www.kent.edu/financialaid

# STUDENT FINANCIAL AID

KENT STATE UNIVERSITY
Excellence in Action

ENROLLMENT MANAGEMENT AND STUDENT AFFAIRS

Kent State University's Student Financial Aid Office offered more than $600 million in financial aid to more than 40,000 students in 2014-2015. The financial aid staff is committed to providing high-quality service to all students and attempts to explore all possible financial aid resources with students.

## ESTIMATED ACADEMIC EXPENSES

The cost of attendance consists of the tuition and fees, room and board, books, transportation and personal expenses for the award period. Of those components, the expenses directly owed to Kent State include tuition and fees and room and board (for on-campus students).

**EXAMPLE:** **2014-2015 Academic Year**

Ohio Resident On-Campus

| | |
|---|---|
| Tuition and Fees* | $ 10,012 |
| Room and Board** | $ 9,908 |
| Total Expenses# | $ 19,920 |

Non-Ohio Resident On-Campus

| | |
|---|---|
| Tuition and Fees* | $ 17,972 |
| Room and Board** | $ 9,908 |
| Total Expenses# | $ 27,880 |

* Based on 11-16 semester hours. Additional program and special course fees may be assessed.

** Based on sharing a standard double-occupancy room. Other room types costing more or less are available.

# Other expenses not included in this total include an enrollment fee of $150 and the following estimates: books $1,400; transportation $1,776; miscellaneous expenses $2,550.

## FOOD PLAN

"Board" refers to Kent State's food plan. The standard meal plan is $3,800 per year. This amount is included in the "room and board" figures.

## PART-TIME STUDENTS

Undergraduate students enrolled in fewer than 11 semester hours in one semester are charged part-time tuition and fees of $456 per credit hour for Ohio residents or $818 per credit hour for non-Ohio residents. Fees are subject to approval by the Board of Trustees and, therefore, may change at any time.

## DETERMINING YOUR FINANCIAL AID

Financial need is the difference between the cost of attendance and the expected family contribution (EFC). The federal government has established a formula which determines your expected family contribution. This formula, used by colleges and universities throughout the country, estimates your family's financial strength to determine the amount your family should be able to contribute toward the cost of your education for the academic year. Family income and assets, size of family, number of family members in college, as well as an allowance for retirement are among the items evaluated by this formula.

You have financial need if the cost of attendance (tuition, room and board, books, transportation and miscellaneous expenses) exceeds your family contribution. However, due to the limited availability of funds, the amount of financial aid you receive may not fully meet your financial need.

**EXAMPLE:**
(for an Ohio resident using the university's Estimated Cost of Attendance for 2014-2015):

| | |
|---|---|
| Tuition and Fees | $ 10,012 |
| Room and Board | $ 9,908 |
| Books | $ 1,400 |
| Miscellaneous | $ 2,550 |
| Transportation | $ 1,776 |
| COST OF ATTENDANCE | $ 25,646 |
| Expected family contribution (EFC) (example as determined by the FAFSA) | $ -5,000 |
| Financial need | $ 20,646 |

## HOW DO I APPLY FOR FINANCIAL AID?

1. Apply for admission to Kent State. Only students who have been admitted to Kent State can be considered for financial aid.
2. Submit the Free Application for Federal Student Aid (FAFSA) online.* Complete this process as soon as possible after Jan. 1 of your senior year of high school. Even if you are not sure you qualify for financial aid, we suggest that you apply. Help is available!

## Financial Aid Deadlines For Fall Semester

**PRIORITY DEADLINE TO SUBMIT ONLINE FAFSA: FEB. 15**

**The recommended deadline to submit the FAFSA in order to be considered for the Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant and Federal Work Study is Feb. 15. Results of the FAFSA must be received by Kent State's Student Financial Aid Office by March 1 in order to be considered for these programs.**

**SCHOLARSHIP PRIORITY DATE: JAN. 15**

**Incoming freshmen will automatically be considered for freshman scholarships at the Kent Campus by submitting a complete application for admission by Jan. 15.**

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3. Application for an Ohio College Opportunity Grant (OCOG) is made through completion of the FAFSA. If you are a non-Ohio resident, contact your guidance counselor about aid available from your state.
4. A FAFSA must be completed to determine a student's federal aid eligibility.
   NOTE: To be eligible for federal and state financial aid, you must be a U.S. citizen or Permanent Resident.

