



Financial Aid and Scholarships

University Office of Scholarships & Financial
Aid, Kent State University



Critical Questions?

- How do I apply for federal aid?
- Am I eligible for federal aid?
- Am I eligible to receive scholarships?
- What will I pay?
- What do I need to know about borrowing loans?

What's on the Agenda

A person with dark hair is sitting at a wooden desk, working on a laptop. A black backpack is on the desk next to the laptop. The desk is in front of a large window that looks out onto a building with a blue corrugated metal roof and some bare trees. The scene is brightly lit, suggesting daytime.

Philosophy

Application
Process

Awarding
Process

Types of
Financial Aid

Estimating
your costs

Philosophy of Financial Aid

- Available to ALL families regardless of family income or college cost.
- It is the primary responsibility of the family to pay the educational costs to the extent that they are able.

APPLICATION PROCESS

An official website of the United States government. Help Center English | Español

FederalStudentAid FAFSA Loans & Grants Repayment Loan Forgiveness Log In | Create Account


Get Money to Pay for School

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.

2024-25 FAFSA Form

[Start a New Form](#) [Edit Existing Form](#)

Need to access last year's form? [Start or Edit a 2023-24 Form](#)



Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year State of Residence [Find Deadlines](#)

[View All FAFSA Deadlines](#)

Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.

What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

Create a Federal Student Aid ID

- Go to: studentaid.gov
- Apply for FSA ID: **Parents AND students!**
- Sign FAFSA electronically
- Parent and student create their **OWN** FSA ID with their **OWN** email address
- Avoid using high school email

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)


Already have an account? [Log In](#)

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

 An official website of the United States government.

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE LOANS ▾

[Log In](#) | [Create Account](#)

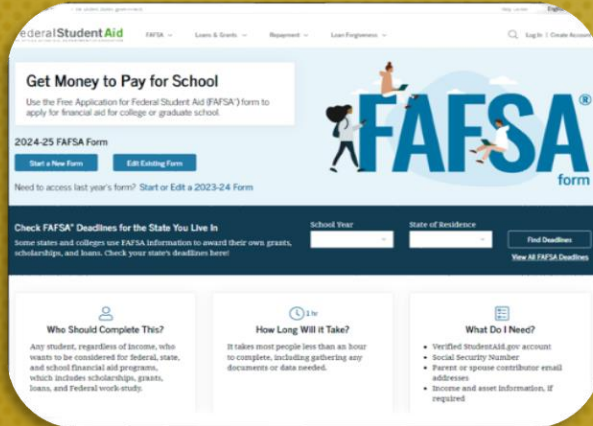


[Help Center](#)

[Feedback & Ombudsman](#)

[English](#) | [Español](#)

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) GUIDELINES



Submit the FAFSA beginning in December 2023

- Must complete within **45 days** from the date started.



Check priority deadlines at every school you are considering

- **February 1** and **March 1** are common dates for 2024-2025



The 2024-2025 FAFSA will use 2022 federal tax information

- Direct Data Exchange pulls income information from IRS into the FAFSA

Free Application For Federal Student Aid (FAFSA)



What you need to Apply:

- Student and Parent social security numbers
- Parent's Email Addresses
- Federal tax information or tax returns including W-2 information
- Records of untaxed income such as:
 - › Child support received
 - › Voluntary contributions to retirement accounts
- Information on cash: savings and checking account balances, investments and business/farm assets

FAFSA[®] FORM 2024–25

Welcome, Raya,
to the FAFSA[®] Form

I am starting the FAFSA form as a

☒ Student  ☐ Parent 

Previous

studentaid.gov

Select your role

Select the
appropriate year

Get Started

[? Help](#)

[↔ Exit FAFSA Form](#)

Welcome to TestE's application!

Fill out your FAFSA form!

To receive federal student financial aid, you need to fill out a FAFSA form every school year. Let's get started.

For which school year are you applying for financial aid?

If you are applying for a summer session or just don't know which application to complete, check with the college you are planning to attend.

Which school year should I choose?

Start 2023-2024 FAFSA Form

or

Start 2024-2025 FAFSA Form

ONBOARDING

FAFSA® FORM 2024-25 Student Raya Tran

Understanding the FAFSA® Form

1 of 4

What is the FAFSA® form?

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.

FAFSA® Overview

FAFSA® Overview

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1st page provides overview of FAFSA with a video.


FAFSA® FORM 2024-25 Student Raya Tran

Understanding the FAFSA® Form

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Contributors to the FAFSA® Form

 **Parents or Spouses**
Your answers on the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for your education.

 **How to Invite**
Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to your FAFSA form, you'll need to provide their name, date of birth, Social Security number, and email address.

Information or Documents You May Need ^

You might need the following information or documents as you fill out the FAFSA form:

- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

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2nd page provides information about Contributors to the FAFSA

ONBOARDING

Start form
here

FAFSA[®] FORM 2024-25 Student Raya Tran

Understanding the FAFSA[®] Form

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What To Expect

How long will this take? 1 hour

Every contributor must provide consent for you to be eligible for federal student aid. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete the FAFSA[®] form. You can save the form and return to it later if you need more time.

