



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?

A person with dark curly hair, wearing a dark jacket over a light-colored shirt, is sitting at a long wooden table. They are looking down at a laptop. A black backpack is on the table next to the laptop. The background is a large window looking out onto a building with a blue corrugated metal roof and bare trees. The title 'What's on the Agenda' is overlaid on a yellow brushstroke.

What's on the Agenda

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

FederalStudentAid

U.S. DEPARTMENT OF EDUCATION

FAFSA

Loans & Grants

Repayment

Loan Forgiveness

Search

Alerts

Raya

Get Money To Help Pay for School

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

Start a 2025–26 FAFSA® Form

Start New Form

Edit a 2025–26 FAFSA® Form or Accept an Invitation

Edit Existing Forms

Need the 2024–25 FAFSA form?

Start New Form

Edit Existing Forms

Check FAFSA® Deadlines for the State You Live in

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

State of Residence

Find Deadlines

View All FAFSA Deadlines

Who should complete the FAFSA® form?

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

How long will it take?

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

What do I need?

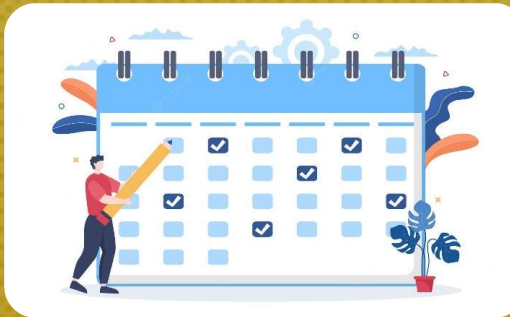
- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) GUIDELINES



Submit the FAFSA beginning in December 2024

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



Check priority deadlines at every school you are considering

- **February 1** and **February 15** are common dates for 2025-2026
- KSU is **February 15**



The 2025-2026 FAFSA will use 2023 federal tax information

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

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.

Federal Student Aid
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](#)

• Your own mobile phone number and/or email address

• Social Security number

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

Get Money To Help Pay for School

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

Start a 2025–26
FAFSA® Form

Start New Form

Edit a 2025–26 FAFSA®
Form or Accept an Invitation

Edit Existing Forms

Need the 2024–25 FAFSA form?

Start New Form | Edit Existing Forms



Select the
appropriate
year

Select your role

studentaid.gov

The image shows the welcome screen of the FAFSA form. At the top, there are two hot air balloons. Below them is a blue banner with the text "Welcome, Raya, to the FAFSA® Form". Underneath the banner is a green line with the text "I am starting the FAFSA form as a". Below this line are two buttons: "Student" with a graduation cap icon and "Parent" with a family icon. The "Student" button is selected, indicated by a blue circle with a white dot. At the bottom of the screen are two buttons: "Previous" and "Continue".

ONBOARDING

FAFSA® Form 2025-26 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, career school, or graduate school.

What Is FAFSA®? What is FAFSA® and why is it important?

Previous Continue

1st page provides overview of FAFSA with a video.

Understanding the FAFSA® Form 2 of 4

Contributors to the FAFSA® Form

Who Is a Contributor on the 2024-25 FAFSA® ...

Who is a contributor on the 2024-25 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 they will not be financially responsible for the student's education.

How To Invite

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their name, date of birth, Social Security number (if they have one), and email address.

Information or Documents You May Need

Previous Continue

2nd page provides information about Contributors to the FAFSA

ONBOARDING

Start form
here

The screenshot shows the 3rd page of the FAFSA onboarding process. The header reads "Understanding the FAFSA® Form" and "3 of 4". The main heading is "What To Expect" with a subtext "How long will this take? 1 hour". The text explains that contributors must provide consent and approval for federal student aid, and that federal tax information will be automatically obtained from the IRS. It also states that the form can be saved and returned to later. A video player is embedded, showing a person with a question mark and the title "What Does It Mean To Provide Consent and Approval on the 2024-25 FAFSA® form?". At the bottom, there are "Previous" and "Continue" buttons.

3rd page provides information on consent and completion time.

