PAYING FOR COLLEGE

UNDERSTANDING THE COSTS OF COLLEGE

2026 - 2027

OFFICE OF HIGHER EDUCATION

PAYING FOR COLLEGE
Understanding the
costs of college

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WHAT YOU NEED TO KNOW ABOUT PAYING FOR COLLEGE

Paying for higher education can seem like a monumental task, but it doesn't have to be, and you're not alone in your journey. There are hundreds of resources at your fingertips that can help you plan, reduce, and budget for tuition and other costs. What's most important is finding the best options for you.

Also, starting at a university after high school is just one possible path. There are a wide variety of learning options – including short-term programs that can lead you to enter the workforce quickly or longer-term two- and four-year universities that will allow you to earn an associate or bachelor's degree.

This resource is designed to help you start thinking about how to pay for college and how to make financial aid work for you. Spend some time reviewing this booklet to get familiar with the basics of financial aid and how it can help you cover college tuition costs.

As you create a plan and budget for college, keep these five main expenses in mind:

1 TUITION AND FEES

Tuition and fees are what students pay for classes and instruction provided by the college and automatic charges for services such as the health center, library, or student activities.

2 LIVING EXPENSES

Living expenses typically refer to housing, food, and items for daily living. These can include charges from your school for on-campus housing or meal plans, or managing your own rent, groceries, and essentials off campus.

3 BOOKS, COURSE MATERIALS, SUPPLIES, AND EQUIPMENT

Unlike in high school, students in college are expected to buy their own books. In addition, they're expected to purchase their own pencils, paper, art supplies, calculators, and computers. Required supplies vary by class.

4 TRANSPORTATION

All students spend some money for travel, whether they live on campus or commute to school daily. Students who commute on a daily basis must carefully figure in the cost of fuel and parking or public transportation. Both can add up quickly.

5 MISCELLANEOUS PERSONAL EXPENSES

Regardless of the type of institution you choose, plan for some personal expenses such as laundry, clothing, recreation, medical care, insurance, and so on. Students should plan to spend at least $1,000 each academic year on these items.

WHAT IS FINANCIAL AID AND WHERE DOES IT COME IN?

IF YOU THINK YOU CAN'T AFFORD TO GO TO COLLEGE, THINK AGAIN!

FINANCIAL AID HAS HELPED MILLIONS OF STUDENTS PAY FOR THEIR EDUCATION BEYOND HIGH SCHOOL. IN FACT, AN ESTIMATED $120 BILLION IS PROVIDED EACH YEAR IN THE FORM OF GRANTS, WORK-STUDY, AND LOAN FUNDS TO HELP MORE THAN 13 MILLION STUDENTS PURSUE COLLEGE OR CAREER SCHOOL.

Types of financial aid:

GRANTS

Money provided to students, sometimes based on financial need, that does not have to be repaid, provided the student meets any requirements noted in the financial aid offer.

SCHOLARSHIPS

Money provided to students, often based on academic merit or other criteria. Scholarships do not have to be repaid, provided the student meets any requirements noted in the financial aid offer.

WORK STUDY

Work study provides funding for eligible part-time jobs, for students who qualify. Unlike grants and loans, work study is paid directly to students working in eligible jobs. Eligibility for work study funds is not a guarantee of employment and students who do not obtain employment in a work study eligible position will not be paid these funds.

LOANS

Money borrowed from the federal government, a state-affiliated lender, a college or university, or a private source like a bank or financial institution to pay for educational expenses. Student loans must be paid back, generally with interest, regardless of whether the student continues to be enrolled or completes their program of study. More information about student loans is available starting from page 39.

VISIT MYHIGHERED FOR MORE RESOURCES ON PAYING FOR COLLEGE!

MyHigherEd MINNESOTA

myhighered.mn.gov

FINANCIAL AID ELIGIBILITY

VARIOUS FACTORS MAY AFFECT YOUR ELIGIBILITY FOR FINANCIAL AID

Dependent or independent status

For financial aid purposes, a dependent student is anyone under the age of 24 who does not qualify for any of the exemptions noted on the FAFSA. The financial information of both students and their contributors will be used to determine eligibility for need based financial aid for dependent students, regardless of the parent/guardian's ability or willingness to pay for educational expenses.

You are automatically considered an independent student for the 2026-27 school year if you are 24 or older as of December 31, 2025. If you are under 24, you will be considered an independent student if you are any one of the following:

- A graduate or professional student
- Married
- A student with children or other dependents
- On active-duty military service
- A veteran of the U.S. Armed Forces
- An orphan or ward of the court
- In foster care at any time, age 13 or older
- In legal guardianship or emancipated minor status as of the date of application (or 18th birthday if a Minnesota resident)
- Determined to be an unaccompanied homeless youth

Appeals: If you don't have contact with your parents, don't know where they live, or you've left home due to an abusive situation, select "Yes" to the question on the FAFSA form that asks whether unusual circumstances prevent you from contacting your parents or if doing so would put you at risk. The FAFSA system will treat you as provisionally independent. To complete your application, you should contact the financial aid office at the college or career/trade school you plan to attend and ask what supporting documentation you need to submit directly to the school.

KEEP TRACK OF YOUR PROGRESS

- [ ] COLLECT IMPORTANT DOCUMENTS LIKE YOUR PARENTS' TAX RETURNS, BANK STATEMENTS, YOUR SOCIAL SECURITY NUMBER, ETC.
- [ ] DOUBLE CHECK THE APPLICATION DEADLINES
- [ ] APPLY FOR ADMISSION TO ONE OR MORE COLLEGES
- [ ] APPLY FOR FINANCIAL AID AT FAFSA.GOV
- [ ] APPLY FOR SCHOLARSHIPS AND GRANTS FROM THE STATE AND OTHER SOURCES
- [ ] RECEIVE COLLEGE ACCEPTANCE LETTERS
- [ ] RECEIVE FINANCIAL AID OFFERS
- [ ] REVIEW AND COMPARE, ACCEPT OR DECLINE YOUR OPTIONS

CITIZENSHIP REQUIREMENTS

To complete the FAFSA, the student must be a citizen or eligible non-citizen. However, undocumented students and others in Minnesota may qualify for state financial aid under the Minnesota Prosperity Act, and should fill out the MN Alternative State Financial Aid Application. Read more about the alternative aid application on page 10.

ENROLLMENT STATUS

Increases and decreases in the number of credits, clock hours, or classes per term may affect how much financial aid you are eligible to receive. Check with your financial aid office for more details.

SCHOOL TRANSFER

Financial aid does not automatically transfer with students to a new college. Students must contact the financial aid office at the new college to determine what actions should be taken to receive aid. Students must be sure to have an electronic version of the FAFSA sent to the new institution. Log into www.studentaid.gov and add the school code of the new institution as a FAFSA correction.

Students with a Direct Loan, PLUS Loan, or SELF Loan will need to reapply when transferring schools. Students awarded funds from the MN Alternative State Financial Aid Application, Child Care Grant, Fostering Independence Grant, Get Ready Student Success Scholarship, Minnesota Indian Scholarship Program, and Student Teacher Grant should log into the MNAid Student Portal to request a transfer. If you transfer to a more expensive school, you may be eligible to receive more aid. Contact your financial aid office for details.

WHAT IS FAFSA AND HOW TO APPLY FOR IT

To receive federal and state financial aid, you'll need to fill out the Free Application for Federal Student Aid (FAFSA). This is used to determine your financial need, which is the difference between the total cost of attendance and what you and your family can contribute to your education.

To determine this, the form requires you to submit information about your family's income and assets, and your status as a resident student. Your completed FAFSA will be made available to all the schools you designate.

You can select up to 20 different schools to receive your information. Once your need is determined, you will receive a "financial aid offer" from the colleges you have applied to for you to review.

This "offer" or sometimes known as an "award letter" consists of any Federal Pell Grants, Minnesota State Grants, and any other financial aid offered by colleges and universities you are eligible to receive. Your financial aid may also be supplemented with loan and work-study funds. See page 12 for more information on financial aid offers and how to understand your options.

WHAT IF I'M NOT ELIGIBLE FOR FAFSA?

If you are not eligible for FAFSA due to your immigration status, you may be eligible to apply for state aid through the MN Alternative State Financial Aid Application. Read more on page 10.

QUICK LINK

FSA.GOV Account

QUICK LINK

MN Alternative State FInancial Aid Application

APPLYING FOR AID: THE STEPS

1. Apply for admission to one or more colleges
2. Create an fsa.gov account. If you are a dependent student, both you and your parent must create a fsa.gov account. Create your fsa.gov account at studentaid.gov/fsa-id/create-account/launch
3. Apply for financial aid at fafsa.gov. MN resident students not eligible for the FAFSA may be eligible for state aid through the MN Alternative State Financial Aid Application. Read more about eligibility requirements at https://ohe.mn.gov/alternative-state-aid-application
4. Apply for scholarships and grants offered by the state, colleges, and other sources
5. Receive college admittance letters (timing varies)
6. Receive financial aid offers from colleges
7. Review and compare your financial aid offers and decide which options you want to accept or decline. Note: you are not required to accept all the financial aid offered (such as loans)

WHAT DOCUMENTS DO I NEED TO FILE?

- Your parents' social security numbers (if they have them and if you are a dependent student)
- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms
- If you are a dependent student, your parent's tax return, and all of the above
- If you are married (and your spouse filed a separate form), your spouse's return, and all of the above

WHEN DO I APPLY FOR FINANCIAL AID?

Deadlines vary among financial aid programs. In typical years, the earliest you can submit your FAFSA or MN Alternative State Financial Aid Application is October 1 for the following academic year. If you would like an estimate of what you might pay earlier than October 1, look at the school's website for the "Net Price Calculator." All schools that participate in federal financial aid, must publish a Net Price Calculator on their website.

Remember, you must reapply for financial aid each year!

Application deadlines:

- Minnesota State Grant: Students must apply by the 30th day of the term.
- Federal Pell Grant: The end of the academic year (June 30)
- Institutional Scholarships: Deadlines vary, check with your school (many colleges have March 1 or April 1 deadlines).
- Other Scholarships and Grants: Deadlines vary, check each scholarship and grant.

TIPS, TRICKS, AND CONSIDERATIONS:

DIVORCED OR SEPARATED PARENTS

If your parents are divorced, separated, or never married, and don't live together, the parent who provided more financial support during the last 12 months is the contributor and must provide their information. If both parents provided an equal amount of financial support or if they don't support you financially, the parent with the greater income and assets is the contributor and must provide their information.

SPECIAL CIRCUMSTANCES AND PROFESSIONAL JUDGEMENT

If you or your family have experienced a significant change in your financial circumstances, your school may take these special circumstances into account and perform professional judgement by making an adjustment to your financial aid application. Some common examples are loss of employment, pay cuts or significant loss of income, high unreimbursed medical/dental expenses, death of a family member or other unexpected financial hardship. Only the Financial Aid Office may perform professional judgement, and they may require documentation, such as proof of unemployment or reduced income.

BUSINESSES AND FARMS ARE ASSETS

Businesses and family farms are required to be reported as assets only if the family business has more than 100 full-time employees and farms on which the family does not reside. Applicants should exclude the value of a family business with 100 or fewer full-time (or full-time equivalent) employees, farms where the family resides, and commercial fishing businesses and related expenses owned and controlled by the family.

FAFSA FAST FACTS

1. THE FAFSA, ALONG WITH RESOURCES AND TRANSLATION SERVICES, IS AVAILABLE IN THE 11 MOST COMMONLY SPOKEN LANGUAGES IN THE UNITED STATES

2. STUDENTS CAN SELECT UP TO 20 COLLEGES TO SHARE THEIR FAFSA WITH WHEN COMPLETING THE FORM.

3. FAFSA IS FREE TO FILE, AND YOU ARE NEVER REQUIRED TO ACCEPT ANY FINANCIAL AID YOU DO NOT WANT OR NEED.

AM I ELIGIBLE TO COMPLETE THE MN ALTERNATIVE STATE FINANCIAL AID APPLICATION?