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3rd page provides information on consent and completion time.

FAFSA[®] FORM 2024-25 Student Raya Tran

Understanding the FAFSA[®] Form

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After Submitting the FAFSA[®] Form




After submission, you'll need to check on the status of your FAFSA[®] form and make corrections, if required.

- Your form will be processed in 1-3 days.
- You'll receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility.
- Schools will use your SAI to create your financial aid offer that explains the types and amounts of aid they are offering you. Most schools will wait to send you an aid offer only after they accept you for admission.

Previous Start FAFSA form

4th page provides information on what to expect after you complete the FAFSA

Student Identity Information

FAFSA[®] FORM 2024–25  Student Raya Tran  Save | FAFSA Menu 

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Raya A. Tran

Date of Birth
05/05/1995

Social Security Number
•••••1234

Email Address
rayaatran@gmail.com

Mobile Phone Number
(555) 555-5555

To update this information for all federal student aid communications, go to [Account Settings](#).

*To update any inaccurate information, go to: 'Account Settings' on Studentaid.gov

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024–25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(d)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(d)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024–25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/ or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

Frequently Asked Questions

Who should provide consent?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information?

What happens after I provide consent?

What happens if I revoke consent?

What happens if I decline consent?

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

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Decline

Approve



Your Personal Circumstances

Tell us about your marital status; your financial dependencies; your plans for college; and any other special circumstances that may impact your aid eligibility (including if you've been homeless or at risk of becoming so).



- This information can affect how much aid you're eligible to receive.
- Based on your answers, we may need to collect additional information from other people.

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Personal Circumstances

Personal Circumstances

- 1 **Marital Status**
- 2 **Student College or Career School Plans**
- 3 **Dependent/Independent Student Questions**
 - **Active military/veteran? Children? Foster Care? ETC.**
- 4 **Unusual Circumstances Question**
- 5 **Apply for a Direct Unsubsidized Loan Only**
- 6 **Parents Marital Status**




Student Dependency Status

FAFSA[®] FORM 2024–25 Student Raya Tran Save FAFSA Menu

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Student Dependency Status



Dependent Student

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan only.

☐ Yes ☒ No

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- This page appears if the student is a **Dependent**.
- Students can click 'Yes' if parents are **unwilling** to help fill out the FAFSA form.
- If a Dependent student does not provide parents information, they are only eligible for **Direct Unsubsidized Loans**.

Invite Parents to your FAFSA Form

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Invite Parents to your FAFSA[®] Form

 You will need to provide information for your parents. Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

 **Parent**

First Name

Alcina


Last Name

Tran

Date of Birth

Month Day Year

05 05 1973 ?

 **Parent Spouse**
optional

First Name

Last Name

Date of Birth

Month Day Year

? ? ? ? ?

Social Security Number (SSN)

SHOW ⓘ

☐ My parent doesn't have a SSN

Email Address

alcinatran@school.edu

Confirm Email Address

alcinatran@school.edu

Invite Parent

Social Security Number (SSN)

HIDE ⓘ

☐ My parent doesn't have a SSN

Email Address

Confirm Email Address

Invite Parent

Previous **Continue**



Student Demographics

We'll ask questions about you and your parent(s). Some of these questions will help determine how much federal student aid you may be eligible to receive for school.



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Student Demographics

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Student Demographic Information

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, and
- be shared with the schools to which the student applies.

What is the student's gender?

☐ Male

☐ Female

☐ Nonbinary or another gender

☒ Prefer not to answer

Is the student transgender?

☐ Yes

☐ No

☒ Prefer not to answer

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Gender

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Race & Ethnicity

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Student Race and Ethnicity

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, and
- be shared with the schools to which the student applies.

Is the student of Hispanic, Latino, or Spanish origin?

Select all that apply.

☐ No, not of Hispanic, Latino, or Spanish origin

☐ Yes, Mexican, Mexican American, or Chicano

☐ Yes, Puerto Rican

☐ Yes, Cuban

☐ Yes, another Hispanic, Latino, or Spanish origin

☒ Prefer not to answer

Student Demographics Continued

FSA[®] FORM 2024-25 Student Raya Tran

Personal Circumstances Demographics Financials

Student Citizenship Status

☒ U.S. citizen or national

☐ Eligible noncitizen

☐ Neither U.S. citizen nor eligible noncitizen

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Personal Circumstances Demographics Financials Colleges

Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while (1) serving on member of the Armed forces on or after September 11, 2001 or (2) performing of public safety officer?

Public safety officers include law enforcement officers, firefighters, and emergency services personnel.

☐ Yes ☒ No

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FSA[®] FORM 2024-25 Student Raya Tran

Personal Circumstances Demographics Financials

High School Information

From what high school did or will the student graduate?

State
New York (NY)

City
Brooklyn

High School Name - optional
Brown Hi

Search

Previous

2

1. Student citizenship status
2. Student's parent education status
3. 'Was Parent Killed in the Line of Duty' question
4. Student's high school completion status
5. Student's high school information

Your Finances

The FAFSA form helps schools determine your ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.



