



Financial Aid Offer Policies

You must apply for financial aid annually. The Free Application for Federal Student Aid (FAFSA) is generally available online in October. Apply for Aid at <https://studentaid.gov>.

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

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

- Courses you enroll must apply to your Kapi'olani CC officially declared academic program.
 - Course Program of Study (CPoS) will be used to monitor coursework required for your degree. Please refer to the [Course Program of Study](https://www.kapiolani.hawaii.edu/pay-for-college/financial-aid/course-program-of-study/) link (<https://www.kapiolani.hawaii.edu/pay-for-college/financial-aid/course-program-of-study/>) for information on monitoring this information using STAR GPS.

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

- If you will not be attending Kapi'olani Community College, you must cancel your registration via STAR GPS at www.star.hawaii.edu and inform the Financial Aid Office.
- Your financial aid offer is valid for 30 days. Your aid offer may be cancelled if you do not accept or decline the aid offer within this time frame. If your aid is cancelled you may request to have it 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>.

Financial Aid Offer 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 (approved for Title IV funding by the Department of Education) with Kapi'olani CC listed as your Home Institution/Campus. 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 (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 GPA, 67% credit completion rate and complete your degree within the time frame allowed (150% of credits for your

degree. Note that Financial Aid Satisfactory Academic Progress and Kapi'olani CC'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/pay-for-college/financial-aid/financial-aid-sap-policy/> and in the Kapi'olani CC 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 wary of any special conditions your award may have been based.

Enrollment:

You are not required to be enrolled full-time to obtain financial aid. Your financial aid offer will initially be based on full time status (12 or more credits). If you are not registered or do not maintain the *Enrollment* for which your financial aid was offered/dispursed or you do not attend all classes for which you are registered, **your financial aid may be revised and you may be required to repay** all or part of the funds dispursed to you/your student account. A recalculation of financial aid based on Federal guidelines will be done to determine if an over-award/payment 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
Three-Quarter-time	9 -11 credits
Half-time	6 - 8 credits
Less-than-Half-time	1- 5 credits

Federal Pell Grant Enrollment Intensity: Federal Pell Grant is awarded and dispursed based on enrollment intensity. Enrollment intensity is a percentage that represents how many credits you are enrolled compared to a full-time credit load (12 credits). Below is an example of Enrollment Intensity. If you are awarded a Federal Pell Grant for full-time (12 credits) but do not enroll in at least 12 credits your Pell Grant will be adjusted using the following table:

Number of Credits	Enrollment Level	Enrollment Intensity
12	Full-time	100%
11	Three-Quarter-time	92%
10	Three-Quarter-time	83%
9	Three-Quarter-time	75%
8	Half-time	67%
7	Half-time	58%
6	Half-time	50%
5	Less-than-half-time	42%
4	Less-than-half-time	33%
3	Less-than-half-time	25%
2	Less-than-half-time	17%
1	Less-than-half-time	8%

Concurrent Enrollment

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. All courses will be reviewed for Financial Aid eligibility.

You must meet the following conditions:

1. Home campus is Kapi'olani Community College
2. Be enrolled for at least 1 course at Kapi'olani Community College;
3. The course(s) are applicable to your Kapi'olani CC degree.

Financial Aid Census Date and adjustment of aid

Adjustments of aid (decreases/increases) will be made through and finalized after the Financial Aid Census Date, which is the Last day to drop/withdraw from full-semester classes without a "W". Any credits that are added or dropped/withdrawn after this date will not impact (either increase or decrease) the student's financial aid enrollment 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(es) 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.

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 (last day to withdraw from full-semester classes without a "W") to have the credits/course included in your financial aid credit load.
- Classes added after the Financial Aid Census Date will not be included in your financial aid credit load for financial aid purposes for the semester/term.
- Classes dropped after Financial Aid Census 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 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/>.
- Audited and wait-listed courses do not count as enrolled credits/courses for financial aid purposes.
- Adds or drops/withdrawals AFTER the Last day to withdraw from full-semester classes

without a "W" ("erase" period) will not change funding for the current semester but may impact satisfactory academic progress status.

- The credit load for students who have not been offered financial aid by the Financial Aid Census Date (last day to withdraw from full-semester classes without a "W") 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 Last day to withdraw from full-semester classes without a "W" ("erase" period) to ensure that you are properly registered in the correct classes.

Below are some examples of possible enrollment scenarios and the impact of the Financial Aid Census Date (last day to withdraw from full-semester classes without a "W") on your financial aid credit load. These examples are based on a Financial Aid Census date of September 8th.

- If you were enrolled in 12 credits on August 28th and dropped a 3-credit class on September 3rd, 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 August 28th and add a 3- credit class on August 31st, 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 30th you will still only be at 6 credits for financial aid purposes, since your additional credits were added after the Last day to withdraw from full-semester classes without a "W" ("erase" period).
- If you were enrolled in 12 credits on September 1st and withdrew from a 3- credit class on September 19th, you will still be at 12 credits for financial aid purposes, since you withdrew from credits after the Enrollment Census Date.
- If you were enrolled 12 credits on September 1st, dropped/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 Financial Aid Census Date impacts your eligibility, please contact the **Financial Aid Office**.

Attendance Participation/Verification Policy:

You are required to attend/participate in 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. 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 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 based 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 KAPI'OLANI CC Cashier's Office or online via <https://myuh.hawaii.edu>.

You may 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>; 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 first disbursement loan 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, 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 aid 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 (or the financial aid office becomes aware of) 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 Student Aid Index (SAI)

***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/policies-and-plans/student-conduct-code/>.

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 KAPI'OLANI CC 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 Loans (Subsidized/Unsubsidized/PLUS):

- 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 Federal Direct loan borrowers: Per federal regulations, if you are a first time Federal Direct loan borrower and freshman at KAPI'OLANI CC, your first disbursement 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 Federal 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

Kekaulike Center, Financial Aid
Kapi'olani Community College, 'Ilima 101
4303 Diamond Head Road
Honolulu, HI 96816
Phone: (808) 734-9537
Fax: (808) 734-9896
E-mail: kapfao@hawaii.edu