YOUR FINANCIAL AID

NEXT STEPS
Objectives

• Financial Aid Process Overview
• *Your Financial Plan* Review
• Student Completing Their *Action Steps*
• Determining your Kent State Costs
• Additional Financial Options
Financial Aid Process

1. Complete FAFSA
2. Receive Student Aid Report
3. Financial aid awarded based on FAFSA results
4. Receive award letter
5. Receive e-bill and review financial aid options
YOUR FINANCIAL PLAN
Golden Flash Day

FLYER

Suzie, thank you for attending Golden Flash Day! We want you to become a member of the Kent State University Class of 2021. Please review your next steps below. Stop by the "Admissions Help" table for more information.

**UNDENIABLY KENT STATE**

<table>
<thead>
<tr>
<th>ITEM</th>
<th>STATUS (as of 2-17-2016)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confirm your place in the freshman class by paying the $150 enrollment fee.</td>
<td></td>
</tr>
<tr>
<td>Apply for financial aid by submitting the Free Application for Federal Student Aid (FAFSA).</td>
<td></td>
</tr>
<tr>
<td>Apply for housing or submit the Commuter Exemption Form.</td>
<td></td>
</tr>
<tr>
<td>Schedule for Destination Kent State (DKS): Advising and Registration.</td>
<td></td>
</tr>
</tbody>
</table>

Kent, Suzie
Kent State ID:
Your Personal Admissions Counselor:
### Your Financial Plan

Your Financial Plan provides an overview of estimated expenses and financial aid for the 2012-2013 academic year. This is not a bill and those estimates are for financial planning purposes only and are based on the estimated cost of an Ohio resident living off-campus in Kent. Your official bill will be published on July 21st by the Business Office and will list your actual expenses such as tuition, housing and meal plan costs. You may view your financial aid via Portico.Kent.edu.

#### Kent State University

122 Kent Hall
Anytown, OH 44311

#### AS OF 7/2012

#### Status of Financial Aid Action:

- **FREE** (parent)<br>- **ON FILE**<br>- **ACCEPTED**

#### Estimated Expenses and Financial Aid

<table>
<thead>
<tr>
<th>Financial Aid Program</th>
<th>Fall 2012</th>
<th>Spring 2013</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Estimated freshman tuition and fees</strong></td>
<td>$5,000</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Estimated financial aid</strong></td>
<td>$6,666</td>
<td>$4,966</td>
<td>$11,632</td>
</tr>
<tr>
<td><strong>Estimated total</strong></td>
<td>$11,666</td>
<td>$9,966</td>
<td>$21,632</td>
</tr>
</tbody>
</table>

#### Financial Aid Program

<table>
<thead>
<tr>
<th>Financial Aid Program</th>
<th>Fall 2012</th>
<th>Spring 2013</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition scholarship</strong></td>
<td>$750</td>
<td>$750</td>
<td>$1500</td>
</tr>
<tr>
<td><strong>Federal Pell Grant Program</strong></td>
<td>$2,990</td>
<td>$2,990</td>
<td>$5,980</td>
</tr>
<tr>
<td><strong>Federal Supplemental Loans</strong></td>
<td>$339</td>
<td>$339</td>
<td>$678</td>
</tr>
<tr>
<td><strong>Federal Perkins Loans</strong></td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Federal Direct Subsidized Loans</strong></td>
<td>$2,700</td>
<td>$2,700</td>
<td>$5,400</td>
</tr>
<tr>
<td><strong>Federal Direct Unsubsidized Loans</strong></td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Total Financial Aid</strong></td>
<td>$5,689</td>
<td>$4,966</td>
<td>$10,655</td>
</tr>
</tbody>
</table>

#### Additional expenses to budget include books and supplies estimated between $1000-$1500/yr.

#### Estimated Expenses minus Financial Aid

<table>
<thead>
<tr>
<th>Estimated Expenses minus Financial Aid</th>
<th>Fall 2012</th>
<th>Spring 2013</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Estimated expenses</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Estimated financial aid</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Estimated out of pocket costs</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

### Payment Options

The Student Affairs has several payment options available to students and their families. Below are examples of the monthly payment plan options available to Kent State students. You can visit the Business Office website or call 800-722-8267 for more information.

