

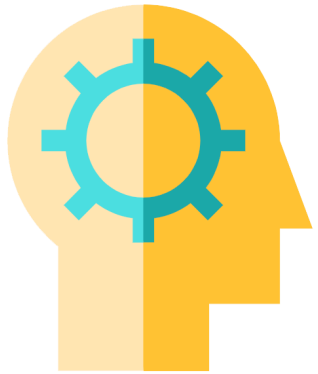


Student Financial Aid  
Kent State University at Stark



# PAYING FOR COLLEGE

# OVERVIEW



**FINANCIAL AID  
PHILOSOPHY**



**APPLICATION  
PROCESS**



**AWARDING  
PROCESS**



**TYPES OF  
FINANCIAL AID**



**OUT OF POCKET  
COSTS**

# CRITICAL QUESTIONS



- How do I apply for financial aid?
- Am I eligible for financial aid?
- Am I eligible to receive scholarships?
- What do I need to know about borrowing loans?
- What will I have to pay out of pocket?

# FINANCIAL AID PHILOSOPHY



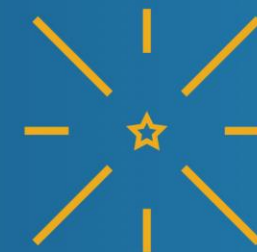
- Available to all families regardless of the family income or college cost
- Primary responsibility of the family to pay the educational costs to the extent that they are able







# APPLYING FOR FINANCIAL AID



# FAFSA GUIDELINES

Free Application for Federal Student Aid



- Submit the FAFSA beginning Oct. 1
  - Complete the FAFSA every year
  - Some scholarships require a FAFSA –Highly recommend to complete it
- Check priority deadlines at every school you are considering
  - Dec. 1 and Feb. 1 are common dates
  - Some funding is campus based and limited; important to apply early
- 2023-2024 FAFSA will use 2021 federal tax information
  - Use IRS Data Retrieval Tool: Allows FAFSA to pull income from IRS.gov
    - May not qualify to use if you are married but filed a separate return or if you have a foreign or Puerto Rican tax return

# WHAT YOU NEED TO APPLY

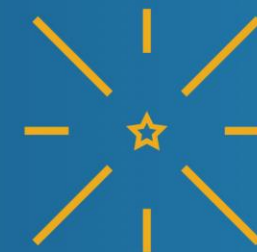


- Student and parent social security numbers
- 2021 federal tax information or tax returns including W-2 information
- Records of untaxed income such as:
  - Child support received
  - Voluntary contributions to retirement accounts
- Information on cash such as savings and checking account balances, investments and business/farm records





# FAFSA FILING PROCESS

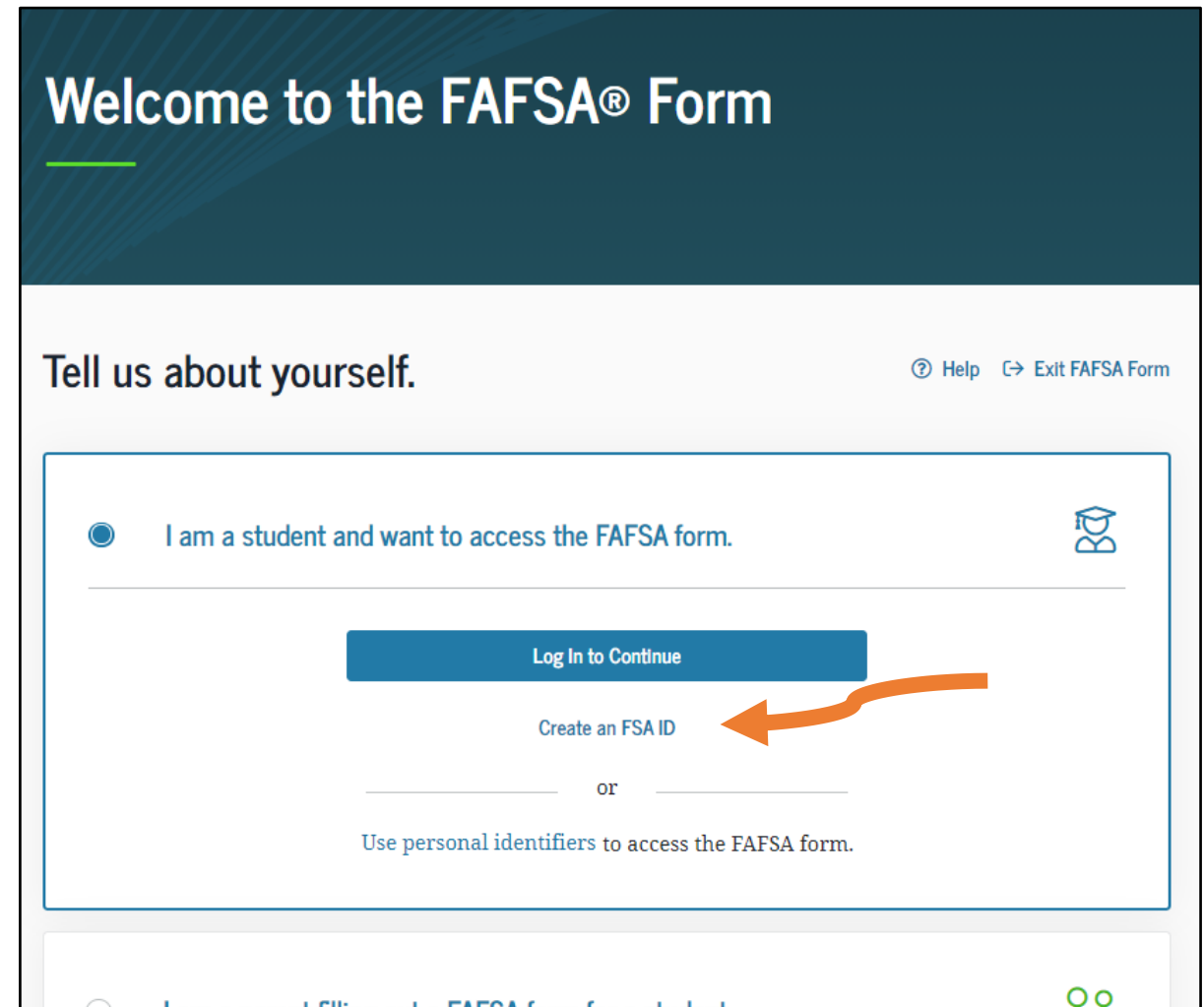




# CREATE AN ACCOUNT (FSA ID)



- Apply for a Federal Student Aid ID (FSA ID) for both student and parent of dependent student
- Sign FAFSA electronically with this FSA ID and password
- Parent and student create their **OWN** FSA ID with their **OWN** email address

