



Critical Questions?

- How do I apply for federal student aid?
- Am I eligible for federal student aid?
- Am I eligible to receive scholarships?
- What will I pay?
- What do I need to know about borrowing student loans?



Philosophy

Application Process

Awarding Process

Types of Financial Aid

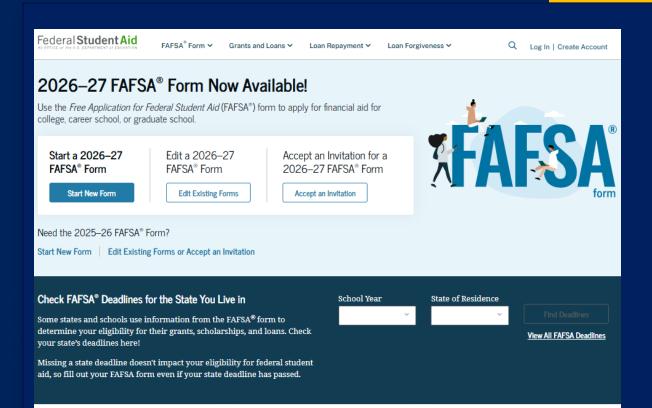
Estimating your costs

Philosophy of Financial Aid

 Available to <u>ALL</u> families regardless of family income or college cost.

 It is the primary responsibility of the family to pay the educational costs to the extent that they are able.

APPLICATION PROCESS





Who should complete the FAFSA® form?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.



How long will it take?

It takes most people 30 minutes to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.



What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor's email address
- Parent or spouse contributor's name, date of birth, and Social Security number (for the 2025–26 FAFSA form only)

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) GUIDELINES







Submit the FAFSA beginning October 1

Check priority deadlines at every school you are considering

- February 1 and February 15 are common dates for 2026-2027
- KSU is February 1

The 2026-2027 FAFSA will use 2024 federal tax information

Direct Data
 Exchange
 pulls income
 information from
 IRS into the FAFSA

Create a Federal Student Aid ID

- Go to: studentaid.gov
- Apply for FSA ID: Parents AND students!
- Sign FAFSA electronically
- Parent and student create their **OWN** FSA ID with their **OWN** email address
- Avoid using high school email

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your o account to apply for, receive, and manage your federal student aid.

Get Started

Already have an account? Log In

What You Can Do With Your Account

You must have an account to do the following:

- Fill out the Free Application for Federal Student Aid (FAFSA®) form
- Complete other online forms (such as the Master Promissory Note) required to receive aid
- · Review the federal student aid you've received

What You'll Need

• Your Social Security number (if applicable)

· Your Social Security number (if applicable)

· Your own email address

· Your own email address



An official website of the United States government.

FAFSA Form

















Free Application For Federal Student Aid (FAFSA)

What you need to Apply:

- Student and Parent social security numbers
- Parent's Email Addresses
- 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: savings and checking account balances, investments and business/farm assets

2026-27 FAFSA® Form Now Available!

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

Start a 2026–27 FAFSA® Form

Start New Form

Edit a 2026–27 FAFSA® Form

Edit Existing Forms

Accept an Invitation for a 2026–27 FAFSA® Form

Accept an Invitation



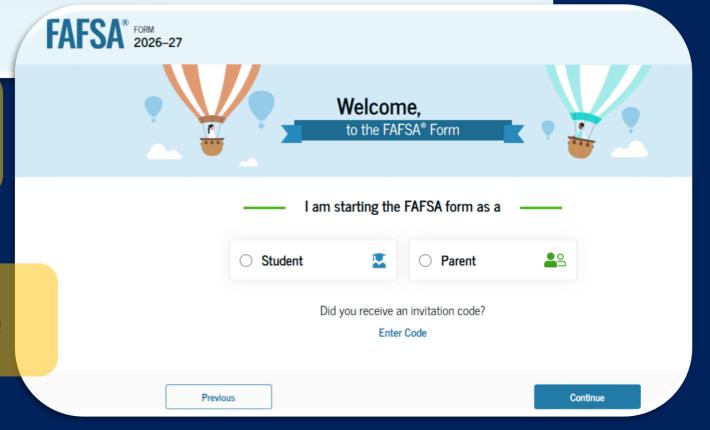
Need the 2025–26 FAFSA® Form?

Start New Form

Edit Existing Forms or Accept an Invitation

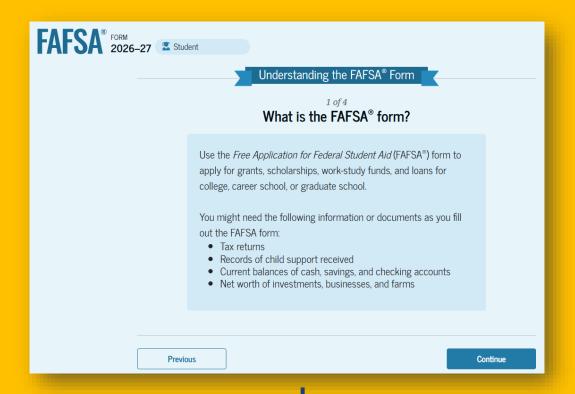
Select the appropriate year

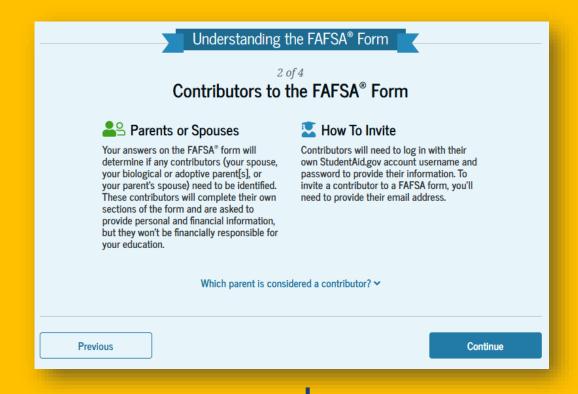
Select your role



studentaid.gov

ONBOARDING



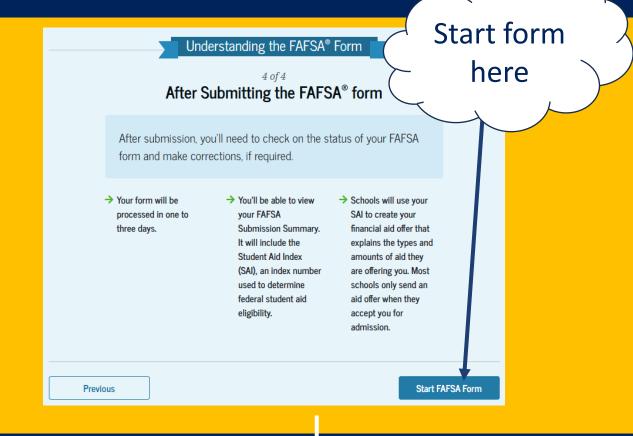


1st page provides overview of FAFSA.