All Minnesota students should have the opportunity to attend college and earn a degree, diploma, or certificate, regardless of their documentation status. But, without financial aid, the price of college can be incredibly overwhelming.

In Minnesota, resident students who are not eligible for the FAFSA are eligible for in-state tuition rates and privately funded financial aid administered by Minnesota public colleges and universities and can apply for state financial aid through the MN Alternative State Financial Aid Application (formerly the MN Dream Act application).

Minnesota resident students granted Deferred Action for Childhood Arrivals (DACA), and others, may also be eligible for these benefits. You can learn more about the MN Alternative State Financial Aid Application and how to apply for these benefits at https://ohe.mn.gov/alternative-state-aid-application.

The MN Alternative State Financial Aid Application should be submitted once for each year the student is enrolled in college.

In general, to be eligible to apply for state financial aid through the MN Alternative State Financial Aid Application, students must:

- Have attended a Minnesota high school for at least three years
- Graduated from a Minnesota high school, or earned your GED in Minnesota
- Complete Selective Service registration requirements

If you meet the criteria mentioned above, we encourage you to reach out to the financial aid division at the Office of Higher Education at 651-642-0567 (press 2). Our staff can discuss your situation with you one-on-one and determine if you meet another residency requirement.

Students complete the MN Alternative State Financial Aid Application through MNAid, a secure platform managed by the Minnesota Office of Higher Education. The MNAid platform allows users to log in through a Student Portal and create an account with a username and password.

QUICK LINK

MN Alternative State Financial Aid Application

RECEIVE A UNIQUE MN ALTERNATIVE STATE FINANCIAL AID APPLICATION ID

Applicants who do not have a Social Security number will be assigned a unique ID Number (also known as an Applicant ID) to access their accounts.

PAST APPLICANTS

Have you filed the MN Alternative State Financial Aid Application (formerly the MN Dream Act application) in the past?
Students who have previously completed the MN Alternative State Financial Aid Application (formerly the MN Dream Act application) without using a Social Security number (prior to 2022-23 school year) should use their Applicant ID provided by the Office of Higher Education. If you do not know your Applicant ID, please contact us at financialaid.ohe@state.mn.us or 651-642-0567 (press 2).

NEW APPLICANTS

Are you completing the MN Alternative State Financial Aid Application for the first time?
New, first-time applicants will automatically have an Applicant ID assigned when they apply.

The MNAid Student Portal allows applicants to:

- Save progress and return to the application, eliminating the need to complete it in one sitting
- View real-time application status and receive notifications
- View required verification documents, securely upload materials, and track verification progress
- Access past award history and saved lifetime documents
- View eligibility for the Minnesota State Grant at every credit level
- Access federal needs analysis results, which can be used to apply for need-based third-party scholarships

TUITION POLICIES FOR MN ALTERNATIVE STATE FINANCIAL AID APPLICANTS

Students meeting MN Alternative State Financial Aid Application criteria are eligible for in-state tuition rates at Minnesota public colleges and universities. Your college or university may ask you to submit documentation showing you meet these requirements.

‘I HAVE MY FINANCIAL AID OFFER. NOW WHAT?’

After you’ve completed the FAFSA or MN Alternative State Financial Aid Application and have been admitted to your selected colleges and universities, you will receive your financial aid offers, which typically happens in the spring. Your offer will provide an estimated cost of attendance, along with all the financial aid your college is offering you to attend their institution.

FINANCIAL AID APPLICATION

Your financial aid offer will include federal grants (like the Pell Grant), federal loans, and work-study, if you are eligible. If you are attending a college or university in Minnesota, it may include state financial aid programs, such as the Minnesota State Grant and North Star Promise program, if you are eligible. The offer may also include institutional aid from the college itself, like grants and scholarships.

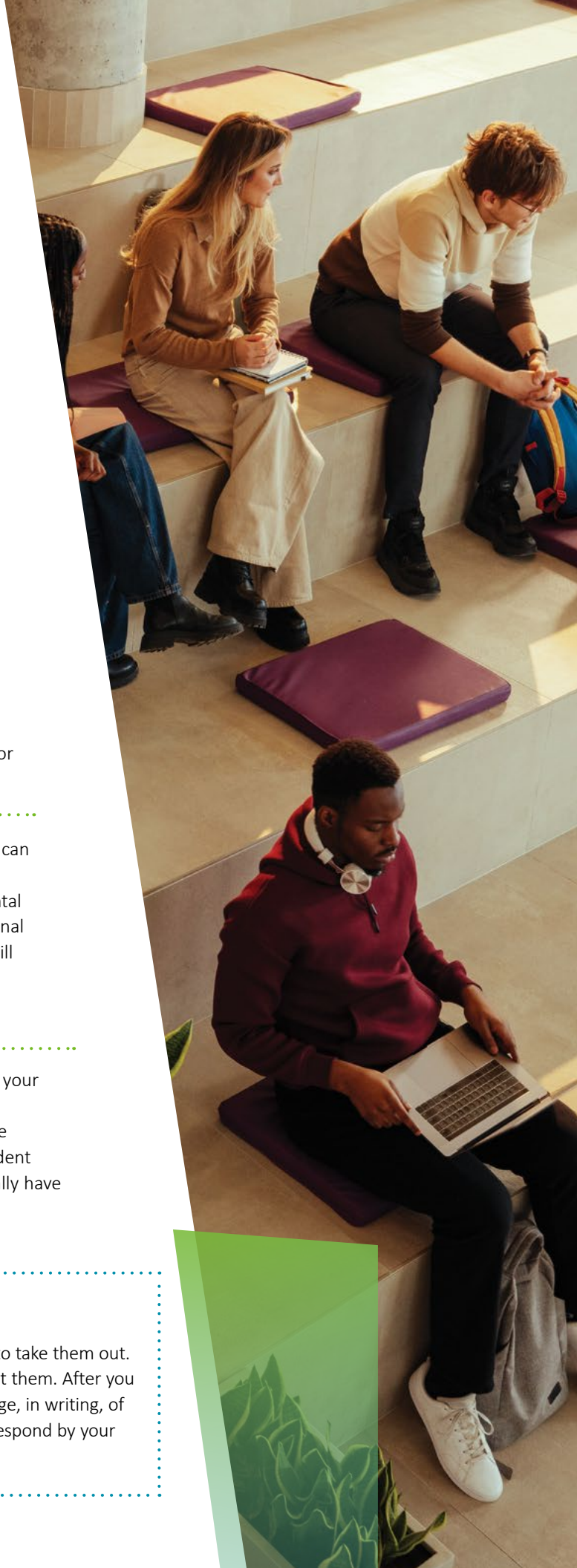
COMPARING YOUR OPTIONS FROM DIFFERENT SCHOOLS

1. If you are offered any scholarships or merit aid, is it continued after the first year? If it is renewable, is there a minimum GPA or other academic criteria you’ll need to meet?

2. How much will you need to borrow, if any, at each school? You can calculate this by taking the cost of each college and then subtracting grants, scholarships, and other resources like parental contributions or college savings. Remember to compare your final out-of-pocket costs because an offer containing mainly loans will cost you more in the long run when compared to an offer with mainly grants.

3. If you do need to take out student loans, is the loan amount in your aid offer enough to meet your needs? If not, you may need to consider programs like the Minnesota SELF loan program. Some families may also consider the Parent PLUS Loan or private student loans, but it’s important to note that these loan programs usually have higher interest rate and require a credit check.

A note on student loans:
Just because loans are listed in your offer does not mean you have to take them out. You have the option to decline those loans if you don’t need or want them. After you compare your offers and make a decision, notify your selected college, in writing, of the financial aid options you want to accept or decline. Be sure to respond by your college’s deadline!



NEED HELP COMPARING YOUR FINANCIAL AID OFFERS?

THERE'S AN APP FOR THAT.

THE MINNESOTA OFFICE OF HIGHER EDUCATION HAS PARTNERED WITH THE VERMONT STUDENT ASSISTANCE CORPORATION ON AWARD ADVISOR, A FREE, USER-FRIENDLY APP DESIGNED TO HELP STUDENTS AND FAMILIES UNDERSTAND AND COMPARE FINANCIAL AID OFFERS.

AWARD ADVISOR ™

HOW IT WORKS

After you download AwardAdvisor, simply add the schools and scan your financial aid offer letters. The app will then translate each award letter into consistent, common terms. Students can view information at a high level or dive into detailed breakdowns, with transparency back to the original award letter language. They can also include their own personal funds to see a complete picture of their unique college financing situation.

The app offers two clear comparison views:

- Detailed breakdown: Gift aid, loans, other aid, and remaining gap.
- Simplified view: Free money versus student obligation.

Students can export translated award letters into standardized award letter PDFs for family or counselor discussions, or export comparison data to Excel or Google Sheets for deeper analysis. Award Advisor transforms a confusing collection of letters into clear, actionable information.

LEARN MORE AND DOWNLOAD THE APP

Award Advisor™ is available now for free on iPhone and Android devices. Families and counselors are encouraged to explore the app and see how clarity can change the college decision process.

To learn more about Award Advisor, visit: https://awardadvisor.org

QUICK LINK

Award Advisor ™

YOU CAN LOWER YOUR EXPENSES BEFORE COLLEGE STARTS!

One of the most effective ways to lower the cost of receiving a higher education credential or degree is to earn college credits while you're still in high school. Most of these programs are free, but not all programs are available in all schools. Participation may also require a certain academic standing. Check with your school counselor.

POSTSECONDARY ENROLLMENT OPTIONS (PSEO) allows students in grades 10 through 12 to take college courses at a Minnesota college, university, or online. Students attend class and complete the same assignments required of regular college students. State funds cover the cost of tuition, books, and lab fees. Students earn both high school and college credit for successfully completing courses.

Transportation funds are available to help students from low-income families get to campus for PSEO courses. The law says schools must allow students to use their computers and wi-fi to take courses, and participation in PSEO does not prohibit a high school student from participating in school-sponsored activities. The Early/Middle College part of PSEO allows many who don't meet typical admission requirements to participate. Learn more at education.mn.gov/mde/fam/dual/pseo/index.htm.

QUICK LINK

Transportation Funds

SUMMER PROGRAMMING is offered by some colleges and allows eligible high school students to earn college credit through summer camp instruction.

Students should talk to their high school counselor about their interest in PSEO courses and which requirements are still needed for graduation. PSEO law requires students to notify their district or charter school of their intent to enroll in PSEO courses by May 30 for the following school year.

CONCURRENT ENROLLMENT (CE) is often referred to as "College in the Schools (CIS)." CE offers college-level courses at your high school through partnerships between high schools and local colleges and universities. These courses are free to the student. Students earn both high school and college credit by successfully completing the course. They can be taught by qualified high school teachers, faculty, or team-taught by both.

PROJECT LEAD THE WAY (PLTW) is a provider of hands-on science, technology, engineering, and math (STEM) programs using an interdisciplinary framework. This experience requires students to take a fee-based exam. Not all colleges accept credit from PLTW.

COLLEGE-LEVEL EXAMINATION PROGRAM (CLEP) offers students a chance to earn college credits based on what they already know. CLEP exam-takers include adults just entering or returning to school, military service members, current high school students, and traditional college students. CLEP exams are fee-based in various subjects. For more information, visit the College Board website at clep.collegeboard.org.

