

# Financial Aid Workshop

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UNIVERSITY OFFICE OF SCHOLARSHIPS & FINANCIAL AID  
KENT STATE UNIVERSITY



# Critical Questions?

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



# What's on the Agenda?



PHILOSOPHY



APPLICATION  
PROCESS



AWARDING  
PROCESS



TYPES OF  
FINANCIAL AID



FIGURING OUT  
YOUR COST

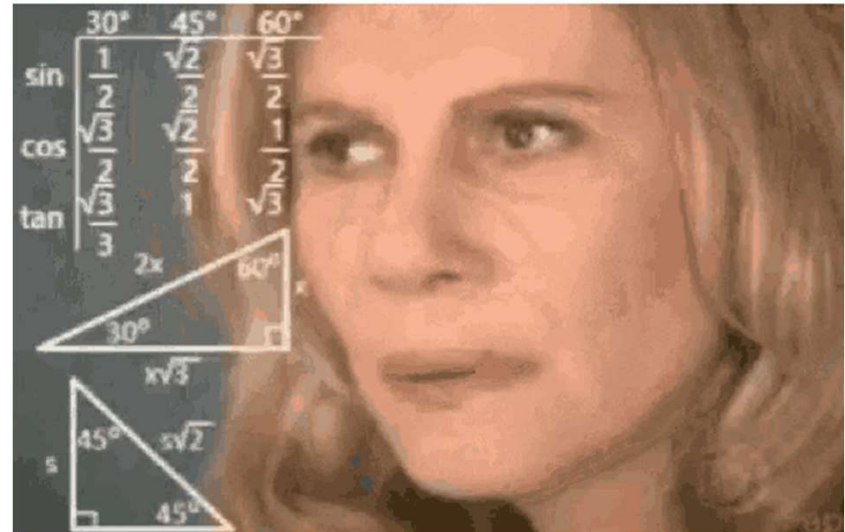
# Philosophy of Financial Aid

- Available to ALL 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

**Trying to fill out my  
FAFSA like.....**



# Free Application For Federal Student Aid (FAFSA) Guidelines



Submit the FAFSA beginning October 1<sup>st</sup>

Check priority deadlines at every school you are considering

- **December 1** and **February 1** are common dates

The 2023-2024 FAFSA will use 2021 federal tax information

- Use IRS DATA Retrieval Tool- Allows FAFSA to pull income information from IRS

# Free Application For Federal Student Aid (FAFSA) Guidelines



Student Financial  
Aid Office

## What you need to Apply:

- Student and Parent **social security numbers**
- 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

# 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

## Start Student's 2023–24 FAFSA® Form

### Create a save key.

The save key is for temporary use for you or your parent to return and complete this specific FAFSA form.

### Create a Save Key


\*\*\*\*\* Show ?

### Reenter Save Key

\*\*\*\*\* Show ?

Previous

Continue

 An official website of the United States government.

[Help Center](#)

[Feedback & Ombudsman](#)

[English | Español](#)

**FederalStudentAid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

[UNDERSTAND AID](#) ▾

[APPLY FOR AID](#) ▾

[COMPLETE AID PROCESS](#) ▾

[MANAGE LOANS](#) ▾

[Log In](#) | [Create Account](#) 



# FAFSA on the Web



Student Financial  
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The screenshot shows the FAFSA on the Web homepage. At the top, there is a navigation bar with the "Federal Student Aid" logo on the left and four menu items: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS", each with a dropdown arrow. The main content area has a dark blue background with white text. On the left, it says "Complete the FAFSA® Form" with a green underline. Below this, it explains that the form is used to apply for financial aid. On the right, there are two sections: "New to the FAFSA® Process?" with a "Start Here" button, and "Returning User?" with links to "Correct info | Add a school" and "View your Student Aid Report (SAR)", followed by a "Log In" button.

**Federal Student Aid**  
OFFICE of the U.S. DEPARTMENT of EDUCATION

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

## 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

[studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa)

# Welcome to the FAFSA® Form

Select your role

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## Tell us about yourself.

[Help](#) [Exit FAFSA Form](#)

☐ I am a student and want to access the FAFSA form.



☐ I am a parent filling out a FAFSA form for a student.

☐ I am a preparer helping a student fill out his or her FAFSA form.

## Get Started

[Help](#)

[Exit FAFSA Form](#)

### Welcome to TestE's application!

#### Fill out your FAFSA form!

To receive federal student financial aid, you need to fill out a FAFSA form every school year. Let's get started.

#### For which school year are you applying for financial aid?

If you are applying for a summer session or just don't know which application to complete, check with the college you are planning to attend.

Which school year should I choose?

Select the appropriate year

Start 2023–24 FAFSA Form

or

Start 2022–23 FAFSA Form

# 1

## Student Demographics

1. Personal information
2. Email address and Phone number
3. Address
4. Residency & Eligibility
5. Student Education information
6. Student Selective Service
7. Driver's License information
8. Student Foster Care & Parent Education Completion information
9. Student Eligibility



Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.



## 2 School Selection – High School

✓  
Student Demographics

2  
School Selection

3  
Dependency Status

4  
Parent Demographics

5  
Parent Financials

6  
Student Financials

7  
Sign & Submit

STUDENT INFORMATION

Add Your High School

✓ Application was successfully saved.

i

Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

i

To find your high school, enter the following criteria and select "Search."

State / Province / Territory

Select ⌵ ⓘ My country is not listed

City - optional ⓘ

High School Name - optional ⓘ

Search

Previous



2

## School Selection – College Search

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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

STUDENT INFORMATION

College Search

1 Autumn, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

2 Here's where you'll search for the colleges to which you'd like to send your FAFSA® information. You can add up to 10 colleges at a time to your FAFSA form. [Learn what to do if you're applying to more than 10 colleges.](#)

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

3 Complete the fields below to search for a college to add to your FAFSA® form. Need help refining your search? Try these search tips.

Search by School Name, City, State    Search by Federal School Code

State  
Ohio

City - optional  
Kent

School Name - optional  
Kent State University

Search

Search Results 1 to 9 of 9    SORT BY: Best Match    A-Z

- ☒ Kent State University  
Federal School Code: 003051 | Kent, OH | [View College Info](#)
- ☐ Kent State University - Ashtabula Campus  
Federal School Code: 003052 | Ashtabula, OH | [View College Info](#)
- ☐ Kent State University - East Liverpool C  
Federal School Code: 003056 | East Liverpool, OH | [View College Info](#)
- ☐ Kent State University - Geauga Campus  
Federal School Code: 003059 | Burton, OH | [View College Info](#)
- ☐ Kent State University - Salem Campus  
Federal School Code: 003061 | Salem, OH | [View College Info](#)
- ☐ Kent State University - Stark Campus  
Federal School Code: 003054 | Canton, OH | [View College Info](#)
- ☐ Kent State University - Trumbull Campus  
Federal School Code: 003064 | Warren, OH | [View College Info](#)
- ☐ Kent State University - Tuscarawas Campus  
Federal School Code: 003062 | New Philadelphia, OH | [View College Info](#)

STUDENT INFORMATION

Selected Colleges and Housing Info

Kent State University  
Federal School Code: 003051 | Kent, OH | [View College Info](#)

Housing Plan  
Select Housing Plan    Remove

# 3 Dependency Status

Dependent vs. Independent

The screenshot shows the 'Dependency Status' step of the FAFSA application. The progress bar at the top indicates steps 1 through 7, with step 3 being the current step. The section is titled 'SCHOOL SELECTION Student Additional Dependency Questions'. Below the title, there is a paragraph: 'Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above."'. There are five checkbox questions: 'Are you currently serving on active duty in the U.S. armed forces for purposes other than training?', 'Are you a veteran of the U.S. armed forces?', 'At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?', 'As determined by a court in your state of legal residence, are you or were you an emancipated minor?', and 'Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?'. The 'None of the above' option is selected. At the bottom, there are 'Previous' and 'Continue' buttons.

The screenshot shows the 'Dependency Status' step of the FAFSA application. The progress bar at the top indicates steps 1 through 7, with step 3 being the current step. The section is titled 'STUDENT INFORMATION Does the student have dependents?'. Below the title, there is a section for 'Dependent Children' with the text: 'Do you now have or will you have children who will receive more than half of their support from you between July 1, 2023, and June 30, 2024?'. There are two radio button options: 'Yes' and 'No'. The 'No' option is selected. Below this, there is a section for 'Other Dependents' with the text: 'Do you have dependents more than half of their support from you between July 1, 2023, and June 30, 2024?'. There are two radio button options: 'Yes' and 'No'. The 'No' option is selected. At the bottom, there is a 'Previous' button.

