

FINANCIAL INFORMATION

He mai'a ua pa'a ke ko'o.

(A banana tree well supported by props.)

Students sometimes need support to assist them in budgeting for their education. The tuition, fees, and financial assistance programs at Kapi'olani Community College are detailed below.

TUITION AND FEE SCHEDULE (PER SEMESTER)

All tuition and fee charges at the University of Hawai'i campuses are subject to change in accordance with requirements of Hawai'i State law and/or action by the University of Hawai'i Board of Regents or by the University Administration.

TUITION AND REGISTRATION FEES

Tuition	Resident	Non-Resident
Per credit hour for all credits taken	\$49.00	\$242.00
Student Activity Fees (for all students)		
1 – 9 credit hours	\$2.00/credit hr.	\$2.00/credit hr.
10 or more credit hours	\$20.00	\$20.00
Publication Fee	\$10.00	\$10.00
Late registration Fee	\$30.00	\$30.00

Tuition Payments: For registration to be official, all tuition and fees must be paid in full. University of Hawai'i policy forbids deferred payment of tuition. Tuition and fees are subject to change.

Fees: Change of Registration: For students substituting, adding, and/or deleting courses/credits in-person, a fee of \$5.00 will be charged per transaction when a Change of Registration is processed. This fee does not apply when students withdraw from all courses (complete withdrawal from college) or make changes online.

Graduation: A \$15.00 per diploma fee is payable at the time an application for graduation is submitted. The fee is not refundable but is applicable to the next application if graduation is denied.

Late Registration: A \$30.00 fee for late registration is charged when students register during the late registration period or after.

Out of State Application: An application fee of \$25.00 is charged to nonresidents.

Publication: A publication fee of \$10.00 per student is charged each semester.

Cap and Gown Rental: Caps and gowns may be rented at the bookstore two weeks prior to graduation.

Student Activity: Full-time students pay a Student Activity Fee of \$20.00 per semester. Part-time students pay \$2.00 per credit up to \$20.00 for the Student Activity Fee.

Transcript: Students do not have to request that their transcripts be sent to another college within the University of Hawai'i system. However, students should contact the UH school they plan to attend for information on how to initiate the evaluation of their transcripts for granting transfer credits. There is a \$3.00 charge per copy for all other transcripts, including student copies. The charge for RUSH requests is \$10.00 per transcript.

Dishonored Checks: A \$15.00 service charge plus an additional \$.10 interest charge per month will be assessed for each check made out to Kapi'olani Community College or any department of the College that is returned for any cause.

Noncredit Courses: These fees vary according to the courses offered and will be announced when courses are offered.

FINANCIAL OBLIGATIONS TO THE UNIVERSITY

Students who have not satisfactorily adjusted their financial obligations (tuition and fees, traffic violations, parking tickets, unreturned library books, library fines, other fines, locker fees, laboratory breakage charges, transcript fees, loans past due, rental payments, etc.) may be denied grades, transcripts, diplomas, and registration.

A copy of the "Rules and Regulations Governing Delinquent Financial Obligations Owed the University of Hawai'i," promulgated by the University of Hawai'i Board of Regents, is on file in the Office of Student Services in 'Ilima 205.

WAIVER AND REFUND POLICIES

Penalty Charges: Penalty charges such as late registration and course change fees will not be assessed if it is determined that students are not responsible for the action causing the charge to be levied. Appeals for waivers of such fees must be made to the registrar. Additionally, students or parents who believe that individual circumstances warrant exceptions to College policies concerning tuition and fees may present their appeal to the Dean of Student Services.

REFUND POLICY

Tuition refunds are calculated according to a designated formula as listed in the course schedule available online at <http://www.kcc.hawaii.edu>. All refunds are calculated as of the date the withdrawal is received online or in-person.

FINANCIAL AID PROGRAMS

Classified students may qualify for financial assistance for courses applicable toward an eligible program for a degree or certificate at Kapi'olani Community College. Financial assistance helps to supplement a family's or individual's expected contribution to meet the cost of education. Students applying for financial assistance must be making or maintaining satisfactory academic progress (policy available at the KISC) before any aid will be awarded. All funds are distributed in accordance with federal, state, and institutional policies.

