



# 2023-2024 FINANCIAL PLANNING – Massage Therapy

CALCULATING YOUR COA – ON CAMPUS			
DIRECT COST	On-Campus	INDIRECT COST	
Tuition <sup>1</sup>	\$ 5,087	Loan Fees <sup>3</sup>	\$ 58
Fees <sup>1</sup>	\$ 1,628	Transportation <sup>6</sup>	\$ 1170
Books <sup>2</sup>	\$ 1,100	Miscellaneous & Personal	\$ 2230
Housing <sup>4</sup>	\$ 4,100		
Food <sup>5</sup>	\$ 4,481		
<b>Total Direct Cost</b>	<b>\$16,396</b>	<b>Total Indirect Cost</b>	<b>\$3,458</b>
<b>Total Estimated Cost of Attendance</b>		<b>\$19,854</b>	

## Cost of Attendance (COA):

COA is an estimate of the total cost to attend college, which includes: tuition, fees, housing and food, books, transportation, and personal expenses. Financial aid helps to pay for your COA and cannot exceed your COA.

CALCULATING YOUR COA – OFF CAMPUS or W/ Parent				
DIRECT COST	Off-Campus or w/ Parent	INDIRECT COST	Off-Campus	W/ Parent
Tuition <sup>1</sup>	\$ 5,060	Loan Fees <sup>3</sup>	\$ 58	\$ 58
Fees <sup>1</sup>	\$ 1,628	Transportation <sup>6</sup>	\$ 1,170	\$ 1,170
		Miscellaneous & Personal	\$ 2,230	\$ 1,338
		Housing	\$ 7,650	\$ 2,580
		Food	\$ 3,514	\$ 2,108
Books <sup>2</sup>	\$ 1,100			
<b>Total Direct Cost</b>	<b>\$ 7,815</b>	<b>Total Indirect Cost</b>	<b>\$ 14,622</b>	<b>\$ 7,254</b>
<b>Total Estimated Cost of Attendance</b>			<b>\$ 22,437</b>	<b>\$ 15,069</b>

Tuition rates, fees, and other costs are subject to change without notice, and may not serve as binding obligations with the State of North Dakota or Williston State College.

- 1 Tuition and fees are based on average of 15-credit semester for domestic students.
- 2 Books are an estimated cost. Price may vary depending on courses taken.
- 3 Loan fees are only if you take a federal student loan, which is the loan origination fee.
- 4 Housing is based on the cost of a double room in Frontier Hall.
- 5 Food is based on a meal plan of 14 meals per week (238 meals per semester).
- 6 Transportation may vary depending upon student's method, distance and frequency of travel.
- 7 There is a 1.057% loan origination fee on Federal Student Loans
- 8 There is a 4.228% loan origination fee on Federal Direct PLUS loans.

## Comments:

For WSC Scholarship details visit: <http://www.willistonstate.edu/Scholarships>

For further assistance, please contact Financial Aid Office:  
Phone: 701-774-4248 or Email: [wsc.financialaid@willistonstate.edu](mailto:wsc.financialaid@willistonstate.edu)



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## SCHOLARSHIPS AND GRANTS

Aid Type	Fall 2023	Spring 2024	Annual
Federal Pell Grant			
Federal Supplemental Educational Opportunity Grant			
State Grant			
Williams/Regional/AAA Scholarship (pays Tuition and Fees; 12-16 credits or 1-6 credits)			
Institutional Scholarship			
Outside Scholarships			

### Your estimated net cost (cost of attendance less scholarships and grants):

This is based on your zero (0) Expected Family Contribution (EFC) and anticipated full-time (12 credit hours per semester) enrollment.

## LOANS AND WORK-STUDY (SELF-HELP AID)

Aid Type	Fall 2023	Spring 2024	Annual
Federal Work-Study*			
Federal Direct Subsidized Loan (DL)****			
Federal Direct Unsubsidized Loan (DL)			
<b>Total Aid Offered</b>			

\*Federal work-study funds are contingent upon finding employment. Earnings are paid out bi-weekly.

\*\*Federal loans are funds that can be applied toward your cost of attendance and must be repaid. You must be enrolled in at least 6 credits to be eligible. Students need to accept or decline your loan eligibility by logging into your campus connection.

### Estimated outstanding costs not covered by scholarships, grants, loans and work-study:

### NEXT STEPS:

- If you plan to enroll in less than 12 credits per semester, please email us the number of credits at [wsc.financialaid@willistonstate.edu](mailto:wsc.financialaid@willistonstate.edu) after you have enrolled.
- **Accept/Decline** all aid offered in the Financial Aid tile of your Campus Connection account.
- **Provide required documents** for verification, if applicable.

### OTHER FINANCING OPTIONS:

**Parent Plus Loans:** Contingent upon parent application approval. Parent must not have adverse credit history. Must be repaid by parent.

**Private Student Loans:** Contingent upon application approval from a bank, credit union, non-profit or state-based education finance organizations or online lender. (Contact WSC FA after completion)

**Payment Plan:** WSC offers a 4 monthly or 3 monthly tuition payment plan for those students who need to spread their tuition and fees across the semester.

<https://willistonstate.edu/admissions/Cost/Payment-Options-and-Billing/>

**Internal Scholarships:** WSC students have access to a strong base of scholarship resources offered through the WSC Foundation. Over two million dollars from over 45+ different scholarship funds are awarded annually. Apply at: <https://willistonstate.awardspring.com/>. Priority Date: May 1 & Deadline: Aug. 31

**Outside Scholarships:** Scholarships are available from many sources including high schools, places of worship, civic groups, and parents' employers. We recommend that you check with your high school guidance counselor, the reference section of your library, and organizations in your hometown. Receipt of outside scholarships could affect your eligibility for certain aid types.

For further assistance, please contact Financial Aid Office: Phone: 701-774-4248 or Email: [wsc.financialaid@willistonstate.edu](mailto:wsc.financialaid@willistonstate.edu)