Financial Aid

Office of Financial Aid
Hawai'i Community College
1175 Manono Street
Hilo, HI 96720-5096
Ph: (808) 934-2712
hawccfao@hawaii.edu
www.hawaii.hawaii.edu/financialaid

Financial aid is money to help students and their families pay for college and related costs. The Financial Aid Office (FAO) administers a variety of federal, state, and institutional financial aid programs.

For more details about the following excerpts on Policies and Types of Financial Aid, Consumer Information and Student Right to Know information, links to Financial Aid forms, and answers to Frequently Asked Questions (FAQs), visit www.hawaii.hawaii.edu/financialaid

Financial Aid Policies

Financial aid is only available to students who are in compliance with all financial aid policies, terms, conditions, and individual fund requirements. Students are encouraged to carefully review all requirements in order to ensure continued financial aid eligibility.

Cost of Attendance

The Financial Aid Office (FAO) is required to develop a budget each year to help students estimate the costs of pursuing an education at Hawai'i CC. This budget is called the Cost of Attendance (COA), and includes both direct costs and living expenses. Additionally, the COA is used to determine federal and institutional financial aid eligibility. The maximum financial aid a student can receive is equal to their COA.

Direct Costs include tuition, fees, books, and supplies - the costs directly associated with enrollment at Hawai'i CC. Living expenses include housing, food, transportation, and personal expenses. Each budget item is assigned a dollar amount based on actual or estimated costs, then added together to equal the student's total Cost of Attendance (COA). A breakdown of the costs, as well as a Net Price Calculator is available online at www.hawaii.hawaii.edu/financialaid/policies

Eligibility for Federal Financial Aid: Most financial aid awarded at Hawai'i CC is from the US Department of Education's (US DOE) Federal Student Aid (FSA) programs. To qualify, students must annually submit a **Free Application for Federal Student Aid (FAFSA)** and:

- be a U.S. citizen or eligible non-citizen,
- enroll in an eligible degree or certificate program,
- make Satisfactory Academic Progress (SAP),
- be in good standing with all federal grants and loans,
- have financial need according to the federal financial aid need formula, and
- have the ability to benefit, which is defined as having earned a high school diploma, GED, or equivalent.

Hawai'i CC's FAFSA priority deadline is March 1 each year. Federal funds are available to all eligible students, but students who meet the priority deadline may be prioritized for institutional funds. The FAFSA is available online at studentaid.gov/fafsa

Notifications about financial aid are posted as Active Messages in MyUH Services. Students should regularly check their Active Messages for financial aid updates, changes, and other important information.

Disbursements and Refunds

Disbursements occur when financial aid is applied to student accounts to pay for outstanding charges. Financial aid that exceeds outstanding charges at the time of disbursement is refunded to the students via check or, if they have signed up, via eRefund.

Financial aid disbursements begin no earlier than 10 days before the first day of instruction. Additionally, first-time student loan borrowers are subject to a 30-day delay and all student loans are disbursed in two separate payments, one at the beginning of the loan period and one at the midpoint. Scholarships from external organizations are applied by the Business Office as funds are received.

Unless authorized, federal financial aid can only pay for tuition, fees, and dorm charges. Other charges, such as fees for late registration, adding or dropping classes, library or parking fines,

and digital course materials (IDAP) must be paid separately. To allow federal financial aid to pay for all charges, students should

1. Log into their MyUH Services account.
2. Click on the "View My Financial Aid Information" tile.
3. Select the appropriate campus and aid year.
4. On the Financial Aid tab, under My Award Information, click on the Award by Aid Year link.
5. Select the Resources/Additional Information tab.
6. Under the Federal Title IV Authorization/Cancellation heading, use the dropdown menu to select Yes or No.
   - If YES is selected, all charges posted to an account after the date of acceptance can be covered by federal financial aid, including charges for the current semester and up to $200 from a prior semester. Any excess funds will be refunded to the student as indicated previously.
   - If NO is selected, or the question is not answered, federal financial aid can only be disbursed toward tuition, fees, and dorm charges.

