2010-2011 Financial Aid Award Offer Information

Aloha! On behalf of Windward Community College (WCC), the Financial Aid Office would like to offer you assistance in paying for your college expenses. Please read this information as it provides valuable information regarding the financial aid offered to you. If you have any questions, please call us at (808) 235-7449, visit us online at http://windward.hawaii.edu/Financial_Aid/, or drop in to our office in Hale Alaka‘i, Room 107. Mahalo again and please read on.

YOUR AWARD OFFER LETTER
The Award Offer Letter that you received in the mail is for your review and return to the Financial Aid Office. The letter notes how your financial need at WCC was determined and the type of award(s) and amount(s) offered to you for the school year.

The top right corner of your Award Offer Letter provides an explanation of how your financial need at WCC was determined.

Cost of Attendance
This amount represents the estimated cost for a student to attend WCC for the school year. It includes a cost of tuition/fees, books/supplies, meals, housing, personal and transportation allowances. If you have expenses like child care or moving costs, please inform the Financial Aid Office.

Student/Family Contribution
The Expected Family Contribution (EFC) represents the amount of funds you and your family can contribute to your Cost of Attendance. The EFC was calculated through the FAFSA you filed.

Outside Aid
This amount reflects an estimate of “other” aid you may be receiving from external/private scholarship donors, and benefits (VA, DVR, Americorps, etc.) outside of WCC.

Financial Need
This amount is determined by taking your Cost of Attendance and subtracting your Expected Family Contribution and Outside Aid.

Financial Aid Awarded
This figure reflects the total amount of aid offered to you by WCC.

Unmet Need
Determined by taking your Financial Need and subtracting the aid awarded.

Please verify your name and address in the top left corner of the letter.

Listed in the mid section of the letter is the type of the award(s) and amount(s) offered to you. Information regarding your award(s) is available in the “Government Financial Aid” section of our website and in the following section on the next page. You must accept or decline each award offered to you. Then sign, date and return the Award Offer Letter to the WCC Financial Aid Office within two weeks with any required forms. If any item needs to be updated, promptly inform us. Retain the Award Offer letter stamped “Student’s Copy” for your records.
THE AID OFFERED TO YOU
Below are some government funded financial aid programs available at WCC. Please review your Award Offer Letter for the type(s) of aid you were awarded. Some types of aid such as student loans require the completion of additional steps so please read this section carefully.

The Federal Pell Grant, Federal SEOG Grant, WCC Opportunity Grant, Native Hawaiian Tuition Waiver, Hawaii Student Incentive Grant, Academic Competitiveness Grant, B Plus Scholarship, Second Century Scholarship and WCC Internal Scholarships are grants and scholarships that normally do not have to be repaid.

The Federal Work-Study Program (FWSP) offers students the opportunity to earn their financial aid award through part-time employment on campus. Funds are limited. If you accept this award, please contact the Financial Aid Office on or after August 2, 2010, for job placement.

The Federal Direct Subsidized Stafford Loan is made by the student and is based on financial need through the filing of a FAFSA. There is no interest accrual while the student is enrolled in school at least half-time. A fixed interest rate of 4.5% will be assigned to the loan at the point the student enters repayment. The maximum award is based on a student's class standing - $3,500 per year for a first-year student and $4,500 per year for a second-year student. Repayment begins 6 months after the student ceases to be enrolled at least half-time. Please read the one-page Federal Direct Stafford Loan guide enclosed with your Award Offer Letter (or available at http://windward.hawaii.edu/Financial_Aid/Federal_Direct_Stafford_Loan_Guide.pdf) and follow the steps to complete the student loan process.

The Federal Direct Unsubsidized Stafford Loan is made by the student and has a fixed interest rate of 6.8%. The maximum award is based on a student's dependency, status, level of need, and class standing. The maximum award is $9,500 per year for a first-year student and $10,500 per year for a second-year student. Repayment begins 6 months after the student ceases to be enrolled at least half-time. Please read the one-page Federal Direct Stafford Loan guide enclosed with your Award Offer Letter (or available at http://windward.hawaii.edu/Financial_Aid/Federal_Direct_Stafford_Loan_Guide.pdf) and follow the steps to complete the student loan process.

The Federal Direct Parent Loan for Undergraduate Students (PLUS) has a fixed interest rate of 7.9% and is made to a parent of dependent undergraduate students. The loan amount is based on the student's cost of attendance minus any aid awarded to the student. Repayment of this loan begins 60 days after the funds are disbursed.

The Federal Perkins Loan and the State Higher Education Loan (SHEL) are student loans that have no interest accrual while the student is enrolled in school at least half-time. A fixed interest rate of 5% will be assigned to the loan at the point the student enters repayment. Repayment begins 9 months after the student ceases to be enrolled at least half-time. Please complete the enclosed Entrance Interview and Entrance Loan Interview forms and schedule a loan entrance appointment with the Financial Aid Office.

