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 in October. Apply for Aid at https://studentaid.gov.

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 Kapi‘olani CC 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 STAR GPS at www.star.hawaii.edu 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 the 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).

You may view Federal Grants and Loan history & information using your FSA ID at https://studentaid.gov.

Award Conditions

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/Campus. Applicants who are not 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 remain eligible you must maintain a minimum cumulative 2.0 GPA, 67% credit completion rate and complete your degree within the time frame allowed (150% of credits for your degree. An official copy of the Financial Aid Satisfactory Academic Progress Policy can be found in the KCC Catalog
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.

**Enrollment Level and Enrollment Status Date:**
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).

<table>
<thead>
<tr>
<th>Enrollment Level</th>
<th>Number of Credits</th>
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</thead>
<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 Enrollment Status Date. The enrollment status date is defined as the Last Day to withdraw without a “W” from full-semester classes. Any classes that are added or dropped after the Enrollment Status Date will not impact (either increase or decrease) the student’s financial aid enrollment level for the semester. However, students who withdraw from all classes or do not earn any credit (receive grades of F, W, NC, or NP, in all classes), will be subject to an eligibility calculation that may result in financial aid funds having to be repaid to the school and/or the Department of Education. Students who never attend class will have a reduction of aid and Pell eligibility.

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 Hawai‘i 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).

The “Enrollment Status Dates” for 2020-21 are:

- **Fall 2020**: Tuesday, September 15, 2020
- **Spring 2021**: Wednesday, February 3, 2021
- **Summer 2021**: Dates To Be Determined
Be Aware of the following:

- If you are enrolling in a short term course beginning later in the term, you MUST add it through STAR by the Enrollment Status Date to have the credits/course included in your financial aid credit load.

- Classes added after the Enrollment Status Date will not be included in your financial aid credit load for financial aid purposes for the semester/term.

- Classes dropped after this date will not be deducted from your financial aid credit load for financial aid purposes for the semester, unless you drop all your classes or unless the class is never attended.

- Students who completely withdraw from classes or receive grades of F, W or NP in all classes will still be subject to an eligibility calculation that may result in financial aid funds having to be repaid to the school and/or the Department of Education. Please refer to the Return of Title IV Funds Policy found at https://www.kapiolani.hawaii.edu/paying-for-college/financial-aid/return-of-title-iv-funds-policy/.

- This “Enrollment Status Date” is ONLY for financial aid purposes – it does not affect any other eligibility, such as Veterans’ benefits.

- Audited and wait-listed courses do not count as enrolled credits/courses for financial aid purposes.

- Adds or drops AFTER the “Enrollment Status Date” will not change funding for the current semester but may impact satisfactory academic progress status.

- The credit load for students who have not been awarded financial aid by the "Enrollment Status Date" will be based on the credits enrolled on the day the file is processed.

- Please double check your enrollment status in STAR prior to the “Enrollment Status Date” to ensure that you are properly registered in the correct classes.

Below are some examples of possible enrollment scenarios and the impact of the “Enrollment Status Date” on your financial aid credit load.

- If you were enrolled in 12 credits on September 1st and dropped a 3-credit class on September 15th, and never added any more classes, you would be at 9 credits, which is considered three-quarter time.

- If you were enrolled in 9 credits on September 1st and add a 3-credit class on September 3rd, you would be at 12 credits, which is considered full time.

- If you were enrolled in 6 credits on September 1st and add two 3-credit classes on September 20th you will still only be at 6 credits for financial aid purposes, since your additional credits were added after the Enrollment Status Date.

- If you were enrolled in 12 credits on September 1st and drop a 3-credit class on September 19th, you will still be at 12 credits for financial aid purposes, since you dropped credits after the Enrollment Status Date.
If you were enrolled 12 credits on September 1st, drop/withdrew to 9 credits on September 20th, but are not awarded financial aid until October 1st, you would be at 9 credits, which is considered three-quarter time.

If you have questions about how the Enrollment Status Date impacts your eligibility, please come to the Financial Aid Office or email us - from your college email address - at kapfao@hawaii.edu.

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.

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 then select “Enroll in Direct Deposit eRefunds” under Financial Aid & 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.

Over awards:
An "over award" 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 status changes
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/.

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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 or university. Be aware that this restriction and have an academic plan to ensure you meet your degree 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 may want to ensure you do it within this timeframe. You may monitor your lifetime limit at https://studentaid.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 Counseling and Master Promissory Note (MPN). Both of these requirements are found at https://studentaid.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/term.

**One Semester Loan Borrower:** Per federal regulations, if your Direct 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 or visit the Kapi‘olani Community College’s Employment Prep Center.

Financial Aid Office Contact Information

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