The screenshot shows the 4th page of the FAFSA onboarding process. The header reads "Understanding the FAFSA® Form" and "4 of 4". The main heading is "After Submitting the FAFSA® Form". The text states that after submission, the user will need to check on the status of their FAFSA form and make corrections if required. A video player is embedded, showing a document titled "What Happens After Submitting Your FAFSA® Form?" with a red "FAFSA FORM" stamp and a blue checkmark. Below the video, there are three bullet points: "Your form will be processed in one to three days.", "You'll be able to view your FAFSA Submission Summary. It will include the Student Aid Index (SAI), an index number used to determine federal student aid eligibility.", and "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 only send an aid offer when they accept you for admission." At the bottom, there are "Previous" and "Start FAFSA Form" buttons.

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

Student Identity Information

FAFSA[®] Form 2025-26  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](https://studentaid.gov)

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

Summary

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

- Get your 2023 tax return information for the 2025–26 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)] for the purpose of determining eligibility for and the amount of federal student aid under 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, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA®) form.
- Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for and amount of federal student aid under 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, for myself or a FAFSA applicant who has requested that I share my federal tax information on the FAFSA form.
- ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
 - Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended

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.

Previous

Decline

Approve

Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people after we review your answers. We'll let you know if this is the case.



[Previous](#)

[Continue](#)

Personal Circumstances

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




Student Dependency Status

FAFSA® Form 2025–26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Your Dependency Status



Dependent Student
Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form?

This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

☐ Yes ☒ No

Previous Continue

- 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

1

2

3

4

5

Personal Circumstances


Demographics

Financials

Colleges

Signature

Invite Parent(s) to This FAFSA® Form



We Need Information for Your Parent(s) Now


Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again.

Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.



Parent

First Name

Test

Last Name

McTester

Date of Birth

Month

Day

Year

12

31

1900

Social Security Number (SSN)

Show

☐ My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.


Email Address

test@test.com

Confirm Email Address

test@test.com

Send Invite



Parent Spouse or Partner

First Name

Last Name

Date of Birth

Month

Day

Year

Social Security Number (SSN)

Hide

☐ My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of the FAFSA form.

Email Address

Confirm Email Address

Send Invite

Student Demographics

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



[Previous](#)

[Continue](#)

Student Demographics

FAFSA® Form 2025-26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

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, or
- be shared with the schools to which the student applies.

What is the student's gender?

☐ Male

☐ Female

☐ Nonbinary

☐ Prefer not to answer

Previous Continue

Gender

2

Race & Ethnicity

FAFSA® Form 2025-26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

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 aid calculations, or
- 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