2nd page provides information about Contributors to the FAFSA

ONBOARDING

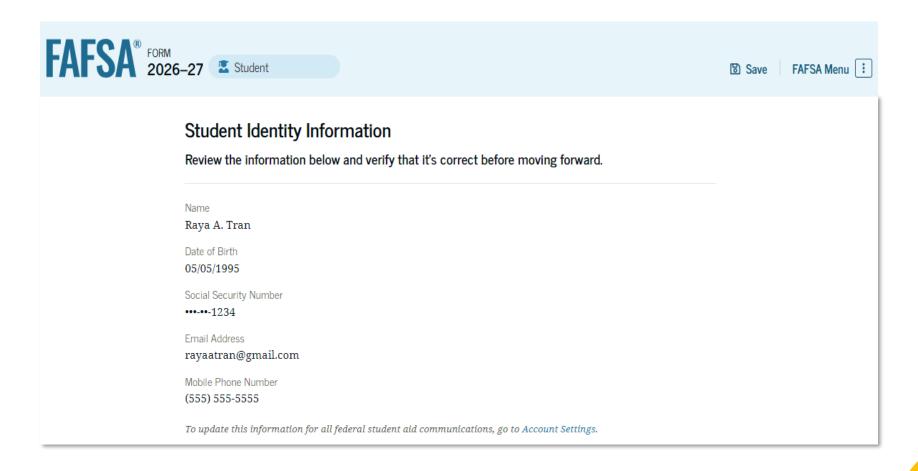




3rd page provides information on consent and completion time.

4th page provides information on what to expect after you complete the FAFSA

Student Identity Information



*To update any inaccurate information, go to: 'Account Settings' on Studentaid.gov





Save FAFSA Me

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ①

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- → Get your 2024 tax return information for the 2026-27 FAFSA form.
- → Federal tax information is used to determine your eligibility for federal student aid.
- → Tax return information is required to complete

the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- · the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- 1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA®) form.
- 2. Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(1)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for and amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or a FAFSA applicant who has requested that I share my federal tax information on the FAFSA form.

- ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, subject to a fine of not more than \$5,000 (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

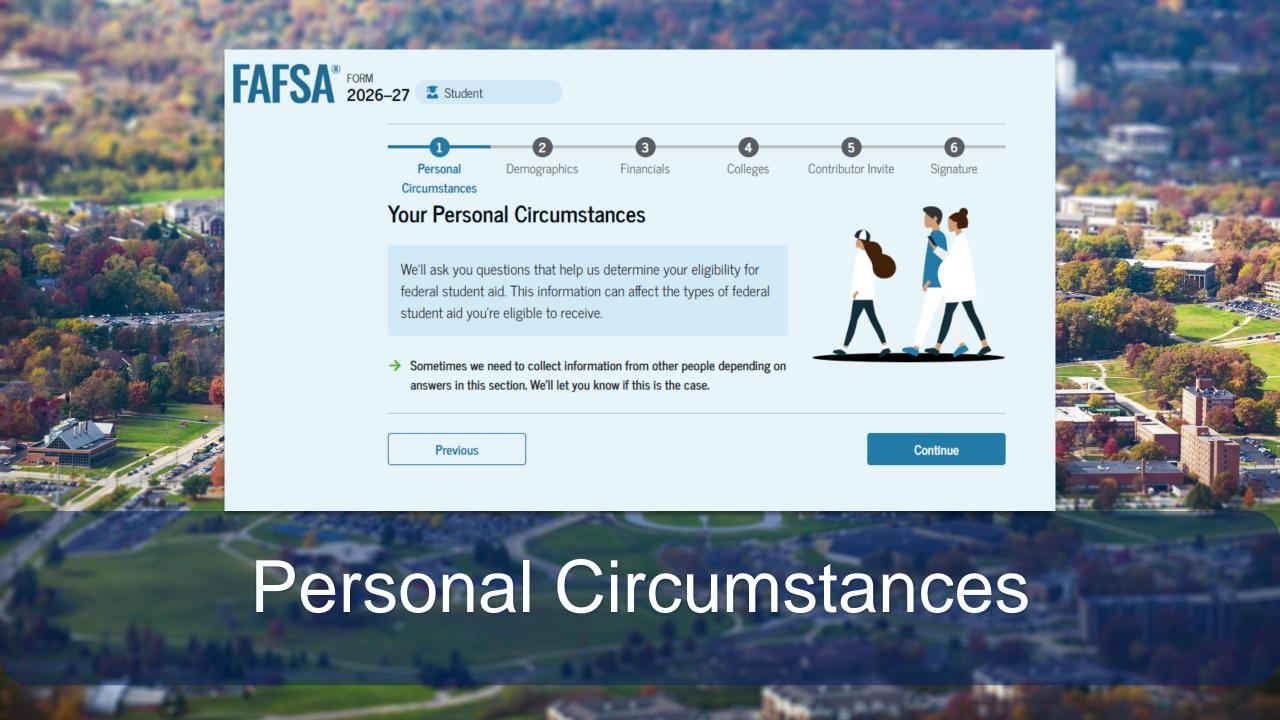
| Frequently Asked Questions | |
|--------------------------------|--|
| | |

| Who should provide consent and approval? | ⊙ |
|---|----------|
| If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax informa | ⊙ tion? |
| What happens after I provide consent and approval? | ⊗ |
| What happens if I decline consent and approval? | ⊗ |

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you won't be eligible for federal student aid.

