



2009-2010 Financial Aid Award Literature

Kapi'olani Community College (KCC) is pleased to notify you of financial assistance for the 2009-10 academic year. Your award package of grants, scholarships, loans, and/or employment is determined by the amount of your need and your eligibility for federal, state, and private funds administered by KCC. The following information explains the sources of aid you are offered and policies applicable to financial aid recipients. Please read and verify the enclosed *Financial Aid Notification Letter* CAREFULLY. If you have any questions, please feel free to contact the Kekaulike Information and Service Center (KISC) for further assistance at (808) 734-9555 or email us at kapinfo@hawaii.edu.

Understanding Your Financial Aid Award

At the top right corner of your *Financial Aid Notification* we have displayed how your financial need was determined and summarized your financial aid resources awarded thus far. The following provides an explanation of each data element:

Cost of Attendance	This amount represents the estimated cost for a student to attend KCC for the award period. It includes tuition/fees, books/supplies, meals/housing, personal and transportation allowances.
Student/Family Contribution	This amount represents your Expected Family Contribution (EFC), the amount that the federal government (as a result of your FAFSA information) calculates that you and/or your family are expected to contribute to your Cost of Attendance.
Outside Aid	This amount reflects an estimate of "other" aid that you may be receiving from external/private scholarship donors, benefits and/or entitlements (outside of KCC).
Financial Need	This amount is determined by taking your Cost of Attendance and subtracting your Expected Family Contribution and Outside Aid.
Financial Aid Awarded	This amount reflects the total amount of the aid offered by the KCC Financial Aid Office

Award Conditions

SAP Status/Tuition Status:

Please ensure that the information provided on your Award Notification is correct. To the right of your name and address you will find your Tuition Status. Within the award table you will find the Enrollment

Level that your awards are based. You MUST notify the KISC of any changes to your *Name, Address, Home Institution, Tuition Status* (Resident or non-Resident), *and/or Enrollment Level* (Full-time, three quarter-time, half-time, less than half-time or not enrolling) as soon as possible.

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*. 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.

Enrollment Level:

Full-time:	12 or more credits
Three quarter-time:	9 - 11 credits
Half-time:	6 - 8 credits
Less than half-time:	1 - 5 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.

Attendance Verification Policy:

We will be contacting your instructors to ensure that you are attending 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 within 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. The "KCC Tuition Refund Policy for Students Receiving Federal Financial Assistance" is enclosed and also available in the Financial Aid Office.

Satisfactory Academic Progress:

To be eligible (and maintain eligibility) for financial aid, you must meet KCC's *Satisfactory Academic Progress (SAP) Policy* (enclosed). KCC's SAP Policy requires that you maintain both the qualitative (GPA) and quantitative (sufficient percentage of credits completed) components to ensure that you will graduate within the institutionally prescribed time frame. Based on our review of your academic history at the time of awarding, your *SAP Status* has been listed below your *Student ID* on your *Award Notification*. Please review your SAP status and be wary of any special conditions you may have based on your status. For example, if you are on Financial Aid Probation, SAP Appeal Approved, or FA Prob-Professional Judgment, you MUST comply with the terms of your probation listed under either the Financial Aid Probation or Financial Aid Probation Due to Professional Judgment message (whichever is applicable) on your *Award Notification* to continue receiving financial aid. If your status indicates SAP Pending Review, your awards are tentative, pending successful completion of your Spring/Summer 2008 semester.

Outside Aid:

Federal regulations stipulate that we must account for ALL forms of educational resources you may be receiving. If you are receiving outside assistance (i.e. Kamehameha scholarship, HCF scholarship,

Americorps, Veteran's Benefits, tuition assistance, etc.), please indicate the type and amount of assistance in the space provided on your *Award Notification*. We will make any necessary adjustments and reflect the amount as *Outside Aid* in the top right corner of your *Award Notification*.