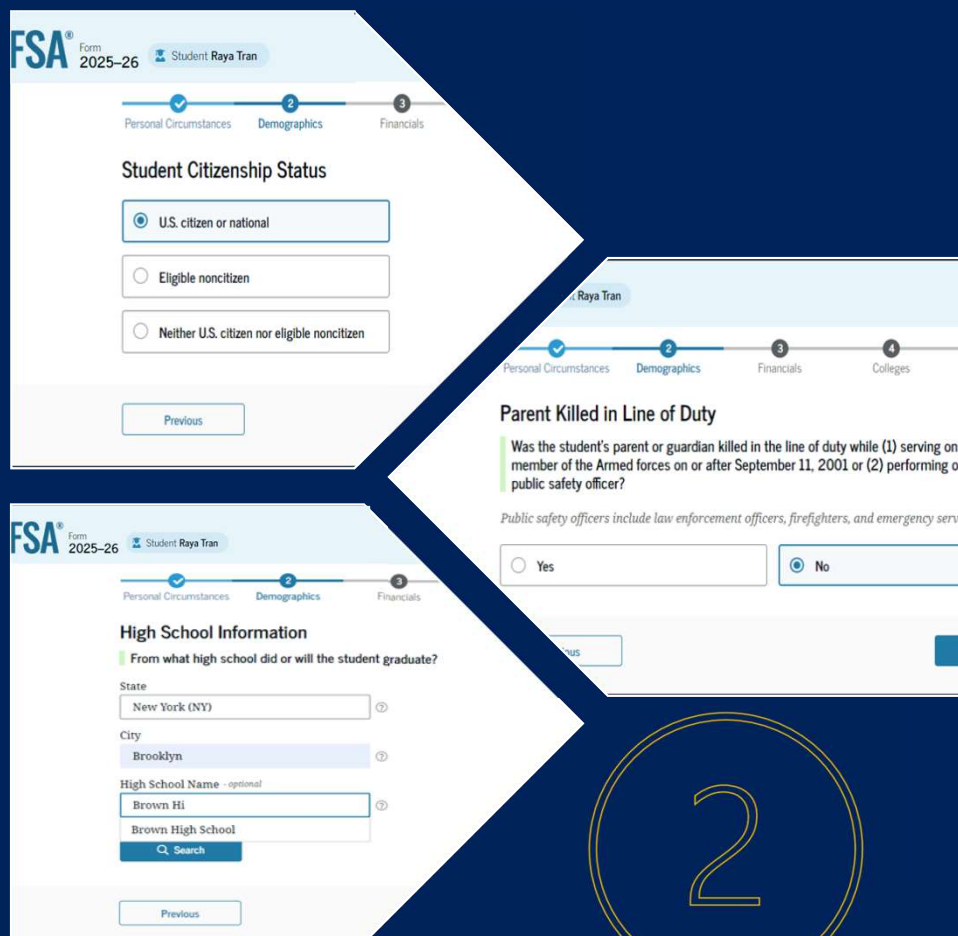
☐ Yes, Puerto Rican

☐ Yes, Cuban

☐ Yes, another Hispanic, Latino, or Spanish origin

☐ Prefer not to answer

Student Demographics Continued



FSA® Form 2025-26 Student Raya Tran

Personal Circumstances Demographics Financials

Student Citizenship Status

☒ U.S. citizen or national

☐ Eligible noncitizen

☐ Neither U.S. citizen nor eligible noncitizen

Previous

FSA® Form 2025-26 Student Raya Tran

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 serv

☐ Yes ☒ No

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

Brown High School

Search

Previous

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

2

FAFSA[®]
Form
2025–26

 Student **Raya Tran**

Your Finances

The FAFSA[®] form helps determine your ability to pay for school. We ask about your financial information in this section.

What if you have special financial circumstances?



Previous

Continue

Student Finances

FAFSA® Form 2025-26 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics **3 Financials** 4 Colleges 5 Signature

Student 2023 Tax Return Information

Refer to the student's 2023 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

IRA Rollover Into Another IRA or Qualified Plan

\$.00

Pension Rollover Into an IRA or Other Qualified Plan

\$.00

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

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include the amount the student's spouse received.

\$.00

Foreign Earned Income Exclusion

\$.00

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Tax Return

Assets

3

FAFSA® Form 2025-26 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics **3 Financials** 4 Colleges 5 Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$.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.

\$.00

Current Net Worth of Businesses and Investment Farms

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

\$.00

Previous Continue

*Enter Tax return information using 2023 taxes.

- ☐ Search for the school
- ☐ 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:
<https://www.kent.edu/fbe-center/scholarships-financial-aid-faqs>

FAFSA® Form 2025-26 Student Raya Tran

Personal Circumstances Demographics Financials

Where should we send the FAFSA® information
 Search and select colleges and career schools.

If you can't find your school when searching by school name or st

You must add at least one college or career school to the FAFSA® form. Make sure to list all the schools you're considering, even if you're not sure. You can add or delete schools on your FAFSA form later. Find tips for schools.

0 out of 20 schools selected View Selected Schools

Search by School Name Search by School Code

State

Previous Continue

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 >

Previous Continue

✓ 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

FAFSA® Form 2025-26 Student Raya Tran

Save FAFSA Menu

Review Your FAFSA® Responses

If you need to change any of your FAFSA responses, select the question to return to that page.

Student Sections

Expand All

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

Contributor Section

This Section is Shared With One Contributor [Manage Contributor Information](#)

This FAFSA® form is shared with the individual(s) listed below. View who you invited and the status of their section.

Contributors	Role	Date Added	Status
Test McTester	Parent	9/30/2024	Invite Sent

Previous Continue

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 are the student.

Student: Raya Tran

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 use the information reported on your application with the Internal Revenue Service and other federal 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 Contributor

Contributor Information for Dependent Students

This form is not complete until your parent(s) fill in the contributor information section of the form and sign it. Once completed, your form will be submitted for processing.

