

College Bound • 2019

# THIS IS WHERE IT STARTS.

Planning your future? Deciding on a college? Wondering whether a technical school or a university is the right choice for you? This publication will give you some answers. College Bound is your guide to the future. With stories and advertisements we hoped to provide you with materials that would help you make your decisions. We encourage you to thoroughly consider the advertisements and seek more information from phone numbers and websites. The future is yours ... now seize it!

*- From your hometown BHG Inc. newspapers*



Supplement to: McLean County Independent, The Leader-News, Central McLean News-Journal, McClusky Gazette, Center Republican, Beulah Beacon, Hazen Star, New Town News and Mountrail County Record.



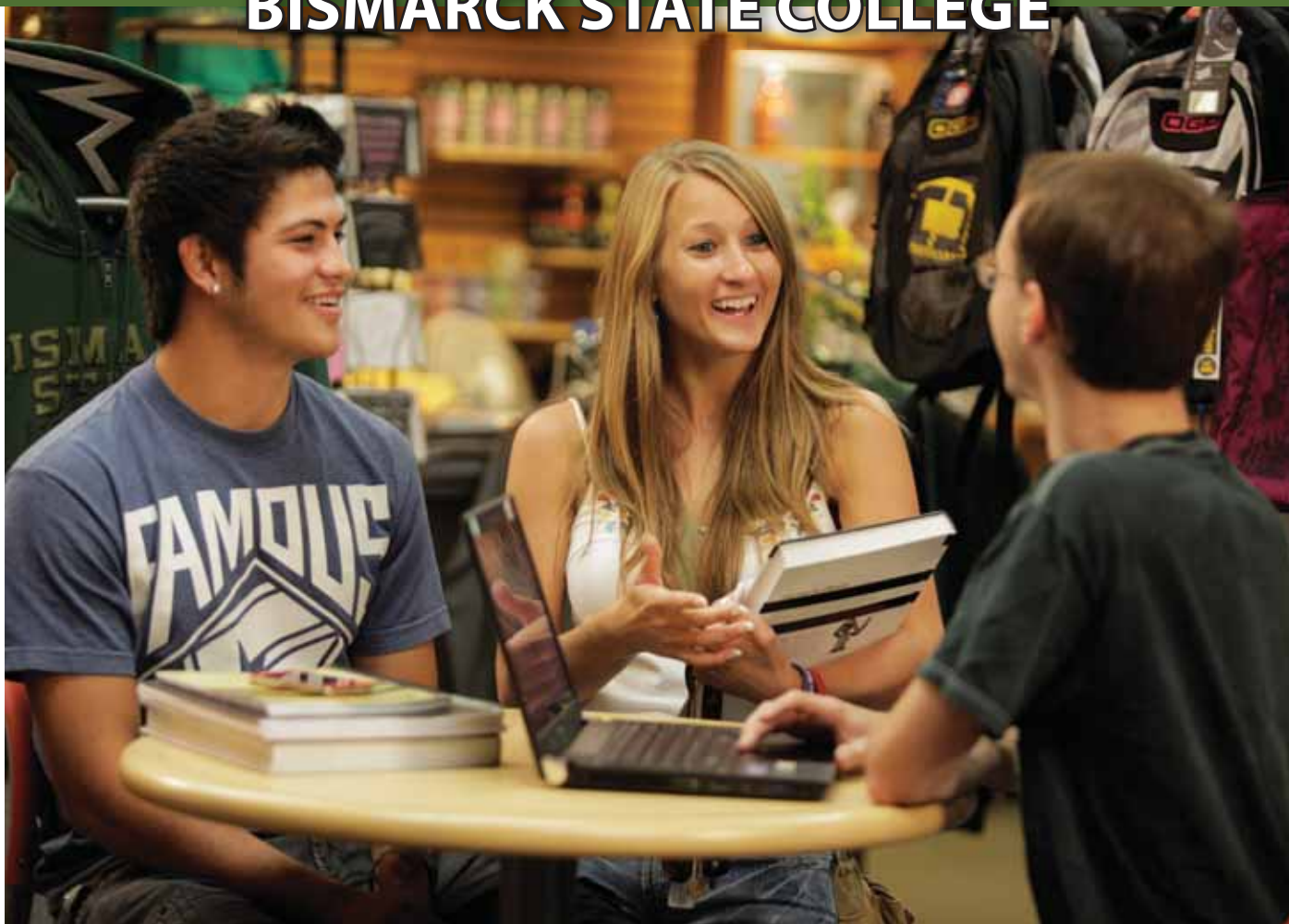
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**to success** ▶

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**DISCOVER**  
THE NEXT VERSION  
OF YOU



# BISMARCK STATE COLLEGE



Success these days demands that you be ready for anything. As a leader in educational innovation online and in the classroom, Bismarck State College will do just that by preparing you for your beyond.

**Transfer.** Credits transfer easily, allowing you to get an affordable start on your major. For almost any bachelor's degree or graduate program, BSC is the place to start. You can complete your first and second year of studies toward a bachelor's degree, then easily transfer on to a college of your choice in North Dakota, or anywhere!

**Technical.** Pursue a degree or certification in one of nearly 40 technical programs and be working in a good job in two years or less. Many BSC programs have been developed to fill the needs of area businesses and industries. You'll learn the skills of your chosen trade and get job placement assistance.

