

RESOURCES TO HELP YOUR STUDENTS

2024 Financial Workshops

PRESENTATION FRAMEWORK

- Meet the BND Team
- BND Education Programs
- BND Education Resources
- BND Financial Literacy Program

THE OUTREACH TEAM



Lance Hill
Northeast



Rachel LaForce
Southeast



Becca Larsen
Central



Amanda Woidyla
Southwest



Kyle Patterson
Northwest

COLLEGE APPLICATION MONTH

- BND pays for one college application per student at in-state schools
- BND coordinates volunteers for CAM events
- Registration for 2024 opens in February

COLLEGE SAVE

- State-sponsored 529 Plan
- Account grows state- and federal-tax deferred
- \$25 minimum required to open an account
- Funds postsecondary education, private and parochial school tuition grades K-12, approved apprenticeship programs, repay student loan debt
- 3 match opportunities
 - **New Baby Match:** \$200
 - **BND Match:** \$300
 - **Kindergarten Kickoff Match:** \$100

Scholarships range from \$600-\$2500

- Open to all students who graduate from a ND high school or home educated in ND
 - Applications open Jan 1 - Apr 1
 - Create a profile early
- northdakota.dollarsforscholars.org

**NORTH
DAKOTA
DOLLARS
FOR
SCHOLARS**

DUAL CREDIT ASSISTANCE

- BND pays for 2 classes per academic year
 - Students must qualify for Free or Reduced-Price Lunch
- Applications can be found on BND's website

BND STUDENT LOANS

- North Dakota state-sponsored loan program
- For education beyond high school, including dual credit in high school
- Locally services for the life of the loan



RESOURCES AVAILABLE TO YOU AND YOUR STUDENTS

PRINT MATERIALS

Regional College Cost Sheet



North Dakota, South Dakota, Montana and Minnesota

BND Student Loan



Freyja Engen
Northwood, North Dakota

Be confident with your student loan decisions

Bank of North Dakota (BND) wants you to **Be Confident** when you make decisions about paying for education beyond high school. When grants, scholarships, savings and federal Direct Student Loans don't cover the costs of college, BND Student Loans may be a good option for you.

Loan funds can be used at eligible schools nationwide or to pay for high school dual credit courses. BND offers competitive interest rates with no loan fees for North Dakota residents and out-of-state residents attending a North Dakota college.



Workforce Ready Checklist



Some high school students choose to enter the workforce after graduating high school. There are some excellent career possibilities when you make this choice. It is a good idea to research your options and prepare for expenses and decisions you will need to make if this is the path you choose. Bank of North Dakota (BND) wants you to **Be Confident** with your decisions.

Research

Throughout High School

- Visit RUReady.ND.gov to take interest tests and explore careers to assess your personal strengths and passions that may lead to a career.
- Start to learn about and practice budgeting. bnd.nd.gov/confident has information to help you get started. Visit the Financial Education section for more information.

During Junior and Senior Years

- Visit Job Service ND at Jobsnd.com and click Job Seeker. Search to find career options and requirements for specific jobs, what they pay and where job opportunities are located. Also review apprenticeship opportunities that do not require prior training.
- Look into what it will cost to live if you plan to move away from home right after high school. Basic expenses you'll need to pay may include rent, cellphone, food, and insurance for health care, automobile and renters.
- Ask your parents, counselors or friends to introduce you to people in careers you are interested in. Make an appointment with them and go prepared with questions about the things that are important to you which may include hours in a typical week, pay, stresses, rewards, training and advancement opportunities.



College Ready Checklist



If you think college is in your future, it's important to start preparing during high school. Bank of North Dakota (BND) wants you to **Be Confident** about paying for education beyond high school. Visit bnd.nd.gov/confident for more information on all of these topics.

Research

Throughout High School

- Talk to an adult who works in the career in which you are interested. Ask questions about the things that are important to you which may include hours in a typical week, pay, stresses, rewards, training and advancement opportunities.

During Your Junior and Senior Years

- Attend college fairs and ask questions about faculty-to-student ratio, expenses, majors and job placement. Visit BND's website or ask your school counselor for a copy of a Regional College Cost Sheet to compare costs in North Dakota and surrounding states.
- Visit the campuses of the colleges you would like to attend. If possible, go while school is in session to get a better feel for the culture.



Military Ready Checklist



Each branch of the military has a unique scope and mission. Here is some brief information to help you start your research. Whichever branch you determine would be the best fit, Bank of North Dakota wants you to **Be Confident** with your decisions.

Branch	Scope	Sample Careers
Air Force	Defends the U.S. and its global interests—to fly, fight and win in air, space and cyberspace	Aircraft maintenance; special investigations officer; pilot; flight nurse
Air National Guard	Supports the Air Force with combat-ready reserve air forces, while protecting their states	Pilot; weather officer; airfield management; drone pilot
Army	Protects vital national interests, and to fulfill national military responsibilities on land	Infantryman; cryptologic linguist; medical corps officer
Army National Guard	Supports active duty military in responding to domestic emergencies and threats abroad	Mechanics and maintenance; logistics specialists; cybersecurity
Coast Guard	Conducts maritime first response, law enforcement, search and rescue, environmental protection, ice operations, ports, waterways and coastal securities	Survival technician; public affairs specialist; maritime enforcement specialist
Marine Corps	Serves as an expeditionary force that operates on land, sea and air, as well as provide forces to naval ships and ground operations	Combat infantry; cybersecurity technician; military working dog handler
Navy	Maintains, trains and equips combat-ready naval forces capable of winning wars, deterring aggression and maintaining the freedom of the seas	Intelligence specialist; pilot; nuclear engineer; ECO technician; medical corps officer
Space Force	Responsible for organizing, training, and equipping for global space operations	Cyber and space operations; intelligence officer; astronautical and aeronautical engineers



Please visit our website to order: bnd.nd.gov/educational-order-form

PRESENTATIONS FOR YOUR SCHOOL

- Presentations on a variety of topics:
 - Financing a college education
 - Financial Literacy
 - FAFSA
 - Etc.
- In-person or Virtual
- Request a presentation:
 - **Website:** bnd.nd.gov
 - **Email:** cpcgrp@nd.gov

FAFSA PRESENTATIONS

- **Let's get ready for the FAFSA!**
- **Walk-through the FAFSA form/understand parent guidelines.**
- **You've completed the FAFSA. Now what?**
 - Discussion of the types of financial aid that are available and how they are outlined on your offer of financial aid.

Re-watch previous sessions: bnd.nd.gov/fafsa

BND SALARY-TO-DEBT CALCULATOR

Salary-to-Debt Calculator

This calculator will tell you how much you can afford to borrow based on a certain salary.

Expected Income	<input type="text" value="\$0"/>
Frequency	<input type="text" value="Hourly"/>
Interest Rate	<input type="text" value="0%"/>
Repayment Period (years)	<input type="text" value="10"/>

Calculate

Website: bnd.nd.gov/salary-to-debt-calculator/

FINANCIAL LITERACY

- BND is committed to making North Dakota one of the most financially literate states in the nation.
- Launching a new educational platform
- Modules can be used **independently** or as part of a **class curriculum**



SmartWithMyMoney.nd.gov

CONTENT WITH Grad|Enrich

- **34** standard courses with pre-post assessments
- **124** topics (including subtopics)
- **2,800+** pieces of content
 - Articles
 - Videos
 - Tools
 - Courses



THANK YOU

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