[Manage Contributor Information](#)

Role	Date Added	Status
Parent	9/30/2024	Invite Sent

Contributors


[View Status](#)

Contributor's "Security" page in your FAFSA account; and monitor the

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

FederalStudentAid
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](#)

Help Center | Contact Us | Site Feedback

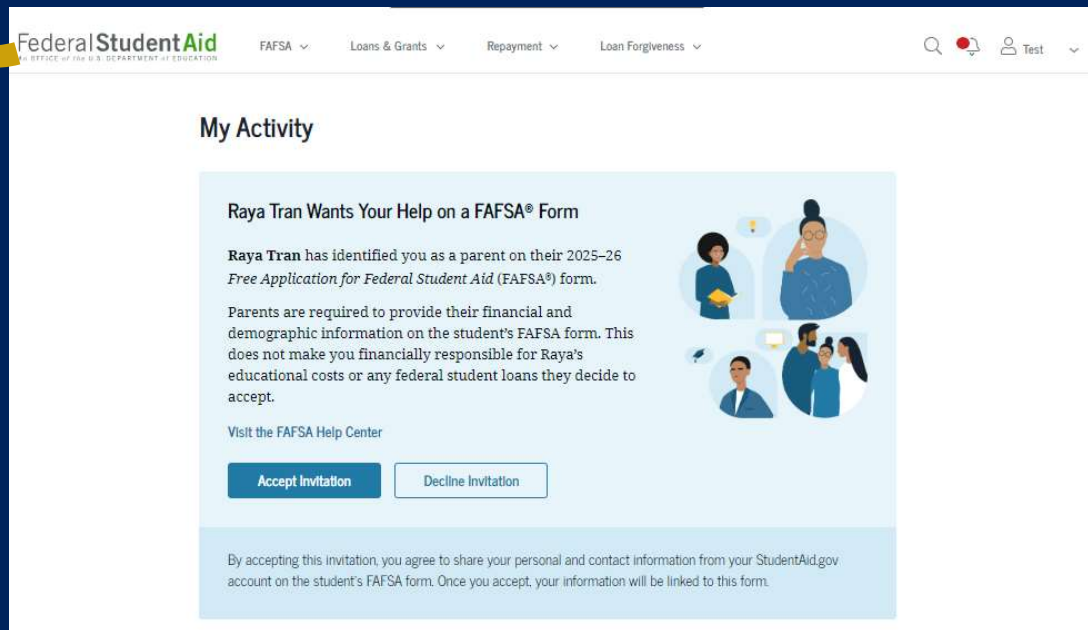
About Us | Announcements | Data Center | Resources | Forms Library

FederalStudentAid
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 Notices | usa.gov | vote.gov | ed.gov | Site Feedback

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



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

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Search 🔍 Help 🗨️ Test 👤 ▾

My Activity

Raya Tran Wants Your Help on a FAFSA® Form

Raya Tran has identified you as a parent on their 2025–26 *Free Application for Federal Student Aid* (FAFSA®) form.

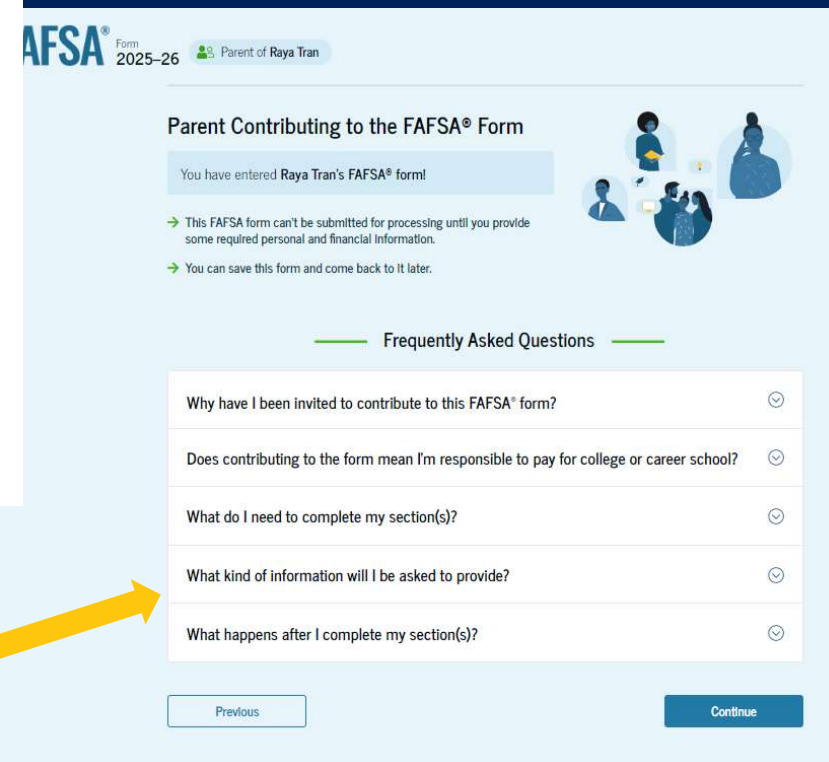
Parents are required to provide their financial and demographic information on the student's FAFSA form. This does not make you financially responsible for Raya's educational costs or any federal student loans they decide to accept.

