

UNDERGRADUATE AWARD GUIDE



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

How Financial Aid is calculated

The amount of financial aid you are eligible for is determined by a simple formula:

$$\begin{array}{r} \text{Student's Cost of Attendance (budget)} \\ - \text{Expected Family Contribution (EFC)} \\ = \text{Financial Need} \end{array}$$

Students with the lowest EFC's, who apply by the February 15 priority date, are given the highest priority for grant aid. Scholarships, work-study, and subsidized loans require that students demonstrate financial need, while Unsubsidized and PLUS loans do not.

The amount of financial aid offered is intended to help you cover your college expenses for one academic year.

Accepting Your Financial Aid

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

Enrollment & Adjustments

It is important to note that all awards are based on available funds and full-time enrollment (12 credit hours). Chaminade University has the right to revise or cancel awards if funds are unavailable; if there is incorrect information on your FAFSA; or if you drop below full-time.

If you sign up for a class and never attend, your aid may be reduced.

Scholarship Information

Private scholarships will need to be reported to our office. This can be done in person, by email, phone, or fax.

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

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 any time 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. Regardless of whether or not 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.
4. 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.

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

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](#)

Native Hawaiian Scholarship Programs:

- [Native Hawaiian Scholarships / Internships](#)

Other Sources:

- [Merit Based Scholarships](#)
- [Religious Scholarships](#)
- [Athletic Scholarships](#)
- [Endowed Scholarships](#)
- [Nursing Scholarships](#)

Chaminade University Honolulu also funds a variety of scholarships and need-based grants.

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

Office of Institutional Advancement

Clarence T.C. Ching Hall, 2nd Floor
Chaminade University Honolulu
Institutional Advancement
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

Retention, Advising & Career Prep (RACP)

Website: <http://www.chaminade.edu/online>
Email: advising@chaminade.edu

Office of Institutional Advancement

Website:
<http://www.chaminade.edu/office-institutional-advancement>

Phone

Office of Financial Aid	808-735-4780
RACP	808-735-4815
Institutional Advancement	808-735-4761

Office of Financial Aid Fax 808-739-8362

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.