We want you to be confident about paying your college expenses, so take a few steps now to make sure you’re prepared.

1. **REVIEW THE ENCLOSED FINANCIAL AID AWARD LETTER.**
   This is not your bill; it is financial aid award information only, and accurate as of today. You will receive your bill electronically to your Kent State email address. The bill for the fall term will be issued in mid-July.

2. **ESTIMATE YOUR COSTS.**
   Use the Estimated Cost of Attendance section on your Financial Aid Award Letter to help determine if you will have a remaining balance to pay. You can find current tuition and fees at [WWW.KENT.EDU/TUITION](http://WWW.KENT.EDU/TUITION). For housing and meal plan rates, go to [WWW.KENT.EDU/HOUSING](http://WWW.KENT.EDU/HOUSING).

3. **MAKE YOUR AWARD DECISIONS.**
   Financial aid awards with a status of “offered” may be accepted or declined via your FlashLine account. To view your awards and make award decisions:
   - Log in to FlashLine.
   - Select the Student tab.
   - Select the Finances tab.
   - Select the Financial Aid tab.
   - Click on the Financial Aid Awards box. 🌟 (Pin to Dashboard.)
   After selecting the aid year, click Submit and select the Terms and Conditions tab to review and acknowledge that you accept the terms and conditions of receiving financial aid. Click on the Accept Award Offer tab to make a decision.

4. **PLAN YOUR PERSONAL PAYMENT OPTIONS.**
   If there is a remaining balance, review payment options at [WWW.KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW](http://WWW.KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW).
   Information about additional financial resources is inside this guide.

5. **REVIEW IMPORTANT FINANCIAL AID INFORMATION.**
   Additional financial aid details inside.

6. **REVIEW YOUR NEXT STEPS CHECKLIST IN FLASHLINE.**
   Keep track of the steps you need to complete to be ready for the academic year. Check your @kent.edu email regularly for important information from the One Stop for Student Services.
FINANCIAL AID AWARDS
Financial aid awards with a status of "Offered" must be accepted or declined through the student’s FlashLine account.

Financial aid awards are subject to change at any time. This may occur if Kent State receives new or additional information about items such as the student’s Free Application for Federal Student Aid (FAFSA), enrollment status or changes to federal or state financial aid programs.

A student who has met all requirements will have their financial aid awards applied to their bursar account 10 days prior to the start of classes for that term.

For consumer information and disclosures, visit WWW.KENT.EDU/FINANCIALAID.

EXTERNAL RESOURCES AND FEE WAIVERS
Students must report any external awards they will receive from sources outside Kent State University such as scholarships and tuition assistance/reimbursement. You are also required to report Kent State Employee Tuition Benefit Waivers and NEOMED Tuition Benefits. Any waivers or outside awards already noted on the award letter do not need to be reported again.

Please report external awards as soon as possible, because they may affect your financial aid package. If notification of an external award is received after financial aid has been processed, adjustments to other aid may cause you to owe a balance to Kent State.

REPORTING WAIVERS AND EXTERNAL AWARDS
Report Kent State Employee Tuition Benefit Waivers and NEOMED Tuition Benefits at WWW.KENT.EDU/FINANCIALAID/WAIVER.

Report external awards in your FlashLine account. From the FlashLine menu, select Student, then Finances, Financial Aid and Financial Aid Awards. Next select the academic year from the drop-down menu, then the Resources/Additional Information tab. Scroll down to enter the external award information.

ENROLLMENT
Your financial aid is based on the campus and enrollment status printed on your enclosed financial aid award statement.

COLLEGE COSTS
See the Estimated Cost of Attendance section on your Financial Aid Award Letter for your estimated costs and financial aid awards to help estimate your out-of-pocket costs. Tuition information can be found on the Bursar’s Office (billing) website at WWW.KENT.EDU/BURSAR. For housing and meal plan rates, please visit WWW.KENT.EDU/HOUSING. For more information about the cost of attendance, please go to WWW.KENT.EDU/FINANCIALAID/COA.

CAMPUS CONTACT INFORMATION
For a complete list of contact information for each Kent State campus, visit WWW.KENT.EDU/FINANCIALAID/OFFICE.

ENROLLMENT PLANS
PLEASE LET US KNOW IF YOUR ENROLLMENT PLANS CHANGE.

- If you are not going to attend Kent State, please mark the statement at the bottom of the back side of the financial aid award letter, sign and return it to the One Stop for Student Services.
- Please submit other changes to your enrollment plans online:
  - Log in to FlashLine.
  - Select the Student tab.
  - Select the Finances tab.
  - Select the Financial Aid tab.
  - Click on the My Financial Aid box.
  - Click on Award.
  - Click on Print Award Letter.
  - After selecting the 2019-2020 aid year, click Submit.
  - Click the box next that corresponds with your intended enrollment plans.
  - Click Submit.
ADDITIONAL FINANCIAL RESOURCES

SCHOLARSHIP TOOLS
Review our scholarship tools to help you find additional scholarships: www.kent.edu/financialaid/additional-scholarships.