Previous

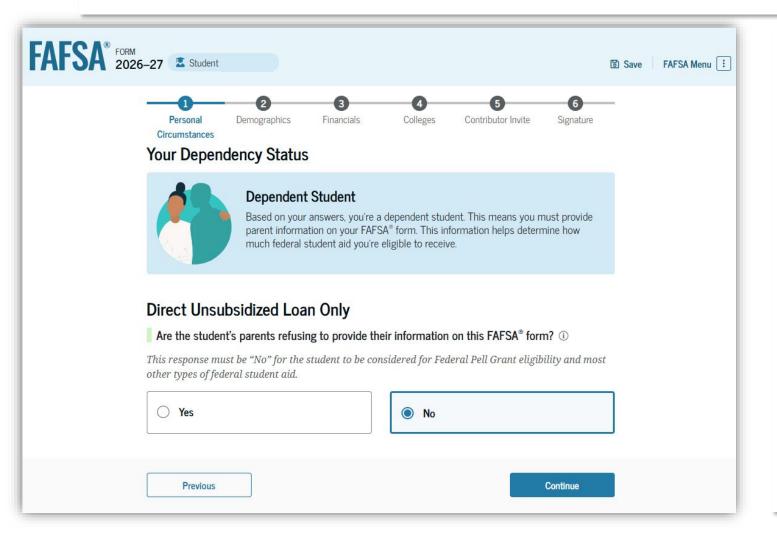
Decline



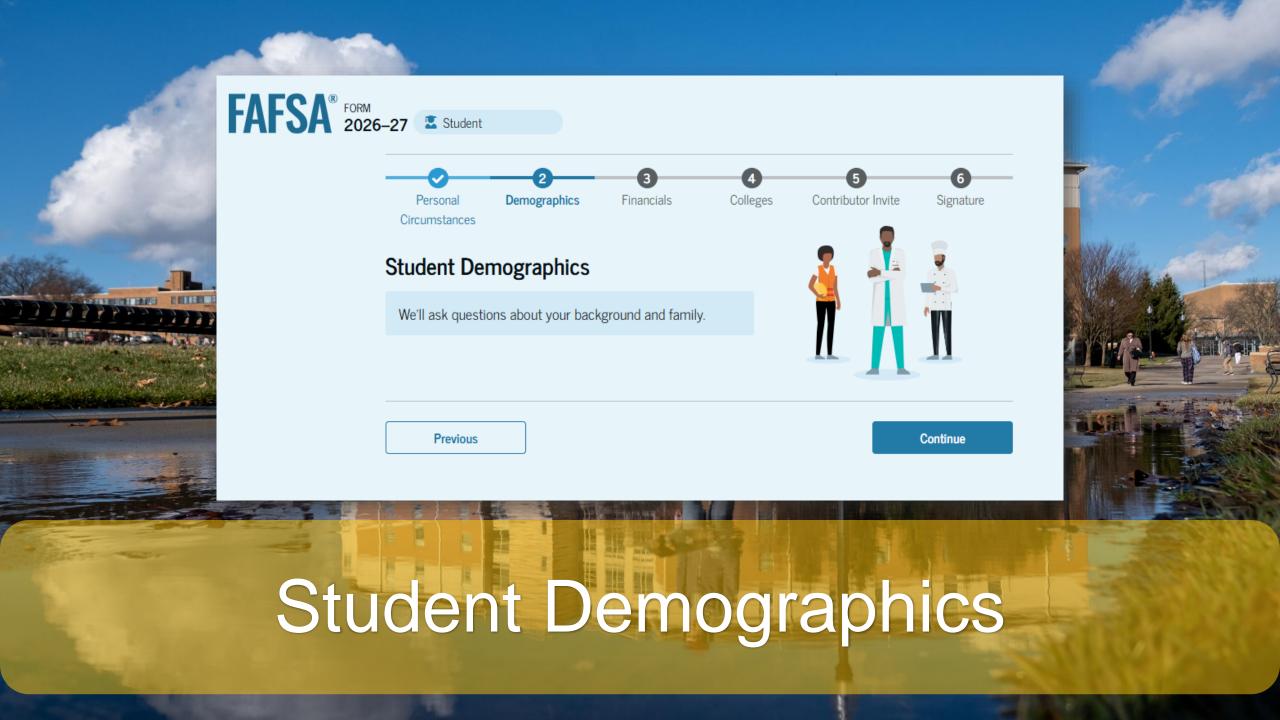
- Marital Status
- Student College or Career School Plans
- **Student Personal Circumstances**
 - Active military/veteran? Children? Foster Care? Etc.
- Student Other Circumstances
 - Homelessness Questions
- Unusual Circumstances Question
- 6 Apply for a Direct Unsubsidized Loan Only
- Parents Marital Status

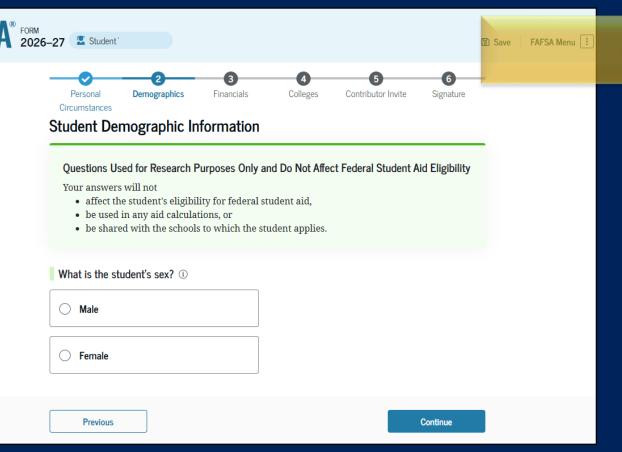


Student Dependency Status



- This page appears if the student is a Dependent.
- Students can click 'Yes' if parents are unwilling to help fill out the FAFSA form.
- If a Dependent student does not provide parents information, they are eligible only for Direct Unsubsidized Loans.



