



GEAR UP HAWAI'I
A Hawai'i P-20 Initiative

HOW TO PAY FOR COLLEGE

THE HAWAI'I STUDENT'S GUIDE

SCHOOL YEAR
2026-2027



For more college and career preparation
information and resources go to:

CollegelsWithinReachHawaii.com



TABLE OF CONTENTS

Paying for a College Education	2
How to Recieve Federal or State Aid	5
Pre-FAFSA Information	7
Completing Your FAFSA	8
Frequently Asked FAFSA Questions	12



PAYING FOR A COLLEGE EDUCATION

Understanding the various sources of financial aid can help make college more affordable for you and your family!

Here are the five basic financial resources: grants, scholarships, loans, work-study, and personal savings.



GRANTS

Grants are money that does not generally need to be repaid and are based on financial need. Many grants are available from the federal government.

- Pell Grant: The largest source of free federal money for students with financial need. Awards range from \$740 to approximately \$7,395 per year for qualified students.
- Learn about other federal grants at www.StudentAid.gov.



SCHOLARSHIPS

Scholarships are money you do not need to repay and are usually based on student talents or interests.

- Scholarship examples include academic, athletic, musical, community service, or other special talents.
- Scholarships are available through religious and community organizations, foundations, businesses, schools, and labor unions. Talk to your school counselor for more information.
- Beware of scholarship scams! Be alert if a company makes scholarship promises, charges a fee, or asks for your credit card information to hold a scholarship.



WORK-STUDY

Students can earn money through part-time jobs on campus known as work-study.

- Colleges assist students in finding job placements.
- Non need-based employment opportunities are also available through colleges.
- Jobs often have flexible hours that will fit a student's schedule.



LOANS

Loans are borrowed money that must be repaid, usually with interest. Federal loans are paid over a minimum of 10 years. Types of federal loans include:

- **Federal Direct Loan:** The most common student loan. There are two types: subsidized (government pays the interest while the student is in college) and unsubsidized (student pays interest that accrues while student is in college).
- **Federal PLUS Loan for Parents:** Parent loan to help their student pay for their education.



PERSONAL SAVINGS

The more money you are able to save, the less you will have to borrow. Setting aside a small amount of money each week sets the expectation that college is part of your future.

- **Parents:** consider creating a **529 College Savings Plan**. This allows your money to grow federal and state tax-free as long as it's used for college expenses. You can open an account for as little as **\$15**. Learn more by visiting www.HI529.com.



FINANCIAL AID TIMELINE

JUNIOR YEAR

- Attend a financial aid event at your school.
- Research colleges and scholarships now! Become familiar with the costs of attending the colleges you are interested in (tuition, room and board, fees, and books).
- If you are eligible for a Social Security number and do not have one, visit your local post office or Social Security office to apply for it, or visit www.SSA.gov for more information.
- You will need a Social Security number to apply for federal and state aid.
- **Update:** Get a FSA ID (www.StudentAid.gov) so you are ready to complete the FAFSA online in the fall of your senior year. Note: Student and parent each need a separate FSA ID.



SENIOR YEAR

FALL

- Attend a financial aid event at your school.
- Begin your scholarship applications.
- Starting in October, complete the FAFSA at www.StudentAid.gov, along with any other financial aid applications your chosen school(s) may require. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February. If you need help completing your FAFSA email FAFSA@hawaii.edu.

WINTER

- After you submit the FAFSA, the FSS will be available online via the student's FSA account. Review, make corrections if necessary, and resubmit immediately.
- If your FAFSA is selected for verification, follow up with your high school counselor for next steps.
- Submit scholarship applications by deadline dates.

SPRING

- Review college financial aid award notifications, which are usually sent after acceptance notifications. If you have not received an award notification within a month after being notified, contact the college financial aid office.
- Contact the college financial aid office if you have questions about the aid that the school has offered you.
- Notify the school indicating acceptance or rejection of financial aid.



