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 with **FlashQ**
  - Check-in before you come in!
  - Via website, mobile phone app (Qless) or in-person kiosk
    - Receive text messages for line status
- Phone
  - Call-back feature…Why wait when you can get a callback?
- Website [www.kent.edu/onestop](http://www.kent.edu/onestop)
  - Find information 24/7!
  - Submit questions or forms to the One Stop via the website
Student **To-Do** List

- **Review Student Checklist via FlashLine for incomplete tasks**
  - List of items for student to complete
  - Checkmark icon at the top of FlashLine

- **Complete the FERPA release**
  - Calling/emailing to inquiry about student’s account

- **Provide KSUview access**
  - Reviewing student FlashLine information

Don’t Wait Act Now!
Student To-Do List

Review semester financial aid awards via FlashLine:
  - Complete unsatisfied requirements
  - Accept scholarships and federal student loans
    - Entrance counseling for loans
    - Sign Master Promissory Note for loans

Review semester eBill/invoice via FlashLine:
  - Determine out-of-pocket costs
  - Figure out payment plan options

Don’t Wait Act Now!
Student To-Do List

Assign an Authorized User:
- Gives permission to view electronic statement/invoices to assignee

Select a Refund Preference:
- Recommended in case a refund results
  - When financial assistance is greater than costs
  - Not guaranteed

Don’t Wait
Act Now!
FLASHLINE NEXT STEPS CHECKLIST

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

• Correlates with Action Steps information listed on the Your Financial Plan
FERPA Release Form Designee

- Allows designee to call KSU regarding students account
- Permission **must be** given by student via FlashLine
- Designee must know passphrase
  - Sent an email
- **Required after the 1st day of classes – August 23rd**

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
CONGRATULATIONS

Flash Mascot,

Kent State has awarded you $5,500 in financial aid to help pay for your college expenses. We think you’re awesome and we are excited to welcome you to campus this fall!

AWARD DETAILS

You are eligible for $5,500 in financial aid to help for your 2018-2019 college expenses. The details of your awards are below:

<table>
<thead>
<tr>
<th>Financial Aid Program</th>
<th>Fall 2018</th>
<th>Spring 2019</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>1,750</td>
<td>1,750</td>
<td>$3,500</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>1,000</td>
<td>1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Total</td>
<td>$2,750</td>
<td>$2,750</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

Your parent may be eligible to borrow a Federal Direct PLUS loan up to the amount of $21,026. Visit www.studentloans.gov for more information.

Based on in-state tuition and the basic room and board options, your estimated cost for the 2018-2019 academic year is $22,374. With your financial aid, your estimated out-of-pocket cost is approximately $15,074. You will receive notification of your invoice by email on July 17, 2018 and it will list your actual expenses as of that day.

NEXT STEPS

We’re excited that you’ve chosen to join the Golden Flashes family! There are just a couple things to take care of if you haven’t already:

- Accept your scholarship and financial aid awards by logging in to FlashLine.
- View Next Steps Checklist in FlashLine – click on the checkmark icon at the top of the page.
- To determine the best payment options for your fall invoice, see www.kent.edu/onestop.

Whatever your needs, we’re 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.)

* This is not a bill and these estimates are for financial planning purposes only for Kent State students.
GREAT REASONS TO CHOOSE KENT STATE

TUITION GUARANTEE
For most students, Kent State tuition, room and board are guaranteed for four years, so it’s easier to plan ahead with confidence. WWW.KENT.EDU/TUITION.

SAFETY
You’ll be safe and secure on the Kent Campus; we’re the safest campus in Ohio and the 11th safest campus in the country.

TOP PUBLIC UNIVERSITY
You’ll get a great education here! Kent State is ranked among the top 100 national public universities by U.S. News and World Report.

RESOURCES
You’ll have opportunities to pursue your passion from the very beginning – research projects, internships, community-engaged learning, education abroad and more.

HEALTHY CAMPUS
You’ll stay in good shape at Kent State. In fact, Kent State’s focus on the health and well-being of students recently earned us the prestigious national 2018 Healthy Campus Award.

We have many healthy, vegetarian and vegan dining options and our Student Recreation and Wellness Center features 153,000 square feet of state-of-the-art fitness amenities. It’s one of the top fitness facilities in the nation.

PLENTY TO DO
Bored? Never! You’re sure to find plenty of interesting things to keep you busy. We have more than 400 student organizations for starters.