This authorization does not need to be completed every year, however students may change a previous answer before financial aid is disbursed by emailing hawccfao@hawaii.edu

Satisfactory Academic Progress (SAP) for Financial Aid

Federal regulations require that students receiving financial aid make Satisfactory Academic Progress (SAP). The financial aid SAP policy is separate and distinct from the institution's academic progress policy. To be making SAP, students must earn a minimum 2.0 Financial Aid Grade Point Average (FA GPA), have a Credit Completion Rate (CCR) of at least 67%, and be able to graduate within their Financial Aid Time Frame (FA Time Frame).

All credits attempted in any semester of enrollment at the student's home campus, regardless of aid status, will be counted in SAP calculations. Transfer credits do not impact FA GPA, but are factored into both CCR and FA Time Frame. Individual SAP requirements and details are available in each student's MyUH Services account.

For students enrolled in eligible certificate programs that require fewer than 24 credits, academic progress is evaluated at the end of every payment period. For all other students, SAP is evaluated annually after grades are finalized for the spring semester.

Financial Aid GPA (FA GPA): Students must maintain a minimum cumulative FA GPA of 2.0.

- Grades that ***are*** calculated into a student's FA GPA include: A (4 points), B (3 points), C (2 points), D (1 point), F (0 points), and N (No Grade; 0 points).
- Grades that ***are not*** calculated into a student's FA GPA include: CE (Credit by Exam), CR (Credit), I (Incomplete), L (Audit), NC (No Credit), RD (Record Delayed), and W (Withdrawn).
- Note: FA GPA calculations do not exclude original grades that are changed as a result of repeated coursework, administrative withdrawals, academic renewals, or other academic policies.

To calculate FA GPA, for each course, multiply the number of credits by the number of points associated with the grade earned. Add all points together, then divide the total points by the total number of attempted credits.

Credit Completion Rate (CCR): Students must have a CCR of at least 67%, which means they must complete (pass) at least 67% of all attempted credits. Calculations are rounded down to the nearest whole percent.

- Grades that count as both attempted and completed include: A, B, C, D, CE, CR (Credit), and PBA (Portfolio-Based Assessment).
- Grades that count as attempted but not completed include: F, I, N (Work in Progress), NC, RD, W, and grades forgiven through academic renewal.
- Grades that are not calculated into a student's CCR include: L, P (Passed; non-credit only), and NP (Not Passed; non-credit only).
- Repeated courses are counted as attempted and, if passed, completed.
- Credits taken at other UH campuses (consortium credits) and counted toward a student's financial aid enrollment level are counted as attempted and, if passed, completed, according to grade type.
- Grades removed by administrative withdrawal count as attempted but not completed.

Financial Aid Time Frame (FA Time Frame): A student's FA Time Frame is equal to 150% of the credits required for degree completion, and all credits counted in CCR calculations also count as attempted credits for FA Time Frame purposes. Once it is no longer possible for a student to graduate within their FA Time Frame, they become ineligible for financial aid. Students may attempt up to 30 combined remedial math and English credits that do not count toward FA Time Frame limits.

English as a Second Language **ESL credits** are not counted toward the FA Time Frame, however all other attempted coursework is counted, including all transfer coursework and coursework that is not required for degree completion. Credits are also not excluded for students who are pursuing a second degree or for students who change their major.

Financial Aid Suspension: Students who are not meeting the minimum standards for FA GPA, CCR, or FA Time Frame are placed on financial aid suspension and are not eligible for financial aid. To regain financial aid eligibility, students who fall below the minimum FA GPA or CCR requirements may pay for courses on their own until they are meeting all SAP requirements. Students who are unable to graduate within their FA Time Frame are not able to regain financial aid eligibility without an approved SAP appeal. Ceasing enrollment for any length of time will not resolve SAP deficiencies.

Appealing Financial Aid Suspension: Students on financial aid suspension, who fell below SAP requirements due to extenuating circumstances, have the option to submit a SAP appeal. At a minimum, students must explain 1) why they fell below SAP requirements, and 2) what has changed so they will be able to meet requirements moving forward. Where possible, students must also provide supporting documentation. Some examples of extenuating circumstances that may be considered include: illness, divorce, death, difficulty balancing family and school responsibilities, and financial difficulties.