QUICK LINK

College-Level Examination Program

ADVANCED PLACEMENT (AP) COURSES are offered at many schools. These are college-level courses taught at your high school in English, history, humanities, languages, math, psychology, science, and more. You can earn college credit if you score high enough on a fee-based exam. AP exams are free for low-income students in Minnesota. Most colleges are looking for a score of 3 or higher to award college credit or advanced standing – meaning, you can skip introductory college courses and move straight into more advanced classes.

INTERNATIONAL BACCALAUREATE (IB) is a two-year pre-college diploma program offered at some high schools. There are six subject areas (your primary language, second language, mathematics, experimental sciences, the arts, and humanities) that students can take to potentially earn college credit. You must pass a fee-based exam to earn credit. Like AP, IB exams are free for low-income students. Colleges are looking for a score of 4 or higher to award college credit or advanced standing.

MINNESOTA BILINGUAL SEALS PROGRAM allows students to earn free college credit at Minnesota State Colleges and Universities (visit minnstate.edu/campusesprograms/index.html) by demonstrating mastery in a world language, including American Sign Language (ASL) and Indigenous American Indian languages. College credit is only awarded to students who demonstrate mastery level and take this test in grades 10, 11, or 12. For more information, visit the Minnesota Department of Education website at education.mn.gov/MDE/dse/stds/world/seals.

QUICK LINK

Minnesota Bilingual Seals Program

Note: Students may participate in multiple opportunities concurrently and course offerings vary by high school. Courses are free for all students, but some exams may require a fee. Additionally, college policies vary for credit transfers — PSEO, CE, and PLTW courses — and exam scores — AP, IB, CLEP exams. Be sure to check with your prospective college choices to find out how your hard work will transfer and if they limit the amount of work they will accept. For more general information about transferring credits, visit transferology.com.

COLLEGE

PROGRAMS

WORK-STUDY PROGRAMS

Explore available programs that can help fund your college education.

Application

The financial aid office at the school you attend or plan to attend will use the results from your FAFSA or MN Alternative State Financial Aid Application to determine your eligibility for work study.

Work study provides funding for eligible part-time jobs, for students who qualify. Unlike grants and loans, work study is paid directly to students working in eligible jobs. Eligibility for work study funds is not a guarantee of employment and students who do not obtain employment in a work study eligible position will not be paid these funds.

Your financial aid office will consider your work-study award amount, schedule, job skills, and academic program to determine how many hours you can work.

The financial aid office at the school you attend also determines the size of the work-study award.

Eligibility

Undergraduate and graduate students are eligible under both federal and state work-study programs.

To be eligible for Federal Work-Study, the student must:

- Be a U.S. citizen or eligible non-citizen
- Be enrolled in a program leading to a degree, certificate, or diploma
- Not be in default on a student loan
- Be making satisfactory academic progress

To be eligible for Minnesota Work-Study, the student must:

- Be a Minnesota resident student and attend a participating Minnesota school
- Be enrolled for at least six credit hours per term in a program leading to a degree, certificate, or diploma
- Meet your school's Satisfactory Academic Progress (SAP) Policy
- Students under DACA, and others with work authorization, are eligible for funds

Note: In order to take advantage of your work-study eligibility, make sure to follow the required process at your school. You may need to submit a job application, cover letter, or participate in an interview to get a work-study job.

GRANTS

Grants are a large source of financial aid. These funds are awarded to students and do not have to be repaid, provided the student meets any requirements noted in the financial aid offer. Awards are determined when you fill out the FAFSA and may be based on financial need, but not always.

Types of Grants:

- FEDERAL GRANTS
- FEDERAL PELL GRANT
- FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)
- MINNESOTA STATE GRANT

QUICK LINK

Minnesota State Grant

FEDERAL GRANTS

To apply and qualify for a federal grant, you must be a U.S citizen, U.S. national, or eligible non-citizen. In general, you are an eligible non-citizen if you:

- Are a U.S. permanent resident with an I-551C card;
- Are a conditional permanent resident with an I-551C card;
- Have an Arrival Departure Record (I-94) from the Department of Homeland Security with any of the following designations: refugee, asylum granted, parolee, a Cuban-Haitian entrant, a victim of human trafficking, or a holder of T-Visa.

Note: If you are a citizen or eligible non-citizen, you can qualify for federal grants even if your parents are not citizens. When you complete the FAFSA, the parent will set up a FSA ID and check the box for "Don't have SSN." If you are not eligible to apply for state financial aid through the MN Alternative State Financial Aid Application, most public colleges and universities in Minnesota offer in-state tuition to all of their students, regardless of immigration status or state of residence.

FEDERAL PELL GRANT

Eligibility:
You may receive a Pell Grant for your undergraduate study until you complete a bachelor's degree or receive a grant for the equivalent of 12 full-time semesters, whichever comes first. You may use it at almost any college. In some cases, you may receive a Pell Grant for attending a post-graduate teacher certification program.

In addition to meeting financial eligibility requirements, students must:

- Be enrolled in a program leading to a certificate, degree, or diploma at a college eligible to participate in the Federal Pell Grant program
- Have a high school diploma, including home school or GED (Some exceptions apply)
- Maintain satisfactory academic progress. If you are receiving federal student aid, you must maintain a "C" average and stay within your institution's graduation standards. You must be completing enough courses each term to graduate in a timely manner
- Sign a statement that you do not owe a refund on a Pell Grant, are not in default on a federal loan, and that you agree to use your student aid only for educational purposes
- Be a United States citizen or eligible non-citizen

Application:
Your Federal Pell Grant eligibility is determined after you complete the Free Application for Federal Student Aid (FAFSA). You may apply for aid for the 2026-27 school year after October 1, 2025. The application will be open until June 30, 2027. Students must apply each year to renew their grants.

Note: Federal Pell Grants are typically awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.

By completing your FAFSA, you will automatically be reviewed for Pell Grant eligibility. You do not need a separate application to be considered for this grant.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

The Federal Supplemental Educational Opportunity Grant Program makes awards to students with exceptional need. The award amount is set by the institution's financial aid office and depends on the availability of funds at your school and the amount of other aid you are receiving.

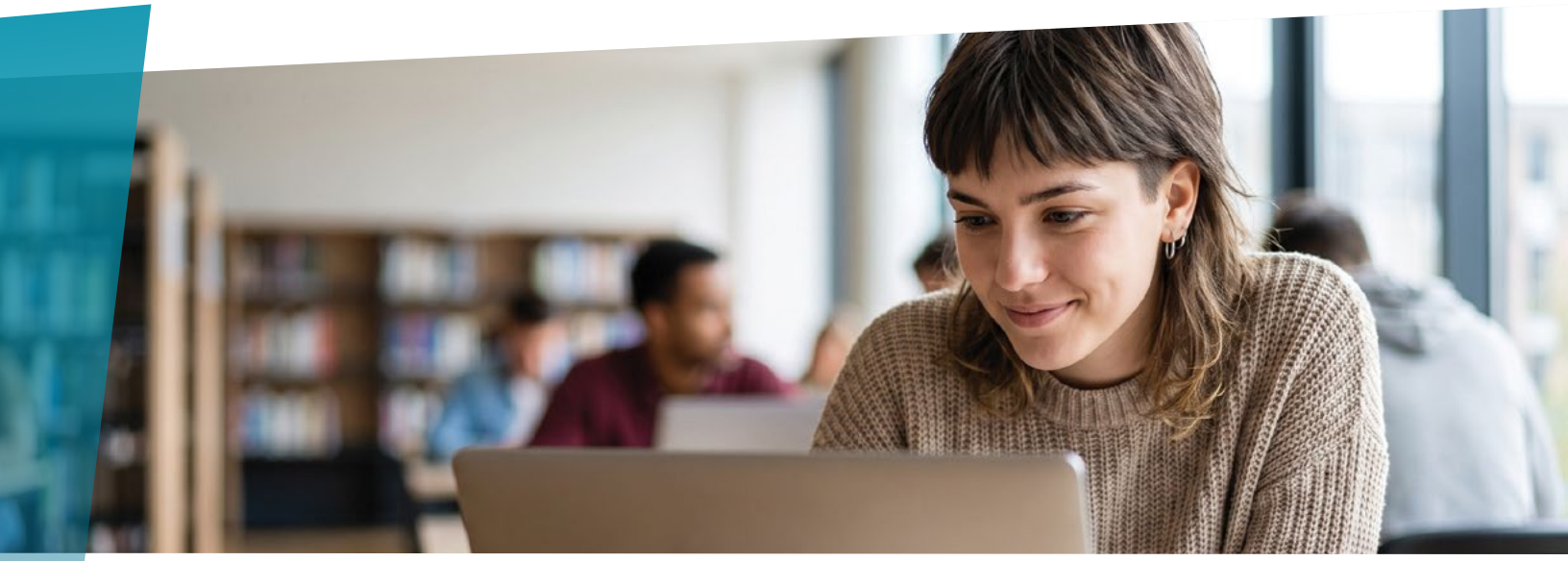
Eligibility:
Only undergraduate students are eligible. Priority is given to students already receiving a Pell Grant, and who are citizens or eligible non-citizens.

Application:
The financial aid office at your school will use your FAFSA results to determine the size of your award. Deadlines differ from school to school, so apply as early as possible.

MINNESOTA STATE GRANT

State Grants help students from low- and moderate-income families pay for educational expenses at eligible Minnesota colleges or universities. The State Grant program is Minnesota's largest financial aid program. This program provides financial aid to undergraduate students who are MN residents in conjunction with the Federal Pell Grant. If you are a Minnesota resident student who is not a citizen or eligible non-citizen, you are eligible to apply for a MN State Grant and other state financial aid programs using the MN Alternative State FInancial Aid Application.

Note: To be eligible for the MN State Grant, you must apply by the posted MN State Grant deadline. Please check the OHE website for details at ohe.mn.gov/grant-scholarship/minnesota-state-grant. The results of the application can also be used to qualify for in-state tuition rates and state financial aid.



QUESTIONS TO ASK THE FINANCIAL AID OFFICE OR HIGH SCHOOL ADVISOR

- [ ] WHAT FEDERAL AND STATE FINANCIAL AID AM I ELIGIBLE FOR?
- [ ] WHAT IF I CHANGE MY MIND ABOUT THE SCHOOLS I WANT TO ATTEND?
- [ ] CAN I SHARE MY FAFSA INFORMATION WITH AN ADDITIONAL SCHOOL?
- [ ] ARE THERE OTHER FINANCIAL AID PROGRAMS OR SCHOLARSHIPS? IF SO, WHICH OF THESE AM I ELIGIBLE FOR AND HOW DO I APPLY?
- [ ] IS THERE A DEADLINE TO ACCEPT FINANCIAL AID?
- [ ] WHAT OTHER DEADLINES SHOULD I KEEP IN MIND?
- [ ] ARE THERE ANY OPTIONAL FEES I SHOULD BE AWARE OF?

GRANTS FOR SPECIFIC POPULATIONS

You may qualify for financial aid benefits for certain life circumstances. Additional aid may be available to you based on criteria, in addition to your financial need. The programs described here are only a few of those available.

Types of Grants:

- MINNESOTA POSTSECONDARY CHILD CARE GRANT
- FOSTERING INDEPENDENCE GRANT
- STUDENTS WHO ARE DEAF OR BLIND
- DEPENDENTS AND SPOUSES OF PUBLIC SAFETY OFFICERS
- ASSISTANCE FOR DISLOCATED WORKERS
- EDUCATION AND TRAINING VOUCHERS FOR FORMER YOUTH IN CARE
- ALLIS OPPORTUNITY GRANT PROGRAM for Adults Returning to College Two-Year College Opportunity Grant Program
- MINNESOTA STUDENT TEACHER GRANTS

QUICK LINK

Postsecondary Child Care Grant

QUICK LINK

Fostering Inderpendence Grant

QUICK LINK

Assistance For Dislocated Workers

MINNESOTA POSTSECONDARY CHILD CARE GRANT

Students who have children 12 and under (14 and under if disabled) and demonstrate financial need may receive assistance under the Minnesota Postsecondary Child Grant Program to help pay for childcare. The financial assistance may cover up to 40 hours per week per eligible child. The amount of the grant award is based on the income of the applicant and spouse, the number of people in the applicant's family, the number of eligible children in need of childcare, the actual cost of childcare, and the student's part- or full-time enrollment status. Grants are available for both undergraduate and graduate students.