The screenshot shows the 'Student Marital Status' page. The progress bar at the top indicates steps 1 through 7, with step 3 being the current step. The section is titled 'SCHOOL SELECTION Student Marital Status'. Below the title, there is a green message box: 'Application was successfully saved.' Below this, there is a blue information box: 'Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' Below this, there is a question: 'What is your marital status as of today?'. There is a dropdown menu with 'Single' selected. At the bottom, there are 'Previous' and 'Continue' buttons.

Dependent = "No" to all listed questions

Independent = "Yes" to one listed question

# Parent Information on the FAFSA

- Whose information should be provided on the FAFSA?
  - **Legal Parents Only**
- Who are the student's legal parents?
  - Biological or Adoptive
  - Step-parent if remarried

*Let's  
review...*





# 4 Parents Demographics

✓

Student Demographics

✓

School Selection

✓

Dependency Status

4

Parent Demographics

5

Parent Financials

6

Student Financials

7

Sign & Submit

PARENT INFORMATION

Whose Information Should I Provide?

✓

Application was successfully saved.

1

For additional assistance determining what parent information to report on the FAFSA® form, refer to *Who's my Parent When Filling Out the FAFSA form?* fact sheet.

Since you have been identified as a dependent student, you will need to provide information about your parent(s). You must identify and report information about your parent(s) even if you don't live with him or her. Use the following criteria to determine whose information you should report in the "Parent Demographics" and "Parent Financials" sections of the FAFSA® form:

My parents live together (married or unmarried).

My parents are divorced or separated, and I live with one parent more than the other.

My parents are divorced or separated, and I live with both parents equally.

I was legally adopted.

Previous

Continue

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 actually 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 actually received support from a parent.
Widowed	Your parent



4

# Parents Demographics- Parent Household Info

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✓ Student Demographics ✓ School Selection ✓ Dependency Status **4 Parent Demographics** 5 Parent Financials 6 Student Financials 7 Sign & Submit

PARENT INFORMATION

Enter Information for Your First Parent  
(father/mother/stepparent)

Your Parent's Social Security Number  
\*\*\*-\*\*-7890 SHOW SSN ⓘ

Your Parent's Last Name  
Walter ⓘ

Your Parent's First Initial  
W ⓘ

Your Parent's Date of Birth  
Month Day Year  
12 11 1970 ⓘ

Your Parents' Email Address  
willywalter56@yahoo.com ⓘ


Reenter Your Parents' Email Address  
willywalter56@yahoo.com ⓘ

Previous Continue

✓ Student Demographics ✓ School Selection ✓ Dependency Status **4 Parent Demographics** 5 Parent Financials 6 Student Financials 7 Sign & Submit

PARENT INFORMATION

Parent Household Information

 Your household size is 9.

You:	Your Parents:	Other Dependent Children of Your Parent(s):	Other Dependents of Your Parent(s):
1	2	2	2

Number in College

Out of the 7 dependents in your parents' household (as shown above), how many will be college students between July 1, 2022 and June 30, 2023? **DO NOT include your parents, but DO include yourself** and other members of the household.

ⓘ

Previous Continue

# 5 Parent Financials

## IRS Data Retrieval Tool

- Available October 1 for 2023-2024 FAFSA

## May not qualify due to:

- Married-Filed Separately
- Foreign or Puerto Rican tax return

The screenshot displays the FAFSA application progress bar at the top, with steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials (active), Student Financials, and Sign & Submit. The main content area is titled 'PARENT INFORMATION' and 'Parent Tax Filing Status'. It contains three dropdown menus: 'For 2021, have your parents completed their IRS income tax return or another tax return?' (set to 'Already completed'), 'What type of income tax return did your parents file for 2021?' (set to 'IRS Form 1040'), and 'For 2021, what is your parents' tax filing status according to their tax return?' (set to 'Married-filed joint return'). Below these is a 'RECOMMENDED' section for the 'IRS Data Retrieval Tool', which includes a brief explanation of the tool and a warning that tax return information will not be displayed on the IRS website or the FAFSA form. At the bottom, there are three buttons: 'Previous', 'Skip IRS DRT and Complete Manually', and 'Proceed to the IRS'.

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

PARENT INFORMATION

**Parent Tax Filing Status**

For 2021, 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 2021?

IRS Form 1040

For 2021, 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.

Previous Skip IRS DRT and Complete Manually Proceed to the IRS >

# IRS Data Retrieval Tool

- While completing the FAFSA, applicant may submit real-time request to IRS for tax data
- If match found, IRS sends real-time results to applicant in new browser window
- IRS will authenticate taxpayer's identity
- Applicant chooses whether to transfer data to the FAFSA



# IRS Data Retrieval Tool

✓  
Student Demographics

✓  
School Selection

✓  
Dependency Status

✓  
Parent Demographics

5  
Parent Financials

6  
Student Financials

7  
Sign & Submit

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.

No Thanks

Proceed to the IRS

✓  
Student Demographics

✓  
School Selection

✓  
Dependency Status

✓  
Parent Demographics

5  
Parent Financials

6  
Student Financials

7  
Sign & Submit

PARENT INFORMATION

## Parent Tax Filing Status

For 2021, 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 2021?


IRS Form 1040

For 2021, 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.

Previous

Skip IRS DRT and Complete Manually

Proceed to the IRS >



# IRS Data Retrieval Tool



[Return to FAFSA](#) | [Help](#) | [Logout](#) | [Español](#)

## 2021 Federal Income Tax Information

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	Schedule 1 Evaluation

Refer to your tax records if you have a question about the values you reported.

### Transfer My Tax Information into the FAFSA Form ?

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

☐

TRANSFER NOW



### Do Not Transfer My Tax Information and Return to the FAFSA Form ?

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.

☐

DO NOT TRANSFER



# IRS Data Retrieval Tool

## Certain tax filers cannot use the IRS Data Retrieval Tool

Did not  
indicate on  
FAFSA a  
tax return  
was  
completed

Marriage  
date is  
January  
2022, or  
later

First three  
digits of the  
SSN are  
666

Filed a non-  
U.S. tax  
return

Married  
and filed as  
head of  
household,  
or filed  
separate  
returns

Neither  
married  
parent  
entered a  
valid SSN

Non-  
married  
parent or  
both  
married  
parents  
entered all  
zeroes for  
the SSN

# IRS Data Retrieval Issues

Filled Joint Tax  
return for 2021  
BUT no longer  
married:

- You will not be able to use the IRS DRT
- You must enter the income manually into FAFSA and subtract your former spouse's tax return information
- Answer FAFSA questions about yourself ONLY

Did NOT fill Joint  
tax return for  
2021 BUT are  
now married:

Add your current spouse's 2021 tax return information to correctly answer the FAFSA questions about yourself and current spouse

