



KENT STATE
UNIVERSITY

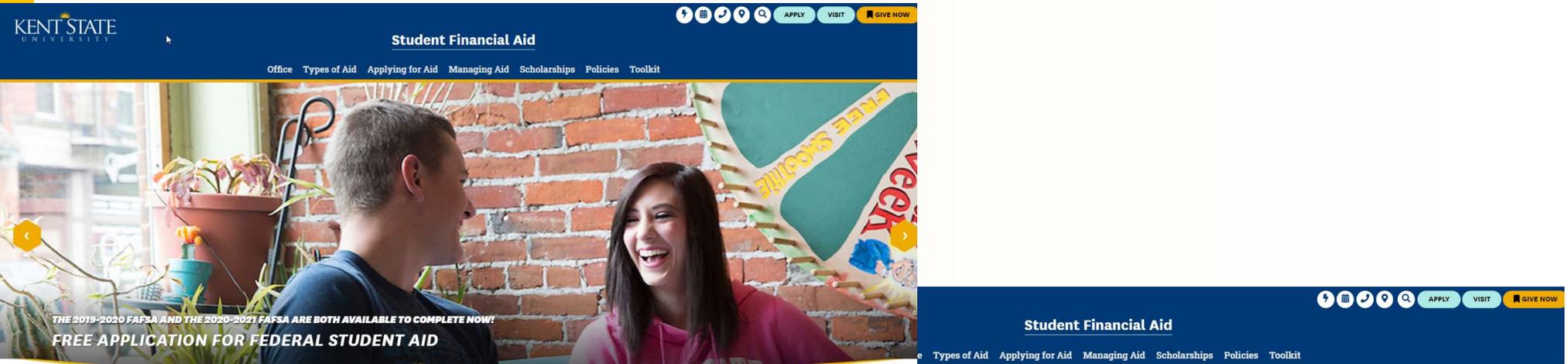
Student Financial Aid & Scholarships Overview



Objectives

- Financial Aid Process Overview
- Determining your Kent State Costs
- Scholarships
- Additional Financial Options

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



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
“Graduate Student” tab and select
Financing Graduate School
Presentation

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

FAFSA Guidelines

Submit the FAFSA beginning October 1st

- Complete **every** year
- **File by** February 1 for maximum financial aid eligibility

2021-2022 FAFSA will use **2019** tax information

- Use IRS Data Retrieval Tool to transfer

FAFSA

- **The FAFSA is reviewed by the federal processor**
- **Expected Family Contribution (EFC) is calculated**
- **Graduate students are always considered independent (provided they are not in a combined program)**
- **Results are sent to KSU and to the student**
- **KSU creates a financial aid offer and notifies the graduate students via email**

International Students and the FAFSA

- **Must be U.S. Citizen or eligible noncitizen (with Alien registration number)**
- **Cannot receive federal Title IV student aid**
- **Private education loans typically require U.S. cosigner**

