,000 per academic year; and
- (3) the minimum award for all students is \$100 per academic year.

(d) Scholarships may not be given to any Indian student for more than three years of study for a two-year degree, certificate, or diploma program or five years of study for a four-year degree program at the undergraduate level and for more than five years at the graduate level. Students may acquire only one degree per level and one terminal graduate degree. Scholarships may not be given to any student for more than ten years including five years of undergraduate study and five years of graduate study.

(e) Scholarships may be given to an eligible student for four quarters, three semesters, or the equivalent during the course of a single fiscal year. In calculating the award amount, the office must use the same calculation it would for any other term.

Subd. 5. **Awarding procedure.**

(a) Awards must be made on a first-come, first-served basis in the order complete applications are received. If there are multiple applications with identical completion dates, those applications are further sorted by application receipt date.

(b) Awards are made to eligible students until the appropriation is expended.

(c) Applicants not receiving a grant and for whom the office has received a completed application are placed on a waiting list in order of application completion date.

History: *Ex1959 c 71 art 5 s 36; 1971 c 176 s 1; 1977 c 384 s 1; 1983 c 258 s 28; 1Sp1985 c 11 s 12; 1988 c 629 s 28; 1988 c 718 art 3 s 3; 1993 c 224 art 9 s 32; art 13 s 40; 1993 c 374 s 23; 1997 c 192 s 20; 1998 c 397 art 2 s 107,164; 1998 c 398 art 5 s 55; 2000 c 489 art 3 s 4; 1Sp2001 c 6 art 2 s 49; 1Sp2005 c 5 art 2 s 70; 2007 c 146 art 2 s 28, 47; 2008 c 298 s 5; 2010 c 364 s 8,9; 2013 c 99 art 2 s 29; 2014 c 149 s 18-20; 1Sp2021 c 2 s 10-11;*

Appendix B: 2025-2026 MN Indian Scholarship Application Form (Paper)

Refer to [2025-2026 Minnesota Indian Scholarship Application](#)

 OFFICE OF HIGHER EDUCATION 1450 Energy Park Drive, Suite 350 St. Paul, MN 55108 Phone: (651) 642-0567 Toll Free: (800) 657-3866 Fax: (651) 642-0675	Minnesota Indian Scholarship Program Application
	2025-2026
	Instructions
	Page 1
Read instructions before completing application. Incomplete applications will not be processed. Applications can be submitted online at https://mnaid.guarantorsolutions.com/StudentPortal/ If unable to submit online, submit the application to the Minnesota Indian Scholarship Program by mail or fax. If you have questions, use the contact information above or submit email inquiries to financialaid.ohe@state.mn.us	
Complete Application Checklist	
In order for your application to be considered complete, your application must include the following: ☐ Student Section completed with all the required information and is signed and dated ○ If a new applicant, also submit American Indian ancestry documentation ☐ Completed Free Application for Federal Student Aid (FAFSA) or Minnesota Dream Act application and applied for all available state and federal aid ☐ College or University Section completed by an authorized representative (usually someone in the financial aid office) at the college or university you attend or plan to attend that includes all of the required information	
Program Information	
The Minnesota Indian Scholarship Program (MISP) provides postsecondary financial assistance to eligible American Indian Minnesota Resident Students. Undergraduate students may receive up to 5 annual awards (limited to 3 annual awards for students in less than 4-year programs) and graduate students may receive up to an additional 5 annual awards. Students may receive the scholarship for 1 degree per undergraduate educational level and 1 terminal graduate degree. The annual award is up to \$4,000 per academic year for undergraduate students and up to \$6,000 per academic year for graduate students. Eligible students may receive awards in up to 3 semesters, 4 quarters, or the equivalent during an award year.	
Eligibility	
To be eligible, students must: • Possess one-quarter or more American Indian ancestry or be an enrolled member or citizen of a federally-recognized American Indian tribe or Canadian First Nation; • Be enrolled in an accredited postsecondary institution in Minnesota; • Complete the FAFSA or Minnesota Dream Act Application to apply for other state and federal financial aid; • Be an undergraduate student enrolled at least 3/4 time or a graduate student enrolled at least 1/2-time; • Be meeting Satisfactory Academic Progress (SAP) requirements as defined by the institution; • Not be in default on a state or federal student loan; and • Demonstrate financial need.	
The Priority Deadline is July 1st. Eligible students who have complete applications on file by this date, will receive award notices by early August. All eligible students will be notified of their awards as soon as possible provided funds are available.	
Notice to Applicants	
Section 7(b) of the Federal Privacy Act of 1974 (5 U.S.C. 552a) requires that when any federal, state, or local government agency asks you to disclose your Social Security Account Number, you must be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what uses will be made of it. Accordingly, you are being advised that disclosure of your Social Security number is voluntary. The Social Security number will be used to verify your identity, and as an identifier of your file in order to record necessary data accurately. As an identifier, the Social Security number is used in this program for such purposes as processing the application form, program evaluation, and reporting and notification of program eligibility and award amount to your postsecondary institution. Pursuant to Minnesota Statutes, Sec. 13.04, subd. 2 (2004), you are hereby informed that the information supplied in this application may be used as follows: (1) in the processing and verification of the data supplied to determine your eligibility for this program; (2) for compilation and analysis of summary data relative to this program; and (3) for dissemination of information to the school. You are not required to provide the information supplied in this application. However, failure to submit requested data may prevent further processing of this application. The information supplied in this application may be shared with other public and private individuals and entities in order to use the information for the purposes specified above. The Office of Higher Education does not discriminate on the basis of disability in the admission or access to, or treatment or employment, in its programs or activities. This document can be made available in an alternative format to individuals by calling (651) 642-0567.	