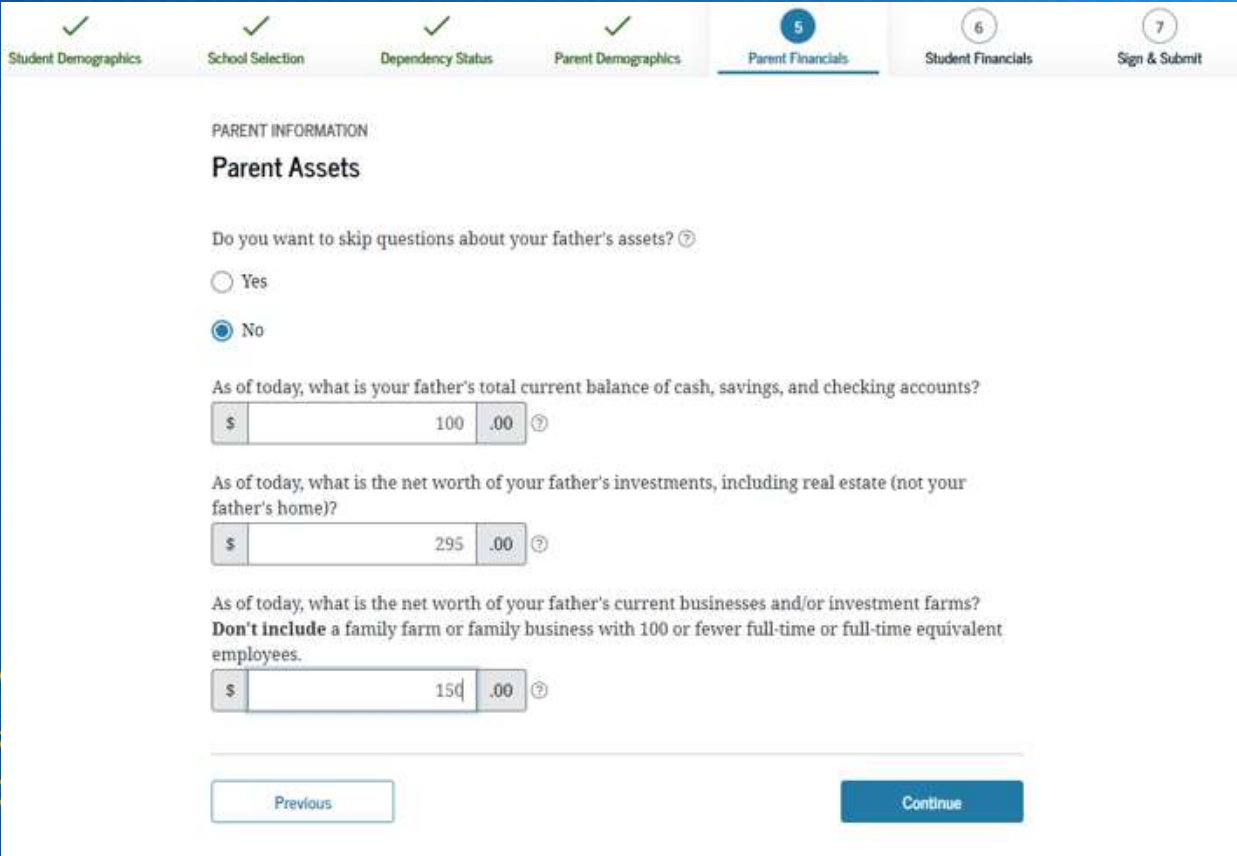
5

# Parent Financials

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## Additional Financial Information, Untaxed Income & Assets



The screenshot shows a web-based application form for Kent State University's Student Financial Aid Office. The form is titled 'Parent Financials' and is part of a multi-step process. The steps are: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials (current step), Student Financials, and Sign & Submit. The 'Parent Financials' section is titled 'PARENT INFORMATION' and 'Parent Assets'. It contains three questions about the father's assets, each with a radio button for 'Yes' or 'No' and a text input field for the amount. The first question is 'Do you want to skip questions about your father's assets?'. The second question is 'As of today, what is your father's total current balance of cash, savings, and checking accounts?'. The third question is 'As of today, what is the net worth of your father's investments, including real estate (not your father's home)?'. The fourth question is 'As of today, what is the net worth of your father's current businesses and/or investment farms?'. Below the questions are 'Previous' and 'Continue' buttons.

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

PARENT INFORMATION

**Parent Assets**

Do you want to skip questions about your father's assets? ⓘ

☐ Yes

☒ No

As of today, what is your father's total current balance of cash, savings, and checking accounts?

\$ 100 .00 ⓘ

As of today, what is the net worth of your father's investments, including real estate (not your father's home)?

\$ 295 .00 ⓘ

As of today, what is the net worth of your father's current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees.

\$ 150 .00 ⓘ

Previous Continue



# 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
- Bonds, commodities and precious metals
- Uniform Transfer to Minors Act and Uniform Gifts to Minors Act accounts



# What are NOT assets?

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





# 529 SAVINGS PLANS

**KENT.EDU/BURSAR/PAYMENT-OPTIONS-OVERVIEW**

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



The image shows a "529 COLLEGE SAVINGS PLAN" form. The form includes sections for "Personal Information" and "Services needed". The "Personal Information" section has fields for "Name (Last)", "First", "Middle Initial", "Date of Birth", "Home Address", "City", "State", "Zip", "Home Telephone", and "Cell Telephone". The "Services needed" section has a table with columns for "Service", "Yes", and "No". A blue pen is resting on the form.

Personal Information		
Name (Last)	First	
Middle Initial	Date of Birth	
Home Address	City	
State	Zip	
Home Telephone	Cell Telephone	
E-Mail Address		
Services needed		
Service	Yes	No

# 6 Student Financials

- Same questions as the parent section
- Can also use the IRS Data Retrieval Tool

The screenshot shows the 'Student Financials' section of the FAFSA application. At the top, a progress bar indicates the following sections are completed: Student Demographics, School Selection, Dependency Status, Parent Demographics, and Parent Financials. The current section, 'Student Financials', is highlighted with a blue circle containing the number 6. The next section, 'Sign & Submit', is indicated by a circle containing the number 7.

Under the heading 'STUDENT INFORMATION', the sub-heading 'Student Tax Filing Status' is displayed. Below this, three informational messages are shown in colored boxes:

- A green box with a checkmark icon stating: 'Application was successfully saved.'
- A yellow box with an exclamation mark icon stating: 'Attention! You must provide financial information from your 2021 tax return on the following pages.'
- A blue box with an information icon stating: 'Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.'

Below the messages, three questions are asked, each with a dropdown menu and a help icon (a circle with a question mark):

- Question: 'For 2021, have you completed your IRS income tax return or another tax return?'  
Dropdown selection: 'Already completed'
- Question: 'What income tax return did you file for 2021?'  
Dropdown selection: 'IRS Form 1040'
- Question: 'For 2021, what is your tax filing status according to your tax return?'  
Dropdown selection: 'Single'



6

# Student Financials

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If student will not file 2021 taxes but worked, they will still need to submit wages using their W2

✓  
School Selection

✓  
Dependency Status

✓  
Parent Demographics

✓  
Parent Financials

6  
Student Financials

7  
Sign & Submit

STUDENT INFORMATION

Student Income from Work

How much did you earn from working (wages, salaries, tips, etc.) in 2021?  
This amount is the total of IRS Form 1040—line 1 + Schedule 1, lines 3 + 6 + Box 14 (Code A) of Schedule K-1 (Form 1065).

\$   ?

Previous

Continue

6

# Student Financials

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**FAFSA® Form**

✓ Student Demographics   ✓ School Selection   ✓ Dependency Status   ✓ Parent Demographics   ✓ Parent Financials   **6 Student Financials**   7 Sign & Submit

STUDENT INFORMATION

**Student Assets**

Do you want to skip questions about your assets? ⓘ

☐ Yes

☒ No

As of today, what is your total current balance of cash, savings, and checking accounts?

\$   ⓘ

As of today, what is the net worth of your investments, including real estate (not your home)?

\$   ⓘ

As of today, what is the net worth of your current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees.

\$   ⓘ

[Previous](#) [Continue](#)

# Navigation Tips

Section Headings  
will display a  
check mark ( ✓ )  
when the section  
is complete

The screenshot shows the FAFSA application interface. At the top, a progress bar includes tabs for Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials, Student Financials (highlighted with a blue circle and the number 6), and Sign & Submit (highlighted with a blue circle and the number 7). Each of the first five tabs has a green checkmark above it. The main content area is titled 'STUDENT INFORMATION' and 'Student Tax Filing Status'. A green message box states 'Application was successfully saved.' Below this, an information box explains that 'you' and 'your' refer to the student. Three dropdown menus are present: 'For 2020, have you completed your IRS income tax return or another tax return?' (set to 'Already completed'), 'What income tax return did you file for 2020?' (set to 'IRS Form 1040'), and 'For 2020, what is your tax filing status according to your tax return?' (set to 'Married-filed joint return'). Each dropdown has a question mark icon to its right. At the bottom are 'Previous' and 'Continue' buttons.

Click the question  
mark icon ( ? )  
next to each  
question for more  
information



- Read instructions carefully and complete all sections
- Use the 'Tool Tips' question marks
- Errors on the FAFSA or supplemental forms may delay application processing and result in loss of financial aid funds
- Highly recommended to utilize IRS Data Retrieval Tool
- Pulls income information directly from IRS



---

## Avoid Errors!



Social Security number

Date of birth

Divorced/remarried parental information

Income earned by parents/stepparents

US income taxes paid

Household size

# Frequent FAFSA Errors

# 7 Sign & Submit For Students

- Student will use their FSA ID to sign
- Be careful to submit the correct information

By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you 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

1. information that will verify the accuracy of your completed form, and
2. U.S. or state 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 with the Internal Revenue Service and other federal agencies.

