

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

FINANCIAL AID NEXT STEPS

☐ 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.

☐ 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.

- ▶ 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.

☐ MAKE YOUR FINANCIAL AID DECISIONS

You may accept, partially accept or decline financial aid with a status of "offered" via your FlashLine account. For detailed steps and helpful videos on how to view your financial aid and make your decisions, visit WWW.KENT.EDU/FINANCIALAID/FLASHLINE

- ▶ Are you borrowing a Federal Direct Student Loan? If yes, complete these two steps using the student's Federal Student Aid (FSA) ID:
 1. Complete Entrance Loan Counseling at STUDENTAID.GOV/ENTRANCE-COUNSELING
 2. Sign your Master Promissory Note (MPN) at STUDENTAID.GOV/MPN

☐ CREATE AN ACCOUNT IN SCHOLARSHIPUNIVERSE

Creating an account will match you to eligible scholarships for which you can apply to receive at Kent State. Get started at WWW.KENT.EDU/SCHOLARSHIP-UNIVERSE

☐ REPORT EXTERNAL RESOURCES AND TUITION FEE WAIVERS

Report external scholarships and tuition assistance or reimbursement that you will receive in your FlashLine account by following the instructions found at

WWW.KENT.EDU/FINANCIALAID/SCHOLARSHIP-FAQS. Report Kent State Employee Tuition Waiver Benefits and NEOMED employee tuition benefits at WWW.KENT.EDU/FINANCIALAID/WAIVER.

☐ PAY YOUR BILL BY THE DUE DATE

View your student account balance in FlashLine at the end of June.

- ▶ To provide a parent/guardian/advocate access to see this same information, you can grant KSUview access in FlashLine.
- ▶ For step-by-step instructions, review the FlashLine Guide to Student Accounts & Bills at WWW.KENT.EDU/ONESTOP/GUIDES-RESOURCES.
- ▶ If there is a remaining balance, review payment options at WWW.KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW

CHECKLIST, CONTINUED.

☐ **REFUND PREFERENCES**

- ▶ Visit WWW.REFUNDSELECTION.COM.
- ▶ Make refund selection to use a BankMobile account or direct deposit to an existing bank account.
- ▶ This is not available until course registration has occurred.

☐ **SUBMIT HIGH SCHOOL TRANSCRIPTS**

Be sure to submit your final high school transcripts to the Admissions office.

☐ **STAY ON TRACK**

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.

**SCAN HERE FOR
ONE STOP FOR STUDENT SERVICES'
HOW-TO-VIDEOS.**

**Here you will find video guides on various topics
relating to financial aid, billing and student records.**



ADDITIONAL FINANCIAL RESOURCES

FINANCIAL AID OFFER

- ▶ 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 no earlier than 10 days prior to the start of classes for that term.
- ▶ For consumer information and disclosures, visit WWW.KENT.EDU/FINANCIALAID.

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 330-672-2444 or your Regional Campus Admissions Office.

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.

- ▶ For more information, visit our College Savings Plan (529 Plan) FAQ at WWW.KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW.

GRADGUARD TUITION INSURANCE

We believe it's important to offer an easy, affordable way to protect the investment you and your family have made in higher education. That is why Kent State University has partnered with GradGuard to provide our students and their families with tuition insurance. For more information, visit WWW.KENT.EDU/BURSAR/TUITION-INSURANCE.

SPECIAL CIRCUMSTANCES

If your family and/or income information has changed and the 2023-2024 FAFSA is no longer an accurate representation of your family's ability to pay for education-related expenses, you may benefit from the Special Circumstance process.

- ▶ For more information about the Special Circumstance process, visit WWW.KENT.EDU/FINANCIALAID/SPECIAL-CIRCUMSTANCES.

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 April 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. PLUS loan repayment can be deferred until after the student graduates (interest still accrues).

- ▶ For information on all lending options, visit WWW.KENT.EDU/FINANCIALAID/LOANS.
- ▶ For step-by-step guidance, visit WWW.KENT.EDU/ONESTOP/GUIDE-PARENT-PLUS-APPLICATION.

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 and compare lenders by using our Elm Select tool available at WWW.KENT.EDU/FINANCIALAID/PRIVATE-LOANS.



HAVE MORE QUESTIONS

Contact the One Stop for Student Services at
WWW.KENT.EDU/ONESTOP

Or your regional campus representative at
WWW.KENT.EDU/FINANCIALAID/LOCATIONS