1. **When is Financial Aid Disbursed?**
   a. Disbursement begins January 3, 2020. If your courses start later than January 3, 2020 (such as extension or classes on an irregular schedule), your disbursement may be delayed until you have started enrollment in all of your classes for (12 credits or more as an undergraduate student or 8 credits or more as a graduate student) at University of Hawai‘i at Mānoa Campus Only. If you are less than full-time, you must notify Financial Aid Services via email or the online enrollment form of your change in enrollment, or your disbursement may be delayed.

2. **Disbursement Requirements**
   - Satisfy all outstanding requirements (Check your MyUH Services)
     a. If you are borrowing a student loan (Subsidized, Unsubsidized, and/or Grad PLUS Loan(s), you must accept your terms and conditions, accept all your loans on your portal, and complete the loan requirements. To complete the loan requirements, please go to studentloans.gov.
     b. If you are a dependent student and your parent is borrowing a Parent PLUS Loan, your parent must complete all required loan requirements. To complete the loan requirements, please go to studentloans.gov.
   - Your financial aid offer is based on full-time enrollment (12 credits or more as an undergraduate student or 8 credits or more as a graduate student) at University of Hawai‘i at Mānoa Campus Only, unless you have informed Financial Aid Services via email or the online enrollment form that you will be less than full-time. If you are not full-time, your financial aid offer may need to be revised based on your enrollment.

*** Please review your MyUH Services to check your disbursement status.

3. **Negative Balance**
   If you see a negative balance on your student account, that means you have a credit balance, and a refund will be issued to you. You will know that your refund has been generated when the negative credit balance goes to a zero balance and you see a transaction posted on your student account that reads, "Electronic Refund" or “Refund.”
4. Financial Aid Refunds

- The University of Hawai‘i Cashier’s Office will process your refund if the amount of financial aid disbursed exceeds your eligible charges on your account.

Contact Information:
University of Hawai‘i Cashier’s Office
Phone Number 808-956-755
Email: billpayment-l@lists.hawaii.edu

- In general, your refund will be available approximately 10 to 14 business days after your financial aid funds have been disbursed into your account.

- Refunds may be used to pay other educationally related expenses. Note: if subsequent charges are made to your account, you are responsible for paying them.

- In general, the remaining credit balance will be refunded to you in one of three ways:

1. If you have signed up for Direct Deposit eRefund (electronic refund) your funds will be deposited directly into your bank account. Direct Deposit eRefunds are a quick, secure, and convenient way to get your credit balance refunds.

   OR

2. A paper check mailed to your current mailing address that is displayed on your MyUH Services.

   OR

3. In certain situations, if your balance is being paid by the Parent PLUS loan, your refund check may be sent directly to your parent.

*** Please review your MyUH Services to check your refund status

5. Scholarships

- 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 at the Cashier’s Office and apply it towards your University of Hawai’i at Mānoa Tuition, Fees and Student Housing charges and all residual amounts will be refunded to you.

6. A few reasons why your financial aid may not be disbursed.

- You are not enrolled 12 credits or more as an Undergraduate student or 8 credits or more as a Graduate student at University of Hawai’i at Mānoa Campus Only.
  
a. Go to www.hawaii.edu/fas/forms/, Miscellaneous Forms/Documents. To complete an online enrollment form (if you will be less than full time)

- Did not accept your Terms and Conditions and/or accept your Financial Aid Offer. You may accept your Terms and Conditions and your Financial Aid Offer on your MyUH Services.

- Did not complete outstanding requirements
  
a. Go to your MyUH Services to review your outstanding requirements.

- Disbursement did not occur. Disbursement is Sunday –Thursday evenings and cannot occur any sooner than 10 days before the start of your classes.

- Please review your MyUH Services. (Many times financial aid has already been disbursed when an inquiry has been submitted regarding disbursement).