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FINANCIAL AID MISSION

The mission of the UH Maui College Financial Aid Office is to promote access to higher education and to support student success.

Several types of financial aid - federal, state, and institutional - are available to eligible UHMC students: grants, part-time employment (Federal Work Study), loans, 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.

Before you start a FAFSA, please sign-up for an FSA ID at fsaid.ed.gov. The FSA ID is a username and password that you will need to sign your FAFSA.

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 FSA ID from the U.S. Department of Education:

1. Log on to: www.fafsa.gov/
2. Select *Make correction to a processed FAFSA*.

For a lost or misplaced FSA ID number, go to: fsaid.ed.gov/.

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

The Financial Aid office will review the SAR and may ask for additional documents. See *Documentation Requirements*. 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 March 1.

FEDERAL FINANCIAL AID

1. Federal Pell Grants

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

2. Federal Supplemental Educational Opportunity Grants (SEOG)

The Federal SEOG grant program is available to undergraduate students with exceptional financial need who attend a minimum of 6 credits. This fund is limited.

3. 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.

4. Federal Direct Loan Program

The federal loan program is funded by the Department of Education. There are three types of loans:

- **Federal Direct Subsidized Stafford Loan**

The federal subsidized loan program is for students who demonstrate financial need. Students must be enrolled in at least 6 credits. Interest is subsidized by the U.S. Department of Education while in school. Repayment begins 6 months after a student ceases to be enrolled in at least 6 credits.

- **Federal Direct Unsubsidized Stafford Loan**

The federal unsubsidized loan program is not based on financial need. Students must be enrolled in at least 6 credits. Interest begins to accrue from the time the loan is disbursed. Interest does not have to be repaid while in school, but will be added to the principal at repayment. Repayment begins 6 months after a student ceases to be enrolled in at least 6 credits.

- **Federal Direct Parent Loan**

This federal loan program is 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.

STATE & INSTITUTIONAL FINANCIAL AID

1. Hawai'i B+ Scholarship

This scholarship is available to recent Hawai'i public high school graduates. Students must have a cumulative GPA of 3.0, completed a rigorous high school curriculum, and demonstrate financial need. Official high school transcripts must be submitted to the Financial Aid Office for review. Student must also submit a FAFSA.

2. Hawai'i State Incentive Grant (HSIG)

This 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. Student must also submit a FAFSA.

3. Opportunity Grants

This institutional grant is available for students on a first-come, first-served basis. Students who are interested are encouraged to submit their FAFSA before the priority deadline of March 1. Awards are based on availability of funds. Students must be enrolled in at least 6 credits. To qualify, students must be Pell eligible and have unmet need.

4. UH Maui College Scholarships

Institutional scholarships are available for certain target groups of students. Visit www.maui.hawaii.edu/scholarships/ for more information.

OTHER SOURCES OF AID

1. 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

Financial aid is based on students' financial needs, enrollment levels, living situations, and academic progress toward declared major.

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 this Catalog under *Regulations and Standards for Financial Aid*.

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 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 Admissions & 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 student 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, these students will be offered a loan to help meet educational costs. Students who take out any form of student loan must have completed a loan entrance counseling. Students must also complete a loan exit counseling 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.

VETERANS ASSISTANCE

The College is an approved institution for education and training under the Veterans Educational Assistance Act (GI Bill) and the Survivors’ and Dependents’ Educational Assistance Program. 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 Admissions & Records Office.

The Veterans Resource Center is dedicated to establishing a cohesive network of student veterans, dependents, reservists, and guardsmen to ensure their academic success. The Veterans Resource Center is located in Annex Building. The telephone number is 984-3242. visit our website at www.maui.hawaii.edu/veterans/

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at: <https://www.benefits.va.gov/gibill>

Vocational Rehabilitation & Employment and Post-9/11 GI Bill Benefits

Any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill benefits.

- College policy permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a “certificate of eligibility” can also include a “Statement of Benefits” obtained from the Department of Veterans Affairs’ (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

1. The date on which payment from VA is made to the institution.
2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility

- College policy ensures that the educational institution will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual’s inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.