

Federal Financial Aid

Federal Pell Grants

The Federal Pell grant program is available to qualified, undergraduate students who demonstrate financial need and have not previously earned a Bachelor degree.

Federal Supplemental Educational Opportunity Grants (SEOG)

The Federal SEOG grant program is available to undergraduate students with exceptional financial need who attend a minimum of 6 credits. This fund is limited.

Federal Work Study (FWS)

The Federal Work Study Program finances student employment wages for a limited number of financial aid recipients. Recipients must be enrolled in at least 6 credits. Federal Work Study jobs are intended to give eligible students employment experience related to their educational goals and to encourage participation in community service activities. Students are limited to a maximum of 20 hours per week during the academic terms. If Federal Work Study is unavailable, students may pursue regular student employment by contacting CareerLink at [\(808\) 984-3318](tel:8089843318).

Federal Direct Loan Program

The federal loan program is funded by the Department of Education. There are three types of loans:

Federal Direct Subsidized Stafford Loan

The federal subsidized loan program is for students who demonstrate financial need. Students must be enrolled in at least 6 credits. Interest is subsidized by the U.S. Department of Education while in school. Repayment begins 6 months after a student ceases to be enrolled in at least 6 credits.

Federal Direct Unsubsidized Stafford Loan

The federal unsubsidized loan program is not based on financial need. Students must be enrolled in at least 6 credits. Interest begins to accrue from the time the loan is disbursed. Interest does not have to be repaid while in school, but will be added to the principal at repayment. Repayment begins 6 months after a student ceases to be enrolled in at least 6 credits.

Federal Direct Parent Loan

This federal loan program is for parents. This program provides additional loan funds for students' educational expenses. Parents of dependent students may borrow up to the calculated cost of attendance for their child, minus other student aid. The interest rates on PLUS loans are variable. Interest begins accruing upon disbursement of the funds.