


YOUR FINANCIAL AID NEXT STEPS



Objectives

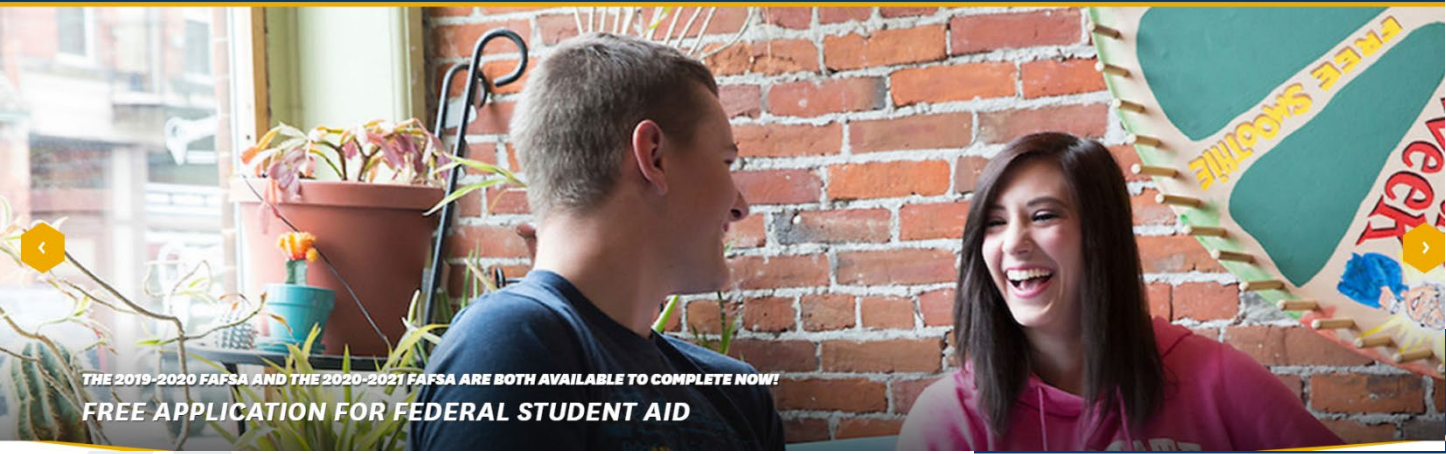
- Financial Aid Process Overview
- Your Financial Aid documents
- Student Completing Their *Next Steps*
- Determining your Kent State Costs
- Additional Financial Options

Presentation can be found at: www.kent.edu/financialaid



Student Financial Aid

Office Types of Aid Applying for Aid Managing Aid Scholarships Policies Toolkit



THE 2019-2020 FAFSA AND THE 2020-2021 FAFSA ARE BOTH AVAILABLE TO COMPLETE NOW!
FREE APPLICATION FOR FEDERAL STUDENT AID

Student Financial Aid

Types of Aid Applying for Aid Managing Aid Scholarships Policies Toolkit

Our office coordinates the awarding of all scholarships, grants, loans and work-study funding for Kent State University. Some affordability highlights include:

- Competitive scholarship awards**
More than 93% of freshmen received financial assistance
- Tuition guarantee**
For most students, Kent State tuition, room and board are guaranteed for four years. Knowing this information makes it easier to plan with confidence.
- Flexible room and meal plan options**
- Tuition payment plan options**

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

NEW FRESHMAN	CURRENT STUDENTS	TRANSFER STUDENTS	GRADUATE STUDENTS
Financial Aid Checklist » Future Flash Day Presentation » Scholarship Opportunities » Cost of Attendance » Regional Campus »	Financial Aid Checklist » Scholarship Opportunities » Cost of Attendance » Regional Campus » Español »	Apply for Aid » Financial Aid Checklist » Scholarship Opportunities » Cost of Attendance » Regional Campus »	Financial Aid Checklist » Scholarship Opportunities » Cost of Attendance » Regional Campus (Stark Campus) » Español »

Financial Aid Process

*Complete
FAFSA*

*Receive
Student Aid
Report*

*Financial aid
awarded based
on FAFSA results*

*Receive
offer
letter*

*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/financialaid & 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



FlashLine My Lists CHECKLIST

- A list of next steps that the student may need to complete
- Correlates with *Financial Aid Status* information

STUDENT CHECKLIST

✓ Get Admitted to Kent State University	-
✚ Pay Your Enrollment Fee	-
✓ Grant Online FERPA Authorization	-
✚ Submit Your Immunization Documentation	-
✓ Get Your Financial Aid	-
<p>File the 2020-2021 FAFSA Your FAFSA has been received and is valid. <i>Deadline: 2/1/2020</i></p> <p>Accept Your Scholarship Your scholarship has been accepted. View your awards. <i>Deadline: 5/1/2020</i></p> <p>Submit Required Documents All required documents are received</p>	

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

Need to file your FAFSA?