We also have 17 NCAA Division I varsity athletic teams. If traditional sports aren’t your thing, try an eSports gaming tournament.

When you venture off campus, downtown Kent is right next door, with shops, restaurants and entertainment. Multiple park systems are nearby too, with miles of biking and hiking trails and the opportunity to canoe your way down the scenic Cuyahoga River.

There’s too much to tell, check out the Life at KSU website at WWW.KENT.EDU/LIFE-KSU.

CLOSING THE FINANCIAL GAP
If you still need help with your college expenses, there are several options to look into:

OUTSIDE SCHOLARSHIPS – Investigate if there are any local scholarships you can apply for. There’s also a variety of other scholarships available. Visit WWW.KENT.EDU/FINANCIALAID/EXTERNAL-SCHOLARSHIP-SEARCH-SITES to learn about reputable websites that are recommended for conducting your search.

SCHOLARSHIPS MATCH PROGRAM – If you secure an outside scholarship, Kent State will match the amount up to a total of $1,000. Find details and an application term at WWW.KENT.EDU/FINANCIALAID/SCHOLARSHIPS.

DIRECT PLUS LOAN – In addition to students applying for loans, parents can also apply for a Direct Plus Loan. Visit WWW.KENT.EDU/FINANCIALAID/LOANS for details.

PAYMENT PLAN – Kent State offers students and their families the ability to spread their costs over a 5- or 4-month payment plan via Tuition Management System (TMS) over the fall or spring semesters. Visit WWW.KENT.AFFORD.COM for more information.
FINANCIAL AID STATUS
Now that fall semester is approaching, we know you need detailed information about expenses and financial aid. Below is information about the status of your scholarships, financial aid, and payment options to make the expenses more affordable.

As of June 1, 2018, the status of your financial aid action steps is:

FASFA status: ON-FILE ACCEPTED
Provided required documents: YES
Award decisions made: YES
Completed entrance counseling: NO

PAYMENT OPTIONS
Notification of your invoice will be sent to you by email on July 17, 2018; the invoice will list your actual expenses as of that day.

Below are examples of the payment plans available. Please visit www.kent.edu/onestop for more details about payment options.

The examples below are based on the estimated cost of an out-of-state resident living on the Kent Campus. Students can view financial aid and their student account balance via FlashLine.kent.edu.

<table>
<thead>
<tr>
<th>Amount Due – Single Payment - Fall 2018</th>
<th>Without Financial Aid</th>
<th>Est. Out-of-Pocket Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Cost for Fall 2018</td>
<td>$15,637</td>
<td>$</td>
</tr>
<tr>
<td>Amount Due on/ by 8/5/18</td>
<td>$15,637</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount Due – 5 Month Payment Plan - Fall 2018</th>
<th>Without Financial Aid</th>
<th>Est. Out-of-Pocket Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Cost for Fall 2018</td>
<td>$15,637</td>
<td>$</td>
</tr>
<tr>
<td>1st payment due on/ by 7/01/18</td>
<td>$3,129</td>
<td>$</td>
</tr>
<tr>
<td>2nd payment due on/ by 8/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>3rd payment due on/ by 9/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>4th payment due on/ by 10/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>5th payment due on/ by 11/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount Due – 6 Month Payment Plan - Fall 2018</th>
<th>Without Financial Aid</th>
<th>Est. Out-of-Pocket Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Cost for Fall 2018</td>
<td>$15,637</td>
<td>$</td>
</tr>
<tr>
<td>1st payment due on/ by 8/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
<tr>
<td>2nd payment due on/ by 9/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
<tr>
<td>3rd payment due on/ by 10/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
<tr>
<td>4th payment due on/ by 11/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
</tbody>
</table>

EDUCATIONAL SAVINGS PLAN
If you have previously established an education savings plan (529), please request that payment be sent to Kent State from your provider at least two weeks before the billing due date.

* This is not a bill and these estimates are the financial planning purposes only for Kent Campus students.
FINANCIAL AID STATUS

Now that fall semester is approaching, we know you need detailed information about expenses and financial aid. Below is information about the status of your scholarships, financial aid and payment options to make the expenses more affordable.

