A Financial Aid Guide
for Parents and Families
Dear Student and Family:

The Student Financial Aid Office has designed this guide to:

- Outline the financial aid process at Kent State University
- Identify financial aid programs and resources
- Provide a timeline that students and families can use to maximize financial aid eligibility

Financial aid programs and resources exist to enable students to attend Kent State University and to receive an affordable, high-quality education.

-Student Financial Aid Staff
The Financial Aid Process

1. **Conduct a scholarship search.** During the junior and senior years of high school, conduct a search to identify available scholarships. When completing a scholarship search, be sure to pay particular attention to scholarship deadlines. For more helpful information on how to conduct a scholarship search, see Page 6.

2. **Review the Net Price Calculator.** Our Net Price Calculator offers financial aid and cost estimates to full-time, first-time degree seeking undergraduate students who will complete the FAFSA. The costs and awards listed are only estimates of eligibility and do not guarantee students will receive those award amounts. Visit www.kent.edu/financialaid/calculator to access the Net Price Calculator.

3. **Complete the Free Application for Federal Student Aid (FAFSA).** This online application is for federal grants, state grants and federal loan programs. Students must complete the application during their senior year of high school. The FAFSA must be completed after Jan. 1 of each calendar year. In order to meet the Kent State University priority processing date of Mar. 1, submit the FAFSA no later than Feb. 15. The FAFSA must be filed online at www.fafsa.gov.

4. **Review your Student Aid Report (SAR).** After the FAFSA has been processed by the U.S. Department of Education, the student will receive an electronic or printed SAR. The SAR is a summary of the information submitted on the FAFSA. It indicates the Expected Family Contribution (EFC), upon which financial aid eligibility is based. The EFC is not a dollar amount. Check the SAR immediately at www.fafsa.gov.

5. **Review your financial aid awards.** Students will be awarded after Kent State University electronically receives a students’ completed FAFSA results. A Financial Aid Award Letter will be created; it lists the types and amounts of financial aid the student is eligible to receive. A customized Financial Aid Award letter will be mailed to incoming freshmen.

6. **Visit FlashLine.** It is important that students periodically log in to their Kent State University FlashLine account to check the status of their financial aid awards at www.flashline.kent.edu. Students can access important information regarding registration, class schedules, final grades and their Bursar’s Office account.

7. **Budget for college costs and borrow wisely.** Students are strongly encouraged to create a budget to project their expenses prior to attending. Loans are funds that must be repaid so only borrow what you need after careful consideration. For important information, videos and a link to CashCourse, a financial education website, visit www.kent.edu/financialaid/literacy.

*If you have any questions or need additional financial aid information, contact the Student Financial Aid Office at 330-672-2972 or visit our website at www.kent.edu/financialaid.*
Federal Pell Grant: Available to undergraduate students. Eligibility is based on the Expected Family Contribution (EFC) as determined by the Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Educational Opportunity Grant (FSEOG): Available to undergraduate students who have a zero EFC as calculated by the FAFSA. Priority will be given to students whose FAFSA is received by the March 1 priority date. Limited funding available.

Ohio College Opportunity Grant (OCOG): Available to Ohio resident undergraduate students whose Kent Campus courses make up at least 51 percent of their course schedule. Award amount varies and is based on criteria established by the Ohio Board of Regents at www.ohiohighered.org/sgs. Student must submit a FAFSA to be considered.

Teacher Education Assistance for College and Higher Education Grant (TEACH): Available to students enrolled in a TEACH Grant major who agree to teach in a high-need field in a school serving low-income students as designated by the U.S. Department of Education. Student must submit a FAFSA to be considered. For more information on TEACH, visit www.studentaid.gov.

Kent State University Award: Waives one half of the out-of-state tuition surcharge for first-time freshmen and transfer students from all 49 states outside Ohio who meet academic criteria.

Grant availability information is from the U.S. Department of Education and is subject to change.

Self-help Aid

Federal Work Study: Funding for employment on or off campus. Students must demonstrate financial need as determined by the FAFSA. Priority will be given to students whose FAFSA is received by the March 1 priority processing date. Federal work study is earned through a bi-weekly paycheck (based on hours worked) and does not reduce what students owe to the university. Students not awarded federal work study may research university-funded employment at the Career Services Center website at www.kent.edu/career.

Federal Perkins Loan: A student loan available to undergraduate students enrolled at least half time* and based on financial need. The average loan award is $2,000 per year. Priority will be given to students whose FAFSA is received by the March 1 priority processing date. Federal regulatory updates may affect the availability of funding after the development of this publication. For updates, please visit the Department of Education website at www.ed.gov.

