A Guide to Your 2015-2016 Financial Aid Award

Your Financial Aid Award Offer from the University of Hawai‘i – West O‘ahu (UHWO) is to assist you with your educational expenses at the University. Your award may consist of grants, scholarships, loans, and/or employment as determined by the amount calculated as your financial need and your eligibility for federal, state, and private funds administered by UHWO. The following information explains the sources of aid you may be offered and policies applicable to financial aid recipients. As such, it is your responsibility to be aware of these policies. Our office highly recommends that you check your email and MyUH portal on a regular basis, so as not to delay the awarding or disbursement of your aid.

Award Overview Tab in MyUH Portal:

Budget (Cost of Attendance): This is the estimated cost for you to attend UHWO for the award period. It includes the cost of tuition and fees (as determined by your tuition status and enrollment level), books and supplies, room and board, personal expenses, and transportation.

Estimated Family Contribution (EFC): This is what you and your family are estimated or expected to be able to pay toward your education for the academic year, as determined by the information you provided on the Free Application for Federal Student Aid (FAFSA).

Tuition Status: Your tuition status is based on the most current information in the UH Student Information System at the time of awarding your aid.

Housing Status: Your budget is based on the housing information provided on your FAFSA. If you did not provide an answer to the housing question on your FAFSA, your housing status will be based on your “living with parents.”

Enrollment Level: Your award is initially based on FULL-TIME enrollment level at the University. If this enrollment level is incorrect or changes, or you will be enrolled concurrently at another UH campus, you must notify the Financial Aid Office in writing or via email to uhwo.finaid@hawaii.edu with the correct enrollment level since it may affect your award and the disbursement of your aid. However, to remain eligible for financial aid through UHWO, you must be enrolled at a minimum of 6-credits at the institution. The following is a guide to the different enrollment levels:

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<th>Enrollment Level</th>
<th>Required Credits</th>
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<td>Full-Time</td>
<td>12+ credits</td>
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<tr>
<td>Three-Quarter-Time</td>
<td>9 - 11 credits</td>
</tr>
<tr>
<td>Half-Time</td>
<td>6 - 8 credits</td>
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<td>Less-than-Half-Time</td>
<td>1 - 5 credits</td>
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Resources/Additional Information Tab: This refers to other aid external of UHWO that you expect to or will receive during the academic year. These other forms of aid would include external/private scholarships and grants (e.g. KSBE, HCF, Alu Like, etc.), or other tuition assistance in the form of third party-payments (e.g. VocRehab), stipends or tuition waivers. You must inform our office of any resources not reflected on your award letter, in writing or provide a copy of the external scholarship letter.

Accept Award Offer Tab: This section reflects the type of financial aid funds that you are eligible for and have been awarded to you. Each award amount is separated by semester. You are not required to accept all or any of the offers. You have the option of declining the award or only accepting a portion of the offer.

Active Messages Tab: Important messages that pertain specifically to you or your award is reflected in this area.
Types of Awards Offered at UH West Oahu

- **Federal Pell Grant**: A federal grant for students with exceptional financial need who are currently pursuing their first baccalaureate degree. The amount you receive is based on your budget, expected family contribution (EFC) and enrollment level.

- **Federal Supplemental Opportunity Grant (SEOG)**: A Federal grant for students with exceptional financial need who have not received a bachelor’s degree and are eligible for the Federal Pell Grant. Priority of SEOG funds will be given to students enrolled at least half-time.

- **UH Opportunity Grant**: A state funded program for residents of Hawai‘i that requires at least half-time enrollment. Amount varies based on financial need and enrollment level.

- **Federal Work Study Program**: Part-time employment for students that demonstrate financial need allowing students to earn money to help pay for educational expenses. Priority is given to students interested in community service work. Students may earn up to the amounts shown on the award letter and will be paid semi-monthly. If you have not been awarded FWS but are interested, please contact the Financial Aid Office.

- **Direct Subsidized Stafford Loan**: A Federal student loan that must be repaid and is based on demonstrated financial need. The loan funds come directly from the U.S Department of Education. Loan fees of up to 4% may be deducted proportionately from each loan disbursement. This loan is subject to annual and aggregate loan limits. Requires at least half-time enrollment with the institution. Students are required to complete a Master Promissory Note and Loan Entrance Interview prior to disbursement of loan funds. A Loan Exit Interview is required upon graduation or when enrollment drops to less than half-time or the student completely withdraws.