As of June 1, 2018, the status of your financial aid action steps is:

<table>
<thead>
<tr>
<th>FAFSA status</th>
<th>ON-FILE ACCEPTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provided requested documents</td>
<td>YES</td>
</tr>
<tr>
<td>Award decisions made</td>
<td>YES</td>
</tr>
<tr>
<td>Completed entrance counseling</td>
<td>NO</td>
</tr>
</tbody>
</table>
**AWARD DETAILS**

You are eligible for $5,500 in financial aid to help for your 2018-2019 college expenses. The details of your awards are below.

<table>
<thead>
<tr>
<th>Student Financial Aid</th>
<th>Fall 2018</th>
<th>Spring 2019</th>
<th>Total Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>1,750</td>
<td>1,750</td>
<td>$3,500</td>
</tr>
<tr>
<td>Federal Direct Unsub Loan</td>
<td>1,000</td>
<td>1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Total</td>
<td>$2,750</td>
<td>$2,750</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

Your parent may be eligible to borrow a Federal Direct PLUS loan up to the amount of $21,236. Visit [www.studentloans.gov](http://www.studentloans.gov) for more information.

Based on in-state tuition and the basic room and board options, your estimated cost for the 2018-2019 academic year is $22,374. With your financial aid, your estimated out-of-pocket cost is approximately $16,874. You will receive notification of your invoice by email on July 17, 2018 and it will list your actual expenses as of that day.

**NEXT STEPS**

We’re excited that you’ve chosen to join the Golden Flashes family! There are just a couple things to take care of if you haven’t already:

- Accept your scholarship and financial aid awards by logging in to FlashLine.
- View Next Steps Checklist in FlashLine – click on the checkmark icon at the top of the page.
- To determine the best payment options for your fall invoice, visit [www.kent.edu/onestop](http://www.kent.edu/onestop).

Whatever your needs, we’re 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.)

*This is not a bill and these estimates are for financial planning purposes only for Kent campus students.*

---

**Award Details**

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

**Estimated Costs – Financial Aid = Estimated Out-of-Pocket Costs**

- **Tuition Guarantee Program**
  - Includes Ohio resident tuition rate, room and board plan charges during cohort period

**Next Steps**

- Accept **Terms and Conditions** via FlashLine before accepting awards
- If student is accepting **Direct loans**, must visit [studentloans.gov](http://studentloans.gov) to complete additional loan steps
Additional Action Steps for Direct Loans

If accepting Federal Direct loans, student must complete:

• Entrance Counseling
• Master Promissory Note (MPN)
• Current interest rate is 5.05% - effective July 1st
  • Subsidized - interest free until graduation
  • Unsubsidized – interest accrues
• $5500 max for freshmen
• 6 month grace period for repayment

www.StudentLoans.gov
Closing The Financial Gap

- **Scholarships**
  - External = Match

- **Direct PLUS loan**
  - Parents only
  - Credit based
  - Option if approved or denied
    - Interest rate is 7.6%

- **Payment Plans**
  - Monthly Payments – TMS
  - 529 Plans

- **Alternative Loans**
  - Private student loans
  - Interest rates vary

**Closing The Financial Gap**

If you still need help with your college expenses, there are several options to look into:

**OUTSIDE SCHOLARSHIPS** – Investigate if there are any local scholarships you can apply for. There’s also a variety of other scholarships available. Visit [WWW.KENT.EDU/FINANCIALAID/EXTERNAL-SCHOLARSHIP-SEARCH-SITES](http://WWW.KENT.EDU/FINANCIALAID/EXTERNAL-SCHOLARSHIP-SEARCH-SITES) to learn about reputable websites that are recommended for conducting your search.

**SCHOLARSHIPS MATCH PROGRAM** – If you secure an outside scholarship, Kent State will match the amount up to a total of $1,000. Find details and an application form at [WWW.KENT.EDU/FINANCIALAID/SCHOLARSHIP-MATCH-PROGRAM](http://WWW.KENT.EDU/FINANCIALAID/SCHOLARSHIP-MATCH-PROGRAM).

**DIRECT PLUS LOAN** – In addition to students applying for loans, parents can also apply for a Direct Plus Loan. Visit [WWW.KENT.EDU/FINANCIALAID/LOANS](http://WWW.KENT.EDU/FINANCIALAID/LOANS) for details.