MISP App 04/28/2025

 OFFICE OF HIGHER EDUCATION 1450 Energy Park Drive, Suite 350 St. Paul, MN 55108 Phone: (651) 642-0567 Toll Free: (800) 657-3866 Fax: (651) 642-0675		Minnesota Indian Scholarship Program Application	
		2025-2026	
		Application	
		Page 1 – Student Section	
Student Info – All Information Required			
Name (Last, First, Middle)		Social Security Number	
Please list ALL names you have used other than the name listed above		Date of Birth	
Mailing Address		E-Mail Address	
City	State	Zip Code	Telephone Number () -
Gender ☐ Male ☐ Female ☐ Nonbinary ☐ Prefer not to answer		Do you intend to enroll in a teacher preparation program? ☐ Yes ☐ No	
College or University you attend or are planning to attend		Tribal Affiliation (check one): ☐ Enrolled in Tribe ☐ Combination	
All new applicants must provide documentation verifying they meet the eligibility requirements. If ancestry is from more than one tribe or band, applicant must provide documentation showing blood quantum from each tribe or band.			
Please list all tribes with which you are affiliated (If Minnesota Chippewa Tribe, indicate band):			
Tribe and Band (if applicable):		Tribal Address (include country, city, state, zip):	
Tribe and Band (if applicable):		Tribal Address (include country, city, state, zip):	
Tribe and Band (if applicable):		Tribal Address (include country, city, state, zip):	
STUDENT CERTIFICATION AND PERMISSION FOR RELEASE OF INFORMATION			
Please check the box next to each statement indicating that you understand the statement:			
☐ I give permission to my college, MOHE, and listed tribal offices to verify application data provided and to obtain data for all funding sources relating to this application and for verifying my tribal enrollment/membership or degree of Indian ancestry.			
☐ I give permission to my college, tribal officials (from the tribes or bands listed) and/or MOHE to enter the information from this application onto the web-based application on my behalf.			
☐ I certify that the information on this application is true and correct and I promise to provide additional documentation if requested. I promise to provide a written report to MOHE of any changes.			
☐ I understand this form is used to establish eligibility for this program and that if I purposely give false or misleading information on this form, I may be subject to a fine, prison sentence or both; and such action may result in the forfeiture of future awards from this program.			
☐ I understand that any changes in my FAFSA, MN Dream Act Application, Pell Grant, MN State Grant, or other state or federal financial aid may cause my scholarship award to be adjusted.			
☐ I understand that all awards are subject to the availability of funds.			
☐ I certify that I have read and understand the Notice to Applicants section in the form instructions.			
Applicant Signature		Date	

