Financing a college education is a challenge that students and families can meet when they are informed and organized throughout the process. We have prepared this newsletter to assist you with some critical information as you prepare for the 2015-2016 academic year. The Student Financial Aid Office staff at Kent State University is available to help you navigate the financial aid process. Students and families are paired with a counselor based on the first initial of the student’s last name. The email address of our counselors is included in this newsletter for your convenience. Students are also encouraged to regularly check their Kent State email and FlashLine account to stay informed and connected. Families with additional concerns may benefit from visiting our office prior to DKS.

Regards,
Mark Evans
Director of SFA

The Direct PLUS Loan is an unsubsidized loan for the student's biological parent, adoptive parent, or stepparent. In order to receive the loan, a parent must apply online at studentloans.gov. The maximum amount a parent may borrow is listed on the student’s financial aid award letter and in their FlashLine account.

Facts About the PLUS:
- The interest rate will be determined after July 1st (current rate is 7.21%)
- Immediate credit decision after submission of online application
- If credit is approved, Parent must sign a master promissory note (MPN)
- Payments can be deferred until after the student graduates (interest still accrues)
- If credit is denied, student becomes eligible for an additional $4000 unsubsidized loan
- More information can be found on our website under the Types of Aid link.

This website provides financial education resources and links for students. Students can monitor finances and learn to:
- Develop a budget
- Spend wisely
- Pay for college
- Borrow wisely
- Prepare for success after graduation
- Investigate repayment information

If the student is accepting their federal student loans in FlashLine, they must go to studentloans.gov and complete these requirements:
- Entrance Counseling
- Sign the Master Promissory note (MPN)

Log in to FlashLine and follow the New @KSU tab to monitor your college checklist. Your college checklist lets you know what steps you need to take to be ready for the academic year. Here you can keep track of your financial aid account requirements.

If you do not need all of your loan up-front, avoid accepting the full amount. Interest begins accruing on your unsubsidized loan when the loan is disbursed. If you find that you need more assistance later in the year, you can request the full amount of your loan eligibility before the end of the semester.
Figure Out Your Cost

Estimate your college cost using the financial aid Award Letter Guide (enclosed with award letter) and some simple tips. You can utilize the Residence Services website at www.kent.edu/housing to find the rates of housing and meal plans and the Bursar’s Office website at www.kent.edu/bursar to view the chart for cost of tuition and fees.

Add up all of your costs and subtract them from your total financial aid awards listed on your award letter or in FlashLine. This will assist you in figuring out your out-of-pocket cost.

Gap Funding Options

If you find that your financial aid awards do not cover the total cost of attending Kent State, you can look into these other funding options:

- Apply for a Direct PLUS for Parents
- Search for external scholarships on our website under the Scholarship link.
- Sign up for a payment plan through the Bursar’s Office (billing office).
- Apply for an alternative loan. You can view different options at www.kent.edu/financialaid/FastChoice.

Scholarship Match

The Scholarship Match Program will match any outside scholarship that an incoming freshman brings to KSU for the 2015-2016 academic year, up to a total of $1,000. The application can be printed from our website. To be eligible, the student must meet the following criteria:

- Be admitted and enroll in a bachelor’s degree program
- Register for a minimum of 12 credit hours at the Kent Campus
- Complete the FAFSA and have an EFC (Expected Family Contribution) of 8,000 or less
- The scholarship must be for fall 2015 or the academic year
- This award is not renewable

Contact Your Financial Aid Counselor Based on the First Initial of Your Last Name

<table>
<thead>
<tr>
<th>Financial Aid Counselor</th>
<th>Email Address</th>
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Take the first step