A screenshot of the FAFSA Form welcome screen. The header is dark teal with the text "Welcome to the FAFSA® Form" in white. Below the header, the text "Tell us about yourself." is displayed in a light gray box. To the right of this text are links for "Help" and "Exit FAFSA Form". The main content area is white and contains a radio button selection for "I am a student and want to access the FAFSA form." with a graduation cap icon. Below this, there is a blue button labeled "Log In to Continue" and a link labeled "Create an FSA ID". An orange arrow points from the right towards the "Create an FSA ID" link. Below the link is the text "or" and "Use personal identifiers to access the FAFSA form." at the bottom.

## 2. LOGIN & COMPLETE THE FAFSA



# Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

## New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

## Returning User?

[Correct info](#) | [Add a school](#)

[View your Student Aid Report \(SAR\)](#)

[Log In](#)



# FAFSA SECTIONS



- 1. Student Demographics:** Student's name, social security number, date of birth, address, email, gender, telephone number, driver's license number (if the student has a driver's license), marital status, citizenship status, education history and interest in work-study.
- 2. School Selection:** Name and location of the high school the student attended and the colleges they're interested in applying to. Add each school the student is interested in attending.
- 3. Dependency Status:** Whether the student has children or dependents and the size of their household. Most students will be considered dependent.



# FAFSA SECTIONS



4. **Parent Demographics:** Parents' marital status, parents' names, social security numbers and birthdays; parents' email addresses and household information, such as who lives with them. (Note: If the student is considered by FAFSA as an independent, they will not need to complete this section). Step-Parent information is required.
5. **Parent Financials:** Parent can either use the IRS Data Retrieval Tool (preferred) or input information from their 1040 and W-2s manually.
6. **Student Financials:** Applicants can either use the IRS Data Retrieval Tool (preferred) or input information from their 1040 and W-2s manually (if applicable).
7. **Sign and Submit:** Student applicant and parent signatures.

# School Selection



- Selected schools will receive FAFSA
- Can add up to 10 schools
- Can search by school state, city and name or school code
- Select Housing Information-they require this question even for regional campuses or community colleges

A screenshot of the FAFSA application's 'School Selection' step. The top navigation bar shows seven steps: 1. Student Demographics (checked), 2. School Selection (active), 3. Dependency Status, 4. Parent Demographics, 5. Parent Financials, 6. Student Financials, and 7. Sign & Submit. The main heading is 'STUDENT INFORMATION' followed by 'College Search'. There are three informational boxes: the first states that based on the information provided, the student may qualify for federal student aid; the second explains that up to 10 colleges can be added to the FAFSA form and advises adding all colleges of interest; the third prompts the user to complete the search fields and provides a link to search tips. Below these is a search form with two tabs: 'Search by School Name, City, State' (selected) and 'Search by Federal School Code'. The form includes a 'State' dropdown menu set to 'Ohio', a 'City - optional' text box containing 'Kent', and a 'School Name - optional' text box containing 'Kent State University'. A blue 'Search' button is at the bottom right of the form.

# FILING THE FAFSA



## ✖ Frequent FAFSA Errors

- Social security numbers
- Dates of birth
- Household size
- Divorced/remarried parental information
- Income earned by parents/stepparents
- U.S. income taxes paid

## ✖ Avoid Errors

- Best practice is to use IRS Data Retrieval tool to input tax information
- Determine parent information that should be used on FAFSA