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 purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

☒ I, T Perez, agree to the terms outlined above.

[Previous](#) [Sign and Submit FAFSA Form](#)

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

SIGN & SUBMIT  
FAFSA® Summary

**i** You're not done yet!  
You still need to submit your FAFSA® form. After you print this page, select "Continue" to sign your FAFSA form.

FAFSA Summary: 2023-24 Student ID: \*\*\*\*-0001 EX

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

SIGN & SUBMIT  
Read Before Proceeding

**i** Carefully read and acknowledge whether you agree to our terms outlined below by selecting the checkbox at the bottom of this page.  
Select "Sign and Submit FAFSA Form."

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education.
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it.
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it.
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you 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

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

# 7 Sign & Submit For Students

KENT STATE  
UNIVERSITY

Student Financial  
Aid Office

✓ Student Demographics

✓ School Selection

✓ Dependency Status

✓ Parent Demographics

✓ Parent Financials

✓ Student Financials

7 Sign & Submit

SIGN & SUBMIT

Signature Status

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

A meme featuring a close-up of a young child crying with a distressed expression. The text "THE FACE I MAKE" is overlaid at the top in a bold, white, sans-serif font with a black outline. At the bottom, the text "WHEN I SUBMIT MY FAFSA" is overlaid in the same font style. In the bottom right corner, the text "memecrunch.com" is visible in a smaller font.



# 7 Sign & Submit For Parents


KENT STATE  
UNIVERSITY

Student Financial  
Aid Office

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

SIGN & SUBMIT


Which parent are you?


  
**Parent 1**  
⚠️ Unsigned

Last Name  
Taylor

Date of Birth  
07/01/2000

Social Security Number  
.....3006


Provide Parent Signature 

  
**Parent 2**  
⚠️ Unsigned

Last Name  
Perez

Date of Birth  
02/17/2001

Social Security Number  
.....1531

Provide Parent Signature 

Previous

Parent will use their own FSA ID to sign as well

Can view summary of FAFSA information at this point

SIGN & SUBMIT


Signature Options

Parent Signature for: Perez


Date of Birth  
02/17/2001

Social Security Number  
.....1531


Enter the parent's FSA ID.  
Do not enter the FSA ID if you are not the parent.

Parent's FSA ID Username, Email Address, or Mobile Number 

[Forgot Username](#) | [Create an FSA ID](#)

Parent's FSA ID Password 

[Show](#) | [Forgot Password](#)

Sign This FAFSA Form 

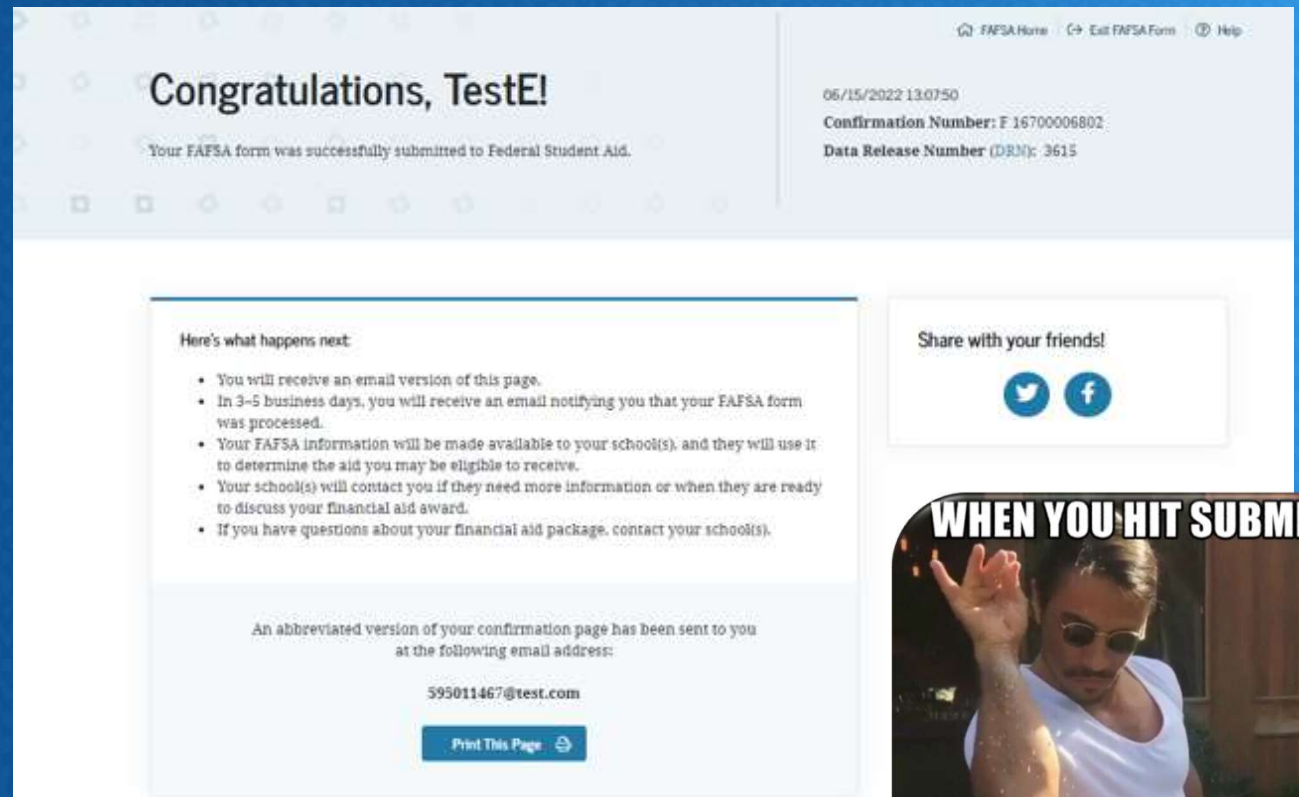
[Return to Signature Status](#) [Other Options to Sign and Submit](#)



# Confirmation Page

## Three important sections to review:

1. What Happens Next
2. Expected Family Contribution (EFC)
3. Pell Grant and Direct Loan eligibility



The screenshot shows the FAFSA Confirmation Page. At the top, it says "Congratulations, TestE!" and "Your FAFSA form was successfully submitted to Federal Student Aid." On the right, it displays the date "06/15/2022 13:07:50", the "Confirmation Number: F 16700006802", and the "Data Release Number (DRN): 3615". Below this, there's a section titled "Here's what happens next:" with a bulleted list of steps. To the right of this list is a "Share with your friends!" section with Twitter and Facebook icons. At the bottom, it states "An abbreviated version of your confirmation page has been sent to you at the following email address:" followed by the email "595011467@test.com" and a "Print This Page" button.

[FAFSA Home](#) [Exit FAFSA Form](#) [Help](#)

### Congratulations, TestE!

Your FAFSA form was successfully submitted to Federal Student Aid.

06/15/2022 13:07:50  
Confirmation Number: F 16700006802  
Data Release Number (DRN): 3615

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).

Share with your friends!

