

WELCOME TO SCHOLARSHIP NIGHT!

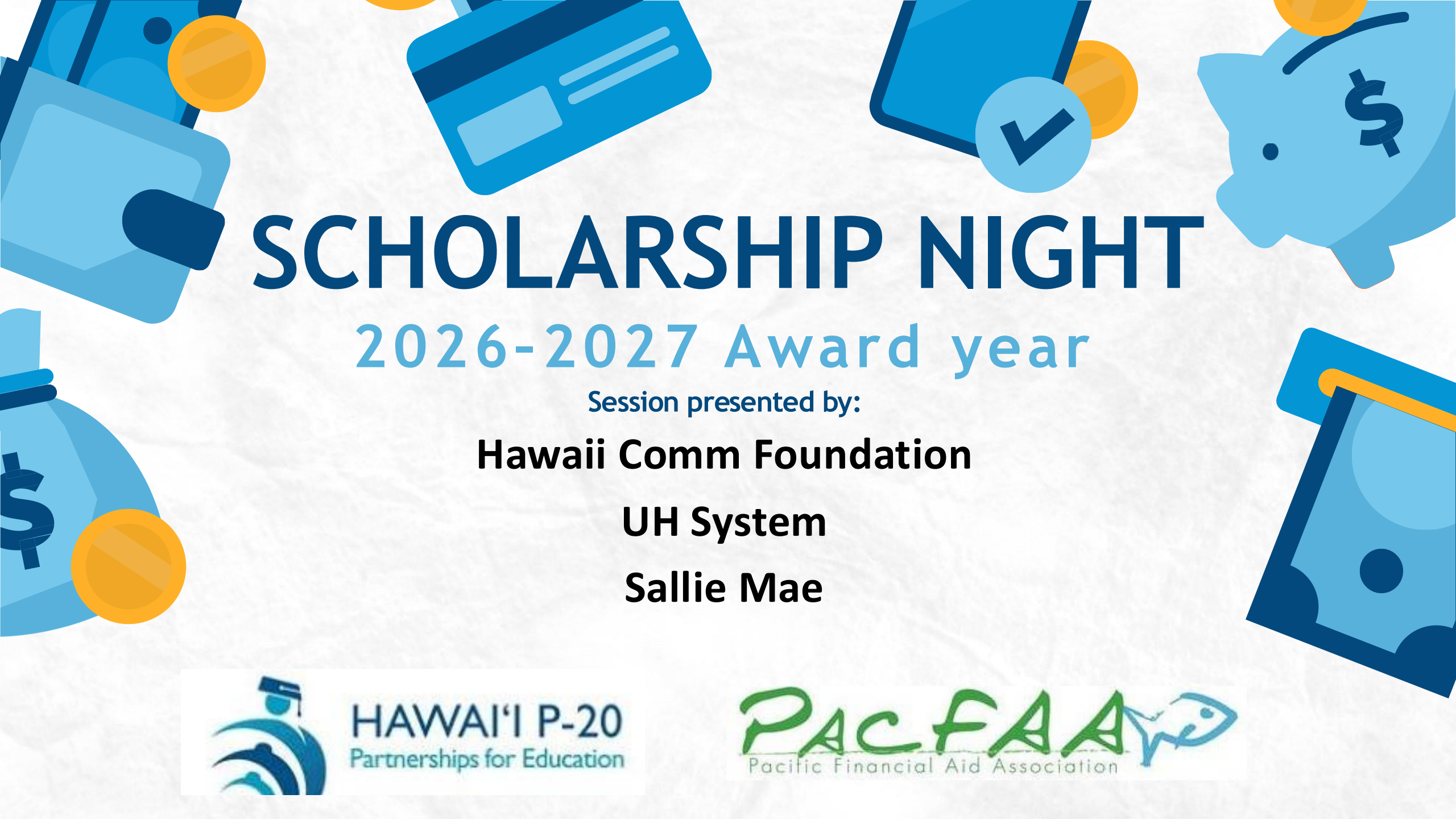
THANK YOU FOR ATTENDING!

Please allow us a few minutes to get everyone checked in.
We will begin the presentation shortly.



HAWAI'I P-20
Partnerships for Education





SCHOLARSHIP NIGHT

2026-2027 Award year

Session presented by:

Hawaii Comm Foundation

UH System

Sallie Mae



HAWAI'I P-20
Partnerships for Education





Housekeeping

- Session is being recorded and will be posted:
www.collegeiswithinreachhawaii.com

Your cameras, microphones and the chat have been

- turned off. Please post your questions in the Q&A during the session

Questions with Personal/Sensitive Student

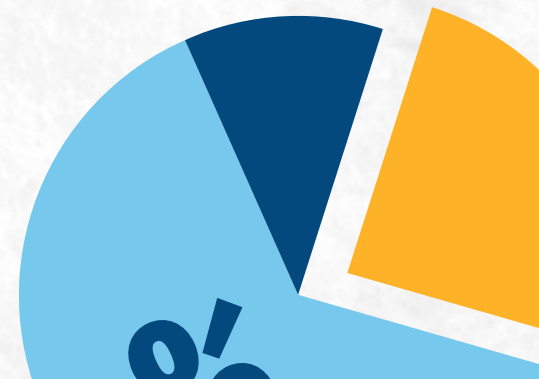
- information may be sent to FAFSA@hawaii.edu





ELISE SANDERS

Sallie Mae



How to find free money for college with scholarships

Elise Sanders, Director Relationship Management

Today's agenda

What you will learn today

- ✓ How scholarships can help you pay for school
- ✓ Scholarship resources
- ✓ Importance and ease of scholarship search engines
- ✓ How to create a winning scholarship essay
- ✓ Tips on applying for scholarships



How scholarships can help you pay for school



Making a plan to pay for school

1 Start with money you won't have to pay back—apply for scholarships

2 Apply for federal and state aid—complete the FAFSA®

3 If you still need money for school, consider a responsible private student loan

What's the average cost of college?

2-year public college

\$21,230

4-year public college/university (in-state)

\$30,990

4-year private college/university

\$65,470

4-year public college/university (Out-of-State)

\$50,920

The FAFSA® is the key to financial aid

The Free Application for Federal Student Aid, or FAFSA, is used to determine eligibility for all federal student financial aid, as well as most state and college aid.

- ✓ The FAFSA application is available *no later than October 1st* each year.
 - The AY 2025-26 FAFSA® will use your family's 2023 tax return.
 - The AY 2026-27 FAFSA® will use your family's 2024 tax return.
- ✓ Some financial aid is awarded on a first-come, first-served basis – so apply as soon as you can.
 - ***Deadlines vary by state***