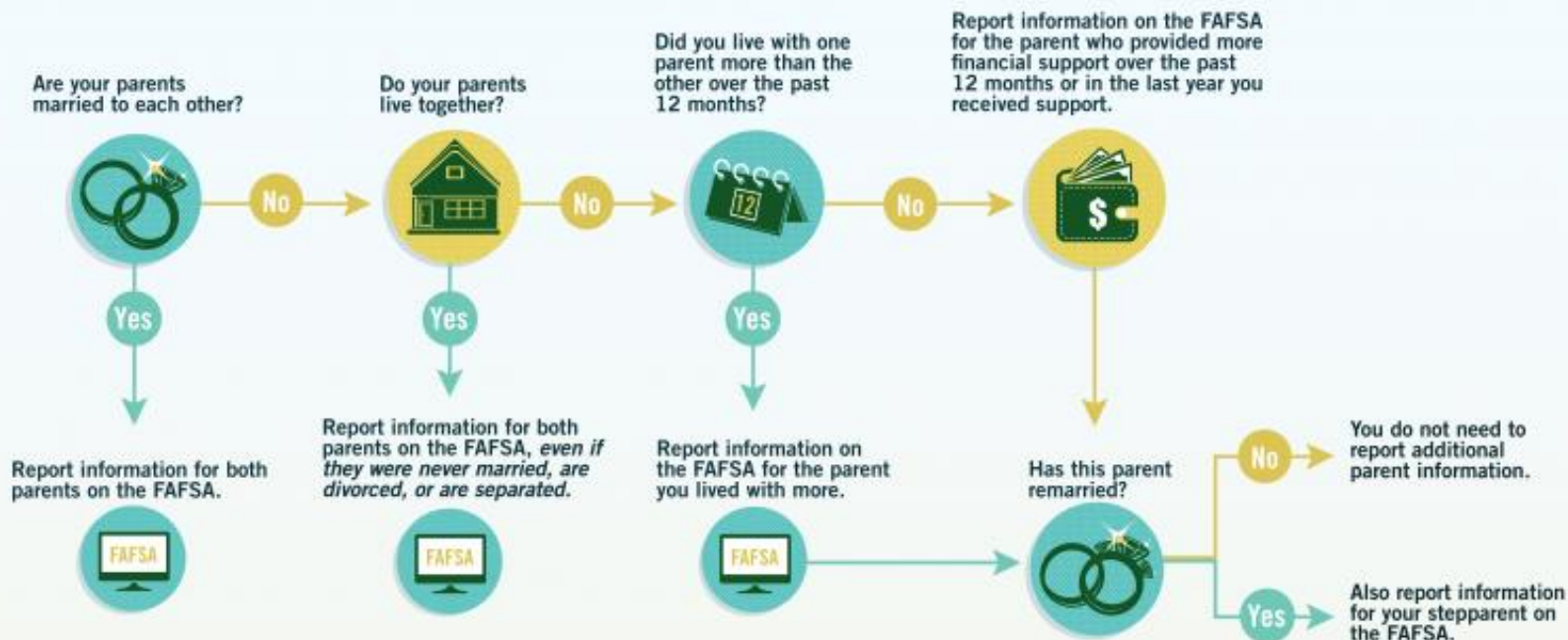
# FAFSA PARENT INFORMATION



## WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.<sup>1</sup> For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit [StudentAid.ed.gov/fafsa/filling-out/parent-info](https://StudentAid.ed.gov/fafsa/filling-out/parent-info) or call 800-4-FED-AID (800-433-3243).

<sup>1</sup> If you're not sure whether you are a dependent student, go to [StudentAid.gov/fafsa/filling-out/dependency](https://StudentAid.gov/fafsa/filling-out/dependency)

# FILING THE FAFSA

## Parent Marital Information



PARENTS' MARITAL STATUS:	PROVIDE INFORMATION FOR:
Never married	The parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months, or during the most recent year that you received support from a parent.
Unmarried and both parents living together	Both of your parents
Married	Both of your parents
Remarried (after being widowed or divorced)	Parent and stepparent
Divorced or separated	The parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months, or during the most recent year that you received support from a parent.
Widowed	Your parent



# SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA® FORM

The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information Into Your FAFSA® Form

## WHY

**EASY** Transfer info with the click of a button.

**FAST** Instantly retrieve your information.

**ACCURATE** Correctly fill in your information.

## HOW



**1** Log in to your current FAFSA® form or start a new application at [fafsa.gov](https://fafsa.gov).

**2** In the finances section of the online form, you will see a "Link to IRS" button if you are eligible to use the IRS DRT.

**3** Click the "Link to IRS" button and log in with your FSA ID to be transferred to the IRS to retrieve your info.

**4** Once at the IRS site, enter your information **exactly** as it appears on your federal income tax return and click the "Submit" button.

**5** Check the "Transfer My Tax Information into the FAFSA® form" box, and click the "Transfer Now" button.\*

**6** You will know that your federal tax return information has been successfully transferred because the words "Transferred from the IRS" will display in place of the IRS information in your FAFSA® form.



\*For your protection, your tax information will not be displayed on either the IRS site or [fafsa.gov](https://fafsa.gov).



# FILING THE FAFSA: IRS DATA RETRIEVAL TOOL



Progress bar: Student Demographics ✓, School Selection ✓, Dependency Status ✓, Parent Demographics ✓, **Parent Financials 5**, Student Financials 6, Sign & Submit 7

PARENT INFORMATION  
**Parent Tax Filing Status**

✓ Application was successfully saved.

**i** You indicated your parents are **married or remarried** but you also indicated your parents' tax return filing status is **head of household**. If one of your responses is incorrect, change it now. If the information you entered is correct, make sure the income information you provide on the following pages reflects both your parents' 2019 income.

For 2020, have your parents completed their IRS income tax return or another tax return?  
Already completed

What type of income tax return did your parents file for 2020?  
IRS Form 1040

For 2020, what is your parents' tax filing status according to their tax return?  
Married-filed joint return

RECOMMENDED  
**IRS Data Retrieval Tool**

Applying is faster and easier if your parents transfer their tax return information into this FAFSA form with the IRS Data Retrieval Tool (DRT)!

For your protection, your tax return information will not display on the IRS website or on the FAFSA form.

Buttons: Previous, Skip IRS DRT and Complete Manually, **Proceed to the IRS >**

Progress bar: Student Demographics ✓, School Selection ✓, Dependency Status ✓, Parent Demographics ✓, **Parent Financials 5**, Student Financials 6, Sign & Submit 7

PARENT INFORMATION  
**Parent Eligible for IRS DRT**

Applying is faster and easier with the IRS Data Retrieval Tool (DRT)!

Based on your responses, we recommend that you, the parents, transfer your information from the IRS into this FAFSA form. The **IRS DRT** allows you to link to the IRS website and securely transfer original IRS tax return information into the FAFSA form.


If you use the IRS DRT, you may not have to provide additional IRS documentation later for the student to qualify for federal student aid.

