

# 2026-2027 Update

## High School Counselor Workshop

# Housekeeping

- Session is being recorded and will be posted to the P20 websites – [www.collegeiswithinreachhawaii.com](http://www.collegeiswithinreachhawaii.com)
- Your cameras, microphones and the chat have been turned off. Please post your questions in the Q&A during the session
- Restrooms are down the hall to the left or right, pick your favorite tree

# Hawaii Community Foundation

Tara Shibuya  
Kelly Dahilig

Hawai'i  
Community  
Foundation

# 2026 – 2027 HCF Common Scholarship Application

<https://www.hawaiicommunityfoundation.org/students>

EDUCATION TEAM





# Agenda



Scholarship  
Program Overview

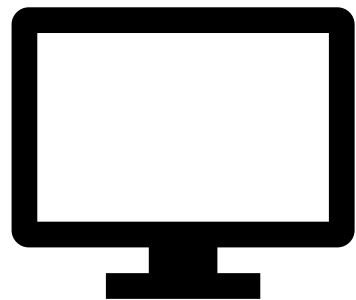


Helpful Tips

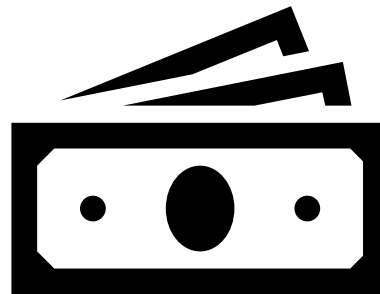




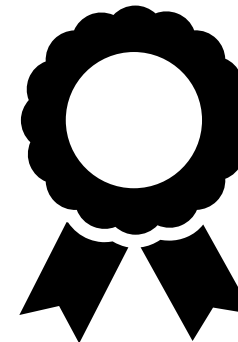
# Why Apply for HCF's Scholarships?



**One online  
application may  
qualify you for...**



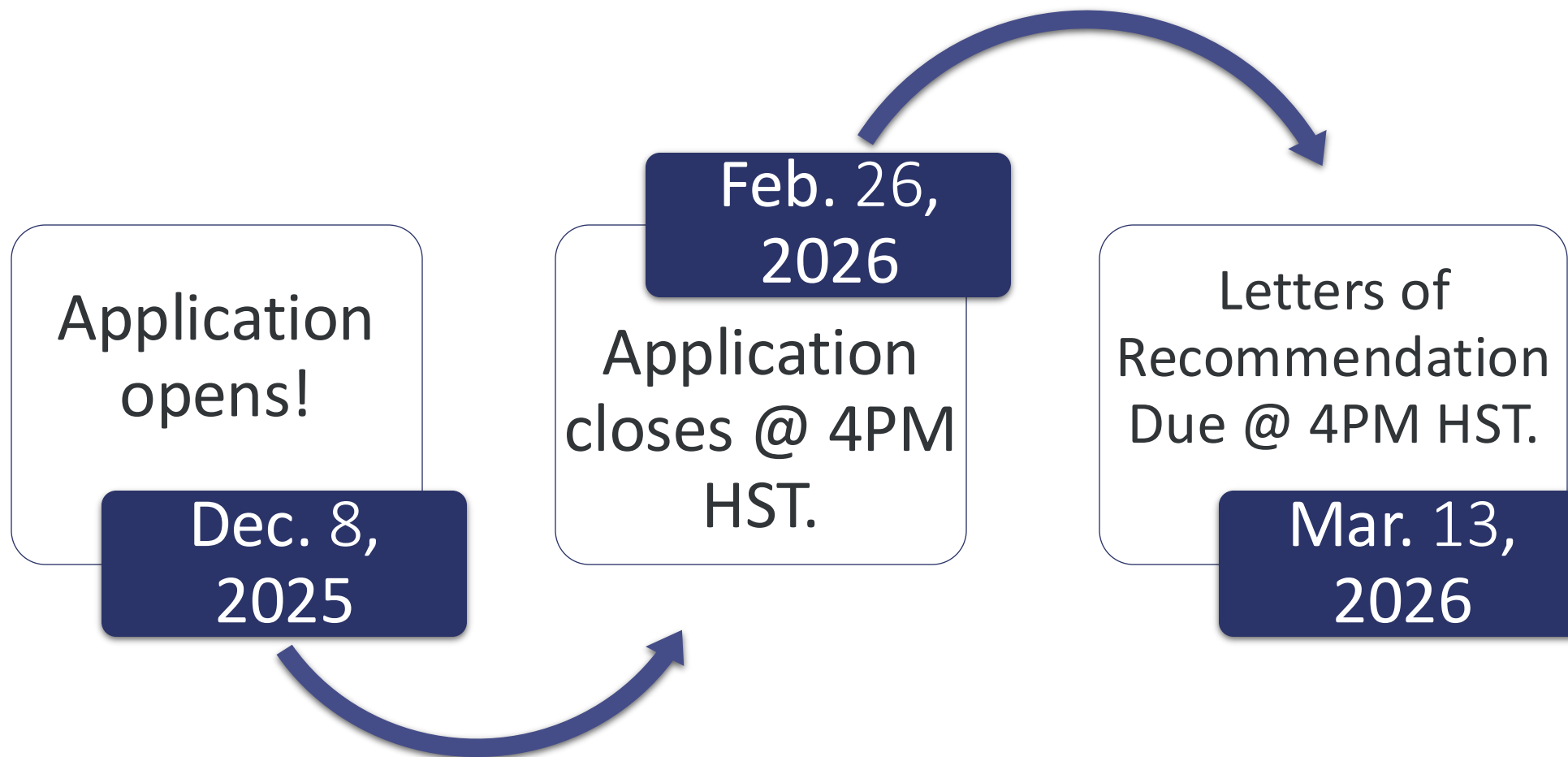
**Over 300  
Scholarship Funds**



**Over \$8 million in  
scholarship awards**



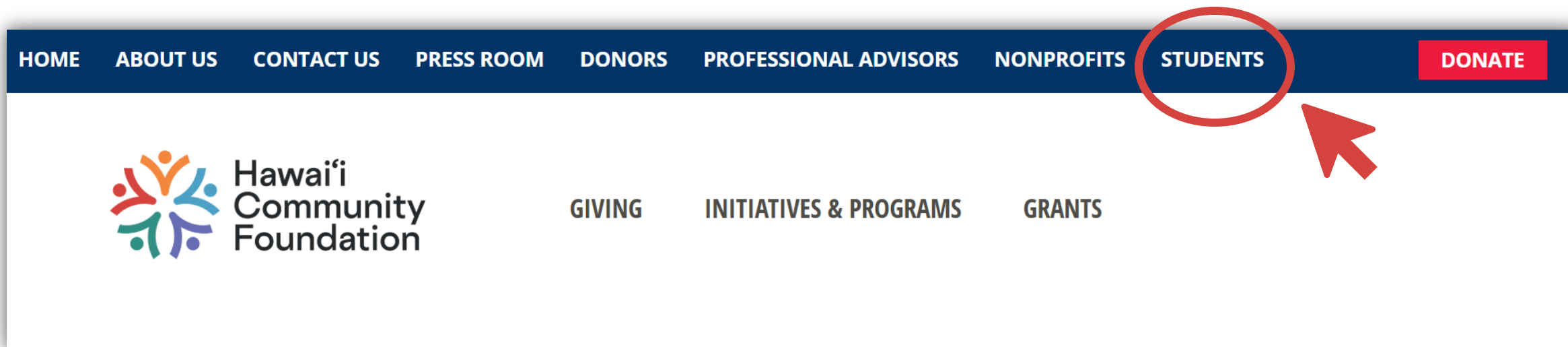
# Application Updates for 2026-2027





# How to Apply: Step 1

Go to: <https://www.hawaiicommunityfoundation.org>





# How to Apply: Step 2

Click the link to Scholarship Manager.



[GIVING](#)[INITIATIVES & PROGRAMS](#)[GRANTS](#)



## SEARCH FOR SCHOLARSHIPS AND UPDATE YOUR INFORMATION IN YOUR PORTAL

The HCF Scholarship portal is where you can manage your account information and review submitted applications. If you need help or have general questions about the portal or process please contact us by calling [\(808\) 566-5570](tel:8085665570) or email [scholars@hawaiicommunityfoundation.org](mailto:scholars@hawaiicommunityfoundation.org)

[LOGIN TO SCHOLARSHIP MANAGER](#)



# How to Apply: Step 3

Log into your Scholarship Manager account or create an account.

**Hawai'i Community Foundation**

Home Welcome to Scholarship Manager Contact Us Scholarship Search

**HCF's 2025-2026 Common Scholarship Application is CLOSED as of 2/28/2025 at 4PM HST.**

We encourage you to complete your FAFSA for any available institutional aid: <https://studentaid.gov/h/apply-for-aid/fafsa>

Returning Users

- [Log into your Scholarship Account](#) using the username and password you entered when you first created your account. The system will lock you out of your account after three failed login attempts. If you forgot your username and/or password, click [here](#).

First Time Users

- [Create a Scholarship Account](#)



## HCF Basic Eligibility Criteria

General criteria that apply to most scholarships include:

- Be a resident of the State of Hawai‘i
- Demonstrate financial need
- Maintain a minimum 2.0 GPA (unless otherwise stated)





# Required Document #1: Transcripts

**An unofficial or official transcript is required and must be your most recent.**

## ALL TRANSCRIPTS MUST INCLUDE:

- The institution's name
- The student's full name
- A list of course history
- Current cumulative Grade Point Average (GPA)
- Current grades/information for each course
  - **High School Seniors:** Must include 9th – 11th grade at a minimum (IF available, include 12th grade information)
  - **Current College Students:** Must also include past semester grades/information (wait until Fall term grades are posted)



# Required Document #2: FSS

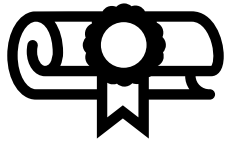
FAFSA opens 10/1/2025

**Completion of the FAFSA is mandatory for all eligible students.**

- Upload the FAFSA Submission Summary (FSS) to your HCF Common Scholarship Application:
  - FSS must contain applicant's **full name, Student Aid Index (SAI) calculation, & current year**
- Invalid FSS examples:
  - Wrong year
  - No name or name does not match application
  - Federal student aid estimator
  - Missing SAI



# Required Essays



What inspired you to choose your field of study and academic plan? (300 words)



How will your academic plans help you to give back to the community? (300 words)



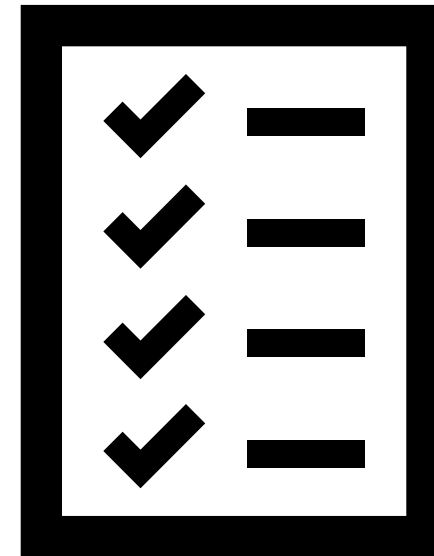
# Optional Documents & Questions

## Examples of Optional Documents:

- Letters of Recommendation (students can request up to 3)
- Kamehameha Schools Ho'oulu Verification Services Letter (Female applicants only)
- SAT/ACT Scores (high school seniors only)

## Optional Questions

- May qualify you for additional scholarships!





# Affiliation Questions

## Affiliation Questions

You may be eligible for certain scholarships based on your affiliation or relationship to an employer, organization or association. Answer the questions below to help determine further eligibility.