When a student's SAP appeal is approved, the student is placed on financial aid probation and given specific requirements to meet each semester. Students who meet their probation requirements will continue to be approved for aid on probationary status until they have remedied all SAP deficiencies or graduated. Students who do not meet all probation requirements each semester will revert back to financial aid suspension.

SAP appeals take 4 to 6 weeks to process and cannot be approved after the applicable semester has ended. Submit the appeal no later than 30 days before the last day of instruction to ensure there is enough time for review. Appeal approval is at the discretion of the Financial Aid Manager, or their designee, and is not subject to further review. All appeal decisions are communicated via UH email.

Terms and Conditions

The following information is a broad overview of financial aid terms and conditions. Individual requirements may not be applicable to all financial aid types, but adherence is required for all applicable funds.

Automatic Acceptance: Grants and scholarships are automatically accepted. Student loans have a separate request process.

Academic Year: An academic year is defined as 30 credits and 30 weeks of instruction. The summer semester is considered a trailer because it is after the end of the regular academic year.

Availability of Funds: All awards are made on the condition that funds are available. In the event that federal, state, or local governments, or other sources of aid reduce or eliminate funds, the Financial Aid Office (FAO) may reduce or cancel financial aid offers.

Change of Information: Any change to a student's legal name, address, social security number, or telephone number must be immediately reported to the Admissions and Records Office (ARO), or to the FAO, as applicable. Students must notify the FAO in writing if the information reported on any of their financial aid applications has changed.

Change Without Notice: Federal, state, and institutional financial aid criteria and policies are subject to change without notice as a result of changes to laws, regulations, and institutional policies.

Class Standing: For financial aid purposes, students are considered

First-Year Students: Completed less than 30 credits
Second-Year Students: Completed 30 or more credits

Consortium Agreements: Hawai'i CC has a broad consortium agreement with the other University of Hawai'i (UH) campuses. Degree-applicable (required) coursework at other UH campuses will be evaluated for financial aid eligibility as long as the student is enrolled in at least one course at Hawai'i CC.

Dates and Deadlines: It is the responsibility of the student to keep track of all financial aid requirements and deadlines. Visit the Financial Aid home page online at
www.hawaii.hawaii.edu/financialaid
and check UH email regularly for financial aid updates and requirements.

Enrollment Changes and Withdrawals: Changes to enrollment may result in revisions to financial aid. Students will be notified via email or MyUH Services Active Messages as changes are made.

Enrollment Requirements: Enrollment requirements vary by financial aid type. Students must enroll in at least the minimum number of required credits to maintain eligibility.

Financial Need: Many financial aid types require financial need, as determined by the Free Application for Federal Student Aid (FAFSA). Changes to financial need or receipt of additional financial aid may result in the reduction or cancelation of need-based aid.

Home Institution Only: Students are only eligible for financial aid at their home campus.

Pell Recalculation Date (PRD): Pell Grant amounts are initially calculated using projected full-time enrollment, then later recalculated based on actual enrollment level prior to disbursement. Adjustments continue to occur until the Pell Recalculation Date (PRD), which may also be referred to as the census date, or the enrollment lock date. The PRD is the same date each semester as the last day to withdraw from classes without a W grade. Generally financial aid is not adjusted after the PRD, however students who completely withdraw or otherwise do not meet requirements may be required to repay financial aid.

Overawards: Exceeding the allowable total or need-based financial aid amounts will result in a Cost of Attendance (COA) or need overaward, which may result in financial aid cancelations or reductions.

Release of Confidential Information: The FAO can only speak directly with the student unless an Authorization to Disclose Financial Aid Information has been submitted for the applicable school year.

Repeat Coursework: A course may be counted toward a student's financial aid enrollment level until the student earns a passing grade. If a passing grade has been earned, repeating the course may only count toward the student's financial aid enrollment level one time.

Special Early Admit Students: Special early admit students will not be eligible for financial aid until documentation of high school graduation, GED, or equivalent is submitted to the ARO.

Transfer Students: Transfer students may not be eligible for aid until all transcripts are submitted to the ARO.