Visit the FAFSA Help Center

[Accept Invitation](#) [Decline Invitation](#)

By accepting this invitation, you agree to share your personal and contact information from your StudentAid.gov account on the student's FAFSA form. Once you accept, your information will be linked to this form.

This page provides information about being a contributor



FAFSA® Form 2025–26 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? ⌵
- Does contributing to the form mean I'm responsible to pay for college or career school? ⌵
- What do I need to complete my section(s)? ⌵
- What kind of information will I be asked to provide? ⌵
- What happens after I complete my section(s)? ⌵

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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
2025–26

Parent of Raya Tran

Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.



Previous

Continue

FAFSA® Form
2025–26

Parent of Raya Tran

Parent Finances

The FAFSA® form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.



What if you have special financial circumstances?

Previous

Continue

- Federal Benefits
- Tax Filing Status
- Family Size
- Number in College
- Assets
- 2023 Taxes

FAFSA®

Form 2025-26

Parent of Raya Tran

Save

FAFSA Menu

1

2

3

Demographics

Financials

Signature

Sign and Submit the FAFSA® Form

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.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the Higher Education Act of 1965, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

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

☐ I, Test McTester, agree to the terms outlined above.

Previous

Sign and Submit

Parent Signature

FAFSA®

Form 2025-26

Parent of Raya Tran

Exit

FAFSA Menu

1

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3

Demographics

Financials

Signature

Congratulations, the FAFSA® Form Is Complete!

Raya Tran

Completion Date

9/30/2024

What Happens Next

Email Sent

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

The Student Can Track the Status of Their Form

In one to three days, the student's FAFSA form will be processed and made available to their 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 account Dashboard. We will let you know if we need anything more from you.

View Status

What are Assets?

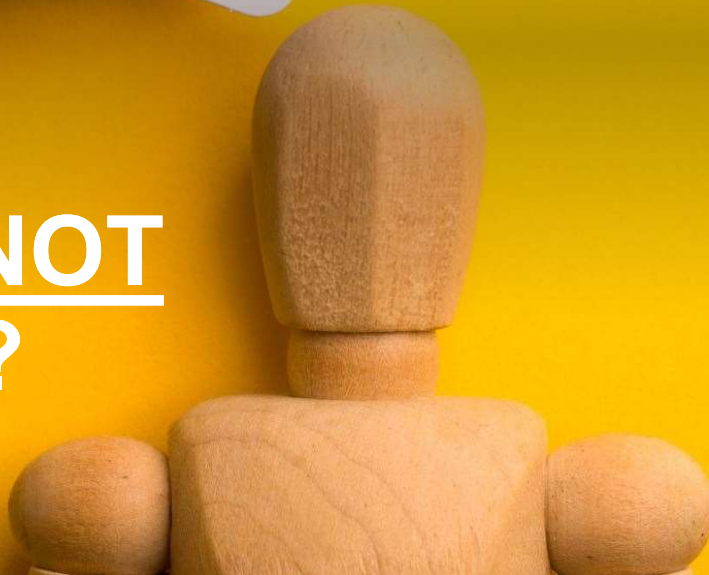
- Cash, savings, and checking accounts
- Other real estate, installment and land contracts
- Mutual funds, money market funds, CDs
- Stocks and stock options
- Child Support
- Bonds, commodities and precious metals
- Uniform Transfer to Minors Act and Uniform Gifts to Minors Act accounts
- Family Farms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