*You must indicate Kent State's Title IV school code on the FAFSA form. The Kent Campus code is 003051.

## WHEN SHOULD I APPLY

Apply for financial aid by completing the FAFSA online as soon as possible after Jan. 1 of your senior year of high school. This process needs to be repeated each and every year you are attending college. To receive priority consideration for fall semester, your need-analysis report (generated by the FAFSA) must be received at Kent State's Student Financial Aid Office by the priority processing deadline of March 1.

## WHERE CAN I GET AN APPLICATION?

The Free Application for Federal Student Aid (FAFSA) should be completed online at www.fafsa.gov. Students interested in grants, loans, the federal work-study program and some Kent State University scholarships must complete this form.

## SCHOLARSHIPS AND OTHER FINANCIAL AID PROGRAMS AT KENT STATE UNIVERSITY

More than 85 percent of Kent State freshmen in 2014-2015 received assistance through scholarships, grants, loans or employment opportunities.

### SCHOLARSHIPS

Kent State offers a variety of scholarship opportunities for students enrolled at the Kent Campus or one of the Regional Campuses. Scholarships are awarded based upon a variety of criteria. Scholarships do not require repayment and are often renewable if a student meets specified academic expectations.

Kent State University offers scholarships to incoming freshmen and transfer students. Incoming freshmen will automatically be considered for freshman scholarships at the Kent Campus by submitting a complete application for admission by Jan. 15. The application for admission is available online at www.kent.edu/admissions. Freshmen applying after this date will be considered for scholarships if funds are available. Incoming freshman scholarships are based primarily on academic performance. Extra-curricular involvement, leadership and, in some cases, financial need are also considered for some scholarships.

All students (incoming freshmen and transfer) should utilize the Kent State University Scholarship Search Qualifier available at www.kent.edu/financialaid/scholarships to locate possible additional scholarship opportunities. The Scholarship Search Qualifier is an online searchable database of all scholarships offered by Kent State University.

More than 700 departmental scholarships are awarded directly by university academic departments for students pursuing specific majors. Information is available on these departmental and other local and national scholarships on the Scholarship Search Qualifier.

Several scholarships are available for students transferring to Kent State University. Some scholarships for transfer students do require an additional application. Application and eligibility requirements are included in the information.

### OTHER SCHOLARSHIP RESOURCES

Scholarship aid is available through public and private sources. Your high school counselor, employers, friends and relatives are potential sources of information regarding these opportunities. A thorough scholarship search should include careful investigation of these resources outside the university. One of the best ways to locate external scholarship opportunities is through an online search. A number of free scholarship search engines allow students to conduct a scholarship search on a national level. The Student Financial Aid Office website provides a list of popular free scholarship search engines at www.kent.edu/financialaid/scholarships.

### GRANTS

Grants are sources of financial aid which are based on financial need. Grants are a desirable form of aid since they do not require repayment.

### LOANS

Student loans are available to all undergraduate students regardless of need. Repayment begins six months after graduation or when the student is no longer enrolled at least half time.

### ON-CAMPUS EMPLOYMENT

Students attending the university at least half time may seek student employment through the University's Career Services Center at www.kent.edu/career. Students who demonstrate financial need and have met the deadline for priority consideration may be eligible for on-campus employment through the federal Work-Study Program. Others may be employed on campus in university-funded jobs. Students work an average of 10 hours per week, are paid every two weeks and may use their earnings for any purpose. Students should understand that these earnings will not automatically be applied toward payment of university expenses, such as tuition, room and board.


**Student Financial Aid**
330-672-2972
www.kent.edu/financialaid

**Admissions Office**
Kent State University
P.O. Box 5190
Kent, OH 44242-0001
330-672-2444
1-800-988-KENT
www.kent.edu/admissions



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