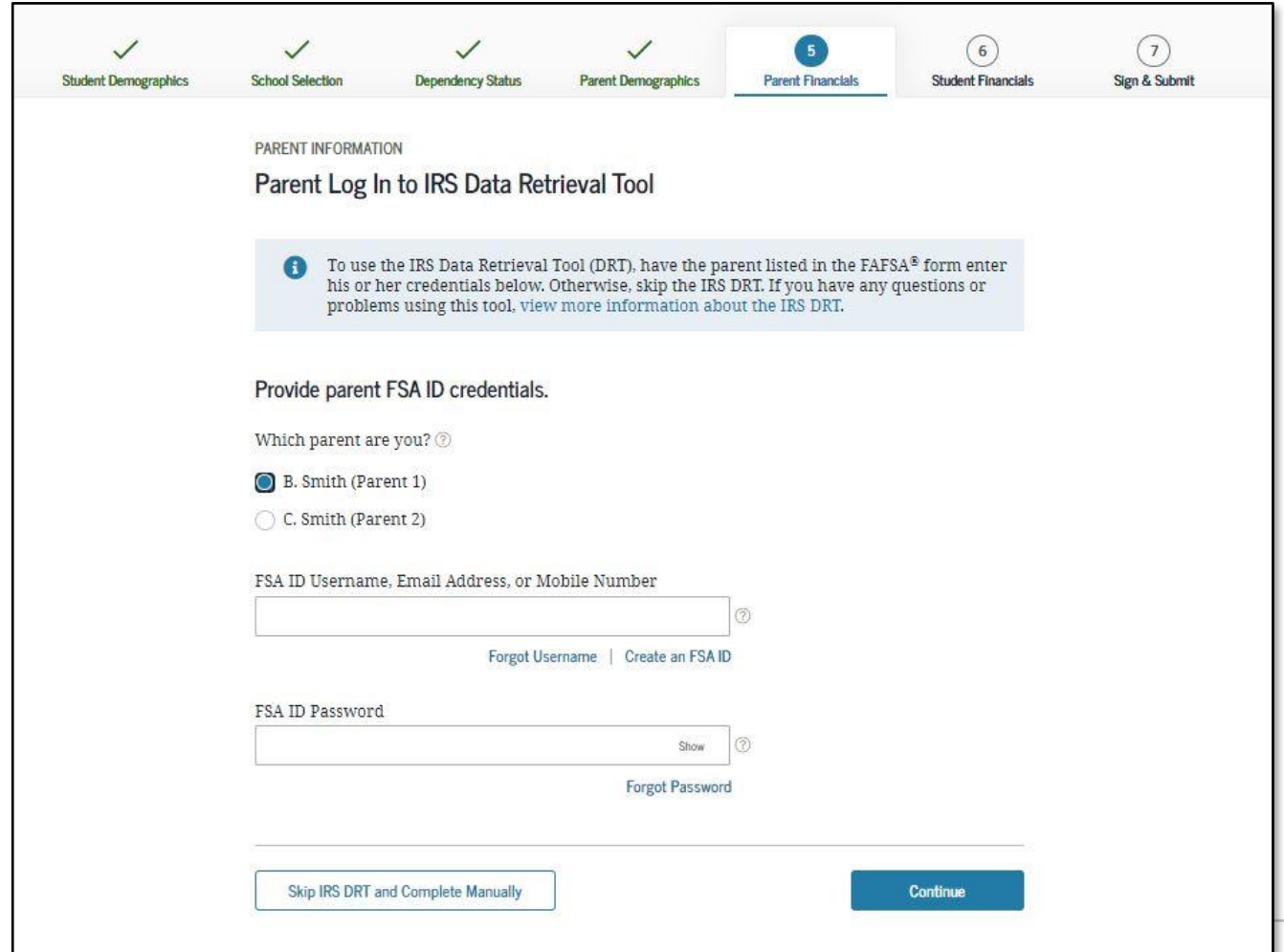
Buttons: No Thanks, **Proceed to the IRS**



# FILING THE FAFSA




- IRS Data Retrieval Tool
- 2021 tax data will be used
- Must type in the address used to file that year 
- Student can use this tool too if applicable



The screenshot shows the FAFSA application progress bar at the top with seven steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials (current step, marked with a blue circle and number 5), Student Financials, and Sign & Submit. Below the progress bar, the section is titled "PARENT INFORMATION" and "Parent Log In to IRS Data Retrieval Tool". A blue information box contains the following text: "To use the IRS Data Retrieval Tool (DRT), have the parent listed in the FAFSA® form enter his or her credentials below. Otherwise, skip the IRS DRT. If you have any questions or problems using this tool, [view more information about the IRS DRT.](#)". Below this, the text "Provide parent FSA ID credentials." is followed by the question "Which parent are you?" with a help icon. Two radio button options are listed: "B. Smith (Parent 1)" (selected) and "C. Smith (Parent 2)". Below these is a text input field for "FSA ID Username, Email Address, or Mobile Number" with a help icon. Below the input field are the links "Forgot Username" and "Create an FSA ID". Below that is another text input field for "FSA ID Password" with a "Show" button and a help icon. Below the password field is the link "Forgot Password". At the bottom of the form are two buttons: "Skip IRS DRT and Complete Manually" and "Continue".

# FILING THE FAFSA: IRS DATA RETRIEVAL TOOL



[Return to FAFSA](#) | [Log Out](#) | [Help](#)  
[Español](#)

## Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

**Enter the following information from your 2021 Federal Income Tax Return.** [?](#) Required fields \*

First Name *	<input type="text" value="Dependent"/>
Last Name *	<input type="text" value="Data"/>
Social Security Number *	<input type="text" value="*** - ** - 2581"/>
Date of Birth *	<input type="text" value="01"/> / <input type="text" value="01"/> / <input type="text" value="1994"/>
Filing Status * <a href="#">?</a>	<input type="text" value="Single"/>
Address - Must match your 2020 Federal Income Tax Return. <a href="#">?</a>	
Street Address *	<input type="text"/>
P.O. Box (Required if entered on your tax return) <a href="#">?</a>	<input type="text"/>
Apt. Number (Required if entered on your tax return)	<input type="text"/>
Country *	<input type="text" value="United States"/>
City, Town or Post Office *	<input type="text"/>
State/U.S. Territory *	<input type="text" value="Select One"/>
ZIP Code *	<input type="text"/>

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.