#### Estimated Costs for Fall 2012

- **Estimated Cost**: $10,566
- **Estimated Out of Pocket Cost**: $0

#### Estimated Costs for Spring 2013

- **Estimated Cost**: $10,566
- **Estimated Out of Pocket Cost**: $0

#### Monthly Payment Plan Options:

Kent State University, in conjunction with Tuition Management Systems (TMS), offers students and their families the ability to spread their cost over a four or five-month payment plan during the fall or spring semesters. Each plan has a 25% down payment due per semester and is not available for the summer semester. Payments are made directly to TMS. A three-month payment plan is available for late fall semester registration after August 15th. For more information and to enroll in the monthly payment plan options, please visit www.kent.edu/finaid or call TMS toll-free at 866-722-8267.

#### Estimated Costs for Fall 2012

- **Estimated Cost**: $10,566
- **Estimated Out of Pocket Cost**: $0

#### Estimated Costs for Spring 2013

- **Estimated Cost**: $10,566
- **Estimated Out of Pocket Cost**: $0

*Total Estimated cost of pocket cost from the bottom of the front page. This does not include cost of books and supplies. To calculate your monthly payment, divide your total by the number of months offered by the plan.*
Your Financial Plan

Your Financial Plan provides an overview of your estimated expenses and financial aid for the 2017-2018 academic year. This is not a bill and these estimates are for financial planning purposes only for Kent Campus students. Your official invoice will be published on July 21st by the Bursar’s Office via e-mail and will list your actual expenses such as tuition, housing and meal plan as of that day. You may view your financial aid via FlashLine.kent.edu.

Suzie Kent
123 Kent Road
Anytown, OH 11111

As of 2/15/2017
Status of Financial Aid Action Steps:
FAFSA status: ON-FILE ACCEPTED
Provided requested documents: YES
Award decisions made: NO
Completed entrance counseling: NO
A list of next steps that the student may need to complete

Correlates with Action Steps information
Parent & Family Access

KSUview Designee
- Allows designee to see select items in FlashLine
- www.kent.edu/welcome-ksuview

FERPA Release Form Designee
- Allows designee to contact KSU regarding student account
- www.kent.edu/about-ferpa

Completed by student in FlashLine
For tuition expenses, visit the Bursar’s Office *(billing)* website at [www.kent.edu/bursar](http://www.kent.edu/bursar)

For housing and meal plan expenses, visit the Residence Services Office website at [www.kent.edu/housing](http://www.kent.edu/housing)

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### Estimated Expenses *Based on 2016-2017 figures*

<table>
<thead>
<tr>
<th>Direct Cost</th>
<th>Fall 2017</th>
<th>Spring 2018</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (12-18 hours)</td>
<td>$5,006</td>
<td>$5,006</td>
<td>$10,012</td>
</tr>
<tr>
<td>Estimated program and special course fees</td>
<td>200</td>
<td>200</td>
<td>$400</td>
</tr>
<tr>
<td>Standard double room rate - <em>May change based on residence hall</em></td>
<td>3,380</td>
<td>3,380</td>
<td>$6,760</td>
</tr>
<tr>
<td>Standard meal plan – <em>May change based on student elected meal plan</em></td>
<td>1,980</td>
<td>1,980</td>
<td>$3,960</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$10,566</strong></td>
<td><strong>$10,566</strong></td>
<td><strong>$21,132</strong></td>
</tr>
</tbody>
</table>

Additional expenses to budget include books and supplies estimated between $700 - $1,100/year.
Federal Work Study will not be deducted from the bill
If accepting Direct loans, visit StudentLoans.gov to complete additional steps
Financial aid can also be found on student’s Initial Award Letter and FlashLine