 OFFICE OF HIGHER EDUCATION 1450 Energy Park Drive, Suite 350 St. Paul, MN 55108 Phone: (651) 642-0567 Toll Free: (800) 657-3866 Fax: (651) 642-0675		Minnesota Indian Scholarship Program Application				
		2025-2026				
		Application				
		Page 2 – College or University Section				
Student Info						
Student Name		Social Security Number (last 4 digits)				
College or University Name		Federal School Code				
Financial Aid Office Verification of Student Status – All Information Required						
Is the student a Minnesota Resident Student for State Financial Aid purposes?		☐ Yes ☐ No				
Current Student FA Eligibility Status:		☐ Eligible ☐ Academic Suspension ☐ In Default on Federal or State Loan ☐ Other				
Current degree student is seeking:		☐ Certificate/Diploma ☐ Associate's ☐ Bachelor's ☐ Graduate/Master's ☐ Doctorate/Professional				
Financial Aid Office Student Budget Data – All Information Required						
Important:		List all other grants, scholarships, and institutional aid the student is receiving or is expected to receive. Do not list federal, state, or private student loans. Do not list work-study unless directed by OHE administrator. Term Start Date determines MISP disbursement date. Enrollment level used to confirm student eligibility each term.				
Terms	Summer 1 (2025)	Fall	Winter	Spring	Summer 2 (2026)	Total
Start Date						
Enrollment Level (FT, 3QT, HT)						
Cost of Attendance (COA)						\$
Student Aid Index (SAI)						\$
Federal/State/ College/Private/ Tribal Or Other Gift Aid	Pell					\$
	MN ST GT					\$
	SEOG					\$
						\$
						\$
Balance						\$
Financial Aid Office Certification						
Authorized Official (Please Print):				Phone Number:		
Signature 				Date		
Additional Institutional Comments:						

Appendix C: Student Aid Index (SAI) Guidance for Minnesota State Financial Aid Programs in MNAid

Student Aid Index (SAI) Guidance for Administering State Financial Aid Programs in MNAid 8/8/2024

Impacted Programs

Minnesota Indian Scholarship (MISP), Student Teacher Grants (STG), Aspiring Teachers of Color Scholarship (ATC), and Fostering Independence Grant (FIG)

These programs all have a Financial Data screen, or budget that is completed within MNAid, which distinguishes these programs from other State Financial Aid Programs not listed.

Student Aid Index (SAI)

The FAFSA Simplification Act (Act) was enacted into law as part of the Consolidated Appropriations Act, 2021, and amended by the Consolidated Appropriations Act, 2022. The Act further amends the Higher Education Act of 1965, as amended (HEA), and impacts the Free Application for Federal Student Aid (FAFSA®).

Included in the Act was a switch from the Expected Family Contribution (EFC) to the Student Aid Index (SAI) to determine need. This change eliminated the ability to prorate the federal needs analysis. From the 2024-2025 Federal Student Aid Handbook, Volume 3, Chapter 3:

No Alternate SAIs for Periods Other Than Nine Months

Prior to the 2024-2025 award year, the HEA allowed schools to use alternate expected family contributions (EFCs) when packaging aid for periods other than nine months. The FAFSA Simplification Act eliminated this provision. Beginning with the 2024-2025 award year, when packaging aid for any period that is not nine months, schools must use a student's calculated 9-month SAI in the formula to determine eligibility for need-based aid, as described above (that is, $COA - SAI - OFA = need$). As a result of this change, students who are enrolled for periods shorter than nine months will have less financial need than would have been the case in the past when using an alternate (smaller) EFC for such periods. See Volume 8 for more information on how this change may affect Direct Subsidized Loan eligibility for students receiving loans for periods of enrollment (loan periods) shorter than nine months.

SAI Program Impact

The impacted programs listed above require the SAI when calculating award amounts. All four programs are administered in MNAid and are calculated by term. **Use the following guidance to report the SAI in MNAid:**

- **Zero SAI:** A zero SAI will be entered as zero when requested.

- **Negative SAI:** A negative SAI will be entered as zero when requested. A negative SAI will not increase the amount of need-based aid a student can receive for the impacted programs in this guidance. A negative SAI also does not increase the amount of non-need-based aid a student can receive. A negative SAI will not increase the student's cost of attendance.
- **Positive SAI:** A positive SAI will be entered based the on the enrollment period length. A student enrolled and packaged for a 9-month period, will have more than one term of enrollment. To calculate state programs that require individual term awards that use the SAI in the calculation, the SAI will be divided by the number of terms in the 9-month enrollment period.

This is not a proration of the SAI, but evenly dividing the SAI by terms included in the enrollment period for administration of Minnesota State Financial Aid Programs.

For students with an enrollment period of only one term, the campus aid administrator must enter the full SAI in MNAID; this is due to the elimination of the proration of federal needs analysis. This includes students enrolled in a summer term.

Examples: Assume a student with a SAI of 3000.

#1: The student is packaged for the Fall and Spring semester. Enter a SAI of 1500 for Fall and a SAI of 1500 for Spring.