Financial Aid Process

*Complete
FAFSA*

*Receive Student
Aid Report*

*Financial aid
awarded based on
FAFSA results*

*Receive e-bill and
review financial
aid options*

DETERMINING YOUR COST

Creating a Financial Aid Package

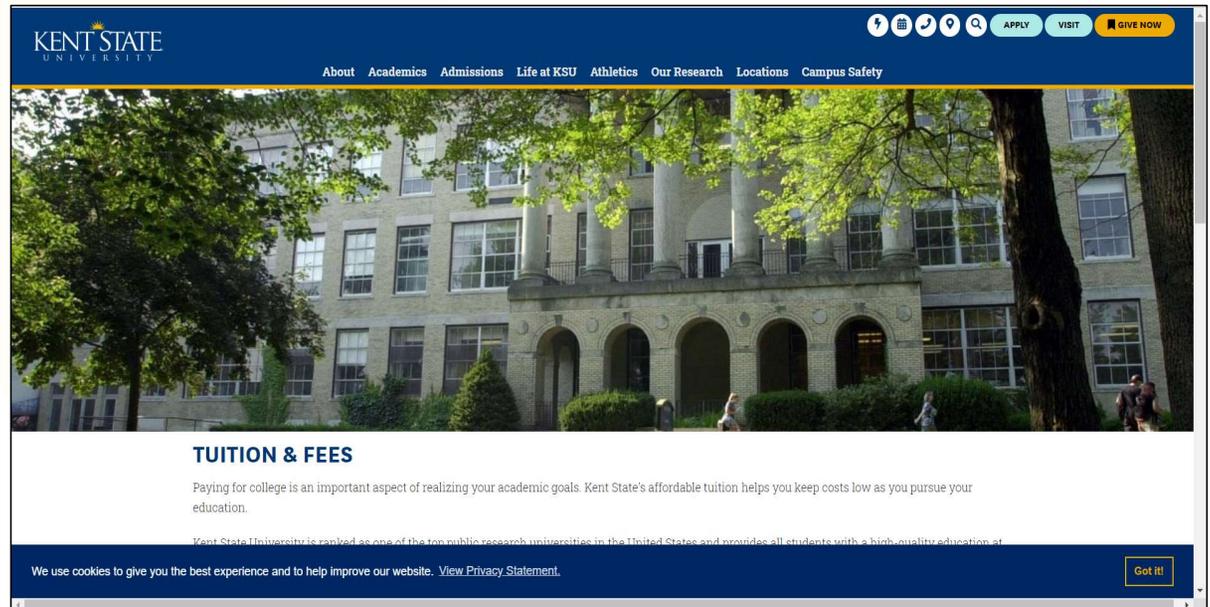
Cost of Attendance (COA) Budget Example:

Fall 2021/ Spring 2022	Full-time Graduate Student Ohio Resident	Full-time Graduate Student Out-of-State	Full-time Graduate Student Online
Tuition (11-18 hrs)	\$11,792	\$21,952	(see program websites)
Room/Board*	\$8,796	\$8,796	\$8,769
Books/Supplies	\$1,200	\$1,200	\$1,200
Transportation	\$3,358	\$3,358	\$3,358
Personal/Misc	\$2,766	\$2,766	\$2,766
Est Loan fees	\$140	\$140	\$140
Total	\$28,052	\$38,212	Varies

*Allocation based on off campus housing costs/On campus housing meal plan amounts vary and can be found at

Tuition and Fees

- Per credit hour
- Ohio Resident/
Non-Ohio
Resident
- Current rates on
Bursar website
- Fee Register lists
pricing for online
programs



www.kent.edu/bursar
Payment Due Date
Fall 2021 TBD



ADDITIONAL FINANCIAL OPTIONS

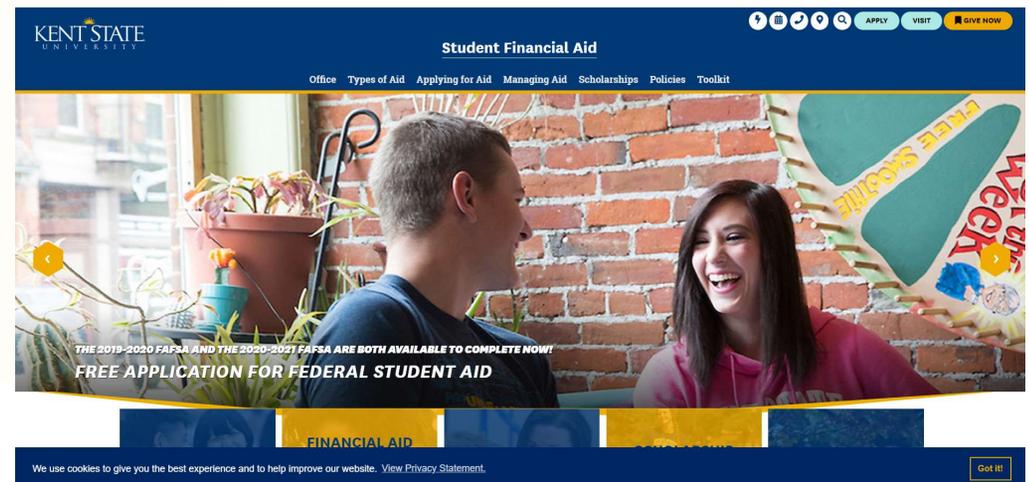
Types of Aid

Gift Aid:

