FINANCIAL AID
NEXT STEPS
OUR AGENDA

- Financial Aid Process Overview
- Student Completing Their Next Steps
- Determining Your Kent State Costs
- Additional Financial Options
FIND THIS PRESENTATION ONLINE AT KENT.EDU/FINANCIALAID

SCROLL DOWN TO FIND "NEW FIRST-YEAR STUDENTS" TAB

SELECT NEXT STEPS PRESENTATION
FINANCIAL AID PROCESS

1. COMPLETE FAFSA
2. RECEIVE STUDENT AID REPORT
3. FINANCIAL AID AWARDED BASED ON FAFSA RESULTS
4. RECEIVE OFFER LETTER
5. RECEIVE E-BILL AND REVIEW FINANCIAL AID OPTIONS
A list of next steps that the student may need to complete:

- Get Admitted to Kent State University
- Pay Your Enrollment Fee
- Grant Online FERPA Authorization
- Submit Your Immunization Documentation
- Get Your Financial Aid

File the 2021-2022 FAFSA
- Your FAFSA has been received and is valid. Deadline: 2/1/2021
- Submit Required Documents
  - All required documents are received. Deadline: 7/15/2021
PARENT AND FAMILY ACCESS COMPLETED BY STUDENT IN FLASHLINE

KSUVIEW DESIGNEE ALLOWS DESIGNEE TO SEE SELECT ITEMS IN FLASHLINE

KENT.EDU/WELCOME-KSUVIEW

KENT.EDU/ABOUT-FERPA
VERIFICATION PROCESS

- Ensures accuracy
- Not an optional process
- Students notified by email
- Submit documents to OneStop for Student Services
- Use IRS Data Retrieval Tool reduces chances of being selected

Requirements and status can be viewed on Flashline
# Financial Aid Offer

**Suzie Kent**  
March 2, 2021

## Cost of Attendance

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

<table>
<thead>
<tr>
<th>Estimated Billable Costs</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$5,887.00</td>
<td>$5,887.00</td>
<td>$11,774.00</td>
</tr>
<tr>
<td>On-Campus Housing &amp; Meal Plan*</td>
<td>$6,233.00</td>
<td>$6,233.00</td>
<td>$12,466.00</td>
</tr>
<tr>
<td>Other Fees (estimated)</td>
<td>$200.00</td>
<td>$200.00</td>
<td>$400.00</td>
</tr>
<tr>
<td><strong>Estimated Total Billable Costs</strong></td>
<td><strong>$12,310.00</strong></td>
<td><strong>$12,310.00</strong></td>
<td><strong>$24,620.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Non-Billable Costs</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$600.00</td>
<td>$600.00</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,019.00</td>
<td>$1,019.00</td>
<td>$2,038.00</td>
</tr>
<tr>
<td>Personal and Miscellaneous</td>
<td>$991.00</td>
<td>$991.00</td>
<td>$1,982.00</td>
</tr>
<tr>
<td><strong>Estimated Total Non-Billable Costs</strong></td>
<td><strong>$2,610.00</strong></td>
<td><strong>$2,610.00</strong></td>
<td><strong>$5,220.00</strong></td>
</tr>
</tbody>
</table>

*The estimated non-billable costs do not include additional special course fees or program fees. This is not a bill.

## Financial Aid

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

<table>
<thead>
<tr>
<th>Financial Aid Program</th>
<th>Status</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift Aid</td>
<td>Accepted</td>
<td>$750.00</td>
<td>$750.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Trustee Scholarship</td>
<td>Offered</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Ohio College Opportunity Grant</td>
<td>Estimated</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$3,248.00</td>
<td>$3,248.00</td>
<td>$6,496.00</td>
</tr>
<tr>
<td>Federal Student Aid</td>
<td>Accepted</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Self-Help Aid</td>
<td>Offered</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Offered</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Federal Unsubsidized Loan</td>
<td>Offered</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
</tbody>
</table>