EXAMPLE OF AVERAGE COLLEGE COSTS

	Hawai'i 2-year college (Public)	Hawai'i 4-year college (Public)	Hawai'i 4-year college (Private)	Hawai'i 4-year college (Private)	Oregon 4-year college (Public)	California 4-year college (Private)
Tuition (12-15 credits, full time)	\$3,144	\$17,760	\$37,536	\$32,754	\$47,466	\$75,384
Mandatory Fees	\$50	\$914	\$1,070	Included in Tuition	Included in Tuition	\$1,952
Books & Supplies	\$1,405	\$1,330	\$800	\$2,000	\$1,434	\$670
Housing & Food (if living on campus)	\$7,620*	\$15,690	\$22,024	\$18,760	\$18,183	\$21,952
Personal Expenses	\$2,778	\$2,698	\$800	\$1,800	\$2,673	\$2,016
Transportation	\$450	\$1,336	\$1,300	\$1,200	\$1,500	\$1,188
Total Cost	\$15,447	\$33,728	\$63,530	\$56,514	\$71,256	\$103,162

*Living at home



SCHOLARSHIP WEBSITES



University of Hawai'i Scholarships:

<https://hawaii.edu/costs/financial-aid>

Scholarships for Hawai'i Residents:

https://hcf.scholarships.ngwebsolutions.com/CMXAdmin/Cmx_Content.aspx?cpld=544

College Board Scholarship Search Tool:

<https://bigfuture.collegeboard.org/scholarship-search>

Federal Student Aid Scholarship Tool:

<https://studentaid.gov/understand-aid/types/scholarships>

Scholarship Portal for Students:

www.FastWeb.com

www.SallieMae.com



TO RECEIVE FEDERAL OR STATE AID

A Student Must Meet ONE OF THESE CONDITIONS



BE A U.S. CITIZEN OR A U.S. NATIONAL

You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in America Samoa or Swains Island, then you are a U.S. national.



HAVE A GREEN CARD

You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.



HAVE AN ARRIVAL DEPARTURE RECORD

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee



HAVE A BATTERED IMMIGRANT STATUS

You are designated as a "battered immigrant - qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Woman Act.



HAVE A T-VISA

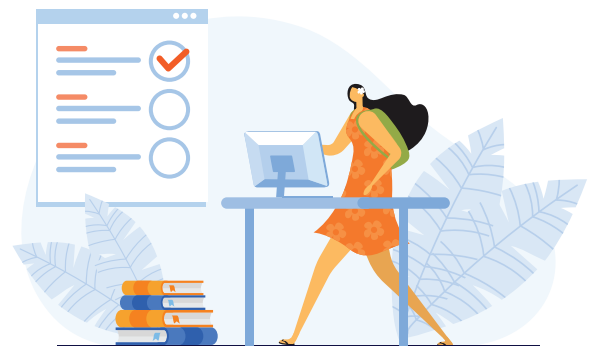
You are eligible if you have a T-visa or a parent with a T-1 visa.



HAVE A VALID SOCIAL SECURITY NUMBER

AND

Unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau



*Adapted from Federal Student Aid Eligibility Requirements Infographic, [StudentAid.gov](https://studentaid.gov)

CREATING A FSA ID

The first step to completing your FAFSA is to create a FSA username and password!

Use this tip sheet to help you complete the FSA ID process. Remember to write down your username and passwords. This information should be kept confidential and stored in a safe location. You'll use your FSA ID every year you are in college to complete the FAFSA and review your federal student aid.

To get started, log on to www.StudentAid.gov



IDENTITY INFORMATION

Please be sure to fill out your legal name and date of birth correctly when you complete your FSA ID! Social Security number and name must match what is on your Social Security card.

Student Information:

Personal Email Address: _____

Username: _____ Password: _____

First Name: _____ Middle Initial: _____ Last Name: _____

Date of Birth: ____/____/____ Social Security Number (SSN) ____-____-____



PROFILE INFORMATION

Include your cell phone number to aid in recovery assistance should you lose your FSA ID.

Student Information:

Mailing Address: _____

CELL: (____) ____-____ ALT Phone Number: (____) ____-____



CONFIRM & VERIFY INFORMATION

DO NOT CLOSE THE PAGE AFTER HITTING SUBMIT! FSA will send you an e-mail and cell phone verification.



Your parents will also need to create an FSA ID by providing the same information above. If your parents have created an FSA ID for themselves when applying for aid for an older sibling, they will use the same FSA ID to help file your FAFSA and for all FAFSAs. Make sure they write down their username and passwords to use them in the future.

PRE-FAFSA INFORMATION

Before you sit down to file the FAFSA, it is important that you take the time to gather materials. Use this checklist to make sure you have everything you need.



