The Student Financial Aid Office is pleased to welcome you to Kent State University! We are sending you this packet to ensure that you make the most of your experience at KSU by having all of your financial aid steps completed before arriving. In this packet you will find (1) a Your Financial Plan document, (2) a Student Financial Aid newsletter, (3) a FlashLine guide and (4) a monthly payment plan brochure. This 2015-2016 financial plan guide will assist you in figuring out your out-of-pocket cost for the Fall 2015 and Spring 2016 semesters. The four sections reflected on the front page of Your Financial Plan are explained below.

Estimated Expenses:
Your direct costs (tuition and fees, housing and meal plan) are based on the average costs. You can determine your actual costs by using the following websites:
- Tuition and fee expenses: [www.kent.edu/bursar](http://www.kent.edu/bursar)
- Housing and meal plan expenses: [www.kent.edu/housing](http://www.kent.edu/housing)

Student Financial Aid:
A list of your current financial aid awards.
- This section will not include federal aid if the first two listed items are “NO” in the “Status of Financial Aid Action Steps” section.
- You may view and accept “Offered” financial aid awards in FlashLine.
- If Work Study is awarded, it is not deducted from your bill.
- You must report all external scholarships to our office.
- External scholarships may not be listed in this section based on the date this document was printed and when the external scholarship information was received in our office.

Status of Financial Aid Action Steps:
A list of items that indicate additional steps may need to be completed. Please review your FlashLine financial aid account status for any unsatisfied requirements. You can also view your New@KSU tab to view incomplete checklist items.

Estimated Out-of-Pocket Cost:
A chart that allows you to plug in numbers from your Estimated Expenses and Student Financial Aid sections to estimate your out-of-pocket cost.
Choosing a Payment Option

The Bursar’s Office is the billing office and they handle all payments and inquiries regarding payment options. Please review the back page of the *Your Financial Plan* document that details their monthly payment plan options. Keep in mind that your financial aid eligibility is not taken into consideration for the amounts due listed on the page. The amounts include any service fee that applies. Also, the monthly payment plan brochure included in this packet list full details and the contact information for any questions you may have. A full list of payment options can be found on the Bursar’s Office website at [www.kent.edu/bursar](http://www.kent.edu/bursar). If you have any questions, you may also contact the Bursar’s Office at 330-672-2626.

The *Your Financial Plan* document will also be given to you at the check-in table at Destination Kent State (DKS). The Student Financial Aid Office, along with the Bursar’s Office, will provide a presentation explaining the details of this document. We will also staff a computer lab to assist students with completing their *Status of Financial Aid Plan Action Steps* listed on the front page. For more details about DKS, please visit [www.kent.edu/destination](http://www.kent.edu/destination). You may view this guide along with the newsletter and guide to FlashLine on our publications page on our website at [www.kent.edu/financialaid/publications](http://www.kent.edu/financialaid/publications). If you have any questions, please contact our office at 330-672-2972 or via email at finaid@kent.edu.