Your Financial Aid Award package is a conditional offer of the amount of funding you are eligible to receive at the University of Hawai‘i - West O‘ahu. 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 EFC (see “IMPORTANT TERMS” below).

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.

ELIGIBILITY
For Federal aid, a student must:
1) Submit a valid FAFSA application to UH West O‘ahu. If your FAFSA is selected for verification, the Financial Aid Office will notify you of your outstanding requirements. The verification process needs to be completed in order for a student to receive an award package.
2) Be admitted as a classified student in an eligible program. Courses you enroll in must apply to your degree.
3) Maintain Satisfactory Academic Progress (SAP) toward the completion of a degree:
   a) Maintain a minimum cumulative grade point average (GPA) of 2.0
   b) Successfully complete 75% of the courses you attempt
   c) Complete your degree within the time allowed at UH West O‘ahu (150% of published program length)
   d) Complete SAP Appeal Form (if necessary)

ENROLLMENT POLICY
Enrollment Level
Your initial award is based on FULL-TIME enrollment at UH West O‘ahu. If this enrollment level is incorrect or changes, you must notify financial aid in writing at uhwo.finaid@hawaii.edu.

<table>
<thead>
<tr>
<th>Enrollment Level</th>
<th>Required Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time</td>
<td>12+ Credits</td>
</tr>
<tr>
<td>Three-Quarter-Time</td>
<td>9-11 Credits</td>
</tr>
<tr>
<td>Half-Time</td>
<td>6-8 Credits</td>
</tr>
<tr>
<td>Less-than-Half-Time</td>
<td>1-5 Credits*</td>
</tr>
</tbody>
</table>

*Most financial aid requires a minimum enrollment of 6 credits at our institution.

Multi-Campus College Classes
If you enroll concurrently at another UH campus and would like your UH West O‘ahu financial aid to cover these courses you must complete and submit the 2018-19 Concurrent Enrollment Form found on our website: westoahu.hawaii.edu/tuition-and-aid/financial-aid-forms.

Note:
Concurrent Courses must count toward a UH West O‘ahu degree and you must be enrolled in at least 6 credits at UH West O‘ahu
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 “FINANCIAL AID TERMS”). FAFSA opens in October 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 baccalaureate degree. The amount you receive is based on your budget, expected family contribution (EFC) and enrollment level.

Federal Supplemental Opportunity Grant (SEOG)
A Federal SEOG grant is awarded to students with exceptional financial need who have not received 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.

Federal Work Study Program
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
The B+ scholarship is awarded to students of public Hawai‘i high schools that have graduated as of May 2005 or later with a cumulative GPA of a 3.0 or higher and completed a rigorous high school curriculum. The student must be a bona fide Hawai‘i resident for tuition purposes and have demonstrated financial need by completing a FAFSA.

Second Century Scholarship
The second century scholarship promotes opportunities and increase access to higher education for classified students of Native Hawaiian ancestry. Students must demonstrate financial need by completing a FAFSA, and be enrolled at half-time or greater.

Other Scholarships
University of Hawai‘i - West O‘ahu Scholarships are available through our institution and through other external resources. The availability of the scholarship applications are announced via email and through the University website. To view information regarding the various scholarship opportunities, visit: westoahu.hawaii.edu/scholarships.
LOAN MONIES
You are responsible for repaying loans. Each comes with its own borrowing terms and conditions. See “VIEW/ACCEPT AWARDS ONLINE.”

Requesting a Parent PLUS Loan: To request a Parent PLUS loan your parent must go to studentloans.gov to complete the PLUS loan application and Master Promissory Note (MPN) online.

Initial Loan Disbursement for First-Time Loan Borrowers: Per federal regulations, for “First-Time” loan borrowers, initial loan disbursement will be applied to the student's account no sooner than 30 days after the first day of the semester.

Federal Stafford Loan Disbursement: Per federal regulations, Federal Stafford loans must be disbursed in two payments within a loan period. For Stafford loan(s) awarded for a single semester, your funds will be disbursed in two payments. The first half of the loan(s) will be disbursed no earlier than 10 days prior to the start of the term and the second half will be disbursed on or around the mid-point of the semester.

Other Requirements: Complete any Entrance Counseling and Master Promissory Note requirements.

Direct Subsidized Stafford Loan
This is the most advantageous loan since the government pays the interest for you while you are in school. 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. 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 and Loan Entrance Counseling prior to disbursement of loan funds. A Loan Exit Counseling is required upon graduation or when enrollment drops to less than half-time or the student completely withdraws.