Scholarships and Grants

Self-Help Aid:

Work Study & Assistantships and Loans



Graduate Assistantships

Kent State University

Student Financial Aid and Scholarships



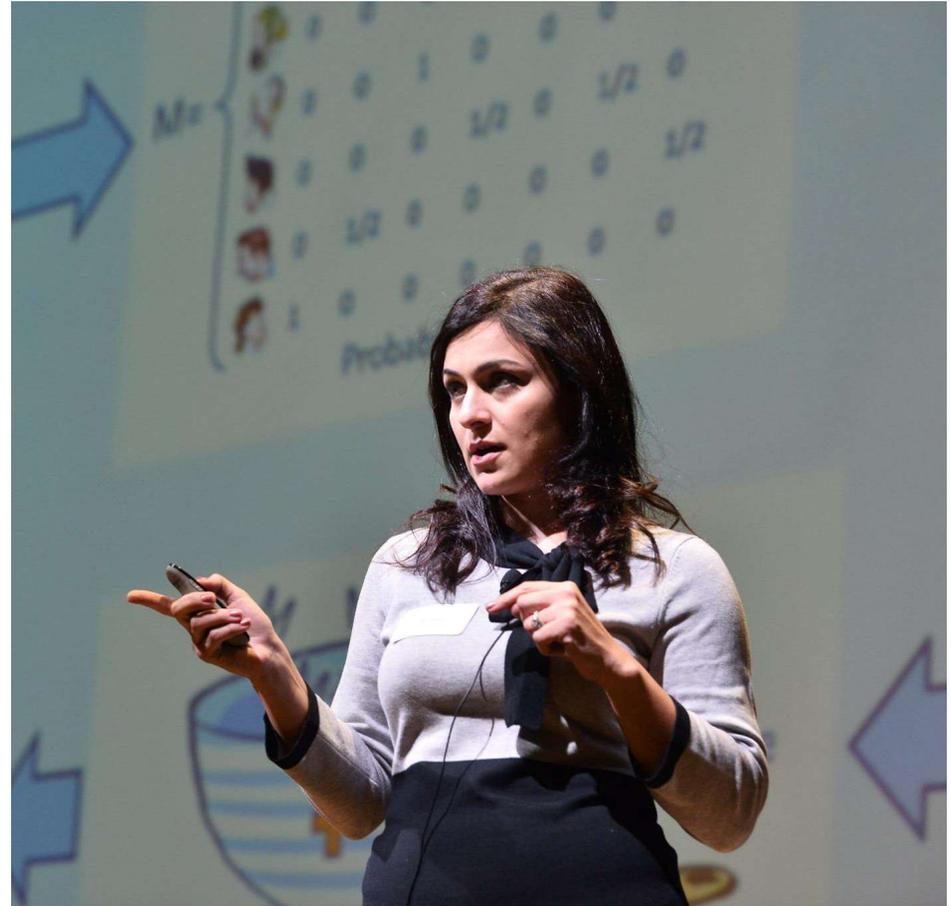
What is a Graduate Assistantship?

Graduate Assistantships provide graduate students with a stipend, tuition remission, and the opportunity to enroll in the university's partially subsidized student health insurance plan.

A full-time assistantship is 20 hours of work per week.

Types of Assistantships
Teaching Assistant (TA)
Research Assistant (RA)
Administrative Assistant (GA)

<https://www.kent.edu/admissions/graduate/graduate-assistantships>



Searching for a Graduate Assistantship

- Contact your graduate coordinator to see if your academic program or college is hiring GAs and request information on how to apply
- Search the Kent State Handshake job board for GA opportunities that may be available

<https://kent.joinhandshake.com/login>



Scholarship Resources

Kent State University

Student Financial Aid and Scholarships



WWW.KENT.EDU/SCHOLARSHIPS

SCHOLARSHIPS

Kent / Admissions / Tuition & Financial Aid / Scholarships

At Kent State University, our number one priority is students. Our goal is to help each and every one of our students explore, engage and succeed with purpose. We believe it is important to provide access to higher education for all students, independent of financial background.