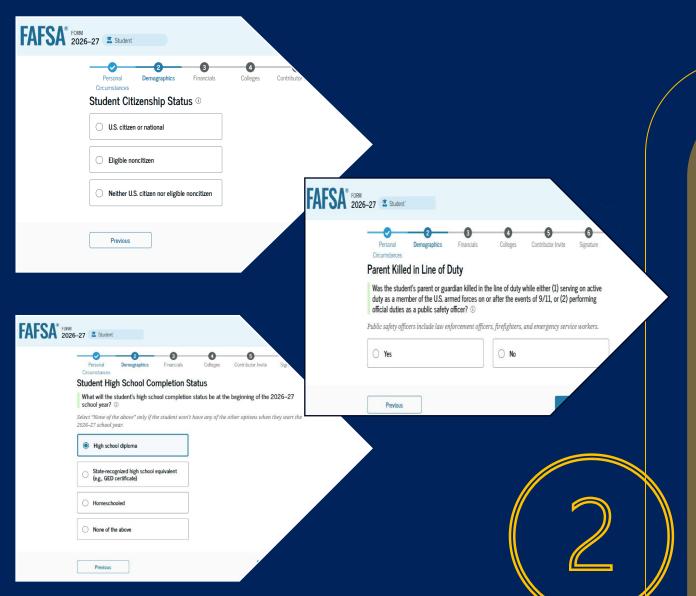


Race & Ethnicity

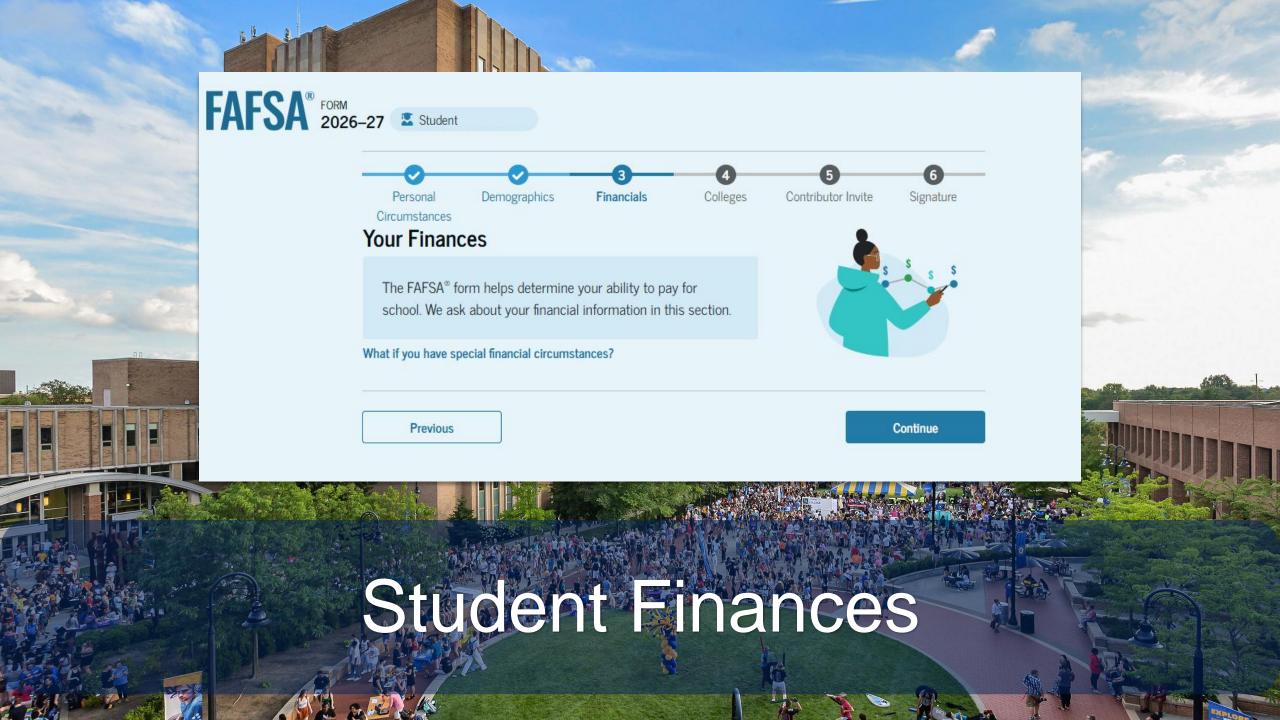
Gender

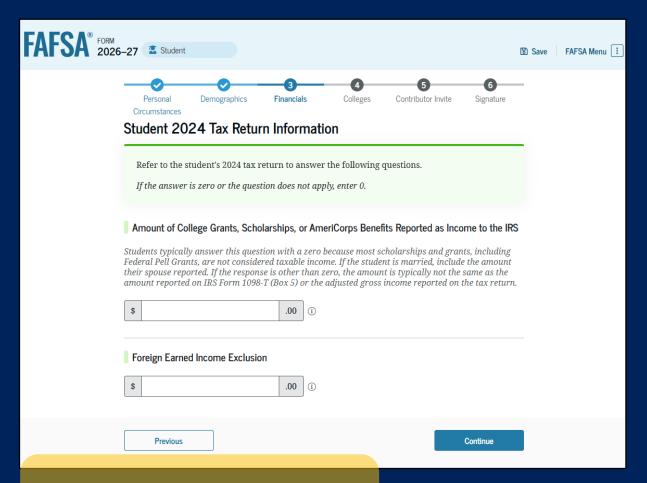
| FAFSA® FORM 2026 | -27 🕱 Student |
|------------------|--|
| | Personal Demographics Financials Colleges Contributor Invite Signature Circumstances Student Race and Ethnicity ① |
| | Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility Your answers will not affect the student's eligibility for federal student aid, be used in any aid calculations, or be shared with the schools to which the student applies. |
| | What Is the student's race and/or ethnicity? Select all that apply and enter additional details in the spaces below. American Indian or Alaska Native |
| | Asian Asian |
| | Black or African American |
| | Hispanic or Latino Middle Eastern or North African |
| | Native Hawaiian or Pacific Islander |
| | White |
| / | Prefer Not To Answer |
| | Previous Continue |

Student Demographics Continued

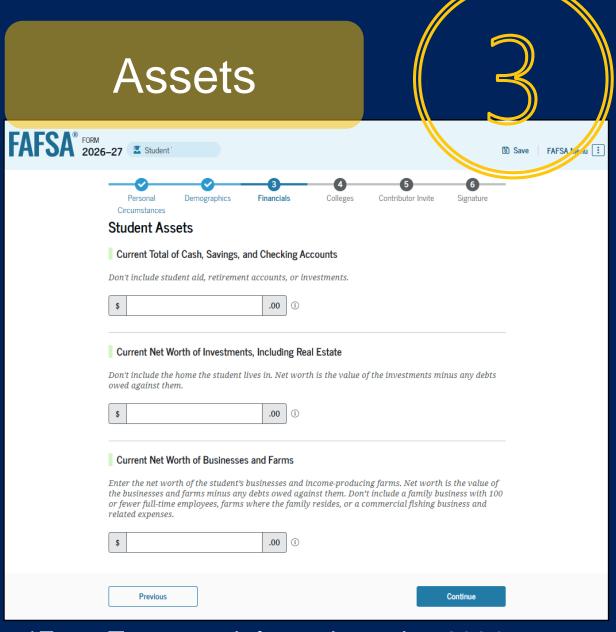


- 1. Student citizenship status
- 2. Student's parent education status
- 3. 'Was Parent Killed in the Line of Duty' question
- 4. Student's high school completion status
- 5. Student's high school information

