

**Financial Aid**

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The MCC Financial Aid program helps students who can benefit from higher education but who may have difficulty attending the College without financial help. It is an addition to the efforts of students and their parents or spouses.

Several types of financial aid, funded by the federal and state governments, are available to eligible MCC students: grants, part-time employment (Federal Work Study), loans, tuition waivers, and scholarships.

All financial aid programs are subject to change due to legislative action or availability of funds.

Awards are made without regard to age, race, gender, or ethnic origin. Complete financial aid policies are available at the Financial Aid Office.

 For information, call 984-3277.

### Eligibility

The majority of aid awarded by Maui Community College is federal and based on demonstrated financial need. Eligibility requirements are determined by federal rules and include the following requirements.

#### The applicant must:

1. be a U.S. citizen or an eligible non-citizen (permanent resident).
2. be enrolled in a degree granting MCC program (classified student).
3. be making satisfactory academic progress toward a MCC degree.
4. not be in default on a loan or owe a refund on a federal grant.
5. have demonstrated financial need.
6. have obtained a high school diploma, GED, or have passed a federally approved test proving ability to benefit.
7. be registered with Selective Service, if required.


MCC students will have their prior academic history at the College reviewed to determine compliance with the Financial Aid satisfactory academic progress policy.

Transfer students may request that an academic counselor review their prior records to determine advanced place-

ment. A review of the MCC academic transcript and/or credits transferred from other institutions may impact the timeframe (semesters of eligibility) at the College.


Students who owe a repayment on financial aid funds, or are in default on an educational loan, will be unable to receive academic transcripts, register for classes in the subsequent semester, or receive further aid until the amount due is repaid in full or prescribed federal requirements have been met.

Students should be aware that the financial aid award is subject to adjustment due to legislative action, changes in eligibility, enrollment, availability of funds or increases in students' external resources.

 For information regarding eligibility requirements, call 984-3277.

### Application Procedures

To apply for any form of need-based financial aid, including loans, students must submit a Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education. A FAFSA must be filed for each academic year during which students wish to receive financial aid.

 Students requiring assistance in completing FAFSA forms should call the Educational Opportunity Center (EOC) at 984-3286. Students may also submit their application on the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

The information contained in the FAFSA is used to determine students' eligibility for all need-based aid. The U.S. Department of Education will send students a "Student Aid Report" (SAR) which reflects the "Expected Family Contribution" (EFC). All schools listed on your FAFSA receive an electronic copy of your SAR and begin working your file. The EFC indicates students' eligibility for financial aid.

The SAR should be reviewed carefully for errors, and corrections should be made quickly. Corrections can be made on-line by using your PIN number from the U.S. Department of Education:

1. Log on to: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
2. Select "Entering a FAFSA"
3. Select "Making Corrections."

For a lost or misplaced PIN number, go to [www.pin.ed.gov](http://www.pin.ed.gov)

If requested, the Financial Aid office will process corrections electronically.

 For information, call 984-3277.

The Financial Aid office will review the SAR and may ask for additional documents. See *Documentation Requirement section on page 58*. Once a file is complete, the Financial Aid Office can determine eligibility. Anyone not eligible for aid will receive a letter indicating the reason.

### Application Deadline

Early submission of the FAFSA is highly recommended because many scholarship programs have a March 1 deadline. Priority deadline for filing a financial aid application at MCC is March 1.

### Federal Financial Aid

#### • Federal Pell Grants

These are federal entitlements available to qualified, needy undergraduate students who have not previously earned a Bachelor's degree.

#### • Federal Supplemental Educational Opportunity Grants (SEOG)

These grants are available to undergraduate students with exceptional financial need who are attending school at least halftime.

#### • Hawai'i State Incentive Grant (HSIG)

These tuition grants are available to needy undergraduate students attending school at least halftime. To qualify, students must be eligible for a Pell Grant and be residents of Hawai'i for tuition purposes.

- **Federal Work-Study (FWS)**

The Federal Workstudy Program finances student employment wages for financial aid recipients. Recipients must be enrolled at least half-time. Federal Work Study jobs are intended to give eligible students employment experience related to their educational goals and to encourage participation in community service activities. Students are limited to a maximum of 20 hours per week during the academic terms.

- **Federal Perkins Loan Program**

Awards are based on demonstrated financial need and availability of funds. Repayment begins nine months after the borrower ceases to be enrolled on at least a halftime basis. Deferments are available.

- **Federal Family Education Loan Program (FFELP)**

These loans are from private lenders such as banks and credit unions and are guaranteed by the federal government. There are three types of loans:

1. **Subsidized Federal Stafford Loan**

A Federal Stafford Loan is made through a bank or lending institution and guaranteed by a guarantor. Annual loan limits differ depending on students' academic levels and existing Stafford loan balances. Repayment begins six months after the borrower ceases to be enrolled on at least a halftime basis. Deferments are available.