529 SAVINGS PLANS

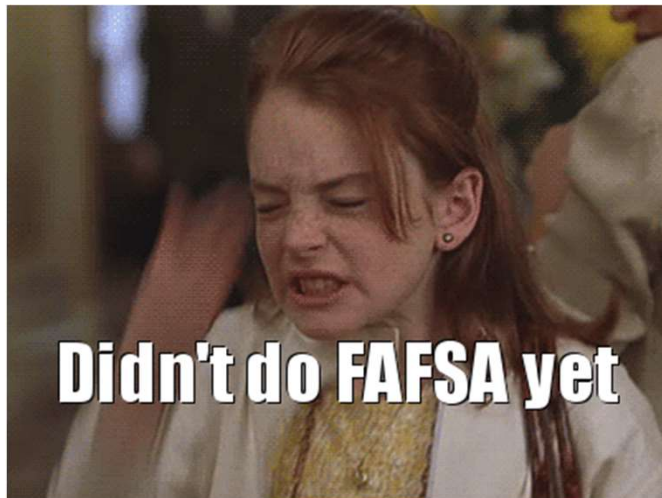
<https://www.kent.edu/fbe-center/payment-options-overview>

- Treated same as mutual funds, CD's and other investments.
- For financial aid purposed, if the student is dependent, the 529 plan is a parent asset.
- Only include the 529 plan for the student whose FAFSA is being completed.



The image shows a '529 COLLEGE SAVINGS PLAN' form. The form includes sections for 'Personal Information' and 'Services needed'. The 'Personal Information' section contains fields for Name (Last), Address (Mailing Address), E-Mail Address, First, Middle Initial, Last, City, State, Zip, Home Telephone, and Other Telephone. The 'Services needed' section includes a 'Degree & Year' field and a 'Passed? Yes No' checkbox. A blue pen is resting on the form.

Avoid Errors!



- Read instructions carefully and complete all sections
- Use the (?) tool tips 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

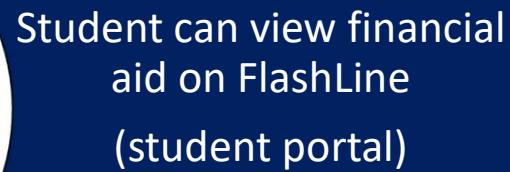
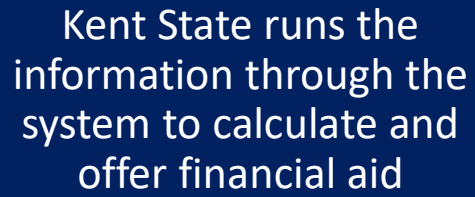
Parent or
student divorce



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)



**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*	\$13,232	\$23,082	\$7,492	\$69,030
Food & Housing*	\$13,794	\$13,794	\$11,810	\$14,410
Books, Course Materials, Supplies, Equipment**	\$800	\$800	\$800	\$1,900
Transportation**	\$2,576	\$2,576	\$2,824	\$975
Miscellaneous and Personal**	\$2,282	\$2,282	\$2,282	\$975
Total	\$32,684	\$42,534	\$25,208	\$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**



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Scholarships

kent.edu/scholarships



\$400+ Million In Financial Aid To More Than 30,000 Students In 2023-2024



\$86+ Million In Scholarships Awarded To First-Year Students In 2023-2024



95% Of First-Year Students Received Financial Assistance In 2023-2024

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 \$6,000

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/fbe-center/flash-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:
\$4,000


