

Financial Aid

**Office of Financial Aid
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The Hawai'i Community College Financial Aid Office administers a variety of federal, state, and institutional financial aid programs. These financial aid programs are intended to assist students and their families to pay for educational costs. Students may apply for financial aid at Hawai'i CC.

An academic year is defined as 24 credits and 30 weeks of instruction.

Eligibility: The majority of aid awarded by Hawai'i CC is federal and based on demonstrated financial need. Eligibility requirements are determined by federal rules and include the following:

Applicant must:

- be a U.S. citizen or an eligible non-citizen
- be enrolled in an eligible certificate or degree program (classified student)
- be making satisfactory academic progress toward a certificate or degree
- not be in default on a loan or owe repayment on a federal grant
- have demonstrated financial need
- have obtained a high school diploma or GED
- be registered with Selective Service, if required.

Application Procedures: Students are required to file the online **Free Application for Federal Student Aid (FAFSA)** with the Federal Processor and submit supporting documents as required by the Hawai'i CC Financial Aid Office in order to ascertain eligibility for Federal student aid. Students must apply and qualify annually on the basis of demonstrated financial need. The application priority date is March 1 each year (for aid applicable to the following academic year). Applications will be accepted on a first-come, first-served, funds-available basis. Application instructions are available at the Financial Aid Office and online at:

www.hawaii.hawaii.edu/financialaid

Awards: Students eligible for financial aid will be notified of the type and amount of the award as soon as possible after the college has received its state and federal allocations of financial aid funds. Financial aid funds are typically disbursed once per semester. Please check the Financial Aid Office's website for exact dates.

Satisfactory Academic Progress (SAP) Policy for Financial Aid

Federal regulations require that financial aid recipients maintain satisfactory academic progress toward the achievement of a degree or certificate. All attempted courses in any term at Hawai'i Community College will be counted, regardless of whether or not the student was receiving financial aid at the time the courses were attempted. The Satisfactory Academic Progress (SAP) Policy can be found online at www.hawaii.hawaii.edu/financialaid

Minimum Standards for Academic Progress: The student's academic progress will be evaluated initially at the application complete date, and at the end of each Fall and Spring semester after grades have been posted.

All Financial Aid recipients must:

1. be enrolled in an eligible degree program;
2. maintain a minimum cumulative Hawai'i CC grade point average (GPA) of 2.0 (credits and grades excluded under the Academic Renewal Policy will be included in the calculation of the financial aid GPA and Credit Completion Rate (CCR));
3. successfully complete a minimum of 67% of all credits attempted at Hawai'i CC without exceeding the normal completion time (PACE).

Maintain Cumulative Grade Point Average (GPA):

Students must maintain a minimum Hawai'i CC cumulative GPA of 2.0 in order to be eligible for financial aid.

1. The only grades that meet satisfactory academic progress standards are A, B, C, D, and CR. An F grade is not a passing grade but will be averaged into the grade point average, and it will be counted in credits attempted.
2. A grade of N, NC, W, or I/F will not be calculated into the grade point average, but will be counted in the financial aid maximum time frame as credits attempted.
3. An I/F grade is calculated as 'no credit received' until the grade is changed by the instructor and added to the student's academic record by the Admissions and Records Office. If the "I" grade should change to an A, B, C, or D, it is the student's responsibility to notify the Financial Aid Office so the financial aid GPA may be recalculated.
4. Non-credit courses are not eligible for federal financial aid and are not calculated in either the GPA or maximum time frame calculation.

Maximum Time Frame (Credit Hours) for Aid Eligibility: Students must complete their educational objectives within a reasonable period of time. Financial Aid may fund up to 150% of the number of credit hours required for the completion of the degree or certificate. A student who completes the academic requirements for a program degree or certificate, but has not applied for graduation or posting of credentials to transcripts, is not eligible for further federal aid for that program.

- Students who change their major, without completing their degree or certificate, will have all credits previously attempted counted toward their new maximum time frame.
- Financial Aid will fund one degree or certificate at a time. Students who seek a second degree or certificate must submit a Subsequent Degree form and a new time frame will be calculated.
- A student can only be awarded aid for courses that are applicable towards their degree or certificate.
- All semesters of previous enrollment at Hawai'i CC, regardless of aid status, will be counted toward the maximum time frame.
- Only transfer credits applicable to Hawai'i CC students' current degree programs will be counted towards the maximum time frame and the students' Credit Completion Rate (CCR).
- Students may receive payment once for repeating a course if credit was earned. Credits for each attempt will be counted towards the maximum time frame and may affect the Credit Completion Rate (CCR).
- A student is allowed thirty (30) remedial credits that are not counted toward the time frame. Remedial credits are program specific (e.g. ENG 21 is a remedial course for the LBRT AA). **ESL courses** do not count against the thirty (30) credit limits.