The Best Investment

What is the value of a Kent State education? It goes far beyond dollars and cents. Kent State is the best investment in your future!

<p>ONLY NORTHEAST OHIO INSTITUTION in the top public schools ranking by U.S. News & World Report Best Colleges list</p>	<p>#1 IN OHIO #6 IN THE NATION best university makerspaces by great value colleges</p>
<p>\$420 MILLION in financial aid and scholarships awarded in 2019-2020</p>	<p>92% OF GRADUATES ARE EMPLOYED or continuing their education within 6 months of graduation</p>

NEW FIRST YEAR STUDENTS IN OHIO	NEW FIRST YEAR STUDENTS OUTSIDE OF OHIO	TRANSFER STUDENTS	SCHOLARSHIP RESOURCES	SCHOLARSHIP SEARCH - ALL STUDENTS
-------------------------------------------------	---------------------------------------------------------	-----------------------------------	---------------------------------------	---------------------------------------------------

First-year students who apply for admission for fall 2021, by February 1, 2021, will automatically be considered for merit scholarships offered by the Student Financial Aid Office and the Honors College. You will not be required to provide ACT or SAT test scores to be considered for admission, merit scholarships, or the Honors College program. You must be a U.S. citizen, be admitted to a bachelor's degree granting major and plan to enroll full-time at the Kent Campus.

Kent State University makes every effort to provide accurate, timely and current information. However, the University reserves the right to change without



NEW FIRST YEAR STUDENTS IN
OHIO

NEW FIRST YEAR STUDENTS OUTSIDE
OF OHIO

TRANSFER
STUDENTS

SCHOLARSHIP
RESOURCES

SCHOLARSHIP SEARCH - ALL
STUDENTS

SCHOLARSHIP RESOURCES

- [Kent State's online scholarship search for incoming first-year students](#)
- [Kent State's online scholarship search for returning students and incoming transfer students](#)
- [A list of outside scholarship search engines](#)
- [2021-2022 Student Financial Aid Scholarship Application](#)
- [Scholarship FAQs](#)
- [Scholarship search tips](#)
- [Scholarship Search Checklist](#)
- [Scholarship Search Checklist for International Students](#)
- [Applications & Forms](#)

Additional Scholarship Information:

- [Student Online Donor Acknowledgment & Appreciation \(SODA\) Form](#)
- [Report an outside scholarship, grant or other resource](#)
- [Report a Tuition Benefit Waiver](#)
- [Army ROTC Scholarships](#)
- [Choose Ohio First Scholarships \(for STEM majors\)](#)

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Returning and Incoming Transfer Student Search:

- Currently enrolled KSU students
- All graduate students
- New transfer students
- High school students with CCP credits (should do both searches)

Complete a short Profile

Can hide certain types of scholarships

Kent State University Scholarship Search

Student Financial Aid > Kent State University Scholarship Search for Returning Students

Kent State University has over 700 scholarship programs available to students. Please enter your information below to view a list of scholarships you may be eligible to apply for. Each scholarship will contain a description, eligibility criteria, deadlines, the application process, and contact information in case you have any questions or concerns.

If you are admitted to University College, please choose Undergraduate Studies as your college in the search below.

College	Do not specify	Other Search Options 1) Search by keyword <input type="text"/> <input type="button" value="Go"/> 2) View all Scholarships <input type="button" value="Go"/>
Major	Select College First	
Class Standing	Do not specify	
GPA	Do not specify	
Campus	Do not specify	
Enrollment Status	Do not specify	
Transfer Status	Do not specify	<input type="checkbox"/> Athletics <input type="checkbox"/> Music <input type="checkbox"/> Military <input type="checkbox"/> Honors College Display Type <input checked="" type="radio"/> Full <input type="radio"/> Condensed
State	Do not specify	
County	Do not specify	
Ethnicity	Do not specify	
Gender	Do not specify	
Age	Do not specify	
Find Your Scholarships! Reset Form		
<small>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.</small>		

Scholarship Search Checklist

- Bulleted action items provide an organized approach

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Scholarship Search Checklist

