



Your financial aid award package is a conditional offer of the amount of funding you are eligible to receive at the UH West O'ahu (UHWO). **The amount of funding offered is based on federal eligibility requirements, availability of funds, and in most cases full-time (12+ credits) enrollment.** Gift aid is awarded based on a first-come, first served basis using your FAFSA submission date and Estimated Family Contribution (EFC) (see "IMPORTANT TERMS" below). This guide is to assist students in the understanding of financial aid awards at UHWO, and the policies that can impact these awards. Revisions to your award offer can occur during the school year if there are enrollment changes, *Satisfactory Academic Progress (SAP) is not met*, or additional funding is received. It is your responsibility to be aware of these policies.

### ENROLLMENT POLICY

#### Enrollment Level

Your initial award is based on **FULL-TIME** enrollment at UHWO. If this enrollment level is incorrect or changes, you must notify the Financial Aid Office in writing at [uhwo.finaid@hawaii.edu](mailto:uhwo.finaid@hawaii.edu).

Enrollment Level	Required Credits
Full-Time	12+ Credits
Three-Quarter-Time	9-11 Credits
Half-Time	6-8 Credits
Less-than-Half-Time	1-5 Credits*

*\* Federal Loan eligibility requires a minimum enrollment of 6 credits*

#### Multi-Campus College Classes

If you enroll concurrently at another UH campus and would like your UHWO financial aid to cover these courses you must complete and submit the appropriate Concurrent Enrollment Form found on our website: [westoahu.hawaii.edu/tuition-and-aid/financial-aid-forms](http://westoahu.hawaii.edu/tuition-and-aid/financial-aid-forms).

Note:

Concurrent courses must count toward a UHWO program of study and you **must be enrolled in at least 6 credits** at UHWO to be eligible, unless you fall into one of the following 3 categories as determined by an Academic Advisor:

1. Articulated Pathway (i.e., student dual enrolled at UHWO and HCC for CENT courses)
2. Course Sequencing Substitution (i.e., absolutely no course availability at UHWO and must take courses at another UH institution), and
3. Distance Education Approved Program (i.e., Neighbor Island student did not take a course prior to transferring and course at UHWO is not offered online).

\* For questions on multi-campus college courses, please contact the Advising Office at (808) 689-2689 or by email at [uhwoadv@hawaii.edu](mailto:uhwoadv@hawaii.edu).

### WITHDRAWALS / COMPLETE WITHDRAWALS

Students are responsible for all applicable tuition and fees incurred for all registration activities (e.g., add/drop) whether or not classes were attended. Students are advised to officially withdraw from classes they do not plan to attend during the appropriate withdrawal and/or refund periods. Failure to withdraw will result in a financial obligation to the University of Hawai'i and a possible failing grade for the class in question. Please see [westoahu.hawaii.edu/policies/withdrawal](http://westoahu.hawaii.edu/policies/withdrawal) for the full Withdrawal Policy.

If you completely withdraw from UHWO, 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 current **Complete Withdrawal Policy for Financial Aid Recipients** at [westoahu.hawaii.edu/policies/complete-withdrawal-policies](http://westoahu.hawaii.edu/policies/complete-withdrawal-policies).



### INFORMATION ABOUT ENROLLMENT AT CENSUS

For financial aid purposes, the Financial Aid Office will consider the student's enrollment at Census as their official enrollment status. (At UH West O'ahu, the Census date has been determined to be the last day to withdraw from UHWO during the 50% refund period.) Prior to Census, the student's financial aid award may fluctuate in accordance with the number of credit hours for which they are enrolled at the institution. Withdrawing from courses after the student's financial aid has been disbursed, may result in a balance owed on the student's account. Once Census arrives, the student's financial aid award will be based on their enrollment at UHWO as of that date and will no longer be adjusted should any changes to enrollment occur thereafter. Changes in enrollment after the Census date may jeopardize the student's eligibility for continued financial aid, as the student may no longer be meeting SAP requirements.

**NOTE:** UHWO offers accelerated courses that traditionally begin after the start of the semester. Students who are registered for these courses must notify the Financial Aid Office immediately to see if there may be a delay in the disbursement of their financial aid. By doing so, the Financial Aid Office will be able to adjust the student's financial aid award to avoid a delay in disbursement or ensure that there is no over-award of aid.

### SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Financial aid recipients at UHWO are required to maintain Satisfactory Academic Progress (SAP) in order to continue to receive aid. As such, the following stipulates the SAP policy and SAP appeal process.

This policy has been developed in accordance with federal regulations and UHWO policies governing the administering of financial aid programs to ensure that recipients are making satisfactory academic progress toward their educational objectives. These regulations apply to all students applying for and receiving financial aid. Transfer credits applicable towards students' UHWO degree program will be included in the calculation of SAP.