Are you an Employee or Employee Dependent of any of the following? Note: If you are an employee dependent, the employee must be your parent, grandparent, foster parent or legal guardian.\*

|     | Company/Organization Name                                                   | Employee's Full Name |
|-----|-----------------------------------------------------------------------------|----------------------|
| 1.  | Choose one...                                                               |                      |
| 2.  | Choose one...                                                               |                      |
|     | ••N/A - Not Applicable                                                      |                      |
| 3.  | ABC Stores                                                                  |                      |
|     | Alexander & Baldwin Inc. (at least 1 yr)                                    |                      |
|     | Bank of Hawaii Corporation and subsidiaries (child or grandchild dependent) |                      |
| Are | Castle & Cooke Hawai'i affiliated company (at least 1 yr)                   | ing organization     |
|     | Central Pacific Bank or subsidiary/affiliated company                       |                      |
| #   | Clinical Laboratories of Hawai'i                                            |                      |
| 1.  | Company Island Gourmet Markets                                              |                      |
|     | Hawaii Independent Energy                                                   |                      |
| 2.  | Island Insurance Co. Ltd                                                    |                      |
|     | Kahala Senior Living Community, Inc.                                        |                      |
| 3.  | Kamehameha Schools Food Services Department                                 |                      |
|     | Meadow Gold Dairies-Hawaii                                                  |                      |
|     | Outrigger Enterprises                                                       |                      |
| Are | Pan Pacific Pathologies, LLC                                                |                      |
|     | Queen's Medical Center                                                      |                      |

**From the drop down menu, select the company/organization you or your relative are affiliated with.**



# Important Dates



**Application Opens:  
December 8, 2025**



**Application Deadline:  
February 26, 2026 @ 4PM**



**LOR Deadline: March 13,  
2026 @ 4PM**





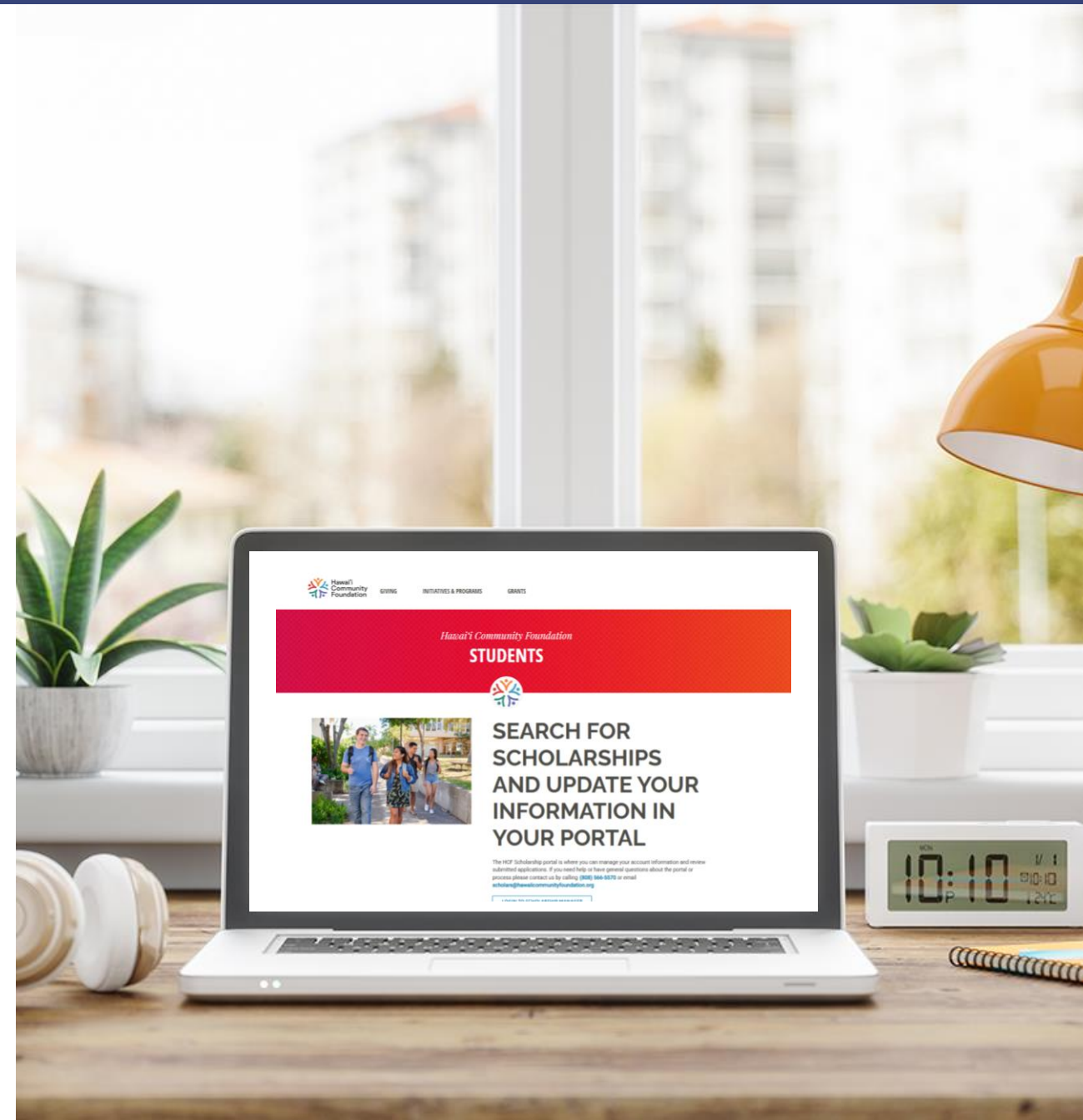
# Helpful Tips





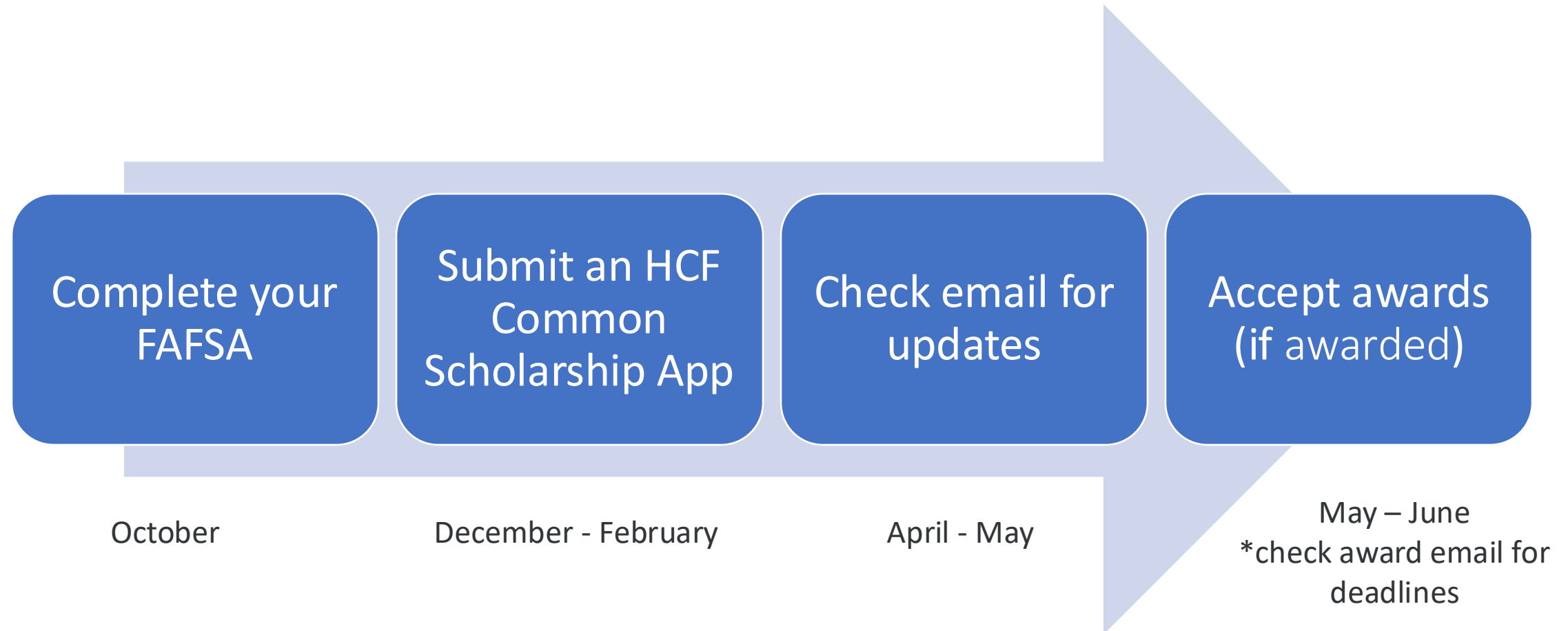
## Our Best Advice

- Make sure your transcript meets the requirements
- Ask for LORs early & follow-up with recommenders
- Start your application early
- Write any short responses on a separate document
- Contact us **BEFORE** deadline day!





# General Timeline





# Helpful Resources

*Hawai'i Community Foundation*

## STUDENTS



### HCF COMMON SCHOLARSHIP APPLICATION

We envision a thriving Hawai'i where every learner has a strong educational foundation, built through learning experiences relevant to their needs and interests, with opportunities to explore their passions and live a meaningful and purposeful life. Our scholarships support students who are pursuing degrees from colleges and universities, as well as those obtaining career and technical education at a community college.

The 2026-2027 HCF Common Scholarship Application opens on December 8, 2025. Apply by February 26, 2026, 4 PM Hawai'i Standard Time.

[Download 2026-2027 Flyer](#)

[READ THE SCHOLARSHIP FAQs](#)



# FAFSA Contact Information - Hawai'i P20



## Email

FAFSA@Hawaii.edu



## Website

<https://collegeiswithinreachhawaii.com>



# HCF Contact Information



**Phone**

808-566-5570



**Email**

[scholars@hawaiicommunityfoundation.org](mailto:scholars@hawaiicommunityfoundation.org)



**Website**

<https://www.hawaiicommunityfoundation.org/students>



# Sign-up for our Scholarship Newsletter!

The image shows a computer monitor displaying a web browser. The browser's address bar contains the text "Click the link in the chat to sign-up." The main content area of the browser shows a sign-up form titled "HCF Scholarship Newsletter | 2026-2027". The form includes the following text: "HCF's Education Team will be sending out quarterly newsletters about our scholarship program starting November 2025! Complete the form to subscribe to our mailing list." and "When you submit this form, it will not automatically collect your details like name and email address unless you provide it yourself." Below this, there is a section labeled "\* Required". The form consists of three numbered fields: "1. First Name \*", "2. Last Name \*", and "3. Email Address \*". Each field has a placeholder text "Enter your answer" and a cursor icon pointing to the input area. The form is set against a background with abstract colorful patterns.

Click the link in the chat to sign-up.

### HCF Scholarship Newsletter | 2026-2027

HCF's Education Team will be sending out quarterly newsletters about our scholarship program starting November 2025! Complete the form to subscribe to our mailing list.

When you submit this form, it will not automatically collect your details like name and email address unless you provide it yourself.

\* Required

1. First Name \*

Enter your answer

2. Last Name \*

Enter your answer

3. Email Address \*

Enter your answer

# University of Hawaii Common Scholarship Application

**Amy Akana**

# UH System Common Scholarship Application



# Bookmark me!

## <https://www.hawaii.edu/tuition/scholarships/>

- Open October 1, 2025 - March 2, 2026
- One application for approximately 800 scholarship funds
  - For 25-26, awarded nearly 3 million dollars systemwide
- Open to students attending ANY campus within the University of Hawaii System

“How to Apply” page and link to application >>>>>>>>



# ✓ Application checklist

- Be a University of Hawaii system student
- Complete the FAFSA (optional, but recommended)
- Transcripts (unofficial are OK)
- Contact info for recommendations (1-3 people)
- General essays (300-word maximums)
- Additional optional essays for specific scholarships
- Review and submit

# General Essays (max 300 words each)

- How are you currently planning to pay for college? Do you anticipate financial challenges during the upcoming year? If so, how do you plan to manage them? If applicable, please share any financial challenges you have encountered and how you managed/resolved them. (REQUIRED for all applicants)
- Why did you choose the major you intend to pursue in college? How does it align with your specific academic interests, strengths, and career goals? (REQUIRED for all applicants)
- Describe an experience that helped you grow as a person. How did it help you grow, how did you demonstrate initiative in achieving/addressing it, and what did you learn that you can apply in future situations?