### Student Financial Aid

<table>
<thead>
<tr>
<th>Financial Aid Program</th>
<th>Fall 2017</th>
<th>Spring 2018</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustee Scholarship</td>
<td>750</td>
<td>750</td>
<td>$1,500</td>
</tr>
<tr>
<td>Ohio College Opportunity Grant</td>
<td>708</td>
<td>708</td>
<td>$1,416</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>2,960</td>
<td>2,960</td>
<td>$5,920</td>
</tr>
<tr>
<td>Federal Suppl Educ Opp Grant</td>
<td>500</td>
<td>500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Federal Perkins Loan Program</td>
<td>1,000</td>
<td>1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>1,750</td>
<td>1,750</td>
<td>$3,500</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>1,000</td>
<td>1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$8,668</strong></td>
<td><strong>$8,668</strong></td>
<td><strong>$17,336</strong></td>
</tr>
</tbody>
</table>

Your parent may be eligible to borrow a Federal Direct PLUS loan up to the amount of $8,250. Visit [www.studentloans.gov](http://www.studentloans.gov) for more information.
Estimated Out-of-Pocket Costs

<table>
<thead>
<tr>
<th>Estimated Expenses minus Student Financial Aid</th>
<th>Fall 2017</th>
<th>Fall 2017 / Spring 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated expenses:</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Less student financial aid:</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Estimated out-of-pocket cost:</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

If a balance exists, student may seek additional financial options:

- Direct PLUS
- Scholarships
- Payment Plans
- Alternative loan
COMPLETING YOUR ACTION STEPS
Suzie Kent
123 Kent Road
Anytown, OH 11111

As of 2/15/2017
Status of Financial Aid Action Steps:
FAFSA status: ON-FILE ACCEPTED
Provided requested documents: YES
Award decisions made: NO
Completed entrance counseling: NO
Suzie Kent
123 Kent Road
Anytown, OH 11111

As of 2/15/2017

Status of Financial Aid Action Steps:
FAFSA status: ON-FILE ACCEPTED
Provided requested documents: YES
Award decisions made: NO
Completed entrance counseling: NO
Need to file your FAFSA?

Free Application for Federal Student Aid

Information Needed:  
(from both student & parent)

• FSA ID (electronic signature)
• Biographical Information
• 2015 Income Tax Return Information  
  • Use IRS Data Retrieval Tool

www.fafsa.gov
Suzie Kent
123 Kent Road
Anytown, OH 1111

As of 2/15/2017
Status of Financial Aid Action Steps:

- FAFSA status: ON-FILE ACCEPTED
- Provided requested documents: YES
- Award decisions made: NO
- Completed entrance counseling: NO
Verification Process

- Ensures accuracy
- Not an optional process
- Students will be notified by email and letter
- Submit requested documents to Student Financial Aid Office
- Use IRS Data Retrieval Tool reduces chances of being selected

Requirements & Status can be viewed on Flashline
Suzie Kent  
123 Kent Road  
Anytown, OH 11111

<table>
<thead>
<tr>
<th>Status of Financial Aid Action Steps:</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAFSA status: ON-FILE ACCEPTED</td>
</tr>
<tr>
<td>Provided requested documents:</td>
</tr>
<tr>
<td>Award decisions made:</td>
</tr>
<tr>
<td>Completed entrance counseling:</td>
</tr>
</tbody>
</table>
Making Award Decisions

• Awards in an *Offered* status
  • Scholarships
  • TEACH grant
  • Federal student loans
    • Optional acceptance
    • Additional steps to complete if accepted

• Student must make decisions via FlashLine
  • www.kent.edu/financialaid/flashline
Select “Financial Aid Awards” on the Financial Aid tab under Finances
Award Year

At Kent State University, an Award Year is defined as the Summer, Fall and Spring Terms for a given year. For example, Aid Year 2016-2017 is defined as Summer 2016 Term, Fall 2016 Term, and Spring 2017 Term.

