One Stop for Student Services

1st Floor Library
Monday – Friday from 9-5pm
330-672-6000

Contact Us link on our website: www.kent.edu/onestop

*Special Hours of Operation due to peak periods available on the OS website
Student Services Provided:

Assistance with or Questions about:

- Adding or dropping classes via Flashline
  - Not Academic Advisors
- Understanding your ebill
- Payment due dates
- Payment options
- Applying for financial aid and scholarships
- Understanding financial aid awards
- Financial wellness
- Grade information
- Applying for graduation and registering for commencement
- Certification of enrollment
- Ohio residency status
- Obtaining academic transcripts
Get Connected:

• In-person visit via FlashQ
  • Check-in before you come in!
  • Via website, mobile phone app (Qless) or in-person kiosk
    • Receive text messages for line position status
• Phone
  • Call-back feature…Why wait when you can get a callback?
• Website www.kent.edu/onestop
  • Find information 24/7!
  • Submit questions or forms via our Contact Us form
Student To-Do List

- Review Student Checklist via FlashLine for incomplete tasks
- Complete the FERPA release
- Complete the KSUview
- Review semester financial aid awards via FlashLine
- Review semester eBill/invoice via FlashLine
- Options for gap funding

Don’t Wait
Act Now!
FLASHLINE STUDENT CHECKLIST

• A list of next steps that the student may need to complete

• Correlates with Financial Aid Status information listed on the Your Financial Plan
FERPA Release Form Designee

- Allows designee to call KSU regarding student’s account
- Permission **must be** given by student via FlashLine
- Designee must know passphrase
  - Sent an email
- **Required after the 1st day of classes – August 22nd**

www.kent.edu/registrar/ferpa
KSUview Designee

- Allows designee to see selected items in FlashLine
- Permission **must be** given by student via FlashLine
- Designee must have an active email account

www.kent.edu/welcome-ksuvview
KENT STATE FINANCIAL PLAN

Sallie Student
1846 Woodlawn Avenue
Poland, OH 44000-2000

WE'RE EXCITED YOU HAVE CHosen TO JOIN THE GOLDEN FLashes FAMILY!
Now that you have decided to attend Kent State University this fall, we know you need detailed information about expenses and financial aid. This document will assist you in preparing your finances before you attend Destination Kent State orientation. Below is information about the status of your scholarships and financial aid.

FINANCIAL AID STATUS
As of May 16, 2019 your financial aid status is:
✓ Your FAFSA has been received and is valid
✓ You have submitted any required documents
⚠ You have awards to accept or decline in FlashLine

FINANCIAL AID DETAILS
You are eligible for $16,496 in financial aid to help with your 2019-2020 college expenses. See details below.

### Program
- **Gift Aid:**
  - Trustees Scholarship: WEB Accept
  - One College Opportunity Grant: Accepted
  - Federal Pell Grant Program: Accepted
  - Federal Supplemental Educational Opportunity Grant: Accepted

- **Self Help Aid:**
  - Federal Direct Subsidized Loan: Offered
  - Federal Direct Unsubsidized Loan: Offered

### Status
- **Fall 2019:**
  - $1,250.00
  - $3,098.00
  - $1,750.00
- **Spring 2020:**
  - $1,250.00
  - $3,097.00
  - $1,750.00

### Total
- Fall 2019: $8,248.00
- Spring 2020: $8,247.00
- Total: $16,495.00

### Additional costs
- **Estimated Total Direct Costs:** $11,427.00
- **Estimated Total Indirect Costs:** $2,860.00

### What's the Cost?
Based on in-state tuition and the basic room and board options, your estimated total direct cost for the 2019-2020 academic year is $22,864.00. With your current financial aid, your estimated out-of-pocket cost is approximately $6,359.00. You will receive notification of your invoice by email after 5 pm on July 16, 2019 and it will list your actual expenses as of that day.