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Student Finances

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Personal Circumstances Demographics **Financials** Colleges Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid

\$ 500 .00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

\$ 0 .00

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$ 0 .00

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Assets

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Tax Return

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Personal Circumstances Demographics **Financials** Colleges Signature

Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions.

Convert all currency to U.S. dollars.

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA[®] form, not to first-time applicants.

\$ 0 .00 ⓘ

Foreign Earned Income Exclusion

\$ 0 .00

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*Enter Tax return information using 2022 taxes.

- ❑ Search for the school you want
 - Zip code, city, state, and/or school name.
- ❑ Max 20 schools
- ❑ Kent Campus Federal School Code is 003051
- ❑ For KSU regional campus codes go to:
www.kent.edu/financialaid

FAFSA® FORM 2024-25 Student Raya Tran

Personal Circumstances Demographics Financials

Where should we send your FAFSA?

Search for the colleges to which you'd like to send your FAFSA® info

You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected View Selected Schools

Search by School Name Search by School Code

State

Calif × ?

California (CA) ?

School Name - optional ?

Search

Previous Continue

Rice University Burlington, California (CA)	Federal School Code B09773	+ Select
Rhodes College Centerville, California (CA)	Federal School Code E89235	+ Select
Smith College Lexington, California (CA)	Federal School Code G92383	+ Select
Macalester College Madison, California (CA)	Federal School Code 038412	+ Select
Wellesley College Springfield, California (CA)	Federal School Code F09983	✓ Selected

Search and Select Schools

< Previous 1 2 3 4 5 Next >

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✓ 4 of 20 schools have been selected Search and Select Schools

Student Select Colleges

4






Dependent Student Review Page

- Displays your responses
- Can edit by clicking on the hyperlinked section titles
- Can see status of parent's invite

Parent Contributor Section

☐ This Section is Shared With 2 Contributors

Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.


Parent Contributors	Date Request Sent	Status	Edit 
 Alcina Tran	07/13/2024	 Invite Sent	
 Travis Tran	07/13/2024	 Invite Sent	

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Take a moment to review before signing

Expand the sections below to review and edit the information you've entered before you sign your portion of the form.



Student Sections Expand All

-  Introduction
Personal Identifiers 
-  Section 1
Personal Circumstances 
-  Section 2
Demographics 
-  Section 3
Financials 
-  Section 4
Colleges 
-  Section 5
Signature 

By signing this application electronically using your username and password or by signing a signature page and mailing it to us, you certify that you understand that the secretary of education has the authority to report information reported on your application with the Internal Revenue Service and other agencies.

Student Signature

- U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to report information reported on your application with the Internal Revenue Service and other agencies.

If you sign this application or any document related to the federal student aid programs using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed your username and password, and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Sign Your FAFSA Form

☒ I, Raya Tran, agree to the terms outlined above





You're Almost There!

The Student Section is complete!

Parent Contributors

Requirements for Dependent Students

Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
 Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent
 Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent

Review Your FAFSA Application and Your Contributors

added to My Activity in your StudentAid.gov

any FAFSA application information.


ize, contact your schools.

to apply for state-based financial aid

Parent's Email

FederalStudentAid

Help Complete [StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [\[Help topic title\]](#).

Log In

An official website of the United States government

Help Center Submit a Complaint English | Español

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An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

Log In ↗

Email, Phone, or FSA ID Username

test595011623

Password

..... Show Password

Log In

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

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Here you will use your individual parent FSA ID or create an account if you have not already made one

‘My Activity’ page will show an invitation to be a contributor on the student’s FAFSA

An official website of the United States government.

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An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Help Center English | Español

Alcina ▾

My Activity

Currently Active

You have been requested to be a Contributor on a FAFSA for Raya Tran

The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans.

Decline Invitation [Get Started](#)

Borrower Defense Case #07688447

Action Required Last Updated: 06/27/2022

PSLF Application

Action Required Last Updated: 06/22/2022

The Peace Corps

This page provides information about being a contributor

FAFSA® FORM 2024-25 Parent of Raya Tran

Parent Contributing to the FAFSA® Form

You have entered Raya Tran's FAFSA® form!

- This FAFSA form can't be submitted for processing until you provide some required personal and financial information.
- You can save this form and come back to it later.

Frequently Asked Questions

Why have I been invited to contribute to this FAFSA® form?

You have been invited to the student's form to provide personal and financial information that will help determine their eligibility for federal student aid.

Answers on the student's FAFSA form have indicated that you will need to provide additional information as a contributor to help determine their eligibility for federal student aid.

Does contributing to the form mean I'm responsible to pay for college?

No! Providing your consent and personal and financial information doesn't make you financially responsible for the student's education costs.

What kind of information will I be asked to provide?

You'll need to provide consent for the student to be eligible for federal student aid, including grants and loans. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete your section of the student's FAFSA form. You'll also need to provide personal and financial information.

