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 degree. Students must be enrolled for at least six credits, demonstrate exceptional financial need based on the information provided on the FAFSA, and be eligible for the Federal Pell Grant. Funding is limited.

Institutional:
- **Leeward CC Opportunity Grant:** An institutional grant. Students must be enrolled for at least six credits and demonstrate financial need based on the information provided on the FAFSA. 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 be enrolled for at least six credits, have a cumulative GPA of at least 2.0, and demonstrate financial need based on the information provided on the FAFSA. Funding is limited.

**Scholarships and Waivers:** Free money that may be awarded based on a variety of factors such as academic achievement, athleticism, campus mission, ethnic background, field of study, 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/waivers administered by the Financial Aid Office.

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

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

**Leeward CC Achievement Scholarships:** Scholarships for students pursuing their first degree. Must be enrolled for at least six 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, be enrolled for at least six credits at Leeward CC, and demonstrate financial need based on the information provided on the FAFSA. 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, be enrolled for at least six credits, and demonstrate financial need based on the information provided on the FAFSA. To apply, students must complete the University of Hawaii System Common Scholarship Application at [https://uhsys.scholarships.ngwebsolutions.com](https://uhsys.scholarships.ngwebsolutions.com).

**Second Century Scholarship:** A scholarship for Native Hawaiian students pursuing their first degree. Students must be Hawaii residents, be enrolled for at least six credits, and demonstrate financial need based on the information provided on the FAFSA. 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, be enrolled for at least 12 credits, and 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 be enrolled for at least six credits and demonstrate financial need based on the information provided on the FAFSA.

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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 be enrolled for at least six credits and demonstrate financial need. Federal Work Study job openings may be viewed at [https://www.hawaii.edu/sece/](https://www.hawaii.edu/sece/).

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**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. Students must be enrolled for at least six 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://www.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. Students must be enrolled for at least six 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://www.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 Loans:
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.