- **Direct Unsubsidized Stafford Loan**: A Federal student loan that must be repaid and is not based on demonstrated financial need. The loan funds come directly from the U.S. Department of Education. Loan fees of up to 4% may be deducted proportionately from each loan disbursement. Interest begins to accrue upon the disbursement of loan funds. This loan is subject to annual and aggregate loan limits. Requires at least half-time enrollment with the institution. Students are required to complete a Master Promissory Note and Loan Entrance Interview prior to disbursement of loan funds. A Loan Exit Interview is required upon graduation or when enrollment drops to less than half-time or the student completely withdraws.

- **Direct Parent PLUS Loan**: A Federal loan that must be repaid. The borrower of this loan is the parent of dependent, undergraduate students who meet the requirements for federal financial aid and have good credit histories. Parents would apply for this loan to help pay educational expenses for their dependent undergraduate son or daughter. The student must be enrolled at least half-time. The current interest rate is fixed at 7.21%. Interest begins to accrue upon disbursement of the loan. Loan fees of up to 4% may be assessed at each disbursement. Your parent will enter repayment on this loan within 60 days of the final loan disbursement for the period of enrollment for which the loan was borrowed.

- **State of Hawai‘i B+ Scholarship**: A scholarship awarded to students of public Hawai‘i high schools that have graduated as of May 2005 or later with a cumulative GPA of a 3.0 or higher and completed a rigorous high school curriculum. The student must be a bona fide Hawai‘i resident for tuition purposes and have demonstrated financial need by completing a FAFSA.

- **Second Century Scholarship**: The purpose of this program is to promote opportunities and increase access to higher education for classified students of Native Hawaiian ancestry. Students must demonstrate financial need by completing a FAFSA, and be enrolled half-time or greater.

- **Other Scholarships**: Scholarships are available through our institution and through other external resources. To apply, for UHWO scholarships, you will need to complete the UH Common Scholarship Application online at www.hawaii.edu/finaid/scholarships/system. The availability of the scholarship applications are announced via email and through the University website. To view information regarding the various scholarship opportunities, go to http://www.uhwo.hawaii.edu/admissions/financial-aid/scholarships/.
Your financial aid award is disbursed based on your enrollment at UH West Oahu and will be used to pay your tuition and fees at the University for the semester(s) that your award indicates. Available aid will begin paying these charges no sooner than 10 days before the start of the semester; provided that you have completed all the necessary requirements and are registered at UHWO at the enrollment level indicated in your award offer. If your aid is greater than your tuition and fees for the semester, a refund check for the residual amount will be mailed to you within 14 business days by the Central Bursars Office, unless you had enrolled in “eRefunds.” (“eRefunds” is a direct deposit option which you can enroll in through your MyUH account.) If your aid does not cover the cost of tuition and fees, you are responsible for the difference.

Unless you decline your entire award offer, you will not be required to make your tuition & fees payment by the posted UHWO payment deadline. Your UHWO registration will be held even if aid becomes unavailable or does not pay your tuition & fees in full. If you decide not to attend classes, you must officially withdraw from the university prior to the start of the semester. Failure to do so will result in your incurring a balance for your registration.

Information regarding Concurrent/Multi-Campus Enrollment

If you are concurrently enrolled at another University of Hawai’i campus or community college, your financial aid award will not automatically apply to that enrollment. To request consideration of your concurrent enrollment, you must complete and submit the UHWO Concurrent Enrollment Form to the Financial Aid Office. The form is available at the UHWO Student Services Office and online at http://www.uhwo.hawaii.edu/admissions/financial-aid/forms. Please note that you must be enrolled in at least 6 – credits with UHWO before your concurrent enrollment will be considered. Only courses applicable & transferable towards your UHWO degree requirements will be considered for financial aid purposes. You must submit the completed form with all required signatures to the financial aid office for processing. Once the form has been processed and approved, your financial aid for the applicable term will be disbursed based on your combined enrollment. However, financial aid awarded through UHWO will only pay toward your UHWO charges for the applicable term. You will need to make a separate payment for charges incurred due to your concurrent enrollment at another campus either out-of-pocket or utilizing any financial aid refunded to you. Payments can be made online via MyUH or at any UH Cashier’s Office or window. Make sure to pay your charges for each campus by the appropriate payment deadlines.

