



## Financial Aid for College Education

There are many forms of financial aid available for students, including loans, grants and scholarships. Financial aid can help a student pay for tuition, books or living expenses and is widely available for people of all financial and ethnic backgrounds. This brochure focus' on financial aid for low-income women, but many of the aid sources described provide assistance to anyone who wishes to attend a college, university or technical school.

### 1. Where to Start.

#### a) Federal Loans:

The most common source of financial aid is the federal Student Financial Assistance "SFA" Programs. SFA offers many different programs, but there are three main types of aid: 1) Grants, which provide funds that do not have to be paid back; 2) Loans, which are borrowed money that must be repaid with interest; and 3) Work-study, where the student works and earns money for school.

The different programs offered by SFA include Federal Pell Grants, Stafford Loans, PLUS loans, Consolidation Loans, Federal Supplemental Educational Opportunity Grants "FSEOGs", Federal Work-Study, and Federal Perkins Loans. Students seeking their undergraduate degree may receive all types of financial aid. Graduate students may apply for loans and the Federal Work-study program, but they cannot receive Federal Pell Grants or FSEOGs.

Before applying to universities, colleges or technical schools contact their financial aid department to confirm that they participate in the SFA Programs.

#### b) State Loans:

The state offers the State Higher Education Loan "SHEL", which is a low-interest loan. This loan is funded by the State of Hawaii; therefore, applicants must be legal residents of the State.

### 2. Am I Eligible for Federal and State Financial Aid:

To be eligible for a loan, grant or work-study program a student must demonstrate

the following:

1. **Financial Need:** This is determined by a mathematical formula, which tells the student how much money should be contributed by their family or the student, if independent. The financial aid administrator may make adjustments if he/she believes that the family's financial circumstances make an adjustment necessary. The administrator is under no obligation to make adjustments and, if the adjustment is denied, there is no appeal process. Special circumstances may include unusual medical or dental expenses, unemployment of a spouse or parent or other circumstances that limit a family's ability to assist the student. A student asking for special adjustments must provide adequate proof to support their claims.
2. Have either a **High School Diploma**, a **General Education Development Certificate**, or pass a test approved the federal Department of Education.
3. Be **accepted or enrolled** in an educational institution for the purpose of obtaining a degree or certificate (regular student)
4. Be a **U.S. Citizen** or eligible noncitizen
5. Have a valid **social security number**
6. Make **satisfactory academic progress** by meeting your school's written standard of satisfactory progress. If the degree will take more than two years to complete you must have a C average at the end of the second academic school year or maintain a grade that meets the school's graduation requirements. This average must be maintained until a degree is earned.
7. **Sign a statement** on the Free Application for Federal Student Aid (FAFSA) certifying that you will use federal student aid only for educational purposes
8. **Sign a statement** on the FAFSA certifying that you have not defaulted on any other federal student loan, or owe money for a federal student grant, obtained in the past.
9. If applicable, **register with the Selective service** ( this only applies to men born on or after January 1, 1960 , are 18 years old and are citizens or eligible noncitizens.

#### 4. How Do I Apply for Federal Funds and the State Higher Education Loan:

To apply for state and federal financial aid complete and submit the Free Application for Federal Student Aid (FAFSA). To obtain a FAFSA application contact your school's financial aid department or the Federal Student Aid Information Center at **1-800-433-3243**. A FAFSA application can also be completed over the Internet. The Internet address is [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Applications should be completed as soon as possible **after January 1<sup>st</sup>** of the year you plan to attend school. Do not apply before January 1. It is useful to have tax returns from the previous year available when completing the application. Deadlines for applications may change, but traditionally the deadline has been the

**June 1.** There may be earlier deadlines to get the financial aid check before tuition is due; this date is often March 1<sup>st</sup>. To make sure a deadline is not missed read the entire FAFSA application carefully.

For a more detailed description of federal loans and the application process you may either pick up the **Student Guide to Financial Aid** booklet from your school's financial aid department, phone the Federal Student Aid Information Center between 8 a.m. and 8 p.m. (Eastern Standard Time) at **1-800-433-3243** or write to:

Federal Student Aid Information Center  
P.O. Box 84  
Washington, DC 20044.

## **5. How to Get Information About Private Grants, Loans and Scholarships**

### **a) Finding Private Funds:**

There are many private sources of financial aid for students. Sources for aid may include private corporations or labor unions that provide financial assistance for their employees or members, foundations or religious organizations, or professional organizations connected to your field of study such as the American Medical Association or the American Bar Association.

A list of private grants or scholarships from a variety of organizations is published annually by the state Department of Education. This publication is called **Bulletin #15: Scholarships and Financial Aid** and can be found at any public library (the call # at the downtown library is: H 378.34 H31 1999) or high school counselor's office. The same information can also be accessed on the Internet at [www.fastweb.com](http://www.fastweb.com) or <http://dbserver.its.hawaii.edu/cash/>. This is a very good source for locating grants specifically suited to your individual needs. Once you have located an appropriate funding source contact the listed agency and check for application deadlines. Every grant or scholarship has different deadlines.

### **b) Grants and Scholarships specifically for low-income women:**

**1. Hawai'i Community Foundation:** This foundation administers over fifty different scholarship funds, each of which has different eligibility requirements. Applicants may apply for several scholarships. For all scholarships offered through the foundation applicants must: a) be a Hawai'i resident 2) demonstrate financial need 3) plan to attend an accredited two or four year college or university program 4) be a full-time student 5) demonstrate the ability to maintain a 2.7 GPA, and 6)

demonstrate good moral character. Deadlines for applications may vary every year, but generally all applications must be received no later than **March 1**.