PACE Requirement: Students must maintain a minimum Credit Completion Rate (CCR) of 67% of all credits attempted at Hawai'i CC to finish a program within the established maximum time frame.

Failure to Meet Financial Aid Satisfactory Academic Progress: Students who do not meet the cumulative 2.0 GPA and/or the minimum 67% completion rate and/or the completion of a degree or certificate within the maximum time frame will be suspended from financial aid eligibility. Financial aid suspension means that the student is ineligible to receive Federal Financial Aid until the satisfactory academic progress requirements are met. During the period of financial aid suspension, students may (unless placed on Academic Dismissal) attend Hawai'i Community College without financial aid. It will be the student's responsibility to secure other financial resources during this period.

Reinstatement: To regain financial aid eligibility, a student must earn sufficient grades and/or complete the necessary credits to meet the 2.0 GPA and/or the 67% completion rate and/or making PACE.

Appeal of Financial Aid Suspension/Termination: Students may appeal in writing for reinstatement of financial aid eligibility if they have experienced mitigating circumstances (accident, illness, death of immediate family member, etc.) that prevented them from meeting the minimum standards. Students must submit a signed Satisfactory Academic Progress (SAP) Appeal form to the Financial Aid Office. Forms can be found at www.hawaii.hawaii.edu/financialaid

Students must also explain the mitigating circumstances, provide documentation to substantiate the statement, and submit an outline of what steps have been taken to ensure academic progress. The student will be informed by letter if the appeal is conditionally approved or denied. If an appeal is granted, the student will receive an Academic Plan outlining the conditions of the appeal, which must be met in order to continue to receive financial aid.

Types of Financial Aid

Note that the financial aid programs are subject to change and additional criteria may apply.

Federal Government Grants

Federal Pell Grant: A Federal grant for a student who has not received a bachelor's degree. It does not need to be paid back. The award amount is based on the student's enrollment level and his or her Expected Family Contribution (EFC). Effective July 1, 2012, the duration of eligibility is equivalent to 12 full-time semesters.

Federal Supplemental Educational Opportunity Grant (SEOG): This grant is for students with exceptional financial need who are eligible for the Federal Pell Grant. It does not need to be paid back. Requires at least half-time enrollment.

State Grant/Scholarship Programs

B+ Scholarship: The Hawai'i State B+ Scholarship is based on merit and financial need. It is awarded to incoming freshmen from a Hawai'i public high school. It may be renewed annually up to two years as long as the recipient maintains Satisfactory Academic Progress and continues to demonstrate financial need. Students who completed a rigorous high school academic program should submit a copy of their official high school transcript for review to the Financial Aid Office.

Hawai'i Community College Grants and Tuition Waivers (funded by Hawai'i CC)

Hawai'i Community College Opportunity Grant:

A Hawai'i CC grant awarded based on financial need which requires at least half-time enrollment.

Hawai'i CC Achievement Grant: This scholarship is awarded to students who have demonstrated achievement or service to the college (e.g. Student Government officers).

Native Hawaiian Tuition Waiver: A Hawai'i CC tuition waiver based on financial need and Hawaiian ancestry (approximately 12 waivers awarded per academic year). This tuition waiver applies only to Hawai'i CC credits.

Student Employment

Federal and state funds are provided for the employment of students who are enrolled at least half-time in a program of study leading to a degree or certificate and who are in good academic standing at Hawai'i CC. Students who hold a student employment position may not hold a UH appointed position at the same time.

Work hours will not exceed 20 hours per week during the academic year when classes are in session. Hourly wages are related to the type of work, required proficiency, and are based on current state/federal minimum wage laws and regulations.

For more information, or to view job vacancies, please go to the Student Employment web site:

www.hawaii.edu/sece

Federal Work Study

The Federal Work Study (FWS) program provides funds for part-time on-campus job opportunities to help students earn money to pay for school costs while gaining valuable work experience. Campus employment is flexible and convenient. FWS is not pre-awarded. A student who is eligible to receive federal Financial Aid and who has remaining need is eligible to apply for any FWS position. An individual student's award is based upon his or her individual need and the availability of funds. This award requires at least half-time enrollment.

State Funded Employment: Student employment positions funded by general, special, **Bridge to Hope**, and other funds are also available.