**Four-year degrees at BSC.** While BSC offers a single four-year degree – the Bachelor of Applied Science (BAS) in Energy Management – our cooperative agreements mean that you can obtain advanced degrees from other North Dakota universities without leaving the BSC campus.

**Affordable.** Whether you plan to complete a technical program or transfer to a four-year university after two years, BSC is a very affordable option at around \$3,500 per year. In addition, the BSC Foundation offers more than \$500,000 in student scholarships.

**Cutting-edge programs.** BSC is known for two types of graduates – exceptionally well-prepared transfer students and those who graduate from technical programs ready to work. The energy industry is in the spotlight these days, and we are focused on energy-specific programs, but we also train students for those fields feeling the ripple effect of the energy boom.

**Apply early.** Many of BSC's technical programs accept only small numbers of new students. It is important to apply early if you plan to enroll in any limited enrollment program.

**Get started!** As a leader in educational innovation online and in the classroom, BSC lays the groundwork for you to further your education in hundreds of fields. We also provide the skills and technology you'll need for good jobs in a changing world.

**Find YOUR beyond. Apply to BSC today!**



# Tips to pay off student debt early

Recent college graduates may be entering the job market with degrees in tow, but many also are leaving school with sizable amounts of student loan debt. According to a 2017 report from the Federal Reserve Bank of New York, student loan debt rose for the eighteenth consecutive year, while Debt.org reports that student debt in the United States totaled \$1.4 trillion in 2017. Canadian students are not faring much better than their American counterparts, owing an average of \$28,000 after four years according to the Canadian Federation of Students.

Student loan debt is a heavy burden that has short- and long-term effects on borrowers. Sizable student loan debts may affect young professionals' ability to support themselves, while the Federal Reserve Bank of New York reports that such debt has contributed to a decline in the housing market, as fewer college graduates can afford to buy homes while still in their 20s.

The notion of paying off their student loans before they reach maturity may seem implausible to some borrowers. But there are a handful of ways for adults with sizable student debts to do just that.

## Make more frequent payments

Many homeowners pay their mortgages off early by making bi-weekly payments. Doing so means they will make 26 half-payments, or 13 full payments, each year as opposed to the 12 full payments made by homeowners who pay on a monthly schedule. The same approach can be applied to student loans. That extra annual payment each year can gradually chip away at loan balances, helping borrowers pay loans off before they reach maturity.



## Prioritize paying off high-interest loans

Many students finance their educations by taking out multiple loans. If these loans come with different interest rates, borrowers should pay off the high-interest loans first to reduce the amount they're spending on interest. Borrowers will still need to make minimum payments on other loans, but any extra money they intend to pay each month should go toward paying down the high-interest loan.

## Refinance loans

Many recent college graduates do not have lengthy credit histories, and some might be carrying low credit scores. Once such borrowers have shown that they can consistently make payments in full and on time, they can approach their lenders to refinance their loans in the hopes of getting a lower interest rate reflective of their creditworthiness. Refinancing may only be available to borrowers with private loans, but this strategy can save student debt holders a lot of money over the life of their loans.

## Take advantage of offers from lenders

Some lenders may reduce interest rates for borrowers who agree to certain terms, such as signing up to receive e-statements or enrolling in automatic payment programs in which money is deducted directly from a borrower's bank account on the same day each month. The savings created by such offers may seem insignificant each month, but can add up over time.

Paying off student loan debts early can be done, even for borrowers whose debts are tens of thousands of dollars.



# We're the perfect size to be a part of something big.

Some places have taller buildings or more students. Minot State University thinks bigger than that. We focus on programs that take you further in life after high school graduation. We promote a stronger community, where your accomplishments matter, and deeper connections with faculty to give you more confidence in the future.

**This place is all yours, and that's a big deal.**

**AskMSU.com**



On campus, online, at BSC  
701-858-3350 • 800-777-0750

# BE INSPIRED.





# MINOT STATE UNIVERSITY



## FIND A HOME AND HIGHLY ENGAGED CAMPUS AT MINOT STATE UNIVERSITY

Area students find Minot State to be a smart choice because of our valued degrees, small class sizes, abundant research opportunities, and numerous student activities. Plus our faculty know students on a first-name basis.

At Minot State, you can earn a degree that is valued by employers. During your college search, learn how you can complete your Minot State degree in four years and strategically move into the workforce. Minot State offers multiple delivery options for our 60+ majors and six graduate programs. Several undergraduate and graduate degrees are offered online to give you flexibility.

In cooperation with Bismarck State College, Minot State offers bachelor's degrees in social work, psychology, addiction studies (the only one in the state), and criminal justice on the BSC campus. To inquire about how you can complete your degree at BSC, call Bobbi Jo at 224.5496.

To assist you with your college expenses, we strive to offer finan-

cial aid and scholarship programs that will keep your educational costs minimal. Our scholarship programs are at an all-time high, which is great news for new and returning students. Our new Automatic 4-Year Award can provide the needed funds to allow you to graduate with little or no debt. This is only one of many scholar-



# MINOT STATE UNIVERSITY



ship programs to help you with our already affordable tuition and room and board costs.

We invite you to schedule a campus tour. A tour gives you individualized attention and the oppor-

tunity to meet with faculty in your major or area of interest. Plus you get to meet our students. Please call Enrollment Services at 701.858.3350 or 800.777.0750 to arrange a campus visit or go to [MinotStateU.edu](http://MinotStateU.edu).

