



Financial Aid Award Policies

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 must apply to your Kapi'olani CC officially declared academic program.

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 (SAP): All students receiving financial aid are required to make Financial Aid Satisfactory Academic Progress toward a degree. To remain eligible you must maintain a minimum cumulative 2.0 Financial Aid GPA, 67% credit completion rate and complete your degree within the time frame allowed (150% of credits for your degree). Note:

Financial Aid Satisfactory Academic Progress and KCC's Grading Policies are different. An official copy of the Financial Aid Satisfactory Academic Progress Policy can be found at <https://www.kapiolani.hawaii.edu/paying-for-college/financial-aid/financial-aid-satisfactory-academic-progress-sap-policy/> and in the KCC Catalog.

Based on our review of your academic history, 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 aware of any special conditions your award may have been based.

Course Program of Study: Course Program of Study (CPoS) is a process that helps KCC stay in compliance with Title IV (federal) guidelines regarding financial aid. Guidelines state that financial aid can only be awarded for courses that are required for the degree or certificate you are enrolled. CPoS will be used to monitor coursework required for your degree. Please refer to the Course Program of Study page for information, including how to monitor courses using STAR GPS at: <https://www.kapiolani.hawaii.edu/paying-for-college/financial-aid/course-program-of-study/>.

Enrollment Level: Generally, you are not required to be enrolled full-time to obtain financial aid. Your financial aid award may 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/dispensed 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 dispensed 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 as a delay in disbursements may occur. Note: To receive Federal loans, you must be enrolled at least half time (6 or more credits).

Enrollment Level	Number of Credits
Full-time	12 or more credits
3/4x	9 – 11 credits
1/2x	6 - 8 credits
<1/2x	1 – 5 credits

Concurrent Enrollment at other UH campuses: Under certain conditions, you may be able to receive financial aid for courses you are concurrently enrolled at other University of Hawai'i campuses. The conditions are:

- You must be enrolled in at least one course at KCC
- The course(s) is applicable toward your degree program (please refer to Course Program of Study)

All courses will be reviewed for Financial Aid eligibility.

Financial Aid Census Date: Adjustments of awards (decreases/increases) will be made through and finalized (frozen) after the Financial Aid Census Date (Last day to withdraw from full-semester classes without a "W"). Any classes that are added or dropped after this date will not impact (either increase or decrease) the 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.

Financial Aid Census Date (Last day to withdraw from full-semester classes without a "W") *for 2022-23:*

- Fall 2022: Tuesday, September 13, 2022
- Spring 2023: Wednesday, February 1, 2023
- Summer 2023: 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 Financial Aid Census Date to have the credits/course included in your financial aid enrollment level
- Classes added after the Financial Aid Census Date will not be included in your financial aid enrollment level for financial aid purposes for the semester/term.
- Classes dropped after the Financial Aid Census Date will not be deducted from your financial aid enrollment level for financial aid purposes for the semester, unless you drop all of your classes or unless the class is never attended.
- Students who completely withdraw from classes or receive grades of F, W, or NC 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. 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/>
- Audited and wait-listed courses DO NOT count as enrolled credits/courses for financial aid purposes.
- Adds or drops AFTER the Financial Aid Census Date will not change funding for the current semester but may impact future Financial Aid Satisfactory Academic Progress.
- The credit load for students who have not been awarded financial aid by the Financial Aid Census Date will be based on the credits enrolled on the day the file is processed.

Attendance Participation/Verification Policy: You are required to attend/participate in all classes that your awards are based upon. If you fail to attend/participate in 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.

For more information regarding Participation Verification for Students, please refer to: <https://www.hawaii.edu/myuhinfo/pv-students/>

Withdrawals: You must be aware that if you are withdrawing from classes your financial aid eligibility now or in the future may be affected. You are responsible for any charges owed to KCC. Students who completely withdraw before the 60% point in 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.

Please refer to the policy at: <https://www.kapiolani.hawaii.edu/paying-for-college/financial-aid/return-of-title-iv-funds-policy/>

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 is later), provided you are registered for the enrollment level your aid was awarded. These funds will be used to pay your tuition and fee charges for the semester. Any residual amount, in excess of your tuition and fees, will be mailed to you as a refund by the UH 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://myuy.hawaii.edu>.

You may also sign up for eRefund, where your refund can be directly deposited into a checking or savings account that you designate. Sign up for eRefund at <https://myuh.hawaii.edu>; search for ‘refunds’, then select “Enroll in Direct Deposit eRefunds”.

First time/first year Federal Direct Loan borrowers: Per federal regulations, if you are a first time Federal Direct loan borrower and freshman your loan funds will be electronically disbursed to your student account NO EARLIER THAN the 30th day after the start of the semester/term.

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 Office immediately. Examples include scholarships (Kamehameha, Hawai‘i Community Foundation, UH Foundation, etc); department grants/scholarships; 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/college.***

Over awards: An over award situation may result if funds have already been disbursed. This may happen when the following occurs (some examples):

- You receive more aid (grants, loans, resources) that exceed your financial need or cost of attendance.
- You receive additional resources (if not already accounted for in the original award offer)
- Your residency status changes
- Your living situation changes
- Your enrollment level changes
- 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/>

Federal Financial Aid Programs

Federal Pell Grant (PELL): A federal grant for students who have not received a bachelor's degree or a 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. 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 nslds.ed.gov.

Federal Supplemental Educational Opportunity Grant (SEOG): A federal grant that does not have to be repaid. Awarded to undergraduate students with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a SEOG. Student must be enrolled for at least 6 credits.

Federal Direct Student Loans (Subsidized/Unsubsidized): Federal loans require repayment. The terms tend to be more favorable than commercial loans. The interest rate on the Federal Direct Loan is variable/fixed. Each year the interest rate will be calculated based on the 10-year US Treasury-Bill + 2.05% capped at 8.25%. Once calculated it will be fixed for the life of that loan. Federal loans allow the deferment of at least principal payments until your enrollment status is less than half-time or ceases altogether.

Subsidized Federal Direct Loan: A federal need-based student loan with the interest subsidized by the federal government while the student is enrolled in school at least half-time (6 or more credits) and during approved deferment periods. Repayment begins six months after the student ceases to be enrolled at least half-time.

Unsubsidized Federal Direct Loan: A federal non-need based student loan with interest that is not subsidized by the federal government while the student is in school at least half-time. Interest starts accruing upon disbursement of the loan funds. Repayment begins six months after the student ceases to be enrolled at least half-time.

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 requirements of the loan, including completion of the Student Loan Entrance Counseling and the Master Promissory Note (MPN). These requirements are found online at:

Student Loan Entrance Counseling: <https://studentaid.gov/entrance-counseling/>
Master Promissory Note: <https://studentaid.gov/mpn/>

First time/first year Federal Direct Loan borrowers: Per federal regulations, if you are a first time Federal Direct loan borrower and freshman 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 your Federal Direct loan is scheduled for only one semester our loan funds will be disbursed twice per semester. The first semester 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 (mid-October for Fall only loans; mid-March for Spring only loans), provided you are registered for the enrollment level of your award.

Federal Work Study (FWS): If you have been awarded Federal Work Student (FWS) 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, go through an interview process, and be hired. However, having an FWS award may give you advantage over non-FWS students when applying for jobs.

If you have not been awarded FWS but would like to be considered, please contact the financial aid office.

Interested in working on-campus? You may seek jobs at: www.hawaii.edu/sece

Financial Aid Office Contact Information

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