#2: The student is packaged for Spring only. Enter a SAI of 3000 for Spring.

#3: A student is packaged for Summer only. Enter a SAI of 3000 for Summer 2.

Withdrawals or No Shows for Subsequent Terms

When the student withdraws between the fall and spring terms, the entered COA and SAI in MNAid does not need to be adjusted. Refer to each state aid program manual for further guidance on how to indicate that the student is no longer enrolled in the subsequent term.

What about the SAI and other State Financial Aid Programs not listed above?

• **Minnesota Postsecondary Child Care Grant**

The Child Care Grant (CCG) program uses a look up table for the SAI and based on the SAI range, the award amount is determined. The CCG does not use a prorated SAI. The award amount is calculated on a per term basis. The SAI is used to calculate the maximum term award amount using an SAI start and SAI end range for enrollment levels. With the Child Care Grant calculator now built into MNAid, the needs analysis look-up will happen within the tables built into the calculator.

• **Minnesota State Grant/Minnesota Dream Act**

The MN State Grant formula which is used in awarding both MN state Grant and MN Dream, uses an independent student's SAI and a dependent's parent contribution (PC) as part of the calculation. It is important

to note that the MN State Grant formula does consider negative values for SAI and PC, resulting in larger MN State Grant awards for students with negative values, as opposed to Zero SAI. Neither the SAI or PC are prorated as part of the State Grant Formula.

References

1. Common Definitions: <http://www.ohe.state.mn.us/pdf/FAManual/CommonDefinitions.pdf>
2. Minnesota Statutes Sec. 136A.101: <https://www.revisor.mn.gov/statutes/cite/136A.101>
3. Agency Rules: <https://www.revisor.mn.gov/rules/4830.0300/>
4. Minnesota Statutes 136A.126 - Indian Scholarships: <https://www.revisor.mn.gov/statutes/cite/136A.126>
5. Ex1959 c 71 art 5 s 36: <https://www.revisor.mn.gov/laws/1959/1/Session+Law/Chapter/71/pdf/>
6. 1971 c 176 s 1: <https://www.revisor.mn.gov/laws/1971/0/Session+Law/Chapter/176/pdf/>
7. 1977 c 384 s 1: <https://www.revisor.mn.gov/laws/1977/0/Session+Law/Chapter/384/pdf/>
8. 1983 c 258 s 28: <https://www.revisor.mn.gov/laws/1983/0/258/>
9. 1Sp1985 c 11 s 12: <https://www.revisor.mn.gov/laws/1985/1/11/>
10. 1988 c 629 s 28: <https://www.revisor.mn.gov/laws/1988/0/629/>
11. 1988 c 718 art 3 s 3: <https://www.revisor.mn.gov/laws/1988/0/718/>
12. 1993 c 224 art 9 s 32: <https://www.revisor.mn.gov/laws/1993/0/224/>
13. 1993 c 374 s 23: <https://www.revisor.mn.gov/laws/1993/0/374/>
14. 1997 c 192 s 20: <https://www.revisor.mn.gov/laws/1997/0/192/>
15. 1998 c 397 art 2 s 107: <https://www.revisor.mn.gov/laws/1998/0/397/>
16. 1998 c 398 art 5 s 55: <https://www.revisor.mn.gov/laws/1998/0/398/>
17. 2000 c 489 art 3 s 4: <https://www.revisor.mn.gov/laws/2000/0/489/>
18. 1Sp2001 c 6 art 2 s 49: <https://www.revisor.mn.gov/laws/2001/1/6/>
19. 1Sp2005 c 5 art 2 s 70: <https://www.revisor.mn.gov/laws/2005/1/5/>
20. 2007 c 146 art 2 s 28: <https://www.revisor.mn.gov/laws/2005/1/5/>
21. 2008 c 298 s 5: <https://www.revisor.mn.gov/laws/2008/0/298/>
22. 2010 c 364 s 8: <https://www.revisor.mn.gov/laws/2010/0/364/>
23. 2013 c 99 art 2 s 29: <https://www.revisor.mn.gov/laws/2013/0/99/>
24. 2014 c 149 s 18: <https://www.revisor.mn.gov/laws/2014/0/149/>
25. 1Sp2021 c 2 s 10-11: <https://www.revisor.mn.gov/laws/2021/1/Session+Law/Chapter/2/>
26. Minnesota Statutes Sec 136A.097: <https://www.revisor.mn.gov/laws/2024/0/124/>