Federal Direct Subsidized/Unsubsidized Student Loan: A student loan available to all undergraduate students regardless of family income. To be considered, students must file the FAFSA and be enrolled at least half time.* The amount students can borrow is determined by their class level. Freshmen can borrow a maximum of $5,500 for one academic year.

Federal Direct PLUS Loan: Only parents of students can apply. A credit-based loan in the parent’s name for dependent undergraduate students. Parent must apply online at www.studentloans.gov. Student must file the FAFSA and be enrolled at least half time.* If credit is denied, student becomes eligible for an additional unsubsidized loan.

Alternative Loan: A nonfederal private loan in a student’s name that provides additional funding for unmet college expenses. Students do not have to demonstrate need, but must meet credit criteria or secure a co-signer. Visit www.kent.edu/financialaid/fastchoice for more information.

For more information on loan requirements, interest rates, repayment and deferments, visit www.studentloans.gov.

*enrolled 6 undergraduate credit hours
Kent State University offers many scholarship opportunities for students enrolled at the Kent and Regional Campuses. Scholarship eligibility criteria vary among the different scholarship programs; however, selection is typically based on the following:

- Academic merit (GPA and/or test scores)
- Demonstrated financial need
- Field of study
- Participation in a specific program, organization or activity
- Extracurricular activities

**Kent Campus**
The Kent Campus Undergraduate Admissions Application also serves as a scholarship application for incoming freshman students. To be considered for the following scholarships: Trustee Scholarship, Oscar Ritchie Memorial Scholarship, Honors Scholarships, Founders Scholarship, University Award, President’s Scholarship and President’s Grant, students must complete an admissions application by Jan. 15. Freshmen applying after Jan. 15 will be considered for these scholarships if funds are available.

**Honors College**
The Honors College awards merit scholarships to select incoming Kent Campus freshmen who have been granted admission to the Honors College. Honors College scholarships range from $1,000 - $6,000. Students who are admitted to Kent State by Jan. 15 will be considered for these scholarships. For more information, please visit [www.kent.edu/honors](http://www.kent.edu/honors).

**Regional Campuses**
Contact your Regional Campus directly for more information regarding deadlines and application procedures.

**Additional Kent State Scholarship Opportunities**
The Scholarship Search Qualifier is an online tool that contains information regarding additional scholarship resources for all Kent State campuses. Students who visit the website will have the opportunity to submit their personal information to determine which scholarships they may be eligible to receive. The search results provide eligibility criteria, application deadlines and links to application materials. For more information, visit [www.kent.edu/financialaid/scholarships](http://www.kent.edu/financialaid/scholarships).

**Athletic Grants-in-Aid**
As an NCAA Division I institution, Kent State University is permitted to award athletic scholarships. The head coach for each varsity sport recommends students for an athletic scholarship. Students interested in participating in Intercollegiate Athletics should complete a recruiting profile available online at [www.kentstatesports.com](http://www.kentstatesports.com).

**External Scholarships**
Kent State University students are welcome to use any scholarship they receive from an outside source to help pay for college. In some instances, other financial aid may have to be adjusted, but each situation is reviewed on a case-by-case basis. External scholarships can come from businesses; faith-based organizations; social, cultural or professional associations; high schools and community organizations, just to name a few. One of the best ways to locate external scholarship opportunities is through an online search.

**Websites**
A number of free scholarship websites allow students to conduct a scholarship search on a global level.

- [www.fastweb.com](http://www.fastweb.com)
- [www.petersons.com](http://www.petersons.com)
- [bigfuture.collegeboard.org/scholarship-search](http://bigfuture.collegeboard.org/scholarship-search)
- [www.scholarships.com](http://www.scholarships.com)
- [www.studentscholarshipsearch.com](http://www.studentscholarshipsearch.com)
The Scholarship Match Program will match any external scholarship that an incoming freshman brings to Kent State, up to a total of $1,000. To be eligible for this award, the student must meet the following criteria:

- Be admitted to the Kent Campus as a new incoming freshman;
- Enroll in a bachelor’s degree program;
- Register each semester for a minimum of 12 credit hours that are designated as Kent Campus courses.
- File the FAFSA and have an Expected Family Contribution (EFC) of 8,000 or less.
- The external scholarship must be awarded to the student for either the fall semester or for the academic year.

Applications for the Kent State University Scholarship Match program are available online at [www.kent.edu/financialaid/scholarships](http://www.kent.edu/financialaid/scholarships) from January – October. The Match award is nonrenewable.