Accepting/Declining Awards:

You may accept or decline any portion of your *Awards*. IF THERE ARE ANY CHANGES, PLEASE NOTATE ON YOUR SIGNED AWARD LETTER AND SUBMIT TO THE KISC.

<p style="text-align: center;"><i>Disbursement Policies and Procedures</i></p>

If you are awarded financial aid from KCC, your classes will not be purged. Therefore, you are responsible for any charges (even for non-attendance) ** Financial aid from KCC only covers charges at KCC. If you are taking classes at other campuses, please make sure to pay your charges at each campus.

Stafford Loans may appear on your Award Notification, but if you have not completed the necessary paperwork (Stafford Entrance Interview, Stafford Loan Request Form, Master Promissory Note), your funds will NOT be processed.

Kapi`olani Opportunity/Pacific Islander/Achievement/Centennial/International Grants/Scholarships/Tuition Waivers/HSIG Recipients:

- If you were awarded any of the above grants/scholarships/Tuition Waiver or HSIG, it pays a PORTION of your KCC tuition cost only (student fees are not included). It will be ***electronically disbursed*** to your student account after July 1st, at the point it is awarded or after you have registered (whichever date is later), provided you are registered for the enrollment level your aid was awarded on.
- You must be enrolled at least half-time (6 credits at KCC) to utilize the above grants/scholarship/Tuition Waiver or HSIG awards. Pre-College classes (PCM and PCC) are not covered by the Pacific Islander award. You must pay for these classes at your own expense or use another type of financial aid award. You must be enrolled full-time for the Centennial and International Scholarships.
- If you have pre-paid for your tuition and fees (and received an award), you will receive a reimbursement/refund check through the mail from the Central Bursars Office within 4-6 weeks after classes begin.

Pell Grant, Academic Competitiveness Grant, SEOG Grant, Second Century Scholars, B-Plus Scholarship, Hemenway Scholarship, Hawaii Veteran's Scholarship, Black Scholarship, Perkins Loan and/or SHEL loan recipients:

- Your financial aid awards 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 check within 14 days by the Central Bursars Office. For example, if you were awarded a Pell grant of \$1000 and your tuition and fees are \$882, your residual refund check of \$118 will

be mailed to you. If on the other hand, 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 <http://myuh.hawaii.edu>.

- Verify your address to insure proper delivery of your refund check (if applicable). If you would like your refund check to be delivered at a different address, please contact the KISC and inform them that you would like to change your "Refund" address (versus your mailing or permanent address).
- 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 "Sign up for eRefund" under Academic Services.

Perkins or SHEL loan borrowers:

- You **MUST** complete the Loan Entrance Interview Packet that is enclosed with your *Award Notification* and return it to the KISC, or the Perkins or SHEL loan funds will not be electronically disbursed to credit your account. If you have any questions while completing the packet, please feel free to call the KISC to make an appointment with a Financial Aid Specialist.

Stafford/PLUS/Alternative Loan recipients:

- If you have completed all of the paperwork required (Stafford Entrance Interview, Stafford Loan Request Form, and Stafford Loan Master Promissory Note, if needed) and have received an Award Notification, and used one of our preferred lenders your loan disbursements will be *electronically disbursed* to your student account 10 days prior to the start of instruction, after you register, or when we receive your loan funds from your lender (whichever is later), provided you are registered for the enrollment level you were awarded on. A memo will be mailed to you when your funds have been credited to your student account. These funds may be used to pay your tuition and fee charges for the semester unless other financial aid has already been used as payment. Any residual amounts will be mailed to you within 14 days by the Central Bursar Office.
- If you did not use one of our preferred lenders, a paper loan check may be sent to our office. A memo will be mailed to you when we receive your loan check to notify you that it is ready for pickup at the KISC. These checks will not be released until your tuition and fees have been paid in full. If you have outstanding charges, you will be asked to endorse your loan check to pay for the remaining charges. Any residual amount will be mailed to you within 14 days by the Central Bursar Office.
- First time/first year Stafford loan borrower: Per federal regulations, if you are a first time Stafford loan borrower and first time freshman at KCC, your loan funds will not be *electronically disbursed* to your student account until the 31st day after the start of the semester (or when we receive your loan funds from your lender, whichever date is later).
- One Semester Loan Borrower: Per federal regulations, if your Stafford 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 10 days prior to the start of instruction, after you register, or when we receive your loan funds from your lender (whichever is later).