What happens after I complete my sections?

After you submit your required sections and the student's FAFSA form is processed, the student will receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility. Schools will use the SAI to create a financial aid offer that explains the types and amounts of aid they are offering the student.

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Parent Information on the FAFSA

Questions and screen will be similar to the student portion of the FAFSA

1. Check Identity information
2. Provide consent
3. Parent's Demographics
4. Parent's Finances
5. Review Information
6. Sign and submit!



*Let's
review...*


- Marital Status
- Legal Residency

FAFSA[®] FORM 2024–25 Parent of Raya Tran Save FAFSA Menu

Demographics About You

We'll ask about your marital status, college students in your household, and legal residence.

→ This is because most dependent students receive support from their parents, and this affects how much they're able to pay for school.



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Your Finances

The FAFSA form helps schools determine the student's ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.



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- Federal Benefits
- Tax Filing Status
- Family Size
- Number in College
- Assets
- 2022 Taxes

Demographics

Financials

3 Signature

Sign and Complete Your Section

Summary

This page confirms that you understand the terms and conditions of the FAFSA[®] form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Sign for yourself and submit the application for Raya Tran (Student).


☒ I, Alcina Tran, agree to the terms outlined above.

Cancel

Sign and Submit


Parent Signature

FAFSA[®] FORM 2024–25 Parent of Raya Tran
Save FAFSA Menu




Congratulations,


the FAFSA[®] Form Is Complete!

 **Raya Tran**


Completion Date
10/12/2024




What Happens Next



Email sent
Confirm that the student received an email version of this page.



The Student Will Receive Notification of Processing
In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools.



The Student Will Receive School Communications
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA[®] Form

You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

[View Status](#)

What are Assets?

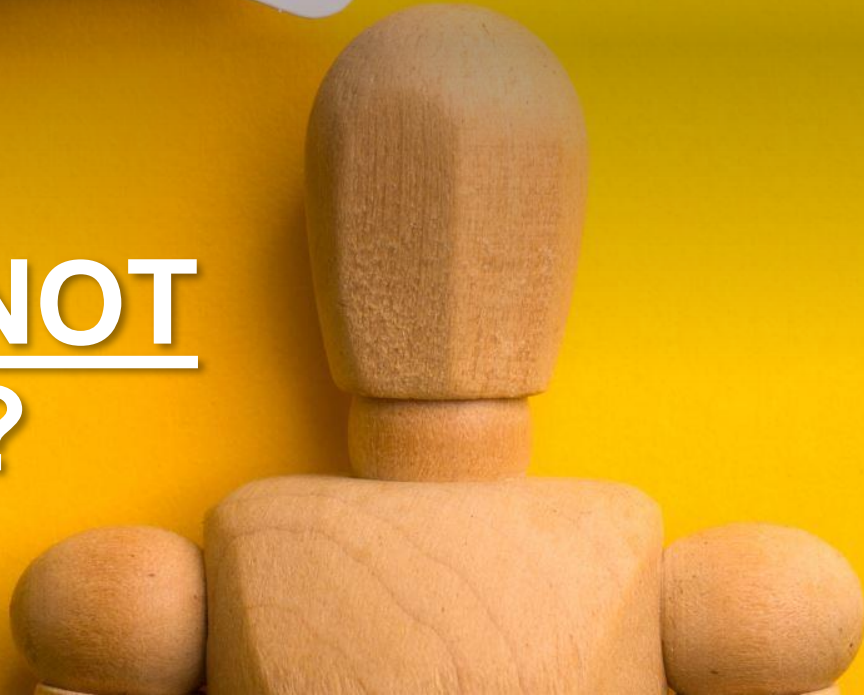
- Cash, savings, and checking accounts
- Other real estate, installment and land contracts
- Mutual funds, money market funds, CDs
- Stocks and stock options
- Child Support
- Bonds, commodities and precious metals
- Uniform Transfer to Minors Act and Uniform Gifts to Minors Act accounts
- Family Farms
- Family owned and controlled small businesses





- Retirement accounts (IRAs - non-education, 401K, 403B)
- The home you live in
- Cash value of life insurance policies

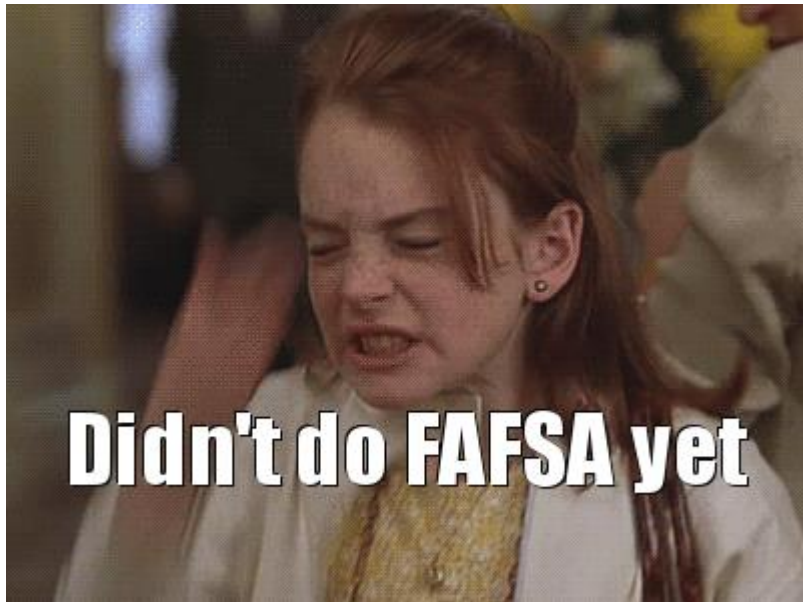
What are NOT
assets?



[KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW](https://kent.edu/bursar/payment-options-overview)

-
- A photograph of a 529 College Savings Plan form. The title "529 COLLEGE SAVINGS PLAN" is prominently displayed at the top in large, bold, black capital letters. Below the title, the form contains several sections for personal information, including fields for Name (Last), Address (Mailing Address), E-Mail Address, and Services needed. There are also fields for (First), (Middle Initial), (City), (Zip), Home Telephone, and Other Telephone. A blue and gold pen is resting diagonally across the form, pointing towards the top right. The background is a yellow surface with a faint image of a building.

Avoid Errors!



- Read instructions carefully and complete all sections
- Use the (?) question marks for further information
- Errors on the FAFSA or supplemental forms may delay application processing and result in loss of financial aid funds



Verification

- If the FAFSA is selected for Verification, you will need to complete this process to be eligible for Federal Student Aid.
 - It is not optional
 - Contact your school if you have questions on what documentation is needed
-

Professional Judgement

- Conditions exist that cannot be documented with the FAFSA
 - Send written explanation and documentation to your college's financial aid office
 - College will review and request additional information if necessary
 - Decisions are final and cannot be appealed to U.S. Department of Education
 - Does not guarantee additional financial aid
-

Examples of Special Circumstances

Unusual uncovered
medical/dental expenses

Loss of unemployment
benefits, child support,
or alimony

Parent or
spouse
death

Loss of
employment

Parent or
student divorce



Admitted Student Awarding Process

Student receives an electronic **FAFSA Submission Summary** or paper **FAFSA Submission Summary** with their Student Aid Index (**SAI**)

College receives an electronic version of **FAFSA Submission Summary** (FSS)



Kent State runs the information through the system to calculate and offer financial aid



Student can view financial aid on FlashLine (student portal)

Cost of Attendance

Below is your estimated costs to attend Kent State University as an Ohio resident, enrolled full-time in a degree program, attending on a standard double room and the Blue meal plan.

Category	Fall 2022	Spring 2023	Total
Estimated Billed Costs			
Tuition and Fees	\$6,152.00	\$6,152.00	\$12,304.00
Other Fees (Estimated)	\$200.00	\$200.00	\$400.00
On-Campus Housing & Meal Plan	\$6,152.00	\$6,152.00	\$12,304.00
Estimated Total Billed Costs	\$12,504.00	\$12,504.00	\$25,008.00
Estimated Non-Billed Costs			
Books and Supplies	\$200.00	\$200.00	\$400.00
Transportation	\$1,212.00	\$1,212.00	\$2,424.00
Personal and Miscellaneous	\$1,047.00	\$1,047.00	\$2,094.00
Estimated Total Non-Billed Costs	\$2,459.00	\$2,459.00	\$4,918.00
Estimated Total Cost of Attendance	\$14,963.00	\$14,963.00	\$29,926.00

Financial Aid

Below is your financial aid offer for the academic year. Visit go.kent.edu to make your financial aid decision(s).

Financial Aid Program	Status	Fall 2022	Spring 2023	Total
Gift Aid				
Academic Achievement Award	Offered	\$1,750.00	\$1,750.00	\$3,500.00
Flashes Go Further KC &	Accepted	\$750.00	\$800.00	\$1,550.00
Ohio College Opportunity Grant	Estimated	\$1,100.00	\$1,100.00	\$2,200.00
Federal Pell Grant Program	Accepted	\$3,223.00	\$3,223.00	\$6,446.00
Self-Help Aid:				
Federal Direct Subsidized Loan	Offered	\$1,750.00	\$1,750.00	\$3,500.00
Federal Unsub Loan	Offered	\$1,000.00	\$1,000.00	\$2,000.00
Total:		\$12,504.00	\$12,504.00	\$25,008.00

Estimated Remaining Balance

Estimated billed costs minus total offered financial aid:

Category	Fall 2022	Spring 2023	Total
Estimated Billed Costs minus Offered Financial Aid			
Estimated Total Billed Costs	\$12,504.00	\$12,504.00	\$25,008.00
Offered Gift Aid	\$6,152.00	\$6,152.00	\$12,304.00
Offered Self-Help Aid	\$2,750.00	\$2,750.00	\$5,500.00
Estimated Remaining Balance	\$3,602.00	\$3,602.00	\$7,204.00

Financial Aid is not included in this table.

