WHERE DO I GO FROM HERE?

Your Steps to Completing the Financial Aid Process

- Create your Federal Student Aid (FSA) ID at fsaid.ed.gov. This serves as an electronic signature required for online access to FAFSA, Master Promissory Note, National Student Loan Data System, and Direct Loan Origination.  
  **NOTE:** FSA IDs are needed for students and parents of dependent students.

- Submit a Free Application for Federal Student Aid (FAFSA) on the web at fafsa.ed.gov.  
  (Ashtabula Campus code 003052)

- Once your FAFSA is processed you will receive a Student Aid Report (SAR) from the Department of Education.  
  **NOTE:** You will receive your SAR via email if you provided an email address when you filed the form.

- Once the information from your FAFSA is received by Kent State University, your Kent State University Award Letter will be sent to you. This is your customized financial aid package.  
  **NOTE:** This tells you the amount and types of aid you qualify for based on the information submitted on your FAFSA.

- Visit Flashline at flashline.kent.edu for any revisions to your award letter.

- Review your e-bill (electronic bill) from the Bursar’s Office. All bills will come electronically to your Kent State email address. You WILL NOT RECEIVE A PAPER BILL IN THE MAIL. The balance remaining after financial aid has been awarded is the amount that you owe to the University.

- **LOAN ACCEPTANCE** - Your Direct Loan will be awarded in the Offered status. In order for your funds to credit to your student account, you must Accept the Direct Loan award. Access your FlashLine account at flashline.kent.edu – Select the **STUDENT** tab -> Select the **FINANCES** tab -> Select the **FINANCIAL AID** tab -> Click on the **FINANCIAL AID AWARDS** box (Pin to dashboard) -> Select the **AWARD YEAR** from the drop down and **SUBMIT** -> Review the Financial Aid Terms and Conditions -> Click on the **ACCEPT AWARD OFFER** tab to submit an award decision. Once you submit your decision, you will not be able to change it. You must contact the Student Financial Aid Office if you need to make a change.

- First time borrowers sign a Federal Direct Loan Promissory note. Make sure you complete both of the following steps to complete the process. Go online to studentloans.gov for entrance counseling and promissory note.

*The FAFSA is used to apply for federal student aid which includes grants, loans and work study. In addition, it is used by most states and universities to award some nonfederal student aid.*

**CONTACT**

- Office of Financial Aid
- 440-964-4213
- ashtabulafinancialaid@kent.edu
- www.kent.edu/ashtabula/aid
Q: **WHAT IS THE ELECTRONIC MASTER PROMISSORY NOTE (EMPN)?**

A: The eMPN is a promissory note that can be used to borrow one or more Federal Direct Loans for one or more academic years. You will receive a Disclosure Statement from the Department of Education for every loan assigned to your eMPN.

Q: **WHAT IS THE FSA ID?**

A: The FSA ID is created when you first fill out the FAFSA. The FSA ID allows you to electronically sign the eMPN, file the FAFSA, and access other Department of Education records. If you do not know your FSA ID, visit fsaid.ed.gov.

Q: **WHAT IF I SIGNED THE MPN IN A PREVIOUS SCHOOL YEAR?**

A: If the MPN you signed in a previous year is still valid at the Department of Education, you do not have to sign another one. If you never borrowed the loan funds, the previous MPN is no longer valid.

Q: **WHAT IF I SIGNED THE MPN AT A PREVIOUS SCHOOL?**

A: If you signed the MPN at a previous Direct Loan school, you are not required to sign another MPN unless that note is no longer valid at the Department of Education.

Q: **WHEN CAN I SIGN THE EMPN?**

A: If you know your FSA ID, you are ready to sign the eMPN.

Q: **WHAT IF I DO NOT SIGN MY EMPN?**

A: Your loan will be cancelled by Student Financial Aid.

Q: **WHEN WILL STUDENT FINANCIAL AID RECEIVE NOTIFICATION FROM THE DEPARTMENT OF EDUCATION REGARDING MY EMPN STATUS?**

A: The Student Financial Aid Office will not be able to give you the status of your MPN until after your loan request has been electronically submitted to the Department of Education. Student Financial Aid will begin to receive notifications after July 1.

Q: **WHAT IS ENTRANCE LOAN COUNSELING?**

A: Entrance Loan Counseling is required for first-time borrowers (undergraduate and graduate) of a Direct Loan. Entrance loan counseling provides information regarding Direct Loans such as managing your educational expenses and loan repayment options. Entrance loan counseling ensures that you have a full understanding of the rights and responsibilities you are entitled to with a Direct Loan.

Q: **WHEN WILL MY LOAN FUNDS BE CREDITED TO MY STUDENT ACCOUNT?**

A: Loan funds for each semester will be credited to your student account beginning 10 days prior to each semester. You must have met all compliance requirements at the time the funds credit to the Bursar Office student account.