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



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

The screenshot shows the Kent State University Financial Aid portal. On the left is a sidebar with a user profile icon and navigation links: My Dashboard, Welcome, Student (highlighted), Employee, Faculty & Advisors, University Resources, Settings, and Help / Feedback. The main content area is titled 'Financial Aid' and contains a grid of links. The 'Financial Aid Awards' link is circled in red. Below it are links for 'Student Financial Aid Forms & Applications' and 'Consumer Information for Financial Aid'. To the right of the circled link are links for 'My Financial Aid', 'Financial Aid Publications', and 'Terms and Conditions'.

Financial Aid		
☆ Financial Aid Resource & Additional Information Review or update your 2019-2020 enrollment plans for financial aid processing.	Financial Aid Awards View, accept or decline financial aid awards.	My Financial Aid Financial aid main menu.
Financial Aid Status Status of eligibility to receive financial aid.	Student Financial Aid Forms & Applications Access scholarship forms, loan forms, or other paperwork related to your Kent State aid.	Financial Aid Publications View publications that may benefit you in understanding the financial aid process.
Title IV Federal Aid Authorization Determine how you allow Kent State University to use your Federal Aid to pay for non-institutional charges.	Consumer Information for Financial Aid Resources to explain the financial aid process and to meet the requirements of the law.	Terms and Conditions Review Financial Aid Terms and Conditions of receiving financial aid.

Personal Information

Student and Financial Aid

Faculty Services

Employee

Finance

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](#)]

RELEASE: 8.24.0.1



Financial Aid Awards 2020-2021 Award Year

General Information Award Overview Resources/Additional Information Terms and Conditions **Accept Award Offer**

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

Fund	Status	Term	Amount	Accept Award
Academic Achievement Award	Offered	Fall 2020	\$1,000.00	<input type="text"/>
	Offered	Spring 2021	\$1,000.00	<input type="text"/>
		Fund Total:	\$2,000.00	Select Decision ▼

Submit Decision



Example of awards accepted in FlashLine

Expected Enrollment

	Status
Fall 2020	Full Time
Spring 2021	Full Time

Financial Aid Award by Term

	Fall 2020		Spring 2021		
Fund	Status	Amount	Status	Amount	Total
Academic Achievement Award	WEB Accept	\$500.00	Accepted	\$500.00	\$1,000.00
Federal Pell Grant Program	Accepted	\$585.00	Accepted	\$585.00	\$1,170.00
Federal Work Study	Accepted	\$1,250.00	Accepted	\$1,250.00	\$2,500.00
Federal Direct Subsidized Loan	WEB Accept	\$1,750.00	WEB Accept	\$1,750.00	\$3,500.00
Federal Direct Unsub Loan	WEB Accept	\$1,000.00	WEB Accept	\$1,000.00	\$2,000.00
Totals		\$5,085.00		\$5,085.00	\$10,170.00