Verification

Verification is an audit process that confirms the accuracy of information reported on the Free Application for Federal Student Aid (FAFSA). Most students are selected for verification by the US Department of Education (US DOE), both randomly and based on specific factors, such as common mistakes or mathematical improbabilities. Students who submit the FAFSA and later modify their answers may also be selected.

Hawai'i CC uses ProVerifier+, a ProEducation Solutions software program, to manage the verification process. Students selected for verification must log into ProVerifier+ and complete any requirements listed before their financial aid eligibility can be determined. Students are encouraged to complete all requirements as quickly as possible to avoid financial aid delays. If any discrepancies are found as a result of verification, corrections are made to the student's FAFSA and aid eligibility is recalculated.

Withdrawing from School

When a recipient of federal financial aid completely withdraws, the Financial Aid Office (FAO) must determine whether or not the student has earned all of their financial aid. Any unearned aid must be returned to the US Department of Education (US DOE), either by the student or the school, according to the federal return of funds formula. If Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG) funding is required to be returned by the student, the school will return it on their behalf, resulting in a balance owed to Hawai'i CC. If loan funding is required to be returned by the student, the student must work with their loan servicer to return the unearned funds.

Unearned aid is returned in the following order:

1. Unsubsidized Federal Direct Student Loans
2. Subsidized Federal Direct Student Loans
3. Direct Parent PLUS Loans
4. Federal Pell Grants
5. Iraq and Afghanistan Service Grants
6. Federal Supplemental Educational Opportunity Grants (SEOG)

Students who use their MyUH Services account to withdraw online, or withdraw with the assistance of the Admissions and Records Office (ARO), are considered to have officially withdrawn. Students who do not earn any passing grades may be considered to have unofficially withdrawn if the reason they did not pass any courses is because they stopped attending prior to the end of the course. The FAO has 45 days, from the earlier of the date that the student officially withdrew or the date that the school became aware the student unofficially withdrew, to calculate and return unearned aid according to the federal formula. The student will also be notified if unearned funds must be returned.

Financial aid recipients should contact the FAO before withdrawing to discuss the possible consequences of withdrawal.

Students are considered to have earned all aid if they have attended at least 60% of the semester, according to official records. If the amount of financial aid disbursed is less than the amount earned, the student may be eligible for a post-withdrawal disbursement.

Special and Unusual Circumstances

The federal formula for determining financial need, based on Free Application for Federal Student Aid (FAFSA) data, does not account for special or unusual circumstances that may affect a family's ability to pay for college. Students who have experienced a personal or family loss of income or benefits may submit a Petition for Special Circumstances. Students for whom it may be unreasonable or impossible to contact parents for FAFSA completion purposes may submit an Appeal for Unusual Circumstances.

While the Financial Aid Office (FAO) cannot change the federal formula or make direct adjustments to a student's

financial need, it may be possible to make adjustments to individual FAFSA data elements based on the student's situation and supporting documentation. Decisions are made at the sole discretion of the Financial Aid Manager, or their designee, and are not subject to further review. All appeal decisions are communicated via UH email.

Types of Financial Aid

The four basic types of financial aid are

- Grants: awarded based on financial need. They do not have to be repaid as long as all fund requirements are met.
- Scholarships: awarded based on merit. They do not have to be repaid as long as all fund requirements are met.
- Work-study: provides funding for part-time employment to students with financial need.
- Loans: borrowed funds that must be repaid, often with accumulated interest and fees.

All state and institutional financial aid, and some federal financial aid, is limited based on availability of funds. To maximize free financial aid opportunities, students should submit the Free Application for Federal Student Aid (FAFSA) and the UH Common Scholarship Application annually, no later than March 1st for the upcoming school year.

Grants

Federal Pell Grant: A federal grant available to FAFSA-eligible students who have enough financial need, according to the federal financial need formula, and have not already earned a bachelor's or professional degree. Federal Pell Grant amounts are adjusted each year, and individual financial aid offers are prorated based on enrollment intensity and financial need.

Requirements: FAFSA, financial need, full-time or part-time enrollment.

