

2014 • 2015



# DESIGN

## YOUR FUTURE

COLLEGE & CAREER PREPARATION GUIDE

**PARTNERS IN YOUR EDUCATION**

NORTH DAKOTA DEPARTMENT OF CAREER AND TECHNICAL EDUCATION

NORTH DAKOTA DEPARTMENT OF PUBLIC INSTRUCTION

NORTH DAKOTA UNIVERSITY SYSTEM

BANK OF NORTH DAKOTA COLLEGE PLANNING CENTER

# Thinking About Going to College?

If so, you're on the right path.

Why?

It's simple – the more education and skills you get, the more career options you'll have.

It's all about choices.

So make the right choice, right now, by beginning to plan for your future.

Here's how to get started: Just turn the page to create your roadmap to success.

## Explore Your Career Options

### What do you want to be? What kind of education will your career plans require?

You may choose a job that is in demand in North Dakota, such as a computer systems analyst, science teacher or professor, heating and air conditioning mechanic, chef or registered nurse. Or how about a job that is action-packed, such as a fire fighter, police officer or oil field worker? What about being a doctor, stock broker or power plant operator?

Start your exploration process now. Visit a library to read about careers, and talk to people who have jobs that interest you. To find out more about careers in your favorite subject area, go to [bls.gov/k12](http://bls.gov/k12). Then check out [jobsnd.com](http://jobsnd.com) to learn more about jobs available in North Dakota.

Another tool to help you explore career options is [RUReadyND.com](http://RUReadyND.com), which describes thousands of jobs available in the U.S. and shows you how the skills you are learning in the classroom apply to the world of work. It's easy to use and readily available online to all middle and high school students in North Dakota. Contact your school guidance counselor for information about how to access this program.

By exploring and planning ahead, you'll know more about your career options.

### Is a High School Diploma Enough?

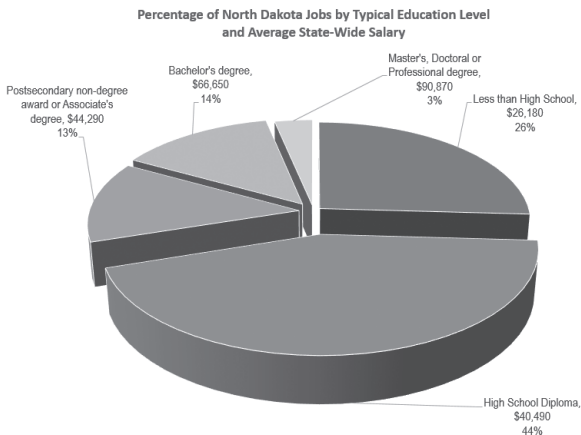
With a high school diploma or less, your job options and future earnings potential will be limited. In fact, some jobs that once called for a high school diploma now require more education.

For example, many service and repair technicians now receive training beyond high school. The need for skilled workers, such as registered nurses and electricians, continues to increase in North Dakota and throughout the U.S. Plus, there is a growing need for people who have four-year degrees, such as scientists and engineers, and graduate and professional degrees, such as school administrators and pharmacists.

Whatever career you choose, planning now will increase your options later.

### North Dakota Jobs By Education, based on 2011 data

(349,561 jobs, including both part and full-time positions)



Source: Job Service North Dakota. Education and Training Projections 2012-2022 (July, 2014)

## Steps in the Right Direction



### High School Diploma

- Cashier
- Truck driver
- Carpenter apprentice
- Electrician apprentice
- Sales associate
- Restaurant server
- Child care worker
- Oilfield worker

### Certificate Program or 2-Year Degree

- Hairstylist
- Automotive service technician
- Pharmacy technician
- Registered nurse
- Administrative assistant
- Ag sales and service technician
- Computer technician
- Power plant operator
- Dental hygienist

### 4-Year Degree

- Engineer
- Accountant
- Teacher
- Computer programmer or systems analyst
- Financial analyst
- Pilot
- Scientist
- Journalist

### Graduate Degree

- College professor
- School administrator
- Physical, occupational or speech therapist
- Minister
- Psychologist
- School counselor
- Architect

### Professional Degree

- Doctor
- Lawyer
- Pharmacist
- Dentist
- Optometrist
- Veterinarian

## How to Be a Successful Student

Learning must be a top priority if you plan to go to college. Friends, activities, part-time jobs – they're all part of growing up, but never lose sight of your academic goals. Here are a few tips to help you stay focused.