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Minot State University | 500 University Avenue West | Minot, ND 58707 | [MinotStateU.edu](http://MinotStateU.edu) | 800.777.0750

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## College majors that can lead to higher earnings

Choosing a college major is an important decision that many students delay making until their sophomore or even junior years. Only after taking a few courses and uncovering one's interests do some college students figure out what they want to do with their lives.

Each student is different, and while some may pursue a degree based on a particular passion, others may choose majors that can lead to high-paying jobs.

While men often lean toward majors like engineering and computer science that have traditionally been linked to high earnings, women have historically gravitated to lower-paying specialties like education and social sciences. But in recent years a shift has occurred, and more women have begun to choose majors associated with higher post-graduate salaries.

Reports from the career guidance site Glassdoor analyzed how much male and female professionals with the same college degree earned and identified many instances in which women went on to earn more than men in the first five years of their career. They've identified several majors where female college graduates can earn as much or more than their male counterparts and find successful careers.

- Architecture
- Pharmaceutical sciences
- Information sciences
- Chemical engineering
- Computer science
- Electrical engineering
- Mechanical engineering
- Computer engineering
- Business economics
- Civil engineering
- Sports management

Despite these findings, the college resource CollegeFactual and the U.S. Department of Education says that women remain likely to pursue education, design and applied arts, health services, and social work as career options.

Female students unsure of which major they want to pursue can take career assessments to help narrow down their options. Working with mentors or engaging in internships also can present a first-hand idea of high-paying career paths.



# How to make applying to college less stressful

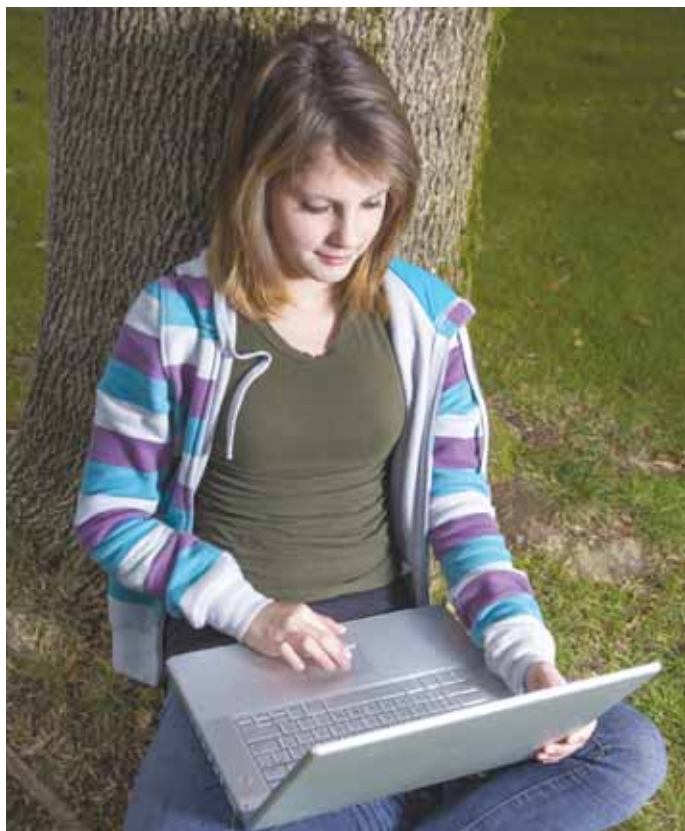
Applying to colleges is exciting for many high school students. But that excitement is sometimes tempered by anxiety. The college application process can affect students' lives for years to come, so it's understandable why some teenagers might feel stressed as they apply to college.

The National Center for Educational Statistics says 69 percent of high school graduates in the United States enroll in college the fall after graduating from high school. Many students begin applying to college before entering their senior year of high school. Students can employ various strategies to make applying to college less stressful.

## Create an inventory of student experiences and awards

When completing their college applications, students submit a variety of materials. In addition to students' track records in the classroom, schools will be interested in kids' extracurricular activities, hobbies, volunteer work, and even things they do during their free time.

Parents and students can work together to develop a master list that includes information about what students have accomplished during high school. These may include involvement in certain clubs, participation in sports teams, advanced ranking in scouting programs, or even a list of books read. Having this document handy will make it that much simpler to fill out college applications.



## Investigate the Common Application

The Common Application began as a niche program for select private liberal arts colleges, but now has grown into an organization that services more than 750 schools. The organization enables students to create an account and complete one basic form that will be accepted by all institutions who are members. The CA helps students streamline the college application process and reduce redundancy. An alert system also helps applicants manage application deadlines.

## Avoid applying everywhere

Some students think that applying to dozens of schools will improve their chances of being admitted. However, applicants may be wasting their time applying to schools they have no intention of attending, and that only adds to the stress of meeting deadlines. Narrow down the possibilities to a handful of favorite schools and go from there.

## Use the resources at your disposal

Students who have access to guidance counselors, mentors, college centers, or even teachers who are willing to help with the application process should use these resources wisely. In addition, iPhone and Android apps can help streamline the college application process.

## Consider scholarships concurrently

Some schools automatically consider applicants for scholarships, grants and work-study programs. But that's not so with every school, so students may have to apply on their own or rely on third parties for scholarships. Fastweb is a leading online resource to find scholarships to pay for school.

Advance preparation can make the college application process a lot less stressful for students and their parents.





