

# GRADUATE AWARD GUIDE



Now that you have been awarded financial aid, here is some information you will need to know.

## How Financial Aid is calculated

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First, we estimate how much your expenses will be for the academic year. We budget for tuition, fees, room, board, books, supplies, medical, transportation and other personal expenses.

When calculating budgets, it is assumed that students will enroll full-time (at least 6 credit hours). If they enroll for less, the aid may be reduced.

When calculating budgets for all other graduate students, it is assumed they will enroll at least half-time (3 credit hours). If they enroll for more, they may be eligible for more loans.

Graduate students are primarily awarded Federal Direct Unsubsidized Loans. There are limited grants, work-study and scholarships available.

**Important Note:** Graduate departments may offer tuition assistance or scholarships after you have received your financial aid offer which may reduce loans and other aid you were originally offered.

## Accepting Your Financial Aid

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Scholarships, grants and work-study awards are automatically accepted. Students will need to follow additional steps to apply for loans.

## Applying for Federal Direct Unsubsidized Loans

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1. Accept the loan online via your student portal. This acceptance serves as formal application for this loan.
2. First-time borrowers will need to complete a Master Promissory Note and Entrance Counseling by logging in to [studentloans.gov](http://studentloans.gov).
3. You will receive a disclosure statement from the Direct Loan Servicer informing you of the amount of loan that will be sent to the school.
4. For more information about interest rates, monthly payments, and types of repayment options visit <http://www.chaminade.edu/finaid/federal-loan-program>.

You have the right to decline or reduce the loans offered. You also have the right to cancel the loan any time during the award year. You must be enrolled in at least 3 credit hours to qualify for this loan.

## Graduate PLUS Loans

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Graduate PLUS Loans are another option for financing an education. For information about how to apply, interest rates, and monthly payments visit <http://www.chaminade.edu/finaid/federal-loan-program>.

Note: Students who are not approved for PLUS have the option of obtaining an endorser. For more information about the credit check and endorser process, visit [studentloans.gov](http://studentloans.gov).

You must be enrolled in at least 3 credit hours to qualify for this loan.

## Private Loans

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Private loans are recommended as an option only after the student has applied for the federal loan programs. To learn more about these loans, visit <http://www.chaminade.edu/finaid/alternative-loans>.

## Scholarship Information

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Private scholarships must be reported to our office and they may reduce the total amount of loan aid you can borrow. This can be done in the student portal.

Scholarship donors can send checks to Financial Aid Office, Chaminade University, 3140 Waiialae Ave, Honolulu, HI 96816. Checks should be received prior to the tuition due date to avoid late fees.

CUH scholarships are reported by departments.

## Work Study

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Work-study funding is available to graduate students, but funds are limited. Apply early to maximize your chance for a work-study award. Students with work-study for fall semester must begin working before October 1 to avoid cancellation of their work-study.

If you are not automatically awarded work-study, you can be added to a waitlist if you demonstrate sufficient financial need and have an employer submit a request on your behalf.

## Financial Aid Refunds

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Financial aid, with the exception of work-study, will be applied directly to the tuition and fee bill. Any funds exceeding the bill will be refunded to the student no later than 14 days after the credit is created on the student's account. Please contact the Business Office if you have any questions at 808-735-4768.

## Professional Judgment

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If you or your parents have unusual circumstances such as a loss of income or unusually high medical expenses, they can submit a Professional Judgment Appeal. To learn more about this appeal process, visit <http://www.chaminade.edu/finaid/financial-aid-forms>.

## Financial Aid Policies

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Financial aid policies contain important details about how current and future financial aid can be impacted by actions such as dropping classes, withdrawing from the university, or not receiving passing grades.

The following policies can be found online at <http://www.chaminade.edu/finaid>.

- Adjustments to Financial Aid
- Satisfactory Academic Progress Policy
- Student Rights and Responsibilities
- Withdrawal Policy

## Adjustment to your Award Offer

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It's important to note that all awards are based on available funds. Chaminade University has the right to revise or cancel awards if funds are unavailable; the student's application contains incorrect data, or the student's enrollment status changes.

## Financial Aid Funding Sources

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Federally funded programs include:

- [Federal Work-Study](#)
- [Federal Direct Unsubsidized Loan](#)
- [Federal Direct PLUS \(graduate\)](#)

## Mailing Addresses

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### Office of Financial Aid

Clarence Ching Hall, Room 6  
Chaminade University Honolulu  
Office of Financial  
Aid 3140 Waiialae  
Ave  
Honolulu, HI 96816

### Retention, Advising, & Career Prep (RACP)

Clarence Ching Hall, 2<sup>nd</sup> Floor  
Chaminade University Honolulu  
Federal Work  
Study  
3140 Waiialae Ave  
Honolulu, HI 96816

## Website and Email

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### Office of Financial Aid

Website: <http://www.chaminade.edu/finaid>  
Email: [finaid@chaminade.edu](mailto:finaid@chaminade.edu)

### Retention, Advising, & Career Prep (RACP)

Website: <http://www.chaminade.edu/online>  
Email: [advising@chaminade.edu](mailto:advising@chaminade.edu)

## Phone

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Office of Financial Aid	808-735-4780
RACP	808-735-4815

**Office of Financial Aid Fax 808-739-8362**

## U.S. Department of Education Contacts

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General Info/FAFSA	800-433-3243
TTY/TDD	800-730-8913
FSA ID	800-557-7394
Direct Loan Consolidation	800-557-7392

## Title IV Institution Code: 001605

Chaminade University Honolulu has a strong institutional commitment to the principles of diversity and takes action to achieve that end. The university does not discriminate in its educational and employment programs and activities on the basis of race, color, national origin, sex, sexual orientation, age, disability, creed, religion, or veteran status.