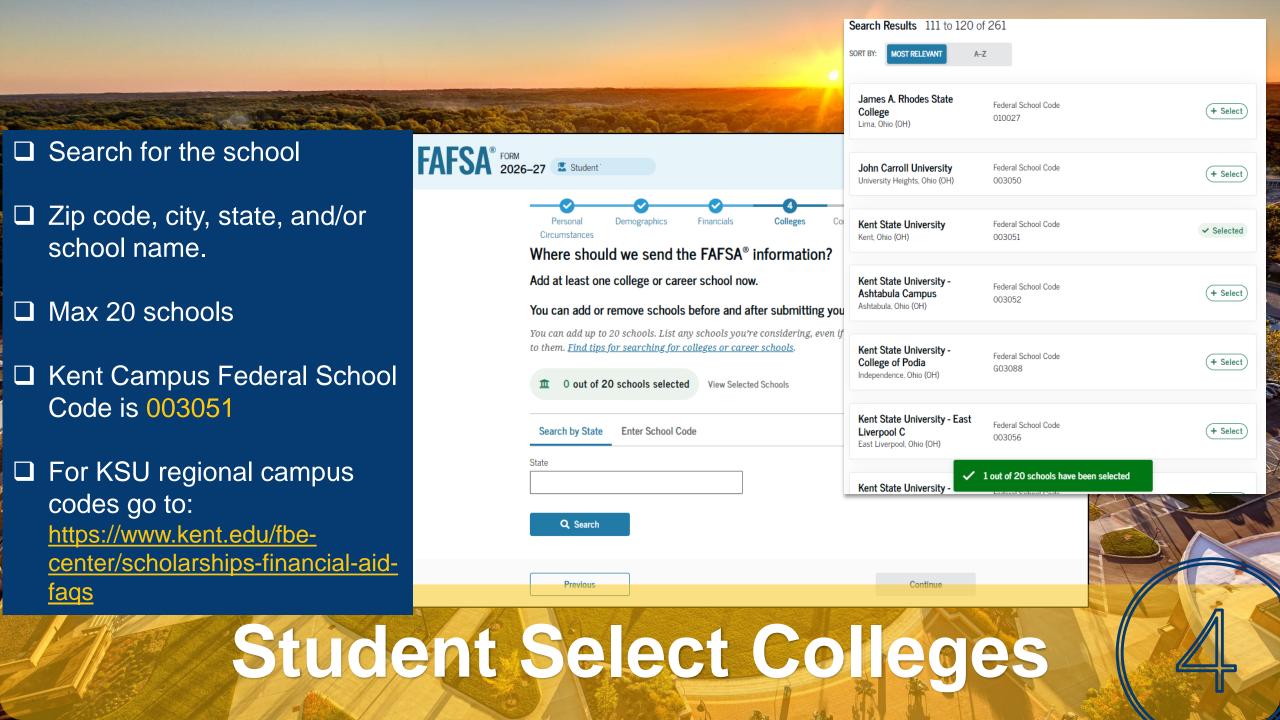




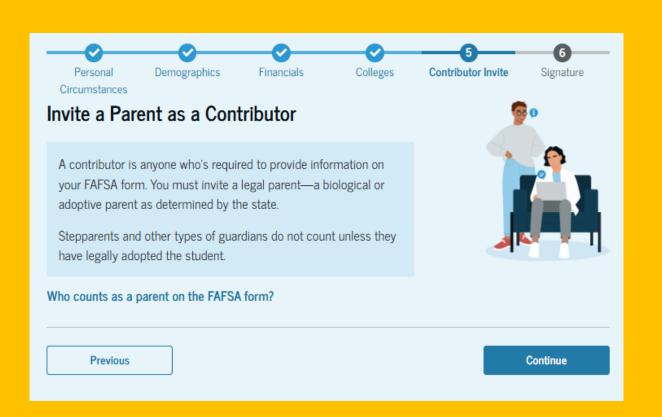
Tax Return

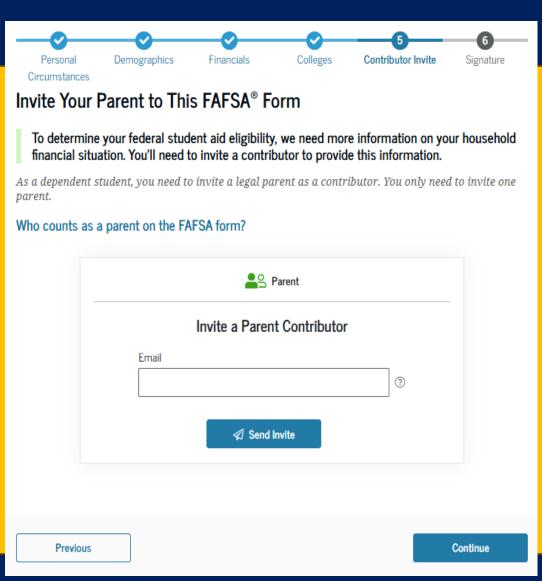


*Enter Tax return information using 2024 taxes.



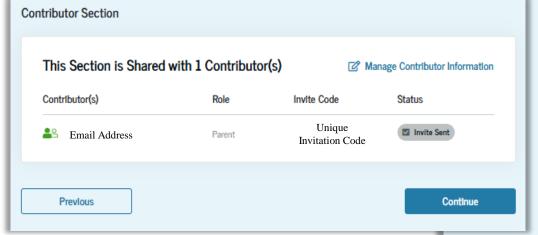
Invite Parents to your FAFSA Form

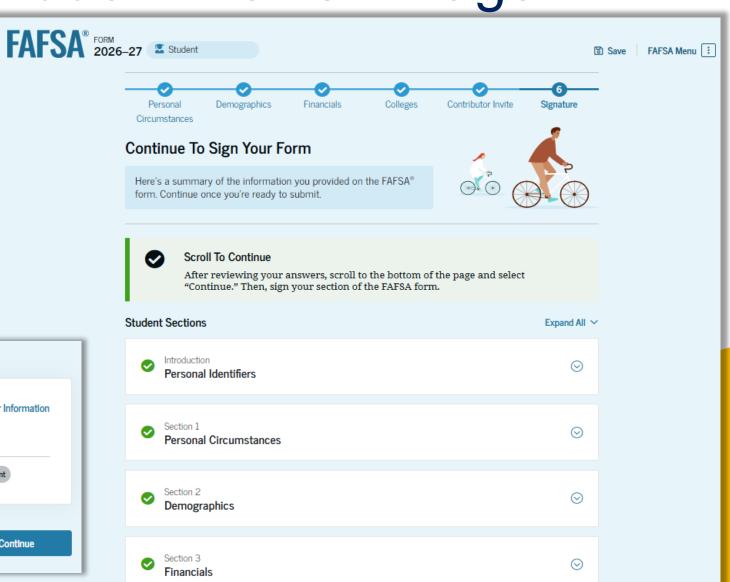




Dependent Student Review Page

- Displays your responses
- Can edit by clicking on the hyperlinked section titles
- Can see status of parent's invite





If you sign this application or any document related to the federal stude. electronically using a username and password and/or any other credentia

the 1 disc pur

Student Signature

Student Section

Parent Section

without meeting the unusual circumstances required to qualify for such a statu. to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000 both.