# How college students can cut living expenses

The cost of college tuition is a concern for many college-bound students and their families. The cost of a college education continues to rise, but it's not just tuition and room and board that students and their families must account for.

College students may underestimate cost-of-living expenses when planning their school-year budgets. But such expenses can be substantial, catching even the most well-prepared students off guard. Fortunately, there are several ways for college students to save money on living expenses and still make the most of their time on campus.

## **Venture off campus**

Towns that rely heavily on colleges or universities to support their economies typically offer great deals to students willing to venture off campus. Local businesses, including bars, restaurants and entertainment venues like mini golf facilities or bowling alleys, may offer student discounts to entice kids to leave campus. Students can take advantage of these offerings to save on food and entertainment, which tend to be among the more pricey cost-of-living expenses college students contend with.

## **Buy secondhand furnishings**

College students living in their own apartments or dorm rooms may not have the financial resources to purchase new furniture. Rather than purchasing brand new items they are likely to discard after moving out or graduating, college students can purchase secondhand items from local thrift stores or used furniture retailers that offer sturdy furnishings at low prices.

## **Become a resident advisor**

Resident advisors, often referred to as "R.A.'s," typically receive free or reduced room and board in exchange for living in the dorms and monitoring the floors they live on. Competition to be an R.A. can be competitive, but students who become R.A.'s can save thousands of dollars on room and board costs over the course of their time at school.

## **Make your own meals**

Meal plans may be ideal for college students during their freshmen years, when students may still be adjusting to campus life. But older college students can skip the meal plan in favor of preparing their own meals. Doing so can save students substantial amounts of money, and some students may even prefer the variety available at the local grocery store over the more limited offerings available at dining halls or other campus eateries.

## **Move off campus**

Some schools do not permit freshmen and sophomores to live off-campus, but older students may find that private housing is more affordable than on-campus apartments or dormitories. Students eligible to live in off-campus housing can contact local real estate agents to get a feel for the off-campus housing market before making a final decision.

Cost-of-living expenses at colleges and universities can be considerable, but savvy students can find various ways to save money.

# NORTH DAKOTA STATE UNIVERSITY

## STUDENTS LEARN FROM THE BEST AT NDSU

STUDENTS: 13,796 | STUDENT-TO-FACULTY RATIO: 17:1 | MAJORS: 100 | FACULTY: 800 | STUDENT ORGANIZATIONS: 300

North Dakota State University is distinctive as a student-focused, land-grant, research university, offering 100 undergraduate majors, 86 master's degrees and 51 doctoral degrees. The student-to-faculty ratio is 17:1. NDSU is fully accredited as an institution by the Higher Learning Commission.

### ACADEMICS

NDSU offers academically rigorous courses taught by expert faculty who are committed to helping students graduate on time as competitive candidates in the national job market. Faculty and staff support students to grow socially, academically and culturally. Students are involved with world-class research at NDSU, which gives them an opportunity to apply classroom knowledge to real-world situations.

### STUDENT LIFE

Students from diverse backgrounds create a dynamic campus environment. With Division I athletic teams and 300 student organizations on campus, it's easy for students to have fun and get involved outside the classroom. From club sports, fashion shows and innovation competitions to performing arts, academic honor societies, volunteer groups and Greek life, there really is something at NDSU for everyone. Clubs and activities provide opportunities to make friends, serve the community, build leadership abilities and enhance social skills.

### LAND-GRANT INSTITUTION

As a land-grant university, NDSU provides educational access with affordability. The university forges meaningful collaborations with business, industry, non-profits, government and local and regional communities. NDSU promotes faculty and student engagement in cultural and educational outreach through teaching, public health initiatives, community service and volunteer work.

### RESEARCH

Graduate and undergraduate students are directly involved in world-class research. Students have the opportunity to work with top researchers in their disciplines. These collaborations create and transfer new knowledge, which advances technology. NDSU students have developed innovations that have resulted in business opportunities and jobs.

### EXPERIENTIAL LEARNING

NDSU students learn by doing. They gain real-world experience through hands-on activities, such as conducting research in a lab or the field, managing investment funds, solving problems for local nonprofits, planning events, reporting campus news, teaching kids to love science and math, working with patients in a medical setting and building better structures and machines. These are just a few examples.

### COMMUNITY

NDSU is located in Fargo, North Dakota, a friendly, safe and convenient community. The Fargo-Moorhead area includes more than 220,000 residents and is a hub for arts, culture and recreation with four seasons of outdoor activities. Miles of trails for walking and biking, parks, museums, and theaters offer just a few of the available entertainment options. Fargo is home to minor league baseball and junior hockey teams, and several venues in town regularly host major concerts.

### RECOGNITION

- NDSU is the best college in North Dakota, according to Money Magazine. (September 2018)
- Schools.com ranked NDSU No. 1 on its list of the best 4-year colleges in North Dakota. (July 2018)
- NDSU research on creating synthetic spider silk is featured in U.S. News and World Report. Possible applications for the material include strong, lightweight fabrics, flexible coatings for medical devices and adhesives. (June 2018)
- NDSU is listed on U.S. News and World Report's inaugural list of Top Universities for International Students. (May 2018)
- NDSU was named a 2018 Best Value College by Forbes. (2018)
- NDSU was named a gold-level Military Friendly School for 2018 by Victory Media. (2017)
- Money Magazine listed NDSU as the highest-ranked college in the state. (August 2017)
- Fargo made Livability.com's list of top 10 cities to find a job. (2018)

### SCHOLARSHIPS

At NDSU, scholarships are available to students who have demonstrated high academic achievement. A new Harry D. McGovern STEM scholarship provides full tuition for four years for highly qualified students in science, technology, engineering and mathematic degree programs.