### Set Goals

Think about your future and map out a plan. Use the resources available to you to explore your strengths and interests and match them to career possibilities. Goals strengthen your will to succeed.

### Manage Your Time Well

Begin with a weekly planner. Outline your activities and decide which ones should take priority. Break large assignments into smaller tasks and do a little at a time. Study in the same place each day; that way you're less likely to be distracted.

### Develop Good Learning Skills

Good work habits result in good learning skills. Think about the study methods you've used to get good grades in the past; then apply those methods to other subjects. You also may want to ask your parents, teachers or school counselor for a little guidance.

### Maintain a Positive Attitude

Believe in yourself. Be positive about your abilities and stay focused on your goals. If you don't understand something, don't be afraid to ask your teachers and parents for help.

### Challenge Yourself

Take the more challenging high school courses. They will help you prepare for college.

### Accept Responsibility

It's your responsibility to make the most of your education, so take charge. Ask questions, explore different perspectives and challenge yourself to do your best in everything you do. By doing so, you'll make life a lot more fun.

## Choosing the Right College for You

The North Dakota University System includes two types of academic institutions – two-year colleges and four-year universities. While each campus is unique in size and the types of programs it offers, the bullet points below describe North Dakota’s public colleges and universities in very general terms.

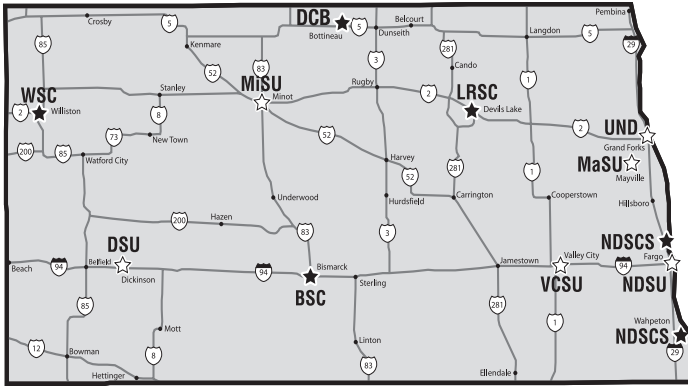
### Two-Year Colleges

- Two-year colleges offer career and technical education programs that prepare students for specific careers. A student who completes one of these programs receives a certificate, an associate in applied science (AAS) degree or associate in arts (AA) degree, which enables the student to directly enter the workforce in his or her particular field of study. Some programs take less than two years to complete.
- Many students enroll in two-year colleges to earn associate in arts (AA) degrees or associate in science (AS) degrees. For some, these degrees meet their educational goals, while others transfer to four-year universities.
- Two-year colleges have open-enrollment policies; they accept all high school graduates.

### Four-Year Universities

- Four-year universities require all students to take a wide variety of courses.
- Four-year universities offer a broad range of programs and degrees, including four-year or bachelor’s degrees. Some also offer graduate degrees, such as master’s degrees and doctorates.
- Some four-year universities offer a limited number of career and technical education programs.
- Four-year universities require students to meet minimum admission requirements, including taking “core” high school courses and meeting the minimum requirements for ACT score and grade point average.





**Key:** ★ = Two-Year Colleges

☆ = Four-Year Universities

- Bismarck State College (BSC)
- Dakota College at Bottineau (DCB)
- Lake Region State College (LRSC)
- North Dakota State College of Science (NDSCS)
- Williston State College (WSC)

- Dickinson State University (DSU)
- Mayville State University (MaSU)
- Minot State University (MiSU)
- North Dakota State University (NDSU)
- University of North Dakota (UND)
- Valley City State University (VCSU)

## The North Dakota University System Wants You

Soon you'll need to start thinking about college. We believe the North Dakota University System includes a college or university that's just right for you.