Select Aid Year: 2017-2018 Award Year

Submit
Financial Aid Awards 2017 - 2018 Award Year

Options for making Award Decisions:
1. Create a budget to determine your costs for the academic year. Tools and information can be found online at www.kent.edu/financialaid/literacy.
2. If you need to borrow a loan:
   • Only borrow what you need. Loans are funds that must be repaid.
   • Accept any offered Subsidized loans prior to Unsubsidized loans.
3. To accept a portion of a loan, select 'Accept' and enter the dollar amount for the academic year in the 'Accept Partial Amount' field.
4. Select a decision for each offered award.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Status</th>
<th>Term</th>
<th>Amount</th>
<th>Accept Award</th>
<th>Accept Partial Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustee Scholarship</td>
<td>Offered</td>
<td>Fall 2017</td>
<td>$500.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Offered</td>
<td>Spring 2018</td>
<td>$500.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fund Total</td>
<td>$1,000.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Select Decision:
- Accept
- Decline

Submit Decision
Example of awards accepted in FlashLine

<table>
<thead>
<tr>
<th>Fund</th>
<th>Fall 2017</th>
<th>Spring 2018</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kent Campus Scholarship Match</td>
<td>Accepted</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$935.00</td>
<td>$1,870.00</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Accepted</td>
<td>$1,250.00</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Federal Perkins Loan Program</td>
<td>WEB Accept</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>WEB Accept</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>WEB Accept</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>$6,435.00</td>
<td>$12,870.00</td>
</tr>
</tbody>
</table>
Suzie Kent
123 Kent Road
Anytown, OH 11111

As of 2/15/2017
Status of Financial Aid Action Steps:
FAFSA status: ON-FILE ACCEPTED
Provided requested documents: YES
Award decisions made: NO
Completed entrance counseling: NO
DETERMINING YOUR COST
Tuition and Fees

- Per credit hour
- Ohio Resident/Non-Ohio Resident
- Kent Campus/Regional Campus
- Current rates on Bursar website

www.kent.edu/bursar
Residence Services

Room rates range from $3,180-$5,030 for a single semester.

Examples:

- Standard Single: $3,830
- Standard Double: $3,380
- Two-Person Semi-Suite w/ Shared Bath $3,780
- Single w/ Private Bath $4,430

www.kent.edu/housing

Rates based on 2016-2017 amounts
Board Plan (Meal Plan) rates range from $1,820-$2,735 for a single semester.

- Lite: $1,820
- Basic: $1,980
- Premier: $2,325
- Premier Plus: $2,735

Rates based on 2016-2017 amounts.

www.kent.edu/dining
ADDITIONAL
FINANCIAL OPTIONS
Scholarships

- Scholarship Search Qualifier
- List external scholarship websites

www.kent.edu/financialaid/scholarships
Scholarship Match Program

Match any outside scholarship up to $1,000

Full-time Kent campus incoming freshman

Completed FAFSA

FAFSA Expected Family Contribution of 10,000 or less
Example:

**Split** evenly between semesters

Non-renewable

Application **must** be completed by November 1, 2017

[www.kent.edu/financialaid/scholarshipmatch](http://www.kent.edu/financialaid/scholarshipmatch)
Federal Direct Loans

- Maximum amount $5,500/year for freshmen
- Origination fee applies
- Interest rate 3.76%*
  - Subsidized
  - Unsubsidized
- Go to www.StudentLoans.gov
  - Sign in using FSA ID
  - Complete Entrance Counseling
  - Sign the Master Promissory Note (MPN)

*Interest rate is set annually after July 1 each year
Student must complete:

Entrance Counseling and

Master Promissory Note
Federal Direct PLUS

- Parent must complete online
- Instant credit decision
- Interest rate 6.31%*
- Origination fee applies
- Deferment option available
  - Interest accrues
- Option if credit is denied:
  - Endorser
  - Student can borrow additional unsubsidized loan

*Interest rate is set annually after July 1 each year
Alternative Loans

Help students pay educational costs beyond federal, state and institutional aid

www.kent.edu/financialaid/fastchoice
Bursar Payment Plans

- Single payment
- 4 or 5 month payment plan
- Affordability Counseling available
- Coordinated through Tuition Management Systems, Inc.

payonline.kent.edu
Special Circumstances

Change in family financial circumstances

- **Loss** of income/benefits
- Divorce/Separation
- Parent in *college*
- Lump sum income or pension withdrawal

www.kent.edu/financialaid/forms
STUDENT FINANCIAL AID OFFICE

CAMPUS LOCATION
103 SCHWARTZ CENTER

PHONE
330-672-2972

WEB
www.kent.edu/financialaid