### AFFORDABILITY

NDSU offers a high caliber education at an affordable price. In addition, an agreement between North Dakota and Minnesota makes students eligible for tuition comparable to resident tuition. Students who graduate from a Minnesota high school and enroll at NDSU within 12 months automatically qualify for reciprocity.

### VISIT CAMPUS

We invite prospective students to come and see our beautiful campus. Various visit options are available and offer opportunities to visit with an admission counselor, tour facilities and, when available, meet with a faculty member in the student's academic area. For more information and to schedule your visit to NDSU, call 701-231-8643 or schedule online at [www.ndsu.edu/visit](http://www.ndsu.edu/visit).

NDSU does not discriminate in its programs and activities on the basis of age, color, gender expression/identity, genetic information, marital status, national origin, participation in lawful off-campus activity, physical or mental disability, pregnancy, public assistance status, race, religion, sex, sexual orientation, spousal relationship to current employee, or veteran status, as applicable. Direct inquiries to: Vice Provost, Title IX/ADA Coordinator, Old Main 201, 701-231-7708, [ndsu.eaaa@ndsu.edu](mailto:ndsu.eaaa@ndsu.edu).





NORTH DAKOTA  
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**STUDENTS WANT IT. EMPLOYERS SEEK IT. NDSU PROVIDES IT.**

NDSU students experience their educations in real-world settings, which prepares them to excel in the job market. Take the tour - the experience is worth it.

**[ndsu.edu/visit](https://www.ndsu.edu/visit)** NDSU's nursing degree program is available in Bismarck and Fargo.

# YOUR FUTURE SET IN MOTION.

## **LEARN SMARTER. EARN FASTER.**

Set your future in motion at NDSCS in Wahpeton. With 250+ free student events and 5 NJCAA teams to root for, you'll get the full college experience in just 2 years. And when you live on campus, you're just steps away from convenient dining options, performing arts opportunities, student clubs and more. Become a Wildcat and discover all NDSCS-Wahpeton has to offer!

**GET STARTED AT [NDSCS.EDU](https://www.ndscs.edu).**



NORTH DAKOTA STATE COLLEGE OF SCIENCE





**80+**

**ACADEMIC  
OPTIONS**

**9**

**ON-CAMPUS  
HOUSING  
OPTIONS**

**3**

**PERFORMING  
ARTS**  
Choir, Band,  
Theater

**30+**

**STUDENT  
CLUBS &  
ORGANIZATIONS**

**5**

**NJCAA TEAMS**  
Football, Volleyball,  
Softball, Men's &  
Women's Basketball

# NORTH DAKOTA STATE COLLEGE OF SCIENCE



## LEARN SMARTER AND EARN FASTER AT NORTH DAKOTA STATE COLLEGE OF SCIENCE

At the North Dakota State College of Science, you'll learn smarter with expert instructors teaching real-world skills. And you'll earn faster by landing your dream career in just two years. We call it the Science of Success. You'll call it the best way to get where you're going.

- With more than 80 academic options to choose from, your dream career starts at NDSCS. Learn more by watching our career videos on YouTube at [youtube.com/ndscswildcats](http://youtube.com/ndscswildcats).

- We make going to college convenient. You can take classes at the Wahpeton campus, NDSCS-Fargo location or online.

- A 99% placement rate means you could be employed or continuing your education just months after graduation.

When it's time to close the books and take a break, get

involved – do something, be active and have fun!

- 6 traditional residence halls
- 3 apartment complexes, for student or family living
- 2 on-campus dining options
- 30+ student clubs and organizations
- 3 performing arts: choir, band and theater
- 250+ campus activities and events each year
- 5 intercollegiate athletic teams
- 8 intramural sports
- Fitness facilities: Wildcat Wellness Center, weight room, indoor track, swimming pool and more!

NDSCS is more than a fast track to career success. It's two years filled with opportunity. Find out how you can learn smarter and earn faster by visiting [www.ndscs.edu](http://www.ndscs.edu). Request more information, schedule a tour or apply today!



North Dakota State College of Science | 800 Sixth St. N | Wahpeton, ND 58076 | [www.ndscs.edu](http://www.ndscs.edu) | 800.342.4325



# 25 Tips to help you survive and thrive in your freshman year

## 1. Go to all orientations.

Do you really need to go on yet another campus tour? Yes. The faster you learn your way around campus — and around all the red tape — the more at ease you'll feel, and the better prepared you'll be when issues arise.

## 2. Get to know your roommate and others in your residence hall.

The people you live with, most of whom are going through similar experiences and emotions, are your main safety net — not only this year, but for all your years. You may change roommates after the first semester or you may stay roommates for all four years — just take the time to get to know your fellow first-year students.

## 3. Get organized.

In high school, the teachers tended to lead you through all of your homework and due dates. In college, the professors post the assignments — often for the entire semester — and expect you to be prepared. Buy an organizer, use an app, or get a big wall calendar — whatever it takes for you to know when assignments are due.