Pending Submission

Check With Your Contributor



Additionally, by signing this application electronically using your FSA ID, you authorize Department of Education to disclose all information provided on this application, as rev Section 483(a)(2)(D)(i) of the Higher Education Act of 1965, as amended, to the institution identified herein, state higher education agencies (in your state of residence and the state) the institutions identified herein are located), and designated scholarship organizations to aon of the form and sign it. The last contributor to sign will be able to with the application, award, and administration of federal, state, or institutional financial $ai\alpha^{t the \ form \ for \ processing.}$

Requirements for Dependent Students

ur FAFSA® form can't be submitted until your contributor(s) fill out their

Parent Contributors

Role Invite Code Status Invite Sent Parent Manage Invitations

You must sign your FAFSA® form now and then your contributor can submit your form when complete.

programs and designated scholarship programs. Notwithstanding this authorization, the name

institution that you select to authorize such disclosure shall not be shared with any other institu

I, Raya Tran, agree to the terms outlined above

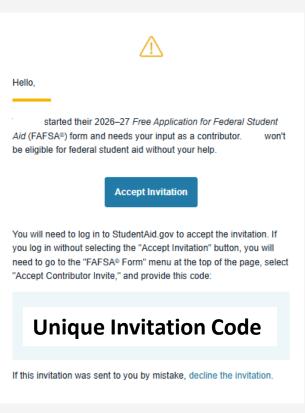
Form and Contributors

"My Activity" page in your keep track of your FAFSA status; form; and monitor the status

View Status

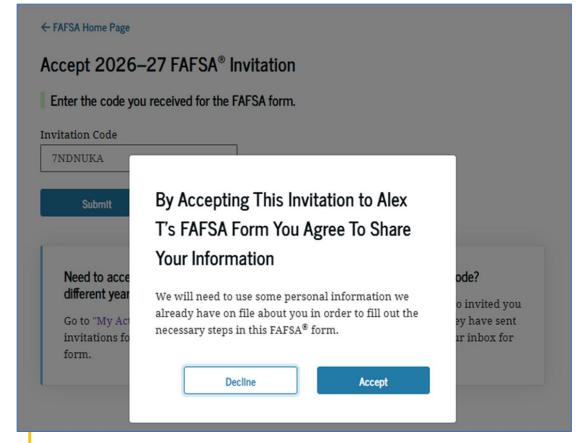
Ema

Complete Your Section of 's FAFSA® Form



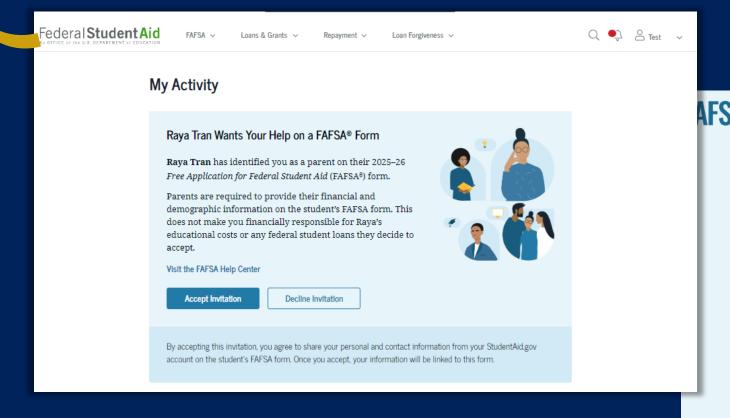
Why You Were Invited

We need some information from you to determine what aid is eligible for. Without your input, they won't be eligible for federal student aid.

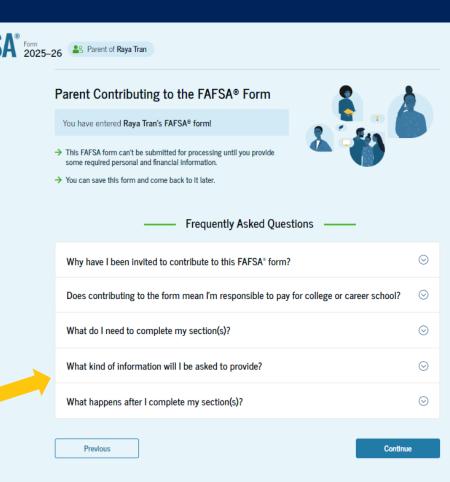


Parent will use their individual parent FSA ID (or create an account if you have not already made one) and the invitation code to accept the invitation

'My Activity' page will show an invitation to be a contributor on the student's FAFSA



This page provides information about being a contributor



Parent Information on the FAFSA

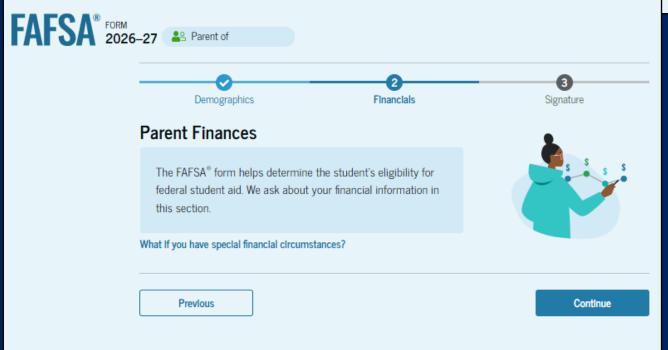
Questions and screen will be similar to the student portion of the FAFSA

- 1. Check Identity information
- 2. Provide consent
- 3. Parent's Demographics
- 4. Parent's Finances
- 5. Review Information
- 6. Sign and submit!