DETERMINING YOUR COST



Out-of-pocket expenses

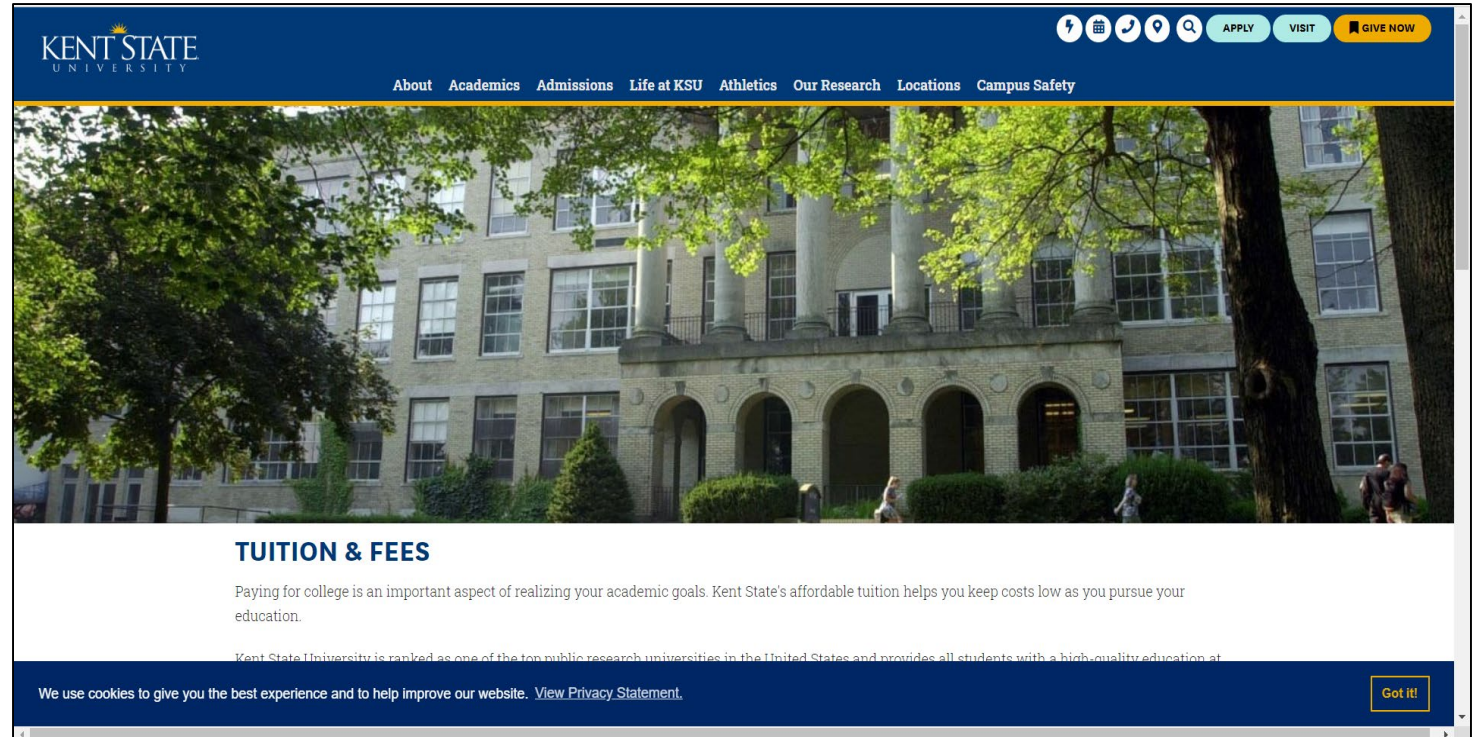
- Direct Costs
 - What you will be billed for
 - Tuition & Fees
 - Housing & Meal Plan
- Indirect Costs
 - Non-billed expenses
 - Books and Supplies
 - Transportation
- All Costs – Financial Aid = Out-of-pocket responsibility

	■ KENT CAMPUS UNDERGRADUATE ■ OHIO RESIDENT ■ ON CAMPUS	■ KENT CAMPUS UNDERGRADUATE ■ NON-OHIO RESIDENT*	■ KENT CAMPUS UNDERGRADUATE ■ OHIO RESIDENT ■ COMMUTING FROM HOME
TUITION AND FEES	* \$10,982	* \$19,858	* \$10,982
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

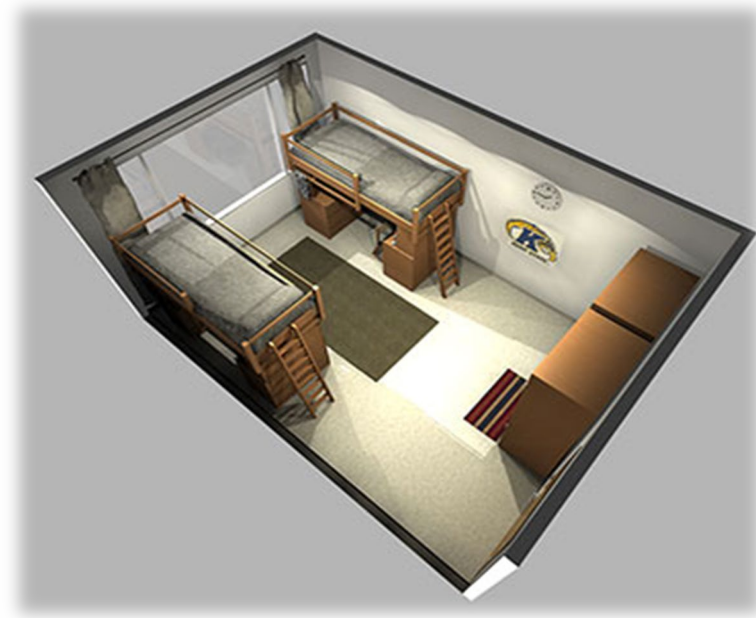


Residence Services

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



www.kent.edu/housing

Rates based on proposed 2020 rates.



