Excellence in Action

Education Abroad & Student Financial Aid
What’s Inside

A note from the Student Financial Aid Office… ........................................... 3
Steps to Receiving Financial Aid........................................................................ 4
Frequently Asked Questions ............................................................................ 5
Types of Aid for Studying Abroad.................................................................... 9
Understanding a Cost Sheet............................................................................ 11
Disney College Program.................................................................................... 12
NYC Studio Semester Checklist 2015 - 2016 .................................................. 13
NYC Housing Addendum Form 2015 – 2016.................................................... 14
Study Abroad/Away Cost of Attendance Increase Form 2015 – 2016............ 15
A note from the Student Financial Aid Office…

Studying abroad provides you with unique learning opportunities that can intellectually and culturally enhance your student experience. While there is a lot to consider when preparing for your time abroad, we realize that finances can play a big role in the planning process. The Student Financial Aid Office encourages you to review our resources, both online and in-person, to help you reach your educational goals.

Every financial situation is different, so we encourage you to reach out to our office to help make education abroad a reality while at Kent State. We work closely with the office of Global Education and encourage you to seek assistance from their advisors to decide on the best program for you. When you have decided which programs you are interested in and what semester you plan on attending, we are here to help. Planning ahead is important and we suggest that you have your finances in order the semester before you plan on traveling.

Saving and fundraising can provide significant financial contribution towards your time studying abroad. There are hundreds of scholarships specific to study abroad that, with effort, can be found to help you finance your educational experience. We encourage you to check with your College, the Office of Global Education, and utilize the Financial Aid Scholarship Search Qualifier (www.kent.edu/financialaid/scholarships).

Whether you are just starting to consider a semester abroad, or have already applied, we are available to help. We hope that you take the time to review the financial aid information for studying abroad or studying away domestically that we have attached.

Education Abroad Financial Aid Counselors

<table>
<thead>
<tr>
<th>Alana Thompson</th>
<th>Laura Gaugler</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:Abaudo@kent.edu">Abaudo@kent.edu</a></td>
<td><a href="mailto:Lgaugle1@kent.edu">Lgaugle1@kent.edu</a></td>
</tr>
<tr>
<td>Kent State Florence</td>
<td>Direct Enrollment</td>
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<tr>
<td>Kent State Exchanges</td>
<td>Third Party Enrollment</td>
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<tr>
<td>Geneva-Webster University</td>
<td>Faculty-Led Short Term Programs</td>
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<td>ISEP Exchanges</td>
<td>Disney College Program</td>
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<td>New York City Studio</td>
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Steps to Receiving Financial Aid

Note: Some colleges offer seminars and informational sessions throughout the year that may benefit you in understanding the study abroad process.

- Begin researching your options for study abroad programs at least one year in advance. The Office of Global Education (OGE) has the most current listing of study abroad programs offered by Kent State, as well as programs sponsored by other universities and third party providers. For a detailed list visit [www.educationabroad.kent.edu](http://www.educationabroad.kent.edu)

- Obtain information regarding the direct and indirect cost for each program you are considering. This can be found at the OGE Office, or through their [website](http://www.educationabroad.kent.edu) when searching for a program.

- Complete the Free Application for Federal Student Aid (FAFSA) for the academic year in which you will be abroad. The FAFSA Form can be filed electronically at [www.fafsa.gov](http://www.fafsa.gov).

- If you will be participating in a study abroad program during the summer, you must request financial aid by completing the Summer Aid Request Form, found on the [financial aid website](http://www.fafsa.gov).

- If you have a scholarship awarded to you by an academic department (i.e. Art Scholarship, Accounting Scholarship, Honors College), contact the appropriate department to find out if you can use this scholarship while participating in a study abroad program. In most cases, you may use your scholarships, as long as you are participating in a Kent State program or sanctioned exchange. Please note that if you are attending a short-term or summer program, there is a 12 credit minimum to use your Kent State scholarships.

