PAYING FOR COLLEGE
FINANCIAL AID • TUITION • REFUNDS
Kent State Stark freshman student who receives a $5,500 Federal Direct Loan only

<table>
<thead>
<tr>
<th>Estimated Costs Less Estimated Financial Aid</th>
<th>Fall 2018</th>
<th>Spring 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$2,832</td>
<td>$2,832</td>
</tr>
<tr>
<td>Less Estimated Aid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- $5,500 Federal Direct Loan</td>
<td>$2,722</td>
<td>$2,722</td>
</tr>
</tbody>
</table>

Textbooks: $645 per semester
Due dates can be found at [www.kent.edu/bursar](http://www.kent.edu/bursar)
- Fall bills are published July 17 and due **Aug. 3, 2018**
- Spring bills are published after Thanksgiving and due **Jan. 7, 2019**

- Not all registration activity results in a statement being issued prior to a due date.

- **Students need to check FlashLine > Student > Finances > Tuition and Payments** for up-to-date billing information.

- Late or non-payment may cause the student to have their schedule canceled.
OPTIONS FOR PAYING TUITION CHARGES
Scholarships

- View awards on FlashLine
- Incoming Freshman Scholarships
- External Scholarships
- Barnes & Noble Book Award
  - APPLY TODAY!
- Scholarship Match Program
  - Deadline October 1
  - We’ll match any external scholarship up to $1,000 for an incoming freshman
- Scholarship Announcements - Ongoing throughout the year

www.kent.edu/stark/scholarships
Federal Grant & Direct Student Loans

www.studentloans.gov

- Pell Grant Auto Award
- Loan rate 4.45% (July 1, 2017) - Sub vs. Unsub
- Entrance Counseling & MPN
Federal Direct Parent PLUS Loans

www.studentloans.gov

- Online application
- 7.0% (July 1, 2017)
- Approval based on credit
- If credit is denied:
  - Student can borrow additional $4,000 unsubsidized loan
- Requires Entrance Counseling and Promissory Note

Welcome to StudentLoans.gov

Option(s) Updated Successfully

Before you begin, verify that your personal information is up to date.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

Once you have confirmed your information, select what you would like to do:

- Complete Counseling (Entrance, Financial Awareness, and Exit)
- Complete Master Promissory Note
- Request a Direct PLUS Loan
- Endorse a Direct PLUS Loan
- Complete Direct Consolidation Loan Application and Promissory Note
- Complete Income-Driven Repayment Plan Request
- Co-sign Spouse’s Income-Driven Repayment Plan Request
- I am not sure (we will ask you a series of questions to direct you)
Payment Methods

• In-person payments can be made using cash or check

• **Credit card payments must be made online**
  - [https://payonline.kent.edu](https://payonline.kent.edu)
  - 2.99% convenience fee for card payments; none for checking account

• **Payment Plan installments must be made online**
  - [https://kent.afford.com](https://kent.afford.com)
  - August 1 through November 1
  - $55 fee

• **Allow 1 week processing for payments by mail**
  - Personal and scholarship checks
  - Ohio College Savings Plans (529)

• If using Veteran education benefits please contact Anne Fritz
Student Refunds

- Student permanent address must be accurate in FlashLine
- Student will receive a refund letter 7-10 days after course registration
- Students must select a refund delivery choice:
  - Direct deposit to bank account
  - BankMobile account - read terms and conditions carefully!
Questions?

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Walk-In Hours
Monday - Thursday
8:30 a.m. - 6:30 p.m.
Monday - Thursday
8:30 a.m. - 4:30 p.m.

www.kent.edu/stark/financial-aid

This presentation is available online at this website.