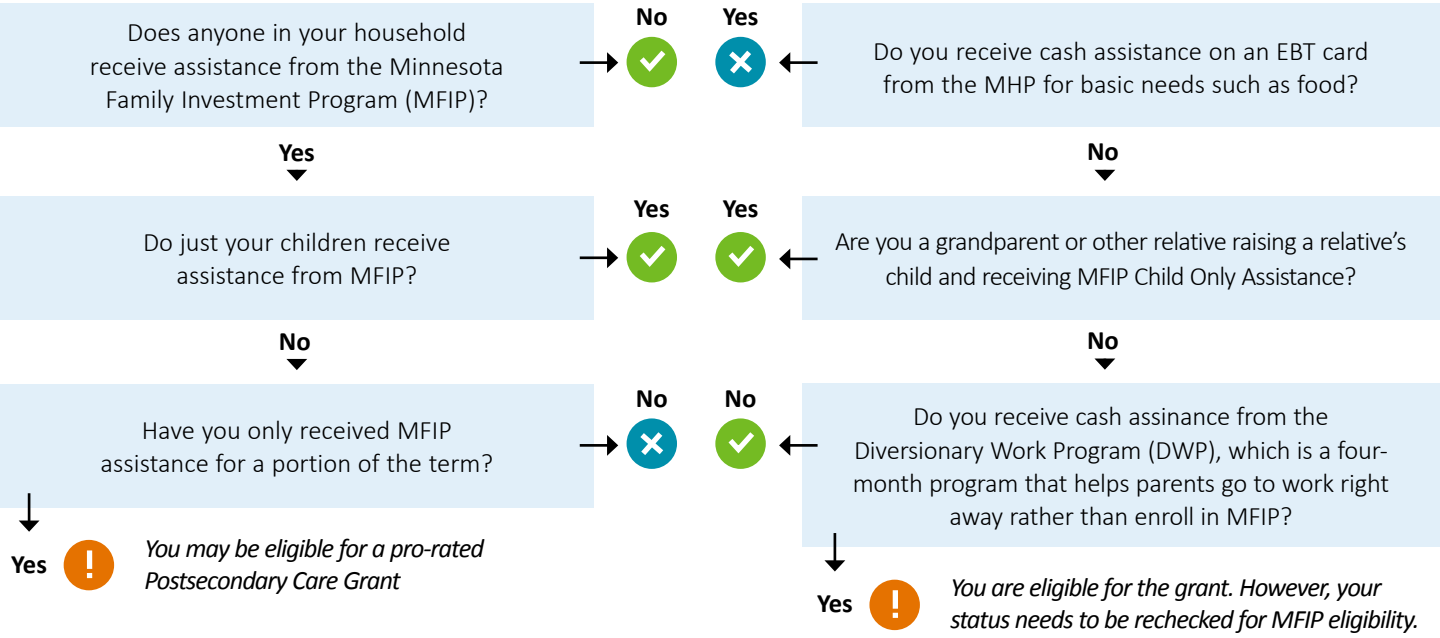
Eligibility:
You are eligible to apply for a Postsecondary Child Care grant if you:

- Are a resident student of Minnesota, including spouses of Minnesota resident students, and undocumented students and others who qualify to apply for state aid using the MN Alternative State Financial Aid Application.
- Have a child 12 years of age or younger (14 years of age or younger if disabled), who is receiving or will receive care on a regular basis from a licensed or legal non-licensed caregiver
- Meet the program's income guidelines
- Are enrolled in 1 credit or more per term at an eligible institution
- Are pursuing a nonsectarian program or course of study that applies to a degree, diploma, or certificate
- Are making Satisfactory Academic Progress (SAP) as defined by the institution
- Are not in default on any educational loan or, if in default, have made satisfactory arrangements to repay the loan with the holder of the note
- Are not receiving tuition reciprocity
- Have not received Postsecondary Child Care Grant funds for terms greater than 10 full-time semesters or the equivalent at each undergraduate and graduate level
- Are not receiving Minnesota Family Investment Program or Diversionary Work Program benefits during the same term you receive a Postsecondary Child Care grant (A student who receives an award and then receives benefits from the MFIP program during the same quarter must inform the school within 10 days)

Application:
Interested students must complete the Postsecondary Child Care Grant application through the MNAid Student Portal, which is available at mnaid.guarantorsolutions.com/studentportal. Students also must complete the FAFSA or MN Alternative State Financial Aid Application. Full details are available at ohe.mn.gov/grant-scholarship/postsecondary-child-care-grant.

HOW DOES THE MINNESOTA FAMILY INVESTMENT PLAN (MFIP) AFFECT YOUR ELIGIBILITY?

Key: • Eligible • Not Eligible • May Be Eligible



FOSTERING INDEPENDENCE GRANT

Minnesota residents under age 27 who were in the Minnesota foster care system at any point after their 13th birthday may be eligible for the Fostering Independence Grant. The grant covers the cost of attendance at any eligible Minnesota public or participating private college or university. For more information, visit ohe.mn.gov/grant-scholarship/fostering-independence-higher-education-grants.

Eligibility:

- You are a Minnesota resident student or are eligible for Minnesota Education Vouchers for Former Youth in Foster Care
- You are younger than 27
- You are attending a Minnesota public or participating private higher education institution
- You were placed in Minnesota foster care at any time while 13 years of age or older
- You have graduated from high school or completed the equivalent as approved by the Department of Education
- You have been accepted for admission to, or are currently attending, an eligible institution
- You have submitted a FAFSA or Minnesota Dream Act application
- You are meeting Satisfactory Academic Progress as defined by your institution

Application:

Accessing the grant is as simple as filling out the FAFSA or Minnesota Dream Act application. Both applications include a question about foster care; the Minnesota Department of Human Services confirms your information. If you are eligible, your postsecondary institution will award the grant as part of your financial aid package.

STUDENTS WHO ARE DEAF OR BLIND

Minnesota resident students who are blind and admitted to the University of Minnesota may be eligible for a tuition waiver from the university. Minnesota resident students who are deaf and qualify for either a Pell or MN State Grant may be eligible for tuition and fee assistance at the public college or university to which they have been admitted. Contact the college's financial aid office to learn more.

DEPENDENTS AND SPOUSES OF PUBLIC SAFETY OFFICERS

Dependent children and the surviving spouse of a public safety officer killed in the line of duty are eligible to receive educational benefits through the Public Safety Officer's Survivor Grant Program.

Eligibility:

To qualify for this award, you must be a dependent or spouse of a public safety officer killed in the line of duty on or after January 1, 1973. Dependents must meet the following requirements:

- Less than 23 years old or less than 30 years old if served on active military duty for 181 consecutive days or more, and was honorably discharged or released
- Enrolled in an undergraduate or certificate program at one of the postsecondary institutions in Minnesota that participate in the State Grant program
- Surviving spouses of all ages and dependents under age 23 are also eligible to use awards for graduate study

Application:

Students must complete the FAFSA. Applicants also need to take a certificate of eligibility to the financial aid office of the school they attend or plan to attend. This certificate can be obtained from the Minnesota Department of Public Safety. Contact your school's financial aid office to learn more.

ASSISTANCE FOR DISLOCATED WORKERS

Dislocated Worker Programs serve individuals dislocated from long-held jobs. These programs focus on upgrading current job skills, retraining, and providing support services. Inquire about Dislocated Worker Programs at local WorkForce Centers.

Visit careerforcemn.com/dislocatedworker to find the center nearest you.

EDUCATION AND TRAINING VOUCHERS FOR FORMER YOUTH IN CARE

Current and former foster youth can receive funding for post-secondary education at college, university, vocational, technical, or trade schools. The Minnesota Education and Training Voucher (ETV) Program provides the funds, which can be used for tuition and fees, books, housing, childcare, transportation, and other school-related costs. Visit the Minnesota Department of Human Services website at www.mn.gov/dhs to learn more or contact (651) 431-4663 or dhs.etvcoordinator@state.mn.us with any questions.

Eligibility:
You must be under age 26 by the application due date, accepted into an accredited postsecondary program, and meet at least one of the following requirements:

- Experienced foster care for 30 consecutive days at age 17
- Adopted from foster care at age 16 or older
- Had transfer of permanent legal and physical custody by the court from foster care at age 16 or older
- Under state or tribal guardianship, you were in foster care when turning 18, and your parent's parental rights were terminated or suspended
- If a returning ETV student, you must be making progress in completing your education

ALLISS OPPORTUNITY GRANT PROGRAM FOR ADULTS RETURNING TO COLLEGE TWO-YEAR COLLEGE OPPORTUNITY GRANT PROGRAM

Grants are available to students with financial need who are attending Minnesota State Colleges, and who enrolled in A.A., A.S., A.A.S., A.F.A., diplomas, certificates, and MnTC courses designed to transfer to baccalaureate programs.

Eligibility:

- Recipients cannot have already received a baccalaureate degree
- Recipients do not have to be Minnesota residents
- Grants will be processed and awarded through the college's normal financial aid application process and may be used to meet remaining needs after the student has received Pell and/or MN State Grants
- Recipients will be required to meet with an advisor to create a baccalaureate degree completion plan (This meeting must occur during the semester for which the award is granted)

Award procedure:
The procedure for selecting recipients of the Alliss Opportunity Grant varies from campus to campus.

Note: Please contact the financial aid office at the college you attend (or plan to attend) for more information.

SCHOLARSHIPS

Scholarships available for:

- AMERICAN INDIAN STUDENTS
- VETERAN STUDENTS

QUICK LINK

Minnesota Scholarships

QUICK LINK

MyHigherEd Scholarships

QUICK LINK

North Star Promise

QUICK LINK

T.E.A.C.H. Early Childhood®

QUICK LINK

Paramedic Scholarship

Scholarships are funding provided to students, often based on academic merit or other criteria, that does not have to be repaid, provided the student meets any requirements noted in the financial aid offer.

Scholarships resources:

- NORTH STAR PROMISE
- T.E.A.C.H. EARLY CHILDHOOD® MINNESOTA
- MN ACADEMIC EXCELLENCE
- PRIVATE SCHOLARSHIPS

WHERE TO START?

One way is to check with the financial aid office of each college you may attend. While an institution might offer you a scholarship as part of the financial aid offer without additional paperwork, you may also need to search and apply for specific scholarships.

Additionally, some colleges require students to complete the CSS Profile, (an in-depth assessment of financial need) for scholarship consideration. As a rule of thumb, expect colleges to request you fill out the FAFSA to determine your financial need.

Some colleges and universities may have scholarships available to students regardless of immigration status. Many financial aid counselors are aware of and sensitive to your situation and will try to assist you as best they can.

You often need to complete scholarship application forms in addition to the FAFSA, and deadlines are early! For a partial list of institutional scholarships in Minnesota, visit ohe.mn.gov/paying-college-grants-scholarships/grants-scholarships.

Learn more about scholarships on myhighered at myhighered.mn.gov/paying-college/scholarships.

REACH OUT TO THE INSTITUTIONS IN YOUR COMMUNITY

Search for scholarships available in your community or from your educational institution. Generally, you have the best chance of receiving scholarships from these sources.

