

EVENING AND ONLINE AWARD GUIDE



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

How Financial Aid is calculated

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

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

Applying for Federal Direct Student Loans

1. Accept your Federal Direct Loans online via the student portal. Always accept the subsidized loan first. This acceptance serves as formal application for these loans.
2. First-time borrowers will need to complete Entrance Counseling and a Master Promissory Note by logging in to 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 anytime during the award year.

Important Note: Students can accept Direct Loans up until the last day of the semester in which they are enrolled at least half-time.

Federal Direct Parent PLUS Loans

1. If a Parent PLUS Loan is listed as an award in the student portal, your parent can apply for this type of loan.
2. Your parent will need to log in to studentloans.gov and click on Request a Direct PLUS Loan to apply and will also need to complete a Master Promissory Note if we do not have one on file.
3. Your parent will receive a disclosure statement from the Direct Loan Servicer informing him or her of the amount of loan that will be sent to the school.

For information about how to apply, interest rates, and monthly payments visit <http://www.chaminade.edu/finaid/federal-loan-program>.

Note: If your parent is not eligible for the PLUS Loan, contact a financial aid counselor for more options.

Scholarship Information

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.

Private Loans

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>.

Student Employment

Postings for work-study and hourly jobs may be viewed in Simplicity on the Chaminade website. We list openings for both on- and off- campus positions.

Jobs for fall semester are usually posted around July 1. Students awarded work-study for fall semester need to begin working before October 1 to avoid cancellation of their work-study award.

Resident advisors receive a housing credit toward their bill each semester. The credit is counted as part of the student's financial aid package, so changes to RA credits could impact other financial aid.

Financial Aid Refunds

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

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

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

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

Federally funded programs include:

- [Federal Pell Grant](#)
- [Federal Supplemental Educational Opportunity Grant \(SEOG\)](#)
- [Federal Work-Study](#)
- [Federal Direct Loan \(subsidized, unsubsidized\)](#)
- [Federal Direct PLUS Loan \(parent\)](#)
- [Federal Perkins Loan](#)

Mailing Addresses

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, 2nd Floor
Chaminade University Honolulu
Federal Work
Study
3140 Waiialae Ave
Honolulu, HI 96816

Website and Email or Phone

Office of Financial Aid

Website: <http://www.chaminade.edu/finaid>
Email: finaid@chaminade.edu
Phone: 808-735-4780
Fax: 808-739-8362

Retention, Advising, and Career Prep (RACP)

Website: <http://www.chaminade.edu/online>
Email: advising@chaminade.edu
Phone: 808-735-4815

U.S. Department of Education Contacts

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.