To be eligible for financial aid, students must meet ALL qualitative and quantitative SAP standards regardless of whether or not they previously received financial aid. Based on this policy, if a student does not meet one of the requirements below, then they will be designated as not meeting SAP and will become ineligible for financial aid:

1. Students must maintain a **minimum cumulative grade point average (GPA) of a 2.0 or better** at UHWO.
2. Students must **successfully complete and pass at least 67% of all credit hours attempted**, including transfer credits. A student's completion rate is calculated by dividing hours earned by hours attempted. Courses assigned grades of F, W, I, NC, and repeated courses count as hours attempted.

*Example: Student A enrolls in 12 credits in Fall and 12 credits in Spring, but only successfully completes 6 credits in Fall and 9 credits in Spring. The student's completion rate is 62.5% (15 credits earned/24 total credits attempted = 0.625 or 62.5%).*

3. Students must **graduate within 150% of the published credits required for their UHWO program of study** (inclusive of transfer credits applicable to a student's UHWO degree).

*Example: Student A enrolls in a 120 credit Bachelor's Degree program at UHWO. The student must complete their program of study within 180 credits (120 credits X 150% or 1.5 = 180 credits).*

The Financial Aid Office reviews SAP once a student becomes enrolled in a degree-seeking program at UHWO and applies for financial aid. The Financial Aid Office reviews students annually, and at the point that financial aid is reviewed, students identified as not meeting SAP will be notified via their [@hawaii.edu](mailto:@hawaii.edu) email account, and in the Financial Aid section of MyUH. Questions regarding the appeal process can be directed to the Financial Aid Office by calling **(808) 689-2900**, or by emailing [uhwo.finaid@hawaii.edu](mailto:uhwo.finaid@hawaii.edu).



### TYPES OF AWARDS OFFERED AT UH WEST O'AHU

#### Gift Aid

Gift aid includes grants and scholarships which do not need to be repaid. They are often awarded on a first-come, first served basis using your FAFSA submission date and EFC/Need (See "**IMPORTANT TERMS**"). FAFSA opens in October 1 each year for the following school year.

#### Federal Pell Grant

A Federal Pell Grant is awarded to students with exceptional financial need who are currently pursuing their first Bachelor's Degree. The amount you receive is based on your EFC and enrollment level.

#### Federal Supplemental Opportunity Grant (SEOG)

A Federal SEOG grant is awarded to students with exceptional financial need who are currently pursuing 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 or greater (6+ credits).

#### Federal Work Study Program (FWS)

The Federal Work Study program offers 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.

#### UH Opportunity Grant

The UH Opportunity Grant is 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.

#### State of Hawai'i B+ Scholarship

This scholarship recognizes Hawai'i high school graduates with demonstrated financial need who have achieved a final high school GPA of a 3.0 or greater. The student must be a Hawai'i resident and a federal Pell Grant Recipient. The recipient may receive this fund for a maximum of 4 years as long as the student maintains good academic standing at the university.

#### Second Century Scholarship

This scholarship was established to promote opportunities and increase access to higher education for students of Native Hawaiian ancestry. The student must be a Hawaii Resident, is in good academic standing and demonstrates financial need as determined by the completion of the FAFSA.

#### Other Scholarships

UH scholarships are available through our institution and other external resources. The availability of the scholarship applications is announced via email and through the UHWO website. To view information regarding the various scholarship opportunities, visit: [westoahu.hawaii.edu/scholarships](http://westoahu.hawaii.edu/scholarships)

### LOAN FUNDS

Calculated with your financial aid may be the opportunity to apply for Federal student loans. Note, that unlike gift aid, you are responsible to repay student loans, with interest. You also have the choice to reduce or decline the amount of your loan offers. You are responsible for repaying loans. Each loan comes with its own interest rate, borrowing terms, and conditions. See [studentloans.gov](http://studentloans.gov) for more detailed information on the different Federal student loan programs available.

#### Federal Direct Subsidized Loan

This is the most advantageous loan since the government pays the interest for you while you are in school. As a loan, this must be repaid and is based on financial "**need**." The loan funds come directly from the U.S Department of Education. Loan fees may be deducted proportionately from each loan disbursement. This loan is subject to annual and aggregate loan limits. It requires at least half-time enrollment with the institution. Students are required to complete a Master Promissory Note, Loan Entrance Counseling, and an annual Loan Acknowledgement prior to disbursement of loan funds. Loan Exit Counseling is required upon graduation or when enrollment drops to less than half-time or the student completely withdraws.

**Federal Direct Unsubsidized Loan**

This is a Federal student loan that must be repaid and is not based on 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. It requires at least half-time enrollment with the institution. Students are required to complete a Master Promissory Note, Loan Entrance Counseling, and an annual Loan Acknowledgment prior to disbursement of loan funds. Loan Exit Counseling is required upon graduation or when enrollment drops to less than half-time or the student completely withdraws.

**Direct Parent PLUS Loan**

This is 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 for educational expenses for their son or daughter. The student must be enrolled at least half-time. Interest begins to accrue upon disbursement of the loan. Loan fees may be assessed at each disbursement. Your parent will enter repayment on this loan within 60 days of the final loan disbursement for the semester or academic year for which the loan was borrowed. To request a Parent PLUS loan your parent must go to [studentloans.gov](http://studentloans.gov) to complete the PLUS loan application and Master Promissory Note (MPN) online.