**Grand Total:** $9,897.00

## Estimated Remaining Balance

Estimated billable costs minus total offered financial aid

<table>
<thead>
<tr>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12,310.00</td>
<td>$12,310.00</td>
<td>$24,620.00</td>
</tr>
<tr>
<td>$7,248.00</td>
<td>$7,248.00</td>
<td>$14,496.00</td>
</tr>
<tr>
<td>$5,062.00</td>
<td>$5,062.00</td>
<td>$10,125.00</td>
</tr>
<tr>
<td>$2,750.00</td>
<td>$2,750.00</td>
<td>$5,500.00</td>
</tr>
<tr>
<td>$2,312.00</td>
<td>$2,312.00</td>
<td>$4,625.00</td>
</tr>
</tbody>
</table>

**If you were offered Federal Work Study it is not included in this total.**

See the enclosed guide for information on how to pay for the remaining estimated Billable and Non-Billable Costs.
MAKING AWARD DECISIONS

- AWARDS IN AN OFFERED STATUS
- SCHOLARSHIPS
- LOANS
- STUDENT MUST MAKE DECISIONS VIA FLASHLINE

KENT.EDU/FINANCIALAID/FLASHLINE
VIEW, ACCEPT, DECLINE
FINANCIAL AID AWARDS

UNDER STUDENT SECTION, SELECT FINANCES
TAB, UNDER FINANCES TAB, SELECT FINANCIAL AID
SELECT “FINANCIAL AID AWARDS”

FLASHLINE.KENT.EDU
At Kent State University, an Award Year is defined as the Summer, Fall and Spring Terms for a given year. For example, Aid Year 2020-2021 is defined as Summer 2020 Term, Fall 2020 Term, and Spring 2021 Term.

Select Aid Year: 2021-2022 Award Year

Submit
Financial Aid Awards 2021-2022 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 the One Stop for Student Services if you have questions.
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/onestop/what-financial-wellness.
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.

<table>
<thead>
<tr>
<th>Award Decision</th>
<th>Status</th>
<th>Term</th>
<th>Amount</th>
<th>Accept Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Achievement Award</td>
<td>Offered</td>
<td>Fall 2021</td>
<td>$1,250.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Offered</td>
<td>Spring 2022</td>
<td>$1,250.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fund Total</td>
<td>$2,500.00</td>
<td>Select Decision</td>
</tr>
</tbody>
</table>

Submit Decision
### Expected Enrollment

<table>
<thead>
<tr>
<th></th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2021</td>
<td>Full Time</td>
</tr>
<tr>
<td>Spring 2022</td>
<td>Full Time</td>
</tr>
</tbody>
</table>

### Financial Aid Award by Term

<table>
<thead>
<tr>
<th>Fund</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Status</td>
<td>Amount</td>
</tr>
<tr>
<td>Academic Achievement Award</td>
<td>WEB Accept</td>
<td>$500.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$585.00</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Accepted</td>
<td>$1,250.00</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>WEB Accept</td>
<td>$1,750.00</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>WEB Accept</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>$5,085.00</td>
</tr>
</tbody>
</table>

**Example of Financial Aid Accepted in Flashline**
DETERMINING YOUR COST
## Cost of Attendance (Budget)

<table>
<thead>
<tr>
<th></th>
<th>IN-STATE</th>
<th>OUT-OF-STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$11,774</td>
<td>$20,650</td>
</tr>
<tr>
<td>Standard Double Room</td>
<td>$7,735</td>
<td>$7,735</td>
</tr>
<tr>
<td>Basic Board Meal Plan (Blue Plan)*</td>
<td>$4,711</td>
<td>$4,711</td>
</tr>
<tr>
<td>Books and Supplies**</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Transportation**</td>
<td>$2,038</td>
<td>$2,038</td>
</tr>
<tr>
<td>Miscellaneous and Personal</td>
<td>$2,210</td>
<td>$2,210</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>$29,668</td>
<td>$38,544</td>
</tr>
</tbody>
</table>