FAFSA®Guide
by **sallie™**

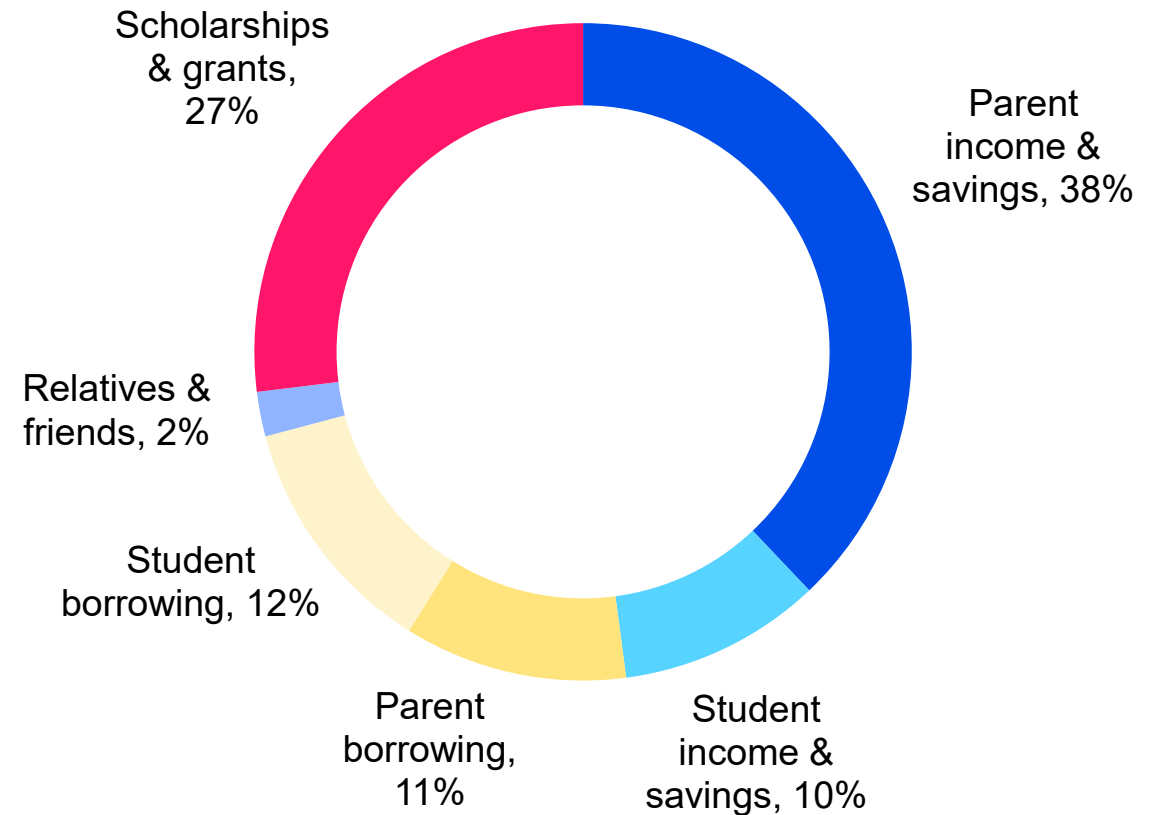
Need FAFSA® help? Our guide walks you through the FAFSA® to help you complete every section correctly – so you can score the MOST financial aid you can for college!

sallie.com/fafsaguide

Families' out-of-pocket contributions covered about half of college costs

- Families' out-of-pocket contributions covered 48% of spending
- Scholarships and grants covered 27%
- Borrowed funds covered 23%
- Relatives and friends helped with 2%

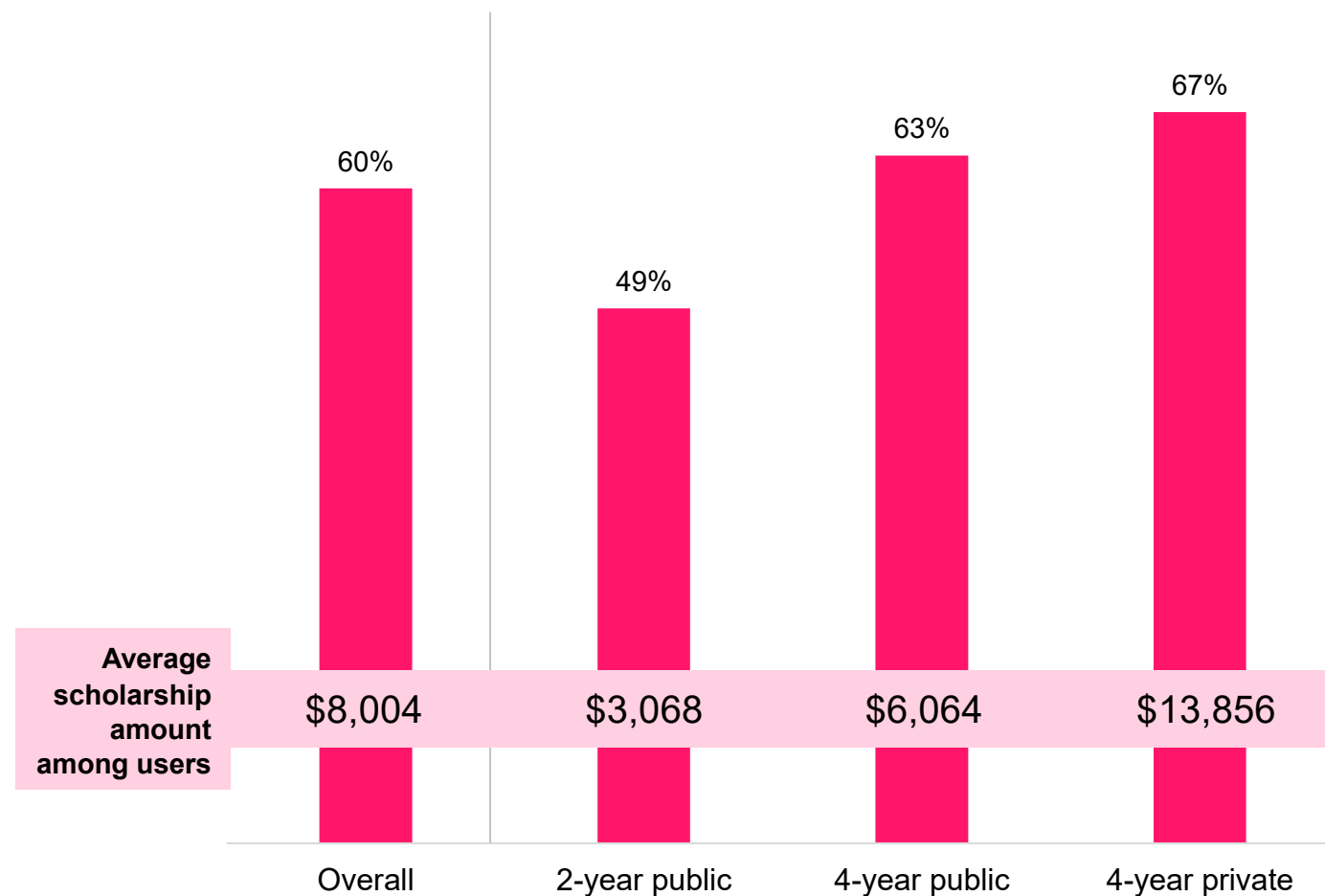
Funding source share



6 in 10 families used scholarships to help pay for school

- 4-year private schools offer more scholarships dollars to more students compared to other school types
- Scholarships cover a significant portion of reported college spending
 - 10% of costs at 2-year public schools
 - 13% of costs at 4-year public schools
 - 21% of costs at 4-year private schools

