

2019-2020 Financial Aid Award Policies

AWARD INFORMATION

What you need to know about your financial aid award:

You must apply for financial aid annually. The Free Application for Federal Student Aid (FAFSA) is available online at <https://www.fafsa.ed.gov> on October 1 each year. February 1st is the priority date for all documents to be received by Financial Aid Services (FAS). Please remember that all financial aid awarded is based on eligibility and availability of funds.

- Courses that do not count towards a student's degree cannot be used to determine enrollment status for financial aid purposes.
- A student may receive aid to repeat a previously passed course one additional time.

All information contained below may be subject to change. Please check your MyUH account, your hawaii.edu e-mail, and the financial aid website (<http://www.hawaii.edu/fas/>) regularly for important information and announcements.

This offer of financial aid applies only to the 2019-2020 Fall and Spring semesters at the University of Hawai'i at Mānoa. It is NOT transferable to another institution.

Your award offer is valid for **30 days**. Your award may be **cancelled** if you do not accept or decline your 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).

ACADEMIC STATUS

All students receiving financial aid are expected to make satisfactory academic progress toward a degree. To remain eligible for financial assistance, you must maintain at least a 2.0 cumulative Grade Point Average for undergraduates and a 3.0 cumulative Grade Point Average for graduates, unless specified by your program of study, and complete your degree program within the time frame allowed at the University of Hawai'i at Mānoa.

CANCELLATION OF REGISTRATION/FINANCIAL AID

If you will not be attending University of Hawai'i at Mānoa, please cancel your registration via your MyUH services. **It is your responsibility to notify Financial Aid Services in writing.**

COHORT DEFAULT RATE AND PERCENTAGE RATE OF STUDENTS WHO BORROW AT UNIVERSITY OF HAWAII AT MANOA

Each year the U.S. Department of Education publishes cohort default rates based on the percentage of student borrowers who enter repayment on FFEL program loans during a federal fiscal year (October 1–September 30) and default before the end of the next fiscal year. The most current official cohort default rate average for the University of Hawaii at Manoa is 5.2 percent, while the national cohort default rate average is 10.8 percent.

The percentage of students who borrow loans at UH Manoa is 37 percent.

COMPLETE WITHDRAWAL POLICY

Federal regulation mandates a "Return of Title IV Funds" policy for all students who are receiving federal financial aid and who process a complete withdrawal on or before 60% of the semester has elapsed. You may be required to repay a portion or all of the financial aid disbursement received. During the first 60% of the enrollment period, a student "earns" financial aid in direct proportion to the length of time they were enrolled. The percentage of the period that the student remained enrolled is determined by dividing the number of days that the student completed, by the number of days in the term. Any unearned aid, other than Federal Work Study, must be returned to the proper Title IV program(s). Unearned aid is the amount of disbursed aid minus the amount of aid earned. **The Institution will hold you responsible for the entire amount of unearned aid. Until this overpayment is cleared, you will not be able to receive any services from the Institution or enroll at any other institution in the University of Hawai'i system.**

CREDIT LOAD

Your financial aid award will be based on **full time status** at the University of Hawai'i at Mānoa (*12 credits for undergraduates, 8 credits for graduates, 12 or more credits for professional students*). Your financial aid disbursement will be pro-rated based on your enrollment. If you are not or will not be enrolled as a full time student, you will need to complete the 2019-2020 Online Financial Aid Enrollment form for each term and submit this online form by the deadline on the form. If you are a graduate student enrolled in more than 8 credits, please notify Financial Aid Services so adjustments can be made accordingly. **Note: To receive Federal loans, you must be enrolled at least half-time.**

If you will be concurrently enrolled at the University of Hawai'i at Mānoa and at one of the Community Colleges, you must be enrolled for at least 6 credits at the University of Hawai'i at Mānoa in order to be eligible for financial aid. If you would like your Community College courses to be counted toward your University of Hawai'i at Mānoa enrollment, you will need to complete the 2019-2020 Community College

Enrollment Form for each term and submit it to Financial Aid Services by the deadline on the form.

FINANCIAL AID DISBURSEMENT PROCEDURES

Financial Aid Services is able to disburse funds after you've accepted your awards and completed all necessary requirements (please check your MyUH Services). *The Cashier's Office will apply your financial aid towards your University of Hawai'i at Mānoa Tuition, Fees and Student Housing charges 10 days prior to the start of the semester. If your class (es) starts after the posted semester start date, your disbursement date will be delayed. (Please note: you must show full-time enrollment for the automatic financial aid disbursement. If you will not be full-time*

enrolled, refer to the "CREDIT LOAD" Section) All refunds will be mailed to you or directly deposited into your bank account if you have signed up for E-Refunds on your MyUH Services account.