[Twitter](#) [Facebook](#)

An abbreviated version of your confirmation page has been sent to you at the following email address:

595011467@test.com

[Print This Page](#)





# 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

Divorce

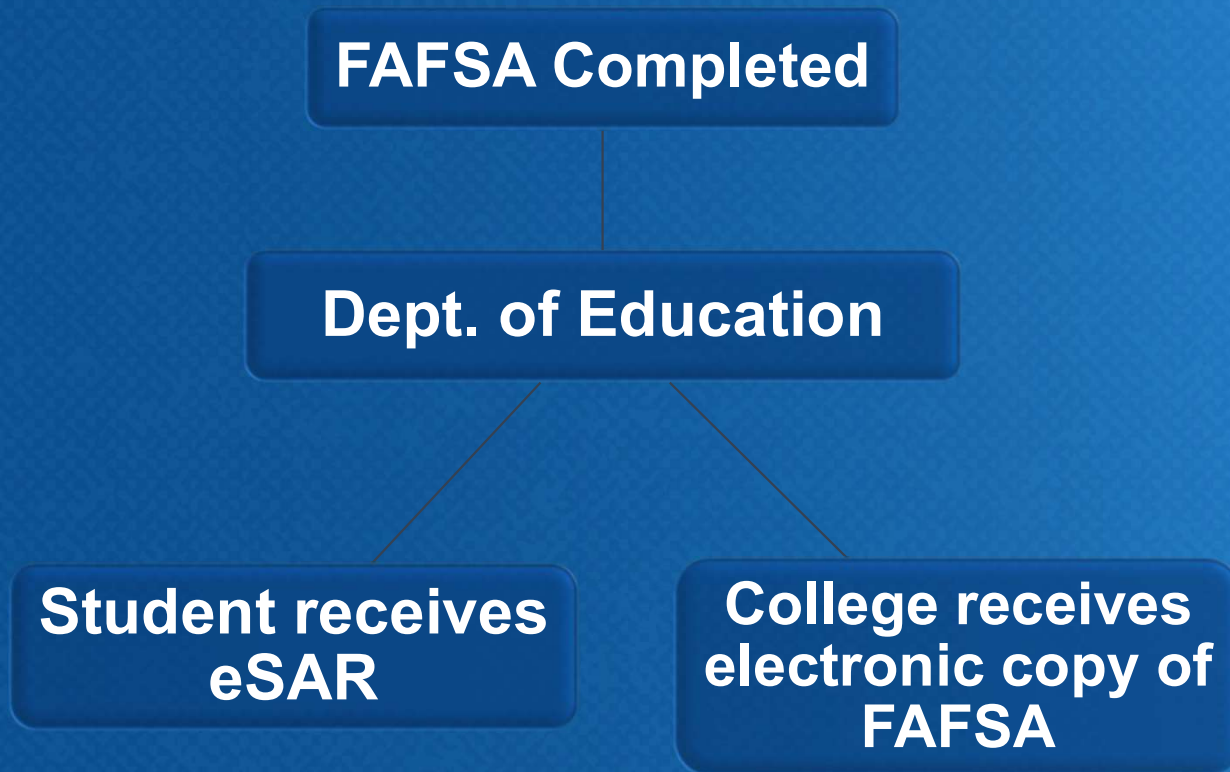




# AWARDING PROCESS



# Awarding Process



# Student Aid Report (SAR)



## View Student Aid Report (SAR)

Review your EFC, FAFSA answers, and financial aid history.

View SAR

- Summarizes the information submitted on your 2023-2024 FAFSA
- Lists Expected Family Contribution (EFC)
- Lists federal student aid eligibility
- Provides checklist of next steps

## 2023–24 Student Aid Report

Print SAR Help Exit FAFSA Form

Processing Results

TRANSACTION 01

### Processing Results

FAFSA Data

School Information

Financial Aid History

Corrections History

Application Receipt Date:  
10/01/2022

Processed Date:  
11/03/2022

Data Release Number (DRN)  
3966

Learn about federal tax benefits for education, including the American Opportunity tax credit.

### Expected Family Contribution: 0

Based on the information we have on record for you, your Expected Family Contribution (EFC) is 0. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study funds, and possible funding from your state and school.

Based on your EFC of 0, you may be eligible to receive a Federal Pell Grant of up to \$6,895 for the 2023–24 school year provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program.

Back to FAFSA Home

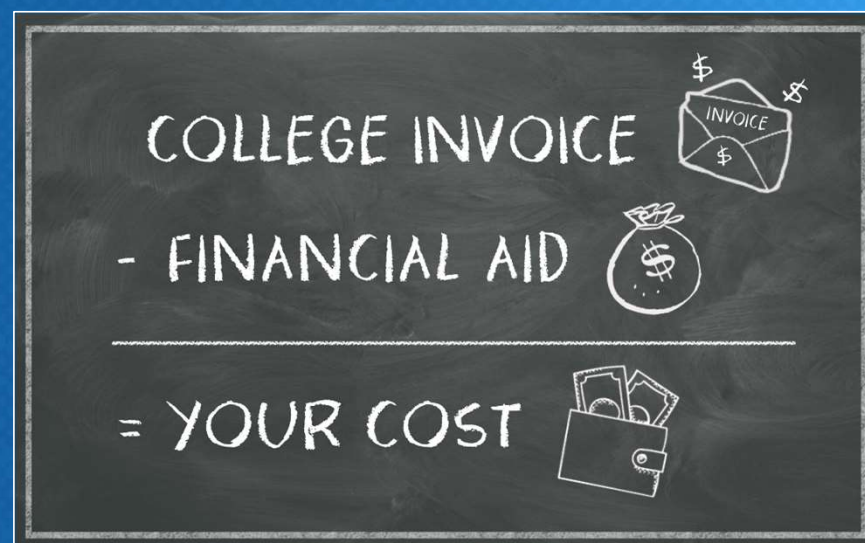


# What is the EFC?

- 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 loan eligibility
  - Helps determine a student's financial need
-

# Cost of Attendance (Budget)

- Billable costs
  - Tuition, room and board
- Non-billable costs
  - Books, transportation and miscellaneous
- Varies widely from college to college



# **COST OF ATTENDANCE (BUDGET)**

	Kent State University Resident	Kent State University Non- Resident	Community College	Private College
<b>Tuitions*</b>	\$12,304	\$21,410	\$6,962	\$61,106
<b>Room and Board*</b>	\$12,979	\$12,979	\$8,882	\$16,886
<b>Books and Supplies**</b>	\$1,200	\$1,200	\$1,200	\$930
<b>Transportation**</b>	\$2420	\$2420	\$2,668	Varies
<b>Miscellaneous and Personal**</b>	\$2,162	\$2,162	\$2,094	\$978
<b>Total</b>	\$30,762	\$39,868	\$21,806	\$79,900

**\*BILLABLE AND \*\*NON-BILLABLE COSTS  
BASED ON PROPOSED 2022-2023**



# Determination of Financial Need

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



# Awarding Process

October 2022

College receives  
electronic copy of  
FAFSA

December 2022

College processes  
FAFSA  
information

February 2023

College emails or mails  
the initial award offer to  
student

KENT STATE  
UNIVERSITY

Student Financial  
Aid Office





# TYPES OF FINANCIAL AID





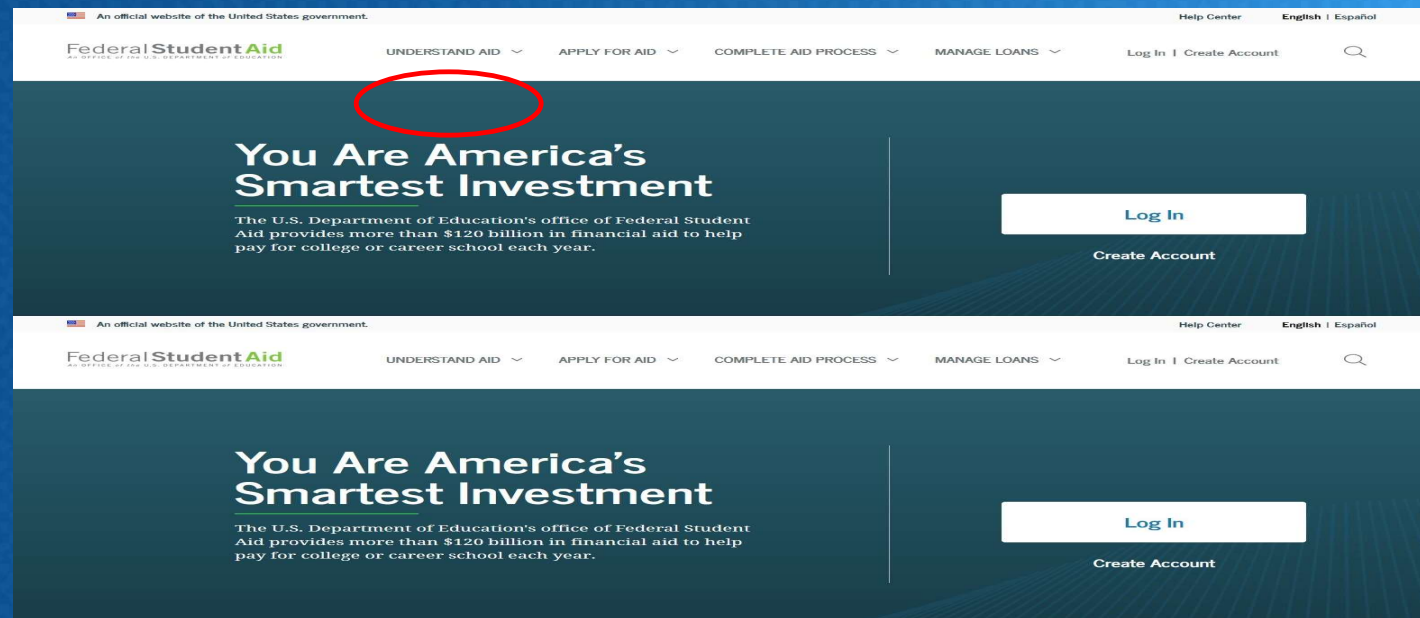
# Two Types of Aid

## Gift Aid

- Scholarships
- Grants

## Self Help Aid

- Work Programs
- Loans



# Scholarships

KENT STATE  
UNIVERSITY

Student Financial  
Aid Office

Free  
Money!