Information about Enrollment at Census

Our office will evaluate your enrollment status at the Census date for the applicable semester. That enrollment status will be considered your official enrollment for financial aid purposes. Prior to Census, your awards may fluctuate in accordance with the number of credit hours you are registered for. Dropping credits after your aid has been disbursed may result in a balance due to the university. Once Census arrives, your aid will be revised based on your enrollment as of that date. No adjustments will be made for subsequent changes to your enrollment after census. If your enrollment changes after the Census date (e.g. withdrawal from a course); you may jeopardize your financial aid eligibility due to your not meeting the satisfactory academic progress requirements. (See notation regarding the Satisfactory Academic Progress Policy at the end.)

CENSUS DATES for 2015 – 2016

- Fall 2015 semester: Aid will be adjusted (up or down) until September 14, 2015.
- Spring 2016 semester: Aid will be adjusted (up or down) until February 1, 2016.

UHWO offers weekend and accelerated courses. These courses traditionally start later than when the semester starts (example: weekend courses may start in August, October, November, January March, or April). Students who are registered for courses that start after the beginning of the semester (August and January) must notify the financial aid office immediately to see if there will be a delay in your financial aid. By notifying the Financial Aid Office, we may be able to adjust your award to avoid a delay in disbursement or an overaward of aid.
Direct Stafford Loans and Direct PLUS Loan Recipients

Effective July 1, 2010, the University of Hawai‘i - West O‘ahu became a participant of the U.S. Department of Education’s William D. Ford Federal Direct Loan Program. The federal government serves as the lender for these federal student and parent loans. If you have completed all of the loan requirements to process your loans (e.g. Direct Loan Request Form, Loan Entrance Interview and Direct Loan Master Promissory Note), your loan disbursements will be electronically disbursed to your student account no earlier than 10 days prior to the start of the semester; provided you are registered for the enrollment level your award was based on. A notice will be mailed to you when your loan funds have been credited to your student account. Any residual amounts will be refunded to you within 14 business days by the Central Bursar Office.

- Per federal regulations, for “First time” loan borrowers; initial loan disbursement will be applied to the student’s account no sooner than 30 days after the first day of the semester.

- Per federal regulations, federal Stafford loans must be disbursed in two payments within a loan period. For Stafford loan(s) awarded for a single semester; your funds will be disbursed in two payments. The first half of the loan(s) will be disbursed no earlier than 10 days prior to the start of the term and the second half will be disbursed on or around the mid-point of the semester.

- You must submit a Loan Request Form and any additional loan requirements as indicated on the Loan Request Form or your MyUH Portal in order for the Financial Aid Office to process and disburse any loan funds.

- For new Subsidized Stafford loans first disbursed from July 1, 2012 – June 30, 2014, the interest subsidy will be temporarily eliminated. The student borrower begins to accrue interest on that loan as soon as they drop below half-time, completely withdraws or graduates from the university.

Important Additional Information

If you completely withdraw from the university, officially or unofficially, and you received Federal financial assistance; we are required to complete a Return of Title IV fund calculation. This calculation will determine how much of your aid was actually earned and if you will be required to repay a portion of the Federal financial assistance you received. Please refer to the Complete Withdrawal Policy for Financial Aid Recipients online at http://www.uhwo.hawaii.edu/admissions/financial-aid/general-information-and-policies/complete-withdrawal-policy/.

All financial aid recipients are required to maintain Satisfactory Academic Progress in order to continue to receive aid. Please refer to the University of Hawai‘i-West O‘ahu Financial Aid Satisfactory Academic Progress Policy online at http://www.uhwo.hawaii.edu/admissions/financial-aid/general-information-and-policies/satisfactory-academic-progress/. Financial aid recipients are responsible for understanding this policy and the impact of not meeting the indicated requirements. Essentially, you are required to maintain a current & cumulative GPA of at least a 2.0, in addition to the completion of at least 75% of all courses you register for in order to maintain your financial aid eligibility.

University of Hawai‘i
West O‘ahu

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