Dining Services

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

Kent State University Scholarship Search

Student Financial Aid > Kent State University Scholarship Search for Incoming Freshmen

Explore Scholarships

College	College of Business Admin
Major	Select College First
High School GPA	3.60
Campus	Kent
State	Ohio
County	Portage
Ethnicity	Caucasian
Gender	Female
Age	18

Hide these types of scholarships ☒ Athletics ☒ Music ☒ Military ☐ Honors College

Display Type ☒ Full ☐ Condensed

[Find Your Scholarships!](#) [Reset Form](#)

Individual scholarships may have additional criteria that apply. Check with the contact person(s) listed for each scholarship. The data in this program is based on the information provided by the departments that sponsor the Kent State departmental scholarships. Please enter your criteria to determine which specific scholarships you may qualify for then click on the "Find Your Scholarships!" button to view your scholarship results.



1 Enter your criteria

2 Find your Kent State Scholarships

Other Search Options

1) Search by keyword
 [Go](#)

☐ Also search description

2) View all Scholarships [Go](#)

<https://www.kent.edu/financialaid/scholarship-resources>

Federal Direct Loans

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND®
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college each year.

- Corinthian/Manriquez Court Case
- Complete the FAFSA® Form
- Explore Ways to Lower Payments
- Learn About Loan Forgiveness
- Find Out How to Make a Payment

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 loan or TEACH Grant, you must complete counseling and carefully review and sign your agreement.