% using scholarships and average amounts, by school type



Scholarships help make college happen

86%

of families say earning a scholarship is something to be proud of

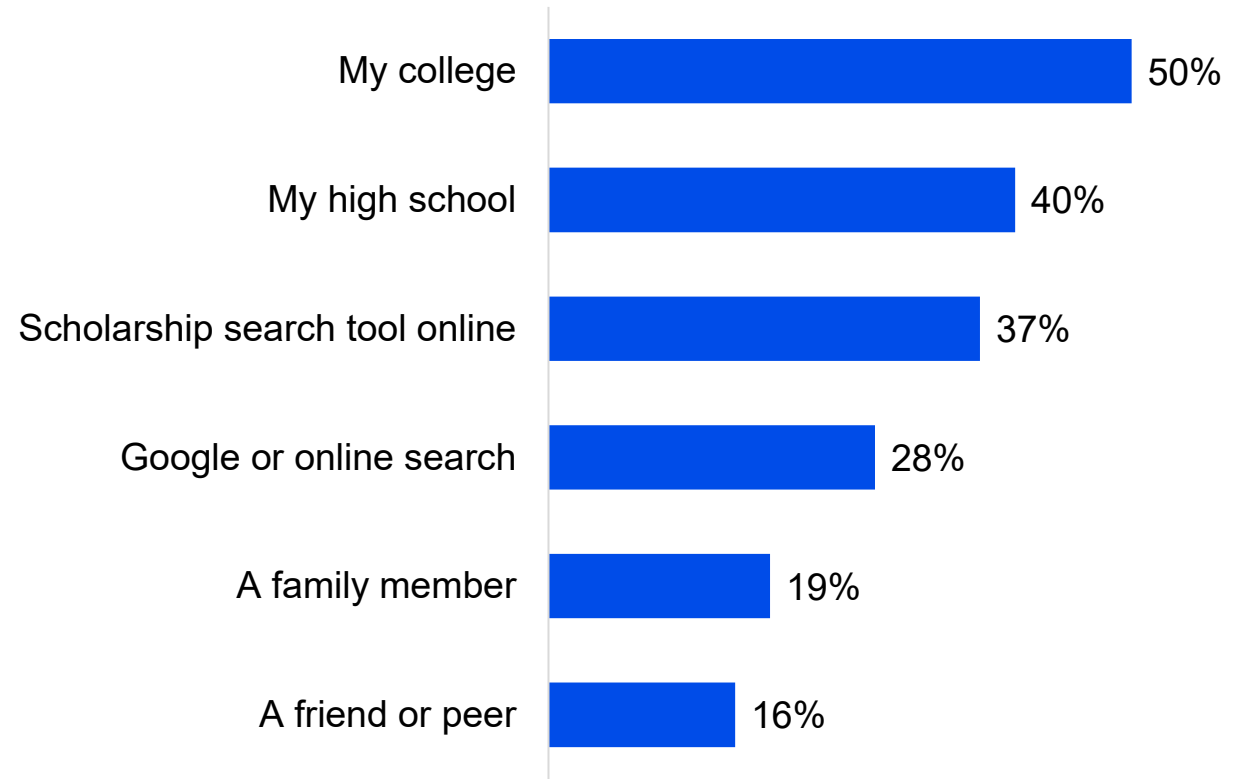
75%

of recipients agree scholarships made college possible



Schools play a key role in building scholarship awareness

Sources of info about scholarships



5

average scholarship applications per student

Most students who did not use scholarships didn't apply

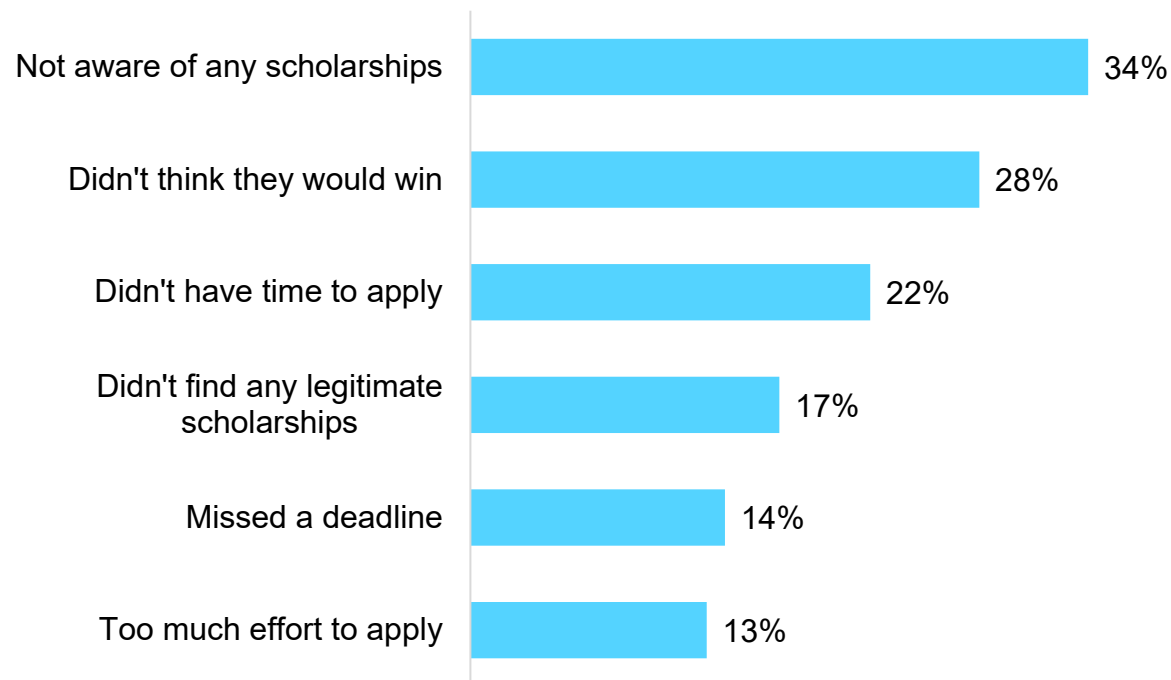
- Lack of awareness, perceived effort to apply, and low chances of winning stand in the way of more families applying for scholarships

70%

of families who did not use scholarships didn't even apply

Reasons for not applying for scholarships

(among those who did not apply)



Scholarship misconceptions persist

46%

say scholarships are just for
students with exceptional
skills or abilities

36%

say students can only apply
before their freshmen year

32%

say it's not worth applying if
parents make 'too much'
money

Scholarship resources



Scholarships – the what, when, and how



What are they?

- ✓ Free money that does not have to be paid back!

When do I apply?

- ✓ Start in your junior and senior year of high school (typically) and continue throughout college.
- ✓ Be aware of individual scholarship deadlines!

How do I apply?

- ✓ Scholarships tend to have their own, individual online or paper applications.
- ✓ Requirements and deadlines will vary based on scholarship.

Types of scholarships



Scholarships are typically merit-based and awarded for a variety of reasons including:

- ✓ Academic achievement
- ✓ Financial need
- ✓ Community involvement
- ✓ Organizational membership
- ✓ Sports
- ✓ Talent or skill
- ✓ Leadership or school activities
- ✓ Ethnicity
- ✓ Religious affiliation
- ✓ Parent affiliation with work, club, or activity

Scholarships do not require repayment and are typically awarded on an annual basis

Scholarship resources

There are many resources for scholarships:

- ✓ Local or community-based scholarships
- ✓ Federal and state agencies
- ✓ College-specific scholarships offered by the colleges your students are interested in attending
- ✓ Religious organizations
- ✓ Employers
- ✓ Libraries
- ✓ Private organizations or major companies
- ✓ Online search engines that aggregate scholarship offerings and allow users to be matched to scholarships based on a personal profile



