OUR AGENDA

- Financial Aid Process Overview
- Student Completing Their Next Steps
- Determining Your Kent State Costs
- Additional Financial Options
- Bursar and Billing Basics
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

CORRELATES WITH FINANCIAL AID STATUS INFORMATION
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

---

**FINANCIAL AID OFFER ENCLOSED!**

---

**SUZIE KENT**
March 2, 2021

---

**KENT STATE UNIVERSITY**
Student Financial Aid Office

---

**2021-2022 FINANCIAL AID OFFER**

---

**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>Category</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Tuition/Fees</td>
<td>$8,887.00</td>
<td>$8,887.00</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>Total Estimated 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>

**Estimated Non-Billable Costs**

<table>
<thead>
<tr>
<th>Category</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; 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>Total Estimated 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 tuition fees 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 login.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></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flash Access Grant</td>
<td>Accepted</td>
<td>$750.00</td>
<td>$750.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Trustee Scholarship</td>
<td>Accepted</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>Accepted</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 Suppl Educ Opp Grant</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></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Offered</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Federal Unsub Loan</td>
<td>Offered</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>$9,998.00</strong></td>
<td><strong>$9,998.00</strong></td>
<td><strong>$19,996.00</strong></td>
</tr>
</tbody>
</table>

---

**Estimated Remaining Balance**
Estimated billable costs minus total offered financial aid

<table>
<thead>
<tr>
<th>Category</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total Billable Costs</td>
<td>$12,310.00</td>
<td>$12,310.00</td>
<td>$24,620.00</td>
</tr>
<tr>
<td>Minus Total Gift Aid</td>
<td>$7,248.00</td>
<td>$7,248.00</td>
<td>$14,496.00</td>
</tr>
<tr>
<td>Estimated Net Price</td>
<td>$5,062.00</td>
<td>$5,062.00</td>
<td>$10,124.00</td>
</tr>
<tr>
<td>Minus Self-Help Aid**</td>
<td>$2,750.00</td>
<td>$2,750.00</td>
<td>$5,500.00</td>
</tr>
<tr>
<td><strong>Estimated Remaining Balance</strong></td>
<td><strong>$2,312.00</strong></td>
<td><strong>$2,312.00</strong></td>
<td><strong>$4,625.00</strong></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”
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></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>Fund Total</td>
<td></td>
<td>$2,500.00</td>
<td>Select Decision</td>
</tr>
</tbody>
</table>

Submit Decision
### Expected Enrollment

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

**Total**: **$10,170.00**
DETERMINING YOUR COST
# Cost of Attendance (Budget)

<table>
<thead>
<tr>
<th>Item</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><strong>$29,668</strong></td>
<td><strong>$38,544</strong></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
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
**DINING SERVICES**

Based on 2020-2021 amounts

- **Blue Plan**
  - $2,287

- **Kent Plan**
  - $2,500

- **Gold Plan**
  - $2,750

[kent.edu/dining]
SCHOLARSHIPS
KENT.EDU/SCHOLARSHIPS

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

- KENT STATE ONLINE SCHOLARSHIP SEARCH
- SCHOLARSHIP SEARCH CHECKLIST
- OUTSIDE SCHOLARSHIP SEARCH ENGINES
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. If you receive a loan or TEACH Grant, you must complete counseling and carefully read and sign your agreement.

**Federal Direct Loans**

- **Maximum Amount**: $5,500 for students with 0-29 credit hours
- **Origination Fee**: Applies 1.057%
- **Interest Rate**: 3.73%*
  - 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

Considering School
I'm thinking about going to college or 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.
FEDERAL DIRECT PLUS

- PARENT MUST COMPLETE ONLINE
- INSTANT CREDIT DECISION
- ORIGINATION FEE APPLIES 4.228%
- INTEREST RATE 6.28%
- 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
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
Bursar and Billing Basics
View Your EBILL

**Fall 2021 Charges Will Be Visible in Flashline Beginning June 25**

**EBILL Will Be Published on July 20 - Email Notification Will Be Sent to Students and Authorized Users**

---

**Example of a Summer 2021 EBill**

<table>
<thead>
<tr>
<th>ACCOUNT INFORMATION AS OF:</th>
<th>BALANCE DUE DATE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>KSU ID:</td>
<td>05/17/21</td>
</tr>
<tr>
<td>STUDENT NAME:</td>
<td></td>
</tr>
<tr>
<td>RESIDENCE STATUS:</td>
<td>In State Resident</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ACCOUNT ACTIVITY</th>
<th>DESCRIPTION</th>
<th>CHARGES</th>
<th>PAYMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Services Fee</td>
<td>$10.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Fee-KC GR Res</td>
<td>$442.20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Instructional Fee-KC GR Res</td>
<td>$2,773.80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Distance Learning Course Fee</td>
<td>$72.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TOTAL CURRENT CHARGES/PAYMENTS: $3,298.00

ACCOUNT BALANCE: $3,298.00

ACCOUNT BALANCE (LESS ESTIMATED FINANCIAL AID): $3,298.00

Payment Plan Balance/Deferral Amount(s)

<table>
<thead>
<tr>
<th>TERM</th>
<th>DESCRIPTION</th>
<th>DUE DATE</th>
<th>AMOUNT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Balance Due Date</td>
<td></td>
<td>$3,298.00</td>
</tr>
</tbody>
</table>

TOTAL AMOUNT DUE: $3,298.00
MAKING A SINGLE PAYMENT
PAYONLINE.KENT.EDU

Welcome to the login site for making online payments and viewing published e-bills. Please login using one of the following options:

- **Student Guest User** (Parent/Guardian)
  - Username: Enter student's KSU ID # and student's last name
  - Password: Can only make payments to student's account
  - Use student and login help.

- **Authorized User** (Parent/Guardian)
  - Access assigned by Bursar's Office
  - View e-bills or make payments to an ARO account
  - Access authorized by student

- **Guest User** (Parent/Guardian)
  - Enter student's KSU ID # and student's last name
  - Can only make payments to student's account

**PAYMENT DUE DATE: FALL 2021 - AUG. 6**
BURSAR PAYMENT PLANS

- AVAILABLE FALL AND SPRING TERMS
  PAYONLINE.KENT.EDU

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

KENT.EDU/BURSAR/MONTHLY-PAYMENT-PLAN-OPTIONS
KSU can accept 529 Plan payments by mail or online.

Recommended to request payment from your 529 Plan at least 2 weeks prior to the payment due date.
THE GREEN ENVELOPE

Did you get your green envelope yet? It looks like this!

GET STARTED

SET UP REFUND PREFERENCE

- Financial aid received that exceeds the balance due to KSU will be refunded to the student to use towards non-billable education-related expenses.

- Parent Plus Loan refund may be issued to parent (election made during application process).
TUITION PROTECTION PLAN

TUITION INSURANCE PROVIDES CONFIDENCE BY REIMBURSING TUITION COSTS IF A STUDENT WITHDRAWS AT ANY TIME DURING THE SEMESTER FOR A COVERED REASON.*

► MENTAL HEALTH CONDITIONS
► CHRONIC ILLNESS
► SERIOUS INJURY OR ILLNESS

GRADGUARD.COM/TUITION/KENT

* TERMS, CONDITIONS, AND EXCLUSIONS APPLY, INCL. PRE-EXISTING CONDITIONS.
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.*