Please note: Award offers for financial aid are valid for 30 days. Your financial aid award will be based on full time enrollment at the University of Hawai'i at Mānoa (12 credits for undergraduates, 8 credits for graduates, 12 or more credits for professional students). Your financial aid disbursement will be pro-rated based on your enrollment. If you are not or will not be enrolled as a full time student, you will need to complete the 2019-2020 Online Financial Aid Enrollment Form for each term and submit it to Financial Aid Services by the deadline on the form. If you are attending Extension Courses at Outreach College, expect delays in aid disbursement due to manual checking of enrollment, irregular course start/end dates, and cost of course tuition/fees.

If you made a payment by cash or check, any residual financial aid monies will be mailed or deposited into your bank account in approximately two weeks from the disbursement of your financial aid. Please update your mailing address through your MyUH Services or at the Office of the Registrar, QLCSS 001. *Failure to update your mailing address may delay the delivery of your refund check.*

For recipients of the SHEL, Direct Subsidized, Direct Unsubsidized, and Direct Grad PLUS loans, an Entrance Interview and a Promissory Note must be completed before your loan is processed. In addition, for the Grad PLUS loan and Parent PLUS loan, a PLUS loan request must be completed and requires a credit history check.

If you will be receiving a scholarship check from an outside donor (e.g. Hawai'i Community Foundation/Harriet Bouslog/Unity House) and the scholarship is made payable to the University of Hawai'i at Mānoa only, your scholarship will be applied towards your University of Hawai'i at Mānoa Tuition, Fees and Student Housing charges and all residual amounts will be refunded to you.

If your scholarship check is a co-payable check made out to you and the University of Hawai'i at Mānoa, you must endorse the scholarship check at the Cashier's Office and apply it towards your University of Hawai'i at Mānoa Tuition, Fees and Student Housing charges or if your tuition and fees have already been paid, the Cashier's Office will refund all residual amounts to you.

NAME/TELEPHONE/MAILING ADDRESS/REFUND ADDRESS CHANGES

Please update your information on your MyUH Services account or at the Office of the Registrar, QLCSS 001.

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

All federal student loans obtained by a student and/or parent are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users.

Alternative and private education loan information is not reported to NSLDS.

National Student Loan Data System (NSLDS) Access

Student and parent loan borrowers may view their federal loan information on NSLDS. Borrowers access the system using their FSA ID. Students can also access prior federal grant information on NSLDS.

ONLINE FINANCIAL AID REQUEST

You may also go to <https://www.hawaii.edu/fas/forms/> to complete a Financial Aid Change Request. This online request may be used to:

- Notify Financial Aid services of additional outside scholarships or resources (stipends, fellowships, tuition waivers, etc.)
- Request a cancellation, decrease, or increase of your loans
- Request a cancellation of your Fall and/or Spring financial aid

OTHER FINANCIAL RESOURCES

If you receive any other form of financial assistance in addition to those shown on your Award Offer (e.g., Kamehameha/Hawai'i Community Foundation/UH Foundation scholarships, University Department Tuition Waivers, Stipends, Fellowships, Resident Advisor Stipends etc.), you must notify FAS immediately. As required by federal regulations, an adjustment to your award(s) may be necessary to reflect the increase of

your resources. *Failure to notify FAS may delay your financial aid disbursement and/or may require you to repay the university.*

Your outside resource/scholarship is based on full-time enrollment. Please have your donor contact Financial Aid Services in writing if you are eligible to receive your outside resource/scholarship for less than full-time enrollment.

OVERAWARDS

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

- 1) You receive additional resources (if not already accounted for in original award offer)
- 2) Your residency status changes
- 3) Your living situation changes
- 4) Your enrollment is below full time at University of Hawai'i at Mānoa (12 credits for undergraduates, 8 credits for graduates, 12 or more credits for professional students)
- 5) 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. To view the Student Conduct Code, please visit:

http://www.studentaffairs.manoa.hawaii.edu/downloads/conduct_code/UHM_Student_Conduct_Code.pdf

OTHER

Financial Aid Services is doing our best to go green. All requests (unless specified) must be sent to finaid@hawaii.edu from your hawaii.edu account.