*Billable and **Non-Billable Costs Based on Proposed 2021-2022 Rates
TUITION AND FEES
KENT.EDU/BURSAR

► PER CREDIT HOUR
► OHIO RESIDENT / NON-OHIO RESIDENT
► KENT CAMPUS / REGIONAL CAMPUS
► CURRENT RATES ON BURSAR WEBSITE
► OHIO TUITION GUARANTEE

PAYMENT DUE DATE:
FALL 2021 - AUG. 6
RESIDENCE SERVICES

ROOM RATES RANGE FROM $3,755 – $5,578 FOR SINGLE SEMESTER
BASED ON 2020-2021 RATES

EXAMPLES:

STANDARD SINGLE: $4,253

STANDARD DOUBLE: $3,755

TWO-PERSON SEMI-SUITE W/ SHARED BATH: $4,198

SINGLE W/ PRIVATE BATH: $4,918

KENT.EDU/HOUSING
DINING SERVICES

BASED ON 2020-2021 AMOUNTS

- BLUE PLAN
  $2,287

- KENT PLAN
  $2,500

- GOLD PLAN
  $2,750

KENT.EDU/DINING
ADDITIONAL FINANCIAL AID OPTIONS
SCHOLARSHIPS
KENT.EDU/SCHOLARSHIPS

- KENT STATE ONLINE SCHOLARSHIP SEARCH
- SCHOLARSHIP SEARCH CHECKLIST
- OUTSIDE SCHOLARSHIP SEARCH ENGINES
FEDERAL DIRECT LOANS

- **MAXIMUM AMOUNT $5,500 FOR STUDENTS WITH 0-29 CREDIT HOURS**

- **ORIGINATION FEE APPLIES 1.057%**

- **INTEREST RATE 2.75%**
  - SUBSIDIZED
  - UNSUBSIDIZED

- **GO TO STUDENTAID.GOV**

*INTEREST RATE IS SET ANNUALLY AFTER JULY 1 EACH YEAR*
STUDENT MUST COMPLETE:

- ENTRANCE LOAN COUNSELING
- MASTER PROMISSORY NOTE
FEDERAL DIRECT PLUS

- Parent must complete online
- Instant credit decision
- Origination fee applies 4.228%
- Interest rate 5.30%
- Deferment option available
  - Interest accrues
- Option if credit is denied:
  - Endorser
  - Student can borrow additional unsubsidized loan
PRIVATE EDUCATION LOANS
KENT.EDU/FINANCIALAID/PRIVATE-LOANS

HELPS STUDENTS PAY EDUCATION COSTS BEYOND FEDERAL, STATE, AND INSTITUTIONAL AID
BURSAR PAYMENT PLANS

► SINGLE PAYMENT
PAYONLINE.KENT.EDU

► 4-, 5-, OR 6-MONTH
- COORDINATED THROUGH FLYWIRE

KENT.EDU/BURSAR/MONTHLY-PAYMENT-PLAN-OPTIONS
SPECIAL CIRCUMSTANCES

CHANGE IN FAMILY CIRCUMSTANCES

- Parent or Spouse Death
- Unusual Uncovered Medical/Dental Expenses
- Loss of Employment
- Parent in College
- Loss of Unemployment Benefits, Child Support or Alimony
- Divorce

- Conditions exist that cannot be documented with the FAFSA
- Application & Supporting Documentation Required
- Decisions are final and cannot be appealed to the U.S. Department of Education
- Processing time is 2-4 weeks from the time that all documentation is received
- Student is responsible for any balance owed to Kent State University while waiting for application to be reviewed

kent.edu/financialaid/special-circumstances
ONESTOP
FOR STUDENT SERVICES

REACH US BY PHONE OR
SCHEDULE AN APPOINTMENT!
9 AM - 5 PM, MONDAY - FRIDAY

FIRST FLOOR, UNIVERSITY LIBRARY
PHONE: 330-672-6000
KENT.EDU/ONESTOP

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