<table>
<thead>
<tr>
<th>Estimated Direct Costs</th>
<th>Fall 2019</th>
<th>Spring 2020</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/ Fees*</td>
<td>$9,396.00</td>
<td>$5,396.00</td>
<td>$10,792.00</td>
</tr>
<tr>
<td>Other fees (estimated)</td>
<td>$200.00</td>
<td>$200.00</td>
<td>$400.00</td>
</tr>
<tr>
<td>On-Campus Housing &amp; Meal Plan*</td>
<td>$5,841.00</td>
<td>$5,841.00</td>
<td>$11,682.00</td>
</tr>
<tr>
<td>Estimated Total Direct Costs</td>
<td>$11,427.00</td>
<td>$11,427.00</td>
<td>$22,854.00</td>
</tr>
<tr>
<td>Minus Total Financial Aid (from award)**</td>
<td>$8,248.00</td>
<td>$8,247.00</td>
<td>$16,495.00</td>
</tr>
<tr>
<td>Estimated Remaining Amount Needed to Cover Direct Costs</td>
<td>$3,179.00</td>
<td>$3,180.00</td>
<td>$6,359.00</td>
</tr>
</tbody>
</table>

### Additional Costs to consider when planning to attend college (these will not be billed from Kent State)
- **Books and Supplies:** $650.00
- **Transportation:** $679.00
- **Personal and Miscellaneous:** $802.00

### Estimated Total Indirect Costs
- Fall 2019: $2,181.00
- Spring 2020: $2,181.00
- Total: $4,362.00

*The estimated tuition/fees are subject to change and do not include additional special course fees or program fees.
**Housing is based on a standard double room and the Blue meal plan.
**Total Financial Aid does not include Federal Work Study. If you need additional financial assistance, your parent may apply for a Federal Parent PLUS Loan or your parent or your parent may apply for a Private Loan up to $10,533.00

Options to help cover the Estimated Remaining Amount Needed to Cover Direct and Indirect Costs are:
- PLUS Loan (parents only) via studentloans.gov
- Tuition Management Systems (TMS) Monthly Payment Plan via kent.sanford.com
- Private Loan via www.kent.edu/financialaid/fastchoice.

Find more information about the three options listed above on page 2 of the insert included with this brochure.

NEXT STEPS
- Accept your scholarship and financial aid awards by logging in to FlashLine.
- Complete all steps in your “My Lists” checklist in FlashLine including:
  - Entrance Counseling and Master Promissory Note, if accepting a student loan
  - FERPA release to assign a parent/advocate permission to inquire about your account
- To determine the best payment options for your fall invoice, visit www.KENT.EDU/ONESTOP

Whatever your needs, we are here to answer your questions. Please call the One Stop for Student Services at 330-672-6000. (Monday through Friday from 9 a.m. to 5 p.m.)
WE'RE EXCITED YOU HAVE CHOSEN TO JOIN THE GOLDEN FLASHES FAMILY!
Now that you have decided to attend Kent State University this fall, we know you need detailed information about expenses and financial aid. This document will assist you in preparing your finances before you attend.

FINANCIAL AID STATUS
As of May 30, 2019 your financial aid status is:

- ✓ Your FAFSA has been received and is valid
- ✓ You have submitted any required documents
- ✓ You have accepted or declined your aid in FlashLine
- ❌ If you plan to borrow Direct Loans, you need to complete your Entrance Counseling at studentloans.gov
WE’RE EXCITED YOU HAVE CHOSEN TO JOIN THE GOLDEN FLASHES FAMILY!
Now that you have decided to attend Kent State University this fall, we know you need detailed information about expenses and financial aid. This document will assist you in preparing your finances before you attend Destination Kent State orientation. Below is information about the status of your scholarships and financial aid.

FINANCIAL AID STATUS
⚠️ As of May 30, 2019, we have not received your Free Application for Federal Student Aid (FAFSA). There is still time to apply at FAFSA.gov.
KENT STATE FINANCIAL PLAN

Sallie Student
1846 Woodlawn Avenue
Poland, OH 40000-2000

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FINANCIAL AID STATUS
As of May 30, 2019 your financial aid status is:
✓ Your FAFSA has been received and is valid
⚠ You have outstanding requirements preventing the awarding of aid:
  - Signed Copy of Student’s 2017 Federal Income Tax Return
  - Dependent Student Verification Worksheet
WE'RE EXCITED YOU HAVE CHOSEN TO JOIN THE GOLDEN FLASHES FAMILY!
Now that you have decided to attend Kent State University this fall, we know you need detailed information about expenses and financial aid. This document will assist you in preparing your finances before you attend.