The second disbursement will be disbursed 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.

- PLUS Loans: Your Parent PLUS Loan check will be mailed to your parent (borrower) on the first day of school, or when we receive your loan check from your lender (whichever date is later). If you have outstanding charges, your parent will be asked to endorse their loan check and return it to the KISC to pay for the outstanding charges. If your balance is cleared, your parent will be mailed the loan check. Any residual amount will be mailed to your parent (unless otherwise authorized) as a refund check within 14 days by the Central Bursars Office.
- Alternative Loans: If you were awarded an alternative loan, a memo will be mailed to you when we receive your check to notify you that it is ready for pick up at the KISC. These checks will not be released until your tuition and fees have been paid in full. If you have outstanding charges, you will be asked to endorse your loan check to pay for the outstanding charges. Any residual amount will be mailed to you as a refund check within 14 days by the Central Bursars Office.

Scholarship recipients:

- UH Foundation Scholarships/Kamehameha Scholarships/State of Hawaii & B Plus Scholarships: Your funds will be *electronically disbursed* to your student account once our office receives the funds. Any residual amount will be mailed to you as a refund check by the Central Bursars Office.
- External Scholarships: If you are receiving a scholarship from an outside donor (i.e. Hawaii Community Foundation), a memo will be mailed to you when we receive your check to notify you that it is ready for pick up. Your paper scholarship check may be either endorsed to pay your tuition and fees or if your tuition and fees have already been paid, the KISC will release the check to you.

Federal Work Study

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. Please refer to the KCC website (<http://www.kcc.hawaii.edu/object/finaid>) and the UH Student Employment & Cooperative Education website at <http://.hawaii.edu/sece>

Questions or Concerns:

If you have any questions or concerns regarding your financial assistance, please contact:

Kekaulike Information and Service Center
Kapi`olani Community College, `Ilima 102
4303 Diamond Head Road
Honolulu, HI 96816
Phone: (808) 734-9555
Fax: (808) 734-9896
E-mail: kapinfo@hawaii.edu

Types of Financial Aid that may be on your Award Letter

SCHOLARSHIPS AND GRANTS

Federal Pell Grant (PELL): A federal grant, based on financial need, for students who have not received a Bachelor's Degree.

Federal Supplemental Educational Opportunity Grant (SEOG): A federal grant for students with exceptional financial need (priority given to Federal Pell Grant recipients). Student must not have received a Bachelor's Degree. Must be enrolled for at least 6 credits.

Federal Academic Competitiveness Grant (FACG or FACG2): A federal grant based on financial need, for full-time students who are Federal Pell Grant recipients and who completed high school with a rigorous secondary school program after 1/1/2005. Student must submit high school transcript(s) to the Financial Aid Office.

State of Hawai`i B Plus Scholarship (KBPS): A state scholarship based on financial need, for Hawai`i public high school graduates. High School transcript required. The criteria: at least a 3.0 GPA or higher and meet the following high school academic requirements: 3 yrs Math including Algebra I, II and Geometry; 2 lab sciences.

Hawai`i State Incentive Grant (HSIG): For bonafide Hawai`i residents enrolled at least half time and eligible for the Pell Grant.

Kapi`olani Opportunity Grant (DNOPP or DNOPPN): For students who demonstrate financial need. Must be enrolled for at least 6 credits.

Native Hawai`ian Tuition Waiver (TWHAW): For bonafide Hawai`i residents who are Native Hawaiian that demonstrate financial need. Must be enrolled for at least 6 credits.