# Community Service

- Optional, but highly recommended
- There are many ways to be of service to others:
  - Formal or informal service projects or volunteer hours
  - Significant home or family responsibilities (ex. financially supporting parents, providing child or elder care, working unpaid at a family business)
  - Activities that give back to or contribute to the community
- Please indicate whether service was paid or unpaid, and whether it was part of coursework

# Letters of Recommendation

- Need the name(s) and email address(es) of 1-3 references
- All recommendations are submitted via an online form by the recommender - nothing accepted via email and/or from the student
- Students can track letters of recommendations even after submitting the application
- Deadline for **students** to list name/email of recommenders:  
**March 2, 2026, 4pm HST**
- Deadline for **recommenders** to submit: **March 9, 2026, 4pm HST**

# Transcripts

- Required for:
  - New first-time students (HS transcript)
  - Transfers from non-UH schools (college transcripts)
- No need to submit UH transcripts/STAR reports - we can access that information internally
- Transcripts can be unofficial, but must show student name, school name, grades, GPA, and the date printed

# Tips and Recommendations for students

- Take your time - no advantage to submitting early...
- ...but also don't wait to the last moment to submit!
- Answer questions completely and accurately - don't expect selection committees to fill in the blanks for you.
- Your progress will auto-save, no need to do the application all in one sitting.
- Ask people to read over your essays for proofreading and content suggestions.
- It's OK to recycle essays and statements from other applications, but they should still be tailored to the specific application prompt.
- We're asking for your lived experiences, plans, and hopes - AI is not going to give as good of an answer as you will.

# Any Questions?

UH System Common Scholarship Program  
scholars@hawaii.edu  
808-956-6203

# Kamehameha Schools

- Day Mau



# Pauahi Foundation

## College Scholarship Opportunities

2026-2027 Academic Year

Presented by:  
Kamehameha Schools Resource Centers  
(808) 534-8080  
[scholarships@pauahi.org](mailto:scholarships@pauahi.org)  
[www.pauahi.org/apply-for-a-scholarship](http://www.pauahi.org/apply-for-a-scholarship)





# IMPORTANT CHANGES

- NO application fee
- ONE application for ALL scholarships
- NO CSS Profile
- ONE deadline - November 30, 2025
- NO KS College Portal(Net Partners) Requirement at time of application
- ONE Notification
- NO Disbursements to Schools, funds are sent directly to awardees

# Pauahi Foundation Scholarships

The Pauahi Foundation offers over 200 college scholarships for:

- New and returning scholarship recipients
- Merit based scholarships
- Need based scholarships
- Classified degree seeking programs

Complete our Pauahi Foundation application to be considered for multiple scholarship opportunities.  
Found at [www.pauahi.org/scholarships-listing](http://www.pauahi.org/scholarships-listing)

Scholarship eligibility is detailed in individual scholarship guidelines.



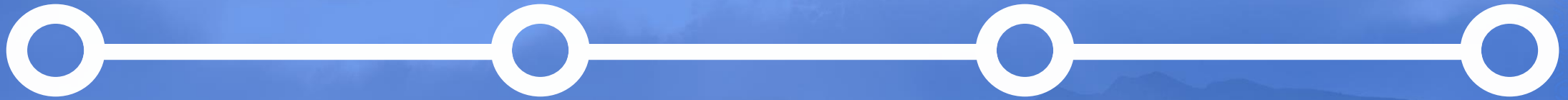
# Application Timeline

Application Opened  
September 15, 2025

Award Notification  
April 2026

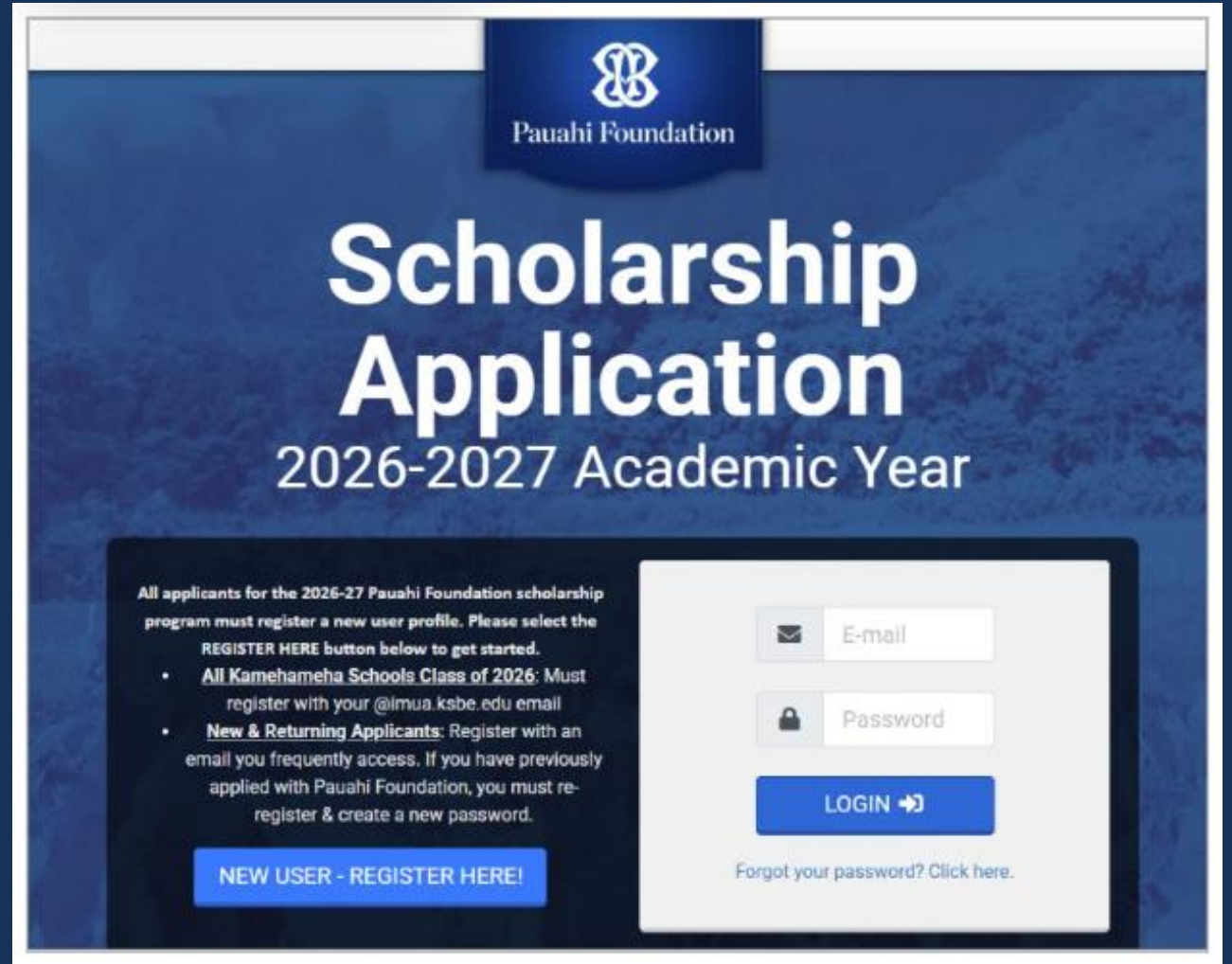
Application CLOSES  
November 30, 2025

Check Disbursement starting  
September 2026



# How to Apply

- Visit [pauahi.org](https://pauahi.org) to access the online application
- Register (Applicants must register and complete an application each year)
- Create a secure password with UPPER, lowercase, and a special character
- Submit your online application and ALL requirements by NOVEMBER 30, 2025



The screenshot shows the Pauahi Foundation Scholarship Application page. At the top, the Pauahi Foundation logo is displayed. Below it, the text "Scholarship Application" is prominently featured, followed by "2026-2027 Academic Year". The page is divided into two main sections: a registration section on the left and a login section on the right. The registration section includes instructions for new users and a "REGISTER HERE" button. The login section includes fields for "E-mail" and "Password", a "LOGIN" button, and a link for "Forgot your password?".

**Pauahi Foundation**

## Scholarship Application

2026-2027 Academic Year

All applicants for the 2026-27 Pauahi Foundation scholarship program must register a new user profile. Please select the **REGISTER HERE** button below to get started.

- **All Kamehameha Schools Class of 2026:** Must register with your @lmua.ksbe.edu email
- **New & Returning Applicants:** Register with an email you frequently access. If you have previously applied with Pauahi Foundation, you must re-register & create a new password.

**NEW USER - REGISTER HERE!**

E-mail

Password

**LOGIN** ➔

[Forgot your password? Click here.](#)

# Required Documents

Applicants must submit the following no later than NOVEMBER 30, 2025:

- Online application
- Personal statement
- List of extracurricular/community service activities
- For current high school seniors attending Kamehameha Schools only: One letter of recommendation: -

Additional requirements such as letters of recommendation, supplemental scholarship specific essays, portfolios and financial documents may be required if outlined by the individual scholarship.

Review the scholarship list for details



# Application Details

Application and  
Agreement



Letters of  
Recommendation



Required  
Documents

**Applicant Dashboard**

**BEFORE YOU BEGIN:** Please read all Pausti Foundation posted materials and instructions on [pgs website](#). The posted instructions on our website set forth all stated processes you must follow and deadline dates that you must meet to have your application considered for any scholarship in our scholarship listing. Failure to follow the processes and comply with all deadline will result in your not being considered for any scholarship. Pausti Foundation has the right to make decisions in its sole discretion, and its decisions with regards to the selection and awarding of scholarship funds is final.

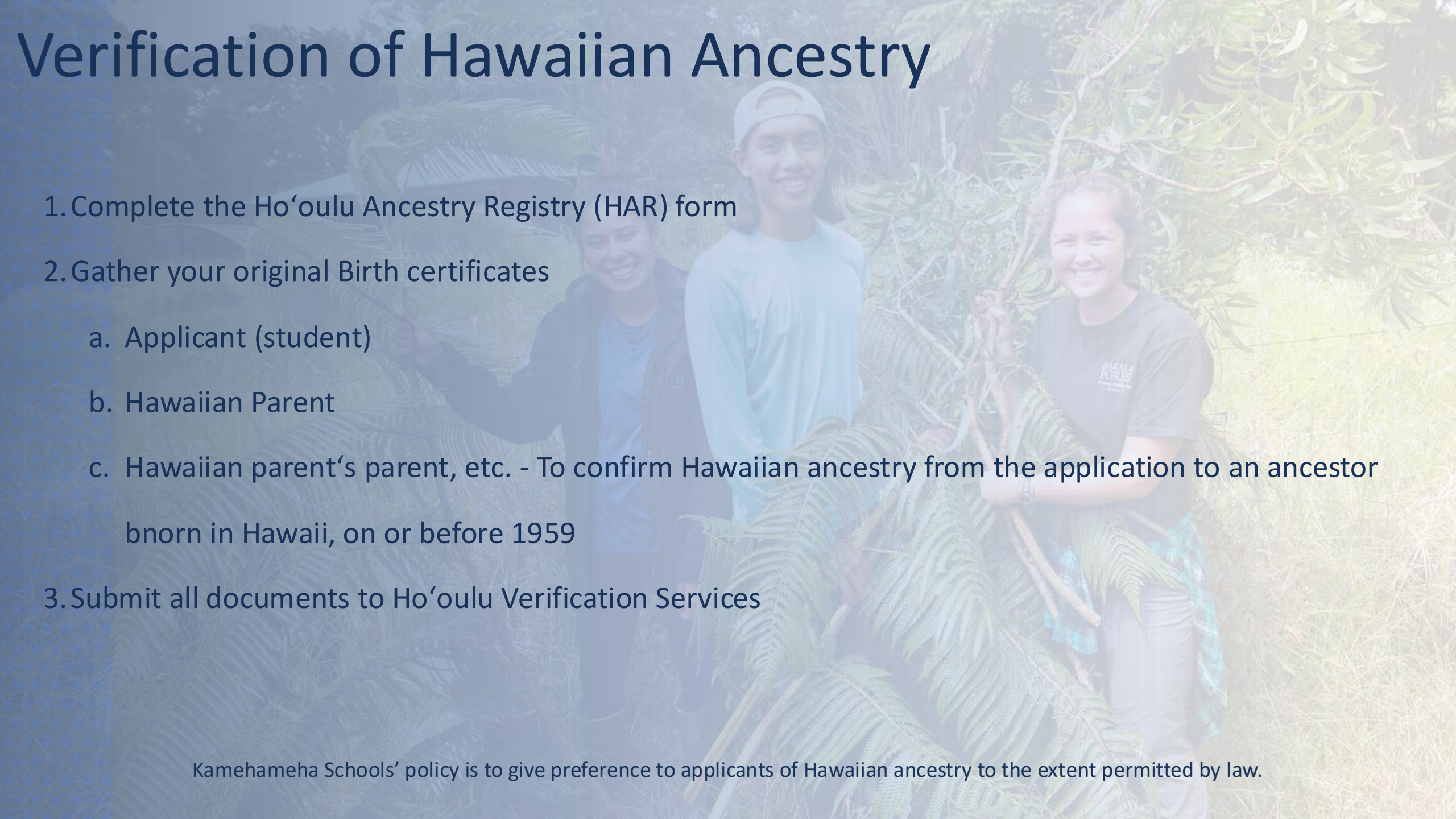
**Deadline to submit your application and all required and supplemental documents is December 15, 2024 at 5:00pm (PST).**

