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 30 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.

Application Procedures: Students are required to file the online Free Application for Federal Student Aid (FAFSA) 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). Federal funds will be awarded to all eligible students, but institutional funds will be awarded on a first-come, first-served 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) for Financial Aid

Regulation: Federal regulations require that a student receiving financial aid under Title IV programs make satisfactory academic progress (SAP) in accordance with the standards set by the home campus, University of Hawai‘i Community Colleges, and the US Department of Education, pursuant to Title 34 of the Code of Federal Regulations, 668.34 at www.ecfr.gov. The law and federal regulations require that progress be determined using both qualitative and quantitative measures.

General Policy: The financial aid Satisfactory Academic Progress Policy is separate and distinct from the institution’s academic progress policy. All credits attempted in any semester of enrollment at the student’s home campus, regardless of aid status, will be counted when calculating all measures of satisfactory academic progress.

In order to be eligible for financial aid, the student must meet specific academic requirements. Financial aid calculations for GPA, and credits earned and attempted, includes all home campus coursework ever taken. Transfer credits are only factored into calculations for credits earned and attempted. The minimum academic requirements and the student’s current status can be viewed in their MyUH Services portal.

Frequency of Evaluation: Satisfactory academic progress will be evaluated annually. For students who have been placed on Probation with Academic Plan requirements, satisfactory academic progress will be evaluated at the end of every payment period.

For students in certificate programs that are less than 24 credits, academic progress will be evaluated at the end of every payment period.

Minimum Standards for Academic Progress

Qualitative Measure (GPA): Students must maintain a minimum cumulative financial aid grade point average (GPA) of at least 2.0. For financial aid purposes, GPA is calculated by dividing the total points earned by the total credits attempted.

- Grades will be calculated into the student’s GPA as follows: (A: 4 points, B: 3 points, C: 2 points, D: 1 point, and F: 0 points).
- The following grades will not be calculated into the student’s GPA: Credit/No Credit (CR/NC), Work in Progress (N), Withdrawal (W), Incomplete (I), Record Delayed (RD), Audit (L), Credit by Exam (CE).
Quantitative Measure (Pace and Maximum Time Frame)

Pace (Completion Rate): Students must successfully complete (pass) at least 67% of all credits attempted (calculations will be rounded down to the nearest percent).

- Non-Passing Grades: F (Failing), NC (No Credit), N (No Grade), W (Withdrawal), I (Incomplete), and RD (Record Delayed) grades will be considered as credits attempted but not earned.
- Incomplete Grades: An I (Incomplete) grade will be calculated as no credit earned. After reverting to a letter grade, the new grade will be included in any following SAP evaluations.
- Audit: Audited classes are not eligible for financial aid and will not be counted toward credits attempted or completed.
- Credit by Exam: Credit by Exam (CE) will be counted as credits attempted and completed.
- Transfer Credits: All transfer credits will be counted as credits attempted and, if applicable, completed.
- Repeat Courses: 
  a) Students who repeat a course for which they have already earned a passing grade may be allowed to receive funding to repeat that course only once.
  b) All repeat courses will count as credits attempted and earned (if passed), which may be different from the institution’s academic progress policy.
- Concurrent Enrollment Courses: 
  a) Concurrent enrollment courses taken at another campus that are completed will be factored into the completion rate when the courses are transferred to the student’s home campus.
  b) Concurrent enrollment courses that are not completed but have been included toward the student’s financial aid credit load will be counted as attempted, but not completed, toward the completion rate (pace).
- Administrative Withdrawal Credits: Administrative Withdrawal credits may be counted as attempted but not completed.
- Academic Renewal: Any credits forgiven through academic renewal as a matter of academic policy will still be counted as credits attempted, but not completed, for the credit completion rate.

Maximum Time Frame (for Financial Aid Eligibility)

Students are allowed to attempt up to 150% of the credits required for their degree program before becoming ineligible for financial aid. All attempted credits outlined in the previous section (Pace) will count against a student’s maximum time frame. Students who are unable to complete their program and achieve minimum SAP standards by the end of their maximum time frame are not eligible for financial aid.

- Change of Major: Students may choose to change their major at any time, however all credits previously attempted at the college, and any transfer credits, will still be counted toward their maximum time frame.
- Remedial/Developmental credits: Students are allowed up to 30 total remedial English and Math credits that are not counted toward their maximum time frame.
- English as a Second Language: ESL credits are not counted toward the maximum time frame.
- Transfer Credits: All transfer credits will be counted toward the maximum time frame.
- Non-Applicable Credits: Credits that are not applicable to a student’s current major will still be counted toward the student’s maximum time frame.
- Multiple Degrees: If a student has already earned a degree, they must submit a Satisfactory Academic Progress Appeal so that a new maximum time frame can be determined, unless they will be able to complete their new degree within the original time frame from their prior degree.

Failure to Meet Minimum Standards for Academic Progress

Financial Aid Suspension: Students who do not meet the minimum standards for academic progress will not be eligible for financial aid.

Reinstatement of Financial Aid: To reinstate eligibility, a student must meet all three of the following conditions:

- Have a minimum cumulative financial aid GPA of at least 2.0.
- Complete at least 67% of all credits attempted (includes all credits reflected on the transcript).
- Be able to graduate within their maximum time frame.

Appeal of Financial Aid Suspension/Termination

Appeal Process: A student who is not eligible may appeal if they have experienced an unusual hardship that prevented the student from meeting the minimum standards. Such situations must be exceptional, generally beyond their control, and non-recurring in nature. Common situations that may cause a student to fail to meet SAP standards include:

- Family difficulties, such as divorce or illness
- Interpersonal problems with friends, roommates, or significant others
- Difficulty balancing work, family responsibilities, and school
- Financial difficulties

The appeal must explain why the student failed to make satisfactory academic progress and what has changed in the situation that will allow the student to demonstrate progress at the next
evaluation. Students must complete and submit a Satisfactory Academic Progress Appeal to the Financial Aid Office. Students will be notified of any appeal decisions via their UH email.

Appeals will not be approved for the current semester if they are submitted later than two weeks before the last day instruction; approval for future semesters may be considered if applicable. Appeals will not be approved for summer financial aid, except as a continuation of a previously approved appeal, at the discretion of the financial aid office.

Financial Aid Probation: If an appeal is approved, the student will be placed on financial aid probation and given academic requirements to complete each semester until they meet the minimum standards for academic progress. The academic conditions will be monitored after every payment period. Students who do not meet the academic conditions will be suspended and become ineligible for financial aid. Students are notified of their suspension status via their UH email.

Academic Plan: If an appeal is approved for longer than one payment period, the student will be given an Academic Plan that includes terms and conditions for the duration of the appeal. The Financial Aid Office will review the student’s progress at the end of each payment period and notify them of any updates to their academic standing via UH email.

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, but before July 1, 2021, there is a time limit on the maximum period of time students can receive Federal Direct Subsidized Loans.

**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 or 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](http://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](http://www.hawaii.hawaii.edu/financialaid/scholarships)