First Year Students will receive Financial Aid Offer

How is Financial Aid Eligibility determined?

- Calculated using two main components:
 - **Student Aid Index (SAI)**
 - Index Number
 - Calculated from the information reported on the FAFSA
 - Cost of Attendance (budget)
 - **Billable** costs – Tuition and Fees, Food and Housing
 - **Non-billable** costs – Books, Course Materials, Supplies, Equipment, Transportation, Personal Expenses

What is the SAI?

- Calculated by the Department of Education
 - Is an index number and not a dollar amount
 - Stays the same regardless of school
 - Determines if a student is eligible for federal or state grants
 - State grant amounts may differ based on type of university (*public vs. private*)
 - Does not affect ability to receive federal student loans but can impact the type of federal loan you receive
 - Helps determine a student's financial need
-

Cost of Attendance Comparison

	Kent State Resident	Kent State Non-Resident	Community College ¹	Private College ²
Tuition & Fees*	\$12,846	\$22,316	\$7,170	\$69,030
Food & Housing*	\$13,040	\$13,040	\$11,810	\$14,410
Books, Course Materials, Supplies, Equipment**	\$1,200	\$1,200	\$1,200	\$1,900
Transportation**	\$2,576	\$2,576	\$2,824	\$975
Miscellaneous and Personal**	\$2,156	\$2,162	\$3,304	\$975
Total	\$31,818	\$41,294	\$26,308	\$87,290

*BILLABLE AND **NON-BILLABLE COSTS BASED ON 2023-2024

1. BASED ON KENT STATE UNIVERSITY REGIONAL CAMPUS

2. BASED ON OBERLIN COLLEGE



COA (Cost of Attendance)
— SAI (Student Aid Index)

Financial Need



Financial Aid Programs



Financial Aid Programs

Types of Aid

- Gift Aid
 - Scholarships and Grants
- Self-Help Aid
 - Work Study and Loans



Scholarships

kent.edu/scholarships

\$411+ Million

*In Financial Aid To More Than
30,000 Students In 2021-2022*

\$96+ Million

*In Scholarships Offered To
Incoming Freshman In 2021-2022*

96%

*Of Freshman Recieved Financial
Assistance In 2021-2022*

FIRST-YEAR STUDENTS (FROM OHIO)

First-year students from Ohio are automatically considered for a number of merit scholarships at Kent State. You can use this link to find information about those opportunities, eligibility, and other resources.

[VIEW SCHOLARSHIPS AND ELIGIBILITY](#)

FIRST-YEAR STUDENTS (FROM OUTSIDE OF OHIO)

First-year students coming to Kent State from outside of Ohio are automatically considered for various merit scholarships. You can use this link to find out about those offerings, eligibility, and access other resources.

[VIEW SCHOLARSHIPS AND ELIGIBILITY](#)

- Types of Scholarships
1. Merit Based
 2. Internal
 3. External

FAFSA is not required for some scholarships

- Pay attention to Admissions deadlines
- Eligibility-criteria will vary by school

Search for Scholarships

01

Free money

02

No FAFSA
required

03

Parent and
student
employers

04

Local
organizations

New First-Year Student Scholarships

- ACT/SAT scores not required to be considered for merit scholarships or the Honors College Program
- First-year student scholarship information will be available at www.kent.edu/scholarships

Academic Achievement Award (Ohio Residents)

- Annual awards range from \$1,000 to \$5,000

Flashes Go Further Scholarships (Ohio Residents)

- Covers the difference between Instructional Fees + General Fees and other tuition-specific grants and scholarships
- For more information, please visit:
<https://www.kent.edu/financialaid/flashes-go-further-scholarship-program>

President's Achievement Award (non-Ohio Residents)

- Annual awards range from \$7,500 to \$13,000

Honors Distinction Award

- Must be admitted to, enroll and participate in the Honors College program
- Annual Awards range from \$1000 -\$2000

Founders Scholarship

- Requires minimum 4.0 cumulative high school GPA.
- Annual awards range from \$1,000-\$2,000

ScholarshipUniverse



Free Money!



Merit Based

No FAFSA required for some scholarships



Internal

**Pay attention to Admissions deadlines
Eligibility-criteria will vary by school**



External

Website searches

Scholarships

Other Resources

- Volunteer opportunities may lead to service-oriented scholarships
- Parent and student employers
- Business and industry groups that provide services or products in your major/career field
- Check with national organizations which may offer scholarships to individuals with your cultural background, personal circumstances, interests, and skills



Scholarship Tips

- 1 Start **NOW**
- 2 Complete applications **carefully**
- 3 Answer **all** questions
- 4 Be aware of **deadlines**



Federal & State Grants

Federal
Pell Grant

Max:
\$7,395

FSEOG

Federal Supplemental Educational
Opportunity Grant

Max:
\$1,000

OCOg

Ohio College Opportunity Grant

Max:
\$3,200

PA State
Grant

Max:
\$600

Amounts for 2023-2024

Ohio Aid Programs 2023-2024

<https://highered.ohio.gov/>



Ohio College Opportunity Grant (OCOG)
Nurse Education Assistance Loan Program
(NEALP)