Maybe you'll prefer a small campus where you can get to know most of the students and professors, or perhaps you'll enjoy the excitement of seeing many new faces. From two-year colleges to doctoral-degree universities, one of the 11 state public colleges and universities can be your stepping stone to a bright future.

To learn more about North Dakota University System colleges and universities, go to [ndchoose.com](http://ndchoose.com).

## Meeting Expectations

The North Dakota Department of Public Instruction (DPI) provides you and your family a valuable tool for determining if you've learned what is expected of an eighth-grade student in North Dakota in reading, mathematics and science.

The North Dakota State Assessment will show your achievement toward meeting statewide standards. During the eighth grade, you'll take the State Assessment, an exam designed to identify your strengths and needs in reading, mathematics and science. You and your family will receive a personalized report showing your knowledge of these subjects, which will help you track your performance against state standards and inform you of your progression toward college or career readiness.

The State Assessment is used in all public schools in North Dakota. Beginning in 2015, third through eighth and 11th grade students will be tested in the spring of the year. For more information and a list of these standards, visit the DPI website at [dpi.state.nd.us/standard/content.shtm](http://dpi.state.nd.us/standard/content.shtm).

## What Every Eighth-Grade Student Needs to Know About ACT

Have you ever heard of the ACT assessment? The ACT is one of two tools used throughout the nation to determine if students have the skills and knowledge needed to succeed in college. The other is called the SAT.

All students who plan to attend a public college or university in North Dakota are required to take the ACT. As a North Dakota high school student, you will take this exam during your junior year. When taken at your school during your junior year, ACT costs are covered by the state.

The company that makes the ACT also provides ACT Aspire, a digital assessment to fully connect student performance – from elementary grades through high school. ACT Aspire will provide teachers and parents with insight to help students stay on target to maximize their full potential.

Check with your school counselor to see if your school participates in the ACT Aspire assessment program.

Other similar assessment tools may be available at your school.

## Making the Transition to High School

Moving up to high school can be a big change. Depending on the structure of your school system, you may make the move either in ninth or tenth grade. Whenever you move up, don't be too hard on yourself.

Give yourself some time to adjust and believe that you have what it takes to be a successful high school student. You'll soon see how important it is to organize your life to meet the demands of a new school environment. Here are a few tips for making the best of your high school years:

- Maintain a positive attitude. Trust yourself and your abilities; don't stress out over small mistakes.
- Stay focused. It's easy to get distracted, but try to concentrate on learning.
- Take a closer look at your study skills. As you grow and develop, you'll learn more about what works best for you.
- Get to know your school counselor. He or she can help you select courses, evaluate your study skills and work through the transition to high school.
- Get involved in school activities. Join a club or student organization, participate in student government, get involved in sports – any of these may help you develop a sense of belonging.

## Earn a \$6,000 College Scholarship

In 2009, the North Dakota Legislature created two scholarships for high school graduates, the North Dakota Academic Scholarship and the North Dakota Career and Technical Education Scholarship. Both programs reward North Dakota high school graduates who meet specific coursework, grade-point-average and test score requirements. If you qualify, you may be eligible for up to \$6,000 for undergraduate study at eligible institutions of higher education within North Dakota. Your high school counselor can work with you to make sure you're taking the right steps to qualify for one of these scholarships. For more information, contact NDUS or call the North Dakota Department of Public Instruction at 701.328.2755.