2. **Unsubsidized Federal Stafford Loan**

The maximum amounts and interest rates of this loan program are similar to the Subsidized Federal Stafford Loan program. However, interest begins accruing upon disbursement of the funds. Deferments are available.



3. **Federal Parent Loan for Undergraduate Students (FPLUS)**

This program provides additional loan funds for students' educational expenses. Parents of dependent students may borrow up to the calculated cost of attendance for their child, minus other student aid. The interest rates on FPLUS loans are variable. Interest begins accruing upon disbursement of the funds. Deferments are available.

- **State Higher Education Loan (SHEL)**

This loan program is available to Hawai'i residents. Awards are based on demonstrated financial need and availability of funds. Repayment begins nine months after students cease to be enrolled on at least a halftime basis. Deferments are available.

- **Non-Need Based Tuition Waivers**

1. **Pacific Asian Waivers**

These waivers are for full-time students pursuing a course of study important to the Pacific and Asian region. Applicants must write an essay, have at least one semester of graded work at the College, and have a 3.5 GPA.

📌 For information, call the Financial Aid Office at 984-3277.

2. **Private Scholarships**

These scholarships are available from numerous organizations. Some scholarships are not need-based.

📌 For listings, call the Educational Opportunity Center at 984-3286 or the Financial Aid Office at 984-3277.

### Other Financial Aid

- **Need-Based Tuition Waivers**

The College issues tuition waivers on the basis of need. Tuition waivers are included as part of students' financial aid package. Priority will be given to Hawai'i residents.

## Enrollment Status and Academic Progress

The type of financial aid awarded is based on students' financial needs, enrollment levels, living situations, and academic progress toward declared goals.

In order to continue to be eligible for aid, students must meet the satisfactory academic progress requirements each semester. These requirements are described in the College Regulations section of the catalog under "Financial Aid Recipients."

Students must notify the Financial Aid Office immediately if they make any changes to their certified course load or if they withdraw officially or unofficially.

The Higher Education Amendments of 1998, Public Law 105-244, changed substantially the way financial aid funds are to be handled when students withdraw officially or unofficially from school. A statutory schedule will determine the amount of funds students have earned up to the time of withdrawal. Unearned funds must be returned to the grant or loan program from which they came. Recipients must make arrangements to return the funds.

*It is strongly recommended that students who stop attending classes go through the official withdrawal process with the Admission & Records office. Failure to do so could result in loss of eligibility for further aid.*

## Documentation Requirements

In addition to proving admission to the College, students must document "ability to benefit." Other requirements may include academic transcripts from other institutions and information about citizenship status; Social Security, child support, and DHS or AFDC benefits; and any untaxed income.

The College verifies all financial aid applicants chosen for verification by the Federal processor. (Students chosen for verification will be required to submit additional documentation.)

Students must adhere to deadlines required for document submission. Students who experience difficulties in completing documentation or verification requirements should contact the Financial Aid office before the deadlines expire. Failure to provide the necessary documents can result in termination of all financial aid benefits for the year.

## The Financial Aid "Package"

The financial aid "package" is based on students' needs, enrollment levels, living situation, and the availability of aid. Financial need is determined by subtracting the Expected Family Contribution (EFC) from the cost of attendance, which includes tuition, fees, books, supplies, transportation, room, board, miscellaneous personal expenses, child care, and handicap expenses. The financial aid package offered may be a combination of gift-aid (grants and tuition waivers) and self-help (loans or part-time employment).

In most instances, students' gift aid will not cover the full amount of need. If eligible, they will be offered a loan to help meet educational costs. Students who take out any form of student loan must complete a loan entrance interview when accepting the loan, and a loan exit interview when leaving the College or when enrollment drops below halftime.

Financial aid recipients must notify the Financial Aid office if they receive any outside aid, as these monies are considered part of students' available resources and will affect the amount of aid students are eligible to receive. *Students always make the final decision to accept or decline any part of the financial aid award package offered.*

## Job Placement Center

The Job Placement Center, located in Ka Lama 112, is staffed Monday through Thursday, from 8:00 a.m. - 4:00 p.m. Job postings include on- and off-campus, part- and full-time, paid and volunteer positions. Listings may also be accessed at [www.hawaii.edu/sece](http://www.hawaii.edu/sece) (*An hawaii.edu e-mail account is required to access the site. See page 60.*)

The Center also offers career and employment development services, including internships, resume and interview preparation, career access and career kokua assessment, and professional development workshops.

Services are available to current students and graduates of the College and the University of Hawai'i Center, Maui.

📞 For information, call 984-3328 or 984-3318, or visit the Co-op and Job Placement website at [www.hawaii.edu/maui/coop/](http://www.hawaii.edu/maui/coop/)

## Veteran Assistance

The College is an approved institution for education and training under the Veteran's Educational Assistance Act (GI Bill) and the Dependents' Act. Information regarding authorized eligibility, entitlement, and types of training is available from the Veterans Administration Regional Office.

Application for educational benefits and information concerning veterans and eligible dependents is available at the Admission & Records office.