YOUR ENROLLMENT LEVEL
Your financial aid is based on the enrollment level reported on your FAFSA. Please review the Enrollment Level noted on your Award Offer Letter to ensure it is accurate. If your Enrollment Level differs from the number of credits you registered for, please inform the Financial Aid Office. Below are the number of credits that correspond to each Enrollment Level:

<table>
<thead>
<tr>
<th>Enrollment Level</th>
<th>Number of Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>12 or more credits</td>
</tr>
<tr>
<td>Three quarter-time</td>
<td>9-11 credits</td>
</tr>
<tr>
<td>Half-time</td>
<td>6-8 credits</td>
</tr>
<tr>
<td>Less than half-time</td>
<td>1-5 credits</td>
</tr>
</tbody>
</table>

If you are planning to change your Enrollment Level during the semester or if you stop attending your classes, please contact the Financial Aid Office before such action. The
financial aid you receive is based on your enrollment level and if you drop a class or stop attending, you may be required to repay all or a part of your aid.

ARE YOU ENROLLED AT OTHER CAMPUSES?
If you are planning to enroll in classes from another UH system campus in addition to your WCC class(es) and would like your financial aid award to possibly be based on your combined enrollment, please complete a Dual Enrollment Form. The form is available in the Financial Aid Office or online at http://windward.hawaii.edu/Financial_Aid/Forms.html.

YOU NEED TO MAKE SATISFACTORY ACADEMIC PROGRESS
To maintain your financial aid eligibility, you must make satisfactory academic progress. A copy of the WCC Financial Aid Satisfactory Academic Progress Policy is available at http://windward.hawaii.edu/Financial_Aid/Satisfactory_Academic_Progress_Policy.html for your review. It outlines the minimum academic standards you must maintain as a financial aid recipient. At the very least, you will be required to complete at least 67% of the credits enrolled for and maintain a minimum semester and cumulative GPA of at least 2.0.

If you are currently enrolled at WCC for the 2010 Summer Session, your 2010-2011 award offer is pending the satisfactory academic progress of the 2010 Summer Session class(es).

PAYING TUITION WITH YOUR FINANCIAL AID
Your tuition payment can be paid with the financial aid offered to you on the Award Offer Letter. The method in which your registration charges will be paid each semester with financial aid will be dependent upon the type of aid you are receiving (see below).

1. **Pell Grant, SEOG, WCC Opportunity Grant, HSIG, Native Hawaiian Tuition Waiver, Second Century Scholars, B Plus Scholarship, Perkins Loan, SHEL Loan, Direct Subsidized Stafford Loan, Direct Unsubsidized Stafford Loan, Academic Competitiveness Grant, B Plus Scholarship, WCC Internal Scholarships**
   If you were awarded aid from one or more of the award types listed above (refer to your Award Offer Letter), the funds from these awards will be electronically applied to your registration charges approximately 10 days before the beginning of each semester. If the aid awarded to you is less than your tuition amount, you are responsible for the remaining balance. If you are interested in a student loan, please inquire with the Financial Aid Office.

   Please note that students attending Windward Community College for the first time and making a Direct Stafford Loan for the first time will have a 30-day delay on their first loan disbursement.

2. **External/Private Scholarships**
   If you were awarded aid from a private scholarship source, please contact the Financial Aid Office regarding the method your scholarship will be disbursed. If the scholarship check is made payable to you and not to WCC, we ask you to report to the Financial Aid Office the week before or anytime after the first day of school each semester to apply your scholarship check(s) to your registration charges. Please bring an ID noting either your school ID number, driver’s license number, etc.

If you are declining all the awards offered to you and choose to pay your registration charges with your own funds, please go online to your myUH Portal or report to the WCC Business Office to pay for your registration. Finally, if you decide not to attend WCC, you must officially withdraw from your classes before the first day of instruction.
HOW DO I GET MY REMAINING FINANCIAL AID FUNDS?

After your registration charges are paid in full with financial aid, any remaining amount of aid will be refunded to you in one of two ways. One way is via an electronic deposit into your savings or checking account – this is the recommended method. The other way is by mail in the form of a paper check.

1. If you would like to have your refund electronically deposited into your savings or checking account, please sign up for eRefunds in your myUH Portal. Your electronic refund should be deposited into your account a few days before the start of each semester.

2. The other refund option is a paper check that is sent to your mailing address. This method of refund does not require a sign-up. Please verify the accuracy of your mailing address on your Award Offer Letter. You should receive your refund check in the mail on or around the first day of school for each semester as follows:

<table>
<thead>
<tr>
<th>Semester</th>
<th>Date</th>
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<tbody>
<tr>
<td>Fall 2010</td>
<td>August 23, 2010</td>
</tr>
<tr>
<td>Spring 2011</td>
<td>January 10, 2011</td>
</tr>
</tbody>
</table>

If your tuition and fees was paid earlier with a credit/debit card, a refund in the amount charged to the card will be credited back to it. The remaining refund amount will be sent to you in one of the options noted above.

HELP US - COMPLETE A SURVEY

Meeting your needs with aloha-based service is important to us. We’re always looking for ways to improve our services and we value your comments greatly. Please take some time to complete and return the purple survey enclosed with your Award Offer Letter. Kindly answer the questions thoroughly and return the completed survey to our office with your Award Offer Letter.

GOT QUESTIONS ?????

Mahalo for taking the time to read this important document. If you have any questions, please do not hesitate to contact the WCC Financial Aid Office at (808) 235-7449, visit us on the web at http://windward.hawaii.edu/Financial_Aid/, or you can even stop by our office in Hale Alaka’i, Room 107. Our mailing address is:

Windward Community College
Financial Aid Office
45-720 Keahalal Road
Kaneohe, HI 96744

Mahalo again and best wishes for a successful school year!