Important Financial Aid Award Letter Information

Financial Aid Awards
The financial aid programs are the awards you have been offered for the 2013-2014 award year. Financial aid awards with a status of “offered” or “estimated” must be accepted or declined via the student’s FlashLine account. Review the enclosed Financial Aid Guide to FlashLine for directions.

Financial aid awards are subject to change at any time. This typically occurs if the Student Financial Aid Office receives new or additional information. This can include changes to the Free Application for Federal Student Aid (FAFSA), changes to federal or state financial aid programs, and scholarship adjustments. A student who has met all requirements will have their financial aid awards applied to their Bursar account 10 days prior to the start of the student’s classes for that term.

Direct Graduate PLUS Loan Borrowers
An estimated Direct Graduate PLUS Loan has been included as a part of your financial aid package. Should you choose to borrow the loan; accept the “estimated” loan on FlashLine and complete the Federal Direct Graduate PLUS Loan Request Form (enclosed). The form is also available to download on the CPM Financial Aid Office website at http://www.kent.edu/cpm/departments/financialaid. See front page of award letter to view maximum amount you may borrow in the Graduate PLUS Loan. This loan is subject to credit approval to receive the funds in addition to the loan requirements listed below.

Loan Information
All first-time Federal Loan borrowers must complete the following:
1. Federal Direct Stafford Loan borrowers must electronically complete and sign the Master Promissory Note (MPN) at www.StudentLoans.gov.
2. Federal Direct Graduate PLUS Loan borrowers must electronically complete and sign the PLUS Master Promissory Note (MPN) at www.StudentLoans.gov.
3. Federal Direct Loan borrowers (Stafford & PLUS) must electronically complete Entrance Loan Counseling at www.StudentLoans.gov.
4. Federal Perkins Loan borrowers will receive an e-mail from the Bursar’s Office with MPN requirements and instructions.

External Resources
A student must report to the College of Podiatric Medicine Financial Aid Office any external awards such as fee waivers, scholarships, tuition assistance or other educational resources they will receive during the Summer 2013, Fall 2013, or Spring 2014 terms. External resources can affect a student’s existing financial aid package. If notification of an external resource is received after a refund has been processed, adjustments to other aid may cause the student to owe a balance to Kent State. A student should report external resources here.

Enrollment
Your financial aid package is based on full-time enrollment status. Your enrollment status is printed on the front of the award letter. If your enrollment status will change, please report the new status to the College of Podiatric Medicine Financial Aid Office via the student’s FlashLine account or the student can contact Kathy Wright to update enrollment plans at (216) 916-7490 or email at kwrigh32@kent.edu.

<table>
<thead>
<tr>
<th>College of Podiatric Medicine Enrollment Status</th>
<th>Federal and state financial aid will be awarded based on the following enrollment criteria</th>
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<tbody>
<tr>
<td>Full time</td>
<td>8 or more credit hours</td>
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<tr>
<td>Three-quarter time</td>
<td>6-7 credit hours</td>
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<tr>
<td>Half-time</td>
<td>4-5 credit hours</td>
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<tr>
<td>Less than half-time</td>
<td>1-3 credit hours</td>
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