## Get Involved!

By participating in school activities, you'll get to know more students and teachers. You'll also be able to explore new interest areas and learn more about your unique talents and abilities. Here are some of the activities that may be available at your school:

- Student council
- Honor society
- School newspaper
- Service organizations
- Band and choir
- Drama
- or yearbook
- Career and technical student organizations
- Sports
- Speech and debate
- Science club

## Make Plans to Graduate from High School

Do you know what courses you will need to take to graduate from high school? North Dakota high school students need a minimum of 22 credits to graduate<sup>1</sup>. This includes specific requirements in several subject areas. To learn more about these requirements, talk to your school counselor, principal, or check your school handbook. By beginning with the end in mind, you will get off to a good start in ninth grade.

Also, see your counselor to find out which courses your school offers. Some electives, such as visual/performing arts, career and technical education, and foreign languages, may influence your choice of careers.

Taking a wide variety of high school courses will help you prepare for college and the future. By exploring many subject areas, you may find the career that best suits your interests and talents. Who knows, you also might find a lifetime hobby. Subject areas and sample courses are listed below.

<b>English</b> (4 credits) English 1, 2, 3 and 4 Composition Literature Speech Drama Debate Mass media Journalism	<b>Mathematics</b> (3 credits) Applied math Algebra 1 and 2 Geometry Trigonometry Calculus Statistics	<b>Laboratory Science</b> (3 credits) Physical science Biology Chemistry Physics Anatomy and physiology Ecology Geology Biochemistry	<b>Social Studies</b> (3 credits) Geography U.S. history World history American government Psychology Sociology Economics Problems of democracy
(3 credits)			
<b>Foreign Languages and/or Native American Studies</b> French German Spanish Latin Chinese Greek Native languages Sign Language	<b>Visual and Performing Arts</b> Art Band Chorus Dance	<b>Career and Technical Education</b> Trade, industrial, technical and health careers Family and consumer science Information technology Technology and engineering education Business and office technology Marketing education Agriculture education	<b>College Credit</b> You can earn college credits while you're in high school. Many schools offer dual-credit courses (high school and college credit), and some offer advanced placement (AP) courses.
<b>Physical Education and/or Health</b> (1 credit)			



## Do You Want to Get on Track for a Four-Year College Degree?

Do you plan to attend a four-year university? If so, we hope you choose one of the following six public universities in the North Dakota University System:

- Dickinson State University
- Mayville State University
- Minot State University
- North Dakota State University
- University of North Dakota
- Valley City State University

You'll need to take the following 13 core high school courses before you can attend one of North Dakota's public four-year universities:

- English: Four courses
- Mathematics: Three courses (algebra 1 and above)
- Laboratory science: Three courses (including at least two in biology, chemistry, physics or physical science)
- Social studies: Three courses (not including consumer education, cooperative marketing, orientation to social science and marriage/family)

The core course requirement will increase to 15 courses by Fall 2018 for admission to the research universities (NDSU and UND).

If you plan to attend a four-year university, the North Dakota University System recommends that you take a mathematics course each year of high school, including advanced algebra. The University System also recommends that students take at least two foreign language courses, which may include American Sign Language or Native American languages. Additional courses may be required before you can be admitted to some college programs. Your school counselor can tell you more about specific requirements for the programs that interest you.

If you don't take the courses required to attend a four-year university, you may attend a two-year college. After successfully completing 24 college credits, you may be eligible to transfer to a four-year university.

Those seeking admission to a NDUS university must also meet minimum grade-point-average and ACT score requirements. NDUS universities are broken into three categories, each with its own minimum standards. Starting in Fall 2016, the minimum standards for admission are as follows:

- 4-Year Comprehensive Universities (DSU, MaSU, VCSU) – GPA: 2.0, ACT: 18
- 4-Year Master's Granting University (MiSU) – GPA: 2.75, ACT: 21
- 4-Year Research Universities (NDSU, UND) – GPA: 2.75, ACT: 22

## Why Study So Many Subjects?

By taking a variety of courses, you'll be better prepared for life – no matter what job or career you choose. Here's how some subjects bring out the best in you:

**English** teaches you how to be a good communicator by using your best reading, writing and speaking skills.

**Mathematics** helps you develop problem-solving and logical thinking skills.

**Laboratory science** teaches you how to observe and analyze.

**Social studies** gives you the knowledge and skills to become an informed citizen.

**Foreign languages** help you learn about other countries and cultures and have a better understanding of the English language.