**PA State
Grant**

Max:
\$600

Amounts for 2024-2025

Ohio Aid Programs 2024-2025

<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

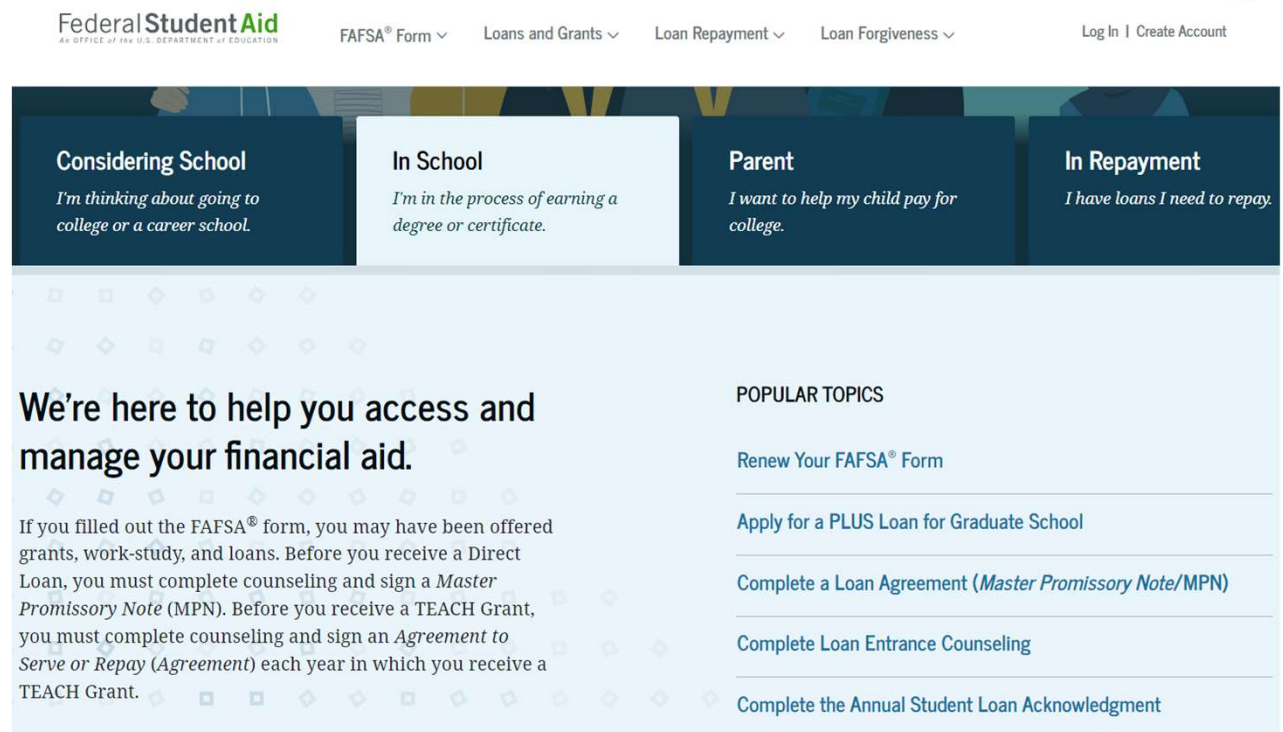
Federal Direct Loans

- Subsidized
- Unsubsidized
 - Freshman maximum: \$5,500
 - Fixed interest rate is 6.53%*
 - 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 2024-2025



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'. Navigation links include 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', 'Loan Forgiveness', 'Log In', and 'Create Account'. Below the navigation bar, there are four main sections: '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). The main content area features a large heading 'We're here to help you access and manage your financial aid.' followed by a paragraph explaining the process of receiving financial aid. To the right, there is a 'POPULAR TOPICS' section with links to '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](#)

Studentaid.gov

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 9.08%*, Origination fee is 4.228%

Private Loans

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

*Rates are for 2024-2025



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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