Hawai'i Promise: A *last-dollar* state grant intended to ensure that the direct costs of attending college are covered by free financial aid for Hawai'i resident, first-degree students with financial need. Offer amounts are determined by calculating total direct costs (tuition, fees, books, and supplies), then subtracting any other free financial aid. That number is then compared to the students remaining unmet need, and the lesser value is the Hawai'i Promise amount.

Hawai'i Promise is initially awarded based on full-time enrollment projections, but if students enroll in fewer credits, their direct costs are lower, and therefore the grant amount is reduced. Additionally, because the grant is only intended to make up the difference between a student's direct costs and other free financial aid, receipt of other grants and scholarships may result in a Hawai'i Promise reduction.

Hawai'i Promise disbursements and adjustments begin as early as 10 days before the semester begins and occur throughout the school year.

Requirements: FAFSA, financial need, minimum half-time enrollment.

Federal Supplemental Educational Opportunity Grant (SEOG): A federal grant available to FAFSA-eligible students with the most financial need according to the federal financial need formula.

Requirements: FAFSA, financial need, minimum half-time enrollment.

University of Hawai'i (UH) Opportunity Grant: A UH grant that is awarded based on financial need, as determined by the Free Application for Federal Student Aid (FAFSA).

Requirements: FAFSA, financial need, minimum half-time enrollment.

Native Hawaiian Tuition Waiver: A Hawai'i CC tuition waiver for students of Hawaiian ancestry who are Hawai'i residents and have financial need, as determined by the Free Application for Federal Student Aid (FAFSA). This waiver can only pay for Hawai'i CC tuition (courses at other campuses are not covered).

Requirements: Native Hawaiian, Hawai'i resident, FAFSA, financial need, minimum half-time enrollment.

Second Century Scholars: A state grant available for students of Native Hawaiian ancestry who are first-degree, Hawai'i residents with financial need, as determined by the Free Application for Federal Student Aid (FAFSA).

Requirements: Native Hawaiian, Hawai'i resident, first degree, FAFSA, financial need, minimum half-time enrollment.

Scholarships

B+ Scholarship: A University of Hawai'i (UH) scholarship available to Hawai'i resident students at Hawai'i CC who enroll in the school year directly following graduation from a State of Hawai'i public high school. Students must have earned a minimum 3.0 high school GPA, completed a rigorous high school curriculum as defined by the State of Hawai'i, and have financial need as determined by the Free Application for Federal Student Aid (FAFSA).

Requirements: Attend college directly after high school graduation, graduate of a State of Hawai'i public high school, minimum 3.0 high school GPA, rigorous high school curriculum, Hawai'i resident, UH Common Scholarship Application, FAFSA, financial need, minimum full-time enrollment.

Hawai'i CC Achievement Scholarship: Awarded to students who have demonstrated achievement or service to the college (e.g. student government officers).

Requirements: UH Common Scholarship Application, minimum half-time enrollment.

University of Hawai'i Scholarships: The University of Hawai'i Foundation (UHF) and Hawai'i CC offer many different scholarships to students who complete the UH Common Scholarship Application. Scholarship offers are made to students beginning in the spring semester before the start of the applicable school year and as funds become available. Students must be meeting all scholarship-specific requirements at the time of disbursement. Many scholarships require financial need, so completing the Free Application for Federal Student Aid (FAFSA) is strongly recommended.

Requirements: UH Common Scholarship Application, FAFSA (if financial need is required), scholarship-specific.

External Resources

External resources are grants, scholarships, or other tuition assistance from organizations not affiliated with the University of Hawai'i System. External organizations determine their own criteria, so students must read all information and track deadlines carefully. The best time to apply for external grants and scholarships is generally from October to December of the prior school year. Many external resources are awarded on a first-come, first-served basis.

Students are legally obligated to report external resources to the Financial Aid Office (FAO). Most external resources are sent directly to the school, however some organizations choose to issue funds directly to students. In this case, students must notify the FAO. Failure to do so in a timely manner may result in financial aid reductions, cancelations, and adverse tax-related consequences.