**PAYMENT PLAN** – Kent State offers students and their families the ability to spread their costs over a 5- or 4-month payment plan via Tuition Management System (TMS) over the fall or spring semesters. Visit [WWW.KENT.AFFORD.COM](http://WWW.KENT.AFFORD.COM) for more information.
Monthly Payment Plans

• Semester tuition, room and board paid over a 4 or 5 month period
• Affordability Counseling available
• Coordinated through Tuition Management Systems, Inc.

www.kent.afford.com
Monthly Payment Plans via TMS

- Payments = Total costs divided by 4 or 5 months
- Examples do not reflect awarded financial aid being subtracted

MONTHLY PAYMENT PLANS
Kent State, in conjunction with Tuition Management Systems (TMS), offers four- or five-month payment plans for fall and spring semesters. For more information and to enroll, please visit WWW.KENTAFFORD.COM or call TMS toll-free at 800-722-4967.

<table>
<thead>
<tr>
<th>Amount Due – 5 Month Payment Plan – Fall 2018</th>
<th>Without Financial Aid</th>
<th>Est. Out-of-Pocket Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Cost for Fall 2018</td>
<td>$15,637</td>
<td>$</td>
</tr>
<tr>
<td>1st payment due on/by 7/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>2nd payment due on/by 8/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>3rd payment due on/by 9/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>4th payment due on/by 10/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
<tr>
<td>5th payment due on/by 11/01/18</td>
<td>$3,127</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount Due – 4 Month Payment Plan – Fall 2018</th>
<th>Without Financial Aid</th>
<th>Est. Out-of-Pocket Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Cost for Fall 2018</td>
<td>$15,637</td>
<td>$</td>
</tr>
<tr>
<td>1st payment due on/by 6/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
<tr>
<td>2nd payment due on/by 9/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
<tr>
<td>3rd payment due on/by 10/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
<tr>
<td>4th payment due on/by 11/01/18</td>
<td>$3,909</td>
<td>$</td>
</tr>
</tbody>
</table>

EDUCATIONAL SAVINGS PLAN
If you have previously established an education savings plan ($29), please request that payment be sent to Kent State from your provider at least two weeks before the billing due date.
Monthly Plan Options

www.kent.afford.com

<table>
<thead>
<tr>
<th>FALL semester</th>
<th>Start Date</th>
<th>End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 months</td>
<td>July 1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>November 1&lt;sup&gt;st&lt;/sup&gt;</td>
</tr>
<tr>
<td>4 months</td>
<td>August 1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>November 1&lt;sup&gt;st&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

$55 enrollment fee applies each semester

**Important Note:** If the student’s balance changes throughout the semester, the monthly plan may need to be adjusted via TMS.
Using a 529 Plan?

- A Prepayment College Plan – education savings plan operated by a state or educational institution

- Set up by parent/family member/guardian/advocate with 529 Plan Provider
  - Example: College Advantage and Blackrock

- Request funds at least two weeks before billing due date
  - By July 17th for Fall 2018 – Due date is August 3rd
Using a 529 Plan?

- Payments to Kent State are set up through 529 Plan Provider
  - Not set up through One Stop

- Payments are made out to:
  Kent State University
  Billing - Schwartz Center
  Room 131
  800 E. Summit St
  Kent, OH 44242
Snapshot in Time!

Will Include:
- Charges
- Financial Aid
- Account Balance

Emailed Notification Only!
Authorized User

- Students can assign parents/advocates as **Authorized Users to view their electronic invoices (eBill)**.
- Complete via FlashLine
- The assignee will receive an email notification once the eBill is ready to view.
- Allows assignee to “Stay in the know” of what is due to the university
<table>
<thead>
<tr>
<th>Semester</th>
<th>eBill Published</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2018</td>
<td>July 17, 2018</td>
<td>August 03, 2018</td>
</tr>
<tr>
<td>Spring 2019</td>
<td>1st Week of December 2018</td>
<td>January 07, 2019</td>
</tr>
</tbody>
</table>
Student Refunds

- Student refunds may be issued by KSU as a result of:
  - Excess financial aid
    - *May result in a student or PLUS loan refund*
  - Schedule adjustments
  - Overpayment
  - Personal payments
    - If done via credit card, refund goes back to the credit card

- Not everyone will qualify for a Refund
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
- Assign an Authorized User
- Select a Refund Preference

Don’t Wait
Act Now!
The One Stop for Student Services offers a variety of Financial Wellness Workshops to help students balance their financial health. Through these workshops, students will learn about budgeting basics, toxic spending behaviors, managing student loan debt, and how to prepare for life after graduation.

Our next workshop called *Avoid the Move Home; Budgeting, Refunds and Money* will be offered this Fall.
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