Merit  
Based

No FAFSA required  
for some  
scholarships

Internal

Pay attention to  
Admissions  
deadlines  
Eligibility-criteria  
will vary by school

External

Website  
searches





# www.kent.edu/scholarships



Student Financial  
Aid Office



## Student Financial Aid

[APPLY](#)[VISIT](#)[GIVE NOW](#)

[Office](#) [Types of Aid](#) [Applying for Aid](#) [Managing Aid](#) [Scholarships](#) [Policies](#) [Toolkit](#) [Financial Aid Information Related to Coronavirus/COVID-19](#)



## SCHOLARSHIPS

[Kent](#) / [Admissions](#) / [Tuition & Financial Aid](#) / [Scholarships](#)

At Kent State University, our number one priority is students. Our goal is for one of our students explore, engage and succeed with purpose. We believe we provide access to higher education for all students, independent of financial background.

### The Best Investment

What is the value of a Kent State education? It goes far beyond dollars and cents. Kent State is the best investment in your future!

### The Best Investment

What is the value of a Kent State education? It goes far beyond dollars and cents. Kent State is the best investment in your future!

**ONLY NORTHEAST OHIO  
INSTITUTION**  
in the top public schools ranking by U.S. News &  
World Report Best Colleges list

**#1 IN OHIO  
#6 IN THE NATION**  
best university makerspaces  
by great value colleges

**\$405 MILLION**  
in financial aid and scholarships  
awarded in 2020-2021

**92% OF GRADUATES  
ARE EMPLOYED**  
or continuing their education within  
6 months of graduation

[NEW FIRST YEAR  
STUDENTS IN OHIO](#)

[NEW FIRST YEAR STUDENTS  
OUTSIDE OF OHIO](#)

[TRANSFER  
STUDENTS](#)

[INTERNATIONAL  
STUDENTS](#)

[SCHOLARSHIP  
RESOURCES](#)

[SCHOLARSHIP SEARCH - ALL  
STUDENTS](#)

First-year students who apply for admission for Fall 2022, by February 1, 2022, will automatically be considered for merit scholarships offered by the Honors College and the Office of University Scholarships and Financial Aid. Students must be admitted by December 1, 2021 to be considered for an invitation to apply to the Honors College.

Kent State is test-optional, meaning students are not required to submit standardized test scores (SAT and/or ACT). If you have test scores, you can request that your scores not be used in your admission decision. Please be aware that if you choose to use your test scores in the admission decision, the scores will also be used for scholarship consideration. Students make this choice on their admission application. Once you are admitted to Kent State University, you cannot change your decision.

You must be a U.S. citizen, be admitted to a bachelor's degree granting major and plan to enroll full-time at the Kent Campus.

Kent State University makes every effort to provide accurate, timely and current information. However, the University reserves the right to change without notice any statement due to federal, state or institutional changes in policies, procedures or regulations.



# Kent State Scholarships



Student Financial  
Aid Office

## New First Year Student Scholarships

- ACT/SAT scores not required to be considered for merit scholarships or the Honors College Program
- First-year student scholarship information is available at [www.kent.edu/scholarships](http://www.kent.edu/scholarships)



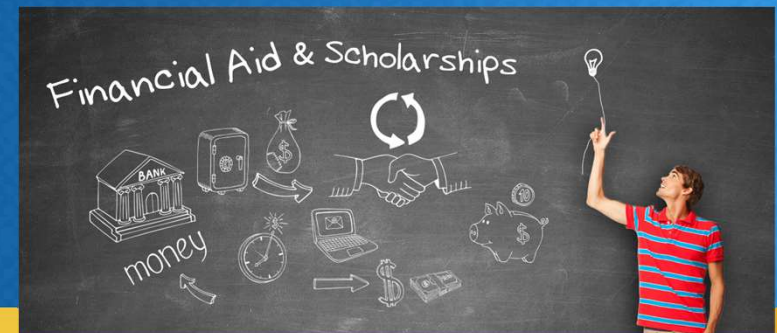
When to Start  
Searching?  
**RIGHT NOW!**

# Scholarships

KENT STATE  
UNIVERSITY

Student Financial  
Aid Office

- Start Early
- Use free scholarship search engines
- Talk to your school counselor
- Ask everyone about scholarship opportunities: Admissions, Financial Aid, academic advisors, faculty members, employers, family members, places of worship, etc.
- Be aware of deadlines



# Scholarships

## Other Resources

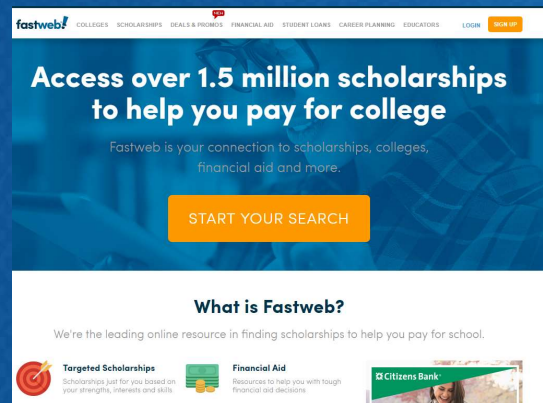
- Volunteer opportunities may lead to service-oriented scholarships
- Parent and student employers
- Business and industry groups that provide services or products in your major/career field
- Check with national organizations which may offer scholarships to individuals with your cultural background, personal circumstances, interests, and skills



# Scholarships

## Online Search Engines

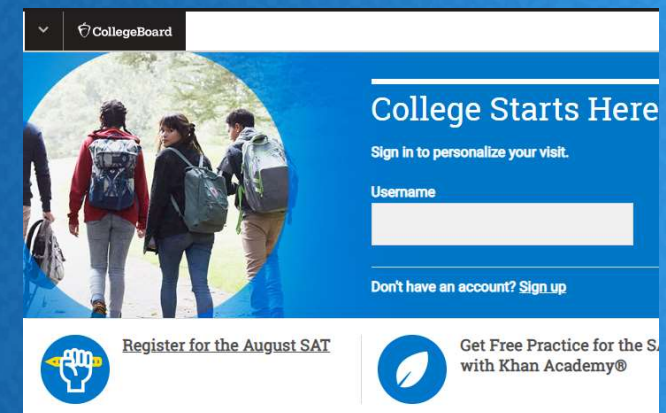
- Set up an account
- Limit number you sign up for
- Take your time on applications
- Don't pay anyone



fastweb.com

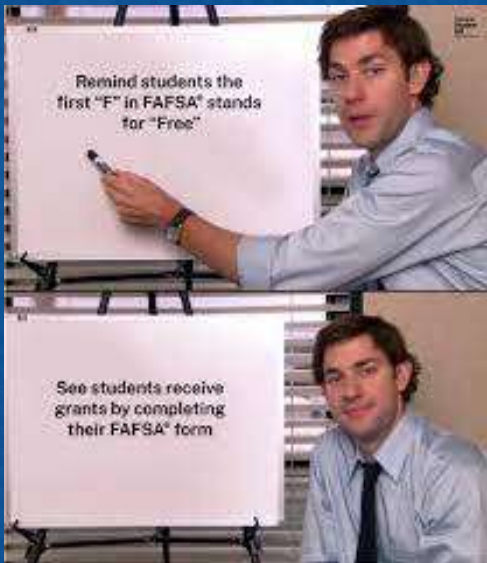


scholarships.com



collegeboard.org

# Federal Grants




- Pell Grant: max \$6,895
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education Grant (TEACH)

**Studentaid.gov**

\*Pell Grant based on 2022-2023 amounts

# Ohio Aid Programs 2022-2023



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)