**Visual and performing arts** help develop your individual talents and an appreciation for all types of art in the world around you.

**Career and technical education** gives you an opportunity to explore a variety of career options and learn skills that are in demand in today's job market.

## Get Started!

Now is the best time to begin planning for high school and college. Use this chart to get started. Pencil in the high school courses you plan to take and the year you plan to take them. Check with your school counselor to see which courses your high school offers.

### My High School Plan of Study

	9th	10th	11th	12th
English/language arts (4 credits)				
Mathematics (3 credits required, 4 recommended)				
Laboratory science (3 credits required, 4 recommended)				
Social studies (3 credits)				
Physical education and/or health (1 credit)				
Electives (3 credits)				
- Career and technical education				
- Foreign languages and/or Native American studies				
- Visual and/or performing arts				
Other electives (5 credits)				
<b>TOTAL</b>				

## Attend a North Dakota College or University

The North Dakota University System wants you to know all about the choices available to you at the state's 11 public colleges and universities. That's why we provide you and your family more information about the University System when you are a high school sophomore. You'll also receive a guide to the 11 University System colleges and universities when you are a junior and again as a senior.

But you don't have to wait to start planning for college. Just go to [ndchoose.com](http://ndchoose.com), where you will find a search engine that will help you determine which University System campus is the best match for your academic goals, your athletic and extracurricular interests, and your preference for campus size.

We hope you'll choose to attend a North Dakota college or university.





## Think You'll Need Help in College? Just Ask!

Students who receive special support services in elementary and high school can continue to receive assistance in college.

If you need these services now, there's no reason to worry about how you would get through college without them. But there is one catch – in college, you will have to speak up and ask for assistance. Teachers and counselors won't know about your needs unless you tell them.

Support services that may be available to you in college include:

- Tutoring
- Note-taking
- Adaptive aids
- Counseling
- Assistance with English language skills

# A Parent's Guide to Paying for College:

Answers to Frequently Asked Questions



## When Should I Start Saving for My Child’s College Education?

Ideally, you should have begun saving when your child was born, but it’s never too late to start! It’s tough to keep up with the cost of college, but, as a parent, you may want to provide as much as you can for your child’s college education. No matter how close your child is to graduating from high school, financial planning will help you set spending priorities and develop savings and investment plans.

Any amount of money saved today will help. It is a common mistake to think that saving will prevent a student from qualifying for financial aid. It’s true that a financial aid needs assessment considers savings and assets; however, it also takes into consideration the age of the parents and their need to save for retirement. Remember that any savings may help reduce the need for borrowing money, a situation that usually requires years of repayment.

## How Much Do I Need to Save if My Child Will Graduate from High School in 2019?

The cost of higher education can vary widely depending upon the type of college, the program of study and the region of the country where the college is located. Total cost of education usually takes into consideration tuition and fees, room and board, books and supplies, and transportation and personal expenses. The following chart shows you the approximate average cost of attending an in-state college or university in 2019-20. This is based on a North Dakota resident living on-campus with a 5 percent annual rate of inflation:

### Estimated Cost of Attending College in 2019-20\*

	Private	Two-Year Public Colleges	Four-Year Public Universities
One Year of College	\$33,613	\$19,300	\$22,500
Four Years of College	\$144,878	– NA –	\$97,000

**\* Contact the college or university of your choice for the actual cost of attendance.**

For a complete listing of approximate college costs for children ages 1 through 18, visit the College Planning Center at Bank of North Dakota website: [banknd.nd.gov/collegeplanning](http://banknd.nd.gov/collegeplanning).