For students seeking scholarships based on their racial or ethnic identity, contact trusted national and community-based organizations that support your background

Many cultural, professional, and advocacy groups offer scholarships specifically for students of certain racial or ethnic backgrounds, for example:

- UNCF (United Negro College Fund) – for African American students
- Hispanic Scholarship Fund – for students of Hispanic heritage
- Asian & Pacific Islander American Scholarship Fund – for APIA students
- American Indian College Fund – for Native American students
- NAACP, LULAC, NAAAP, etc. – professional or advocacy organizations often have scholarships tied to identity and leadership

BE AWARE OF SCHOLARSHIP DEADLINES

Scholarship deadlines can be six to nine months ahead of the start of the academic year, while others may be closer to the start of the fall term. Some scholarship programs also accept applications for spring and summer terms.

FIND OUT HOW YOUR PROSPECTIVE COLLEGE APPLIES FOR EXTERNAL SCHOLARSHIPS

Many schools allow students to combine outside scholarships with financial aid the school has awarded. This typically doesn't impact the student's financial aid package unless total aid (including the outside scholarship) exceeds the total cost of attendance. If it does, loans and work-study are reduced first. However, some institutions reduce dollar-for-dollar scholarships or grants they have awarded when students receive outside scholarships. Check with each school and ask about its policy.

SCHOLARSHIP SEARCH TRIPS

As you search for scholarships, asking the questions below will help you determine whether each scholarship program is a good match for your circumstances and educational goals.

1. What is the maximum scholarship award?
2. Is the scholarship one-time only or can it be renewed beyond the initial award?
3. Is the scholarship based only on merit (no financial need requirement), or does it require both merit and need?
4. How is financial need defined for scholarships that require need?
5. How does the scholarship program define merit?
6. Does the scholarship require admission to a degree-granting program?
7. Does the scholarship require full-time enrollment?
8. What are the other eligibility requirements?
9. Is the scholarship targeted to a specific educational institution, specific field of study or major, residents of a specific geographic area, first bachelor's degree, or master's or doctoral-level programs?
10. Is a personal statement or essay required?
11. Are letters of recommendation required?
12. Is an interview required?
13. What is the application process?

NORTH STAR PROMISE

Free college tuition makes education possible for more Minnesotans. That's the North Star Promise. The North Star Promise (NSP) covers the cost of tuition and fees for eligible Minnesota resident students at public and tribal institutions in the state. This "last-dollar" program pays for the balance of remaining tuition and fees after other scholarships, grants, stipends, and tuition waivers have been applied.

To be eligible, students must:

- Be a Minnesota resident student
- Have a family Adjusted Gross Income* (AGI) as reported on the Free Application for Federal Student Aid (FAFSA) or Minnesota Dream Act Application below $80,000.
- Attend a Minnesota public higher education institution or Tribal College
- Not be in default on a state or federal student loan
- Be enrolled taking at least one credit
- Meet Satisfactory Academic Progress (SAP) standards
- Have not already earned a baccalaureate degree (including those earned in a foreign country)
- Be enrolled in a program or course of study that applies to a degree, diploma, or certificate

** For dependent students, a combination of the AGI of the student, their parent(s), and stepparent (if applicable) is used. For independent students, the AGI of the student and their spouse (if applicable) is used.*

HOW TO APPLY FOR THE NORTH STAR PROMISE

To apply for North Star promise, students must complete the FAFSA or MN Alternative State Financial Aid Application. For the 2026-27 academic year, the priority deadline for North Star Promise was June 1, 2026. If you meet eligibility and completed your FAFSA or MN Alternative State Financial Aid Application by June 1, 2026, your institution will award North Star Promise as part of your financial aid package.

Which colleges are eligible?

All Minnesota public higher education institutions and Tribal Colleges are eligible for free college tuition through North Star Promise. This includes:

- All Minnesota State Colleges and Universities,
- All University of Minnesota campuses, and
- All Tribal colleges.

Learn more at ohe.mn.gov/northstarpromise.

Note: If you have any questions about the North Star Promise, please contact us at NorthStarPromise.OHE@state.mn.us.

T.E.A.C.H. EARLY CHILDHOOD® MINNESOTA

T.E.A.C.H. Early Childhood® MINNESOTA provides higher education scholarships for childcare professionals taking classes toward an associate or bachelor's degree in early childhood education, early childhood special education, or child development. More information is available at childcareawaremn.org.

MN ACADEMIC EXCELLENCE SCHOLARSHIP

The Minnesota Academic Excellence Scholarship helps students who have demonstrated outstanding ability, achievement, and potential in one of several subjects: English or creative writing, fine arts, foreign language, math, science, or social science.

Eligibility:
High school graduates must be admitted and enroll full-time in a nonsectarian, baccalaureate degree-granting program at: *The University of Minnesota, a Minnesota State University, or a Minnesota private, baccalaureate degree-granting college or university.*

Application:
Contact your institution directly to apply. Students must enroll during the year of their high school graduation, but the scholarship can be renewed annually for up to three academic years if certain academic standards are met.

PRIVATE SCHOLARSHIPS

Many community organizations, foundations, corporations, clubs, civic, and cultural groups provide scholarships. If you're looking for private sources of financial aid, you should:

Check with your/your family's employer, professional association, or labor union.

- Ask if your employer has an education policy that pays for employees to enroll in job-related postsecondary courses
- Inquire at community organizations such as the Chamber of Commerce, churches, or Rotary Clubs
- Check with your high school counselor
- Search online using one of the free scholarship search sites listed below

SCHOLARSHIP SEARCH WEBSITES

FastWeb
fastweb.com

Scholarships.com
scholarships.com

Students United Scholarships
studentsunited.org/scholarships

College Raptor Scholarship Search
collegeraptor.com/scholarship/search

LeadMN - 2-year Community College Scholarships
leadmn.org/scholarships

Minnesota Institutional Scholarships
ohe.mn.gov/paying-college-grants-scholarships/grants-scholarships

Minnesota Association of Counselors of Color (MnACC) BIPOC Scholarships
mnacc.org/scholarships

FINANCIAL AID FOR AMERICAN INDIAN STUDENTS

QUICK LINK

Minnesota Indian Scholarship Program

QUICK LINK

American Indian Scholarship Program

QUICK LINK

American Indian Tuition Waiver

QUICK LINK

Native American Promise Tuition Program

QUICK LINK

American Indian Recognition Full Tuition Program

American Indian students in Minnesota may be eligible for additional financial aid from the state of Minnesota, the U.S. Bureau of Indian Affairs, and their tribe.

Scholarship programs:

MINNESOTA INDIAN SCHOLARSHIP PROGRAM

AMERICAN INDIAN SCHOLARSHIP PROGRAM

UNIVERSITY OF MINNESOTA-MORRIS
American Indian Tuition Waiver

UNIVERSITY OF MINNESOTA
Native American Promise Tuition Program

AUGSBURG UNIVERSITY
American Indian Recognition Full Tuition Program Waiver

TRIBAL EDUCATION AND SCHOLARSHIP PROGRAMS

MINNESOTA INDIAN SCHOLARSHIP PROGRAM

Application:
Students should complete the FAFSA and complete the Minnesota Indian Scholarship Program Application via the MNAID Student Portal at https://mnaid.guarantorsolutions.com/StudentPortal.

- Scholarships are available to eligible American Indian students who are either undergraduate students enrolled at least three-quarter-time or graduate students enrolled at least half-time

Eligibility
To qualify for this scholarship, you must be:

- One-fourth or more American Indian ancestry OR an enrolled member or citizen of a federally recognized American Indian tribe or Canadian First Nation
- Minnesota resident student for state financial aid purposes
- Enrolled in an accredited college, university or vocational school in Minnesota, undergraduates must qualify for a Pell or State Grant, while graduate students must demonstrate need

Contact us for more information and application forms: Minnesota Indian Scholarship Program at the Minnesota Office of Higher Education

Telephone: (651) 642-0567 or (800) 657-3866 | E-mail: financialaid.ohe@state.mn.us.

AMERICAN INDIAN SCHOLARSHIP 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 a federally recognized tribe or Canadian First Nation to attend a Minnesota State institution or 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. For the most up-to-date information, visit ohe.mn.gov/grant-scholarship/minnesota-indian-scholarship.

UNIVERSITY OF MINNESOTA-MORRIS: AMERICAN INDIAN TUITION WAIVER

The American Indian Tuition Waiver at the University of Minnesota-Morris recognizes the campus' origins as the Morris Indian Boarding School founded in the 1800s. American Indian students admitted to the University of Minnesota-Morris may apply for this waiver by submitting the American Indian tuition waiver application and supplying acceptable documentation.

Application:
Complete the application at morris.umn.edu/scholarships/american-indian-tuition-waiver.
Students with questions should call (800) 992-8863 or e-mail morrisfa@morris.umn.edu.

UNIVERSITY OF MINNESOTA: NATIVE AMERICAN PROMISE TUITION PROGRAM

The Native American Promise Tuition Program covers 100% of tuition for qualifying students with a family income of less than $125,000. The program provides substantial financial support to first-year undergraduate students and transfer students from Tribal colleges. To be considered, students must be admitted to one of four* University of Minnesota campuses (Crookston, Duluth, Rochester, or Twin Cities), complete their FAFSA, meet family household income requirements, and be an enrolled citizen of one of the 11 federally recognized Tribal Nations in Minnesota.

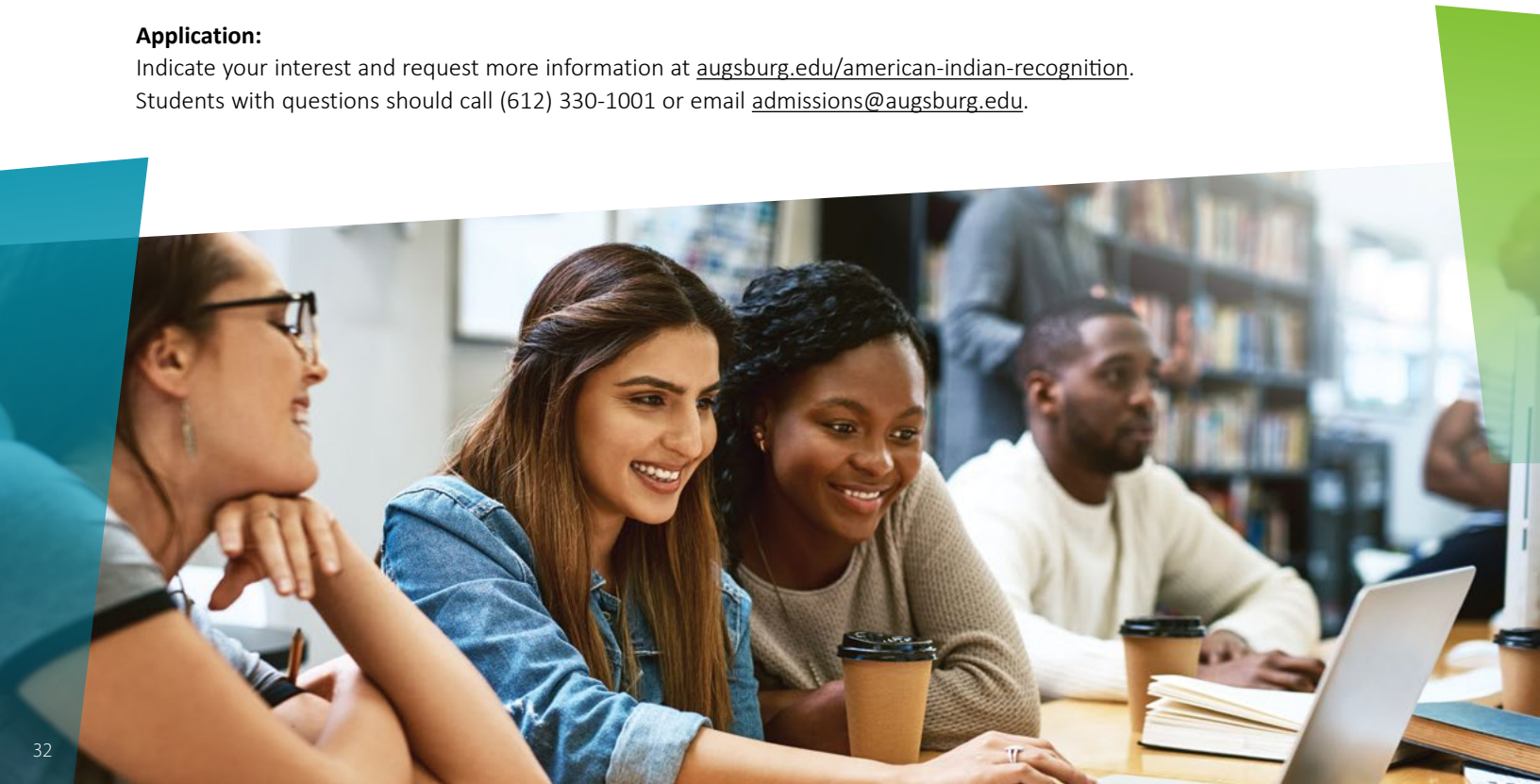
Application:
Learn more and complete the application at system.umn.edu/native-american-promise-tuition-program.