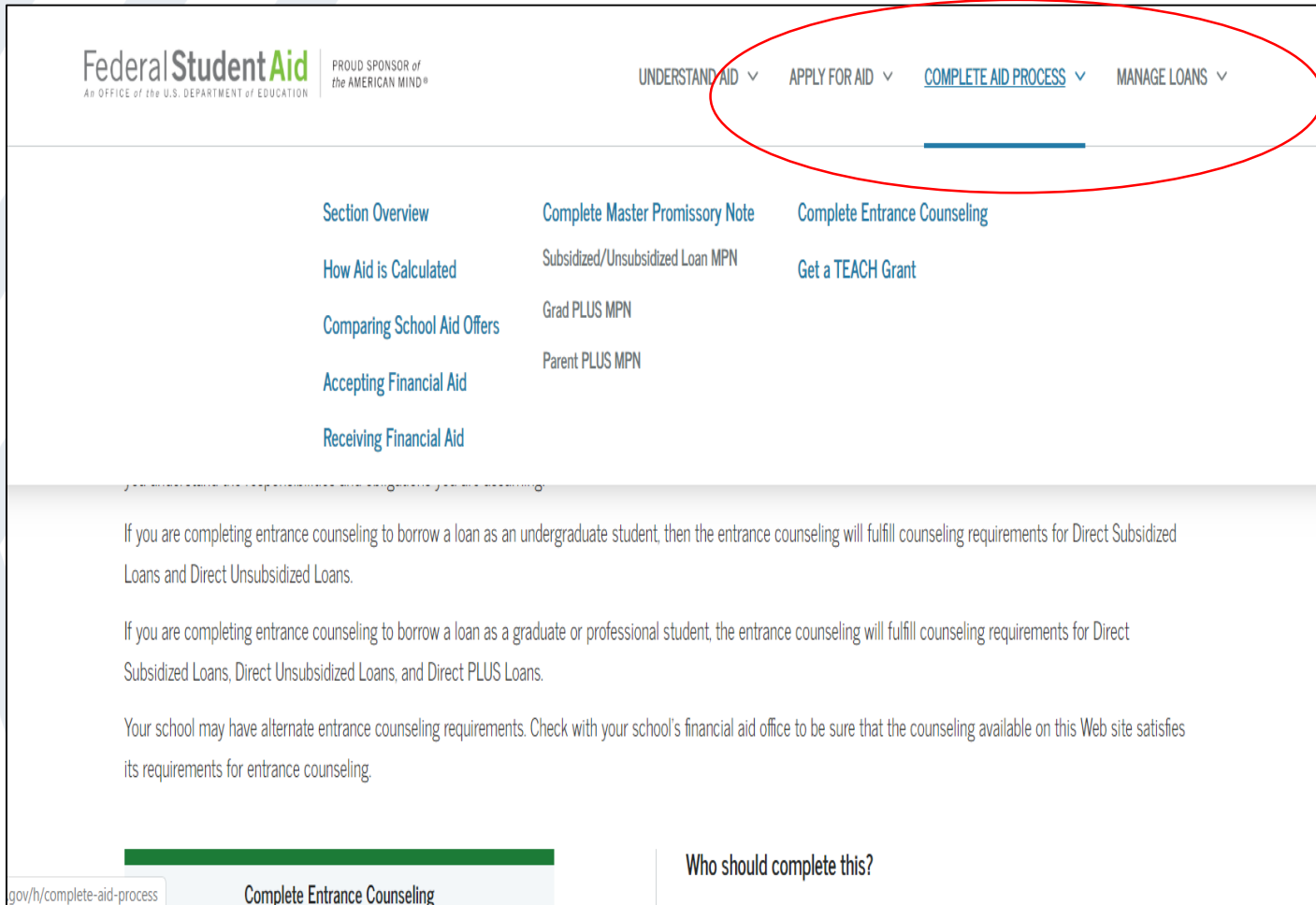
POPULAR TOPICS

- Renew Your FAFSA® Form
- Apply for a PLUS Loan for Graduate School
- Complete a Loan Agreement (*Master Promissory Note*)
- Complete Loan Entrance Counseling
- Use the *Repayment Estimator*
- Complete TEACH Grant Counseling and *Agreement to Serve*

- 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

StudentAid.gov



The screenshot shows the Federal Student Aid website interface. At the top, the navigation bar includes the Federal Student Aid logo, the text 'PROUD SPONSOR of the AMERICAN MIND®', and four menu items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The 'COMPLETE AID PROCESS' item is circled in red. Below the navigation bar, a sidebar on the left lists various sections: 'Section Overview', 'How Aid is Calculated', 'Comparing School Aid Offers', 'Accepting Financial Aid', and 'Receiving Financial Aid'. The main content area displays a list of tasks: 'Complete Master Promissory Note', 'Complete Entrance Counseling', 'Subsidized/Unsubsidized Loan MPN', 'Get a TEACH Grant', 'Grad PLUS MPN', and 'Parent PLUS MPN'. Below this list, there is explanatory text about entrance counseling requirements for undergraduate and graduate/professional students, and a note about alternate requirements. At the bottom, a green progress bar shows the current step as 'Complete Entrance Counseling'.

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND®

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Section Overview Complete Master Promissory Note Complete Entrance Counseling