## What Savings Options Are Available?

Savings and investment options to consider include:

- **College SAVE** – North Dakota’s 529 College Savings Plan helps families invest for future college expenses by allowing contributors (parents, grandparents, aunts, uncles or others) to deposit funds into an account for a designated beneficiary. These funds are earmarked for qualified higher education expenses to be incurred at an eligible institution. For more information, call 866.728.3529 or visit the College SAVE website at [collegesave4u.com](http://collegesave4u.com).
- **Certificates of Deposits** – CDs are issued by insured financial institutions that pay fixed rates of interest for specific time periods. These are considered safe investments.
- **Series EE Savings Bonds** – Issued by the U.S. government, income from Series EE Savings Bonds bought after 1989 may be tax exempt if used to pay for college tuition and fees. For more information, consult your tax advisor or visit the U.S. Department of Treasury’s website at [savingsbonds.gov/indiv/planning/plan\\_education.htm](http://savingsbonds.gov/indiv/planning/plan_education.htm).
- **Regular Savings Accounts** – Monthly contributions to these accounts are one of the most fundamental methods for building financial reserves.
- **Education IRAs and Mutual Funds** – These investments should be discussed with an investment broker.

## What Types of Financial Aid Are Available if I Don’t Have Enough Money to Help My Child Continue with Higher Education?

- **Scholarships** – These funds are awarded to students for academic performance, skills, achievement, need or other qualifications. Information about scholarships can be obtained through a high school counselor, the college financial aid office, local community groups and professional organizations. Scholarships do not need to be repaid. Also, beware of scholarship scams. It does not cost anything to apply for a scholarship. You can find help with scholarship searches at [banknd.nd.gov/collegeplanning](http://banknd.nd.gov/collegeplanning).
- **Grants** – Many people are familiar with federal Pell Grants and Supplemental Education Opportunity Grants (SEOG) available through the U.S. Department of Education. North Dakota provides a State Student Incentive Grant Program (SSIG), also known as the State Grant Program, which offers need-based grants to North Dakota college students. Visit [ndus.edu/students/paying-for-college/grants-scholarships](http://ndus.edu/students/paying-for-college/grants-scholarships) for more information about this program. You also can research grants through a local library, high school or college financial aid office. Grants do not need to be repaid.
- **Work-Study Programs** – The federal College Work-Study Program administered by each college enables students to work on or off-campus while enrolled in college.
- **Student Loans** – Money can be borrowed at a low interest rate, but must be repaid after the student leaves college. Federal student loans and private loans are available to students who attend eligible institutions if the student and/or his or her family cannot pay for college. For current information about student loan programs, contact a high school counselor, the college financial aid office or the College Planning Center of Bank of North Dakota at [banknd.nd.gov/collegeplanning](http://banknd.nd.gov/collegeplanning).

## When Do I Start the Process of Determining if My Child Qualifies for Gift Aid and/or Student Loans?

Begin early when exploring your child's financial aid options. Financial aid funds can be limited, so it's important to get a head start! The first step is to apply for admission to the college or university of your choice. Then complete the Free Application for Federal Student Aid (FAFSA) online at [fafsa.gov](http://fafsa.gov) as soon as possible after Jan. 1 of the year financial aid is needed. If your child plans to attend college in the fall of 2019, you need to begin this process soon after Jan. 1, 2019. To learn more about the FAFSA process, visit [banknd.nd.gov/collegeplanning](http://banknd.nd.gov/collegeplanning).

### Did You Know?

Most financial aid programs are administered through a college's financial aid office, which also may administer additional campus-specific programs. For more information, contact the financial aid office at the college or university your child plans to attend.

For an early estimate of eligibility for federal student aid, complete the FAFSA4caster at [fafsa4caster.ed.gov](http://fafsa4caster.ed.gov) at any time. During your child's senior year, transition from FAFSA4caster to the online FAFSA is easy. Much of the information entered in FAFSA4caster will carry over to your online FAFSA application. If you prefer to complete a paper FAFSA, the form can be obtained from a high school counselor or college financial aid office or by calling the College Planning Center at Bank of North Dakota at 800.554.2717. Keep in mind that a paper FAFSA will take longer to process.