Federal Loans

William D. Ford Direct Loans are provided by the federal government. There are three types:

Subsidized Federal Direct Loan: A loan which must be repaid and is based on demonstrated financial need. The interest rate for new loans is fixed. Repayment begins 6 months after a student ceases to be enrolled at least half-time. Students must be enrolled at least half-time to be eligible. **Subsidized Usage Limit Applies (SULA):** Effective for first-time borrowers on or after July 1, 2013, there is a time limit on the maximum period of time students can receive Federal Direct Subsidized Loans. In general, students may not receive Direct Subsidized Loans for more than 150% of the published length of the program. This is called the "Maximum Eligibility Period". Students who continuously enroll and do not complete their program (or transfer to a program of equal or less length), can lose the interest subsidy on their Federal Direct Subsidized Loan(s) for the remaining life of the loan(s). For more information, visit the Federal Student Aid website <https://studentaid.gov>

Unsubsidized Federal Direct Loan: A non-need based loan that must be repaid. The interest rate for new loans is fixed. Interest begins accruing upon disbursement of loan funds. Repayment begins 6 months after a student ceases to be enrolled at least half-time. Students must be enrolled at least half-time to be eligible.

Federal Direct Parent Loan for Undergraduate Students (FDPLUS)

This loan is for parents of dependent students who want to borrow to help pay for their child's college cost. Parents of dependent students may borrow up to the calculated Cost of Attendance (COA), minus other student aid, for their child. The interest rate for new loans is fixed. Interest begins accruing upon disbursement of the funds. Repayment begins 60 days after disbursement of funds. The student is required to be enrolled at least half-time.

Loan Grade Levels

First Year: Earned 0 to 29.99 credits
Second Year: Earned 30 or more credits

Refunds/Repayments

The Hawai'i CC Enrollment Status Determination Date is the same as the last day to withdraw from classes without a "W". All student budgets and awards will be adjusted to reflect the actual enrollment as of this date. Based on this revision, a student may be entitled to additional funds or owe a repayment of part or all of his/her award(s). Students must begin attendance to be eligible for any federal funding for each course.

Official and Unofficial Complete Withdrawal: The Official Withdrawal Process begins when the student withdraws completely from his/her course(s) online or via submission of the Add/Drop form to the ARO. All refunds and repayments will be rounded to the nearest dollar.

The Financial Aid office will perform a refund/repayment calculation, as specified by Federal regulations, for all students who are Title IV recipients and completely withdraw either officially or unofficially (student stops attending but does not officially withdraw).

Based on the federal calculation, a student who withdraws may be eligible for a post-withdrawal disbursement.

Students will be billed for any unpaid institutional charges that result from the return of funds to the Title IV programs.

In addition, the student may be required to directly repay a portion of the Title IV funds that were received.

The Return of Title IV Funds Policy is available at the Financial Aid Office or on the financial aid web site:

www.hawaii.hawaii.edu/financialaid/policies

Students are encouraged to contact the Financial Aid Office at (808) 934-2712 prior to dropping credits or withdrawing.

Last Date of Attendance (LDA) for Financial Aid Purposes: Federal financial aid awards are earned through attendance. A student who completely withdraws from a semester will have their instructor(s) contacted to provide the last date student attended/participated in their course(s). The Last Date of Attendance (LDA) will be used to determine the amount of federal aid the student earned, and the unearned amount the student will need to return.

Instructors, once contacted by the Financial Aid Office (FAO), will be given 10 calendar days to respond with the student's LDA. A non-response from an instructor will be treated as though the student did not attend, and therefore is not eligible for any aid for that course. Completely withdrawn students will also be notified by the FAO and are strongly encouraged to reach out to their instructors to ensure an accurate LDA is submitted in a timely manner.

Endowed and Other Scholarships (Privately Sponsored)

Hawai'i Community College offers a number of scholarships to incoming and currently enrolled students each year. The scholarship funds come from various sources such as private donors, foundations, professional associations, and state and local business firms. These scholarships may be awarded based on academic achievement, financial need, or both.

Internal scholarships and privately donated scholarships are awarded through the Financial Aid Office. Some endowed and other privately sponsored scholarships are administered by, or in conjunction with, various components of the University of Hawai'i. Information on endowed and other scholarships that are privately sponsored may be obtained by contacting the Financial Aid Office.

External scholarships are awarded by individuals, companies, or organizations outside of the college. Some external scholarships include, Hawai'i Community Foundation, Ke Ali'i Pauahi Foundation/Kamehameha Schools. Scholarships do not need to be repaid.

Scholarship information, as well as support for applying for scholarships, is available from the Financial Aid Office.

A Scholarship Guide, information, and links to a variety of scholarships and scholarship search engines can be found on the financial aid scholarship web site:

www.hawaii.hawaii.edu/financialaid/scholarships