Note: With the launch of the American Indian Scholars Program, students are encouraged to submit the American Indian Scholars Program Application. By submitting this application, students will be considered for both the American Indian Scholars Program and the Native American Promise Tuition Program.

AUGSBURG UNIVERSITY: AMERICAN INDIAN RECOGNITION FULL TUITION PROGRAM WAIVER

Augsburg's American Indian Recognition Full Tuition Program covers 100% of tuition and standard fees for qualifying first-year or transfer students with a family income of less than $150,000 (or unmet need for students with higher family income). To be eligible, students must demonstrate a commitment, grounded in lived experience, to recognizing the importance and diversity of American Indians in higher education. The program defines "American Indian" as an enrolled member of any federally recognized American Indian tribe, Alaskan Native Village, or Canadian First Nation, or a direct descendant (child or grandchild) of an enrolled or tribally verified member. Minnesota residency is not required.

Application:
Indicate your interest and request more information at augsburg.edu/american-indian-recognition.
Students with questions should call (612) 330-1001 or email admissions@augsburg.edu.



TRIBAL EDUCATION AND SCHOLARSHIP PROGRAMS

Each American Indian tribe in Minnesota has its own education office with information about additional programs and scholarships for enrolled members or citizens.

Bois Forte Reservation
5344 Lakeshore Dr. (Mailing Address)
Nett Lake, MN 55772
(218) 757-3261 or (800) 221-8129

Fond du Lac Tribal Center
1720 Big Lake Road
Cloquet, MN 55720
(218) 878-2681 or (800) 365-1613

Grand Portage Reservation
P.O. Box 428
Grand Portage, MN 55605
(218) 475-2812

Leech Lake
Scholarship Office
190 Sailstar Dr. NW
Cass Lake, MN 56633
(218) 335-8253 or (866) 638-7738

Lower Sioux Community
P.O. Box 308
Morton, MN 56270
(507) 697-6185 ext. 2600

Mille Lacs Band of Ojibwe
Scholarship Office
43408 Oodena Drive
Onamia, MN 56359
(320) 532-4695 or (800) 709-6445

Prairie Island Indian Community
5636 Sturgeon Lake Road
Welch, MN 55089
(651) 385-4132

Red Lake Nation
P.O. Box 416
Redby, MN 56670
(218) 679-3350 or (888) 404-0686

Shakopee Sioux
Mdewakanton Community
2330 Sioux Trail NW
Prior Lake, MN 55372
(952) 445-8900

Upper Sioux Community
P.O. Box 147
Granite Falls, MN 56241
(320) 564-3853

White Earth Nation
P.O. Box 418
White Earth, MN 56591
(218) 983-3285 or (800) 950-3248

VETERANS

QUICK LINK

Veterans Education Benefits

QUICK LINK

Federal Tuition Assistance Program

QUICK LINK

Military Veterans Minnesota GI Bill

QUICK LINK

Minnesota Educational Assistance for Veterans

QUICK LINK

Minnesota State Tuition Reimbursment

Veteran programs:

- VETERANS EDUCATION BENEFITS
- FINANCIAL ASSISTANCE FOR MILITARY SERVICE
- FEDERAL POST-9/11 GI BILL®
- FOREVER GI® BILL
- FOREVER – MONTGOMERY GI BILL® – ACTIVE DUTY
- FEDERAL TUITION ASSISTANCE (FTA) PROGRAM
- STATE BENEFITS FOR MILITARY VETERANS MINNESOTA GI BILL®
- MINNESOTA EDUCATIONAL ASSISTANCE FOR VETERANS
- MINNESOTA SURVIVING SPOUSE/ DEPENDENT EDUCATION BENEFITS
- MINNESOTA STATE TUITION REIMBURSEMENT (STR) for Air and Army National Guard

VETERANS EDUCATION BENEFITS

In addition to financial aid, armed service members and veterans can take advantage of several financial aid programs to earn their degrees.

For more information regarding veteran's education benefits, visit mymilitaryeducation.org.

FINANCIAL ASSISTANCE FOR MILITARY SERVICE

Those called to active duty while enrolled in college receive certain protections regarding financial aid eligibility, enrollment status, and loan repayment. In most instances, the student will not be penalized because of his or her absence to perform active military service.

Check with the school's financial aid office for more details. If you are currently serving in any branch of the military, check directly with your unit about education benefits. In addition, there are federal and state educational benefits for students who have served or are serving in the armed forces. Please note that not all programs can be used for all types of training.

FEDERAL POST-9/11 GI BILL®

The Post-9/11 GI Bill provides up to 36 months of educational benefits to eligible veterans. The bill became effective August 1, 2009. You may be eligible if you have at least 90 days of aggregate service on or after September 11, 2001, or if you were discharged after September 11, 2001 with a service-connected disability after 30 days.

FOREVER GI® BILL

The Forever GI Bill ends the 15-year limit on Post 9/11 GI Bill usage, allowing the use of benefits for life for those discharged on or after January 01, 2013.

FOREVER – MONTGOMERY GI BILL® – ACTIVE DUTY

The Montgomery GI Bill ¬Active Duty (MGIB-AD) provides up to 36 months of education benefits to eligible veterans. You may be eligible if you entered active duty for the first time after June 30, 1985 and elected to pay into the program, served two or more years of active duty, were honorably discharged, and have a high school diploma or GED.

Application:
Visit gibill.va.gov for up-to-date information on these benefits or contact a Minnesota Department of Veterans Affairs Regional Coordinator on the campus you choose to attend. Visit mymilitaryeducation.org to find a local Campus Coordinator. To learn more, contact your institution's financial aid office or the Minnesota Department of Veterans Affairs.

FEDERAL TUITION ASSISTANCE (FTA) PROGRAM

Army National Guard and Reservists may be eligible for this program while pursuing any degree up through a master's degree. Service members should check with their unit or a Higher Education Veterans Program coordinator for eligibility and application information. This is not a guaranteed benefit and is offered on a first-come, first-served basis. Generally, you must submit the application before the term begins.

Application:
Visit peoenterprise.army.mil/programs/armyignited or contact a Minnesota Department of Veterans Affairs Regional Coordinator for the campus you choose to attend. You may also visit mymilitaryeducation.org to find a local Campus Coordinator.

STATE BENEFITS FOR MILITARY VETERANS MINNESOTA GI BILL®

The Minnesota GI Bill provides funding for eligible full-time and part-time students who are in a Title IV eligible certificate, diploma, undergraduate, or graduate program.

Eligibility:
You must be a Minnesota Resident Student enrolled at a participating Minnesota institution and meet one of the following criteria:

- Veteran who is serving or has served honorably in any branch of the United States armed forces at any time
- Non-veteran who has served honorably for a total of five years or more cumulatively as a member of the Minnesota National Guard or any other active or reserve component of the United States armed forces, and any part of that service occurred on or after September 11, 2001
- Spouse or dependent child of a person who has served in the military at any time, and who has died or has a total and permanent disability as a direct result of that military service.

Application:
Contact your school's financial aid office, the Minnesota Department of Veteran's Affairs at gibill.mn.gov, or call 888-546-5838 with questions. You also may wish to contact a Minnesota Department of Veterans Affairs Regional Coordinator for the campus you choose to attend. Visit mymilitaryeducation.org to find a local Campus Coordinator. You may be required to provide documentation of military service.

MINNESOTA EDUCATIONAL ASSISTANCE FOR VETERANS

The state of Minnesota provides educational assistance for veterans who attend an approved postsecondary institution in Minnesota. Veterans may qualify for a one-time stipend.

Eligibility:
To be eligible, you must provide a statement from the U.S. Department of Veterans Affairs indicating you have used all federal education benefits available and were a resident of Minnesota for six months before your induction into the armed forces.

Application:
Contact the Minnesota Department of Veterans Affairs or contact a Minnesota Department of Veterans Affairs Regional Coordinator at the campus you choose to attend. Visit mymilitaryeducation.org to find a local Campus Coordinator near you.

MINNESOTA SURVIVING SPOUSE/DEPENDENT EDUCATION BENEFITS

An eligible spouse or child of a deceased veteran who died as a result of the person's military service and who was a resident of Minnesota may be eligible to receive a yearly stipend from the Minnesota Department of Veterans Affairs. Eligible spouses and dependents may also qualify for admission to Minnesota public colleges and universities free of tuition until they complete a bachelor's degree or equivalent.

Eligibility:
To qualify, the student must be the surviving spouse or dependent of a deceased veteran who died as a result of their military service and was a Minnesota resident when entering the U.S. Armed Forces or who was a resident for at least six months prior to passing away due to a service-connected disability. The student must be a Minnesota resident for state financial aid purposes and meet satisfactory academic progress requirements at their college or university.

Application:
Contact the County Veterans Service Office in the county in which you live or the Minnesota Department of Veterans Affairs at:

Veterans Services Building, 2nd Floor
20 West 12th Street,
St. Paul, MN 55155
(651) 296-2562
www.mdva.state.mn.us

Military Education Benefits Information Minnesota
Department of Veterans Affairs Veterans Linkage Line:
1-888-546-5838
mn.gov/mdva