FINANCIAL AID STATUS
As of May 30, 2019 your financial aid status is:
✓ Your FAFSA has been received and is valid
✓ You have submitted any required documents
✓ You have accepted or declined your aid in FlashLine
⚠️ If you plan to borrow Direct Loans, you need to complete your Entrance Counseling at studentloans.gov
Additional Action Steps for Direct Loans

If Accepting Federal Direct loans, student must complete:

• Entrance Counseling

• Master Promissory Note (MPN)

• Current interest rate is 4.529% - effective July 1st
  • Subsidized - interest free until graduation
  • Unsubsidized – interest accrues

• $5500 max for freshmen

• 6 month grace period for repayment

www.StudentLoans.gov
FINANCIAL AID DETAILS

You are eligible for $16,495 in financial aid to help with your 2019-2020 college expenses. See details below.

<table>
<thead>
<tr>
<th>Program</th>
<th>Status</th>
<th>Fall 2019</th>
<th>Spring 2020</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift Aid:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustee Scholarship</td>
<td>WEB Accept</td>
<td>$1,250.00</td>
<td>$1,250.00</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Ohio College Opportunity Grant</td>
<td>Estimated</td>
<td>$750.00</td>
<td>$750.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Federal Pell Grant Program</td>
<td>Accepted</td>
<td>$3,098.00</td>
<td>$3,097.00</td>
<td>$6,195.00</td>
</tr>
<tr>
<td>Federal Suppl Educ Opp Grant</td>
<td>Accepted</td>
<td>$400.00</td>
<td>$400.00</td>
<td>$800.00</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 Direct Unsub Loan</td>
<td>Offered</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$8,248.00</td>
<td>$8,247.00</td>
<td>$16,495.00</td>
</tr>
</tbody>
</table>

- Will lists eligibility for:
  - Scholarships
  - Federal grants, state grants and federal student loan
  - **Federal Work Study** - will not be deducted from the bill

- Gift Aid vs. Self-Help Aid:
  - Gift aid does not have to be repaid
  - Self-Help aid is repaid or earned
  - Subsidized loan is interest free until after graduation or enrollment is less than 1/2 time
**What’s the Costs?**

*Blue minus Green = Yellow*

### Direct Costs (Blue)
- Will be listed on Invoice
- Based on enrollment, residency, residence hall and meal plan
  - Example provided is an in-state, full-time freshmen living on-campus

### Financial Aid (Green)
- Current eligibility listed on document

### Estimated Remaining Amount Needed (Yellow)
- Out-of-Pocket Costs due to Kent State

### Indirect Costs (Beige)
- Not included on invoice but should be budgeted for

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**Estimated Direct Costs**

<table>
<thead>
<tr>
<th></th>
<th>Fall 2019</th>
<th>Spring 2020</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees*</td>
<td>$5,388.00</td>
<td>$5,388.00</td>
<td>$10,772.00</td>
</tr>
<tr>
<td>Other fees (estimated)</td>
<td>$200.00</td>
<td>$200.00</td>
<td>$400.00</td>
</tr>
<tr>
<td>On-Campus Housing &amp; Meal Plan*</td>
<td>$5,811.00</td>
<td>$5,811.00</td>
<td>$11,622.00</td>
</tr>
<tr>
<td><strong>Estimated Total Direct Costs</strong></td>
<td><strong>$11,427.00</strong></td>
<td><strong>$11,427.00</strong></td>
<td><strong>$22,854.00</strong></td>
</tr>
<tr>
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<td>$3,180.00</td>
<td>$6,359.00</td>
</tr>
</tbody>
</table>

**Additional costs to consider when planning to attend college. (These will not be billed from Kent State)**

<table>
<thead>
<tr>
<th>Estimated Indirect Costs</th>
<th>Fall 2019</th>
<th>Spring 2020</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>$679.00</td>
<td>$679.00</td>
<td>$1,358.00</td>
</tr>
<tr>
<td>Personal and Miscellaneous</td>
<td>$902.00</td>
<td>$902.00</td>
<td>$1,804.00</td>
</tr>
<tr>
<td><strong>Estimated Total Indirect Costs</strong></td>
<td><strong>$2,181.00</strong></td>
<td><strong>$2,181.00</strong></td>
<td><strong>$4,362.00</strong></td>
</tr>
</tbody>
</table>

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*The estimated tuition/fees are subject to change and do not include additional special course fees or program fees.

*Housing is based on a standard double room and the Blue meal plan.

*Total Financial Aid does not include Federal Work Study. If you need additional financial assistance, your parent may apply for a Federal Parent PLUS Loan or you or your parent may apply for a Private Loan up to $10,533.00.