SCHOLARSHIP MATCH PROGRAM
The Scholarship Match Program will match any outside scholarship that an incoming freshman brings to Kent State for the 2019-2020 academic year, up to a total of $1,000. The application can be completed at: www.kent.edu/financialaid/scholarshipmatch.

To be eligible, the student must meet the following criteria:
— Be admitted to a bachelor’s degree program.
— Register for a minimum of 12 hours at the Kent Campus.
— Complete the FAFSA and have an Expected Family Contribution (EFC) of 10,000 or less.
— The external scholarship must be for the fall 2019 or the 2019-2020 academic year.
— The award is not renewable.
— Deadline is Sept. 1, 2019.

529 COLLEGE SAVINGS PLANS
If you plan to pay your bill at Kent State using a third-party payment (e.g., 529 plan, scholarship, employer payment, etc.), please make appropriate arrangements with your plan provider and allow adequate time for payment to be received and processed by the due date. We generally suggest at least two weeks notification to your third party payment provider.

LOAN INFORMATION

Student Borrower Requirements (Federal Direct Loan)
— You must log in to FlashLine to accept, reduce or decline offered loans.
— If you accept the loan(s), you must log in to www.studentloans.gov with your Federal Student Aid ID (FSA ID) and complete entrance counseling and sign a Master Promissory Note (MPN).

Parent Borrowers (Federal Direct PLUS Loan)
This loan is available to the biological or adoptive parents of dependent, undergraduate students. The stepparent whose information is reported on the FAFSA may also apply. The loan application is available after May 1. Your enclosed financial aid awards chart shows the estimated amount that a parent can borrow.

FEDERAL DIRECT PLUS LOAN (PARENT BORROWERS)
The interest rate will be determined after July 1, 2019 (current rate is 7.6%). PLUS loans can be deferred until after the student graduates (interest still accrues).

STEPS TO APPLY:
1. To initiate a PLUS loan request, parents must sign in to www.studentloans.gov using their parent personal Federal Student Aid ID (FSA ID).
2. Select Apply for a PLUS loan, then click on the Start button next to Direct PLUS Loan Application for Parents.
   a. Indicate the term of the loan:
      (Aug. – May) – Fall and spring (amount is divided evenly between each semester)
      (Aug. – Dec.) – Fall only
      (Jan. – May) – Spring only; application will be available in November
   b. Indicate desired loan amount.
   c. A deferment option is available; interest accrues.
3. Receive an immediate credit decision.
   a. If the loan is approved, you must sign the PLUS Master Promissory Note (MPN) on www.studentloans.gov. Some PLUS borrowers may also be required to complete PLUS counseling.
   b. If the PLUS loan is not approved:
      — The student may accept an additional unsubsidized loan based on his/her eligibility (freshman/sophomore - $4,000). This loan will be offered to the student and can be accepted in FlashLine.
      — The parent borrower can appeal the credit decision on www.studentloans.gov.
      — The parent borrower can seek an endorser on www.studentloans.gov.

For information on all lending options, visit www.kent.edu/financialaid/loans.

PRIVATE LOAN OPTIONS
These are nonfederal loans made by a lender such as a bank, credit union or state agency. Private loans can be an option if you need funding in addition to your other financial aid and federal loans. You can view different options at: www.kent.edu/financialaid/fastchoice.
GREAT REASONS TO CHOOSE KENT STATE

FEELS LIKE HOME

94%

Our students love being here! Ninety-four percent of current students would choose Kent State again. The things they like most are the campus, faculty, atmosphere and academics.

TOP PUBLIC UNIVERSITY

100

You’ll get a great education here! Kent State is ranked among the top 100 national public universities by U.S. News and World Report.

TUITION GUARANTEE

For most students, Kent State tuition, room and board are guaranteed for four years, so it’s easier to plan ahead with confidence. WWW.KENT.EDU/TUITION

RESOURCES

You’ll have opportunities to pursue your passion from the very beginning – research projects, internships, community-engaged learning, education abroad and more.

HEALTHY CAMPUS

You’ll stay in good shape at Kent State. In fact, Kent State’s focus on the health and well-being of students recently earned us the prestigious national 2018 Healthy Campus Award.

SAFETY

11th

You’ll be safe and secure; we’re the safest campus in Ohio and the 11th safest campus in the country.