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
<table>
<thead>
<tr>
<th>Task</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get Admitted to Kent State University</td>
<td></td>
</tr>
<tr>
<td>Pay Your Enrollment Fee</td>
<td></td>
</tr>
<tr>
<td>Grant Online FERPA Authorization</td>
<td></td>
</tr>
<tr>
<td>Submit Your Immunization Documentation</td>
<td></td>
</tr>
<tr>
<td>Get Your Financial Aid</td>
<td></td>
</tr>
</tbody>
</table>

- **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

**YOUR NAME HERE!**

**Financial Aid Offer Enclosed!**

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**Kent State University**

2022-2023 Financial Aid Offer

Kent State ID Number: 80000000
Expected Family Contribution: 0

**Suzie Kent**
March 2, 2022

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## 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>Item</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>

## Estimated Non-Billable Costs

<table>
<thead>
<tr>
<th>Item</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 tuition does not include additional special course fees or program fees. This is not a bill.*

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**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>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 Supplemental 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 Unsubsidized 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>$9,958.00</td>
<td>$9,958.00</td>
<td>$19,916.00</td>
</tr>
</tbody>
</table>

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**Estimated Remaining Balance**

<table>
<thead>
<tr>
<th>Item</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>$5,063.00</td>
<td>$10,125.00</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>Estimated Remaining Balance</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 2021-2022 is defined as Summer 2021 Term, Fall 2021 Term, and Spring 2022 Term.

Select Aid Year: 2022-2023 Award Year

Submit

RELEASE: 8.21.1
Financial Aid Awards 2022-2023 Award Year

FINANCIAL AID AWARDING STATUS
Thank you for submitting a Free Application for Federal Student Aid for the 2022-2023 academic year. This FAFSA will be used for awarding financial aid for the Summer 2022, Fall 2022 and Spring 2023 semesters at Kent State University. Awarding for the 2023 academic year will begin in February for new freshmen and April for returning Kent State University students and all other students. Please continue to check FlashLine; “Financial Aid Status” for more information and updates.

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](http://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.

### Award Decision

<table>
<thead>
<tr>
<th>Fund</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>Fund Total:</td>
<td></td>
<td>$2,500.00</td>
<td></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>Status</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Achievement Award</td>
<td>WEB Accept</td>
<td>$500.00</td>
<td>Accepted</td>
<td>$500.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$585.00</td>
<td>Accepted</td>
<td>$585.00</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Accepted</td>
<td>$1,250.00</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>
<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>
<td>WEB Accept</td>
<td>$1,000.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td><strong>$5,085.00</strong></td>
<td><strong>$5,085.00</strong></td>
<td><strong>$10,170.00</strong></td>
</tr>
</tbody>
</table>
DETERMINING YOUR COST
# Cost of Attendance (Budget)

<table>
<thead>
<tr>
<th></th>
<th><strong>IN-STATE</strong></th>
<th><strong>OUT-OF-STATE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TUITION</strong></td>
<td>$11,774</td>
<td>$20,650</td>
</tr>
<tr>
<td><strong>STANDARD DOUBLE ROOM</strong></td>
<td>$7,735</td>
<td>$7,735</td>
</tr>
<tr>
<td><strong>BASIC BOARD MEAL PLAN (BLUE PLAN)</strong></td>
<td>$4,711</td>
<td>$4,711</td>
</tr>
<tr>
<td><strong>BOOKS AND SUPPLIES</strong></td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td><strong>TRANSPORTATION</strong></td>
<td>$2,038</td>
<td>$2,038</td>
</tr>
<tr>
<td><strong>MISCELLANEOUS AND PERSONAL</strong></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 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 2022 - AUG. 5
RESIDENCE SERVICES

ROOM RATES RANGE FROM $3,850 – $5,578 FOR SINGLE SEMESTER

BASED ON 2021-2022 RATES

EXAMPLES:

- STANDARD SINGLE: $4,253
- STANDARD DOUBLE: $3,850
- TWO-PERSON SEMI-SUITE W/ SHARED BATH: $4,198
- SINGLE W/ PRIVATE BATH: $4,918

KENT.EDU/HOUSING
DINING SERVICES

BASED ON 2021-2022 AMOUNTS

- BLUE PLAN: $2,356
- KENT PLAN: $2,575
- GOLD PLAN: $2,833

KENT.EDU/DINING
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 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
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
EBill will be published mid-July - email notification will be sent to students and authorized users.
MAKING A SINGLE PAYMENT
PAYONLINE.KENT.EDU

- STUDENT LOGIN
- AUTHORIZED USER LOGIN
- GUEST USER LOGIN

PAYMENT DUE DATE:
FALL 2022 - AUG. 5
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
529 SAVINGS PLANS

KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW

- 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.