YOUR FINANCIAL AID

NEXT STEPS
Objectives

• Financial Aid Process Overview
• Your Financial Aid documents
• Student Completing Their Next Steps
• Determining your Kent State Costs
• Additional Financial Options
Presentation can be found at: www.kent.edu/financialaid

Scroll down the page to find “New Freshman” tab and select Future Flash Day Presentation
Financial Aid Process

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

HANDOUT

FINANCIAL AID UPDATE!

Suzie Kent
100 College Avenue
Kent, OH 44242

WELCOME TO CAMPUS FOR FUTURE FLASH DAY!
Now that you are admitted to Kent State University, we want to provide you with an update on the status of your financial aid. Below is information about the status of your scholarships and financial aid.

FINANCIAL AID STATUS
As of February 14, 2020, here is the status of your financial aid action steps:
FAFSA Status: ON-FILE-ACCEPTED
Provided Requested Documents: YES
Scholarship Decisions Made: NO

We have received your FAFSA results and we will be sending out your financial aid offer soon. Your financial aid offer will list any financial aid you are eligible to receive based on the FAFSA.

NEXT STEPS
We are excited that you have chosen to join the Golden Flashes family! There are just a couple things to take care of if you have not already done so:
- Watch for your Financial Aid Offer Letter and Next Steps brochure in the mail coming soon!
- View Next Steps Checklist in FlashLine – click on the "My Lists" icon at the top of the page.
- Accept your scholarship (if noted above) by logging in to FlashLine.
- Explore more about financial aid and scholarships at:
  www.kent.edu/finaid & www.kent.edu/scholarships

Whatever your needs, we are here to answer your questions. Please call the One Stop for Student Services at 330-672-6000. (Monday through Friday from 9 a.m. to 5 p.m.)
FINANCIAL AID STATUS

As of February 14, 2020, here is the status of your financial aid action steps:
FAFSA Status: ON-FILE-ACCEPTED
Provided Requested Documents: YES
Scholarship Decisions Made: NO

FAFSA Status:
- On file- Accepted
- Not on file
- On file- Rejected

Provided Requested Documents:
- YES or NO

Scholarship Decisions Made:
- YES or NO
**A list of next steps that the student may need to complete**

**Correlates with Financial Aid Status information**
Parent & Family Access

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

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

Completed by student in FlashLine
Free Application for Federal Student Aid

Information Needed: (from both student & parent)

- FSA ID (electronic signature)
- Biographical Information
- 2018 Income Tax Return Information
  - Use IRS Data Retrieval Tool

Need to file your FAFSA?

studentaid.gov
Verification Process

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

Requirements & Status
Can be viewed on Flashline
Making Award Decisions

• Awards in an *Offered* status
  • Scholarships
  • 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.

Select Aid Year: 2020-2021 Award Year

Submit
Financial Aid Awards 2020-2021 Award Year

Terms and Conditions Required
In order to make your award decisions you must review and accept the Terms and Conditions of Financial Aid on the "Terms and Conditions" tab.

Report Outside/External Funding
To report an outside scholarship or resource, please click on the Resources/Additional Information tab.

No award information is available for you at this time, please contact your financial aid office if you have questions.

Select Another Aid Year

[ Award Messages | Overall Financial Aid Status | Student Account Menu | Award Payment Schedule | Award History | Loan History ]
Financial Aid Awards 2020-2021 Award Year

Print

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.

Award Decision

<table>
<thead>
<tr>
<th>Fund</th>
<th>Status</th>
<th>Term</th>
<th>Amount</th>
<th>Accept Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Achievement Award</td>
<td>Offered</td>
<td>Fall 2020</td>
<td>$1,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Offered</td>
<td>Spring 2021</td>
<td>$1,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fund Total:</td>
<td>$2,000.00</td>
<td>Select Decision ▼</td>
</tr>
</tbody>
</table>

Submit Decision
Example of awards accepted in FlashLine

### Expected Enrollment

<table>
<thead>
<tr>
<th></th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2020</td>
<td>Full Time</td>
</tr>
<tr>
<td>Spring 2021</td>
<td>Full Time</td>
</tr>
</tbody>
</table>

### Financial Aid Award by Term

<table>
<thead>
<tr>
<th>Fund</th>
<th>Fall 2020</th>
<th></th>
<th>Spring 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Status</td>
<td>Amount</td>
<td>Status</td>
</tr>
<tr>
<td>Academic Achievement Award</td>
<td>WEB Accept</td>
<td>$500.00</td>
<td>Accepted</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$685.00</td>
<td>Accepted</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Accepted</td>
<td>$1,250.00</td>
<td>Accepted</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>WEB Accept</td>
<td>$1,750.00</td>
<td>WEB Accept</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>WEB Accept</td>
<td>$1,000.00</td>
<td>WEB Accept</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td>$5,085.00</td>
<td></td>
</tr>
</tbody>
</table>
DETERMINING YOUR COST
Out-of-pocket expenses

