Loan Information

Student Borrower Requirements (Federal Direct Loan)
• Students must log in to flashline.kent.edu to accept, reduce or decline loans.
• Students who make the decision to accept their loan(s) must also sign in to www.StudentLoans.gov and:
  1. Complete Entrance Counseling
  2. Sign Master Promissory Note (MPN)

Parent Borrowers (Federal Direct PLUS Loan)
Available to parents of dependent, undergraduate students. Parent borrower must be biological parent or adoptive parent. The stepparent whose information is reported on the FAFSA is also acceptable. Application available after June 1.

Steps to Apply:
1. Parent decides loan amount to request by reviewing enclosed award letter for estimated Federal Direct PLUS loan amount.
2. To borrow a PLUS loan, parent must sign in to www.StudentLoans.gov.
      • Deferment option available; interest accrues.
      • Indicate term of loan by selecting the dates loan is desired.
      • Indicate desired loan amount.
4. Parent receives immediate credit decision.*
5. If credit is approved, parent must sign the PLUS Master Promissory Note (MPN) at www.StudentLoans.gov.

* If the PLUS loan is denied for credit reasons, the students may accept an additional unsubsidized loan based on eligibility (freshman/sophomore – up to $4,000). This loan will automatically be awarded to students and they may accept it by logging into FlashLine.

MAILING ADDRESS
Student Financial Aid Office
Kent State University
P.O. Box 5190
Kent, OH 44242-0001

STUDENT FINANCIAL AID OFFICE LOCATION
103 Schwartz Center
800 E. Summit Street
Kent, Ohio

CONTACT INFORMATION
330-672-2972 • Fax 330-672-4014
www.kent.edu/financialaid

AN EIGHT-CAMPUS LEARNING COMMUNITY
Kent State University at Ashtabula • 440-964-3322 • www.achtabula.kent.edu
Kent State University at East Liverpool • 330-385-3805 • www.eliv.kent.edu
Kent State University at Geauga • 440-834-4187 • www.geauga.kent.edu
Kent State University at Salem • 330-337-4209 • www.salem.kent.edu
Kent State University at Stark • 330-535-3377 (Akron) • 330-499-9600 (Canton) • www.stark.kent.edu
Kent State University at Trumbull • 330-877-3100 • www.trumbull.kent.edu
Kent State University at Tuscarawas • 330-339-5591 • www.tusc.kent.edu

www.kent.edu/financialaid
Initial Award Letter

Your 2015-2016 initial award letter is a result of the submission of your Free Application for Federal Student Aid (FAFSA). This may be the only paper version of the award letter you receive. Revisions to your awards will appear in your FlashLine account (flashline.kent.edu).

Financial Aid Initial Award Letter

2015-2016 Award Year

Financial Aid Awards

<table>
<thead>
<tr>
<th>Award Name</th>
<th>Amount</th>
<th>Type</th>
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Check Financial Aid

1. Review Your Financial Aid Award Letter
   Read the enclosed Financial Aid Award Letter to determine the financial aid you are eligible to receive in the 2015-2016 year. Please note, the Financial Aid Award letter is not your e-bill. The Bursar’s Office will publish your e-bill that includes your direct costs.

2. Determine Your Direct Costs at Kent State University
   Check the Bursar’s Office website at www.kent.edu/bursar to find the current tuition and fees for each semester. You may use 2014-2015 rates until 2015-2016 rates are posted. For housing and meal plan rates, go to www.kent.edu/housing.

3. College Cost Worksheet
   Use the worksheet above to estimate your direct costs and your financial aid awards. Calculate to determine if you will have a remaining balance.

4. Plan Your Personal Payment Options
   If there is a remaining balance, determine how you will cover your expenses. The following options are available:
   - Payment Plans, go to www.kent.edu/bursar.
   - Direct PLUS loan, go to www.StudentLoans.gov.
   - Alternative loans — alternative loans provide students with additional funding for unmet college expenses. Most lenders will require a co-signer. Kent State will process any alternative loan application for any lender that the student selects.

To review lender information and apply for an alternative loan, go to www.kent.edu/financialaid/FastChoice.

External Resources

You must notify the Student Financial Aid Office of all external awards such as scholarships, tuition assistance, fee waivers or other educational resources you receive or expect to receive. If you fail to report these resources, your financial aid may be adjusted at a later date. Please report additional resources at www.kent.edu/financialaid/outside-resources.

Enrollment Plans

Your financial aid package is based on the campus and enrollment status on the award letter. If this is incorrect, please use the award letter to make any corrections and return it to the Student Financial Aid Office.

Financial Aid Programs

The financial aid programs are the awards you have been offered for the 2015-2016 award year. Financial aid awards with a status of ‘Offered’ may be accepted or declined via your FlashLine account. To view your awards and to make an award decision, log in to your FlashLine account at flashline.kent.edu. Once logged in, click on the My Account tab. In the My Student Account box under Financial Aid Awards — view, accept or decline. Select and submit the 2015-2016 aid year. Click on the Accept Award Offer tab and follow the instructions on the page to accept or decline your awards. Each award has specific requirements. Click on each award title or select Award Messages at the bottom of the page to learn more about each financial aid program.