Direct Unsubsidized Stafford Loan
This is a federal student loan that must be repaid and is not based on demonstrated 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 and Loan Entrance Counseling 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 of up to 5% 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.

OUTSIDE RESOURCES
This refers to other aid external of UH West O’ahu that 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 College Foundation funds.

You must inform our office of any resources not reflected on your award letter, either in writing at uhwo.finaid@hawaii.edu or provide the financial aid office with a copy of the external scholarship or resource letter.
DISBURSEMENT AND CENSUS INFORMATION

Your financial aid award is disbursed based on your enrollment at UH West O’ahu and will be used to pay your tuition and fees at the University for the semester(s) that your award indicates. Available aid will begin paying these charges no sooner than 10 days before the start of the semester provided that you have completed all the necessary requirements and are registered at UH West O’ahu at the enrollment level indicated in your award offer.

If your aid is greater than your tuition and fees for the semester, a refund check for the residual amount will be mailed to you within approximately 14 business days by the Central Bursar’s Office. If you enrolled in “eRefunds” (a direct deposit option which you can enroll in through your MyUH account) your refund will be directly deposited into your personal bank account within approximately 4-5 business days. If your aid does not cover the cost of tuition and fees, you are responsible for the difference. You may contact the UH West O’ahu Cashier’s Office regarding the status of your refund at (808) 689-2890 or via email to uhwocash@hawaii.edu.

NOTE: If you have been awarded financial aid, you will NOT be required to make your tuition & fees payment by the posted UH West O’ahu payment deadline. Your UH West O’ahu registration will NOT be purged, even if aid becomes unavailable or does not pay your tuition & fees in full. If you decide not to attend classes; you must officially withdraw from the university prior to the start of the semester. Failure to do so will result in your incurring a balance for your registration.

INFORMATION REGARDING CONCURRENT/MULTI-CAMPUS ENROLLMENT

To request consideration of your concurrent enrollment, you must complete and submit the UH West O’ahu Concurrent Enrollment Form to the Financial Aid Office. The form is available at the UH West O’ahu Enrollment Services Office and online at westoahu.hawaii.edu/tuition-and-aid/financial-aid-forms. Please note that you must be enrolled in at least 6 credits with UHWO before your concurrent enrollment will be considered. Only courses applicable & transferable towards your UH West O’ahu degree requirements will be considered for financial aid purposes.

Once the form has been processed, your financial aid for the applicable term will be disbursed based on your total, combined enrollment. However, financial aid awarded through UH West O’ahu will only pay toward your UH West O’ahu charges for the applicable term. You will need to make a separate payment for your concurrent enrollment at the other campus, either out-of-pocket or utilizing any financial aid refunded to you. Payments can be made online via MyUH or at any UH Cashier’s Office or window. Make sure to pay your charges for each campus by the appropriate payment deadlines.

INFORMATION ABOUT ENROLLMENT AT CENSUS

Our office will evaluate your enrollment status at the 50% tuition refund date for the applicable semester, which will be considered your official enrollment for financial aid purposes. Prior to this date, your awards may fluctuate in accordance with the number of credit hours you are registered for. Dropping credits after your aid has been disbursed may result in a balance due to the university. Your aid will be revised based on your enrollment as of this date. No adjustments will be made for subsequent changes to your enrollment after this date.
NOTE: UH West O‘ahu also offers weekend and accelerated courses. These courses traditionally start later than when the semester starts (example: weekend courses may start in August, October, November, January March, or April). **Students who are registered for courses that start after the beginning of the semester (August and January)** must notify the financial aid office immediately to see if there will be a delay to the disbursement of your financial aid.

**IMPORTANT TERMS**

**BUDGET (COST OF ATTENDANCE)**
This is not the amount that you would pay out of pocket. Instead, this is an average of the costs associated with your program at UH West O‘ahu. A student cannot receive total financial aid that exceeds this amount.

**ESTIMATED FAMILY CONTRIBUTION (EFC)**
This is not what you are expected to pay out of pocket. Instead, this is the number that determines the amount of Pell Grant and Need-Based Aid that a student is eligible.

**NEED**
To calculate your need and the amount of free aid you could be eligible:

\[
\text{Budget (Cost of Attendance) - EFC = Total Need}
\]

**UNMET NEED**
This is the amount of remaining need you have after being awarded.

\[
\text{Total Need - Financial Resources = Unmet Need}
\]

**COMPLETE WITHDRAWAL INFORMATION**
If you completely withdraw from the university, 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.