Higher Education Veterans Program
mymilitaryeducation.org

National Guard Federal Tuition Assistance
www.armyignitED.com

U.S. Department of Veterans Affairs
gibill.va.gov

Minnesota Office of Higher Education
ohe.state.mn.us/military

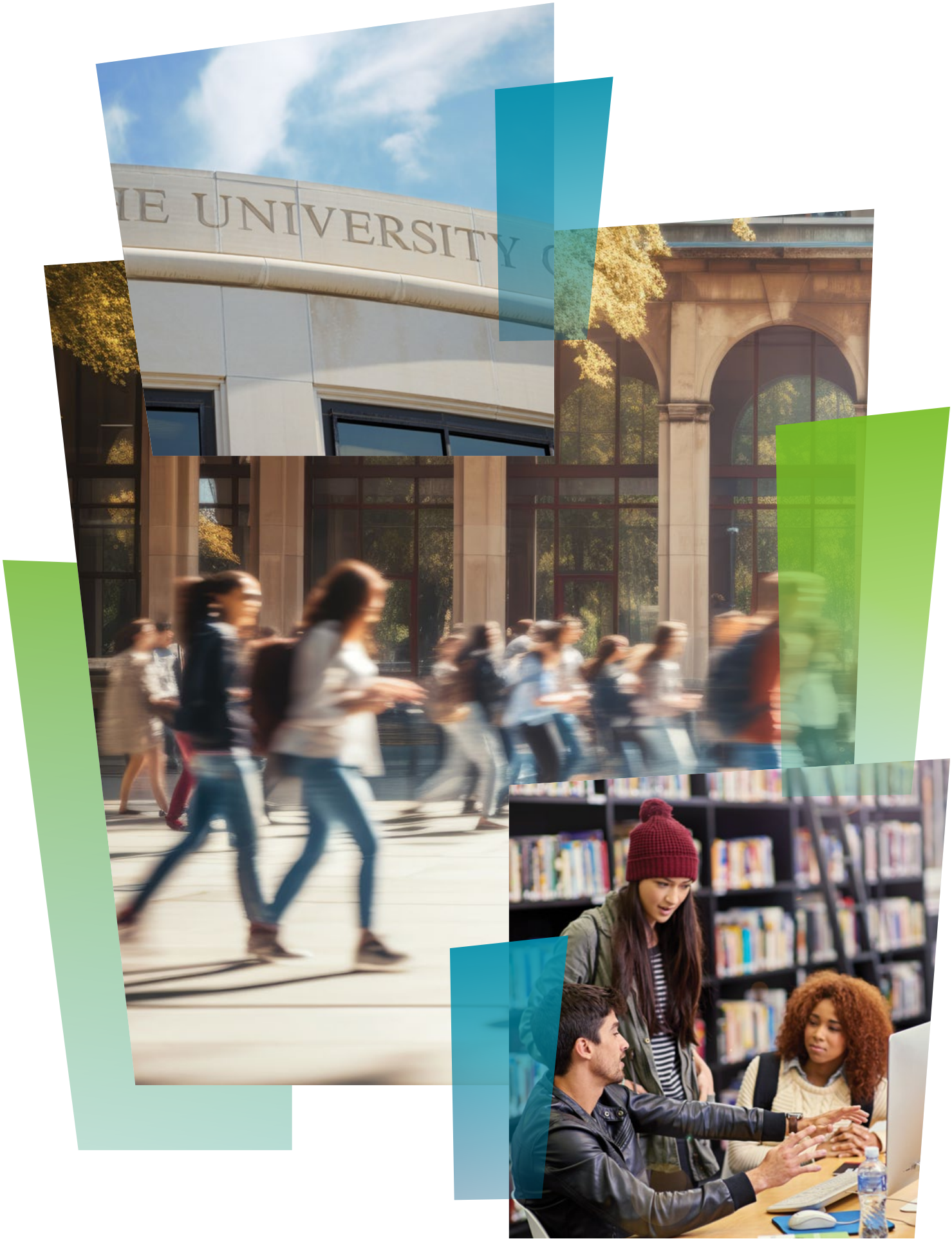
MINNESOTA STATE TUITION REIMBURSEMENT (STR) FOR AIR AND ARMY NATIONAL GUARD

The Minnesota Tuition Reimbursement program provides financial assistance for Minnesota Air and Army National Guard members. The program reimburses members for coursework satisfactorily completed at any school, in or out of state, and approved for veterans benefits.

Eligibility:
You must be an active member of the Minnesota Army or Air National Guard pursuing undergraduate or graduate coursework at any school approved for veteran's benefits. Qualifying students may use Federal Tuition Assistance and State Tuition Reimbursement together, up to (but not to exceed) 100% of tuition and fees.

Surviving Dependent Eligibility:
If a member of the Minnesota National Guard is killed in the line of state active service or federally funded state active service, the member's surviving spouse and any surviving dependents who have not reached 24 years of age are eligible for tuition reimbursement.

Application:
Contact the County Veterans Service Office in the county in which you live or contact a Minnesota Department of Veterans Affairs Regional Coordinator at the campus you choose to attend. Visit mymilitaryeducation.org to find a local Campus Coordinator. Learn more at mn.gov/mdva/resources/education/survivingspousebenefit.jsp to attend.


HE UNIVERSITY

RECIPROCITY & REDUCED TUITION PROGRAMS

YOU CAN ENROLL IN AFFORDABLE EDUCATION IN OTHER STATES!

Minnesota has tuition reciprocity agreements with neighboring states and Canadian provinces to reduce non-resident admissions barriers. For up-to-date information on tuition reciprocity, visit ohe.mn.gov/paying-college/other-ways-pay/tuition-reciprocity.

TUITION RECIPROCITY

Minnesota has tuition reciprocity agreements with Wisconsin and North Dakota. It also has an agreement with the Canadian province of Manitoba and a limited agreement with Iowa Lakes Community College in northwestern Iowa. Minnesota students (including undocumented resident students and other resident students) must apply for tuition reciprocity benefits and should do so as soon as they know they will be attending an eligible institution. Applying early ensures students will be charged the reciprocity tuition rate when they register for classes. Applications received after the last day of a term will only apply to subsequent terms. There is no fee to apply for reciprocity.

Students should complete the Tuition Reciprocity Application via the MNAID Student Portal at https://mnaid.guarantorsolutions.com/StudentPortal. Applications become available around March 1 for the following fall.

Reciprocity benefits are automatically renewed for Minnesota, Wisconsin, and North Dakota for tuition reciprocity students who earned postsecondary credits during the current academic year.

Visit our website for more information on tuition reciprocity! If you have any questions, please contact: financialaid.ohe@state.mn.us.

TUITION RECIPROCITY BY STATE AND REGION

Minnesota/Wisconsin Reciprocity
All undergraduate and graduate programs of study are available to resident students of both states, except professional programs of medicine, veterinary medicine, and dentistry.

Students enrolled in extension or distance-learning courses are not covered under the Minnesota/Wisconsin reciprocity agreement.

Minnesota/North Dakota Reciprocity
All undergraduate and graduate programs of study are available to reciprocity students. Some professional programs are also included.

Minnesota/Iowa Lakes Community College
Minnesota resident students wishing to obtain tuition reciprocity should contact Iowa Lakes Community College directly.

Minnesota/Manitoba Reciprocity
Minnesota and Manitoba resident students wishing to obtain tuition reciprocity benefits should contact the school where they intend to enroll.

Midwest Student Exchange Program
Minnesota students (including undocumented resident students qualifying under the MN Alternative State Financial Aid Application) may enroll in selected programs at a limited number of public and private postsecondary institutions in Indiana, Kansas, Missouri, Nebraska, and Ohio at a reduced tuition rate through the Midwest Student Exchange Program. Minnesota students attending or planning to attend a public institution in North Dakota or Wisconsin must apply for reciprocity instead.

TYPES OF LOAN OPTIONS

FEDERAL STUDENT LOANS

If you need a loan to help cover the cost of a college or career school, consider federal student loans first.
Be sure to look into any federal loans that you may be eligible for. Understand the benefits of federal loans, such as:

No interest payments required during school for subsidized federal loans:

- Low fixed interest rates
- Deferments
- Forbearances
- Loan forgiveness

The federal government makes Direct and PLUS loans available directly to students through schools across the country.

No banks or guarantee agencies are involved. The U.S. Department of Education is the lender.

FEDERAL SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS

Direct Subsidized Loans are disbursed on a needs-based assessment. The federal government pays interest while the student is in school. Direct Unsubsidized Loans are not needs-based. Interest accrues while the student is in school.

Eligibility requirements:

You must attend school at least half-time and your school must determine your financial need.

How to apply:

To apply, complete the FAFSA (Free Application for Federal Student Aid) at studentaid.gov. You will then need to sign a promissory note agreeing to repay your loan. The loan disbursements will be sent to your school. Most loans are disbursed in two or more payments.

FEDERAL PLUS LOANS

The Federal Parent PLUS Loan is available to parents of dependent undergraduate students.

Note: As of July 1, 2026, the Parent PLUS Loan has a new annual loan limit of $20,000 per student. The maximum amount that may be borrowed for each dependent students education is now $65,000.

Another change for 2026 is the elimination of the Grad PLUS Loan. These loans were previously available to students pursuing graduate and professional programs, and allowed them to borrow up to the cost of their attendance. Students in graduate and professional programs may still apply for a federal student loan, but with newly implemented loan limits. If you previously had a Grad PLUS Loan, you may qualify for a limited exception. Visit https://studentaid.gov/ for more information.

STATE LOAN PROGRAM: SELF LOAN AND SELF GRAD LOAN

The SELF Loan and SELF Grad Loan are long-term, low-interest loan programs administered by the Minnesota Office of Higher Education. Because it is administered by the state, interest rates tend to be lower than private loans and some federal loans. Rates are the same for everyone and are not based on credit scores like most private loans. See page 42 for more information on the SELF Loan, and page 44 for more information on the SELF Grad Loan.

STUDENT LOANS FROM PRIVATE LENDERS

Private or alternative loans are available from private lenders, such as banks, savings and loan associations, or credit unions. Depending on the credit strength of the borrower/co-signer, these loans may cost more than federal loans or the SELF Loan.

IMPORTANT TERMS FOR STUDENT LOANS

A loan is money you borrow and must pay back with interest. While taking on any debt isn't ideal, student loans may be the one thing you need to cover the balance of your tuition and college expenses after grants, scholarships, and savings have been applied. The choice to incur debt shouldn't be taken lightly, but for many students, it allows them to pursue their higher education goals.

Ten important words to know as you are going through the process of applying for a loan!

1 CO-SIGNER

A creditworthy individual, usually a parent or spouse, who has agreed to share the responsibility for repayment with a student.

2 DEFAULT

Being delinquent in repaying a student loan more than a predetermined number of days or failure to comply with any of the other terms of the promissory note.

3 DEFERMENT

A postponement of the loan repayment. Conditions for deferment vary by loan program.

4 DELINQUENCY

Missing a scheduled payment on a student loan. If delinquency persists, default will occur.

5 DISBURSEMENT

Providing loan funds to the student or to the institution on the student's behalf. A student loan can be disbursed in multiple payments. Disbursements can be sent electronically to the student's school to credit their school account.

6 FORBEARANCE

An arrangement to postpone or reduce a borrower's monthly payment amount for a limited and specified amount of time, or to extend the repayment period. The borrower is charged interest during the forbearance.

7 INTEREST

A fee charged to borrow money. Interest charges are in addition to the principal of the loan. Interest subsidy is the payment of interest on subsidized loans by the U.S. Department of Education for student borrowers while they are in school.

8 PRINCIPAL

The amount borrowed by the student upon which interest is charged.

9 PROMISSORY NOTE

The legal document signed by the borrower prior to receiving a student loan. Besides containing a promise to repay the loan, it lists the conditions of the loan and terms for repayment.

10 SERVICER

A loan servicer sends borrowers bills for payment, collects payment for the lender, and maintains the borrower's loan accounts. Lenders, like the U.S. Department of Education, pay servicers to provide this function.

Note: Student Loans are available from the federal government and state of Minnesota.

SELF UNDERGRAD STUDENT LOAN

The State of Minnesota offers the SELF Student Loan, a trusted, low-interest loan program for undergraduate students attending eligible institutions in Minnesota and for Minnesota resident students enrolled in eligible schools in other states. Around 400 institutions, including those in Minnesota and out of state, participate in the program. Visit selfloan.mn.gov to see which schools are eligible.

In order to qualify, a student must:

- Be enrolled in an eligible school in Minnesota or be a Minnesota resident student enrolled at an eligible school in another state
- Be enrolled at least half-time in a certificate, associate, or bachelor's degree program
- Have a creditworthy co-signer who is a U.S. citizen or permanent resident
- Not be delinquent or in default on a SELF Loan or any other outstanding student loan

HOW TO APPLY

Students can apply for a SELF Loan at selfloan.state.mn.us. Before applying, they must complete the FAFSA.

The SELF Loan is funded by revenue bonds rather than state or federal government funds. Borrowers must have a creditworthy co-signer and make small monthly payments while in school, which keep interest rates low and ensure borrowers keep in contact with their loan.