**Helpful Tip**

- We recommend using the latest version of either Google Chrome or Firefox on a desktop or laptop computer to access our online application portal. Avoid using Apple Safari and mobile devices.
- There is a system time-out after 20 minutes. You should click "SAVE APPLICATION" at the bottom of each section until you are ready to SUBMIT.
- Visit our website's FAQ section for more information regarding the scholarship, personal statement prompts, letters of recommendation, financial documents, and to download a copy of our scholarship listing.
- You may begin requesting LORs as you complete the application.
- You will be able to upload documents after you click the SUBMIT button, which is found in the last section of the application.

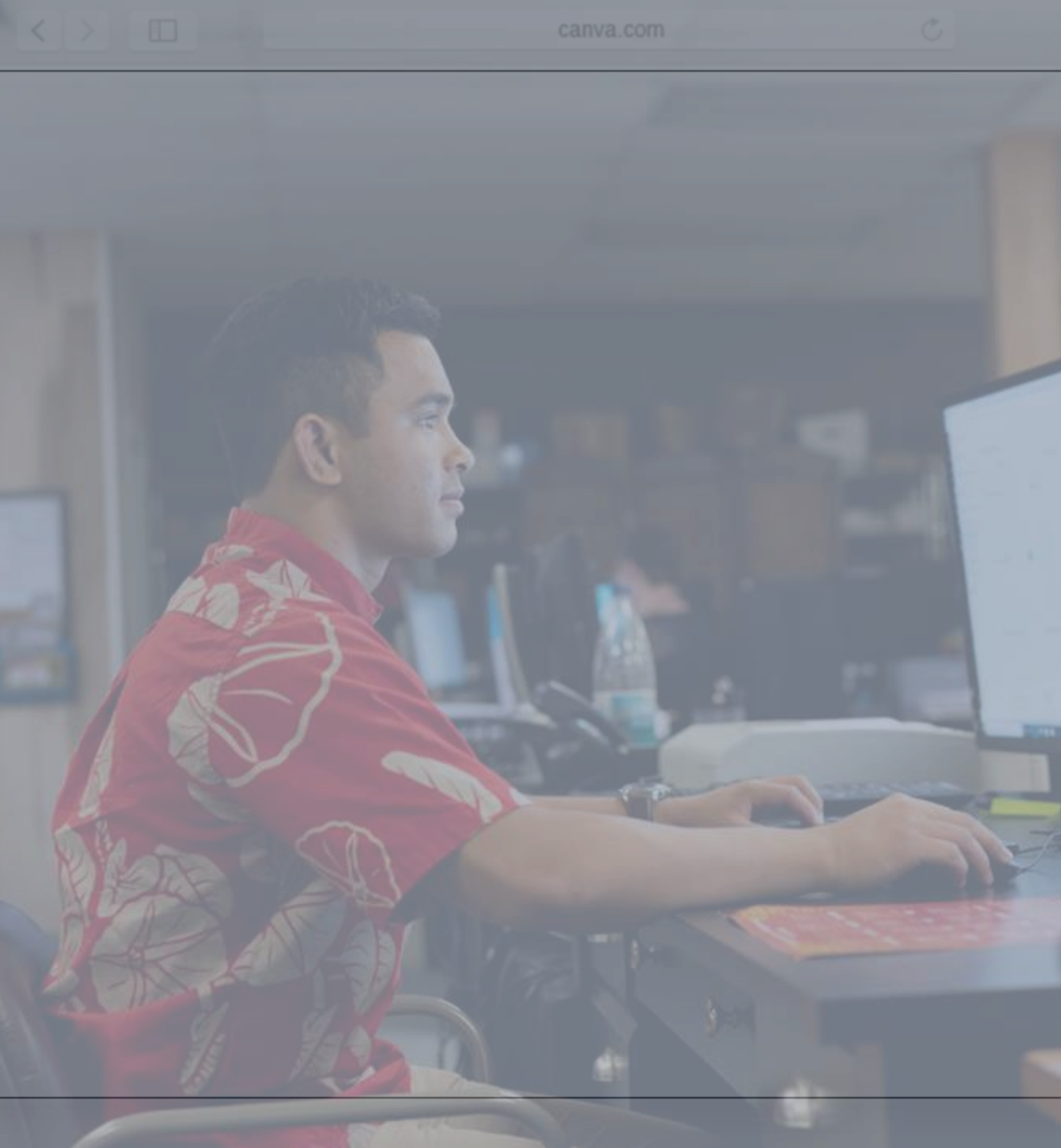
|            |  |                                   |                                                                                    |
|------------|--|-----------------------------------|------------------------------------------------------------------------------------|
| INCOMPLETE |  | STEP 1: APPLICATION & AGREEMENT   | CONTINUE                                                                           |
| INCOMPLETE |  | STEP 2: LETTERS OF RECOMMENDATION | VIEW                                                                               |
| INCOMPLETE |  | STEP 2: REQUIRED DOCUMENTS        | <b>You will be able to upload required documents AFTER you complete Section 1.</b> |

# Verification of Hawaiian Ancestry

A background image showing three young people (two women and one man) standing in a lush, green forest. They are smiling and holding large, green fern fronds. The man in the center is wearing a light blue long-sleeved shirt and a white baseball cap. The woman on the left is wearing a dark jacket over a blue shirt. The woman on the right is wearing a dark t-shirt with a logo that says 'MAKALE FOREST' and a plaid skirt. The forest is dense with various types of trees and foliage.

1. Complete the Ho'oulu Ancestry Registry (HAR) form
2. Gather your original Birth certificates
  - a. Applicant (student)
  - b. Hawaiian Parent
  - c. Hawaiian parent's parent, etc. - To confirm Hawaiian ancestry from the application to an ancestor born in Hawaii, on or before 1959
3. Submit all documents to Ho'oulu Verification Services

Kamehameha Schools' policy is to give preference to applicants of Hawaiian ancestry to the extent permitted by law.



# Need Kōkua?

Contact Us:

Kamehameha Schools Resource Centers

(808) 534-8080

[scholarships@pauahi.org](mailto:scholarships@pauahi.org)

[pauahi.org](http://pauahi.org)

# Hawai'i P-20 Updates

September 19, 2025



**HAWAI'I P-20**  
Partnerships for Education

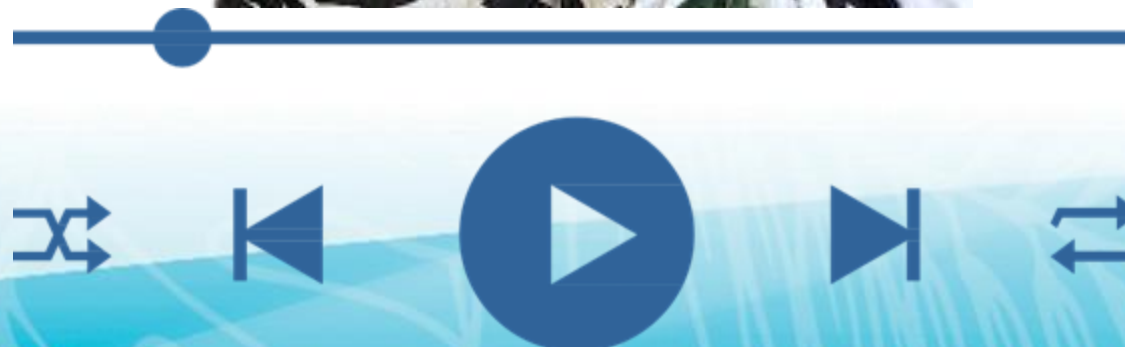
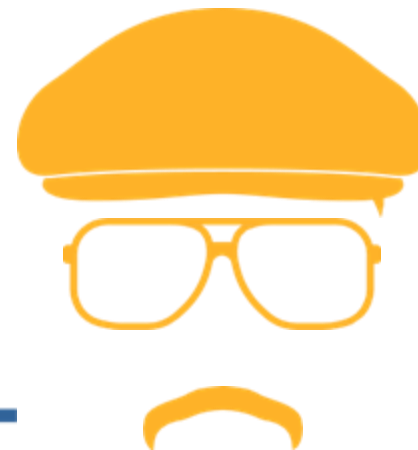
# Hawai'i P-20

Live on Stage — Here to rock your world...

## DJ GUSTY GUS

### Gus Cobb-Adams

(The Good Looking Guy!!)



## FAFSA Completion for the State of Hawaii Public High School Trend Data (EOY Reporting June 30)

| Class Year    | Total (#) of Seniors | (#) of FAFSA Completed | FAFSA Completion (%) |
|---------------|----------------------|------------------------|----------------------|
| Class of 2024 | 10949                | 4756                   | 43.4%                |
| Class of 2025 | 11309                | 5435                   | 48.1%                |

\*[Cash for College 2026 School FAFSA Data Spreadsheet Link](#)



## Key Data Points & Observations from 2025

- 58.1% was the highest FAFSA completion % by a high school
- No schools had a FAFSA completion % higher than 60%
- 4,081 FAFSA applications were completed by March 15, 2025, (+693 applications in 2024)
- 1,354 FAFSA applications were completed between March 15, 2025 – June 30, 2025 (+790)
- 288 submitted FAFSA but never completed by July 5, 2024 compared to 175 submitted FAFSA but never completed by June 30, 2025 (-113 fewer FAFSA never completed)

## UH Application Data Initiative

- Provides High School College Counselors a list of students who have applied to any of the UH Campuses
- Provides a list of status information for enrolling like health clearances, majors/programs, etc.
- Principal must sign & return opt-in form
- First data report generated in November
- Official Announcement coming in October

**\*First Application Data Initiative Email will come third week of November\***



**HAWAI'I P-20**  
Partnerships for Education

## Cash for College – FAFSA Challenge

- Official Announcement coming October 2026
- Featuring Class of 2026 competition to win:
  - i. High schools organized into ten (10) divisions by enrollment size
  - ii. Highest percentage point increase of their March 15, 2025 FAFSA rate by March 15, 2026
- High schools must opt-in to participate in 2025-2026
- High schools must share FSA ID creation/FAFSA completion strategies

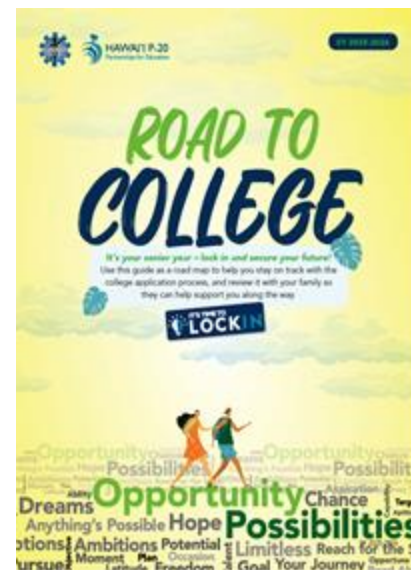
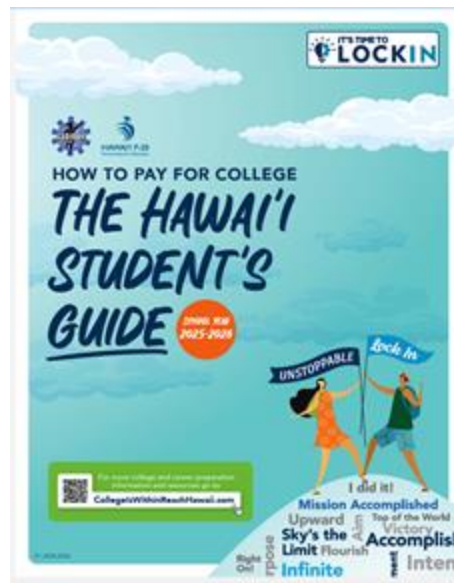




HAWAI'I P-20  
Partnerships for Education

# College Counselor Digital Toolkit

- How to Pay for College Booklet
- 12<sup>th</sup> Grade Road Map
- Local FAFSA Email
- Financial Aid Night Flyers
- Scholarship Workshop Flyers
- How to Create an FSA ID Cheat sheet
- Request a College Speaker or Presenter



Download Now:

<https://collegeiswithinreachhawaii.com/counselor-resources/>



**HAWAI'I P-20**  
Partnerships for Education

# National GEAR UP for College Week!

**Begins September 22 – 26, 2025**

Kickoff the college planning season with a college planning event!