- If you decide to participate in a program that requires you to enroll directly in their courses or through a third party provider (such as Across the Pond), you must visit the Office of Global Education to obtain the Study Abroad Pre-Approval Form (SAPAF). Their office is located in 106 Van Campen Hall. The SAPAF allows OGE, your academic advisors, and the Student Financial Aid Office to work together to ensure a successful study abroad experience for you. The Student Financial Aid Office requires a signed copy of your SAPAF in order to ensure the proper disbursement of your financial aid.

- If you are planning on using your financial aid to help pay for your program, contact Alana Thompson (Education Abroad Counselor) at [abaudo@kent.edu](mailto:abaudo@kent.edu), to discuss your options.
Frequently Asked Questions

Can I receive financial aid to study abroad?

In most cases you are eligible to receive financial aid to assist with the costs of your study abroad program. There may be additional requirements based on the type of aid you have and the program you choose. Oftentimes, you will need to complete a Study Abroad Pre-Approval Form (SAPAF). The Office of Global Education will notify you when you apply to the program of your choice if you will need to complete that form. If you do need the SAPAF, the Financial Aid Office requires a signed copy. You will NOT be able to receive any financial aid if you are participating in a study abroad program where your tuition & fees are paid directly to the foreign institution (rather than paid to Kent State, another college/university, or a third party provider).

What is the SAPAF?

The Study Abroad Pre-Approval Form has information that is required by OGE, such as your name, address and emergency contact information. It also includes the listing of courses you would like to take, and permission for those courses to be applied to your Kent State transcript. This information is used by the Student Financial Aid Office to determine what type of financial aid you will be eligible for and the amount.

I have not applied for financial aid. What do I need to do?

The study abroad program type determines what steps you will need to take to receive financial aid. The first step would be to complete the FAFSA (Free Application for Federal Student Aid) as soon as possible at www.fafsa.gov to begin the process. The FAFSA needs to be completed every year, and should be received in the Student Financial Aid Office by the priority processing deadline date of March 1st. Once the Student Financial Aid Office receives your FAFSA results, we will determine your eligibility for federal, state and institutional aid. You will receive a financial aid email and may view your awards on your FlashLine account.

I am going to study abroad in the summer. What do I need to do?

If your study abroad program will take place during the summer term, you must complete the FAFSA and the Summer Aid Request Form available online at www.kent.edu/financialaid. Please note, students attending an intersession program will not have their summer financial aid until a week prior to the Summer I Session start date.

How much financial aid will I be able to receive for my study abroad program?

The amount of financial aid and the type of financial aid will be based on your FAFSA results and the cost of the study abroad program. In most cases you, will be able to use all of your financial aid. If you need additional funds for your program, you should consider either a federal Direct Parent PLUS loan or
an alternative loan. More information may be found at www.kent.edu/financialaid under “Types of Aid,” and “Loans.”

**How soon should I contact the Student Financial Aid Office to discuss paying for my study abroad program?**

The sooner the better! It is recommended that you make contact at least one full semester prior to your study abroad program start date. You will be working directly with Alana Thompson, the Education Abroad Counselor. E-mail her at abaudo@kent.edu to set up an appointment. You will want to provide your student Banner ID, times you will be available to meet, the program name, and the semester you will be away. It is never too early to start planning and saving for your study abroad program.

**What are the different types of study abroad programs?**

There are Kent State programs, Kent State ISEP (International Student Exchange Program) or Direct Enrollment programs, the Ohio International Consortium program, and third party programs not affiliated with Kent State (Across the Pond). You can stop by the OGE Office to talk to an advisor about what program is right for you.

**I attend another school and will be coming to Kent State to participate in one of the study abroad programs; can I receive financial aid from Kent State?**

No, all of your financial aid processing must be completed by your home school (the school that will grant your degree). You will want to contact the financial aid office at your home school as soon as possible to determine the steps you must take to receive financial aid as a transient student to Kent State. Typically, this will require an Ad Hoc Consortium Agreement that must be filled out by both schools. Please send any required documents to:

Student Financial Aid Office  
Attn: Education Abroad  
103 Schwartz Center  
P.O. Box 5190  
Kent, OH 44242-0001

**I am a Kent State student and want to participate in a study abroad program at another institution. Can I receive financial aid to help pay for that program?**

It depends on the program you are participating in. The Ohio International Consortium Program, a third party provider, ISEP Exchange or Direct, KSU partnership, or other domestic universities, in most cases, will require the SAPAF. Check with an advisor in OGE, and work with that advisor and your academic advisor to complete the necessary documents, before turning them into the Student Financial Aid Office. Typically, the completed SAPAF form is required for you to receive any financial aid.