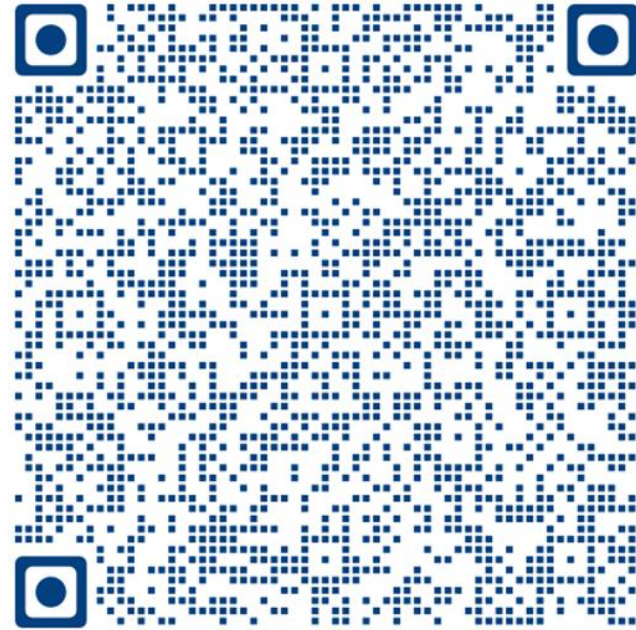
Importance and ease of scholarship search engines



YOU
DESERVE
all
THE FREE \$\$\$



schollySM
Scholarships by **sallie**



sallie.com/scholly

What to look for in a scholarship search engine

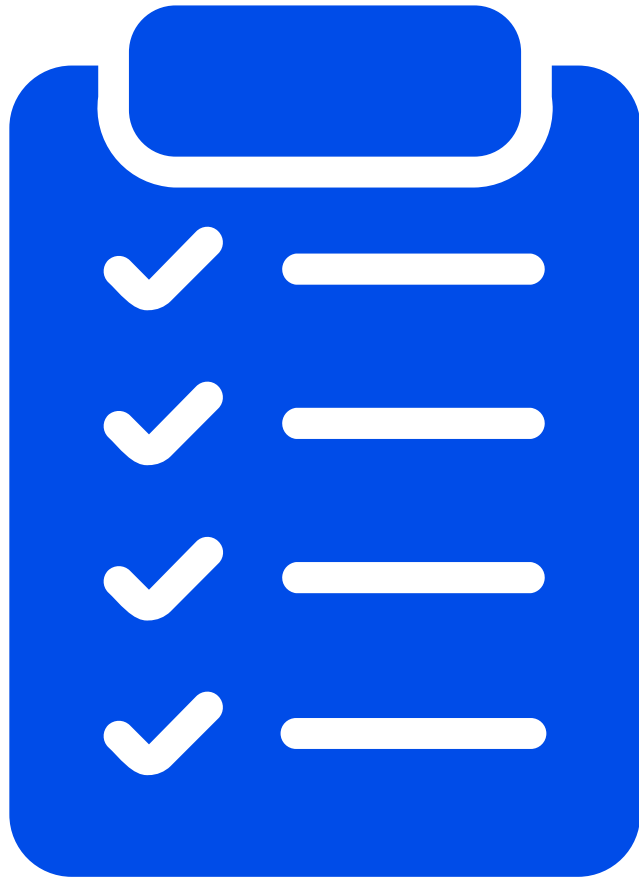
- ✓ FREE searches
- ✓ Continually validate scholarships
- ✓ Calendar listing scholarships by deadline
- ✓ Filtering capabilities
- ✓ Rating of scholarships
- ✓ Adjustable settings



Creating a winning scholarship essay



Tips for successful scholarship applications



- Pull together everything you need for the application
- You may need a recommendation letter or letters
- When writing a scholarship essay, follow the prompt, answer the question completely, and write from your experience.
- Highlight your strengths and achievements
- Talk about your financial need and what you would use the scholarship money for
- Have an interview? Dress to impress in a professional outfit and do your research on the scholarship. Remember to send a thank-you note afterwards
- Keep track of all the scholarship deadlines
- Be sure to apply for scholarships year after year, all through college

The “Do’s” of scholarship essays

-  Include meaningful advice or wisdom you’ve received in life.
 - This shows you’re willing to listen and apply it to your life
 - It also demonstrates growth – college is about continued learning, application, and taking that next step in your career.
-  Describe specifically how the scholarship will change your life.
 - How does this fit into your short-term and long-term goals?
 - Will it allow you to eliminate/limit the need for a part-time job so you can focus on your studies and/or volunteering?
 - Will it allow you to limit/eliminate student loan borrowing, allowing you more quickly focus on your career post-graduation?
-  Stick to the basics: write an introduction and hook, 1-3 body paragraphs, and a conclusion. Use size 12 Times New Roman font and double-space your work.
 - Make sure it’s easy to read and follow – *Fun scripts look great but aren’t practical.*

The “Don’ts” of scholarship essays



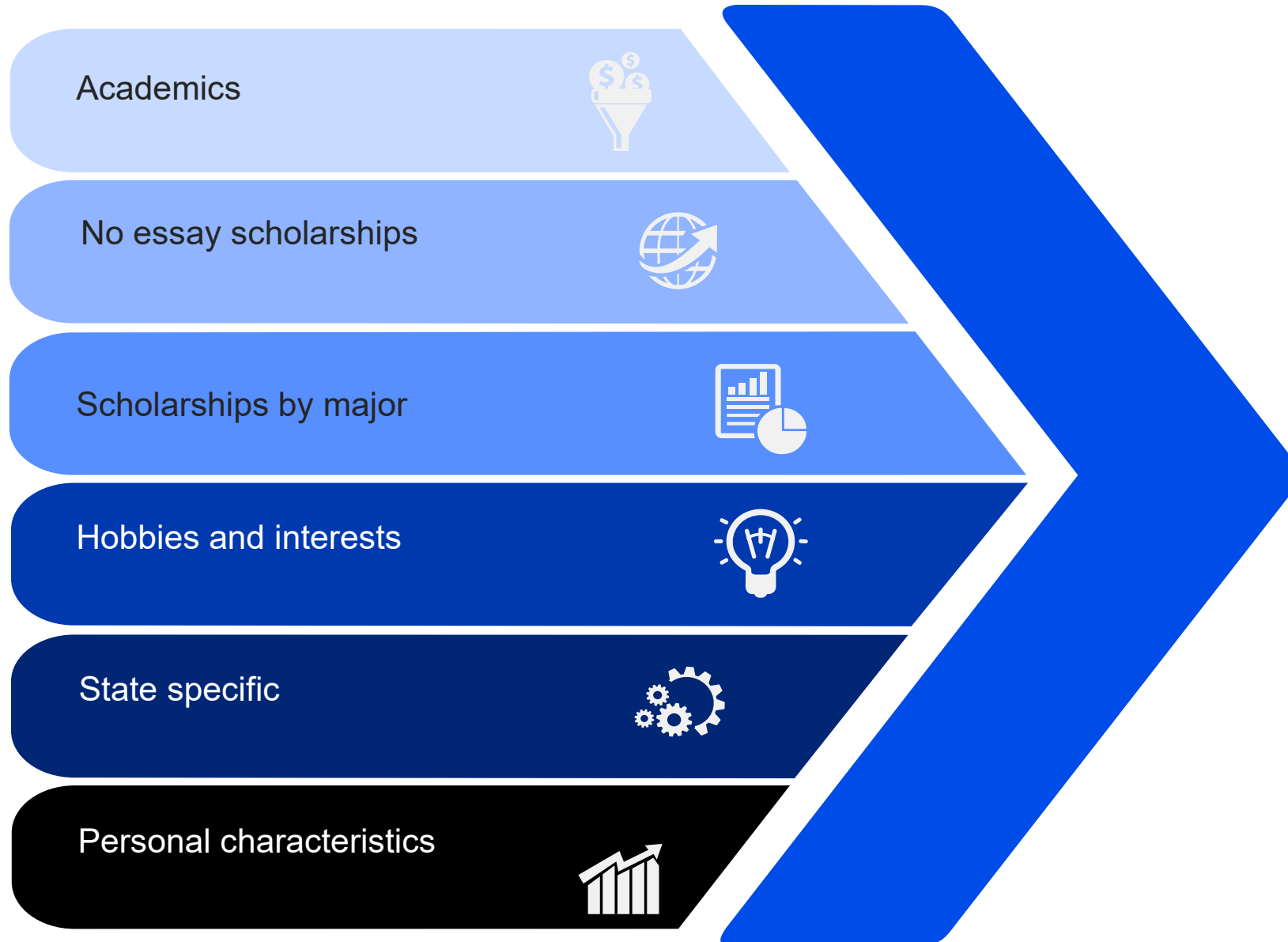
- ⊗ Use overused, famous quotes.
 - It feels very cookie cutter and a lack of personal meaning.
- ⊗ Use grandiose ways to describe the scholarship.
 - “It would mean the world to me...”
 - Scholarships are great, but they shouldn’t be a defining moment – it’s a tool/resources to be used for your end goal.
- ⊗ Follow an abstract format with a confusing order and flow.