The College Planning Center at Bank of North Dakota is a trusted, local resource for North Dakotans to answer questions about college, from cradle to career. High school students can get information on career planning and ACT preparation. Parents appreciate the information on funding a college education and FAFSA completion. There is no charge for the services. Visit the College Planning Center at Bank of North Dakota at [banknd.nd.gov/collegeplanning](http://banknd.nd.gov/collegeplanning), call 800.554.2717, or like the BND College Planning Center on Facebook.





# For More Information

*For more information about any of the topics included in this publication, contact one of the following agencies:*

**Department of Career and Technical Education**  
State Capitol, Floor 15  
600 E Boulevard Ave Dept 270  
Bismarck, ND 58505-0610  
701.328.3180  
[www.nd.gov/cte/](http://www.nd.gov/cte/)

**Department of Public Instruction**  
State Capitol, Floor 11  
600 E Boulevard Ave Dept 201  
Bismarck, ND 58505-0440  
701.328.2260  
[www.dpi.state.nd.us](http://www.dpi.state.nd.us)

**North Dakota University System**  
State Capitol, Floor 10  
600 E Boulevard Ave Dept 215  
Bismarck, ND 58505-0230  
701.328.2960  
[www.ndchoose.com](http://www.ndchoose.com)

*For more information about planning for college, including student financial aid, contact:*

**College Planning Center at Bank of North Dakota**  
1200 Memorial Hwy  
PO Box 5524  
Bismarck, ND 58506-5524  
800.554.2717  
[banknd.nd.gov/collegeplanning](http://banknd.nd.gov/collegeplanning)

*For more information about any of the 11 campuses that make up the North Dakota University System, contact the college or university at:*

**Bismarck State College**  
Bismarck, ND 58506  
701.224.5429  
800.445.5073  
[www.bismarckstate.edu](http://www.bismarckstate.edu)

**Mayville State University**  
Mayville, ND 58257  
701.788.2301  
800.437.4104 ext. 34842  
[www.mayvillestate.edu](http://www.mayvillestate.edu)

**University of North Dakota**  
Grand Forks, ND 58202  
701.777.3000  
800.CALL.UND (225.5863)  
[www.und.edu](http://www.und.edu)

**Dakota College at Bottineau**  
Bottineau, ND 58318-1198  
701.228.5488  
800.542.6866  
[www.dakotacollege.edu](http://www.dakotacollege.edu)

**Minot State University**  
Minot, ND 58707  
701.858.3350  
800.777.0750  
[www.minotstateu.edu](http://www.minotstateu.edu)

**Valley City State University**  
Valley City, ND 58072  
701.845.7101  
800.532.8641 ext. 7101  
[www.vcsu.edu](http://www.vcsu.edu)

**Dickinson State University**  
Dickinson, ND 58601  
701.483.2175  
800.279.4295  
[www.dickinsonstate.edu](http://www.dickinsonstate.edu)

**North Dakota State College of Science**  
Wahpeton, ND 58076  
701.671.2202  
800.342.4325  
[www.ndscs.edu](http://www.ndscs.edu)

**Williston State College**  
Williston, ND 58802  
701.774.4200  
888.863.9455 ext. 4220  
[www.willistonstate.edu](http://www.willistonstate.edu)

**Lake Region State College**  
Devils Lake, ND 58301  
701.662.1600  
800.443.1313  
[www.lrsc.edu](http://www.lrsc.edu)

**North Dakota State University**  
 Fargo, ND 58108-6050  
701.231.8643  
800.488.6378  
[www.ndsu.edu](http://www.ndsu.edu)

The programs and services of the Department of Career and Technical Education, North Dakota Department of Public Instruction, the North Dakota University System and the College Planning Center at Bank of North Dakota are available without discrimination on the basis of age, race, creed, color, sex, marital status or national origin. Anyone who needs alternative accommodations because of Americans with Disabilities Act (ADA) qualifying conditions may contact these agencies, which will make any reasonable arrangements in response to requests.