**I am going to Florence as a part of my major. What do I need to do?**

Most colleges offer informational meetings where a representative from the Student Financial Aid Office will present. OGE provides financial aid with a roster of attendees and we will update your Cost of
Attendance accordingly the semester before you leave. That information is used to calculate a new cost of attendance based on the higher costs of the program. Your account will be updated to show your eligibility to cover additional expenses while abroad. You do not automatically qualify for additional aid, but you can search for scholarships or apply for additional loan money. Monitor your “Active Messages” from the Student Financial Aid Office by logging into Flash Line:

- Click on the My Account tab at the top
- Under Financial Aid click on Financial Aid Status
- Select award year from the drop-down box
- Click on messages in “You have active messages”

In almost all of the information, it says “in most cases, financial aid will be available.” What does that mean?

This means that there may be other regulations required for certain types of financial aid, such as following the Standards of Academic Progress, submitting documentation for FAFSA verification, or checking with your scholarship provider to determine if you would be able to receive your scholarship while studying abroad. The best thing to do is to review your account for active messages or contact the Student Financial Aid Office if you are unsure about your eligibility for aid.

Can I use my scholarships to study abroad?

To be able to use your Kent State scholarships, you will need to participate in a Kent State study abroad program, a Kent State Exchange program or one of the study abroad programs available through the Ohio International Consortium Program or the ISEP International Exchange program. If you have external scholarships (not awarded by the university) you will want to contact the scholarship provider to determine your eligibility for their scholarship while studying abroad.

Are there scholarships for studying abroad?

Yes, but they can be very competitive. Begin a study abroad scholarship search by visiting Kent State’s scholarship page and complete the Scholarship Search Qualifier to see what is available through Kent State. It is important to check with your college or program to see what they have available to students going abroad. Other resources include registering with several of the external search engines that are listed on the financial aid webpage, and checking with local companies and organizations. Inform your family and friends that you are in college and studying abroad, as they may know of other resources or scholarship opportunities that are not found online.

My study abroad program will start in March and continue through August. When will my financial aid be processed?

Your financial aid will be applied to the semester in which the program starts. For this example, your spring financial aid would be applied to the cost of the program. Review the Bursar’s website for bill due dates and disbursement dates. There are instances where you will be abroad before your financial aid
has disbursed to your account. In that case, it might be best to take additional aid the semester before you go, to ensure 3-4 weeks of expenses while abroad.

**What if I want to participate in a short-term study abroad program?**

If you are participating in a Kent State faculty-led short term program you can check with the faculty member regarding the costs and deadlines of the class. Since there are so many short-term programs it is typical for the Student Financial Aid Office to not receive any cost information about the class abroad. In order for us to update your student account to show that you have additional costs that you may incur as a result of studying abroad you can submit the **2015-2016 Study Abroad/Away Cost of Attendance Increase Form**. In most cases, it will allow for additional Parent PLUS loan funds or an alternative loan.

**I need to depart before the semester begins. Would I be able to obtain my refund early?**

No, your financial aid can be applied to your Bursar account no earlier than 10 days prior to the first day of class at Kent State. It may take several days after the funds transfer for you to receive any excess funds in the form of a refund. It is highly recommended that you set up your Higher One Account before leaving the country. It is also suggested that you have 3-4 weeks of funds available so that you are able to cover the first few weeks of living expenses before you receive a refund.

**I don’t depart until six weeks after Kent’s semester begins. Does this affect my financial aid?**

Yes, regulations require that your financial aid does not disburse until ten days prior to your first day of class at the visiting institution. Since your study abroad program starts six weeks after Kent State’s semester, your aid will not disburse until the fifth week. Each program is different; if your program has a later start date than Kent State please contact Alana Thompson at abaudo@kent.edu to discuss your options.

