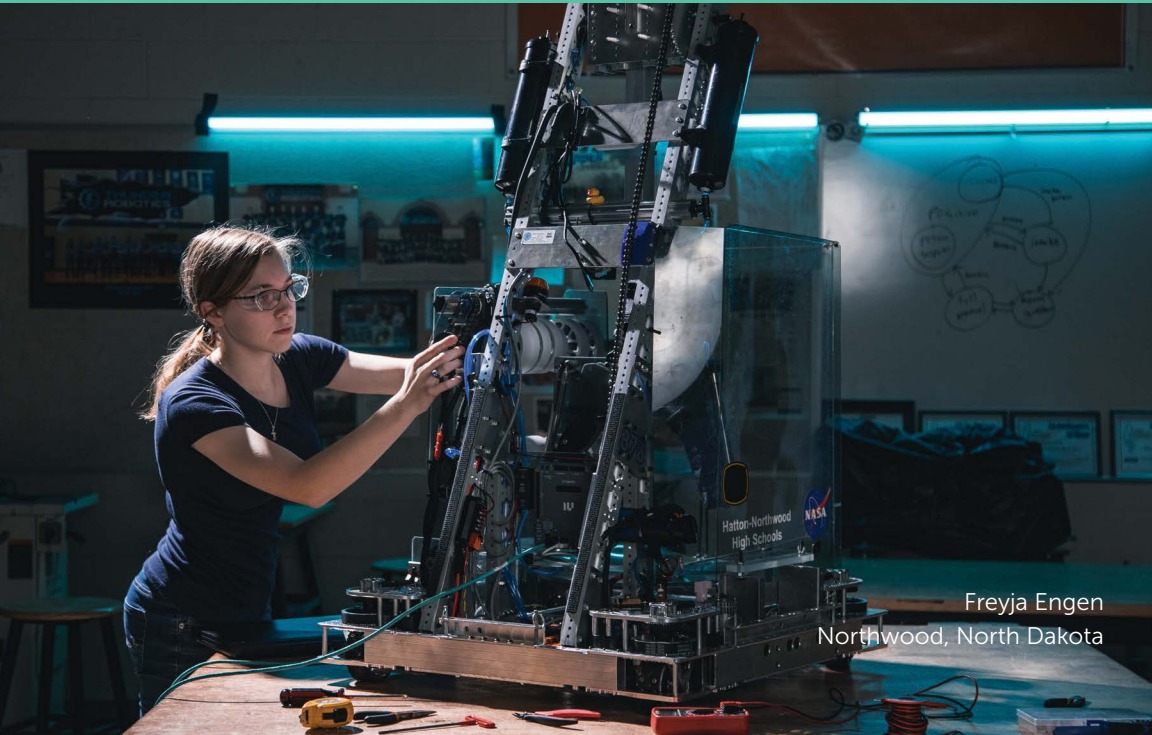


BND Student Loan



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.



One of the most affordable financing options

It's important to compare the costs of a loan before you commit. Federal Parent PLUS Loans and most private loans have higher fees and interest rates than a BND Student Loan.



BND Student Loans Offer:

- Fixed or variable rate options that do not vary based on your credit score or income.*
- Friendly, local service.
- No loan fees for North Dakota residents and out-of-state residents attending a North Dakota college.

** Interest rates are posted at [bnd.nd.gov/rates](https://www.bnd.nd.gov/rates) and may change quarterly. A loan is subject to the rate at the time of the application submission.*

To Qualify for a BND Student Loan:

- You must be a U.S. citizen attending an eligible school.
- You, or a creditworthy cosigner, must meet specific credit criteria.
- The school must certify your current enrollment, acceptance for enrollment, academic progress and eligibility.
- You must complete the FAFSA if you will attend school more than half time.

Apply now at [bnd.nd.gov/confident](https://www.bnd.nd.gov/confident)

Have questions? Contact us by phone at 833.397.0311, email at studentloans@nd.gov or live chat on the website.



Point your phone or tablet camera at the QR Code to access more helpful information