How Aid is Calculated Subsidized/Unsubsidized Loan MPN Get a TEACH Grant

Comparing School Aid Offers Grad PLUS MPN

Accepting Financial Aid Parent PLUS MPN

Receiving Financial Aid

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

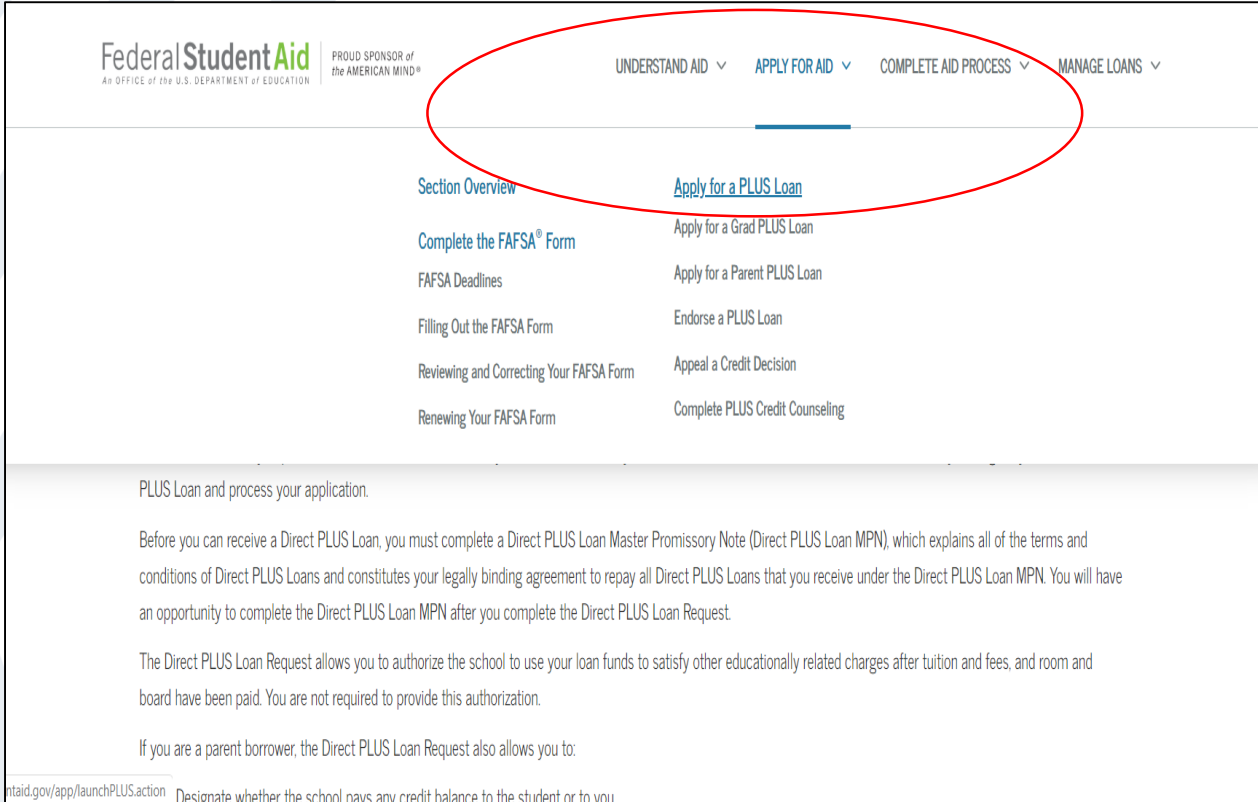
Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

gov/h/complete-aid-process Complete Entrance Counseling Who should complete this?

Student **must** complete:

Entrance Counseling,
Master Promissory Note
&
Annual Student Loan
Acknowledgement

Federal Direct PLUS



The screenshot shows the Federal Student Aid website interface. The top navigation bar includes links for UNDERSTAND AID, APPLY FOR AID (circled in red), COMPLETE AID PROCESS, and MANAGE LOANS. Below the navigation bar, there is a table of links for various steps in the aid process. The 'APPLY FOR AID' section is highlighted with a red circle.

Section Overview	Apply for a PLUS Loan
Complete the FAFSA® Form	Apply for a Grad PLUS Loan
FAFSA Deadlines	Apply for a Parent PLUS Loan
Filling Out the FAFSA Form	Endorse a PLUS Loan
Reviewing and Correcting Your FAFSA Form	Appeal a Credit Decision
Renewing Your FAFSA Form	Complete PLUS Credit Counseling

PLUS Loan and process your application.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. You will have an opportunity to complete the Direct PLUS Loan MPN after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Request allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

If you are a parent borrower, the Direct PLUS Loan Request also allows you to:

Designate whether the school pays any credit balance to the student or to you.

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



Kent State University

Private Lending for Higher Education

Welcome to FastChoice

Thank you for using FASTChoice to choose your private loan!



Searching for a Private Loan?

There are many ways to pay for higher education, and choosing the right approach requires a good understanding of your options, your responsibilities, and the various details of each lender's loan products.

It's a lot to keep in mind. FastChoice makes it easy by providing you with information about private loans in an easy-to-understand format, to help you determine which private student loan best meets your needs.

www.kent.edu/financialaid/fastchoice



Bursar Payment Plans

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

The screenshot displays the 'Payment Plans' tab of a Bursar account. At the top, there are tabs for 'Account Summary', 'Account Activity', and 'Payment Plans', with a 'Payer Actions' dropdown on the right. Below the tabs is a search bar labeled 'Student Name and ID'. The main content area is divided into two columns. The left column, titled 'Account Summary Spring 2020 and prior', shows a table with the following data: Account Balance (\$299.52), Less Anticipated Aid (\$0.00), Less Balance On Payment Plan (\$0.00), and Balance Due (\$299.52) due by 11/06/2019. Below this table is a 'View Payment Plans' button. The right column, titled 'Quick Links', contains a link 'Setup Authorized Users' and a 'Setup Now' button. At the bottom, there are two boxes: 'Prior Terms' showing '\$299.52 Due Now!' and 'Spring 2020' showing '\$0.00 Due by 11/06/2019' with a 'See Details' button.