Financial aid applicants must be citizens, nationals, or permanent residents of the U.S., Northern Marianas, Trust Territories, or Marshall Islands (except for merit based tuition waivers and Pacific-Asian Scholarships). Students must have a high school diploma, GED, approved home school, or pass an U.S.E.D. approved test (e.g., COMPASS).

Students who wish to be considered for financial assistance must submit the Free Application for Federal Student Aid (FAFSA) and complete institutional forms. For further information, contact the Kekaulike Information and Service Center (KISC).

Students who change their registration from the enrollment level for which their award was made may be required to repay all or part of the financial aid. Awards will be recalculated based on federal guidelines to determine if an over-award repayment is necessary. Financial aid over-award repayments are made in accordance with federal guidelines.

Per federal regulations, refunds must first be returned to repay any student financial aid received. Remaining funds will be returned to the federal, state, institution, and student—in that order. The Financial Aid Refund Policy is available at the KISC. Students who completely withdraw from school on or before the 60% point of the semester are entitled to a tuition refund based on the federal Return of Title IV Funds policy.

The financial aid program at Kapi'olani Community College helps students who can benefit from higher education but who may have difficulty attending college without financial help. The program supplements the efforts of students and their parents/spouse. The majority of aid awarded by the College is federal and based on demonstrated financial need. Eligibility requirements are determined by federal rules and include the following:

Applicant must

- be a U.S. citizen or an eligible noncitizen (permanent resident)
- be enrolled in a degree granting program (classified student at KCC)
- be making satisfactory academic progress toward a degree
- 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, GED, approved home school, or have passed an U.S.E.D. federally approved test
- be registered with Selective Service, if required

SCHOLARSHIPS/GRANTS

The following scholarships and grants may be available to students who meet the criteria:

1. Hawai'i State Incentive Grants (HSIG) cover tuition for resident students who are enrolled for 6 or more credits (half time).
2. Tuition Waivers may be awarded to students on the basis of need, merit, or service. Waivers may cover the cost of resident tuition. Half-time enrollment (6 or more credits) is required. Priority is given to Hawai'i residents. Pre-college classes are not covered by tuition waivers.
3. Federal Pell Grants are assistance grants that require no repayment. Applicants must not have received a bachelor's degree.
4. Federal Supplemental Educational Opportunity Grants (SEOG) provide supplemental financial assistance to students with no repayment (priority given to Federal Pell grant recipients). Applicants must not have received a bachelor's degree. Half-time enrollment (6 or more credits) is required.
5. Pacific-Asian Scholarships cover the cost of resident tuition for full-time continuing students from Asian and Pacific areas with demonstrated academic excellence. Students must be from Pacific and Asian jurisdictions. Twelve or more credits of enrollment are required. (FAFSA is not required.)
6. Charles R. Hemenway Scholarships are private scholarship funds available to undergraduate Hawai'i residents with character and qualities indicative of good citizenship. Half-time enrollment (6 or more credits) is required.
7. Ruth E. Black Scholarships are private scholarship funds for Hawai'i residents who are sons and daughters of engineers, contractors, and construction workers or who are pursuing construction-related fields of study. Half-time enrollment (6 or more credits) is required.
8. *Kūlia I Ka Nu'u*. Provides tuition waivers for native Hawaiian students who have at least 6 credits enrollment as a classified major and a GPR of 2.0 ("C") or higher. Selection is based on financial need or major in Education or Hawaiian, or TRIO project participant.
9. Hawai'i Veterans Memorial Fund is private scholarship funds for undergraduate Hawai'i residents with character and qualities indicative of good citizenship. Full-time enrollment is required.
10. Some vocational and liberal arts programs have scholarships. Please check with the program office.

LOANS

The following long- and short-term loans are available to qualified students:

1. Federal Perkins Loan Program is a long-term loan program. Half-time enrollment (6 or more credits) is required. Students pay no interest while attending school, 5 percent interest during repayment period, and a 9 month grace period. There may be cancellation privileges for those entering certain fields.
2. State Higher Education Loan (SHEL) is a long-term loan program for resident students. A minimum of half-time enrollment (6 credits) is required. This is a long-term loan, no interest while attending school, 5 percent interest during repayment period, and a 9 month grace period.