# WHAT ARE CONSIDERED ASSETS?



- Cash, savings and checking accounts
- Other real estate, installment and land contracts
- Mutual funds, money market funds, CDs and 529 plans
- Stocks and stock options
- Bonds, commodities and precious metals
- UTMA and UGMA accounts

# WHAT ARE NOT CONSIDERED ASSETS?



- Retirement accounts (non-education IRAs, 401K, 403B)
- Home you live in
- Cash value of life insurance policies
- Family farm
- Family owned and controlled small businesses (100 or fewer full-time employees)

# FILING THE FAFSA

## 529 College Savings Plans & Prepaid Tuition Plans

- Treated same as mutual funds, CDs and other investments
- For financial aid purposes, if the student is dependent, then the 529 plan is a parent asset

**Request funds  
1 month  
before bill due  
date!**



## Learn All About Saving For Higher Education.

[Home / Learn](#)

[Home / Learn](#)

For parents, grandparents, really anyone interested in saving for higher education, this learning resource is designed to answer most all your questions about college savings options, Ohio's 529 Plan, and when to start.

More savings equals less debt equals more options in life. +

Comparing bank accounts with 529 Plans – plus all the other ways to save. +

Get the facts about Ohio's 529 Plan starting with where you can use it. +

How grandparents and other family members can help save for college. +

When families typically start and add to their college savings. +



> close

### Info Hub

- > 529s At A Glance
- > All College Savings Options
- > Qualified College Expenses
- > Map of Schools
- > Frequently Asked Questions

### Interactive Tools

- > Calculate the Tax Benefits
- > Calculate How Much To Save
- > See When To Start

# FILING THE FAFSA: STUDENT SIGNATURE



- Student will use their FSA ID and password to sign

The screenshot displays the FAFSA 'Sign & Submit' interface. At the top, a progress bar shows seven steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials, Student Financials, and Sign & Submit (the current step, marked with a '7' and a star). Below the progress bar, the heading 'SIGN & SUBMIT' is followed by 'Signature Status'. An information box states: 'A parent must sign the FAFSA® form. If you're a parent, select "Provide Parent Signature" to sign your child's FAFSA form. Note: If you're the student and your parent isn't present, select "Save FAFSA Form" and then "Exit FAFSA." Your parent should log in to the FAFSA form using the student's identifiers and the save key to sign and submit your FAFSA form.' Below this, two panels are shown. The left panel, titled 'Student Signed With FSA ID' with a graduation cap icon, shows a green 'Signed With FSA ID' button and the student's details: Last Name 'Anderson', Date of Birth '08/09/2002', and Social Security Number '-----1483'. The right panel, titled 'Parent Signature Needed' with a family icon, shows a grey 'UNSIGNED' button and a blue 'Provide Parent Signature' button with a document icon. A 'Previous' button is located at the bottom left of the form area.

✓ Student Demographics   ✓ School Selection   ✓ Dependency Status   ✓ Parent Demographics   ✓ Parent Financials   ✓ Student Financials   7 Sign & Submit

SIGN & SUBMIT

Signature Status

**i** A parent must sign the FAFSA® form. If you're a parent, select "Provide Parent Signature" to sign your child's FAFSA form.

Note: If you're the student and your parent isn't present, select "Save FAFSA Form" and then "Exit FAFSA." Your parent should log in to the FAFSA form using the student's identifiers and the save key to sign and submit your FAFSA form.

### Student Signed With FSA ID

Signed With FSA ID

Last Name  
Anderson

Date of Birth  
08/09/2002

Social Security Number  
-----1483

### Parent Signature Needed

UNSIGNED

Provide Parent Signature

Previous



# FILING THE FAFSA: PARENT SIGNATURE



- Parent will use their FSA ID and password to sign
- Only 1 parent needs to sign

A screenshot of the FAFSA 'Sign & Submit' screen. At the top, a progress bar shows seven steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials, Student Financials, and Sign & Submit (the last step is highlighted with a blue circle containing the number 7). Below the progress bar, the text 'SIGN & SUBMIT' is followed by the question 'Which parent are you?'. There are two side-by-side boxes for 'Parent 1' and 'Parent 2'. Each box contains a green icon of two people, the parent's name, an 'Unsigned' status indicator with a warning triangle, and fields for 'Last Name', 'Date of Birth', and 'Social Security Number'. For Parent 1, the last name is 'Taylor', the date of birth is '07/01/2000', and the social security number is '.....3006'. For Parent 2, the last name is 'Perez', the date of birth is '02/17/2001', and the social security number is '.....1531'. At the bottom of each box is a blue button that says 'Provide Parent Signature' with a document icon. At the bottom left of the screen is a 'Previous' button.

# FILING THE FAFSA: SIGN & SUBMIT



Federal Student Aid

UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS

06/02/2021 14:42:08  
Confirmation Number:  
Data Release Number (DRN) 4454

## Congratulations, TestM!

Your FAFSA form was successfully submitted to Federal Student Aid.

Here's what happens next:

- You will receive an email version of this page.
- In 3-5 business days, you will receive an email notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

Do you have another child who needs to complete a FAFSA?

If so, you can transfer your information into a new FAFSA form for your other child to save time. You will have to provide a signature again, but that's all.

[Transfer FAFSA Information](#)

School(s) On Your FAFSA Form			
School Name	Graduation Rate	Retention Rate	Transfer Rate
Alabama Agrcltl & Mechl Univ	25%	60%	41%
Alabama State University	N/A	N/A	N/A