## 4. Find the ideal place for you to study.

It may be your dorm room or a cozy corner of the library, but find a place that works best for you to get your work done — while avoiding as many distractions as possible.

## 5. Go to class.

Obvious, right? Maybe, but sleeping in and skipping that 8 am class will be tempting at times. Avoid the temptation. Besides learning the material by attending classes, you'll also receive vital information from the professors about what to expect on tests, changes in due dates, etc.

## 6. Become an expert on course requirements and due dates.

Professors spend hours preparing course syllabi and calendars so that you will know exactly what is expected of you — and when. One of the lamest excuses a student can give a professor: "I didn't know it was due today."

## 7. Meet with your professors.

Speaking as a professor, I can assure you there are only upsides to getting to know your professors, especially if later in the semester you run into some snags. Professors schedule office hours for the sole purpose of meeting with students — take advantage of that time.

## 8. Get to know your academic adviser.

This is the person who will help you with course conflicts, adding or dropping courses, scheduling of classes for future semesters, deciding on majors and minors. This person is a key resource for you — and should be the person you turn to with any academic issues or conflicts. And don't be afraid of requesting another adviser if you don't click with the one first assigned to you.

## 9. Seek a balance.

College life is a mixture of social and academic happenings. Don't tip the balance too far in either direction. One of my favorite former students always used to say her motto was to "study hard so she could play hard."

## 10. Get involved on campus.

A big problem for a lot of new students is a combination of homesickness and a feeling of not quite belonging. A solution? Consider joining a select group (and be careful not to go overboard) — student organizations, clubs, sororities or fraternities, or sports teams. You'll make new friends, learn new skills, and feel more connected to your school.

## 11. Strive for good grades.

Another obvious one here, right? Remember the words of the opening paragraph; while good grades could have come naturally to you in high school, you will have to earn them in college — and that means setting some goals for yourself and then making sure you work as hard as you can to achieve them.

## 12. Take advantage of the study resources on campus.

Just about all colleges have learning labs and tutors available. If you're having some troubles, these resources are another tool available to you. Another idea: form study groups.

## 13. Make time for you.

Be sure you set aside some time for activities that help you relax and take

the stress out of your day or week. Whether it's yoga, watching your favorite television shows, jogging, or writing in a journal, be good to yourself. And give your brain a break.

## 14. Don't feel pressured to make a decision about a career/major.

It doesn't matter if it seems as though everyone else seems to know what they're doing with their lives — believe me, they don't — college is the time for you to really discover who you are, what you enjoy doing, what you're good at, and what you want to be. It's not a race; take your time and enjoy exploring your options.

## 15. Take responsibility for yourself and your actions.

Don't look to place the blame on others for your mistakes; own up to them and move on. Being an adult means taking responsibility for everything that happens to you.

## 16. Make connections with students in your classes.

One of my best students said his technique in the first week of classes was to meet at least one new person in each of his classes. It expanded his network of friends — and was a crucial resource at times when he had to miss a class.

## 17. Find the Career Services office.

Regardless of whether you are entering college as undeclared or have your entire future mapped out, seek out the wonderful professionals in your college's career services office and get started on planning, preparing, and acting on your future.

## 18. Don't procrastinate; prioritize your life.

It may have been easy in high school to wait until the last minute to complete an assignment and still get a good grade, but that kind of stuff will not work for you in college. Give yourself deadlines — and stick to them.

## 19. Stay healthy/eat right.

A lot of problems first-year students face can be traced back to an illness that kept them away from classes for an extended period of time that led to a downward spiraling effect. Get enough sleep, take your vitamins, and eat right. If you haven't heard the jokes about college food, you soon will. And without mom or dad there to serve you a balanced meal, you may be tempted to go for those extra fries or cookies. Stay healthy and avoid the dreaded extra "Freshman 15" pounds by sticking to a balanced diet.

## 20. Learn to cope with homesickness.

It's only natural that there will be times when you miss your family, even if you were one of those kids who couldn't wait to get away. Find a way to deal with those feelings, such as making a phone call or sending some email home.

## 21. Stay on campus as much as possible.

Whether it's homesickness, a job, or a boyfriend or girlfriend from home, try not to leave campus too soon or too often. The more time you spend on getting to know the campus and your new friends (and your new schedule), the more you'll feel at home at school. And why not take advantage of all the cultural and social events that happen on campus?

## 22. Seek professional help when you need it.

Most colleges have health and counseling centers. If you're sick or feeling isolated or depressed, please take advantage of the many services these offices provide students. You don't have to face these issues by yourself.

## 23. Keep track of your money.

If you've never had to create a budget, now is the time to do so. Find ways to stretch your money — and as best you can, avoid all those credit card solicitations you'll soon be receiving. The average credit card debt of college grads is staggering.

## 24. Don't cut corners.

College is all about learning. If you procrastinate and cram, you may still do well on tests, but you'll learn very little. Even worse, don't cheat on term papers or tests.

## 25. Be prepared to feel overwhelmed.

There's a lot going on in your life. Expect to have moments where it seems a bit too much. As one student says, be prepared to feel completely unprepared. The trick is knowing that you're not the only one feeling that way.

# MAYVILLE STATE UNIVERSITY



Old Main is the historic flagship building on the Mayville State University campus. The entire campus has recently undergone extensive renovation and expansion. New and improved facilities are providing a safe and comfortable environment in which students can learn and live.