Each of the foundation's scholarships have different eligibility requirements; for instance, some may require that the applicant graduate from a certain high school or live in a certain area. Scholarships specifically for low-income or female applicants include:

**Friends of Hawai'i Public Housing Scholarship:** This scholarship gives preference to residents of public housing. Three separate applicants receive the award which, on average, is \$500.00.

**Victoria S. & Bradley L. Geist Foundation:** The recipient of this award must be permanently separated from their birth parents and formerly or currently in the foster care system. Applicants will need a letter confirming their foster care status. The average amount of this scholarship is \$2,100 and may be awarded to 66 different applicants.

**Ka'iulani Home For Girls Trust Scholarship:** Females, with preference given to those of Hawaiian ancestry, may receive this scholarship. Applicants must be undergraduates and must include a birth certificate with their application. This scholarship may be awarded to as many as 205 people and the average grant amount is \$450.00.

To receive more information about these and other scholarships administered by the Hawai'i Community Foundation you may request a college scholarship application from the foundation by contacting them at:

Scholarships Hawai'i Community Foundation  
900 Fort Street Mall, Ste 1300  
Honolulu, Hawaii 96813

Phone: (808) 566-5570 (Oahu)  
(888) 731-3863 (Toll-free from Neighbor Islands)  
Fax: (808) 521-6286

- 2. Soroptimist International:** This private organization annually offers the Women's Opportunity award, meant to aid mature women who are re-entering the job market or wish to improve their current skills. In Hawai'i there are ten Soroptimist clubs; each one nominates a person who will then be eligible for a region-level award. The winner of the regional award will also be nominated to win a national award. Award winners are selected by examining a statement of clear career goals and financial need. The

application deadline is **December 15** and applications may be picked up at the financial aid offices of any vocational school, technical school, college or university.

The Soroptimist clubs of Hawai'i also support the Founder Region Fellowship which offers aid to women who are in their last year of earning a doctoral degree. For this fellowship students may obtain an application at the University of Hawai'i financial aid office.

**3. Key Project:** The Key Project offers two Randy Kalahaki Memorial Scholarships on an annual basis. Preference for the scholarships are given to people already in the Key Project Program. Applicants must also live in the Kuluh-tahiia districts, but are free to attend any community college. The scholarship pays for the applicant's tuition for two full years, if the student maintains a 2.5 GPA. Applications are due by July 15 of each year and can be picked-up at the Key Project office. For applications and additional information about the Key Project please contact:

Key Project  
47-200 Waihee Rd,  
Kaneohe, HI 96744  
Phone (808) 239-5777

**4. Kamehameha Schools Bishop Estate College Financial Aid Program (KSBE):** The KSBE financial Aid Program offers aid and retention counseling services to Hawaiian students. To be eligible for Financial Aid from KSBE applicants must: 1) be of Hawaiian ancestry, 2) be a resident of Hawai'i (not always required), 3) have high school or high school equivalency diploma 4) be a classified student in a degree-seeking program 5) be a full-time student in two to four year program, preferably in Hawai'i 6) prove financial need, 7) maintain a cumulative GPA of 2.0 (for undergraduates) or 3.0 (for graduate students). Applicants do not have to be graduate of Kamehameha Schools. The amount of the award granted is based on financial need and is meant to supplement other primary sources of aid, such as federal grants and scholarships.

To apply for a KSBE scholarship complete the following forms:

- 1) KSBE Standard College Financial Aid Application, and;
- 2) Free Application for Federal Student Aid (FAFSA)

These forms are available after January 2<sup>nd</sup> at the KSBE financial aid office. All applications must be submitted by **March 1**. Deadlines may vary so it is important to read the application carefully.

For applications, or more information regarding the KSBE Financial Aid Program, please contact their office at:

1887 Makuakane Street  
Honolulu, Hawaii 96817-1887

Phone: (808) 842-8216  
Fax: (808) 841-0660

**Important Internet Addresses and Phone Numbers:**

Financial Aid Services Web Site: <http://www2.hawaii.edu/fas>  
FAFSA on the Web: <http://www.fafsa.ed.gov/>  
Computer Assisted Scholarship help: <http://dbserver.its.hawaii.edu/cash/>  
Fastweb: <http://www.studentservices.com/fastweb/>  
U.S. Department of Education: <http://www.ed.gov>  
Office of Postsecondary Education: <http://www.ed.gov/offices/OPE/>  
(Public Libraries and the YWCA Women's Resource Center provide free Internet access)

Federal Aid Programs: 1-800-433-3242 (1-800-4 FED AID)  
Hawaii Community Foundation: (808) 566-5570 (Oahu)  
(888) 731-3863 (Neighbor Islands)  
Hawaii State Financial Aid Agency: (808) 956-8213  
Soroptimist International: (808) 988-2136  
KSBE: (808) 842-8216  
University of Hawai'i at Manoa  
Financial Aid Services: (808) 956-7251

**Remember:**

This brochure is meant to give you general information and not to give you specific advice about your application for financial aid.

Availability, applications and deadlines often change. Each prospective student is responsible for confirming availability and deadlines for applications to all of the above mentioned organizations.