- Marital Status
- Legal Residency





- Federal Benefits
- Tax Filing Status
- Family Size
- Number in College
- Assets
- 2024 Taxes











FAFSA Menu

Sign and Submit the FAFSA® Form ®

Summary

This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your StudentAid.gov account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- · information that will verify the accuracy of your completed form, and
- · U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or

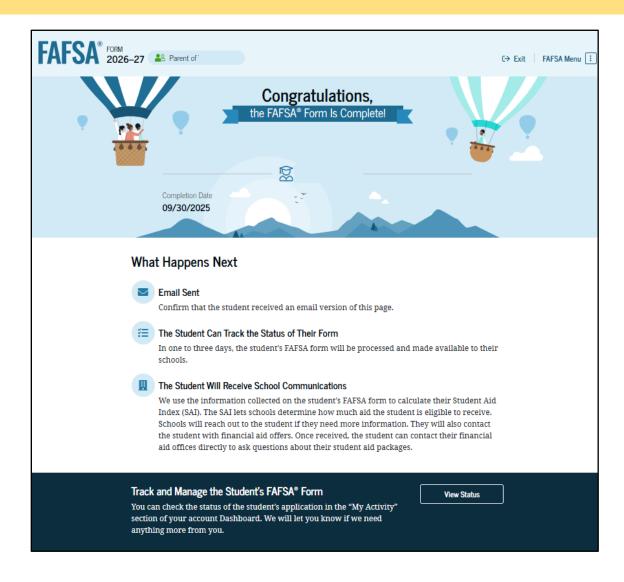
Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the Higher Education Act of 1965, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other

| Sign | for yourself | and su | bmit the | application: | for Tara I | Ransom | (Student) | ļ. |
|------|--------------|--------|----------|--------------|------------|--------|-----------|----|
|------|--------------|--------|----------|--------------|------------|--------|-----------|----|

| □ I, | , agree to the terms outlined above. |
|------|--------------------------------------|
| | |

Sign and Submit

Parent Signature



What are Assets?

- Cash, savings, and checking accounts
- Other real estate, installment and land contracts
- Mutual funds, money market funds, CDs
- Stocks and stock options
- Child Support
- Bonds, commodities and precious metals
- Uniform Transfer to Minors Act and Uniform Gifts to Minors Act accounts
- Family-owned and controlled small businesses more than 100 employees





- Retirement accounts (IRAs non-education, 401K, 403B)
- The home you live in
- Cash value of life insurance policies
- Family-owned business with 100 or fewer employees

What are NOT assets?

529 SAVINGS PLANS

https://www.kent.edu/fbe-center/payment-options-overview

- Treated same as mutual funds, CD's and other investments.
- For financial aid purposed, if the student is dependent, the <u>529</u> plan is a parent asset.
- Only include the 529 plan for the student whose FAFSA is being completed.



Avoid Errors!



- Read instructions carefully and complete all sections
- Use the ? tool tips for further information
- Errors on the FAFSA or supplemental forms may delay application processing and result in loss of financial aid funds

Verification

- If the FAFSA is selected for Verification, you will need to complete this process to be eligible for Federal Student Aid.
- It is not optional
- Contact your school if you have questions on what documentation is needed

Professional Judgement

- Conditions exist that cannot be documented with the FAFSA
- 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 U.S. Department of Education
- Does not guarantee additional financial aid

Examples of Special Circumstances

Unusual uncovered medical/dental expenses

Loss of unemployment benefits, child support, or alimony

Parent or spouse death

Loss of employment

Parent or student divorce





⊞



Admitted Student Awarding Process

Student receives an electronic FAFSA Submission Summary or paper FAFSA Submission Summary with their Student Aid Index (SAI)

College receives an electronic version of FAFSA Submission Summary (FSS)



Kent State runs the information through the system to calculate and offer financial aid



Student can view financial aid on FlashLine (student portal)



First Year Students will receive Financial Aid Offer

How is Financial Aid Eligibility determined?

- Calculated using two main components:
 - Student Aid Index (SAI)
 - Index Number
 - Calculated from the information reported on the FAFSA
 - Cost of Attendance (budget)
 - Billable costs Tuition and Fees,
 Food and Housing
 - Non-billable costs Books, Course Materials, Supplies, Equipment, Transportation, Personal Expenses

What is the SAI?

- Calculated by the Department of Education
- Is an index number and not a dollar amount
- Stays the same regardless of school
- Determines if a student is eligible for federal or state grants
 - State grant amounts may differ based on type of university (public vs. private)
- Does not affect ability to receive federal student loans but can impact the type of federal loan you receive
- Helps determine a student's financial need

Cost of Attendance Comparison

| | Kent State Resident | Kent State Non-Resident | Community College ¹ | Private College ² |
|--|------------------------|-------------------------|-----------------------------------|------------------------------|
| Tuition & Fees* | \$13,628 | \$23,872 | \$7,492 | \$66,410 |
| Food & Housing* | \$14,036 | \$14,036 | \$11,592 | \$19,510 |
| Books, Course Materials, Supplies, Equipment** | \$800 | \$800 | \$800 | \$930 |
| Transportation** | \$2,576 | \$2,576 | \$2,824 | Varies |
| Miscellaneous and Personal** | \$2,340 | \$2,340 | \$2,340 | \$978 |
| Total | \$33,380 | \$43,624 | \$25,048 | \$87,828 |

COA (Cost of Attendance) — SAI (Student Aid Index)

Financial Need





Financial Aid Programs

Types of Aid

- Gift Aid
 - Scholarships and Grants
- Self-Help Aid
 - Work Study and Loans



Scholarships

kent.edu/scholarships







\$375 Million In Financial Aid To More Than 26,000 Students In 2024-2025 \$80 Million In Scholarships Awarded To First-Year Students In 2024-2025

93% Of First-Year Students Received Financial Assistance In 2024-2025

FIRST-YEAR STUDENTS (FROM OHIO)

First-year students from Ohio are automatically considered for a number of merit scholarships at Kent State. You can use this link to find information about those opportunities, eligibility, and other resources.

VIEW SCHOLARSHIPS AND ELIGIBILITY

FIRST-YEAR STUDENTS (FROM OUTSIDE OF OHIO)

First-year students coming to Kent State from outside of Ohio are automatically considered for various merit scholarships. You can use this link to find out about those offerings, eligibility, and access other resources.

VIEW SCHOLARSHIPS AND ELIGIBILITY



Flashes Go Further Scholarships (Ohio Residents)

- Kent State offers a tuition free degree renewable for 4 years for qualifying students:
 - U.S. Citizens or permanent residents
 - Must be classified as an Ohio resident for tuition
 - Males aged 18-24 must register for Selective Service
 - Enrolled in a bachelor's degree granting program
 - Enrolled full-time (12+ credit hours) at the Kent campus each semester
 - Must file the FAFSA each year and have a total family income of \$75,000 or less
- Covers the difference between Instructional Fees + General Fees and other tuition-specific grants and scholarships



Merit Based

No FAFSA required for some scholarships

Internal

Pay attention to Admissions deadlines

Applications open Oct 1 – Feb 1 for KSU
 Eligibility/criteria will vary by school

Q

External

Website searches

KSU Merit-Based Scholarships

Academic Achievement Award (Ohio Residents)

Annual awards range from \$1,000 to \$6,000

President's Achievement Award (non-Ohio Residents)

Annual awards range from \$7,500 to \$13,000

Honors Distinction Award

- Must be admitted to, enroll and participate in the Honors College Program
- Annual amounts range from \$1000-\$2000

Founders Scholarship

- Requires minimum 4.0 cumulative high school GPA.
- Annual awards range from \$300 up to full tuition
- Preference given to Honors College participants

Scholarship

1 Start NOW

Complete applications carefully

3 Answer all questions

Be aware of deadlines



Federal & State Grants

Federal Pell Grant

Max: \$7,395

FSEOG
Federal Supplemental Educational
Opportunity Grant

Max: \$1,000

OCOG

Ohio College Opportunity Grant

Max: \$4,000

PA State Grant

Max: \$600

Ohio Aid Programs 2025-2026

https://highered.ohio.gov/

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



Federal Direct Loans

manage your financial aid.