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



This is not added  
as income on  
your FAFSA

# Work Programs

KENT STATE  
UNIVERSITY

Student Financial  
Aid Office

## Federal Work-Study

- Student can work part time while enrolled in school

## University Funded Work

- May be available to students not awarded work study



[Studentaid.gov](https://studentaid.gov)

# Federal Student Loans

## Federal Direct Loans

- Subsidized
- Unsubsidized
  - Freshman maximum: \$5,500
  - Fixed interest rate is 4.99%\*
  - Origination fee is 1.057%



**Studentaid.gov**

\*Interest rate is set annually after July 1

# Other Loan Options



Student Financial  
Aid Office

## Federal Direct PLUS

- Only parents can apply for undergraduate students
- Credit based
  - Other options available if credit is denied
- Fixed interest rate is 7.54%\*, Origination fee is 4.228%

## Private Loans

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

**Studentaid.gov**

\*Interest rate is set annually after July 1



# FIGURING OUT YOUR COST



# Figuring Out Your Cost



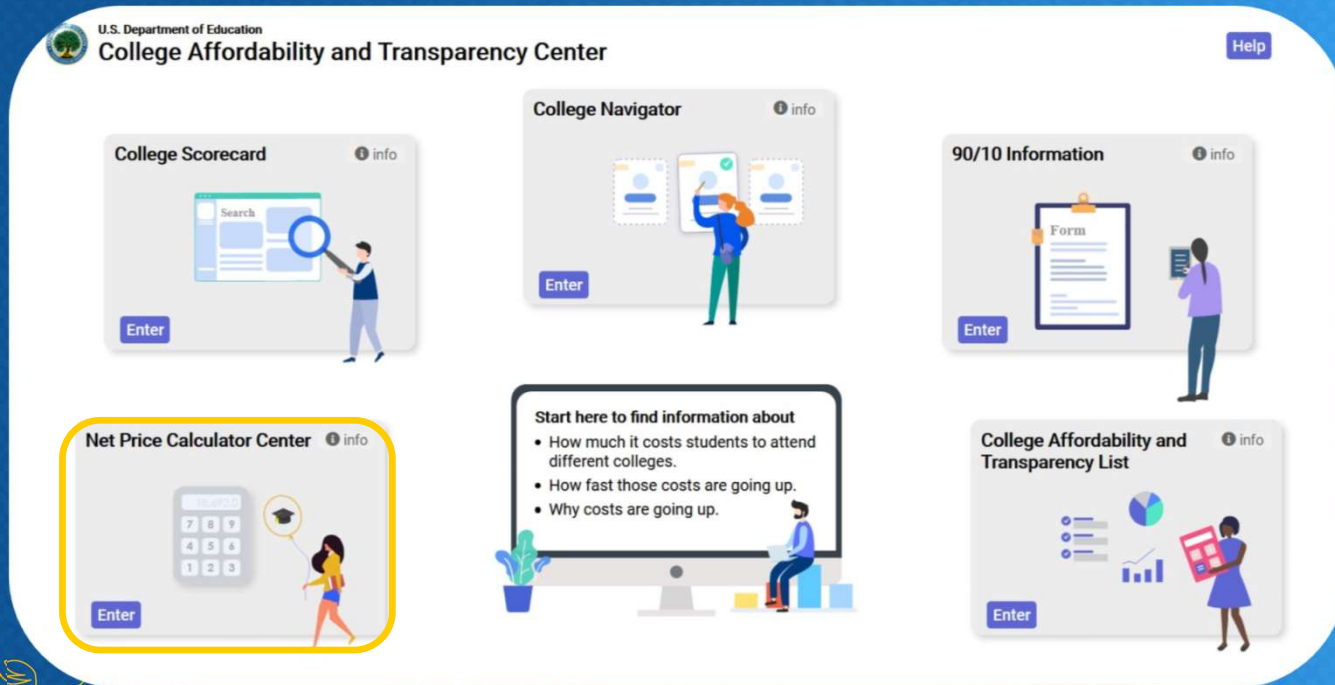
Student Financial  
Aid Office

## Three Main Costs

- **Tuition**- Visit university's Billing office website (commonly known as Bursar)
- **Housing & Meal plan (Room and Board)**- Visit university's Residence Services website

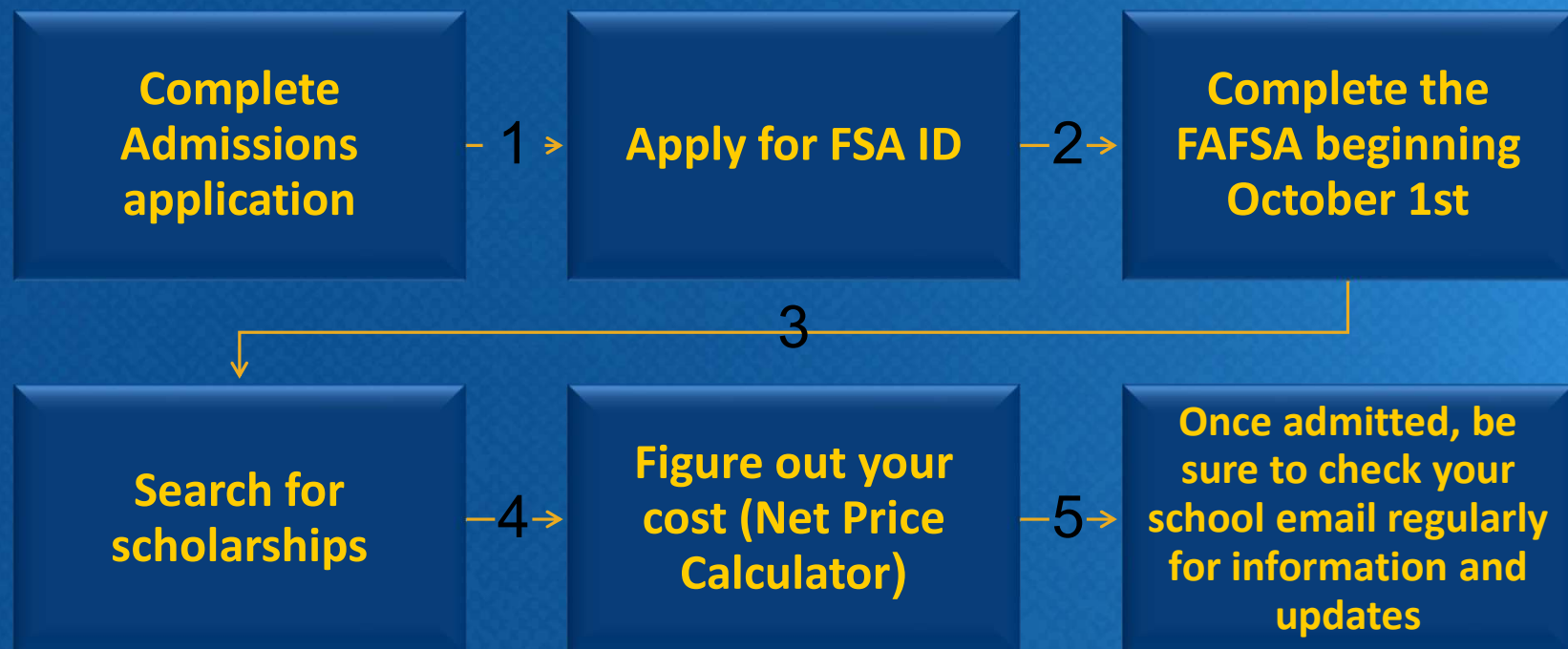
# Net Price Calculator

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





# Review of Information



# RESOURCES



# Important Kent State Websites



Student Financial  
Aid Office

Kent State University Student Financial Aid

[www.kent.edu/financialaid](http://www.kent.edu/financialaid)

Kent State University Scholarships

[www.kent.edu/scholarships](http://www.kent.edu/scholarships)

Student Financial Aid Forms and Applications

[www.kent.edu/financialaid/forms](http://www.kent.edu/financialaid/forms)





# Federal Student Information Center (FSAIC)

FSAIC can answer questions via:

- E-mail
- Live Chat
- Toll Free Hotline

**1-800-4FED-AID**  
**(1-800-433-3243)**

Monday through Friday  
8:00am – 11:00pm ET

Saturday and Sunday  
11:00am – 5:00pm ET

## E-mail Us

You can email us anytime.