A good scholarship essay....

- ✓ Is original and honest
- ✓ States clearly why you deserve to win
- ✓ Avoids unnecessary information
- ✓ Is inspirational and positive in tone



Types of scholarships

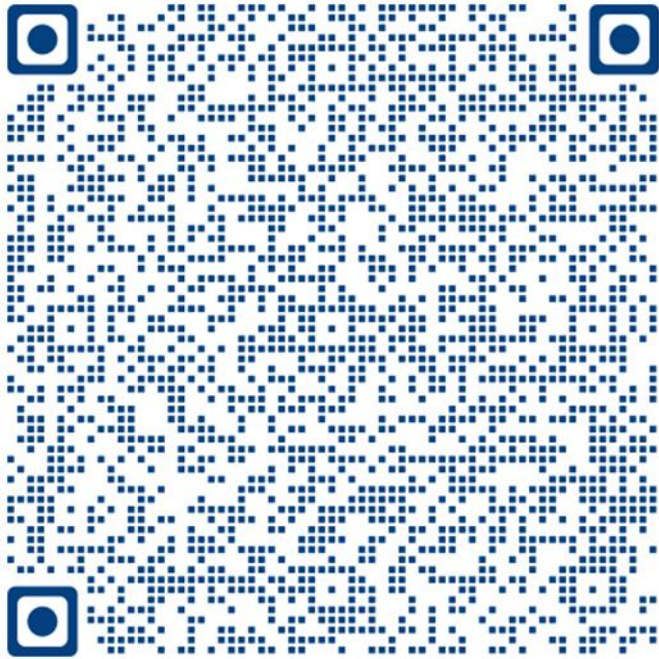


Final Takeaways

There are numerous different types of scholarships to apply for, ensuring there is something out there for what makes you unique!

Want more tips?

Visit us online for more tips on writing your scholarship essay



[salliemae.com.scholarships/essays](https://salliemae.com/scholarships/essays)

Watch this episode of .edYou for Scholarship Search tips





Summary of tips to apply to scholarships



Scholarship application success

Winning scholarships isn't an accident – it happens by having and executing a plan

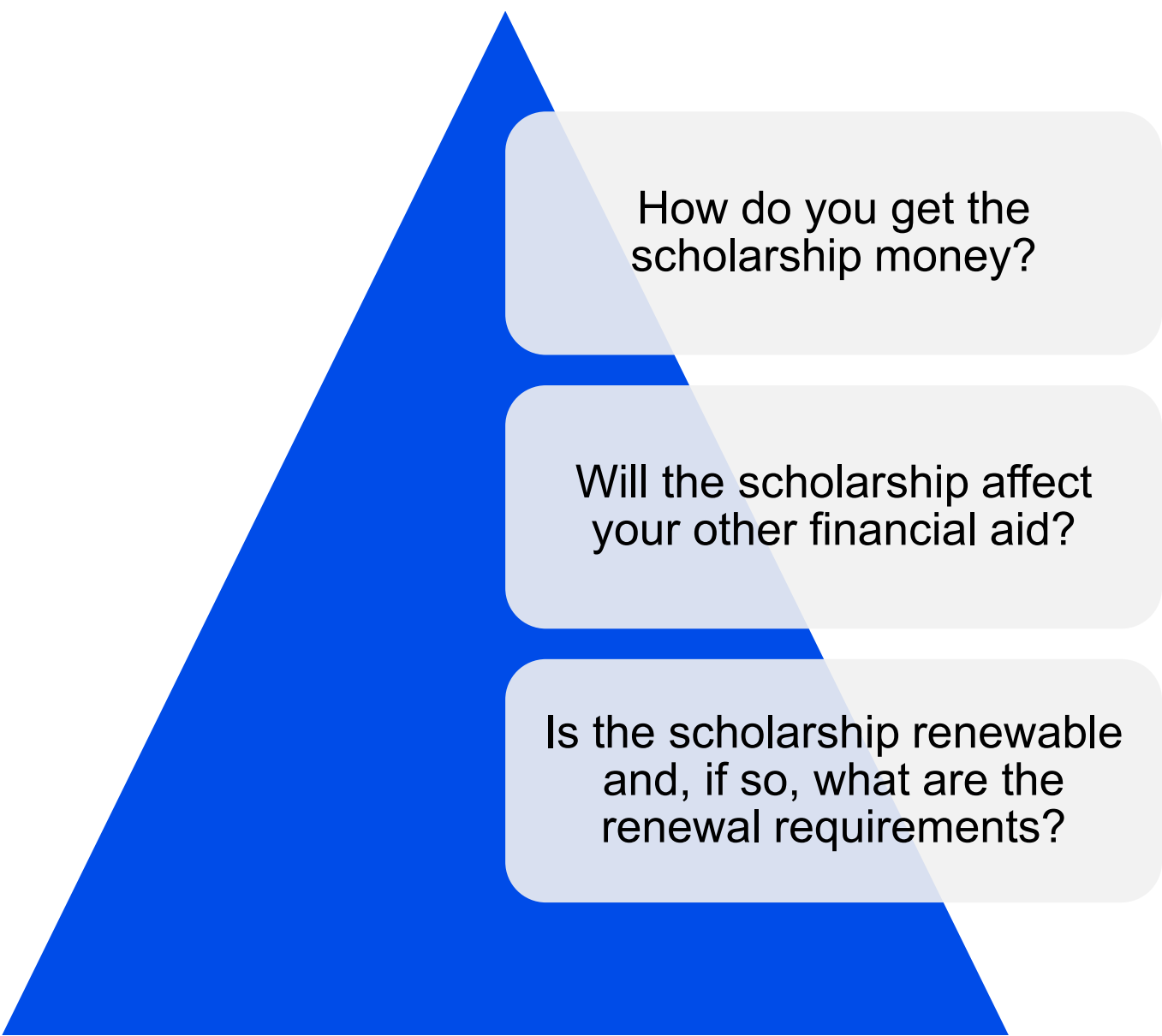


Remember to...

- ✓ Meet deadlines
- ✓ List important accomplishments first
- ✓ Showcase your honors and awards
- ✓ Don't rule out smaller scholarships
- ✓ Start applying early

You've won a scholarship – now what?

Key questions to ask to ensure you get your funds, expectations meet reality, and if there is an opportunity for renewal.