SCHOLARSHIP SEARCH CHECKLIST

Kent / Student Financial Aid / Scholarships / Scholarship Search Checklist

- Check out scholarship opportunities by your College and/or Campus
 - [College of Aeronautics and Engineering](#)
 - College of Applied and Technical Studies
 - [Ashtabula Campus](#)
 - [East Liverpool Campus](#)
 - [Geauga Campus](#)
 - [Salem Campus](#)
 - [Stark Campus](#)
 - [Trumbull Campus](#)
 - [Tuscarawas Campus](#)
 - [Twinsburg Academic Center](#)
 - [College of Architecture and Environmental Design](#)
 - College of the Arts
 - [School of Art](#)
 - [School of Fashion Design and Merchandising](#)
 - [School of Music](#)
 - [School of Theatre and Dance](#)
 - College of Arts and Sciences
 - Visit the individual [academic departments](#) for more information.
 - [College of Business Administration](#)

- Use the [KSU Scholarship Search](#) to identify additional Kent State scholarships for which you may be eligible to apply.
- Complete the [Student Financial Aid Scholarship Application](#).
- Ask about scholarship opportunities when you talk with Kent State staff, academic advisors, faculty, and other students. Someone might know about a new or upcoming resource to check out.
- Explore scholarship opportunities in your community:
 - If you are still in high school, meet with your high school counselor and ask what scholarships are offered by your high school and the surrounding community.
 - Check with your friends. What scholarships did they apply for?
 - Read announcements and local newspapers for local scholarship opportunities.
- Are you active in a club or student organization? Check and see if they offer scholarships at a local, regional, or national level.
- Does your church, synagogue, mosque, or other religious affiliation offer scholarships? Ask!
- Check with your employer (both students and parents) to see if they have a scholarship program.
- Are you volunteering somewhere? Ask if they offer scholarship opportunities.
- Businesses and industry groups in your major or career field may offer scholarships. A simple Google search can help you uncover these types of scholarships. For example,

Additional Scholarship Search Resources

www.kent.edu/scholarships

SCHOLARSHIP SEARCH TIPS

Kent / Student Financial Aid / Scholarships / Scholarship Search Tips

Begin your scholarship search by talking to friends, family, and academic advisors, admissions counselors, and financial aid advisors. Investigate all prospective aid resources or sponsors of aid as soon as you identify them. Looking for free money for college is going to take as much time, energy and effort as a part-time job. It is worth it.

- Start your scholarship search early.
- Block out time in your schedule to search and apply for scholarships.
- Use free scholarship search engines and answer all profile questions to get the best search results.
- Read newspapers, school announcements and bulletins for local scholarship opportunities.
- Make sure your high school guidance counselor knows who you are and that you are looking for scholarship opportunities. The counselors often know what is available in your local community
- Contact business and industry groups and organizations that provide services or products in your major or career field. They may award scholarships to students who work in that profession.
- Check with your church, synagogue, or other religious and community resources.

EXTERNAL SCHOLARSHIP SEARCH ENGINES

Kent / Student Financial Aid / External Scholarship Search Engines

There are several online scholarship search programs available to students. It is important to realize that these databases only identify scholarships that the student would potentially be qualified to apply for. Students must follow-up and submit a scholarship application to the appropriate organization.

Below is a list of free, reputable scholarship search engines that students can use to conduct a global scholarship search:

- Fastweb.com
- Collegeboard.org
- Collegeanswer.com
- Petersons.com

How-to Videos

- + [How to Accept Scholarships](#)
- + [How to Complete a Student Online Donor Acknowledgement Form \(SODA\)](#)
- [How to Search for Scholarships](#)

Are you looking for additional scholarships? The following is a video which explains how to use Kent's online scholarship search to find additional scholarships to help fund your education.