- **Direct Costs**
  - What you will be billed for
    - Tuition & Fees
    - Housing & Meal Plan
  - **Indirect Costs**
    - Non-billed expenses
    - Books and Supplies
    - Transportation

- **All Costs – Financial Aid = Out-of-pocket responsibility**

<table>
<thead>
<tr>
<th>TUITION AND FEES</th>
<th>KENT CAMPUS UNDERGRADUATE</th>
<th>KENT CAMPUS UNDERGRADUATE</th>
<th>KENT CAMPUS UNDERGRADUATE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>OHIO RESIDENT ON CAMPUS</td>
<td>NON-OHIO RESIDENT*</td>
<td>OHIO RESIDENT COMMUTING FROM HOME</td>
</tr>
<tr>
<td><strong>$10,982</strong></td>
<td><strong>$19,858</strong></td>
<td><strong>$10,982</strong></td>
<td></td>
</tr>
</tbody>
</table>

| STANDARD DOUBLE ROOM | $7,292 | $7,292 | — |
| THE BLUE MEAL PLAN  | $4,414 | $4,414 | — |

**TOTAL ANNUAL DIRECT COSTS**

- **$22,688**
- **$31,564**
- **$10,982**

*Amount above represent 2019-2020 cohort rate. Rates for 2020-2021 have not been determined.*
Tuition and Fees

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

www.kent.edu/bursar
Room rates range from $3,755-$5,578 for a single semester.

Examples:

- Standard Single: $4,253
- Standard Double: $3,755
- Two-Person Semi-Suite w/ Shared Bath $4,198
- Single w/ Private Bath $4,918

Rates based on proposed 2020 rates.
Board Plan (Meal Plan) rates range from $2,287-$2,609 for a single semester

- Blue: $2,287
- Kent: $2,500
- Gold: $2,750

www.kent.edu/dining

Rates based on 2020-2021 proposed Cohort amounts
ADDITIONAL
FINANCIAL OPTIONS
Scholarships

• Scholarship Search Qualifier

• Lists external scholarship websites

https://www.kent.edu/financialaid/scholarship-resources
Federal Direct Loans

- Maximum amount $5,500/year for freshmen
- Origination fee applies 1.059%
- Interest rate 4.529%*
  - Subsidized
  - Unsubsidized
- Go to StudentAid.gov
  - Sign in using FSA ID
  - Complete Entrance Counseling
  - Sign the Master Promissory Note (MPN)
  - Annual Student Loan Acknowledgement (Available in April)

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

Entrance Counseling, Master Promissory Note & Annual Student Loan Acknowledgement
Federal Direct PLUS

- Parent must complete online
- Instant credit decision
- Interest rate 7.08%*
- Origination fee applies 4.248%
- 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
Private Education Loans

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

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

- Single payment
- payonline.kent.edu
- 4 or 5 month payment plan
- Coordinated through Flywire.

https://www.kent.edu/bursar/monthly-payment-plan-options
Special Circumstances

Change in family financial circumstances

- Loss of income/benefits
- Divorce/Separation
- Parent in college

www.kent.edu/financialaid/forms
### FINANCIAL AID OFFER ENCLOSED!

#### KENT STATE UNIVERSITY

**Student Financial Aid Office**

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### KENT STATE

#### 2020-2021 FINANCIAL AID OFFER

**SUZIE KENT**

Kent State ID Number: 8000000000

February 11, 2020

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#### Cost of Attendance

This section lists estimated costs to attend Kent State University as an Ohio resident, enrolled full-time at the Kent campus.

<table>
<thead>
<tr>
<th>Estimated Billed Costs</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (in-state)</td>
<td>$9,296.00</td>
<td>$9,296.00</td>
<td>$18,592.00</td>
</tr>
<tr>
<td>Other Fees (estimated)</td>
<td>$250.00</td>
<td>$300.00</td>
<td>$550.00</td>
</tr>
<tr>
<td>On-Campus Housing &amp; Meal Plan*</td>
<td>$5,841.00</td>
<td>$5,841.00</td>
<td>$11,682.00</td>
</tr>
<tr>
<td><strong>Estimated Total Billed Costs</strong></td>
<td>$11,427.00</td>
<td>$11,427.00</td>
<td>$22,854.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Non-Billed Costs</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$600.00</td>
<td>$600.00</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$879.00</td>
<td>$979.00</td>
<td>$1,858.00</td>
</tr>
<tr>
<td>Personal and Miscellaneous</td>
<td>$562.00</td>
<td>$562.00</td>
<td>$1,124.00</td>
</tr>
<tr>
<td><strong>Estimated Total Non-Billed Costs</strong></td>
<td>$2,141.00</td>
<td>$2,141.00</td>
<td>$4,282.00</td>
</tr>
</tbody>
</table>

*The estimated tuition/fee does not include additional special course fees or program fees. Housing is based on a standard double room cost and the meal plan.*

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#### Financial Aid Offer 2020-2021

Below is your financial aid for the academic year. Login and log-in kent-aid to view and make your financial aid decision(s).