Mayville State University is known for the personal attention provided to its students. Whether you are studying on campus or at a distance, you are considered to be a very important member of the Mayville State family. Our faculty and staff take great pride in providing the top-notch personal service that students deserve, and go out of their way to help to make the transition from high school to college easy.

Mayville State helps students achieve their educational, professional, and personal goals at an extremely affordable price. Mayville State University has received commendations from several entities, including the Princeton Review, which has named MSU a “Best in the Midwest” college for several consecutive years, and AffordableSchools.net, which named Mayville State “One of 30 Most Attractive Yet Affordable College Campuses.” Mayville State students experience opportunity, convenience, flexibility, and success.

## At Mayville State, students have many opportunities to get involved.

Students at Mayville State can get involved in a number of campus activities and clubs that will help them to succeed in college and in their careers. Activities available include theatre, band, choir, Science Club, Comet Radio, student

government, Collegiate DECA, and more. Mayville State offers intercollegiate athletics opportunities in football, baseball, and basketball for men and volleyball, softball and basketball for women.

## Mayville State graduates get jobs!

- Mayville State has had 99% successful student placement over the past 10 years.



Mayville State University students have numerous opportunities to get involved with conducting research. This is an extraordinary advantage for students at the undergraduate level.



# MAYVILLE STATE UNIVERSITY

## The Mayville State campus

Mayville State is located in the heart of the Red River Valley, between Grand Forks and Fargo, N.D. The physical campus of Mayville State University has experienced an extreme transformation over the last several years. Athletic facilities have been extensively updated, and a major expansion of the Health, Physical Education, and Recreation Division facilities was completed recently. The bigger and better facility features new classrooms, athletic training accommodations, a weight room and performance center, as well as faculty offices. MSU's largest residence hall, Agassiz Hall, has been transformed to provide apartment- and suite-style living accommodations. The science and library buildings have received updates, and a new addition to the library and science buildings is home to the Division of Education. The Birkelo Hall residence hall has been renovated and is providing a living and learning community for high-achieving first-year students who focus on excellence both in and out of the classroom.

## Extended Learning

Mayville State University offers a variety of extended learning opportunities. Distance students may enroll as non-degree-seekers or pursue online programs in business administration; early childhood; mathematics; university studies; and elementary education, early childhood education, mathematics education, and special education. The RN-to-BSN online nursing program is geared toward accommodating working RNs who wish to earn bachelor's degrees. This program was developed to help address the shortage of nurses in North Dakota. An online Master of Arts degree is designed to help those who have bachelor's degrees in non-teaching fields get the credentials they need to become teachers. This degree directly impacts the teacher shortage crisis in North Dakota.

MSU partners with Williston (N.D.) State College and Lake Region State College in Devils Lake, N.D. to offer four-year degrees in business administration and elementary education. Mayville offers similar opportu-

nities in elementary education on the NDSOS campus in Wahpeton and in the evenings on the Mayville State campus. Mayville State maintains offices and personnel on the campuses of Lake Region State College and Williston State College. We are truly committed to being an affordable, student-centered, transfer-friendly university. Having offices offering student support services in face-to-face settings at Williston and Devils Lake is a testament to our commitment to these values.

*For more information, call 800-437-4104 or go to [www.mayvillestate.edu](http://www.mayvillestate.edu). Find Mayville State on Facebook by searching for "Mayville State University."*



# MAYVILLE STATE MANIA



**GO TO [MAYVILLESTATE.EDU/MANIA](http://MAYVILLESTATE.EDU/MANIA) FOR DETAILS!**

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**Each time you refer a friend to apply or take a campus tour, your name gets entered for your chance at HALF-OFF TUITION, a \$1000 housing credit, \$500 gift cards, or other prize bundles. Be sure your friend lists your name when he or she applies or requests a tour.\***

**There's no limit to the amount of times your name can be entered.**

\*Conditions may apply.  
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**UND** UNIVERSITY OF  
**NORTH DAKOTA**  
LEADERS IN ACTION.



# UNIVERSITY OF NORTH DAKOTA

## UNIVERSITY OF NORTH DAKOTA LEADERS IN ACTION

Hannah Balderas, '18

MAJORS: PSYCHOLOGY, PRE-MEDICINE

HOMETOWN: TWIN BUTTES, N.D.

BEST ADVICE: JOIN A STUDENT ORGANIZATION



Hannah Balderas always keeps in mind the American Indian principle: the decisions she makes today will affect descendants seven generations into the future.

**“I want to be a physician and help the seventh generation. What you do now affects that generation.”**

That’s why whenever an opportunity pops up, Balderas just says “yes.”

As a psychology and pre-med student from Twin Buttes, N.D., she is a member of Three Affiliated Tribes and a third-generation UND student whose mother, grandmother, along with many cousins and other relatives, graduated from UND. They pushed Balderas to be involved in student organizations when she joined the University.

Balderas took their advice to heart.

She joined (and later became vice president) AISES, the American Indian Science & Engineering Society, which works to increase the number of American Indians and other groups in STEM (Science, Technology, Engineering and Math) careers. It was a great fit.

In addition, Balderas served as president of the UND Indian Association and the Indian Studies Association. She tutored students in the Indians Into Medicine Program (INMED™) and also worked for American Indian Student Services as an ambassador and an office assistant, helping to plan events and Time Out Week.

Balderas credits her experience in student organizations with helping her choose a major.