School-by-School events & activities

- College planning events
- FSA ID workshops/financial aid presentations
- College aspiration workshops
- College planning parent nights
- Peer mentor presentations





**HAWAI'I P-20**  
Partnerships for Education

# Upcoming Events



**HAWAI'I P-20**  
Partnerships for Education

**Scholarship 'Aha 2025-2026**  
**Register:**  
**[Collegeiswithinreachhawaii.com](https://collegeiswithinreachhawaii.com)**

JOIN US AT OUR STATEWIDE  
**NATIVE HAWAIIAN**  
**SCHOLARSHIP 'AHA SERIES**

**FREE** for all Hawai'i high school and college students!  
A meal will be provided and a chance to win a **\$500** scholarship.

- ▶ **Oct. 14 - Statewide Virtual 'Aha Kick-off, 6:00 - 8:00 p.m.**
- ▶ **Oct. 17 - Kapi'olani Community College, 6:00 - 8:00 p.m.**
- ▶ **Oct. 28 - Kaua'i Community College, 4:00 - 6:30 p.m.**
- ▶ **Nov. 4 - Windward Community College, 6:00 - 8:00 p.m.**
- ▶ **Nov. 5 - UH Maui College, 4:30 - 7:00 p.m.**
- ▶ **Nov. 13 - Nānākuli Kalaniho'okahā Center, 6:00 - 8:00 p.m.**
- ▶ **Nov. 18 - Moloka'i Education Center, 6:00 - 8:00 p.m.**
- ▶ **Nov. 19 - Lana'i High and Elementary School, 6:00 - 8:00 p.m.**
- ▶ **Nov. 20 - UH Hilo, 6:00 - 8:00 p.m.**
- ▶ **Jan. 22 - Statewide Virtual 'Aha, 6:00 - 8:00 p.m.**

[https://hawaiip20.link/CWRH\\_events](https://hawaiip20.link/CWRH_events)





**HAWAI'I P-20**  
Partnerships for Education

## Scholarship Workshops

**Thursdays**  
**November 6 & November 20**  
**6:00p-7:30p**

THINK YOU CAN'T AFFORD  
TO PAY FOR COLLEGE?

**GUESS AGAIN!**



**FREE**

Join us for our free Virtual Scholarship Workshops to learn more.

Each webinar will feature a panel of experts from **Sallie Mae, Hawai'i Community Foundation, and University of Hawai'i System** who will discuss...



How Hawai'i students, regardless of their family income, can access more than \$70 million to help pay for college.



How to use scholarship search engines to help find scholarships you may be eligible to receive.



Tips on applying for scholarships and how to create a winning scholarship essay.

### VIRTUAL SCHOLARSHIP WORKSHOPS

Thursdays  
6:00 p.m. to 7:30 p.m.  
November 6  
November 20

To register,  
scan the QR code or go to:



[CollegelsWithinReachHawaii.com/upcoming-events/](https://CollegelsWithinReachHawaii.com/upcoming-events/)

**COLLEGE IS**  
**WORTH THE INVESTMENT**  
and can be affordable for you and your family!





**HAWAI'I P-20**  
Partnerships for Education

# FAFSA Completion Webinars

**Every Wednesday**  
**6:00p-7:30p**  
**November 5 - March 11**

**CLASS OF 2026 STUDENTS!**

# FREE AND LOCAL FAFSA COMPLETION HELP IS AVAILABLE

The FAFSA Is the Free Application for Federal Student Aid

The 2026-2027 FAFSA will be available October 1, 2025



## FAFSA COMPLETION WEBINARS

Wednesdays, 6:00 p.m. to 7:30 p.m.

**November 5, 12, 19 | December 3, 10, 17**  
**January 14, 21, 28 | February 4, 11, 18, 25 | March 4, 11**



### WHY ATTEND

Think your family makes too much money to qualify for Financial Aid? Guess again! There's still time to access more than \$150 billion in grants, loans and work-study funds from the federal government to help pay for college, regardless of your family income – all you need to do is complete the Free Application for Federal Student Aid (FAFSA).



### WHAT YOU WILL NEED FOR THIS WEBINAR

1. An FSA ID for both student and parent (please complete prior to event)  
Go to: [studentaid.gov](https://studentaid.gov)
2. Social Security number for student and parent
3. 2024 W-2 & 1040 Tax Documents for student and parent
4. Current account statements (checking, savings, investments, etc.) for student and parent

To register, scan the QR code or go to:

[CollegelsWithinReachHawaii.com/upcoming-events/](https://CollegelsWithinReachHawaii.com/upcoming-events/)



For more information: [FAFSA@Hawaii.edu](mailto:FAFSA@Hawaii.edu)





**HAWAI'I P-20**  
Partnerships for Education

## **Direct Admissions/Direct2UH Webinar**

**Thursday, September 25**  
**3:00 p.m.**



- Learn about how the Direct2UH works
- See how the program supports college & career Readiness
- View a walkthrough of the Direct2UH student experience
- Participate in a Q & A discussion about Direct2 UH



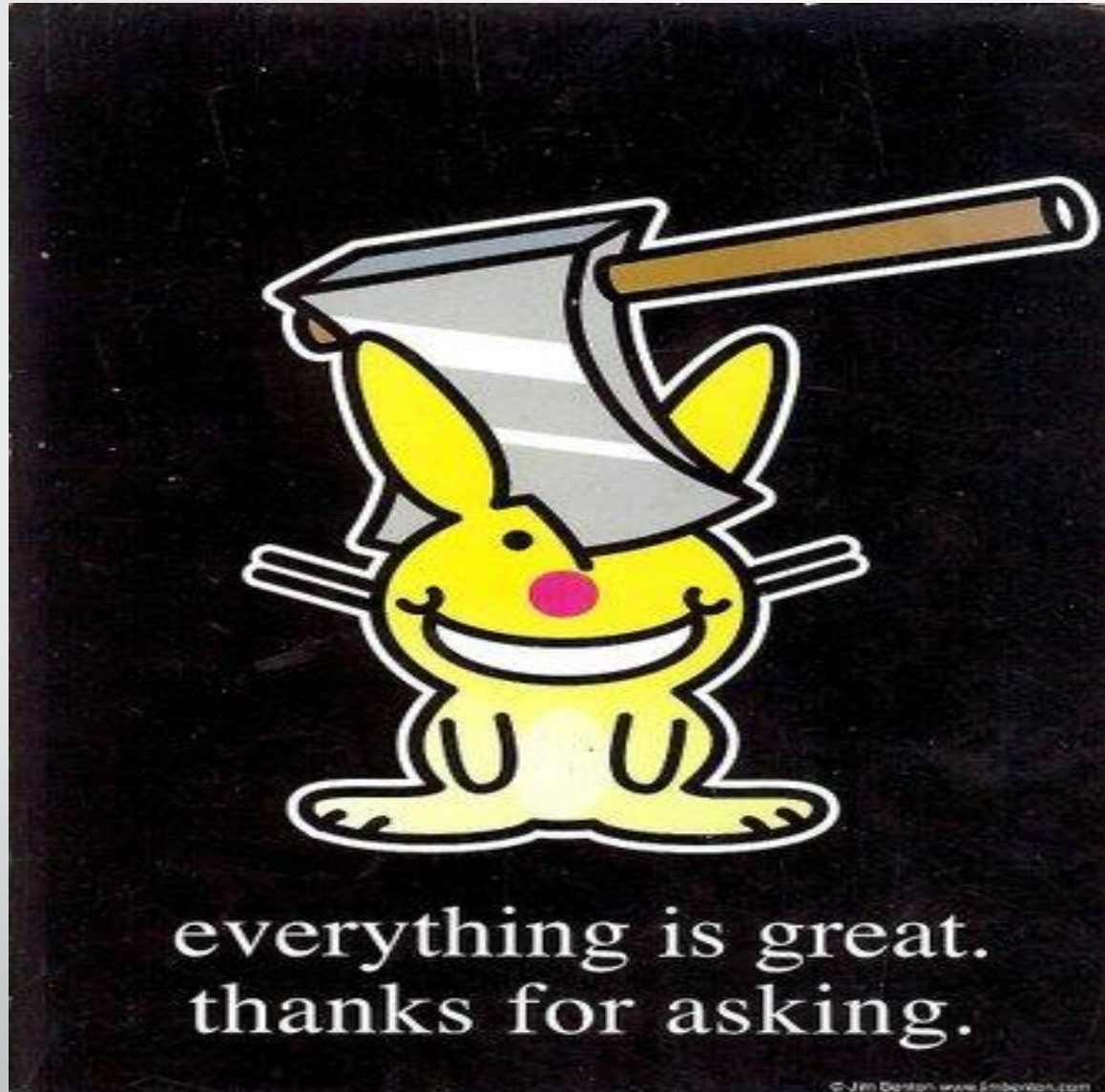
**HAWAI'I P-20**  
Partnerships for Education

# Questions?

**DJ GUSTY GUS**  
**Gus Cobb-Adams**  
[gusca@hawaii.edu](mailto:gusca@hawaii.edu)



# 2026-27 Delivery System



# 2025-2026 Funding Levels

Maximum Scheduled Award: \$7,395

- Level funding from 2024-2025

2026 – 2027 ????? Pending Congress (7395)

Able to receive up to 150% of scheduled Pell award

- Minimum Award – \$740
- The minimum Pell Grant is 10% of the maximum award amount, rounded to the nearest \$5

# studentaid.gov

- **fafsa.gov** and **fsaid.ed.gov** are both being redirected to **studentaid.gov**
- Redirect will continue until April, 2022 – or later??  
Later!!
- Eventually (soonish – or not) all (most) Federal Financial Aid sites will launch from studentaid.gov

# FAFSA 2026-2027 Update

- FAFSA to open on October 1, 2025
- Beta Testing #1 opened on August 01 - invited participants
- Beta #2 is now open
- Same procedures and protocol with a role-based form
- Same calculations of Pell eligibility
- FAFSA requires all contributors to create an FSA ID
- No waiting for SSA Match for those with SSN

# Beta #2

- Open now TO ALL
- Student will submit a request to participate
- Link is located at [FAFSA.gov](https://fafsa.gov)
- Or..... [Studentaid.gov](https://studentaid.gov), select the FAFSA Form link from the top menu