**What are the next steps?**

The SFA Office learns that you are going abroad when you turn in your SAPAF form or when OGE sends us a roster. Once we receive confirmation that you are going abroad, we can update your cost of attendance to reflect the additional expenses such as airfare, program fees, and field trip fees. Once we make these updates, we will notify you through FlashLine, where you will receive a message stating your remaining eligibility to take out additional loans to help cover the expenses of studying abroad.

**Do I need to do anything when I get back to Kent?**

If you were on an exchange, ISEP, direct enrollment, or third party program, then the Student Financial Aid Office will need a copy of your transcripts from the semester(s) abroad. We will require confirmation of the completed courses in order for your institutional scholarships to disburse in the future.
Types of Aid for Studying Abroad

*Complete the FAFSA to be eligible for federal and state financial aid. Determine how you are going to pay for direct & indirect costs.

Scholarships

To apply for scholarships to study away, you can begin searching up to one year in advance.

Kent State University Scholarships:

Students may be able to use Kent State University scholarships that are awarded by the Student Financial Aid Office or the Admissions Office. Scholarships can be used depending on what study abroad program you have selected. You are able to use your Kent State scholarships for a Kent State program abroad. The same renewal and enrollment requirements apply while abroad.

Examples of Kent State University Scholarships: Trustee Scholarship, Oscar Ritchie Memorial Scholarship, President’s Grant, President’s Scholarship, University Award, Honors College Scholarship, Founders Scholarship

Outside resources:

Visit [www.kent.edu/financialaid/scholarships](http://www.kent.edu/financialaid/scholarships) for information on how to search for scholarships. It is suggested that you register with at least one external scholarship site, such as Fastweb or College toolkit. Contact your College to see what they offer to students studying abroad.

Grants

Determined by the FAFSA results

Loans

**Federal Student Direct Loans: (Dependency status based on FAFSA results)**

<table>
<thead>
<tr>
<th>Dependent Student:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sophomore</td>
<td>$6500/academic yr.</td>
<td>Upperclassman</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Independent Student:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sophomore</td>
<td>$10,500/academic yr.</td>
<td>Upperclassman</td>
</tr>
</tbody>
</table>

**Federal PLUS Loan:**

PLUS loans are unsubsidized loans for the parents of a dependent student or for graduate/professional students. PLUS Loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods.

For a dependent undergraduate student, the parent is the borrower and the loan will enter repayment while the student is in school. Parents can choose to defer repayment on the principal of the loan until after graduation. Parents of dependent students can apply for the Parent PLUS loan at [www.studentloans.gov](http://www.studentloans.gov).
Graduate students can log in to studentloans.gov and complete the application for the Graduate PLUS loan. Visit www.kent.edu/financialaid/loans for additional information.

**Alternative Loans:**
Students can apply to borrow a private loan for education expenses up to the cost of attendance minus all other financial assistance. Typically, an alternative loan application requires a credit-worthy co-signer. These loans are not federally regulated, and each lender will offer different terms and conditions. You can compare and contrast different alternative loans through FASTChoice.

*If you will be abroad during the 2015 summer inter-session...
Complete the 2015-16 FAFSA as soon as possible after January 1, 2015. You will need to complete the Summer Financial Aid Request Form as soon as it becomes available on the Student Financial Aid website. Any financial aid used in the summer may reduce what you can receive during the Fall & Spring semesters.*
### Understanding a Cost Sheet

#### Sample Semester Abroad Budget Cost Sheet

<table>
<thead>
<tr>
<th>Budget Item</th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$5,006</td>
<td>$8,986</td>
</tr>
<tr>
<td>Program Fee</td>
<td>$2,600</td>
<td>$2,600</td>
</tr>
<tr>
<td>International Health Insurance</td>
<td>$210</td>
<td>$210</td>
</tr>
<tr>
<td>Field Trip Fees</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Housing</td>
<td>$3,120</td>
<td>$3,120</td>
</tr>
<tr>
<td><strong>BILLABLE SUBTOTAL</strong></td>
<td><strong>$12,436</strong></td>
<td><strong>$16,416</strong></td>
</tr>
<tr>
<td>Application Fee</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Meals</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Passport &amp; Visa</td>
<td>$215</td>
<td>$215</td>
</tr>
<tr>
<td>Living &amp; Personal Expenses</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Airfare</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>NON-BILLABLE SUBTOTAL</strong></td>
<td><strong>$4,445</strong></td>
<td><strong>$4,445</strong></td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED COST OF PROGRAM</strong></td>
<td><strong>$16,881</strong></td>
<td><strong>$20,861</strong></td>
</tr>
</tbody>
</table>

The costs listed above are estimates and are not the final costs that will be billed to students. Costs will be finalized the semester before students go abroad. For the purposes of this budget sheet, costs tend to be overestimated.