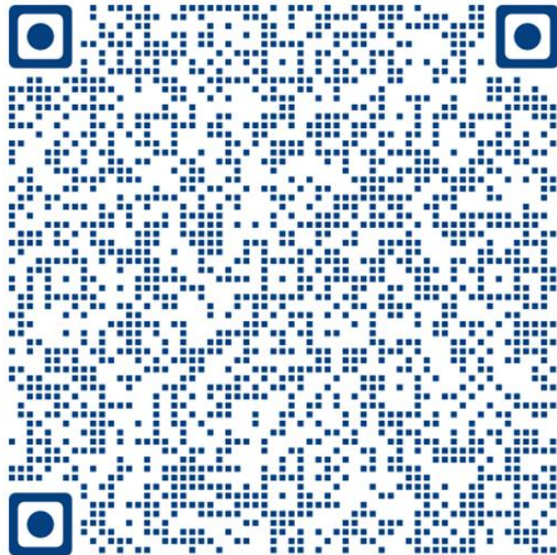


How do you get the scholarship money?

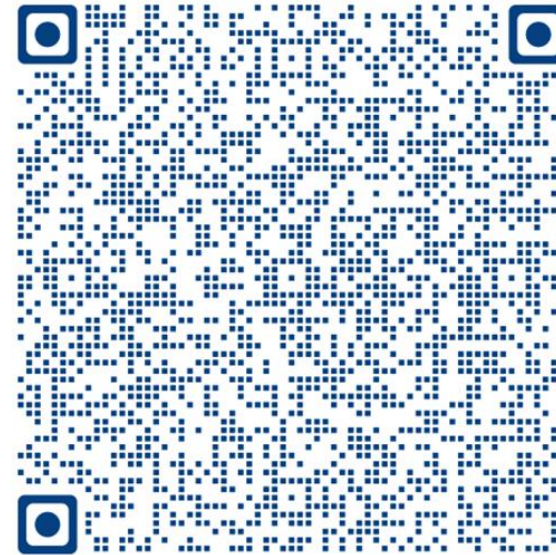
Will the scholarship affect your other financial aid?

Is the scholarship renewable and, if so, what are the renewal requirements?

Ready for more great scholarship information?



sallie.com/scholly



sallie.com/fafsaguide

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

The information contained in this presentation is not comprehensive, is subject to constant change, and therefore should serve only as general, background information for further investigation and study related to the subject matter and the specific factual circumstances being considered or evaluated. Nothing in this presentation constitutes or is designed to constitute legal or financial advice.

Sallie Mae does not provide, and these materials are not meant to convey, financial, tax, or legal advice. Consult your own financial advisor, tax advisor, or attorney about your specific circumstances.

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FAFSA is a registered service mark of U.S. Department of Education, Federal Student Aid.

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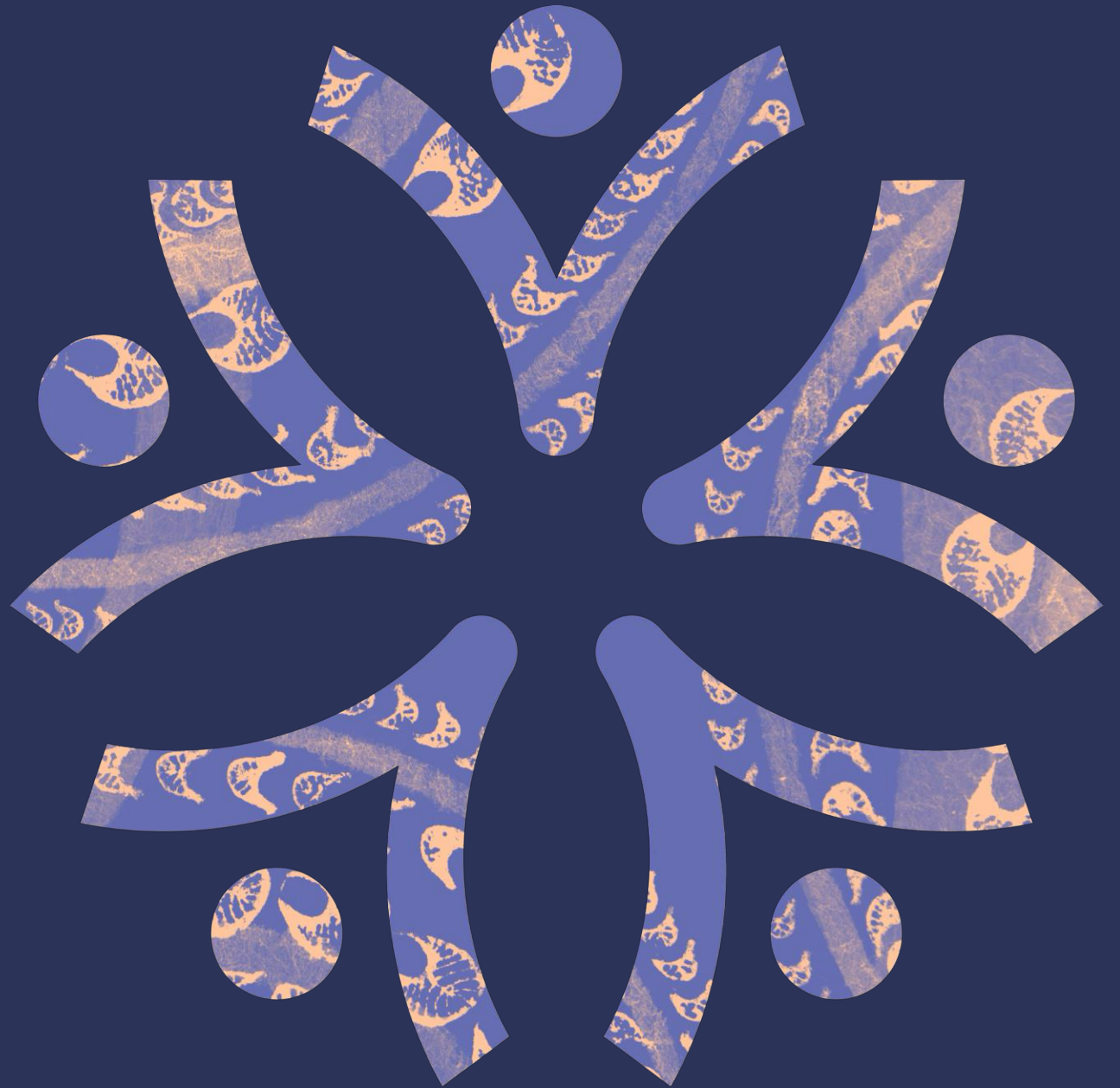
Hawaii Community Foundation

Hawai'i
Community
Foundation

2026 – 2027 HCF Common Scholarship Application

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

EDUCATION TEAM





Agenda



Scholarship
Program Overview

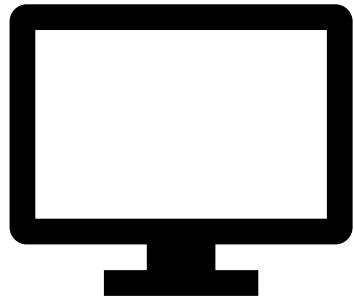


Helpful Tips

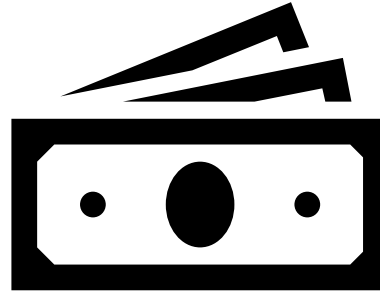




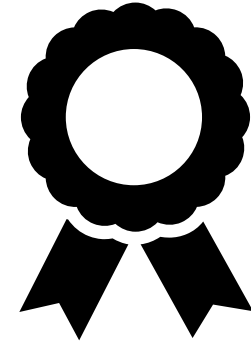
Why Apply for HCF's Scholarships?