## Confirmation Page



# PROFESSIONAL JUDGMENT



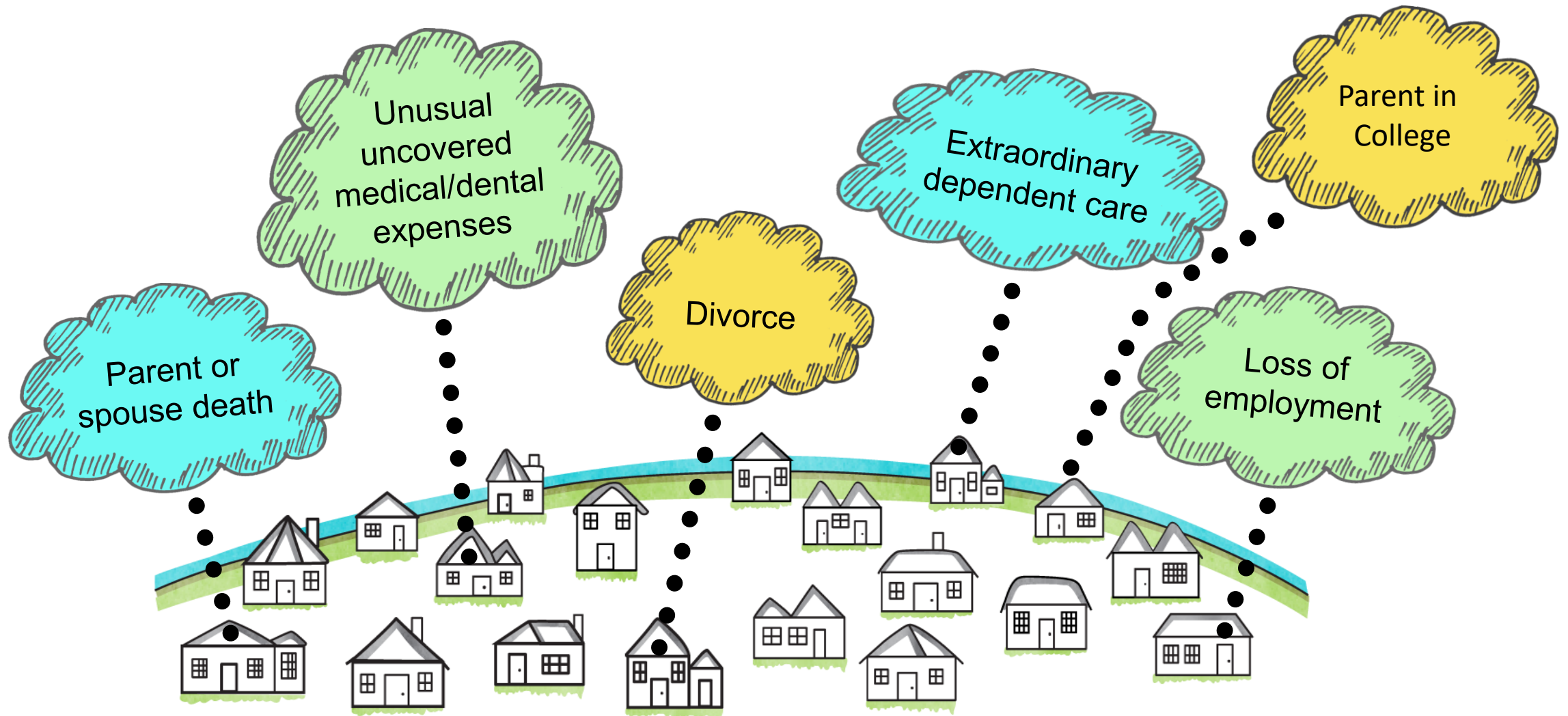
# SPECIAL CIRCUMSTANCES



- Conditions exist that cannot be documented with the FAFSA
  - Example: Loss of income in 2022 or 2023 due to COVID-19
  - If you suffer loss of income in 2023, contact your school for that information
- Send written explanation and documentation to your college's financial aid office
- College will review and request additional information if necessary
- Decisions are final and cannot be appealed to the U.S. Department of Education



# EXAMPLES OF SPECIAL CIRCUMSTANCES



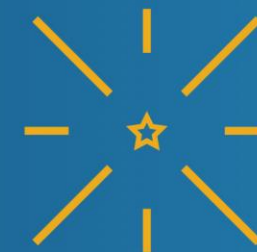
# SPECIAL CIRCUMSTANCES



- **Dependency Override**
  - When a student is unable to provide parent information due to extenuating circumstances
    - Example: Someone has legal custody over the student
- Contact your financial aid office for more information
  - Application to complete
  - Not usually online for general public