“I would not be where I am if I didn’t have people who helped on my journey. I didn’t do any of this by myself. Their support helps me continue to do what I want to do.”

[UND.edu/leaders](http://UND.edu/leaders)





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*University of*  
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# UNIVERSITY OF JAMESTOWN

## PROVEN SUCCESS

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University of Jamestown is a private, liberal arts four-year university granting bachelor of arts, bachelor of science, and bachelor of science in nursing degrees, **master's degrees in clinical counseling, education and leadership**, and a doctor of physical therapy degree. A **mechanical engineering** degree was added in the fall of 2016. University of Jamestown will prepare you for your future in ways that other schools don't. We call our approach the **Journey to Success**, and it defines all we do here, both in and out of the classroom! With self-assessment, personalized advising, mentoring, career counseling, a guaranteed internship and a four-year graduation guarantee, we're here to help you on every step of this exciting journey. We invite you to learn more about the **Journey to Success** at University of Jamestown by visiting our campus or website.

In addition to being ranked the highest-ranked North Dakota Top Tier school by U.S. News & World Report, Inc., University of Jamestown is also named as a Best Midwestern College by the Princeton Review.

### Scholarships

You will find that the University of Jamestown is a significant savings compared to other private, four-year colleges. With our generous financial aid packages, on average, our students graduate with less debt than many of their peers at North Dakota's major public universities. Don't be surprised if you find that the University of Jamestown is your best value! Nearly **100 percent** of our students receive some form of financial aid including:

- Academic Scholarships
- Athletic Scholarships
- Fine Arts (Music and Theatre) Awards
- Legacy Awards

### Come See for Yourself!

We encourage students and their families to visit the beautiful University of Jamestown campus. Each visit is customized to the student and includes the opportunity to tour campus, visit with faculty and coaches, sit in on a class, and meet with our admission and financial aid staff.

To set up a visit, please visit our website at **UJ.EDU** or call 1-800-336-2554.

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*University of*  
**JAMESTOWN**

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# Factors to consider before pursuing an advanced degree

Advanced degrees have long been associated with better career prospects and higher earnings. Women seem to be especially aware of that, as the Council of Graduate Schools/GRE Survey of Graduate Enrollment and Degrees noted that, in the fall of 2017, the majority of first-time graduate students at all levels were women. Among master's degree candidates that fall, 59 percent were female while 53.5 percent of doctoral candidates were women.

The decision to pursue an advanced degree requires careful consideration. Such a pursuit requires a considerable investment of time and money, and while those are two important factors to consider before making a decision (more on that below), they're not the only things women must think of as they try to make the best decision.

## Timing

Timing and time are two different things. While many people considering graduate degrees think about how much time they'll need to complete their degrees, timing also merits consideration. Newly minted graduates may want to take a break after expending so much effort to earn their undergraduate degrees. Taking time between degrees can provide the opportunity to recharge, and it also can give young graduates a chance to get some professional experience. That experience can inform their future grad school decision, perhaps reassuring them they're on the right career path or compelling them to pursue other avenues. But enrolling right after completing your undergraduate studies can be beneficial as well. That's especially so for recent grads who hope to start a family soon after graduation. The longer you delay enrolling in a graduate program, the longer you may delay starting a family, which can have a lasting impact.

## Career prospects

While it's easy to assume an advanced degree will greatly enhance your career prospects and increase your earning potential, it's not necessarily that simple. When considering the pursuit of an advanced degree, try to determine if you'll be in the workforce long enough to benefit from the increased earnings. Women who are mid- to late-career might not benefit considerably or at all from the extra earnings if they're paying for their advanced degrees themselves, as the cost of tuition and other fees might be higher than the extra earnings. In addition, some advanced degrees won't necessarily lead to considerably higher salaries than you're likely to earn with a bachelor's degree. That will depend on your profession.

## Time

The time required to pursue an advanced degree merits strong consideration. Many students pursuing a master's degree full-time can earn their degrees in two years, while those who attend part-time will need more time to complete their degree programs. Doctoral programs take considerably longer.

## Cost

The cost of an advanced degree varies widely depending on the program. Some programs may cost \$20,000 or less, while others will cost more than \$100,000. Many doctoral candidates receive financial aid from their schools or lenders, but the cost of a Ph.D. is still considerable, especially when considering the potential lost earnings during the years while the degree is being pursued.

Women receive the majority of advanced degrees earned at colleges and universities across the country. Choosing whether or not to pursue such a degree requires careful consideration of a host of factors.



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throughout the MHA Nation.**

## Bachelor Degrees:

**B.A. Native American Studies**

**B.S. Elementary Education**

**B.S. Elementary Education-MS Math Endorsement**

**B.S. Elementary Education-MS Science Endorsement**

**B.S. Environmental Science**

## Associate Degrees:

**A.A. Addiction Studies**

**A.A. Business Administration**

**A.A. Early Childhood Education**

**A.A. Elementary Education**

**A.A. General Studies**

**A.A. General Studies: Pre-Nursing Emphasis**

**A.A. Human Services: Social Work Concentration**

**A.A. Native American Studies**

**A.S. Computer Science**

**A.S. Environmental Science**

**A.S. Equine Studies**

**A.S. Mathematics**

**A.S. Pre-Engineering**

**A.S. Science**

## Certificates:

**Business Entrepreneurship**

**Child Development Associate**

**Construction Technology**

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