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



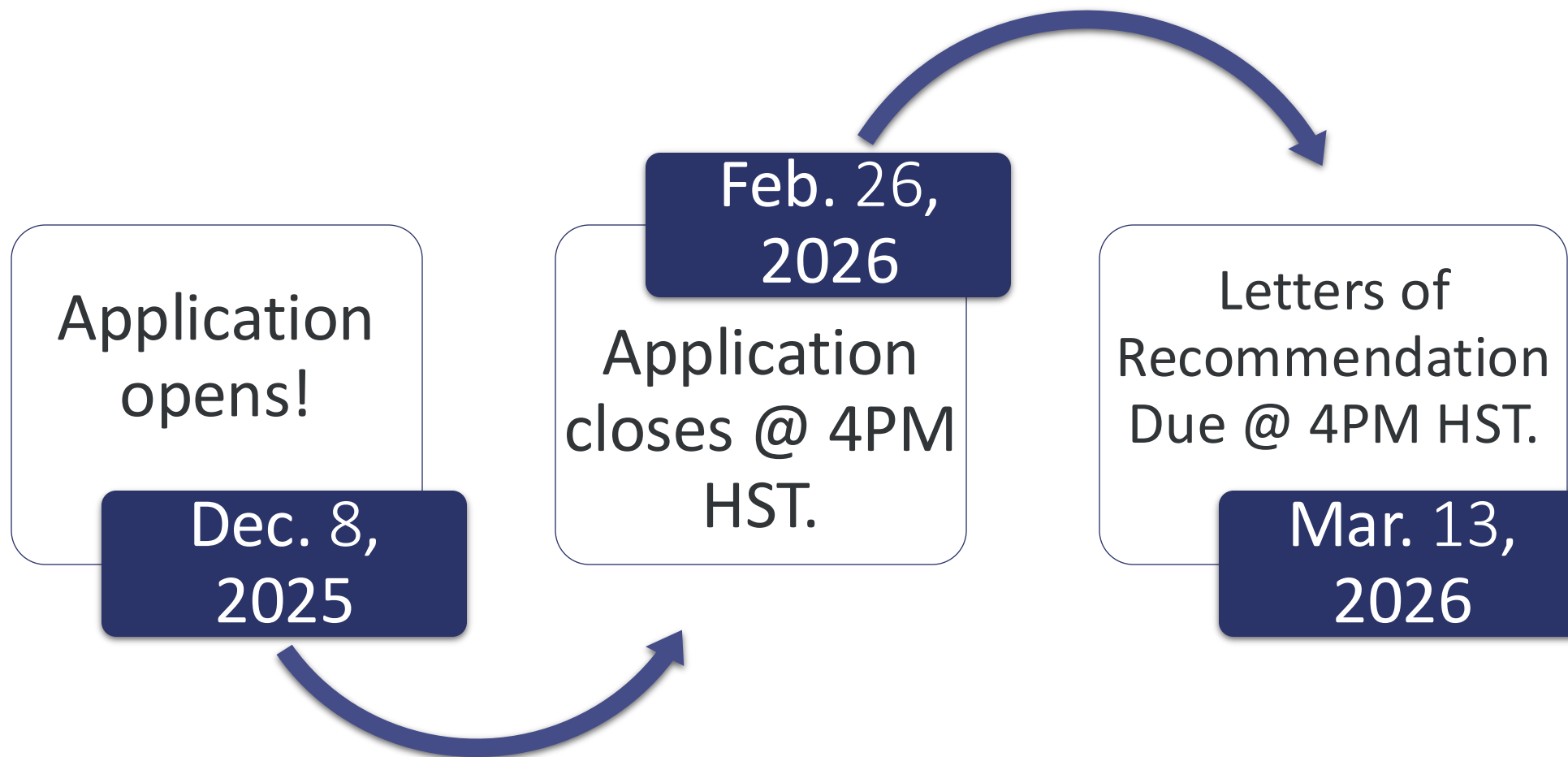
**Over 300
Scholarship Funds**



**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.

**Hawai'i
Community
Foundation**

[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

[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

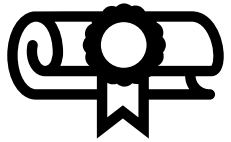
FAFSA opens 10/1/2025

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:
 - Federal student aid estimator
 - Wrong year
 - No name or name does not match application
 - 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)



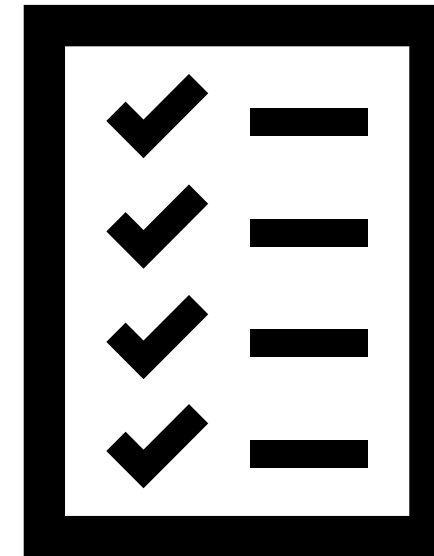
Optional Documents & Questions

Examples of Optional Documents:

- Letters of Recommendation (students can request up to 3)
- Kamehameha Schools Hoʻoulu Verification Services Letter (Not applicable to all)
- 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)	
	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**