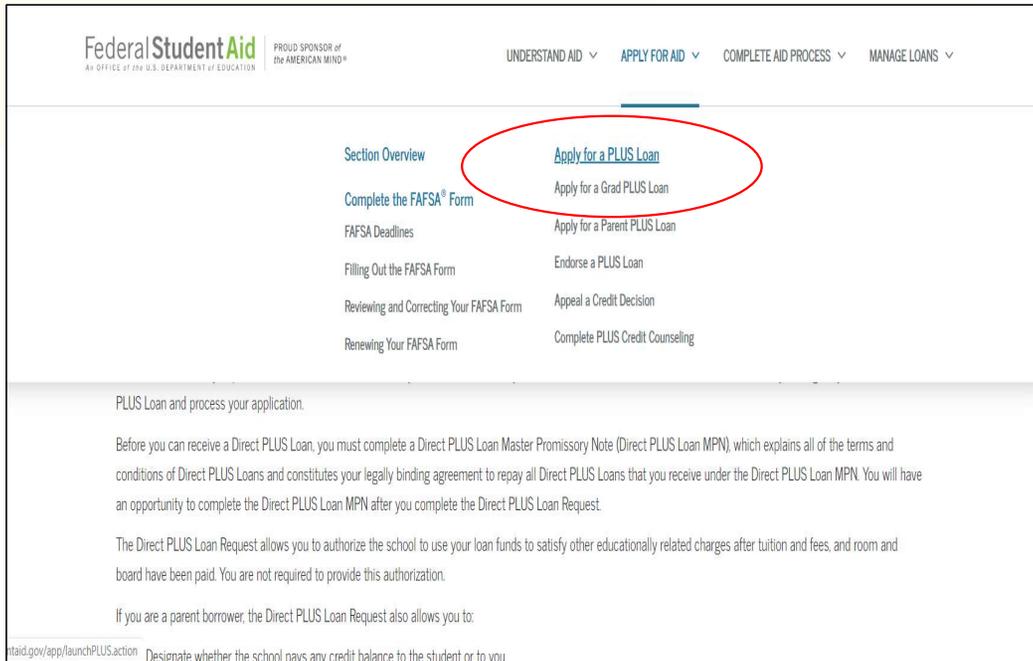
Federal Direct Loans

The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with links for 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main heading is 'You Are America's Smartest Investment', followed by a sub-heading: '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.' Below this, there are four main categories: '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), and 'In Repayment' (I have loans I need to repay). A section titled 'We're here to help you access and manage your financial aid.' provides additional context: '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.' To the right, under 'POPULAR TOPICS', there are links for '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', and 'Complete TEACH Grant Counseling and Agreement to Serve'.

- Maximum amount \$20,500/year for Graduate Students
- Origination fee applies 1.057%
- Interest rate 4.30%*
 - 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

Federal Graduate PLUS



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the following links: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. Below this, a list of options is displayed, with 'Apply for a PLUS Loan' circled in red. Other options include 'Section Overview', 'Complete the FAFSA Form', 'FAFSA Deadlines', 'Filling Out the FAFSA Form', 'Reviewing and Correcting Your FAFSA Form', 'Renewing Your FAFSA Form', 'Apply for a Grad PLUS Loan', 'Apply for a Parent PLUS Loan', 'Endorse a PLUS Loan', 'Appeal a Credit Decision', and 'Complete PLUS Credit Counseling'. Below the list, there is a section titled 'PLUS Loan and process your application.' followed by text explaining the requirements for a Direct PLUS Loan, including completing a Master Promissory Note (MPN) and a Loan Request. At the bottom left, there is a small URL: studentaid.gov/app/launchPLUS.action.

