Types of Financial Aid

**Grants:** Free money that is awarded based on demonstrated financial need. Grants are considered “gift aid” because it does not need to be repaid. There are different types of grants available – federal, institutional, and state grants.

**Federal:**

**Federal Pell Grant:** A federal grant for students pursuing their first bachelor’s degree. Students must demonstrate financial need based on the information provided on the FAFSA. Beginning Fall 2012, students are now limited to 12 full-time semesters (or 600%) of Pell Grant eligibility during their lifetime. Students may track their Pell Grant Lifetime Eligibility Used at [https://nslds.ed.gov](https://nslds.ed.gov).

**Federal Supplemental Education Opportunity Grant:** A federal grant for students pursuing their first bachelor’s degree. Students must demonstrate exceptional financial need based on the information provided on the FAFSA and, generally, be eligible for the Federal Pell Grant. Requires a minimum enrollment of half time status (at least 6 credits). Funding is limited.

**Institutional:**

**Leeward CC Opportunity Grant:** An institutional grant. Students must demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). Funding is limited.

**Leeward CC Pacific Islander Grant:** A grant for students who are citizens of an eligible Pacific Island and who are pursuing their first degree. Students must have a cumulative GPA of at least 2.0 and demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). Funding is limited.

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**Scholarships and Waivers:** Free money that may be awarded based on a variety of factors such as academic achievement, ethnic background, leadership, service, and/or financial need. Scholarships and waivers are considered “gift aid” because it does not need to be repaid. There are various institutional and state scholarships and waivers administered by the Financial Aid Office.

**Institutional:**

**Charles R. Hemenway Scholarship:** A scholarship for Hawaii residents pursuing their first degree. Students must demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). To apply, students must complete the University of Hawaii System Common Scholarship Application at [https://uhsys.scholarships.ngwebsolutions.com](https://uhsys.scholarships.ngwebsolutions.com). Requires a personal statement and a letter of recommendation.

**Hawaii Veterans Memorial Fund Scholarship:** A scholarship for Hawaii residents pursuing their first degree. Students must demonstrate financial need based on the information provided on the FAFSA. Requires a Minimum enrollment of full time status (12 credits). To apply, students must complete the University of Hawaii System Common Scholarship Application at [https://uhsys.scholarships.ngwebsolutions.com](https://uhsys.scholarships.ngwebsolutions.com).
Requires a personal Statement and a letter of recommendation.

**Leeward CC Achievement Scholarships:** Scholarships for students pursuing their first degree. Requires a minimum enrollment of half time status (at least 6 credits). A minimum cumulative GPA is generally required and varies among the scholarships. May require a recommendation and community service. Below is a list of some of the achievement scholarships that are available to students:

- Achievement Scholarship
- Chancellor’s Merit Scholarship
- High School Scholarship
- International Scholarship

**Native Hawaiian Tuition Waiver:** A waiver for Native Hawaiian students pursuing their first degree. Students must be Hawaii residents and demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). Funding is limited.

**Ruth E. Black Scholarship:** A scholarship for Hawaii residents whose parents are/were a part of the construction industry. Students must be pursuing their first degree and demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). To apply, students must complete the University of Hawaii System Common Scholarship Application at https://uhsys.scholarships.ngwebsolutions.com.

**Second Century Scholarship:** A scholarship for Native Hawaiian students pursuing their first degree. Students must be Hawaii residents and demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). Funding is limited.

**State:**

**State of Hawaii B Plus Scholarship:** A scholarship for students who graduated from a Hawaii public high school after 2005. Students must be Hawaii residents pursuing their first degree and be enrolled full time (12 credits). To apply, students must submit a final official high school transcript that reflects a GPA of at least 3.0 and completion of a rigorous high school curriculum. Funding is limited.

**Hawaii Promise Scholarship:** A state scholarship for students pursuing their first bachelor’s degree. Students must be Hawaii residents or qualify for exempt status that pays in-state tuition. Students must demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits).

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**Employment:** Work-study money earned through part-time student employment at a job on- or near campus while attending school. Employment earnings do not need to be repaid.

**Federal Work Study:** Students must indicate interest on the FAFSA application and demonstrate financial need. Students must have a cumulative GPA of at least 2.0. Requires a minimum enrollment of half time status (at least 6 credits) at Leeward CC. Federal Work Study job openings may be viewed at https://www.hawaii.edu/sece/. May be used for employment at Leeward CC only.
**Student Loans:** A form of financial aid; money that is *borrowed and must be repaid with interest* by the student or parent (Parent PLUS Loan). There are federal and private loans that are administered by the Financial Aid Office.

**Federal:**

**Federal Direct Subsidized Loan**: A federal fixed rate loan for students who demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). Direct Subsidized loans received through the 2011-2012 academic year are interest-free while the student is enrolled for at least six credits and during the six-month grace period. Direct loans received in 2012-2013 and beyond will begin to accrue interest once the student drops below six credits or graduates. Repayment begins six months after the student ceases to be enrolled for at least six credits or graduates. Students may track their loan history at [https://nslds.ed.gov](https://nslds.ed.gov).

**Federal Direct Unsubsidized Loan**: A federal fixed rate loan for students who do not demonstrate financial need based on the information provided on the FAFSA. Requires a minimum enrollment of half time status (at least 6 credits). The student is responsible for the interest on the loan from the time of disbursement until the loan is paid in full. Repayment begins six months after the student ceases to be enrolled for at least six credits or graduates. Students may track their loan history at [https://nslds.ed.gov](https://nslds.ed.gov).

**Federal Direct Parent PLUS Loan**: A federal fixed rate loan for parents of dependent students. The student must be enrolled for at least six credits. Repayment usually begins 60 days after the second disbursement.

**Private:**

Available to students through sponsored banks and private lending institutions that are designed to supplement a student’s financial aid package or provide funding to students who may not otherwise be eligible for financial aid. Alternative loans are credit based; thus, students who are applying for a private loan may need a co-signer in order to qualify. Interest rates and repayment schedules vary.