SELF LOAN LIMITS

Students in bachelor's programs at participating schools can borrow up to $40,000 per year. Those in programs lasting one to three years are eligible for up to $20,000 per year, while programs shorter than one year have a $3,500 limit.

PROGRAM TYPE	ANNUAL LIMIT	CUMULATIVE LIMIT
4-YEAR PROGRAM	$40,000	$140,000
1-3 YEAR PROGRAMS	$20,000	$60,000
PROGRAMS LESS THAN A YEAR	$3,500	$7,000

A LOAN IS NOT FREE MONEY —BORROW RESPONSIBLY!

Do not borrow more than you need. Remember, this isn't free money. You have to pay back what you borrowed plus accrued interest.

SELF LOAN BENEFITS: STUDENT SUCCESS COACHING

An added benefit of the SELF Loan program is access to Student Success Coaches. Coaches provide one-on-one support, helping students develop essential skills to navigate their education, complete their degrees, and improve long-term career and financial outcomes.

HOW IT WORKS

Student Success Coaches provide no-cost virtual support through phone, video, email, and text. They help students understand their strengths, recognize their potential, and develop strategies to achieve their goals. Coaches provide ongoing support and accountability, as well as education and awareness of available on-campus and off-campus resources to ensure that students have the support they need to get the most out of their college experience.

During these virtual meetings, students work with their Success Coach to set goals that matter most to them, create action plans to move them forward, and navigate any obstacles they may encounter as they work toward achieving their goals and earning their college degree.

Learn more about this benefit at selfloan.mn.gov/selfloan/success-coaching.

Watch our Student Success Coaches video!
Your coach is only a phone or video call, email, or text message away! Learn more about how our program works.

SELF GRAD LOAN

The SELF Grad Loan is a new option for students pursuing a degree beyond a Bachelors. The loan offers fixed rates that are not based on credit score but instead are based on whether the loan has a co-signer and the repayment term chosen. Borrowers can choose between a 10-, 15-, or 20-year repayment term with lower rates offered if a co-signer is added. There are select Doctorate programs that qualify for higher loan limits and an optional Extension period to help during residency.

Borrower eligibility:

- MN Resident Student attending a participating school or any student who is a U.S. Citizen or Permanent Resident physically attending a participating MN postsecondary school
- At least half-time enrollment
- Meeting Satisfactory Academic Progress requirements
- Minimum FICO 670 (unless co-signed)
- Must pass credit review
- Current on existing SELF Loans
- Age of majority in the state they reside in
- Cannot be a resident of Colorado, Connecticut, Maine, or Puerto Rico

Co-signer Eligibility:

- U.S. Citizen or Permanent Resident
- Minimum FICO 670
- Must pass credit review
- Current on existing SELF Loans
- Age of majority in the state they reside in
- Cannot be a resident of Colorado, Connecticut, Maine, or Puerto Rico

HOW TO APPLY

Students can apply for a SELF Grad Loan at https://selfloan.mn.gov.

The SELF Grad Loan is funded by revenue bonds rather than state or federal government funds. Borrowers must be creditworthy, or have a creditworthy co-signer, and make small monthly payments while in school. These payments help keep interest rates low and ensure borrowers keep in contact with their loan.

SELF GRAD LOAN LIMITS

PROGRAM TYPE	ANNUAL LIMIT	CUMULATIVE LIMIT
SELECT DOCTORAL PROGRAMS (Advanced Dentistry, Dentistry, Medicine, Pharmacy, and Veterinary Medicine)	No annual limit	$300,000
GRADUATE PROGRAMS (All other degrees or certificates beyond a Bachelor's)	$50,000	$150,000

EACH LOAN HAS ITS OWN CHARACTERISTICS AND FEATURES.

HERE ARE SOME GREAT QUESTIONS TO HELP YOU COMPARE YOUR OPTIONS:

Can payments be deferred if you experience financial difficulties?

Can payments be deferred if you re-enter school?

What is the total cost to repay the loan (including the fees, principal, and interest)?

How long it will take to repay the loan?

How much are the monthly payments?

What are the late payment penalties?

Can it be consolidated with other loans?

Notes:

WHAT HAPPENS IF I DEFAULT ON MY LOAN?

If you fail to repay your loan, you will be in default. Your lender can take action to recover the money, including but not limited to:

- Your tax refunds may be withheld by state or federal governments
- Part of your salary may be garnished or withheld
- You may be sued and taken to court

Additionally:

- Credit bureaus will be informed and your future credit rating may be affected
- You will not be able to obtain additional state or federal student aid until you make satisfactory arrangements to repay

BEWARE OF FINANCIAL AID SEARCH COMPANIES

Some financial aid search companies offer to match students with financial aid for a fee. Be cautious of these services. There are no guarantees the company will find any sources of financial aid that you cannot find yourself.

The following are some questions to consider if you use a search company or financial aid consultant:

- Does the company maintain its own scholarship database?
- Do the sources include federal and state programs for which the student will be considered through the regular financial aid application process?
- Do the sources include institutional scholarships about which the student would be notified once accepted to the college?
- How often does the company update its list of aid sources?
- Are there application fees for the sources provided?

Proceed with caution if you notice any of these red flags:

- Requests your personal information, such as bank accounts, credit cards, or social security number
- Uses excessive hype and claims high success rates
- Requires up-front money for application fees
- Has typing and spelling errors on application materials
- Lists no telephone number for the business
- Suggests influence with scholarship sponsors
- Pressures you to respond quickly

IF YOU HAVE BEEN THE VICTIM OF A SCHOLARSHIP SCAM, FILE A COMPLAINT AND REPORT THE FRAUD.

INCOME-BASED LOAN REPAYMENT

If your federal student loan payments are high relative to your income, consider an income-driven repayment plan. The Repayment Assistance Plan (RAP), available since July 1, 2026, is a federal program that calculates your monthly payment based on your income and number of dependents. Existing borrowers may still qualify for the Income-Based Repayment (IBR) program. Because both plans reduce your monthly payment, it can take longer to pay off the loan, which means you may pay more interest on the loan over time.

PUBLIC LOAN FORGIVENESS

Public service loan forgiveness is a federal provision available to people working in public sector and nonprofit jobs, once they have made 10 years of payments on their federal loans. Payments made on or after October 1, 2007 qualify. Public school teachers and state employees qualify. The eligibility criteria and list of occupations are available from the U.S. Department of Education. Learn more at studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

STUDENT LOAN PROTECTION FOR MINNESOTANS

As a student loan borrower in Minnesota, you have rights under the Student Loan Borrower Bill of Rights.

While the federal government is the lender for most student loans, the loan repayments are managed by loan servicers, which are for-profit businesses. Dealing with student loan servicers can be challenging, and the Minnesota Department of Commerce can help.

STUDENT LOAN BORROWER BILL OF RIGHTS

The Student Loan Borrower Bill of Rights gives Minnesotan borrowers consumer protections under the law, with "do's and don't's" that loan service providers must follow. You can learn more about the Bill of Rights on the Minnesota Department of Commerce website: mn.gov/commerce/money/consumer/student-loans/bill-of-rights.jsp.

Need Assistance? Contact the Student Loan Advocate! The Student Loan Advocate program offers education, advocacy, and information for borrowers having challenges with loan servicers in how to manage loan repayments.

More information is available at: mn.gov/commerce/money/consumer/student-loans
Contact the student loan advocate by emailing Student.Loan.Advocate.COMM@state.mn.us

STUDENT ADVOCACY AND CONSUMER PROTECTION

Colleges licensed and registered by the Minnesota Office of Higher Education are held accountable by our agency. If you have a bad experience or believe the institution has not met its promises, you can file a complaint through our Institutional Licensing and Registration Department. The Minnesota Office of Higher Education will investigate complaints regarding colleges out of compliance with state standards.

Where to file complaints: Registration and Licensing at the Minnesota Office of Higher Education

1450 Energy Park Drive, Suite 350
Saint Paul, MN 55108
651-259-3975 or 1-800-657-3866
info.ohe@state.mn.us

IMPORTANT INFORMATION FOR PARENTS

ARE THERE EDUCATION TAX BENEFITS?

Yes! Several tax-preferred saving and investment options are available to help you save and pay for postsecondary education. These are particularly valuable if the family begins to use them when children are young.

The following information is not and should not be considered tax or investment advice. Links to further information and/or phone contact information follows each of the options presented. Some of the benefits of the options listed impact the available benefits of other options. Therefore, the Office of Higher Education (OHE) strongly encourages you to direct specific questions about your own financial situation to a tax or investment professional.

Benefits

1. American Opportunity Tax Credit: For tax year 2026, you may be able to claim a tax credit on your federal tax return of up to $2,500 for each eligible student.
2. Lifetime Learning Tax Credit: For tax year 2026, you may be able to claim a tax credit of up to $2,000 for qualified tuition and related expenses per tax return.
3. Student Loan Interest Deduction: You may be able to deduct interest on student loans for yourself, your spouse, or other dependents. The maximum deduction cannot exceed $2,500 per year on your federal tax return.
4. Employer-Provided Educational Assistance: Some employers offer educational assistance benefits, including making payments on qualified education loans. As a student, you may receive up to $5,250 of education benefits tax-free from your employer each year. Generally, you must pay tax on any amount of education benefit received from your employer that exceeds $5,250 for the year.

Note: The federal Tax Cuts and Jobs Act of 2017 expanded the federal definition of "qualified higher education expenses" to include up to $10,000 per year for K-12 tuition expenses. However, the State of Minnesota requires payment of state income taxes on the earnings portion of 529 plan funds used to pay for K-12 tuition expenses.

The federal Further Consolidated Appropriations Act, 2020 signed into law in December 2019 amended section 529 of the Internal Revenue Code to add two new uses of 529 plan funds. Account owners may now use 529 plan funds to pay for certain registered apprenticeship expenses, as well as for repayment of the beneficiary's qualified student loans (and in some cases, the qualified student loans of the beneficiary's siblings). Please consult your 529 plan and/or your tax advisor for more information.

MINNESOTA COLLEGE SAVINGS PLAN

The Minnesota College Savings Plan is Minnesota's 529-qualified tuition program. Most states offer at least one of these plans created under the Internal Revenue Code Section 529.

The Minnesota Plan offers a variety of investment options that vary in risk from conservative to aggressive, as well as an option that automatically adjusts the risk level based on when the beneficiary is anticipated to enroll in postsecondary work.

Earnings on funds invested in a 529 plan accumulate tax-free. If an account owner uses funds from their 529 plan to pay for the qualified higher education expenses of the account beneficiary, the earnings portion of the funds generally remains tax-free (with the following Minnesota state tax exceptions). Visit mnsaves.org for more.

EDUCATION SAVINGS BONDS

Contributions are not tax-deductible, but you may be able to exclude all or part of the interest earned on Series EE bonds from your income when you redeem the bonds to pay postsecondary education tuition and fees for undergraduate or graduate study. A qualified U.S. Savings bond is a series EE bond issued on or after January 1, 1990 or a series I bond. There are income limits and tax filing status limitations that impact the benefits. Qualified expenses do not include room and meals.

WITHDRAWALS FROM IRAS

Taxpayers may be able to withdraw funds from traditional or Roth Individual Retirement Accounts (IRA) to pay qualified higher education expenses without paying the 10% early withdrawal tax that applies to withdrawals before the account owner reaches age 59 1/2. Qualified educational expenses include not only tuition and fees, but if the student is enrolled at least half time, may also include room and meals.

TAX BENEFITS FOR EDUCATION: PUBLICATION 970

Developed by the Internal Revenue Service (IRS), Publication 970 explains income limits, eligibility requirements, qualified expenditures, and how to claim benefits. You may qualify for tax benefits from one or more programs, but not all. Many of the programs have income limits.

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