<table>
<thead>
<tr>
<th>Financial Aid Program</th>
<th>Status</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift Aid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ohio College Opportunity Grant</td>
<td>Estimated</td>
<td>$750.00</td>
<td>$750.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$3,098.00</td>
<td>$3,097.00</td>
<td>$6,195.00</td>
</tr>
<tr>
<td>Self-Help Aid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Offered</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>Offered</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td>$11,345.00</td>
</tr>
</tbody>
</table>

**Remaining Balance**

- Estimated billed costs minus total offered financial aid.
- Billed Costs minus Offered Financial Aid
- Federal Direct Unsubsidized Loan
- Estimated Remaining Balance

**Estimated Remaining Balance**

<table>
<thead>
<tr>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$11,427.00</td>
<td>$11,427.00</td>
<td>$22,854.00</td>
</tr>
<tr>
<td>$1,124.00</td>
<td>$1,124.00</td>
<td>$2,248.00</td>
</tr>
<tr>
<td>$4,282.00</td>
<td>$4,282.00</td>
<td>$8,564.00</td>
</tr>
<tr>
<td><strong>$4,629.00</strong></td>
<td><strong>$4,629.00</strong></td>
<td><strong>$9,258.00</strong></td>
</tr>
</tbody>
</table>

**Turn this document over for more information and definitions.**

See the enclosed guide for information on how to pay for the remainder estimated Billed and Non-Billed Costs.
## 2020-2021 Financial Aid Offer

**Suzie Kent**

February 11, 2020

**Cost of Attendance**

This section lists estimated costs to attend Kent State University as an Ohio resident, enrolled full-time at the Kent campus.

<table>
<thead>
<tr>
<th>Estimated Billable Costs</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/fees*</td>
<td>$5,386.00</td>
<td>$5,386.00</td>
<td>$10,772.00</td>
</tr>
<tr>
<td>Other Fees (estimated)</td>
<td>$250.00</td>
<td>$200.00</td>
<td>$450.00</td>
</tr>
<tr>
<td>On-Campus Housing &amp; Meal Plan*</td>
<td>$5,541.00</td>
<td>$5,541.00</td>
<td>$11,082.00</td>
</tr>
<tr>
<td>Estimated Total Billable Costs</td>
<td>$11,177.00</td>
<td>$11,177.00</td>
<td>$22,354.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Non-Billable Costs</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$600.00</td>
<td>$600.00</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$679.00</td>
<td>$679.00</td>
<td>$1,358.00</td>
</tr>
<tr>
<td>Personal and Miscellaneous</td>
<td>$992.00</td>
<td>$992.00</td>
<td>$1,984.00</td>
</tr>
<tr>
<td>Estimated Total Non-Billable Costs</td>
<td>$2,271.00</td>
<td>$2,271.00</td>
<td>$4,542.00</td>
</tr>
</tbody>
</table>

*The estimated tuition/fees does not include additional special course fees or program fees. **Housing is based on a standard double room and the Blue meal plan.

**Financial Aid Offer 2020-2021**

Below is your financial aid for the academic year. Login at login.kent.edu to view and make your financial aid decision(s).

<table>
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<td></td>
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<td></td>
</tr>
<tr>
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<td>Estimated</td>
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<td>$750.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$3,598.00</td>
<td>$3,097.00</td>
<td>$6,695.00</td>
</tr>
<tr>
<td>Self-Help Aid:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Offered</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>Offered</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>$6,398.00</td>
</tr>
</tbody>
</table>

| Remaining Balance                      |           |           |             | $13,156.00 |

<table>
<thead>
<tr>
<th>Billable Costs minus Offered Financial Aid</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total Billable Costs</td>
<td>$11,177.00</td>
<td>$11,177.00</td>
<td>$22,354.00</td>
</tr>
<tr>
<td>Minus Total Financial Aid (from above)**</td>
<td>$4,542.00</td>
<td>$4,542.00</td>
<td>$9,084.00</td>
</tr>
<tr>
<td>Estimated Remaining Balance</td>
<td>$6,635.00</td>
<td>$6,635.00</td>
<td>$13,269.00</td>
</tr>
</tbody>
</table>

*Total financial aid does not include Federal Work Study.

Turn this document over for more information and definitions. See the enclosed guide for information on how to pay for the remaining estimated Billable and Non-Billable Costs.
One Stop for Student Services

GET IN LINE VIRTUALLY!

The One Stop uses FlashQ, an online queuing service, so you can get in line from anywhere and get other things done until it’s your turn.

CAMPUS LOCATION
1ST FLOOR UNIVERSITY LIBRARY

HOURS
9AM – 5PM (M-F)

PHONE
330-672-6000

WEB
www.kent.edu/onestop