Financial Aid Award Policies

What you should know about your financial aid award

You must apply for financial aid annually. The Free Application for Federal Student Aid (FAFSA) is available online at www.fafsa.ed.gov in October.

March 1st is the priority date for all documents to be received by Financial Aid Office.

Please remember that all financial aid awarded is based on eligibility and availability of funds.

- Courses you enroll should apply to your officially declared academic program.
- A student may receive aid to repeat a previously passed course one additional time.

All information contained below may be subject to change. Please check your MyUH account, your hawaii.edu e-mail, and the financial aid website regularly for important information and announcements.

- If you will not be attending Kapi`olani Community College, please cancel your registration via your MyUH portal and inform the Financial Aid Office.
- Your award offer is valid for 30 days. Your award may be cancelled if you do not accept or decline your award offer within this time frame. If your awards are cancelled, you may request to have your aid reinstated. Please be aware that some funds may no longer be available (i.e. Federal Work Study and Grants).

National Student Loan Data System (NSLDS) Access: Student Federal Pell Grant and Federal Student loan borrowers, in addition to parent loan borrowers, may view their Federal Pell and Loan information at www.NSLDS.ed.gov. Students access the system using their FSA ID.

You can only receive financial aid at one institution for any given enrollment period. Furthermore, to be eligible for financial aid, you must be a CLASSIFIED student seeking a degree or certificate program (approved for Title IV funding by the Department of Education) with KCC listed as your Home Institution. Applicants who are enrolled in a program NOT approved for federal funding are not eligible for financial aid. If you become ineligible for the financial aid offered, you are responsible to repay the financial aid received and/or pay the charges incurred.

Satisfactory Academic Progress:

All students receiving financial aid are required to make satisfactory academic progress toward a degree. To remaining eligible you must maintain a minimum cumulative 2.0 GPA, 67% credit completion rate and complete your degree program within the time frame allowed (150% of credits for your degree).

Based on our review of your academic history at the time of awarding, your SAP Status has been listed in the ‘Overall Status of Financial Aid’ portion of MyUH. Please review the ‘academic progress’ and ‘active messages’ and be wary of any special conditions your award may have been based.
**Expected Enrollment Level:**

You are not required to be enrolled full-time to obtain financial aid. Your financial aid award will initially be based on full time status (12 or more credits). If you are not registered or do not maintain the Enrollment Level for which your awards were offered/disbursed or you do not attend all classes for which you are registered, your awards may be revised and you may be required to repay all or part of the funds disbursed to you/your student account. A recalculation of awards based on Federal guidelines will be done to determine if an over-award repayment is necessary.

If you are not, or will not, be enrolled as a full time student you must inform the financial aid office or a delay in disbursements may occur. *Note:* To receive Federal loans, you must be enrolled at least half-time (6 or more credits).

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<thead>
<tr>
<th>Enrollment Level</th>
<th>Number of Credits</th>
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<tbody>
<tr>
<td>Full-time</td>
<td>12 or more credits</td>
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<tr>
<td>3/4x</td>
<td>9 - 11 credits</td>
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<tr>
<td>1/2x</td>
<td>6 - 8 credits</td>
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<tr>
<td>&lt;1/2x</td>
<td>1 - 5 credits</td>
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Adjustments of awards (decreases/increases) will be made through and finalized after the status date. The status date is defined as the Last Day to withdraw without a “W” from full-semester classes. Example: if your financial aid was initially based on full-time (12 or more credits) enrollment and you subsequently drop a course to 3/4x (9-11 credits) enrollment your financial aid may be reduced and you may be required to repay funds.

* If you are concurrently enrolled at other University of Hawaii campuses, under certain conditions you may be able to receive aid for those courses. You must be enrolled for at least 1 course at Kapi‘olani Community College to be considered. Refer to the Concurrent Enrollment Form available on the Financial Aid Website (under the Financial Aid Toolbox/Forms).

**Attendance Verification Policy:**

You are required to attend all classes that your awards are based upon. If you fail to attend any or all of your classes, a recalculation of awards based on Federal guidelines will be done to determine if an over-award repayment is necessary.

**Withdrawals:** You should be aware that if you are withdrawing from classes, your financial aid eligibility now or in the future may be affected. Thus, you are responsible for any charges owed to KCC. Students who completely withdraw on or before the 60% point of the semester will have all or part of their tuition refund applied first to repay any financial aid received in accordance with the Federal Return of Title IV Funds calculation.