## Chat with Us

Ask a live agent your questions via a web chat.

## Call Us

1-800-4FED-AID  
(1-800-433-3243)  
International Caller? Can't make a toll-free call?  
1-334-523-2691

## Hours of Operation

Monday–Friday  
8 a.m.–11 p.m. Eastern time (ET)

Saturday–Sunday  
11 a.m.–5 p.m. Eastern time (ET)

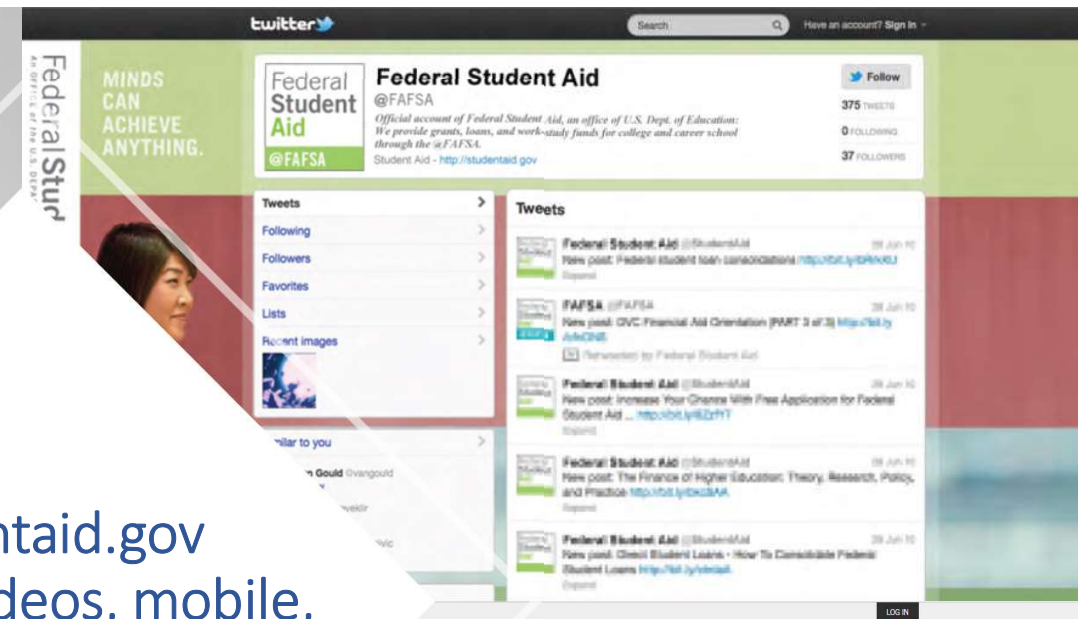
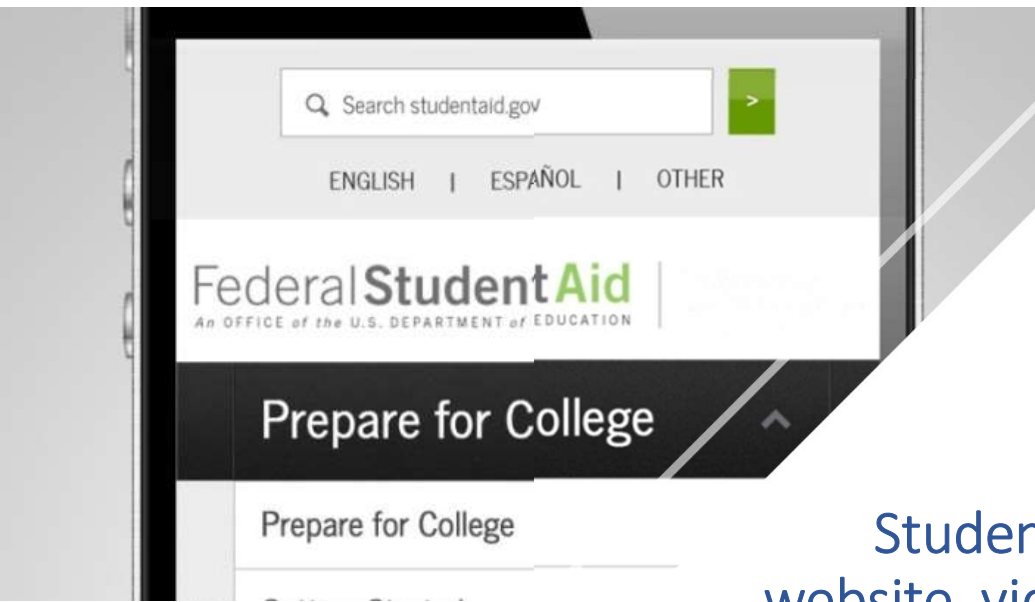
We are closed on federal holidays, the day after Thanksgiving and on December 24th.

We are open on New Year's Day, Martin Luther King Jr.'s Birthday, and Washington's Birthday from 11 a.m.–5 p.m. ET.

Hearing Impaired?  
TTY calls only.  
1-800-730-8913

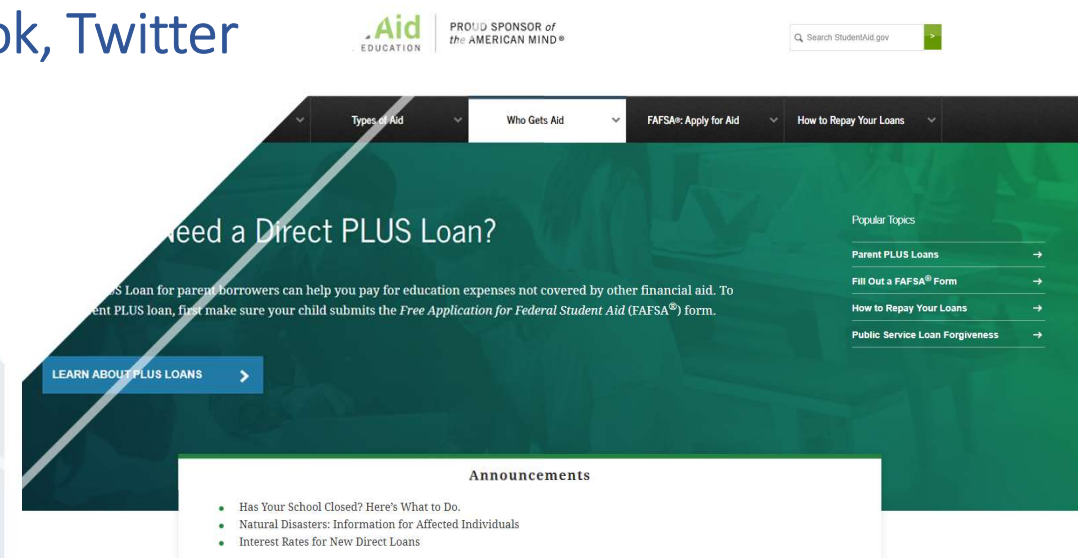
**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR  
the AMERICAN



Studentaid.gov  
website, videos, mobile,  
Facebook, Twitter

Federal Student Aid - Facebook App Thumbs



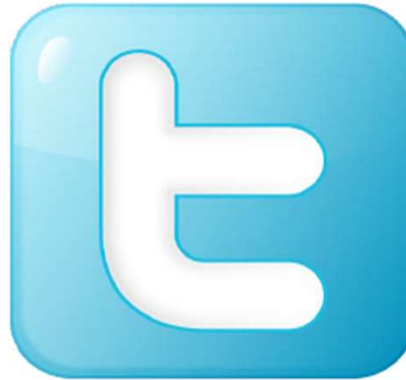
# Social Media Websites



**FACEBOOK**

Federal Student Aid

[www.facebook.com/FederalStudentAid](http://www.facebook.com/FederalStudentAid)



**TWITTER**

@FAFSA

[www.twitter.com/FAFSA](http://www.twitter.com/FAFSA)



**YOUTUBE**

Federal Student Aid

[www.youtube.com/FederalStudentAid](http://www.youtube.com/FederalStudentAid)





# Kent State University Student Financial Aid and Scholarships

College & University

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[About](#)

[Events](#)

[Videos](#)

[More ▼](#)

 Like



...

# Contact Information

Kent State University  
One Stop for Student Services  
Find our Contact Information,  
Kent Campus location, hours  
of operation, FAQs, and  
appointment scheduling  
options at  
[www.kent.edu/onestop](http://www.kent.edu/onestop)

