

# The Financial Aid Application Process

Complete Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) using school code E00773.

U.S. Department of Education processes FAFSA and sends Student Aid Report (SAR) to student and Institutional Student Information Record (ISIR) to Office of Financial Aid.

The Office of Financial Aid creates financial aid award using the information from the SAR.

**New students** receive a paper award letter. Student makes changes, if necessary, and returns to the Office of Financial Aid.

**Continuing students** receive email notification when award is ready to be viewed on Web for Students. Student makes changes, if necessary, on Web for Students.

**New students** complete Master Promissory Note for Federal Stafford loans online at <http://www.kentlaw.edu/depts/finaid/> by clicking on **Applying for Federal Loans**.

Office of Financial Aid processes federal Stafford loans for **continuing students** who have received them in the past.

**First-time Federal Stafford loan borrowers** attend required Entrance Counseling Session during Orientation Week.

**New and continuing students** who plan to borrow private loans apply with the lender of their choice online at <http://www.kentlaw.edu/depts/finaid/> by clicking on **Applying for Private Loans**.

**New and continuing students** who have been awarded the federal Perkins loan will receive a Promissory Note from the IIT Student Loan Office. Student must complete and return.

Scholarships and loan funds are credited to student's tuition account at the beginning of each term. Student receives refund check, if applicable, approximately 5-7 business days after funds have been credited.