Ohio Education Training & Voucher (foster care)

Ohio Safety Officers College Memorial Fund

Ohio War Orphan & Severely Disabled Veterans'
Scholarship

Ohio National Guard Scholarship

Choose Ohio First (STEMM)

Federal Work Study

Student Employment

- Federal **Work Study**
- University Funded **Employment**

Visit Career Exploration and Development at www.kent.edu/career

Federal Direct Loans

Federal Direct Loans

- Subsidized
- Unsubsidized
 - Freshman maximum: \$5,500
 - Fixed interest rate is 5.5%*
 - Origination fee is 1.057%

Go to StudentAid.gov

- Sign in using FSA ID
- Complete Entrance Counseling
- Sign the Master Promissory Note (MPN)

* Rates for 2023-2024

The screenshot shows the Federal Student Aid website. At the top, the logo 'Federal Student Aid' is displayed with the tagline 'An OFFICE of the U.S. DEPARTMENT of EDUCATION'. To the right of the logo are navigation links: 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', 'Loan Forgiveness', 'Log In', and 'Create Account'. Below the navigation bar is a horizontal menu with four categories: 'Considering School' (with the subtext 'I'm thinking about going to college or a career school.'), 'In School' (with the subtext 'I'm in the process of earning a degree or certificate.'), 'Parent' (with the subtext 'I want to help my child pay for college.'), and 'In Repayment' (with the subtext 'I have loans I need to repay.'). Below this menu is a large light blue section with the heading 'We're here to help you access and manage your financial aid.' followed by a paragraph: 'If you filled out the FAFSA® form, you may have been offered grants, work-study, and loans. Before you receive a Direct Loan, you must complete counseling and sign a Master Promissory Note (MPN). Before you receive a TEACH Grant, you must complete counseling and sign an Agreement to Serve or Repay (Agreement) each year in which you receive a TEACH Grant.' To the right of this text is a section titled 'POPULAR TOPICS' with four links: 'Renew Your FAFSA® Form', 'Apply for a PLUS Loan for Graduate School', 'Complete a Loan Agreement (Master Promissory Note/MPN)', 'Complete Loan Entrance Counseling', and 'Complete the Annual Student Loan Acknowledgment'.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account

Considering School
I'm thinking about going to college or a career school.

In School
I'm in the process of earning a degree or certificate.

Parent
I want to help my child pay for college.

In Repayment
I have loans I need to repay.

We're here to help you access and manage your financial aid.

If you filled out the FAFSA® form, you may have been offered grants, work-study, and loans. Before you receive a Direct Loan, you must complete counseling and sign a *Master Promissory Note (MPN)*. Before you receive a TEACH Grant, you must complete counseling and sign an *Agreement to Serve or Repay (Agreement)* each year in which you receive a TEACH Grant.

POPULAR TOPICS

- [Renew Your FAFSA® Form](#)
- [Apply for a PLUS Loan for Graduate School](#)
- [Complete a Loan Agreement \(*Master Promissory Note/MPN*\)](#)
- [Complete Loan Entrance Counseling](#)
- [Complete the Annual Student Loan Acknowledgment](#)

Other Loan Options

Federal Direct PLUS

- Only parents can apply for undergraduate students
- Credit based
 - Other options available if credit is denied
- Fixed interest rate is 8.05%*, Origination fee is 4.228%

Private Loans

- Non-federal option
- Educational loan through a bank, credit union, state agency or school

*Rates are for 2023-2024



ESTIMATING YOUR COST



Estimating Your Cost



Tuition

Visit the University's
Billing Office Website
(Bursar's Office)