**Disbursement of Financial Aid:**

Most financial aid awarded through the Kapi‘olani Community College Financial Aid Office will be electronically disbursed to your student account 10 days prior to the start of instruction, after you register, or after you have been awarded (whichever date is later), provided that you are registered for the enrollment level your aid was awarded on. These funds will be used to pay your tuition and fee charges for the semester after you register. Any residual amount (in excess of your tuition and fees) will be mailed to you as a refund by the Central Bursars Office. If your award is less than your tuition and fees, you will be required to submit your payment to the KCC Cashier’s Office or via [https://myuh.hawaii.edu](https://myuh.hawaii.edu).

You may also sign up for eRefund, where your refund can be directly deposited into your checking or savings account. Sign up for eRefund at [https://myuh.hawaii.edu](https://myuh.hawaii.edu) then select “Sign up for eRefund” under Academic Services.
**Other Resources:**

Federal regulations stipulate that we must account for ALL forms of educational resources you may be receiving. If you receive any other form of financial assistance in addition to those shown on your Award Offer you must notify the Financial Aid Section immediately. Examples include scholarships (Kamehameha, Hawaii Community Foundation, UH Foundation, etc.); Department grants/tuition waivers (Achievement, Native Hawaiian Tuition Waivers, etc.); Stipends; Fellowships; etc.

As required by federal regulations, an adjustment to your award(s) may be necessary to reflect the increase of your resources. **Failure to notify us may delay your financial aid disbursement and/or may require you to repay the university.**

**Overawards:**

An "overaward" situation may result if funds have already been disbursed. This may happen when the following occurs (some examples):

1. You receive additional resources (if not already accounted for in original award offer)
2. Your residency status changes
3. Your living situation changes
4. Your enrollment is below full time
5. Verification information changes your expected family contribution (EFC)

*Repayment may be required, and/or adjustments may be made to other types of aid and/or future disbursements within the academic year.*

**Student Conduct Code:**

Students are expected to abide by the University of Hawai`i rules, regulations, and student code of conduct. View the information at: [https://www.kapiolani.hawaii.edu/regulations-policies-and-data/student-conduct-code/](https://www.kapiolani.hawaii.edu/regulations-policies-and-data/student-conduct-code/)

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**Federal Pell, Federal Direct Loan and Federal Work Study Programs**

**Federal Pell Grant (PELL)** is a federal grant for students who have not received a bachelor's degree or professional degree. Effective July 1, 2012 there is a 600% lifetime limit on the Federal Pell Grant. A student will be restricted to the equivalent of 6-full-time years of obtaining a Federal Pell Grant for any degree at any college/university. Be aware of this restriction and have an academic plan to ensure you meet your program requirements before this time. Remember, the highest degree KCC offers is an Associate degree. If you plan to transfer to obtain your Bachelor’s degree you want to ensure you do it within this timeframe. You may monitor your lifetime limit at [www.nslds.ed.gov](http://www.nslds.ed.gov).

**Federal Direct Stafford/ PLUS/ Loans (Subsidized/ Unsubsidized):**

- If you are interested in obtaining a student loan, you MUST accept the offered amount. Prior to accepting any loans, please be sure your enrollment also matches.
- You must complete all requirement of the loan, including completion of the Entrance Interview and Master Promissory Note (MPN). Both of these requirements are found at [https://studentloans.gov](https://studentloans.gov).
- First time/first year Direct loan borrowers: Per federal regulations, if you are a first time Federal Direct loan borrower and first time freshman at KCC, your loan funds will be electronically disbursed to your student account NO EARLIER THAN the 30th day after the start of the semester.
• **One Semester Loan Borrower:** Per federal regulations, if your Stafford loan is scheduled for only one semester, your loan funds will be disbursed twice per semester. The first disbursement will be *electronically disbursed* to your student account no earlier than 10 days prior to the start of instruction. The second disbursement will be applied to your account at the midpoint of the semester (for Fall only loans – mid-October; for Spring only loans – mid-March); provided you are registered for the enrollment level you were awarded on.

**Federal Work Study (FWS):**

If you have been awarded Federal Work Study (FWS) funds, this does not represent money-in-hand at the beginning of the semester. This requires you to work at an on-campus job to earn the award. You must apply for positions and go through an interview. However, having an FWS award may give you advantage over non-FWS students when applying for jobs. You may seek jobs at [www.hawaii.edu/sece](http://www.hawaii.edu/sece) or visit the Kapi`olani Community College’s Employment Prep Center.

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**Financial Aid Office Contact Information**

**Questions or Concerns:**

If you have any questions or concerns regarding your financial assistance, please contact:

Kekaulike Service Center  
Kapi`olani Community College, `Ilima 102  
4303 Diamond Head Road  
Honolulu, HI 96816  
Phone: (808) 734-9537  
Fax: (808) 734-9896  
E-mail: kapfao@hawaii.edu