# Beta #2

- Feds will control number of participants
- No Additional Funds
- No Expedited Processing by Schools
- No Early Award Notifications

# Changes to Assets

- Simplified Needs and Auto Zero Calculations are gone
- No asset questions for:

Those eligible for maximum Pell

Means-tested benefits recipients

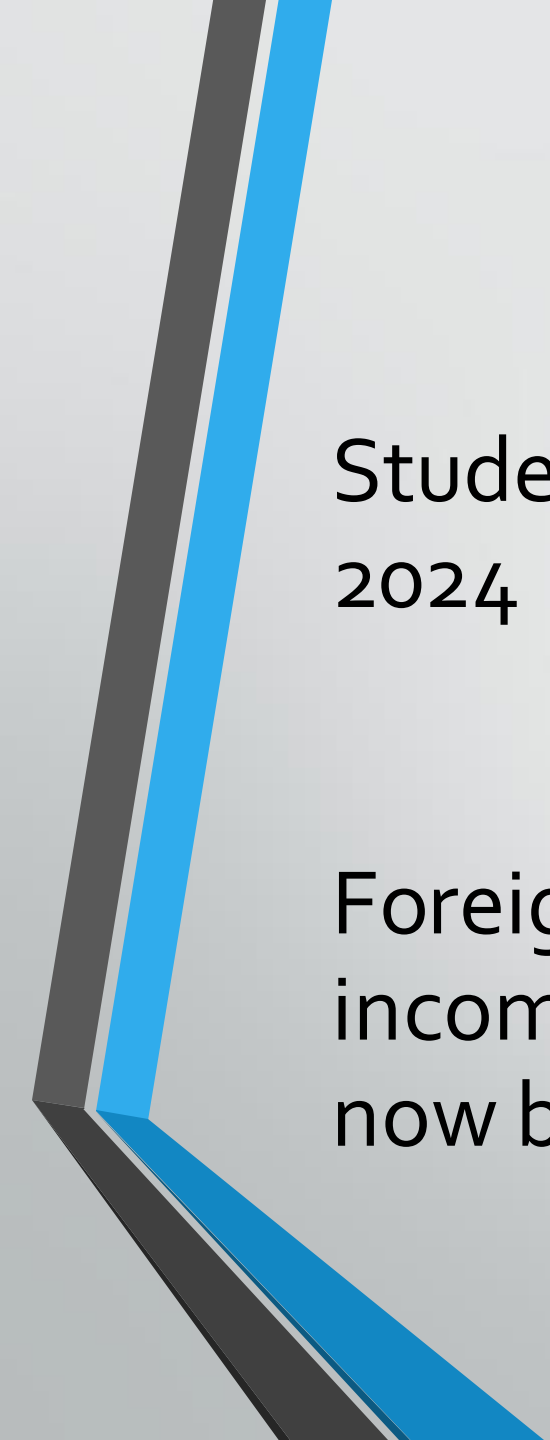
AGI < \$60K and no lettered tax schedules

AGI < \$60K and only Schedule C, provided Schedule C gain/loss < \$10K

# Asset Reporting

## **NOT REPORTED:**

- The net worth of a family-owned business with 100 or fewer employees
- The net worth of a farm on which the family resides
- The net worth of a commercial fishing business



# And then.....

Student Income Protection Allowance = \$11,770 for 2024

Foreign Earned Income Inclusion: Any foreign earned income exclusion claimed on a federal tax return will now be added back to your AGI

# Simplified Contributor Invite Process

- Students completing a 2026-27 FAFSA form will be able to invite a parent simply by entering their email (any email)
- Will generate a unique, non case sensitive code. The code will be sent to the parent or spouse by email
- The parent or spouse will be directed to accept the invite by entering the code on an "Accept an Invite" page that can be accessed by the email or StudentAid.gov once they are logged in

## Simplified Contributor Invite Process

Available to students who invite a contributor, or parents who invite a spouse, to complete a 2026-27 form. If a contributor begins a FAFSA on behalf of a student, they will use the existing process to invite the student to the form. In that case, the student must have a StudentAid.gov account and will be linked immediately to the application upon being invited.

# Student Invites Parent to FAFSA Form

FAFSA<sup>®</sup> FORM  
2025-27

Student Alex Tran

Save

FAFSA Menu

Personal Circumstances

Demographics

Financials

Colleges

Contributor Invite

Signature

### Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

[Who counts as a parent on the FAFSA form?](#)

Parent

Invite a Parent Contributor

Email

Send Invite

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FAFSA<sup>®</sup> FORM  
2026-27

Student Alex Tran

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*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

[Who counts as a parent on the FAFSA form?](#)

Parent

Send Invite to 599887939test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back

Send Invite

# Parent's Invite Email

Alcina,

Raya T. started their Free Application for Federal Student Aid (FAFSA) and added you as a contributor. Raya won't be eligible for federal student aid without your input.

Login or create an account on StudentAid.gov:

Accept Invitation

Provide this code when prompted:

**7BR4U7T**

## **Why You Were Invited**

We need some information from you to determine what aid Raya is eligible for. Being a contributor doesn't mean you are financially responsible for Raya's education costs.

The FAFSA form is used to determine a student's eligibility for financial aid including:

- Federal Pell Grants
- federal student loans
- state financial aid
- school financial aid

# Interest Rates

| Loan Type                                             | Borrower Type            | Interest rates for loans first disbursed on or after 7/1/25 and before 7/1/26 |
|-------------------------------------------------------|--------------------------|-------------------------------------------------------------------------------|
| Direct Subsidized Loans and Direct Unsubsidized Loans | Undergraduate            | 6.39% (6.53%)                                                                 |
| Direct Unsubsidized Loans                             | Graduate or Professional | 7.94% (8.08%)                                                                 |

# Interest Rates

- For Direct PLUS Loans first disbursed on or after July 1, 2025, and before July 1, 2026, the interest rate is **8.94%** (9.08%).
- These are fixed interest rates for the life of the loan.

# PLUS Loan

- Grad PLUS is gone - byby
- Parent PLUS loans remain, but with new caps:  
\$20K/year, \$65K aggregate per student

# New repayment landscape

- Only two plans available for new borrowers (Standard or RAP)
- Existing borrowers must transition off SAVE, PAYE, or ICR by July 1, 2028
- RAP includes a \$10 minimum and factors in dependents and separated income for married borrowers
- Economic hardship & unemployment deferments eliminated for post-7/1/2027 borrowers

# PELL Grant Changes

- Beginning with the 2024–25 award year, the Department will no longer publish a Federal Pell Grant Payment and Disbursement Schedule.
- Instead, Scheduled Pell Grant Eligibility will be determined in one of three ways:



## **Maximum Pell Grant**

Non-tax filers; **or**  
Tax filers, based on:

- AGI
- Poverty guidelines
- Family size



## **Calculated Scheduled Pell Grant**

- Maximum Published Scheduled Pell Grant  
*minus* Calculated SAI



## **Minimum Pell Grant**

Based on:

- AGI
- Poverty guidelines
- Family size

# MAX PELL – DEPENDENT STUDENTS

## CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

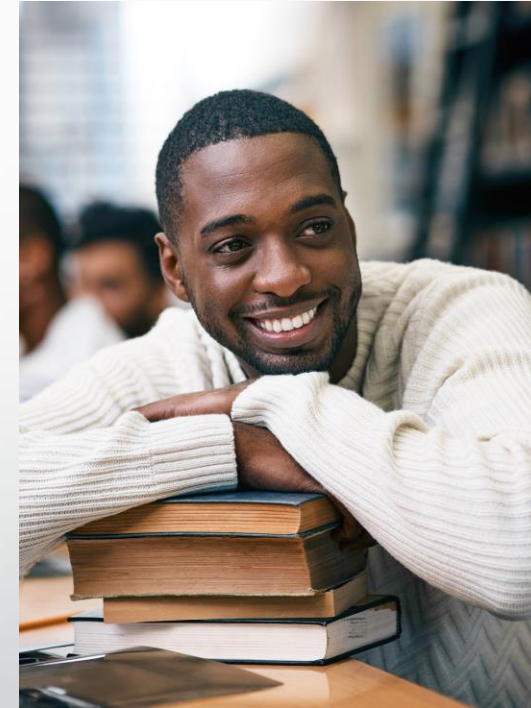
Parent not required to file federal income tax return

OR

Single parent with AGI  $> 0$  and  $\leq 225\%$  of poverty guideline for family size and state of residence

OR

Parent NOT single parent and has AGI  $> 0$  and  $\leq 175\%$  of poverty guideline for family size and state of residence



# CALCULATED SCHEDULED PELL GRANT

- Students not eligible for an automatic Max Pell Grant may be eligible for a Calculated Scheduled Pell Grant
- Published Maximum Pell Grant *minus* Student Aid Index (SAI)  
= Calculated Scheduled Pell Grant, rounded to the nearest \$5

## Example:

- Max Pell = \$7,850 (just an example – actual number not yet published)
- SAI = 1,002
- Calculated Scheduled Pell =  $\$7,850 - 1,002 = \$6,848$   
= Rounded to \$6,850

# MIN PELL – DEPENDENT STUDENTS

## CRITERIA FOR MINIMUM SCHEDULED PELL GRANT



Student's parent is a single parent with an AGI  $\leq 325\%$  of the poverty guideline for family size and state of residence



Student's parent is **NOT** a single parent and has AGI  $\leq 275\%$  of the poverty guideline for family size and state of residence

# 2024-25 Eligibility for Max/Min Pell Grant

| Student's Parent is a Single Parent |                                                                                                                                                                 |                                                          |                                                          |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|
| Family Size                         | 2022 Poverty Guideline                                                                                                                                          | Max Pell Parent AGI Limit<br>(225% of Poverty Guideline) | Min Pell Parent AGI Limit<br>(325% of Poverty Guideline) |
| 2                                   | \$21,060                                                                                                                                                        | \$47,385                                                 | \$68,445                                                 |
| 3                                   | \$26,490                                                                                                                                                        | \$59,603                                                 | \$86,093                                                 |
| 4                                   | \$31,920                                                                                                                                                        | \$71,820                                                 | \$103,740                                                |
| 5                                   | \$37,350                                                                                                                                                        | \$84,038                                                 | \$121,388                                                |
| 6                                   | \$42,780                                                                                                                                                        | \$96,255                                                 | \$139,035                                                |
| 7                                   | \$48,210                                                                                                                                                        | \$108,473                                                | \$156,683                                                |
| 8                                   | \$53,640                                                                                                                                                        | \$120,690                                                | \$174,330                                                |
| 9+                                  | Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit. |                                                          |                                                          |

| Student's Parent is not a Single Parent |                                                                                                                                                                 |                                                          |                                                          |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|
| Family Size                             | 2022 Poverty Guideline                                                                                                                                          | Max Pell Parent AGI Limit<br>(175% of Poverty Guideline) | Min Pell Parent AGI Limit<br>(275% of Poverty Guideline) |
| 2                                       | \$21,060                                                                                                                                                        | \$36,855                                                 | \$57,915                                                 |
| 3                                       | \$26,490                                                                                                                                                        | \$46,358                                                 | \$72,848                                                 |
| 4                                       | \$31,920                                                                                                                                                        | \$55,860                                                 | \$87,780                                                 |
| 5                                       | \$37,350                                                                                                                                                        | \$65,363                                                 | \$102,713                                                |
| 6                                       | \$42,780                                                                                                                                                        | \$74,865                                                 | \$117,645                                                |
| 7                                       | \$48,210                                                                                                                                                        | \$84,368                                                 | \$132,578                                                |
| 8                                       | \$53,640                                                                                                                                                        | \$93,870                                                 | \$147,510                                                |
| 9+                                      | Add \$5,430 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit. |                                                          |                                                          |

### Student's Parent is a Single Parent

| Family Size | 2022 Poverty Guideline | Max Pell Parent AGI Limit<br>(225% of Poverty Guideline) | Min Pell Parent AGI Limit<br>(325% of Poverty Guideline) |
|-------------|------------------------|----------------------------------------------------------|----------------------------------------------------------|
| 2           | \$21,060               | \$47,385                                                 | \$68,445                                                 |
| 3           | \$26,490               | \$59,603                                                 | \$86,093                                                 |
| 4           | \$31,920               | \$71,820                                                 | \$103,740                                                |

### Student's Parent is **not** a Single Parent

| Family Size | 2022 Poverty Guideline | Max Pell Parent AGI Limit<br>(175% of Poverty Guideline) | Min Pell Parent AGI Limit<br>(275% of Poverty Guideline) |
|-------------|------------------------|----------------------------------------------------------|----------------------------------------------------------|
| 2           | \$21,060               | \$36,855                                                 | \$57,915                                                 |
| 3           | \$26,490               | \$46,358                                                 | \$72,848                                                 |
| 4           | \$31,920               | \$55,860                                                 | \$87,780                                                 |

# PELL Grant

- An applicant with an SAI equal to or greater than twice the maximum Pell Grant award amount for the award year are ineligible for a Pell Grant.
- For the 2026–27 award year, this threshold is \$14,790.
- Note, this limit does not apply to students who qualify for a Pell Grant under the Special Rule (dependents of certain deceased service members and Public Safety Officers).