Account Summary	
Spring 2020 and prior	
Account Balance	\$299.52
Less Anticipated Aid	\$0.00
Less Balance On Payment Plan	\$0.00
Balance Due	\$299.52
Due by 11/06/2019	

[View Payment Plans](#)

Prior Terms	Spring 2020
\$299.52	\$0.00
Due Now!	Due by 11/06/2019

[See Details](#)

<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
2020-2021 FINANCIAL AID OFFER

SUZIE KENT
February 11, 2020

Kent State ID Number: 800000000
Expected Family Contribution: 0

Cost of Attendance

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

Estimated Billable Costs	Fall 2020	Spring 2021	Total
Tuition/Fees*	\$5,386.00	\$5,386.00	\$10,772.00
Other Fees (estimated)	\$200.00	\$200.00	\$400.00
On-Campus Housing & Meal Plan*	\$5,841.00	\$5,841.00	\$11,682.00
Estimated Total Billable Costs	\$11,427.00	\$11,427.00	\$22,854.00

Estimated Non-Billable Costs	Fall 2020	Spring 2021	Total
Books and Supplies	\$600.00	\$600.00	\$1,200.00
Transportation	\$679.00	\$679.00	\$1,358.00
Personal and Miscellaneous	\$902.00	\$902.00	\$1,804.00
Estimated Total Non-Billable Costs	\$2,181.00	\$2,181.00	\$4,362.00

*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).

Financial Aid Program	Status	Fall 2020	Spring 2021	Total
Gift Aid:				
Ohio College Opportunity Grant	Estimated	\$750.00	\$750.00	\$1,500.00
Federal Pell Grant Program	Accepted	\$3,098.00	\$3,097.00	\$6,195.00
Self-Help Aid:				
Federal Direct Subsidized Loan	Offered	\$1,750.00	\$1,750.00	\$3,500.00
Federal Direct Unsub Loan	Offered	\$1,000.00	\$1,000.00	\$2,000.00
Total		\$6,598.00	\$6,597.00	\$13,195.00

Remaining Balance

Estimated billable costs minus total offered financial aid.

Billable Costs minus Offered Financial Aid	Fall 2020	Spring 2021	Total
Estimated Total Billable Costs	\$11,427.00	\$11,427.00	\$22,854.00
Minus Total Financial Aid (from above)**	\$6,598.00	\$6,597.00	\$13,195.00
Estimated Remaining Balance	\$4,829.00	\$4,830.00	\$9,659.00

**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
P.O. Box 5190 • Kent, Ohio 44242-0001
330-672-6000 • Fax 330-672-6001 • www.kent.edu/onestop

KFRES - D - FA/SPR

S_SFA_COM_AWDL

KENT STATE UNIVERSITY

2020-2021 FINANCIAL AID OFFER

SUZIE KENT
February 11, 2020

Kent State ID Number: 800000000
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P.O. Box 5190 • Kent, Ohio 44242-0001
330-672-6000 • Fax 330-672-6001 • www.kent.edu/onestop

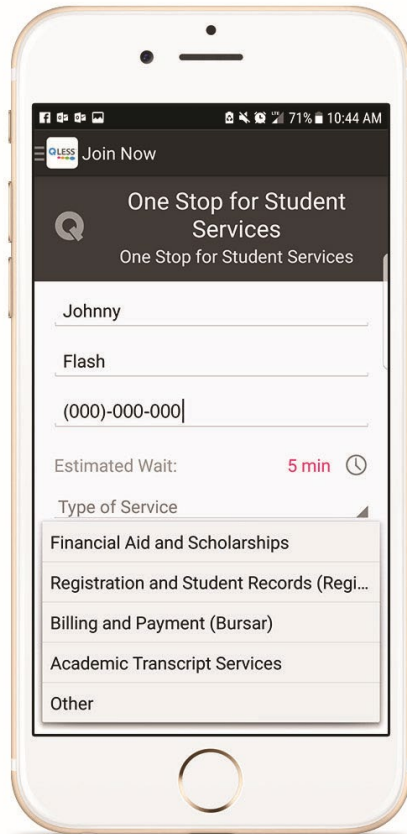
KFRES – D – FA/SPR

S_SFA_COM_AWDL

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

