PAYING FOR COLLEGE

FINANCIAL AID  ■  TUITION  ■  REFUNDS
FINANCIAL AID & STUDENT ACCOUNT CHECKLIST
Academic Year: 2017-2018

- FILE 2017-2018 FAFSA
  - www.fafsa.gov | Kent State (bank code: 003064)
- MAKE AWARD DECISIONS
  - Visit www.studentloans.gov
  - Complete Entrance Loan Counseling
  - Sign the Master Promissory Note (MPN)
- IF BORROWING A STUDENT LOAN
  - www.studentloans.gov
  - Complete Entrance Loan Counseling
  - Sign the Master Promissory Note (MPN)
- PROVIDE AUTHORIZATION OF TITLE IV AID
  - www.kent.edu/aid
  - Title IV and Authorization – Check both boxes
- PROVIDE FERPA AUTHORIZATION
  - www.kent.edu/aid
  - Grant Online FERPA Authorization
- PAY TUITION BY DUE DATE
  - Payment Options:
    - Direct Deposit (In Full)
    - In-Person or Online
    - Monthly Installment Payment Plan
    - E-Check
    - $5 fee applies
- PAYMENTS:
  - By mail: University of Akron, 301 S. High St., Akron, OH 44325
  - Online: kentonline.com
  - Payment Methods:
    - By mail: Use address on payment
    - Online: Pay online via kentonline.com (can debit checking or savings account; no fees charged)
    - Credit/Debit card payments must be made online
    - 2.99% convenience fee is charged in all credit/debit card payments
- Don’t Delay Your Refunds
  - Keep enrollment a valid location

E-BILLS & PAYING TUITION
Pay bills will be issued to the student’s home address, unless student will be sent to e-bill via email. Tuition is due per the start of classes.

www.kent.edu/bursar
https://payonline.kent.edu

Viewing E-Bills
Students and authorized users will receive an email to their Kent State account when a new e-bill is available for viewing.
- Go to https://payonline.kent.edu
- Student Login: Students will enter their FlashLine User Name and password.
- Adding E-Bill Recipient:
  - Go to https://payonline.kent.edu
  - Student Login: Students will enter their FlashLine User Name and password.
  - Under Authorized User PIMS, select Add New.
  - Enter desired user name and email for e-bill recipient
  - Select OK
  - E-bill recipient will receive an email prompting them to create a password.

FlashLine > Student > Finances > Tuition and Payments

A payment plan can help you afford your education.

Monthly Payment Plans
Provide smaller and more manageable payment options.

PAYING FOR COLLEGE
Kent State Stark freshman student who receives a $5,500 Federal Direct Loan only

<table>
<thead>
<tr>
<th>Estimated Costs Less Estimated Financial Aid</th>
<th>Fall 2017</th>
<th>Spring 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$2,832</td>
<td>$2,832</td>
</tr>
<tr>
<td>Less Estimated Aid</td>
<td>$2,722</td>
<td>$2,722</td>
</tr>
<tr>
<td>- $5,500 Federal Direct Loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Textbooks: $645 per semester
Student Accounts

- Due dates can be found at [www.kent.edu/bursar](http://www.kent.edu/bursar)
  - Fall bills are published July 21 and due **August 11, 2017**
  - Spring bills are published after Thanksgiving and due **January 8, 2018**

- Up-to-date student account information is available to students 24/7 through [FlashLine > Student > Finances > Tuition and Payments](http://www.kent.edu/bursar)

- Not all registration activity results in a statement being issued prior to a due date. Students need to check [FlashLine > Student > Finances > Tuition and Payments](http://www.kent.edu/bursar) for up-to-date billing information.

- Late or non-payment may cause the student to have their schedule canceled.

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**Paying for College**
OPTIONS FOR PAYING TUITION CHARGES
Scholarships

- View awards on FlashLine
- Incoming Freshman Scholarships
- External Scholarships
- Scholarship Match Program
  - Deadline October 1
  - We’ll match any external scholarship up to $1,000 for an incoming freshman
- Current Student Scholarships - Apply every year by March 1
- Scholarship Announcements - Ongoing throughout the year

www.kent.edu/stark/scholarships
www.studentloans.gov

- Pell Grant Auto Award
- Loan rate 3.76% (July 1, 2016) - Sub vs. Unsub
- Entrance Counseling & MPN
Federal Direct Parent PLUS Loans

www.studentloans.gov

- Online application
- 6.31% (July 1, 2016)
- Approval based on credit
- If credit is denied:
  - Student can borrow additional $4,000 unsubsidized loan
- Requires Entrance Counseling and Promissory Note

Welcome to StudentLoans.gov

Option(s) Updated Successfully
Before you begin, verify that your personal information is up to date.
The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

Once you have confirmed your information, select what you would like to do:
- Complete Counseling (Entrance, Financial Awareness, and Exit)
- Complete Master Promissory Note
- Request a Direct PLUS Loan
- Endorse a Direct PLUS Loan
- Complete Direct Consolidation Loan Application and Promissory Note
- Complete Income-Driven Repayment Plan Request
- Co-sign Spouse’s Income-Driven Repayment Plan Request
- I am not sure (we will ask you a series of questions to direct you)
Payment Methods

• In-person payments can be made using cash or check

• **Credit card payments must be made online**
  - [https://payonline.kent.edu](https://payonline.kent.edu)
  - 2.99% convenience fee for card payments; none for checking account

• **Payment Plan installments must be made online**
  - [https://kent.afford.com](https://kent.afford.com)
  - August 1 through November 1
  - $55 fee

• Allow 1 week processing for payments by mail
  - Personal and scholarship checks
  - Ohio College Savings Plans (529)

• If using Veteran education benefits please contact Anne Fritz
Student Refunds

- Student permanent address must be accurate in FlashLine
- Student will receive a refund letter 7-10 days after course registration
- Students must select a refund delivery choice:
  - Direct deposit to bank account
  - BankMobile account - read terms and conditions carefully!
The Stark Bookstore offers several purchasing options to help you save money on books.

- **Used** - while supplies last, so buy early!
- **Rental** - can save up to 60% off retail
- **eBooks** - same as the printed textbook
- **Price Matching** - Bookstore will price match online competitors (see store for details)

Order books online and pick-up for free at the Bookstore:
www.kent.edu/stark/bookstore

*Bookstore is located in the Campus Center.*
Questions?

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Walk-In Hours
Monday - Thursday
8:30 a.m. - 6:30 p.m.
Friday
8:30 a.m. - 4:30 p.m.

www.kent.edu/stark/financial-aid

This presentation is available online at this website.