Notes:
*The Billable items listed in the top half of the budget sheet are items that will be billed to a student's Kent State Bursar’s Account.

**The non-billable items are estimated costs that students will pay out of pocket to entities other than Kent State University. These costs can vary depending on factors such as spending habits and housing options.

The most up-to-date cost sheets searchable by program can be found at educationabroad.kent.edu
Disney College Program
Frequently Asked Questions

Am I able to use financial aid while participating in the Disney College Program?

*Federal Grants* – As long as you meet all of the federal regulations (for example, academic progress, verification, etc.) your federal grants may be used. Additional steps must be taken for this to happen. You must contact Laura Gaugler, Student Financial Aid counselor at lgaugle1@kent.edu, for more information.

*State Grants* – State grants received from Ohio may not be used while participating in the Disney College Program. If you have grants through another state the SFA Office will contact that agency to determine your eligibility to receive state funds while participating in the program.

*Institutional Scholarships* – You will not be eligible to receive your institutional scholarships while participating in the Disney College Program. If your scholarships are renewable each year, you must contact the SFA Office to determine if you will be eligible to receive your scholarships after returning from the program. For additional questions regarding your institutional scholarships and the Disney College Program, contact Laura Gaugler, lgaugle1@kent.edu.

*External Scholarships* – You must contact the scholarship provider to determine if you will be eligible to receive their scholarship while participating in the Disney College Program.

*Other Types of Financial Aid* – These must be reviewed on a case by case basis by Laura Gaugler. Contact her for additional information, lgaugle1@kent.edu.

Why would I need financial aid?

Some students use their financial aid to help cover the costs of transportation to and from the Walt Disney Program, or for any other expense that you will incur as a result of your participation in the program.

How many credit hours do I need to take to receive financial aid?

The Student Financial Aid Office looks at the number of credit hours you are transferring back to Kent State that will be applied to your degree program. A copy of the Undergraduate Application for Transient Work must be completed. The number of hours that you will be transferring back to Kent determines the type and amount of aid that you are able to receive. Because each financial aid package is different, student eligibility is reviewed individually.

How do I prevent my student loans from going into repayment?

After you complete the required paperwork, the Student Financial Aid Office will notify your lenders that you are participating in the Disney College Program.
NYC Studio Financial Aid Checklist
2015 - 2016

☐ Complete the 2015 – 2016 FAFSA after January 1ST, 2015

☐ If attending in the summer semester, complete the Summer Aid Request Form on the financial aid webpage at www.kent.edu/financialaid
  • Keep in mind that Federal Direct Loan eligibility used in the summer will reduce your fall/spring amounts, and Pell grant eligibility used will reduce from your spring semester.

☐ Complete the 2015-2016 New York City Housing Addendum
  • This allows the Student Financial Aid Office to take into account your housing costs.
  • The form is found in the Education Abroad section of the financial aid webpage.

☐ Review your options for funding your semester in the Big Apple
  • Review all financial aid you have been awarded.
  • Save as much money as you can from working. Set up a budget and stick to it.
  • Search for Kent State scholarships online at: http://www.kent.edu/financialaid/scholarships
  • Register on several external search engine sites for national database searches.