TEACH Grant.

If you filled out the FAFSA® form, you may have been offered grants, work-study, and loans. Before you receive a Direct

Promissory Note (MPN). Before you receive a TEACH Grant,

Serve or Repay (Agreement) each year in which you receive a

Loan, you must complete counseling and sign a Master

you must complete counseling and sign an Agreement to

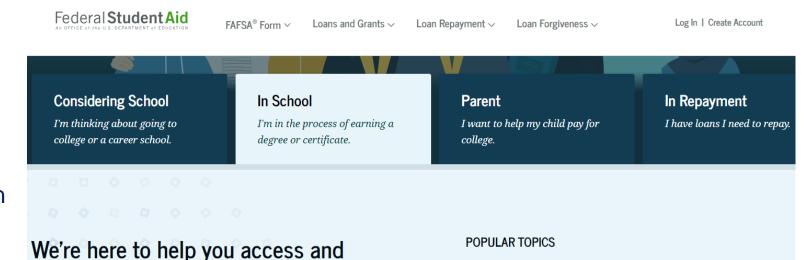




- Subsidized
- Unsubsidized
 - Freshman maximum: \$5,500
 - Fixed interest rate is 6.39%*
 - Origination fee is 1.057%
 - Loan amounts will be prorated for students attending less than full-time (12 credit hours)

Go to StudentAid.gov

- Sign in using FSA ID
- Counseling
- Sign the Master Promissory Note (MPN)



Renew Your FAFSA® Form

Apply for a PLUS Loan for Graduate School

Complete Loan Entrance Counseling

Complete a Loan Agreement (Master Promissory Note/MPN)

Complete the Annual Student Loan Acknowledgment

Complete Entrance

* Rates for 2025-2026

Other Loan Options

Federal Direct PLUS

- Only parents can apply for undergraduate students
- Credit based
 - Other options available if credit is denied
- Fixed interest rate is 8.94%*, Origination fee is 4.228%
- \$20,000 annual limit per student
 - \$65,000 lifetime limit per student

Private Loans

- Non-federal option
- Educational loan through a bank, credit union, state agency or school





Estimating Your Cost



Tuition

Visit the University's
Billing Office Website
(Bursar's Office)
www.kent.edu/tuition



Food and Housing

Visit the University's
Residence Services
Website

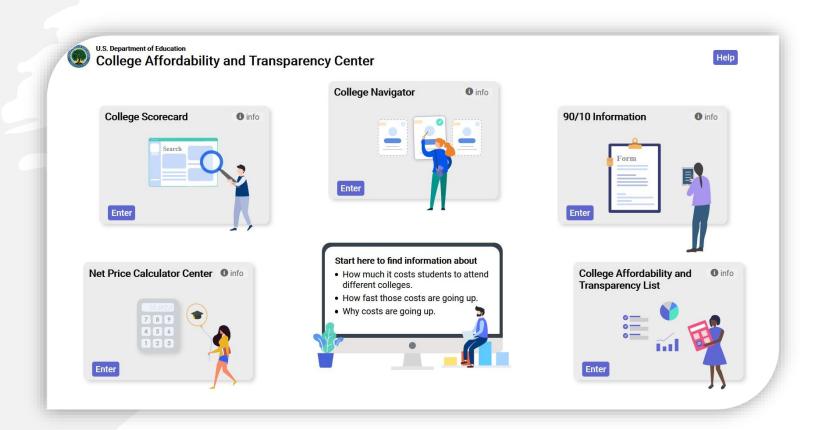
www.kent.edu/housing & www.kent.edu/dining

Billed Costs (Tuition, Housing, & Food) — Total Financial Aid

Estimate Amount Due

Net Price Calculator

- Helps you understand options for paying for college
- Estimates eligibility for Federal Student Aid







Important Kent State Websites

Kent State University Student Financial Aid

https://www.kent.edu/fbe-center/scholarships-financial-aid

Kent State University Scholarships

www.kent.edu/scholarships

Student Financial Aid Forms and Applications

https://www.kent.edu/fbe-center/forms-requests

Federal Student Aid Information Center (FSAIC)

Contact

Federal Student Aid Information Center (FSAIC)

Live Chat currently unavailable

J 1-800-433-3243

Hours of Operation ^

Monday: 8 a.m.–9 p.m. Eastern time (ET)

Tuesday-Wednesday: 8 a.m.-8 p.m. ET

Thursday-Friday: 8 a.m.-6 p.m. ET

Saturday-Sunday: Closed

Closed on all federal holidays.

For Help With...

- The Free Application for Federal Student Aid (FAFSA®) form and process
- Using your account username and password (FSA ID)
- General program information about federal student aid
- Loan agreement/Master Promissory Note (MPN)
- · PLUS loan application for graduate students
- Credit decision appeal
- · Endorser Addendum
- PLUS credit counseling
- Loan counseling (entrance and exit)
- TEACH Grant Agreement to Serve or Repay and counseling
- Income-driven repayment plan application, recertification, and changes
- · Loan consolidation
- The Public Service Loan Forgiveness (PSLF) Tool on StudentAid.gov

Note: The contact center can discuss FSA ID issues only with the account holder.

Federal Student Aid on Social Media







YouTube





University Office of Scholarships & Financial Aid





https://www.kent.edu/fbe-center/scholarships-financial-aid

Financial, Billing & Enrollment Center











Scholarships & Financial Aid

Billing & Payments

Student Records & Enrollment

Financial Wellness (student resource)

Connect with Us!

Office Hours: M-F: 9 a.m. - 5 p.m.

Schedule Appointment

In-Person

Virtual

FAFSA Assistance

Other Options

Submit your questions online

Chatbot

Call Us