Kent State University at Stark also offers a Scholarship Match Program. Students attending Kent State Stark can review scholarship criteria, application procedures and deadlines at [http://www.stark.kent.edu/admissions/cost/scholarships/match.cfm](http://www.stark.kent.edu/admissions/cost/scholarships/match.cfm).

### Maintaining Eligibility

#### Enrollment Activity:

Students must be aware that repeating a course, dropping a course or withdrawing from a course can adversely affect their financial aid eligibility in a given term or their eligibility to receive aid in the future. Federal aid recipients who adjust their course load will have their aid adjusted based on the timing of their registration activity and the amount of time they participate in the course.

For more information, visit [www.kent.edu/financialaid/enrollment](http://www.kent.edu/financialaid/enrollment).

#### Satisfactory Academic Progress (SAP):

Students who receive federal financial aid must meet the standards for Satisfactory Academic Progress and be in compliance with all conditions of the current SAP policy.

1. **Grade Point Average (GPA):** GPA is based on students’ cumulative Kent State University GPA. Students must meet specific GPA requirements at the end of each academic year that are based on their class level.

2. **Percent Completion (pace):** Percent completion is calculated by dividing students’ overall earned hours by the overall attempted hours. Transfer hours are included in this calculation. Withdrawing from classes and/or receiving grades of W, WF, WP, F, U, SF, NF, NR, IP, IN and Z will negatively affect a student’s completion rate. At the end of each academic year, students must meet specific completion requirements that are based on their class level.

3. **Maximum Time Frame:** Undergraduate students pursuing a bachelor’s degree may be considered for financial aid up to a maximum of 188 overall attempted hours.*Undergraduate students pursuing an associate degree may be considered for financial aid up to a maximum of 98 overall attempted hours.*

(“Overall attempted hours include all Kent State attempted hours plus overall transfer attempted hours.)

For more information, visit [www.kent.edu/financialaid/sap](http://www.kent.edu/financialaid/sap).
Financial Aid Timeline.

January
• Apply for admission to Kent State at www.kent.edu/admissions by Jan. 15 to be considered for incoming freshman scholarships.
• File a FAFSA at www.fafsa.gov.
• Review your Student Aid Report (SAR), which outlines the data submitted on the FAFSA. The report will be sent via email or mail.
• Search for scholarships at www.kent.edu/financialaid/scholarships and explore other scholarship resources.

March
• Review your Kent State University Financial Aid Award Letter, mailed to you by Kent State.
• Review estimated Cost of Attendance at www.kent.edu/financialaid/coa.
• Log in to FlashLine to make decisions on offered aid and view other awards.
• If accepting loans, complete Entrance Counseling and sign the electronic Master Promissory Note (eMPN) at www.studentloans.gov. For loan management and financial literacy information, visit www.kent.edu/financialaid/literacy.
• Register for Destination Kent State at www.kent.edu/destination.

May
• Attend the Financial Aid session and receive the “Your Financial Plan” document at Destination Kent State.

July
• Students are notified via their kent.edu email address once their fall invoice is available.
• Check the Bursar’s Office website at www.kent.edu/bursar for detailed billing and due date information.
• Make a refund selection using your KSU Choice Card by logging in to www.KSUChoiceCard.com.
• Review Bursar’s Office website FAQ including important information about Authorization of Title IV Aid (federal aid) at www.kent.edu/bursar.

August
• Awarded financial aid is applied to students’ Bursar accounts. Log in to FlashLine to view your Account Summary.

Payment Options

Bursar’s Office Installment Plans
The Bursar’s Office is the billing office and manages all credits and charges to the student’s account. The Bursar’s Office offers the following installment plans:

• A 3-month installment plan each semester
• The Tuition Management System plan (TMS) – a 10-month installment plan
• The Kent First program – a 42-month installment plan for the entire cost of tuition for a four-year degree program

Please view the Bursar’s Office website at www.kent.edu/bursar or contact them at 330-672-2626 for complete details regarding each payment option.

Education Savings Plans
An Education Savings Plan is an opportunity to set aside funds for future college expenses. Listed below are two options. You may visit the IRS website at www.irs.gov for more information.

• A 529 College Savings Plan – a tax-advantage program operated by a state or educational institution. It was established under Section 529 of the Internal Revenue Code. It is reported on the FAFSA as an asset of the account owner, typically the parent. Questions regarding enrolling in a plan or utilizing funds or credits from a plan should be directed to a financial advisor or the manager of the plan.

• Coverdell Education Savings Account – helps to pay for qualified education expenses. Distributions and withdrawals are tax-free as long as the funds are used for qualified education expenses such as tuition,