# FSA ID - What remains the same

- Students will need a StudentAid.gov account (FSA ID) to start the FAFSA form online
- Users will be presented with the same questions in the account creation process
  - Personal Information (Name, DOB, Social Security Number)
  - Account Information (Username and password)
  - Contact Information
  - Communication Preferences
  - Challenge Questions
- Users will continue to set up multi-factor authentication
- Identity match with the Social Security Administration (SSA) will be completed when SSN is provided

# FSA ID - What is changing

- All contributors must have an FSA ID to access the FAFSA form online
- Identity match required for each contributor to verify FSA ID
- A verified email address will be required to establish an account (not a mobile number)
- Users (parents) can apply without entering an SSN
- Users without a SSN will complete a knowledge-based identity verification process

# VERIFICATION FOR NON-SSN HOLDERS

- Identity match required for each contributor to verify FSA ID
- Conducted on students who are from the Freely Associated States and have a pseudo-SSN
- The student's spouse, parent, or other parent are sent through the knowledge-based ID verification process when they do not have an SSN

# FSA ID - Real-time identity verification

- Beginning in August, 2025 all users who create a StudentAid.gov account with a Social Security number (SSN) will have their accounts verified immediately, instead of the current one-to-three day waiting period
- This will allow for the immediate FAFSA completion and ingestion of tax information from the IRS
- Users who do not have a SSN will continue to follow identity validation processes

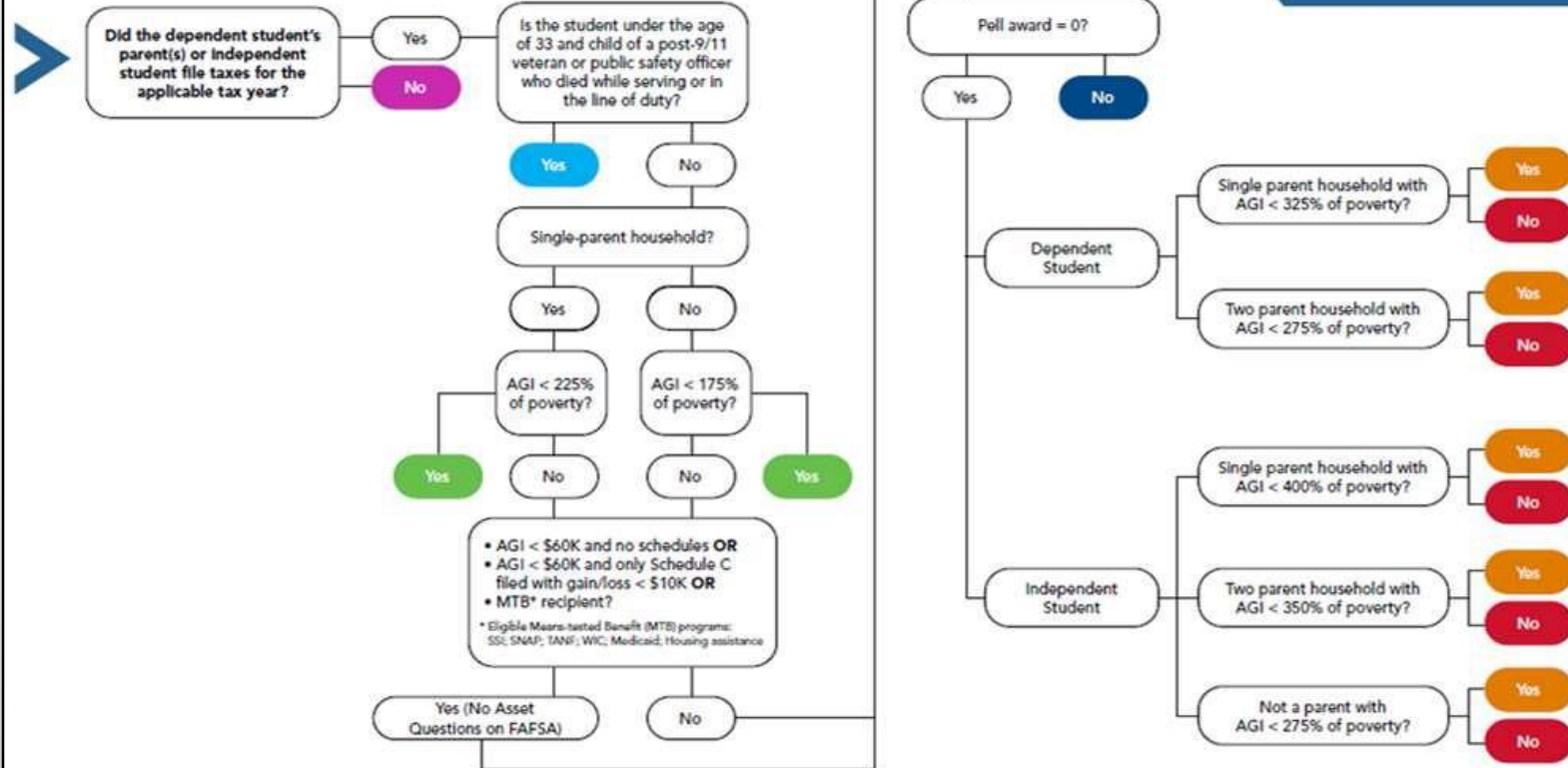
# What's coming, maybe.....

- FAFSA Renewal Application is coming
- Saving/Transferring Parental data for multiple kids coming soon
- SEOG??????
- Federal Work Study????
- Full time = 15 Credits



# FEDERAL METHODOLOGY STUDENT AID ELIGIBILITY DETERMINATION EFFECTIVE 2024-25 FAFSA

This tool is intended to help FAAs visualize how eligibility for Pell grants and other aid will be determined under the provisions of the 2021 Consolidated Appropriations Act. This is not a representation of the applicant experience or actual FAFSA questions.



**Maximum Pell:**  
Auto -1,500 SAI - Other aid types based on SAI. No Asset Questions on FAFSA.

**Maximum Pell:**  
Auto 0 SAI - Other aid types based on SAI. No asset questions on FAFSA.

**Maximum Pell:**  
Other aid types based on SAI.

**Pell Amount Stays at Calculated Amount:**  
Other aid types based on SAI.

**Minimum Pell:**  
Other aid types based on SAI.

**No Pell:**  
Other aid types based on SAI.

# financialaidtoolkit.ed.gov





# FAFSA.GOV

FederalStudentAid

AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA ▾

Loans & Grants ▾

Repayment ▾

Loan Forgiveness ▾

🔍

🔔

👤

Raya ▾

2026–27 FAFSA® Form Now Available!

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start a 2026–27 FAFSA® Form

Start New Form

Edit a 2026–27 FAFSA® Form

Edit Existing Forms

Accept an Invitation for a 2026–27 FAFSA® Form

Accept an Invitation

Need the 2025–26 FAFSA Form?

Start New Form

Edit Existing Forms or Accept an Invitation

# Dependent Student State of Legal Residence

**FAFSA**<sup>®</sup> FORM 2026–27  Student Alex Tran  Save | FAFSA Menu 

## Student State of Residence

**State**

*Usually, this is the state where the student lives while not attending school.*

Iowa (IA) 

---

**Date the Student Became a Resident of Iowa (IA)**

*If the student was born in Iowa (IA) and has not moved out of state since, enter their date of birth. Otherwise, enter the date the student moved to Iowa (IA).*

Month

01

Year

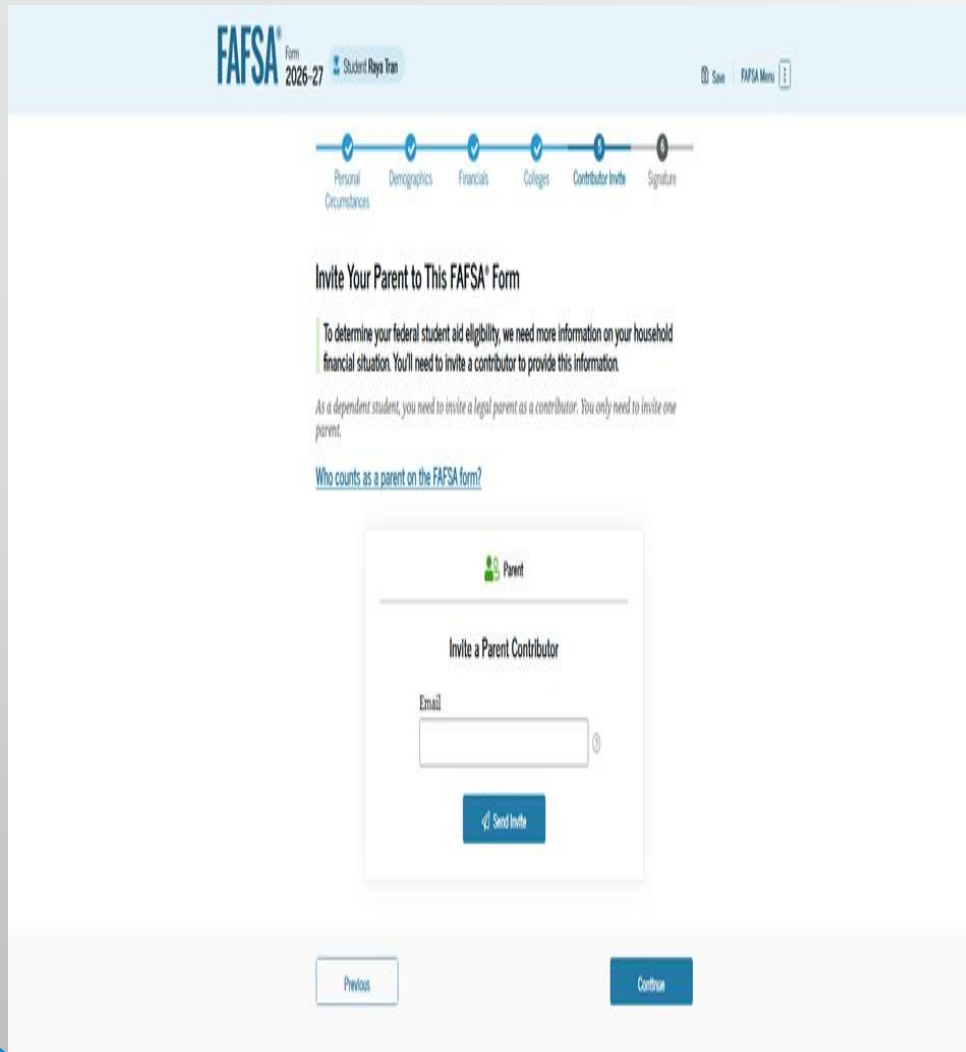
2006



Previous

Continue

# Student Invites Parent to FAFSA Form



FAFSA<sup>®</sup> FORM 2026-27 Student Raja Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

### Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

[Who counts as a parent on the FAFSA form?](#)