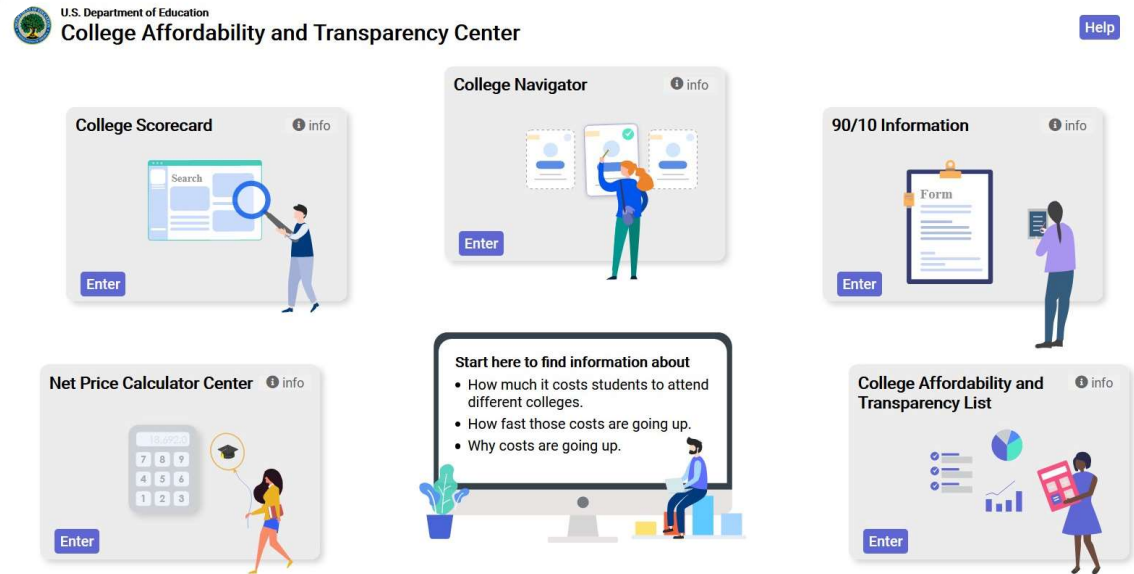


Billed Costs (Tuition, Housing, & Food)
— Total Financial Aid

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





Important Kent State Websites

Kent State University Student Financial Aid

<https://www.kent.edu/fbe-center/scholarships-financial-aid>

Kent State University Scholarships

www.kent.edu/scholarships

Student Financial Aid Forms and Applications

<https://www.kent.edu/fbe-center/forms-requests>

Federal Student Aid Information Center (FSAIC)

Contact

Federal Student Aid Information Center (FSAIC)

 Live Chat currently unavailable

 1-800-433-3243

 Email

Hours of Operation ^

Monday: 8 a.m.–9 p.m. Eastern time (ET)

Tuesday–Wednesday: 8 a.m.–8 p.m. ET

Thursday–Friday: 8 a.m.–6 p.m. ET

Saturday–Sunday: Closed

Closed on all federal holidays.

For Help With...

- The *Free Application for Federal Student Aid* (FAFSA®) form and process
- Using your account username and password (FSA ID)
- General program information about federal student aid
- Loan agreement/*Master Promissory Note* (MPN)
- PLUS loan application for graduate students
- Credit decision appeal
- Endorser Addendum
- PLUS credit counseling
- Loan counseling (entrance and exit)
- *TEACH Grant Agreement to Serve or Repay* and counseling
- Income-driven repayment plan application, recertification, and changes
- Loan consolidation
- The Public Service Loan Forgiveness (PSLF) Tool on StudentAid.gov

Note: The contact center can discuss FSA ID issues only with the account holder.

Federal Student Aid on Social Media



X (Twitter)



Facebook



YouTube




LinkedIn





Instagram


<https://studentaid.gov/notices/social>

University Office of Scholarships & Financial Aid

**Financial, Billing and Enrollment Center**

[APPLY](#) [VISIT](#) [GIVE NOW](#)

[Billing & Payments](#) [Scholarships & Financial Aid](#) [Registration & Records](#) [Forms & Requests](#) [Policies](#) [Info For ...](#) 




SCHOLARSHIPS & FINANCIAL AID

Kent / Financial, Billing And Enrollment Center / Scholarships & Financial Aid


Funding Your Education

When it comes to paying for college, financial aid can be a game changer. Whether it's through scholarships, loans, grants or work-study programs, our team is here to help you maximize your financial aid offer.




Financial Aid Checklist

Follow our step-by-step checklist to apply for financial aid, including the Free Application for Federal Student



Cost of Attendance

Utilize our cost of attendance information and net price calculator to estimate your educational



Scholarships

Unlike loans, scholarships do not require repayment, making them a valuable resource in affording your

<https://www.kent.edu/fbe-center/scholarships-financial-aid>

Financial, Billing & Enrollment Center

Connect with Us!

Office Hours: M-F: 9 a.m. - 5 p.m.

Schedule Appointment

In-Person

Virtual

FAFSA
Assistance

Other Options

Submit
your
questions
online

Chatbot

Call Us

www.kent.edu/fbe-center

QUESTIONS RELATED TO:



Scholarships &
Financial Aid



Billing & Payments



Student Records &
Enrollment



Financial Wellness
(student resource)