While many grant and scholarship opportunities are legitimate, some are not, and students should never pay to apply for grants and scholarships. A short list of pre-vetted scholarship opportunities is available online at
www.hawaii.hawaii.edu/financialaid/types

Requirements: external scholarship application, FAFSA (if financial need is required), scholarship-specific.

Federal Work-Study

Federal Work-Study (FWS) is a student financial aid program that provides funding for part-time employment to cover the costs of education. The primary benefits of FWS for students include on-campus employment that does not interfere with course schedules, wages that are not counted against future financial need, job experience, and networking opportunities. The primary benefit of work-study for employers is access to funding in addition to, or in lieu of, the department's student employment budget.

FWS is available to FAFSA-eligible students who have financial need and are eligible to work in the United States. Because financial aid is only available at the student's home campus, students pursuing degrees from other campuses are not eligible for Hawai'i CC work-study funds, but may qualify for work-study funds from their home campus.

Student employees are allowed to work up to 20 hours per week during the semester, and up to 40 hours per week during periods of non-enrollment.

Requirements: student employment, FAFSA, financial need, minimum half-time enrollment.

Loans

Federal Direct Subsidized and Unsubsidized Loans are federal student loans available to most FAFSA-eligible students to help cover the costs of higher education. Student loans are subject to interest and loan fees, however the interest for subsidized loans is paid by the US Department of Education (US DOE) while students are enrolled half-time and during eligible deferment periods. Students are responsible for paying the accumulated interest on unsubsidized loans from the date of disbursement.

Student loans have both annual (school year) and aggregate (lifetime) limits. Loan limits are determined by class standing, financial aid dependency status, and remaining financial need (students must have remaining financial need to qualify for subsidized loans). A breakdown of annual and aggregate loan limits is provided online at
www.hawaii.hawaii.edu/financialaid/types

Because subsidized loans do not collect interest while students are enrolled at least half-time, students can only accept unsubsidized loans once they have utilized their maximum subsidized loan eligibility for the school year.

Student loans are disbursed in two equal installments, one at the beginning of the loan period and one at the midpoint of the loan period. Additionally, first-time, first-year borrowers are subject to a 30-day waiting period before becoming eligible for their first loan disbursement.

After a student graduates, completely withdraws, transfers to a different school, stops attending classes, or otherwise enrolls in fewer than 6 degree-applicable credits (less than half-time), they must complete Federal Direct Loan Exit Counseling and their loan repayment grace period begins. During this 6-month period of time, no loan payments are required and subsidized loan interest continues to be paid by the US Department of Education (US DOE). After the grace period is over, students must begin making payments to their Federal Direct Loan servicer.

Accepted Federal Direct Subsidized and Unsubsidized Loans may be canceled before the loan disburses or up to 14 days after the disbursement notification. After 14 days, recipients must work with their loan servicer to cancel or repay their loans.

Requirements: FAFSA, minimum half-time enrollment.

Federal Direct Parent PLUS Loans: Loans available to biological or adoptive parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid, up to the student's cost of attendance budget. Eligibility is not based on financial need, but a credit check is required. If the PLUS Loan application is denied, the student can request additional unsubsidized loan funding, or the parent can add an endorser (co-signer) to their application.

Accepted Federal Direct Parent PLUS Loans may be canceled before the loan disburses or up to 14 days after the disbursement notification. After 14 days, recipients must work with their loan servicer to cancel or repay their loans.

Requirements: FAFSA, Parent PLUS application, minimum half-time enrollment.

Private Education Loans: Non-federal loans, offered by banks and other lenders, for higher education expenses. Before considering and applying for private education loans, students should submit a Free Application for Federal Student Aid (FAFSA) and utilize all available grants, scholarships, and federal student loan options. Grants and scholarships do not have to be repaid, and federal student loans are often better than private loans because of government provisions and safeguards that are implemented to protect students, which are not available for most private education loans. For specific information regarding private loans, including how to apply, students must contact the lender of their own choosing.

Hawai'i CC does not recommend using private student loans and does not maintain a preferred lender list.

Requirements: FAFSA, private loan approval, eligible degree or certificate program, minimum half-time enrollment, minimum 2.0 cumulative Hawai'i CC GPA.