Options to help cover the Estimated Remaining Amount Needed to Cover Direct and Indirect Costs are:

- PLUS loan (parents only) via studentloans.gov.
- Private Loan via www.kent.edu/financialaid/fastnote.

Find more information about the three options listed above on page 2 of the insert included with this brochure.
**KENT STATE IS AFFORDABLE!**

**TUITION GUARANTEE** – For most students, Kent State tuition, room and board are guaranteed for four years, which makes it easier to plan ahead with confidence. For more information about your guaranteed tuition amount, please visit: [WWW.KENT.EDU/TUITION](http://WWW.KENT.EDU/TUITION). You will also find a list of FAQs.

**ROOM AND MEAL PLAN OPTIONS** – Be sure to research the cost of room and meal plan options to be prepared when you receive your invoice. Visit: [WWW.KENT.EDU/HOUSING](http://WWW.KENT.EDU/HOUSING) and [WWW.KENT.EDU/DINING](http://WWW.KENT.EDU/DINING).

**FALL E-BILL/INVOICE** – Email notifications of your invoice will be sent to your kent.edu email address on July 16, 2019; the invoice will list your actual expenses as of that day.

- Authorized Users will receive the email notification as well. Students can assign an Authorized User via their FlashLine account.
- Spring e-bill/invoice email notifications will be sent in mid-December.

<table>
<thead>
<tr>
<th>Semester</th>
<th>E-Bill Published</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2019</td>
<td>July 16, 2019</td>
<td>August 2, 2019</td>
</tr>
<tr>
<td>Spring 2020</td>
<td>December 6, 2019</td>
<td>January 6, 2020</td>
</tr>
</tbody>
</table>
Snapshot in Time!

Will Include:
- Charges
- Financial Aid
- Account Balance

Refund Preference is required for excess funding:
- Green envelop mailed after registration
  - Don’t throw away! Instructions are included.

Emailed Notification Only!
CLOSING THE FINANCIAL GAP

If you still need assistance covering your college expenses, please explore the options below:

OUTSIDE SCHOLARSHIPS – Investigate if there are any local scholarships you can apply for. There’s also a variety of other scholarships and reputable websites that are recommended at: WWW.KENT.EDU/FINANCIALAID/EXTERNAL-SCHOLARSHIP-SEARCH-SITES.

SCHOLARSHIP MATCH PROGRAM – If you secure an external scholarship from an agency or organization, we will match the amount up to a total of $1,000. Find details and an application form at: WWW.KENT.EDU/FINANCIALAID/SCHOLARSHIPS.

DIRECT PLUS LOAN (FOR PARENTS ONLY) – Parents can apply for a Direct PLUS Loan which is credit based. There is additional loan funding available for the student if the parent’s credit check is denied. For more details and to apply, visit: WWW.KENT.EDU/FINANCIALAID/LOANS.

MONTHLY PAYMENT PLAN – Kent State offers students and their families the ability to spread their costs over a 5- or 4-month payment plan via the Tuition Management System (TMS) over the fall or spring semesters. For more details, call TMS toll-free at 800-722-4867 or visit: WWW.KENT.AFFORD.COM.

EDUCATION SAVINGS PLAN – If you have previously established an education savings plan (529 Plan), please review the information about how to use it for payment at Kent State at: WWW.KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW.

PRIVATE LOANS – Students may apply for a private loan with a credit worthy co-signer, if necessary. For more details, visit: WWW.KENT.EDU/FINANCIALAID/FASTCHOICE.

SPECIAL CIRCUMSTANCES APPLICATION – If the information submitted on your Free Application for Federal Student Aid (FAFSA) is no longer an accurate representation of your family’s current financial situation, please read about this application at: WWW.KENT.EDU/FINANCIALAID/SPECIAL-CIRCUMSTANCES.
Using a 529 Plan?

- **New!** – Can make online payment at payonline.kent.edu
  - For PIN users only
  - Participating providers will be in dropdown list
  - If not listed, set up payment by July 19th with 529 provider

- Payments are made out to:
  Kent State University
  Billing - Schwartz Center
  Room 131
  800 E. Summit St
  Kent, OH 44242
Still Have Questions?

Come See Us!

Tomorrow from 9-11am on Day 2

- Located on 1st Floor of Library
- **Designated time** for One Stop Staff to assist New Flash Families!
- Get in line ahead of time and then grab some Starbucks!
- Student will need to be present to make updates to their FlashLine account and complete items on StudentLoans.gov