www.kent.edu/tuition



Food and Housing

Visit the University's
Residence Services
Website

www.kent.edu/housing &
www.kent.edu/dining

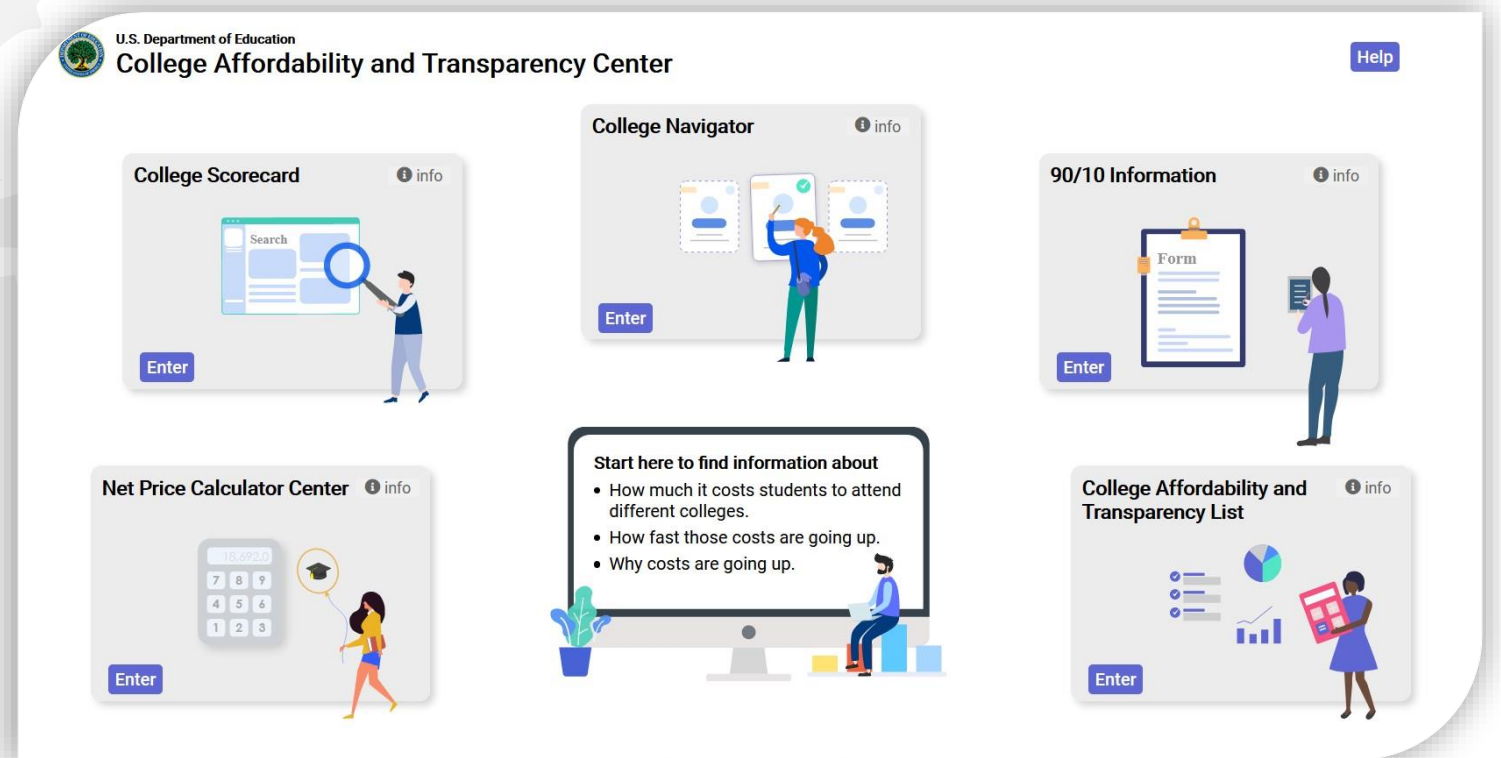


Billed Costs (Tuition, Housing, & Food)
— Total Financial Aid

Estimate Amount Due

Net Price Calculator

- Helps you understand options for paying for college
- Estimates eligibility for Federal Student Aid



Review of Information

Complete Admissions application

Apply for FSA ID

Complete the FAFSA in December

Search for scholarships

**Estimate your cost
(Net Price Calculator)**

**Once admitted, check your school email
regularly for information and updates**

RESOURCES

KENT STATE UNIVERSITY

Important Kent State Websites

Kent State University Student Financial Aid

www.kent.edu/financialaid

Kent State University Scholarships

www.kent.edu/scholarships

Student Financial Aid Forms and Applications

www.kent.edu/financialaid/forms

Federal Student Aid Information Center (FSAIC)

Phone: 1-800-433-3243 (1-800-4 FED AID)

Website: fafsa.ed.gov 

Student Aid on the Web, Website: studentaid.gov 

Standard Operating Hours

- Monday: 8am – 9pm ET
- Tuesday/Wednesday: 8am – 8pm ET
- Thursday/Friday: 8am – 6pm ET
- Saturday/Sunday: Closed

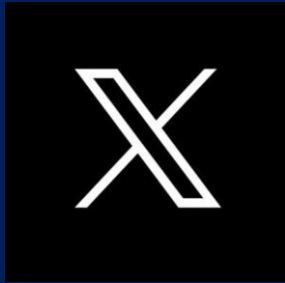
Standard Holiday Schedule

- Closed all federal holidays

Remaining 2023 Exceptions

- Closed the day after Thanksgiving (November 24)
- Closed the Friday before Christmas (December 22)

Federal Student Aid on Social Media



X (Twitter)



YouTube



Instagram



Facebook



LinkedIn



www.kent.edu/financialaid

Kent State University Financial Aid Web Page

NEW FIRST-YEAR STUDENTS

- Financial Aid Checklist »
- Important Next Steps for Summer and Fall 2023! (PDF) »
- FAFSA Night Presentation »
- Financial Aid Next Steps »
- Scholarship Opportunities »
- Cost of Attendance »
- Regional Campus »
- Net Price Calculator »
- Español »

Contact Information

Kent State University
One Stop for Student
Services

Find our Contact
Information, Kent
Campus location, hours
of operation, FAQs, and
appointment scheduling
options at:

www.kent.edu/onestop