UH Second Century Scholars Program (HSCS): UH System grant for students of Native Hawaiian ancestry who demonstrate financial need. Priority given to residents of Hawai`i and those enrolled for at least 6 credits. Must indicate "Hawaiian" (HW) ethnicity or answer "Yes" to 'Were any of your ancestors Hawaiian?' on the Admissions application.

Charles R. Hemenway Scholarship (ZKHEME): For bonafide Hawai`i residents who demonstrate financial need and enrolled at least 6 credits. Student must submit a FAFSA, scholarship application, personal statement and a letter of recommendation. Scholarship applications are available upon request at the KISC or on the web at <http://kcc.Hawai`i.edu/object/finaidforms.html>.

Hawai`i Veterans Memorial Fund (ZKVETM): For bonafide Hawai`i residents who demonstrate financial need and enrolled full-time (12 or more credits). Student must submit a FAFSA, scholarship application, personal statement and a letter of recommendation. Scholarship applications are available upon request at the KISC or on the web at <http://kcc.Hawai`i.edu/object/finaidforms.html>.

Ruth E. Black Scholarship (BLACK): For bonafide Hawai`i residents who demonstrate financial need and enrolled at least 6 credits. The scholarship is geared for a student whose parents are employed in the construction industry (engineer, contractor, architect, etc). Student must submit a FAFSA and scholarship application. Scholarship applications are available at the KISC or on the web at <http://kcc.Hawai`i.edu/object/finaidforms.html>.

Kapi`olani Pacific Islander Scholarship (DPAC): For students entering KCC starting Fall 2007 classified as a resident of an eligible Pacific Island jurisdiction who demonstrate financial need.

Kapi`olani Centennial Scholarship (DCENT): Merit based scholarship for students entering KCC starting Fall 2007 as full time freshman. Must be a Hawai`i resident who graduated from a Hawai`i high school in May 2007 (or later) with an unweighted GPA of 3.8 or higher or 1800 on a three part SAT Reasoning Test (or 27 composite score on the ACT). Student must submit their High School transcript (SAT or ACT scores) to the Financial Aid Office to be considered for this scholarship. FAFSA not required.

LOANS

Federal Perkins Loan (PERK): A need based federal loan with an annual simple interest rate of 5%. Interest and repayment begins 9 months after student ceases to be enrolled for at least 6 credits.

Federal Subsidized Federal Stafford Loan (SUB): A need based federal student loan with the interest subsidized by the federal government while the student is in school at least half-time and during their grace period. The interest rate is fixed at 5.6%. Repayment begins six months after the student ceases to be enrolled at least half-time. Student must complete a FAFSA as well as a Stafford Loan Entrance Interview, Stafford Loan Request Form and Master Promissory Note online at <http://kcc.Hawai`i.edu/object/stafford.html>.

Federal Unsubsidized Federal Stafford Loan (UNSUB): A non-need based federal student loan with interest that is NOT subsidized by the federal government while the student is in school. The interest rate is fixed at 6.8%. Repayment begins six months after the student ceases to be enrolled at least half-time. Student must complete a FAFSA as well as a Stafford Loan Entrance Interview, Stafford Loan Request Form and a Master Promissory Note online at <http://kcc.Hawai`i.edu/object/stafford.html>.

State Higher Education Loan (SHEL): Must be a bonafide resident of Hawai`i. A need based state loan with an annual simple interest rate of 5%. Interest and repayment begins 9 months after the student ceases to be enrolled for at least 6 credits.

Federal Parent Loan for Undergraduate Students (PLUS): A federal loan from a private lender for parents of dependent students. Interest rate is fixed at 8.5% and repayment begins 60 days after the loan is disbursed. The student must be enrolled for at least 6 credits.

EMPLOYMENT

Federal Work Study Program (FWS): The FWS program provides jobs for students with financial need who are enrolled at least 6 credits. It allows students to earn money to help pay for educational expenses. FAFSA required.