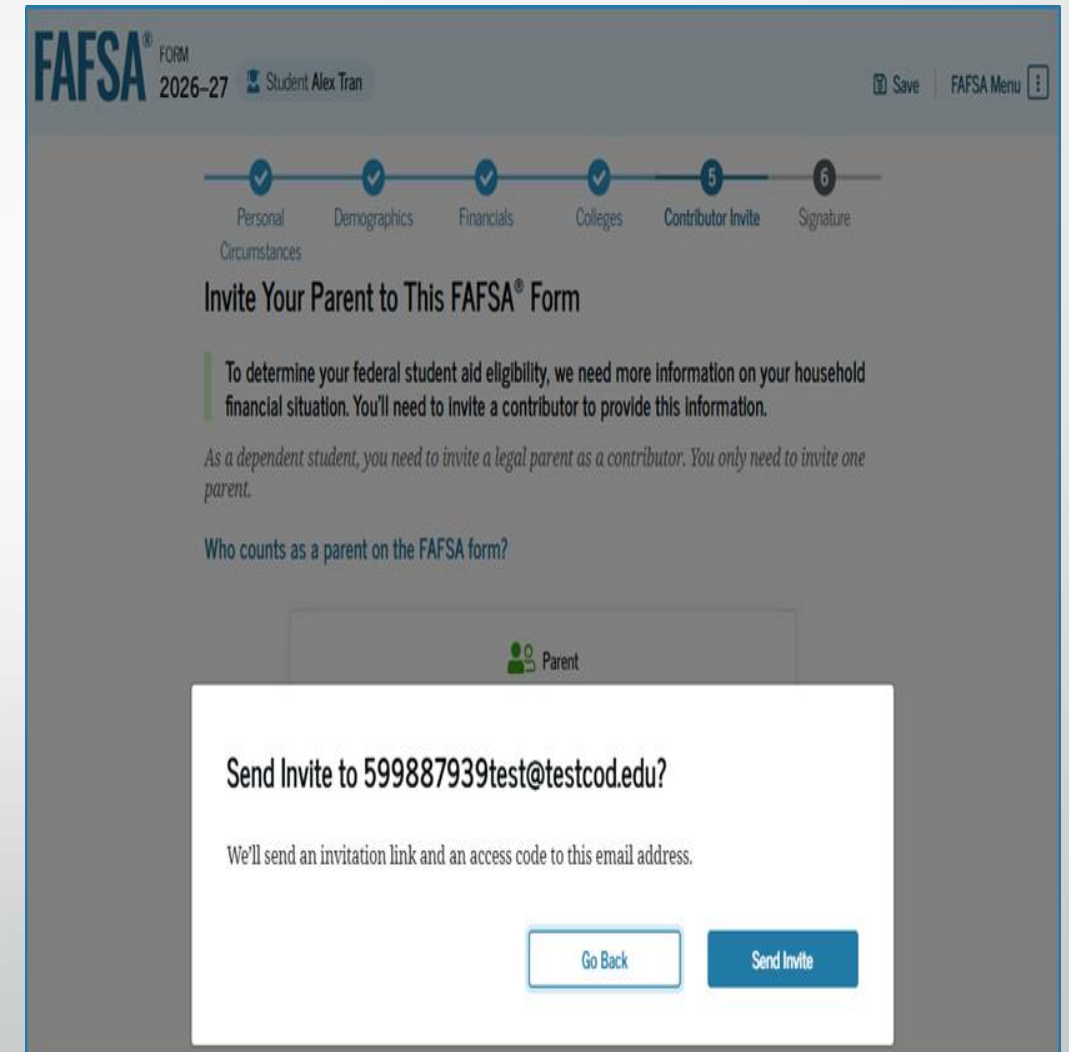
Parent

Invite a Parent Contributor

Email

Send Invite

Previous Continue



FAFSA<sup>®</sup> FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

### Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

[Who counts as a parent on the FAFSA form?](#)

Parent

Send Invite to 599887939test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back Send Invite

# Student Invites Parent to FAFSA Form

**FAFSA**<sup>®</sup> FORM 2026–27 Student Alex Tran Save FAFSA Menu

✓ Personal Circumstances

✓ Demographics

✓ Financials

✓ Colleges

**5 Contributor Invite**

6 Signature

## Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

*They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the “My Activity” page.*

 Parent

599887939test@testcod.edu

 Invite Sent

Other Ways to Send the Invite ^

Copy and Send the Invite Link ⓘ

www.fafsa.gov/invite/7NDNUKA  Copy Link

You can also have them go to [www.fafsa.gov/invite](http://www.fafsa.gov/invite) and enter code:  
**7NDNUKA**

Cancel Invite

# Parent's Invite Email

Alcina,

Raya T. started their Free Application for Federal Student Aid (FAFSA) and added you as a contributor. Raya won't be eligible for federal student aid without your input.

Login or create an account on StudentAid.gov:

Accept Invitation

Provide this code when prompted:

**7BR4U7T**

## **i** Why You Were Invited

We need some information from you to determine what aid Raya is eligible for. Being a contributor doesn't mean you are financially responsible for Raya's education costs.

The FAFSA form is used to determine a student's eligibility for financial aid including:

- Federal Pell Grants
- federal student loans
- state financial aid
- school financial aid

# Parent Accepts Student Invite

[← FAFSA Homepage](#)

## Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

Submit

**Need to accept an invitation for a different year?**

Go to ["My Activity"](#) to find any existing invitations for a previous year's FAFSA form.

**Don't have an invitation code?**

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

# Dependent Student: Other Parent Information

**FAFSA**<sup>®</sup> FORM 2026–27  Parent of Alex Tran  Save | FAFSA Menu 

✓

2

3

DemographicsFinancialsSignature

## Parent Spouse Information

Based on your responses, we need to know your spouse's date of birth.

*We need to know their age to determine the student's eligibility for federal student aid.*

Month

Day

Year

05

04

1982

Previous

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# Annual FAFSA 101 Workshop

- Friday, September 26, 2025, @ 10:00 a.m. - 12:00 p.m.
- Screen-by-Screen Explanation of the FAFSA Process
- Focused on supporting students/parents to complete FAFSA
- Open to all high school/college access professionals
- Registration is available now at:

[www.collegeiswithinreachhawaii.com](http://www.collegeiswithinreachhawaii.com)

# Financial Aid Nights

- August 20th to October 1st
- Every Wednesday Evening: 6:00 p.m. - 7:30 p.m.
- Free Virtual, Online Zoom Workshops for students/parents
- Outlines the Financial Aid Process & FAFSA process
- Easy registration & access through:

[www.collegeiswithinreachhawaii.com](http://www.collegeiswithinreachhawaii.com)

# FAFSA Completion

- November 05 to December 17
- Every Wednesday Evening: 6:00 p.m. - 7:30 p.m.
- Free Virtual, Online Zoom Workshops for students/parents
- Screen by Screen Completion and Help Room
- Easy registration & access through:

[www.collegeiswithinreachhawaii.com](http://www.collegeiswithinreachhawaii.com)

# Scholarship Webinars

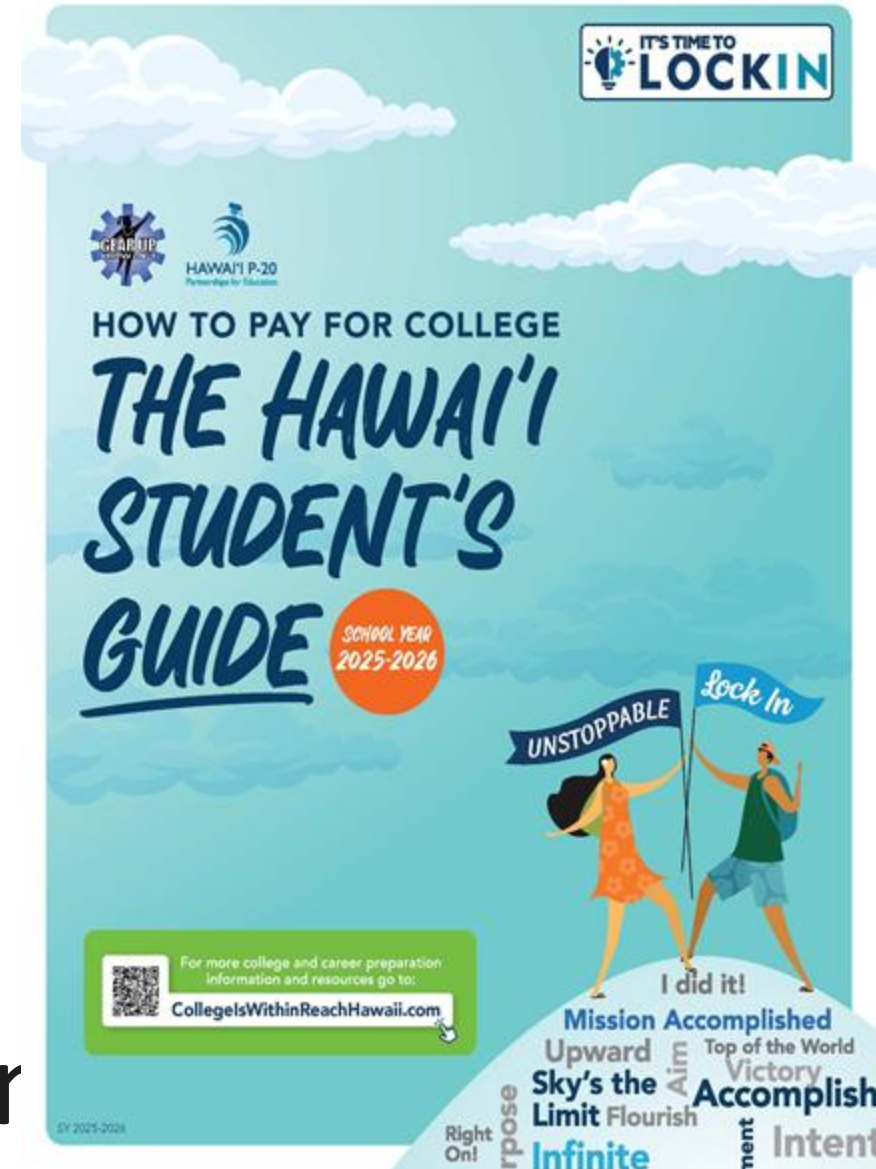
- Two (2) Webinars - November 6 & November 20
- Thursdays @ 6:00 p.m. - 7:30 p.m.
- Free Virtual, Online Zoom Webinar for students/parents
- Outlines the Scholarship Process & Sources of Scholarship \$\$
- Easy registration & access through:

[www.collegeiswithinreachhawaii.com](http://www.collegeiswithinreachhawaii.com)

# FAFSA Communications & Resources

- FAFSA Postcard Mailout
- Promotional Flyers - Financial Aid Nights
- Promotional Flyers - FAFSA Completion Nights
- Promotional Flyers - Scholarship Webinars
- How to Pay for College Booklet
- Road Map to College Guide - Class of 2026 edition
- FSA ID Information Cheat Sheet
- Social/digital media promotion
- Posters mailed directly
- Resources available in “Counselor Section,” of

collegeiswithinreachhawaii.com



Peace.....Out!!!





For Questions/Support:

[FAFSA@hawaii.edu](mailto:FAFSA@hawaii.edu)



HAWAI'I P-20

Partnerships for Education

*Spark. Transform. Excel.*

# Frank Green



- UH West Oahu Financial Aid Outreach
- The Greatest Financial Aid Mind of our Generation
  - The Godfather of Financial Aid



**HAWAII P-20**  
Partnerships for Education  
*Spark. Transform. Excel.*

# DJ Gusty Gus

aka Gus Cobb-Adams

- College Application & Transition Specialist for Hawaii P-20
- Supporting College Advising/Admissions/Financial Aid
- ACAC - Hawaii State Coordinator
- Living Proof that they give College Degrees to Monkeys
- Hot College DJ & Speaker



# 2026-27 Delivery System



# Cash for College FAFSA Challenge

- Seeking input from High School College Counselors for 2025-2026 Challenge
  - Contact Gus or Frank to share thoughts
- High schools must opt-in to participate
- Official announcement coming in November
- First Cash for College report will be out the first week of November