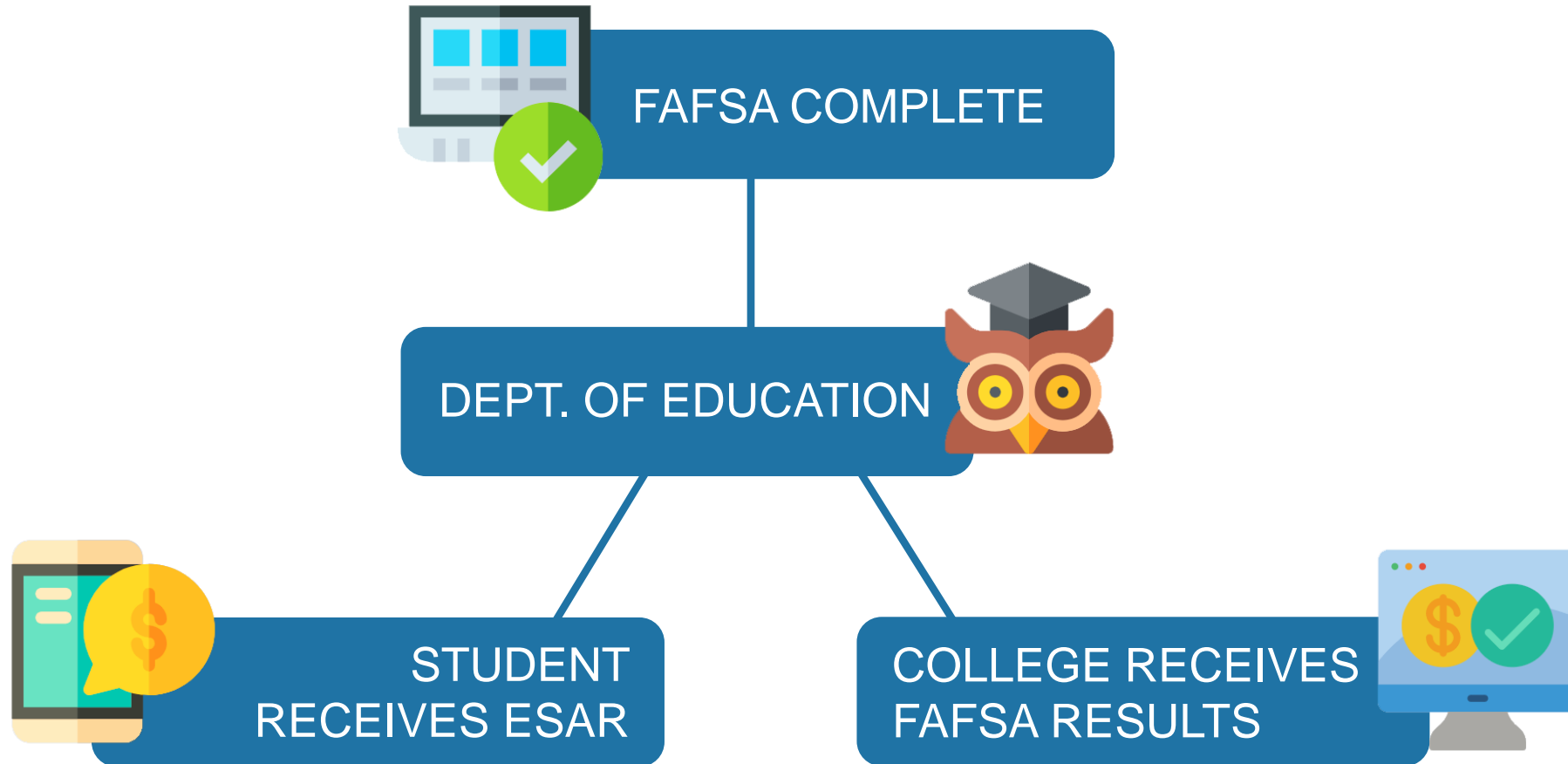


# FINANCIAL AID AWARDING PROCESS





# FINANCIAL AID AWARDING PROCESS



# EFC - EXPECTED FAMILY CONTRIBUTION



- EFC is calculated by the U.S. Department of Education
- EFC is an index number, not a dollar amount
- Stays the same regardless of school
  - May be multiple transactions
- Determines if a student is eligible for federal or state grants
  - State grant amounts may differ based on type of university (public vs. private)
- Helps determine a student's financial need

# DETERMINING YOUR FINANCIAL NEED



$$\begin{array}{l} \text{COA (COST OF ATTENDANCE)} \quad \text{🎓} \\ - \text{EFC (EXPECTED FAMILY CONTRIBUTION)} \\ \hline = \text{FINANCIAL NEED} \quad \text{💵} \end{array}$$

Financial need determines eligibility for grants and subsidized loans.





# TYPES OF FINANCIAL AID



# TYPES OF FINANCIAL AID



- **Gift Aid**
  - Scholarships
  - Grants
- **Self Help Aid**
  - Work Programs
  - Loans

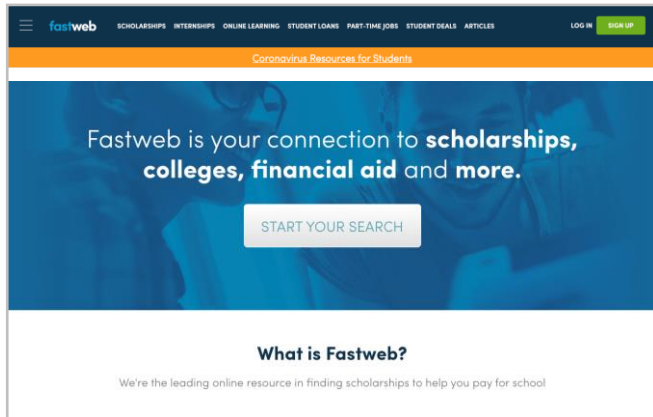


# GIFT AID

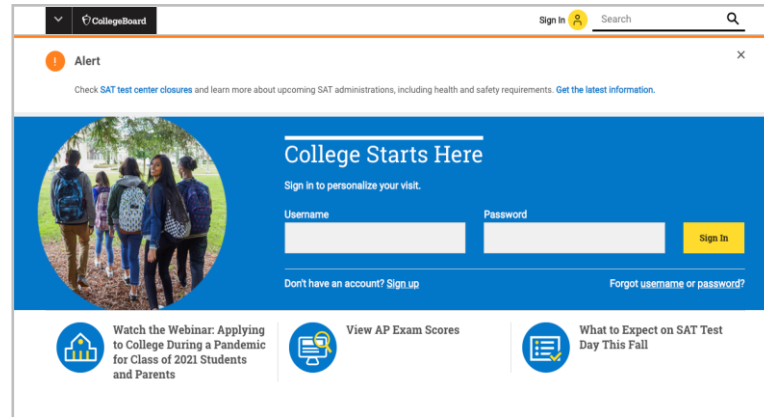


- **Pell Grant:** Amount will show on your Student Aid Report
- **Federal Supplemental Educational Opportunity Grant:** Campus-based federal funding
  - Limited funding; important to file your FAFSA early
- **Scholarships**
  - Part of admission application (check with your school)
  - School counselor
  - Parents' employers
  - Online resources

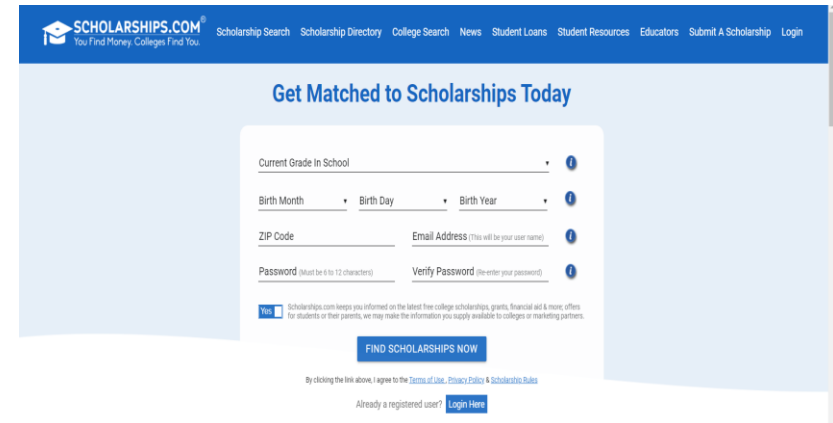
# SCHOLARSHIP RESOURCES



fastweb.com



collegeboard.org



scholarships.com



# OHIO AID PROGRAMS

*Apply early  
before June 1*

- Ohio College Opportunity Grant (OCOG)
- Nurse Education Assistance Loan Program (NEALP)
- Ohio Education & Training Voucher Program (foster care)
- Ohio Safety Officers College Memorial Fund
- Ohio War Orphan & Severely Disabled Veterans Scholarship
- Ohio National Guard Scholarship
- Choose Ohio First Scholarships