**Other Requirements**

Complete Entrance Counseling, Master Promissory Note, and the annual Loan Acknowledgment requirements.

**OUTSIDE RESOURCES**

This refers to external UHWO aid you expect to receive during the academic year. These other forms of aid would include external/private scholarships and grants, or other tuition assistance in the form of stipends or tuition waivers or third party payments (e.g., VocRehab). Examples of scholarships include **Kamehameha Schools** or **Hawai'i Community Foundation funds**.

*You must inform our office of any resources not reflected on your award letter, either in writing at [uhwo.finaid@hawaii.edu](mailto:uhwo.finaid@hawaii.edu) or provide the Financial Aid Office with a copy of the external scholarship or resource letter.*

**DISBURSEMENT INFORMATION**

Financial aid awarded through the UHWO will be used to pay the student's tuition and fees at the University. Available aid will begin paying the student's UHWO charges no sooner than 10 days prior to the start of the semester, provided that the student had completed all necessary requirements and is registered at the enrollment level for which the award offer was based on. If the student's financial aid is greater than tuition and fees assessed for the semester, the residual aid will be refunded to the student. Refunds are either mailed to the student approximately 2-weeks after the funds have been disbursed to the student's account or are sent via direct deposit approximately 5-7 business days if the student had signed up for eRefunds through their MyUH services.

When a student receives a financial aid award for the academic year or semester, their registration for the respective semester(s) will be held. In addition, the student's registration will not be automatically purged/dropped even if any of the following should occur: the financial aid award is not sufficient to cover all tuition and fees posted to the student's account or aid becomes unavailable (e.g., student becomes ineligible for their aid or a specific fund). When a student registers for courses at UHWO, they have acknowledged that they are responsible for payment of the tuition and fees tied to their registration. If the student's financial aid is not sufficient to cover the cost of their tuition and fees, the student is responsible for the difference. In addition, if the student decides not to attend classes for the semester; the student should officially withdraw from the university prior to the start of the semester so as not to be penalized with tuition and fees charges.

*Note: Financial aid awarded through UHWO is only applied directly to UHWO tuition and fees. If a financial aid recipient decides to concurrently enroll at another UH campus while attending UHWO, they are responsible for payment of the charges assessed at each campus. However, the student should complete the Concurrent Enrollment Request Form, if applicable, to have the Financial Aid Office consider the enrollment at the other UH campus for their financial aid disbursement. Only courses applicable and transferable toward the student's UHWO degree program as verified by an advisor will be considered. In addition, the student must maintain a minimum enrollment of 6-credits at UHWO.*

**Direct Student or Parent PLUS Loan Recipients**

When the student and/or parent completes all of the applicable loan requirements (e.g., Loan Request Form, Loan Entrance Interview, MPN, etc.), the loan(s) will be disbursed electronically to the student's school account no earlier than 10 days prior to the start of the semester, provided that the student is registered at the enrollment level for which they were awarded. Any residual amounts will either be refunded to the student by check which will be mailed by the Central Bursar's Office in approximately two weeks after disbursement or directly deposited to the student's bank account in approximately 5-7 business days via direct deposit if the student had signed up for “eRefunds.”



- Per Federal regulations, all first-time Direct loan borrowers' funds are subject to a 30-day delay. As such, their loan funds will be disbursed approximately 30 days after the start of the semester. UHWO is currently exempt from this requirement.
- Per Federal regulations, federal Direct loans must be disbursed in two payments within a loan period. If your loan is originated for a single semester (Fall or Spring), the first half of the loan disbursement will occur at the start of the semester and the balance will be disbursed mid-semester. If the loan is originated for the academic year (Fall and Spring), the first disbursement will usually occur at the start of the Fall semester and the second disbursement will usually occur at the start of the Spring semester. UHWO is currently exempt from this requirement.

### IMPORTANT TERMS

#### Budget (Cost of Attendance)

The cost of attendance budget for the period covered by the financial aid award is comprised of the following components:

- Tuition
- Student Fees
- Books & Supplies (Average)
- Room & Board (Average)
- Personal/Miscellaneous Expenses (Average)

This is an average of the costs associated with your program of study at UHWO. A student cannot receive total financial aid that exceeds this amount. These budgets will vary in totals depending on the number of credit hours for which the student is enrolled, and whether the student will be living at home with parents, or off-campus.

#### Estimated Family Contribution (EFC)

The EFC is not an actual amount that the student and/or the parent will have to pay or be billed for directly. It is an estimate (based on the income/asset information listed on the FAFSA application) of how much the student and/or the parent should be able to contribute towards the student's educational expenses throughout an academic year. This is the number that determines the amount of PELL Grant and "need" based aid that a student may be eligible to receive.

#### (Total) Need

To calculate your need and the amount of free aid you could be eligible: **Budget (Cost of Attendance) - EFC = Total Need**

#### Unmet Need

This is the amount of remaining need you have after being awarded. **Total Need - Financial Resources = Unmet Need**