Financial Aid Award Policies

Financial Aid Award Policies provide important information about receiving financial aid and maintaining financial aid eligibility. It is important that you carefully read these policies. Please contact our office if you have any questions or concerns.

STUDENT ELIGIBILITY

- To receive aid, you must be admitted as a classified student in an eligible Associate or Certificate Degree Program. If your degree program changes to an ineligible degree program after you are awarded, your financial aid will not disburse or will be taken back. Courses you enroll for must apply toward your degree.
- You are expected to maintain satisfactory academic progress (SAP) toward the completion of a degree. To remain eligible, you are expected to meet all Academic Eligibility Requirements: Maintain a minimum cumulative grade point average (GPA) of 2.0, successfully complete at least 67% of total credit hours attempted, and complete your degree within the time frame allowed at Leeward Community College (Leeward CC). Our full SAP Policy may be viewed at http://www.leeward.hawaii.edu/finaid-sap.
- You are responsible for notifying our office of the following:
  - Name, phone number, and/or address change
  - Enrollment status change
  - Residency status change
- You are responsible for checking your UH email account (hawaii.edu) for communications from our office.

AWARD OFFER/FINANCIAL AID PACKAGE

- Your financial aid award offer, also known as your financial aid package, is a conditional offer of financial aid you are eligible to receive for the academic year. The amount of aid offered is based on your Expected Family Contribution (EFC), financial need, outside resources and availability of funds.
- Your initial financial aid award offer will generally be based on full time enrollment (12 credits or greater) for an academic year (Fall and Spring semester) at Leeward CC, unless you are set to graduate at the end of the Fall, entering in the Spring semester, or nearing your maximum timeframe (SAP).

ENROLLMENT/CHANGES IN ENROLLMENT

- Financial aid awards are ultimately based on the number of credits you are enrolled for (enrollment level). However, your initial award offer is based on full time enrollment, unless you are nearing your maximum timeframe (SAP). Awards may be reduced for enrollment levels less than full time. If you change your enrollment level (add or drop classes) after your aid has been disbursed, you may be required to repay the aid programs and/or have an outstanding obligation to the institution. Enrollment levels are listed below.
  - Full time = 12 credits or greater
  - Three quarter time = 9 – 11 credits
  - Half time = 6 – 8 credits
  - Quarter time or less than half time = 1 – 5 credits
- Enrollment levels are “locked” at the end of the add/drop period for each term. Financial aid eligibility is generally based on your locked enrollment level.
  - If you add course(s) after your enrollment level is locked, we will not adjust your enrollment/financial aid eligibility to include that course(s).
  - If you are part of the AA Online Degree program, enrollment is locked at the end of the term.
- The basic assumption is that you will attend school for the entire enrollment/payment period(s). If you do not begin attendance or complete courses for which you received aid, you will be subject to a Federal Return of Title IV Funds calculation and may be required to repay a portion or all of the aid received for the semester.
Our full Return of Title IV Funds Policy may be viewed at http://www.leeward.hawaii.edu/finaid-return-title-iv-funds-policy. You are responsible for informing our office if you completely withdraw or stop attending classes.

- If you are concurrently enrolled or are enrolled in Distance Education courses at other University of Hawaii Campuses, and would like our office to consider enrollment in those course(s) as part of your total enrollment, you must:
  - Be enrolled for at least one course with Leeward CC;
  - Ensure the other course(s) apply to your Leeward CC degree; and
  - Complete the Concurrent Enrollment Form.

**OTHER FINANCIAL RESOURCES**

- You are required to inform our office if you receive outside resources (all scholarships or financial resources not administered by Leeward CC’s Financial Aid Office). An adjustment to your award may be necessary to reflect the increase of your resources.
- Per Federal regulations, a student’s financial aid awards (i.e. grants, work-study, loans) and scholarships/resources cannot exceed the Estimated Cost of Attendance (see Financial aid terminology below).
- Failure to notify us on a timely basis may delay your financial aid disbursement and/or may require you to repay the institution and/or the federal government.

**FINANCIAL AID TERMINOLOGY**

**Cost of Attendance:** The estimated cost to attend Leeward CC for the award period. This includes tuition and fees, books, and supplies, meals and housing, personal expenses, and transportation.

**Estimated Family Contribution:** This is an amount that reflects your Expected Family Contribution (EFC), which is the amount you and/or your family are expected to pay toward your college costs. This amount is determined by the federal government and is based on the information you reported on your FAFSA.

**Outside Resources:** The amount of “other” aid you may be receiving from external scholarship donors, benefits, and/or entitlements not administered by Leeward CC’s Financial Aid Office.

**Need:** This amount is calculated by taking your cost of attendance and subtracting the expected family contribution and outside resources.

**Concurrent Enrollment:** Concurrently enrolled or are enrolled in Distance Education courses at other campuses within the University of Hawaii System.