[ohiohighered.org](http://ohiohighered.org)



# SELF-HELP AID



## Student Work Programs

- Federal Work-Study
  - Student can work part-time while in school
- University Funded Work
  - May be available to students not awarded work-study

# SELF-HELP AID

## Federal Direct Student Loans

- 4.99% fixed interest rate\*
- Subsidized loan
  - Interest free while student is enrolled
  - Low EFC
- Unsubsidized loan
  - Interest is charged to the loan

\* Interest rates are set every July 1



# SELF-HELP AID



## Federal Parent PLUS Loan

- 7.54% fixed interest rate\*
- Apply with parent FSA ID and password at **studentaid.gov**
- Debt obligation of the parent
- Immediate credit decision
- If parent is denied, student can request an additional \$4,000 federal direct unsubsidized loan

*\* Interest rates are set every July 1*





## Private Alternative Student Loans

- Requires a co-signer
- Interest rates may be fixed or variable
- Canton Student Loan Foundation
  - Available to Stark County high school graduates
  - Borrow up to \$16,000 toward your education



# DETERMINING OUT OF POCKET COSTS



# COST OF ATTENDANCE (BUDGET)



- Billable costs like tuition, room and board
- Non-billable costs like books, transportation and miscellaneous expenses
- Varies widely from college to college



# COLLEGE COSTS



## Kent State Stark Example

COLLEGE COSTS	YEARLY AMOUNT
Tuition and fees*	\$6,962
Room and Board/Living Expenses**	\$3,426
Books, supplies and equipment **	\$1,200
Transportation **	\$2,668
Miscellaneous and personal **	\$2,094
<b>Total</b>	<b>\$16,350</b>

\* Based on 2022-2023 Cost of Attendance

\*\* Non-billable costs

Compared to Kent Campus \$30,922

Compared to College of Wooster \$68,650





# NET PRICE CALCULATOR

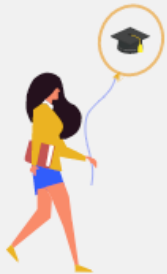


- Helps you understand options for paying for college
- Estimates eligibility for federal student aid



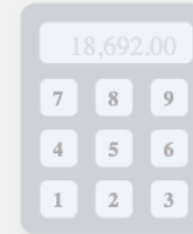
U.S. Department of Education  
Net Price Calculator Center

[collegecost.ed.gov/net-price](https://collegecost.ed.gov/net-price)



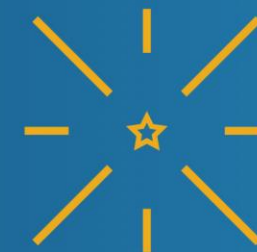
Search for Schools' Calculator

Begin typing to search for schools





# REVIEW OF INFORMATION



# CHECKLIST



Complete applications for admission



Apply for FSA ID



Complete the FAFSA beginning Oct. 1



Search for scholarships



Determine your out-of-pocket costs (Net Price Calculator)



Once admitted, check your school email regularly for information and updates

# TIMELINE



## **October - December**

Complete FAFSA, apply for admission and visit campus



## **January - March**

Review aid package and apply for scholarships



## **April - June**

Decide on a college and attend orientation

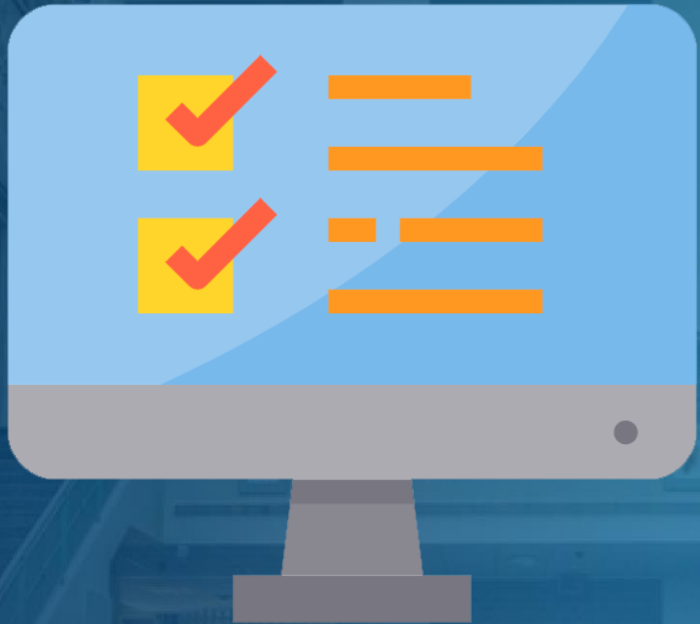


## **July - August**

Determine out of pocket costs and pay invoice



# UPCOMING EVENTS



## **Virtual Community Scholarship Workshop** Saturday, November 5, 2022 10:00am – 11:00am

- Open to the community and not specific to Kent State Stark
- Visit: [www.kent.edu/stark/financial-aid](http://www.kent.edu/stark/financial-aid)



# CONTACT US



## **Student Financial Aid Office**

Kent State University at Stark

330-244-3251

[starkfinancialaid@kent.edu](mailto:starkfinancialaid@kent.edu)

[www.kent.edu/stark/financial-aid](http://www.kent.edu/stark/financial-aid)