Student must complete online

Instant credit decision

Interest rate 5.30%*

Origination fee applies 4.228%

Deferment option available

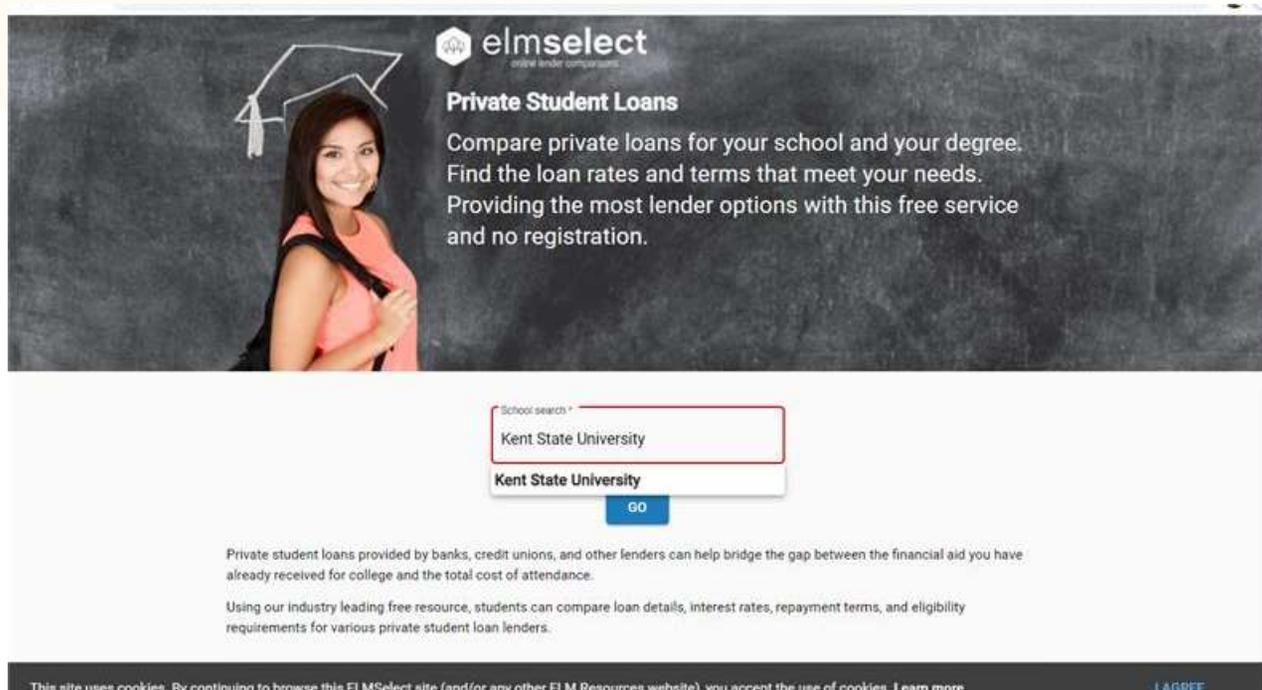
- Interest accrues

Option if credit is denied:

- Endorser
- Appeal credit decision

*Interest rate is set annually after July 1 each year

Private Education Loans



The screenshot shows the elmselect website interface. At the top left, there is a photo of a smiling young woman with a graduation cap icon above her. The elmselect logo is in the top right. The main heading is "Private Student Loans". Below it, the text reads: "Compare private loans for your school and your degree. Find the loan rates and terms that meet your needs. Providing the most lender options with this free service and no registration." In the center, there is a search box with "Kent State University" entered, a dropdown menu showing "Kent State University", and a blue "GO" button. Below the search box, there is a paragraph of text: "Private student loans provided by banks, credit unions, and other lenders can help bridge the gap between the financial aid you have already received for college and the total cost of attendance. Using our industry leading free resource, students can compare loan details, interest rates, repayment terms, and eligibility requirements for various private student loan lenders." At the bottom of the screenshot, there is a small footer: "This site uses cookies. By continuing to browse this ELMSelect site (and/or any other ELM Resources website), you accept the use of cookies. Learn more" and a "LARGE" link.

Helps students pay
education **costs beyond**
federal, state, and
institutional aid

 www.kent.edu/financialaid/private-loans

One Stop for Student Services

Reach us by Phone or Schedule a
VIRTUAL Appointment!

OUR PHONE LINES ARE OPEN!
NORMAL HOURS OF OPERATION
Monday - Friday, 9 a.m. - 5 p.m.

[Click here](#) to see our extended hours of operation or
scroll down to our Info You Need to Know section
below.

Create Appointment

Schedule a phone appointment with a One Stop staff
member!

HOURS
9AM – 5PM (M-F)

PHONE
330-672-6000

WEB
www.kent.edu/onestop

CAMPUS LOCATION
1ST FLOOR UNIVERSITY LIBRARY

*In-person services are currently temporarily suspended. Please check our website for updated hours of operation.



Thank You.
www.kent.edu