3. Subsidized Federal Stafford Loans are loans from private lenders such as banks and credit unions. A minimum of half-time enrollment (6 credits) is required. The loan is obtained directly from private lenders with variable interest not to exceed 8.25 percent. There is a grace period of six months, no interest while attending school. Maximum loan amounts vary according to the student's grade level.
4. Unsubsidized Federal Stafford Loan. A minimum of half-time enrollment (6 credits) is required. The variable interest is not to exceed 8.25 percent and begins to accrue immediately upon disbursement of loan funds. Maximum loan amounts vary according to the student's grade level.
5. Federal Parent Loan for Undergraduate Students (PLUS Loan). Long-term loans from private lenders, such as banks and credit unions. This is a long-term loan for parents of dependent undergraduate students. Interest is variable, but will not exceed 9 percent.
6. Short-Term Loans are available to meet emergency educational expenses while attending college at least half time. Loan must be repaid within 30 days. There is no interest charged. The maximum loan is \$100.

EMPLOYMENT

The following types of programs provide opportunities for on-campus employment to qualified students:

1. Federal Work Study Program (FWS). Provides part-time employment on campus. Half-time enrollment (6 or more credits) is required. Provides on-campus employment during academic year and vacation periods. Student may earn only up to ceiling amount as established by the Financial Aid Office.
2. Student Employment. Provides on campus employment during academic year and vacation periods. Half-time enrollment (6 or more credits) is required. Contact the Personnel Office at 734-9573.

SELECTIVE SERVICE REGISTRATION AND FEDERAL STUDENT AID

Military Selective Service Act (P.L. 97-252) requires that, beginning July 1, 1983, any student who is required to register with the Selective Service System and fails to do so shall be ineligible to receive Federal Title IV student financial aid, including Federal Family Educational Loan Program, Unsubsidized Federal Stafford Loan, Federal Perkins Loan Program, Subsidized Federal Stafford Loans, Federal Parent Loan for Undergraduate Students and Federal Work Study. This requirement affects all male students who are at least 18 years of age, who were born after December 31, 1959, and who are not currently on active duty with the armed forces. Members of the Reserves and National Guard are not considered on active duty and must be registered. The group of affected males includes citizens and noncitizens eligible to receive federal financial aid except permanent citizens of the Federated States of Micronesia, the Marshall Islands, or the permanent residents of Palau. For further information, contact the KISC at 734-9555.

All financial aid programs are subject to change due to legislative action.

For additional information, contact the KISC, 'Ilima 102, 734-9555.

VETERANS' EDUCATIONAL BENEFITS

Contacts: Kekaulike Information and Service Center (KISC), 'Ilima 102, (808) 734-9531; U.S. Department of Veterans Affairs, Tripler Army Medical Center, 1 Jarrett Rd, E Wing 1st Floor, Honolulu, HI 96859, (808) 566-1000.

Kapi'olani Community College is an approved institution for education and training under the Veterans Education Assistance Act (G.I. Bill), the Veterans Readjustment Act, and the Dependent's Educational Act. Veterans who have questions regarding their eligibility for educational benefits and the amounts for which they may qualify should contact the U.S. Department of Veterans' Affairs at the above location or phone number.

Veterans wishing to activate their educational benefits at Kapi'olani should contact the Kekaulike Information and Service Center (KISC) for information on the process of applying for and receiving benefits. Those veterans expecting to apply for advanced pay must submit the VA forms at least two months prior to the beginning of classes for the semester in which they plan to enroll. Since benefits do not directly cover tuition (except for Chapter 31 recipients), veterans should be prepared to pay their own tuition at the time of registration.

Under VA regulations, veterans can receive benefits only for courses leading toward an approved Kapi'olani degree or certificate. Veterans should review the Kapi'olani Catalog carefully and consult with an academic adviser before registration to insure that they register for courses which can apply to their intended KCC degree or certificate. Recipients of veterans' benefits who have attended other colleges are required to have all previous course work evaluated for possible transfer of credit. They should write to each college they have attended (regardless of whether the courses or programs were completed) and request that official transcripts be sent directly to Kapi'olani Community College.

Hawai'i National Guard Tuition Assistance: Resident members of the Hawai'i National Guard may be eligible for partial tuition assistance from the Department of Defense in addition to federal educational benefits. This assistance is activated through the Guard Unit.