☐ Still need additional funding? Apply for a Parent PLUS loan or Alternative loan
  • The federally regulated Direct Parent PLUS loan is a loan a parent or step-parent listed on the FAFSA can borrow. The parent must pass a credit check to be eligible for this loan that can cover up to the cost of attendance after all other financial aid has been applied. IF your parent does not pass the credit check, they have the option to obtain an endorser or provide documentation to Direct Loans showing their credit issue(s) have been resolved. If they opt out of the PLSU loan, the student is eligible to borrow an additional $2000-$2500 per semester in an Unsubsidized Direct Loan.
  • An alternative loan is a loan the student borrows from a bank or lending institution. Every lender offers different loans and conditions. Most lenders allow repayment after graduation because the loans are not federally regulated, the interest rates can vary. Most students require a credit worthy co-signer, but it does not have to be a parent. The processing time can take up to 4 -6 weeks.
  • **DO NOT** apply for either of these loans until you have turned in the NYC Housing Addendum Form. If your costs are not updated, you could be denied the original amount of a loan you have applied for.

☐ Prior to arriving in New York City
  • Plan on having 2 –3 weeks of expenses with you, as it does take time for the Bursar’s Office to process a refund if you plan on receiving excess funding.

Questions? Contact Financial Aid Counselor Alana Thompson at abaudo@kent.edu
New York City Housing Addendum
2015 – 2016

To provide the most accurate figures for financial aid calculations you are required to submit information regarding your housing costs. Per federal/state/institution regulations you must be earning credit hours to receive financial aid. Please complete the information below and return this form to financial aid counselor Alana Thompson in the Student Financial Aid Office, PO Box 5190, Kent OH 44242-0001. Faxes can be sent to 330-672-4014 or if you have access to scanning equipment send to abaudo@kent.edu.

****************************************************************************************
Please Print Clearly:

Name: ________________________________________________________________________
Banner ID: ____________________________________________________________________
Kent State E-mail Address: _____________________________________________________
If you are a visiting student please list your home school e-mail address: 

____________________________________________________________________________
Select the Semester for Which This Form Applies:

_____ Summer ‘15  ______Fall ‘15  _____Spring ‘16

NYC Housing Information:

Name of Facility: ______________________________________________________________
Address: _____________________________________ __________________________________
Room Description (for example: double with kitchen, lofted triple, etc.):

____________________________________________________________________________

Cost of Rent per semester: _________________   Cost of Utilities per semester: _________________
(Include water, gas, electric, sewer, and trash/recycling only)

Student Signature: ____________________________________________________________
Date: ________________________________

OFFICE USE ONLY

New Budget ____________ Remaining Eligibility __________
RRAAREQ □  ROAMESG □  RHACOMM □
2015-2016 Study Abroad/Away Cost of Attendance Increase Form

The Student Financial Aid Office develops standard allowances for educational expenses, which are used to determine a student’s eligibility for financial aid. If you will incur additional expenses as a result of your study abroad/away program and wish to be considered for a cost of education increase, please complete this form.

*Examples of Study Abroad/Away: Internships or classes that will incur additional costs such as transportation and/or room & board costs. Students participating in the NYC Studio, Florence, ISEP/Kent Exchanges, or the Geneva Program **DO NOT** need to complete this form.

**********************************************************************************

Please Print Clearly:

Name & Banner ID: _______________________________________________________________

Kent E-mail Address: _____________________________________________________________

Check the Semester for Which This Form Applies:

_____ Summer ’15  ______ Fall ’15  _____Spring ’16

Note: the semester corresponds to the semester the grade(s) will be posted to your Kent State transcript

Program Information:

Type of Program *(Short Term faculty-led, Internship, Study Away)*: _______________________

Name of Program: _________________________________________________________________

Dates of Arrival/Departure: _________________________________________________________

Course Title & Number *(if applicable)*: ______________________________________________

Faculty Member Name: _____________________________________________________________

Faculty Contact Information: _________________________________________________________

Attachments: Please be sure to attach documentation of the additional costs you will incur, examples include travel expenses, housing costs, a cost sheet from a professor, etc.

**********************************************************************************

Please return form to the Student Financial Aid Office for processing. In most cases the increase allows a student to borrow additional loan funds.

Student Signature: ____________________________ Date: ____________________________

Return to Alana Thompson abaudo@kent.edu (fax) 330-672-4014

Student Financial Aid
103 Schwartz Center
P.O. Box 5190, Kent, Ohio 44242-0001

New Budget ____________ OFFICE USE ONLY Remaining Eligibility ____________

RRAAREQ □ ROAMESG □ RHACOMM □