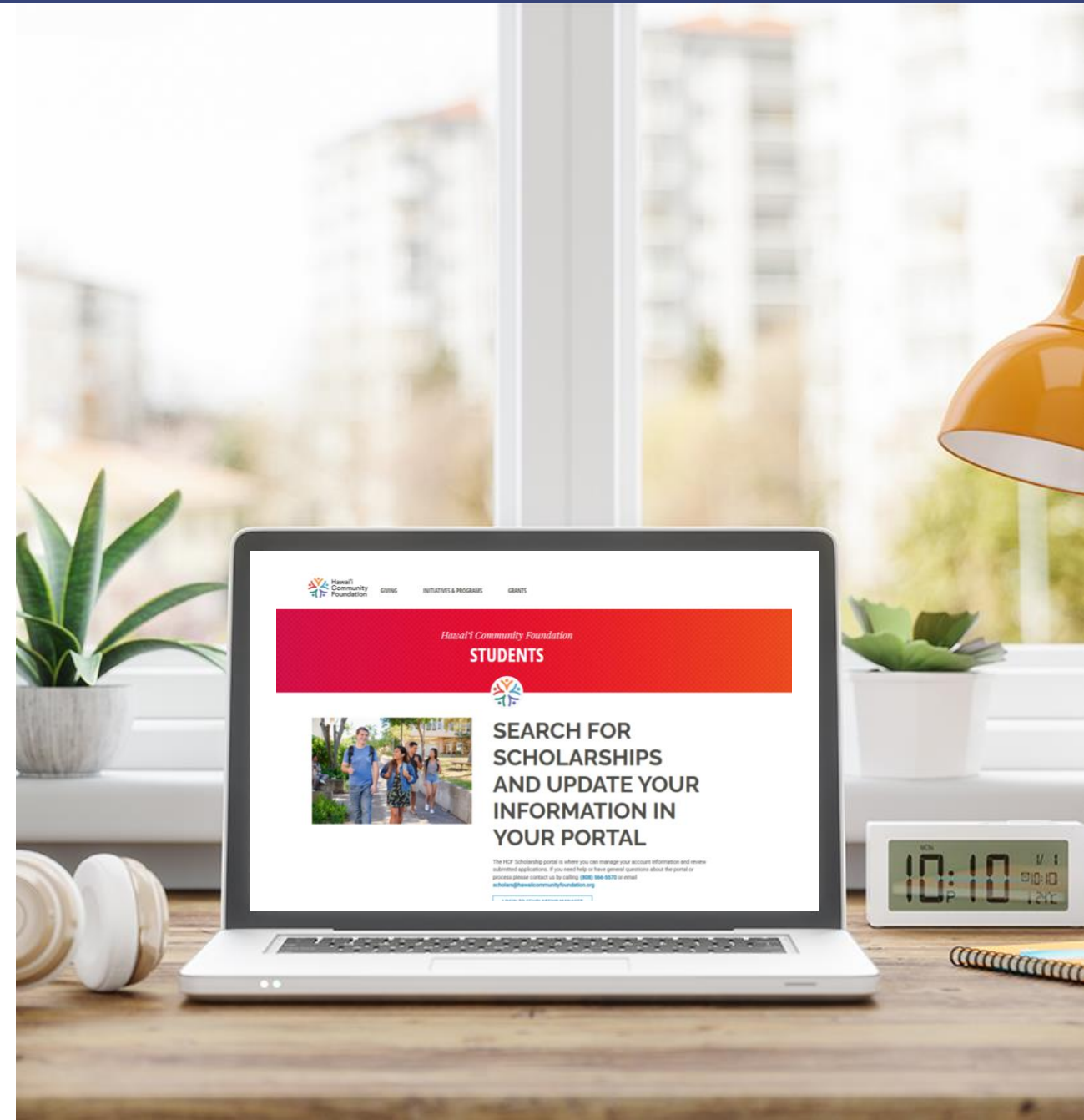
Helpful Tips





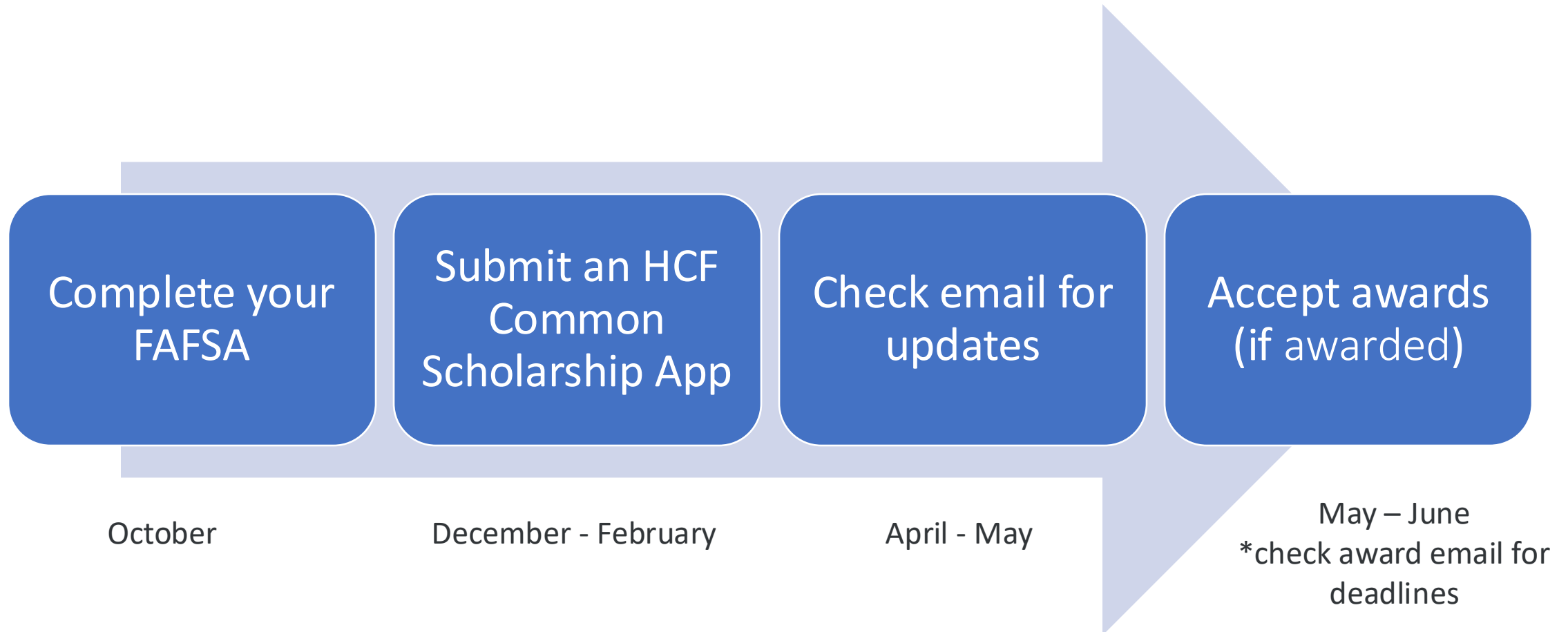
Our Best Advice

- Make sure your transcript and FSS 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](#)

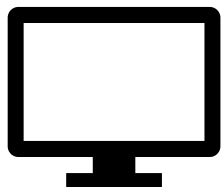


FAFSA Contact Information - Hawai'i P20



Email

FAFSA@Hawaii.edu



Website

<https://collegeiswithinreachhawaii.com>

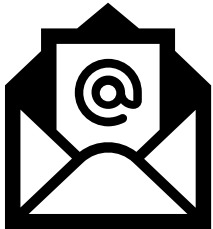


HCF Contact Information



Phone

808-566-5570



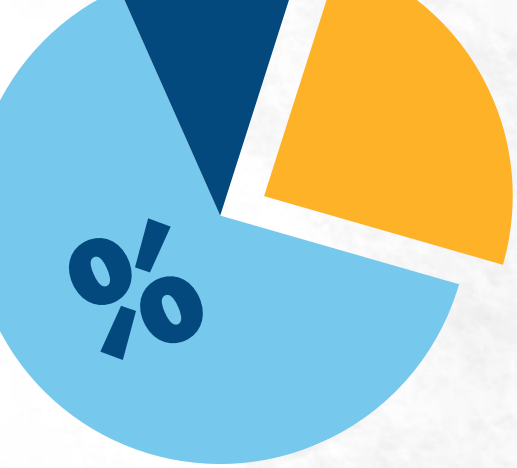
Email

scholars@hawaiicommunityfoundation.org



Website

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



UNIVERSITY OF HAWAII COMMON SCHOLARSHIP APPLICATION



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



MAHALO TO OUR PRESENTERS!



UH System

scholars@hawaii.edu



Hawaii Comm Foundation

scholarships@hcf-hawaii.org



Elise Sanders: Sallie Mae

Elise.sanders@salliemae.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, 4:30 - 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 - Lāna'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.

**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

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/

COLLEGE IS

WORTH THE INVESTMENT

and can be affordable for you and your family!



COLLEGE IS WITHIN REACH HAWAII



Ability
eams
Opportunity
Aspiration
Chance
Capability
Occas
Target
Aptitude

REGISTER TODAY FOR OUR **FREE** UPCOMING EVENTS!

MAHALO

Questions?



Email: FAFSA@hawaii.edu

Instagram: [Collegeiswithinreachhawaii](#)



Facebook: [GEAR UP Hawaii](#)



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Sponsored by: PacFAA & Hawaii P20