FINANCIAL AID
NEXT STEPS

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 OFFER.

This is not your bill; it is financial aid information only, and accurate as of today. You will receive your bill in your Kent State email. 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 Offer to help determine whether you will have out-of-pocket costs remaining.

· For more information about the cost of attendance, please go to **WWW.KENT.EDU/FINANCIALAID/COA**.

· You can find current tuition and fees at **WWW.KENT.EDU/TUITION**.

· For housing and meal plan rates, go to **WWW.KENT.EDU/HOUSING**.

3. MAKE YOUR FINANCIAL AID DECISIONS.

You may accept or decline financial aid with a status of "offered" via your FlashLine account. To view your financial aid and make 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**.

You will find information about additional financial resources inside this guide.

5. REVIEW YOUR NEXT-STEPS CHECKLIST IN FLASHLINE AND EMAIL.

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 One Stop for Student Services.

KENT STATE
UNIVERSITY

Student Financial Aid Office

WWW.KENT.EDU/FINANCIALAID

IMPORTANT FINANCIAL AID INFORMATION

FINANCIAL AID OFFER

— Financial aid with a status of "Offered" must be accepted or declined through the student's FlashLine account.

— Financial aid is 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 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 TUITION FEE WAIVERS

Students must report any external awards they will receive from sources outside Kent State University, such as scholarships and tuition assistance or reimbursement. You are also required to report Kent State Employee Tuition Waiver Benefits and NEOMED employee tuition benefits. However, you do not need to report tuition waivers or external awards already noted on the award offer.

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 EXTERNAL RESOURCES AND TUITION FEE WAIVERS

Report Kent State Employee Tuition Waiver Benefits and NEOMED employee tuition benefits at **WWW.KENT.EDU/FINANCIALAID/WAIVER**. Report external awards in your FlashLine account. Instructions on how to report an external award can be found at **WWW.KENT.EDU/FINANCIALAID/ SCHOLARSHIP-FAQS**.

SCHOLARSHIP TOOLS

Review our scholarship tools to help you find additional scholarships: **WWW.KENT.EDU/ FINANCIALAID/ADDITIONAL-SCHOLARSHIPS**.

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 **STUDENTAID.GOV** with your Federal Student Aid ID (FSA ID), to complete entrance counseling, sign a Master Promissory Note (MPN) and complete the Annual Student Loan Acknowledgment.

ENROLLMENT

Your financial aid is based on the campus and enrollment status printed on your enclosed financial aid offer. If you are no longer planning to attend Kent State, contact the Admissions Office at 1-800-988-KENT or your Regional Campus Admissions Office.

CAMPUS CONTACT INFORMATION

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

ADDITIONAL FINANCIAL RESOURCES

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.

FEDERAL DIRECT PLUS LOAN (PARENT BORROWERS)

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 offer shows the estimated amount that a parent can borrow under the "estimated remaining cost," if applicable.

The interest rate will be determined after July 1, 2021 (current rate is 5.3%). 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 STUDENTAID.GOV using their parent personal Federal Student Aid ID (FSA ID).

2. Select "Apply for a PLUS Loan" under the "APPLY FOR AID" tab, then click on the Start button next to Direct PLUS Loan Application for Parents.

   a. Select Award Year 2021-2022.
   b. Enter student information, address and contact information.
   c. A deferment option is available; interest accrues.
   d. Complete school and loan information section.
   e. Indicate desired loan amount to borrow.
   f. Indicate the period of the loan:
      (August–May) – Fall and spring (amount is divided evenly between each semester).
      (August–December) – Fall only.
      (January–May) – Spring only; application will be available in November.

3. Receive an immediate credit decision.

   a. If the loan is approved, you must sign the PLUS Master Promissory Note (MPN) and complete the Annual Student Loan Acknowledgment on STUDENTAID.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 STUDENTAID.GOV.
      — The parent borrower can seek an endorser on STUDENTAID.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/PRIVATE-LOANS.

GREAT REASONS
TO CHOOSE KENT STATE

FEELS LIKE HOME

87%

of recent graduates employed or continuing education with 12 months.

NEARLY

$400 MILLION

In total aid awarded annually

— A TOP —
PUBLIC UNIVERSITY

In *U.S. News & World Report Best Colleges*, Kent State ranks highest in Northern Ohio in Top Public Schools and Best National Universities lists.

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 – through research projects, internships, community-engaged learning, education abroad and more.