The mission of the UHMC Financial Aid Office is to promote access to higher education and to support student success by minimizing economic barriers and providing financial education.

Several types of financial aid, funded by the federal and state governments, are available to eligible UH Maui College 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.

Federal 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 UH Maui College is federal and based on demonstrated financial need. Eligibility requirements are determined by federal rules and include the following requirements.

The applicant must:
- be a U.S. citizen or an eligible noncitizen (permanent resident).
- be enrolled in a degree granting program (classified student).
- be making satisfactory academic progress toward a degree at UH Maui College.
- not be in default on a loan or owe a refund on a federal grant.
- have demonstrated financial need.
- have obtained a high school diploma, or GED.
- be registered with Selective Service, if required.

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

Transfer students should request that an academic counselor review their prior records to determine advanced placement. A review of the UH Maui College 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 or email mauifa@hawaii.edu

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.gov

The information contained in the FAFSA is used to determine students’ eligibility for all need-based aid. The US 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 online by using your PIN number from the US Department of Education:

1. Log on to: www.fafsa.gov
2. Select “Make correction to a processed FASFA”

For a lost or misplaced PIN number, go to: www.pin.ed.gov

If requested, the Financial Aid office will process corrections electronically, but additionally documents may be needed.

The Financial Aid office will review the SAR and may ask for additional documents. See Documentation Requirements on page 66. Once a file is complete, the Financial Aid Office can determine eligibility. Anyone not eligible for aid will receive a notification indicating the reason.

For information, call 984-3277 or email mauifa@hawaii.edu

Application Deadline

Early submission of the FAFSA is highly recommended because many scholarship programs have a March 1 deadline. The priority deadline for filing a financial aid application at UH Maui College is April 1.

Federal Financial Aid

- **Federal Pell Grants**
  Federal grant program is available to qualified, undergraduate students who demonstrate financial need and have not previously earned a Bachelor's degree.

- **Federal Supplemental Educational Opportunity Grants (SEOG)**
  Federal grant is a program available to undergraduate students with exceptional financial need who attend a minimum of 6 credits. This fund is limited.
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1. Federal Work Study (FWS)
The Federal Work Study Program finances student employment wages for a limited number of financial aid recipients. Recipients must be enrolled in at least 6 credits. 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. If Federal Work Study is unavailable, students may pursue regular student employment by contacting CareerLink at 984-3318.

2. Federal Perkins Loan Program
Federal loan program based on demonstrated financial need and availability of funds. Repayment begins nine months after the borrower ceases to be enrolled. The interest rate is 5%. Deferments are available.

3. Federal Direct Parent Loan
Federal loan program for parents. 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 PLUS loans are variable. Interest begins accruing upon disbursement of the funds. Deferments are available.

State/Institutional Financial Aid

- Hawai‘i B+ Scholarship
  This scholarship is available to Hawai‘i public high school graduates who have graduated on or after 2006. Students must have a cumulative GPA of 3.0 and completed a rigorous high school curriculum. Official high school transcripts must be submitted to the Financial Aid Office for review.

- Hawai‘i State Incentive Grant (HSIG)
  Tuition grant program is available to needy undergraduate students attending a minimum of 6 credits. To qualify, students must be eligible for a Pell Grant and be residents of Hawai‘i for tuition purposes. Awards are based on availability of funds.

- State Higher Education Loan (SHEL)
  State 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 at least 6 credits. Deferments are available.

Other Financial Aid

- Centennial Scholars Program
  Merit scholarship program is awarded to students who have a cumulative GPA of 3.8, an SAT composite score of 1800 or higher, or an ACT score of 27 or higher. An official high school transcript must be sent to the Financial Aid Office to be considered for this scholarship.

- Opportunity Grants
  Institutional grant available for students awarded on a first-come, first-served basis. Students who are interested are encouraged to submit their FAFSA before the priority deadline of April 1. Awards are based on availability of funds.

- UH Maui College Merit Scholarships
  Institutional merit scholarships available for certain target groups of students. Please visit www.maui.hawaii.edu/financial and click on UHMC Scholarship Listings for more information.

- Kūlana‘o/Service Scholarship
  This scholarship is awarded to residents of the Kūlana‘o private student housing who have an active role in dorm or campus activities. Certain GPA requirements may apply. Please visit www.maui.hawaii.edu/financial and click on “UHMC Scholarship Listings” for more information.

Other Sources of Aid

- 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.
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 “Regulations and Standards for Financial Aid” on pages 83-84.

Students should notify the Financial Aid Office immediately if they make any changes to their certified course load or if they withdraw officially or unofficially. Withdrawals may impact student’s current eligibility of aid and could result in owing back of funds. Withdrawals may also impact a student’s future eligibility.

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. Financial aid recipients considering withdrawal should also contact the Financial Aid Office to see what impact their decisions may have on their financial aid eligibility.

Documentation Requirements

In addition to submitting the FAFSA, students may also be required to submit additional documents to the Financial Aid Office for award processing. 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 and miscellaneous personal expenses.

The financial aid package offered may be a combination of gift-aid (grants and scholarships) 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.

CareerLink

CareerLink is staffed Monday through Thursday, from 9:00 am - 4:00 pm; Fridays by appointment. The center is located in Ka Lama 207. Job postings include on- and off-campus, and part- and full-time positions.

Off-campus jobs may be accessed on-line at: www.hawaii.edu/careerlink/ or in person in Room 207 of the Ka Lama building.

The CareerLink offers employment development services, including internships (paid and volunteer); resume, interview, and portfolio preparation; professional development workshops; and on-line resources (Career Exploration, HireNet Hawai’i Services are available to current students and graduates of the UH system campuses).

For information, call 984-3318 or visit the CareerLink website at: www.mauai.hawaii.edu/careerlink/

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 and Records office.