INFORMATION

- Your personal email address (not your high school email) and cell phone number
- Parent* email address and cell phone number
- Your Social Security number
- Your parents'* Social Security number
- If you are not a U.S. citizen, your permanent resident/green card
- Your parents'* date of birth
- The highest level of school your parents* completed



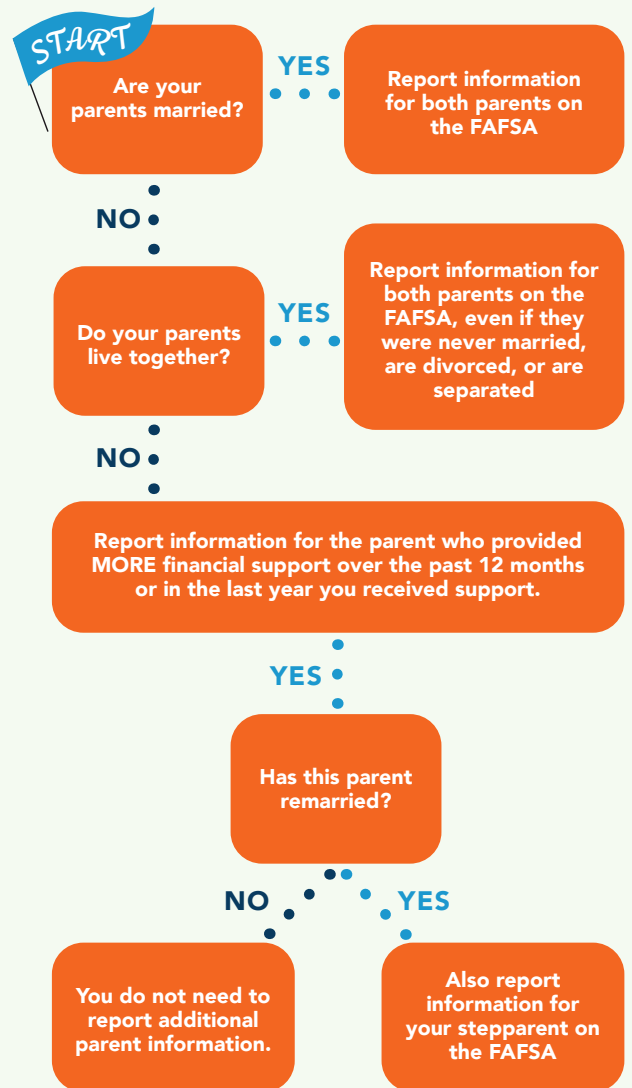
DOCUMENTS

- 2025 W-2 forms for you and your parents*
- 2025 federal income forms for you and your parents*
- Most current statements from all accounts for you and your parents* (checking, savings, investments, etc.)
- Value of investments, farms, business



*WHO IS MY PARENT?

Dependent students are required to include parent information on the FAFSA. Use this guide to figure out which parent's information to include on the FAFSA.



The following people are **NOT** your parents unless they have legally adopted you:

Widowed Stepparent, Grandparents, Older Brothers or Sisters, Uncles and Aunts, Foster Parents, Legal Guardians

*Adapted from Federal Student Aid Eligibility Requirements Infographic, studentaid.gov

COMPLETING YOUR FAFSA

Follow these instructions:

If you need help completing the FAFSA, contact your college and career counselor or email FAFSA@hawaii.edu. When filing the FAFSA, questions often arise about dependency status, parental information and citizenship status. Below, you will find some charts to help you answer those questions.

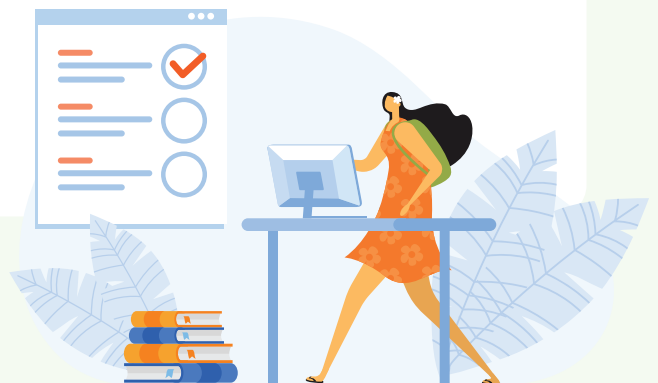
Go to: www.StudentAid.gov



WHAT IS MY DEPENDENCY STATUS?

The following statements will determine your dependency status for the FAFSA. Mark any that are true. If none of the statements are true, you are a dependent student and must provide parental information on the FAFSA. If you marked any of the statements, you are independent and will not provide parental information on the FAFSA.

- I will be 24 or older by Dec. 31 of the school year for which I am applying for aid.
- I am married.
- In the upcoming school year, I will be working on a master's or doctorate program. (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)
- I am serving on active duty in the U.S. Armed Forces.
- I am a veteran of the U.S. Armed Forces.
- I now have or will have children for whom I will provide more than half of their support.
- Since age 13 or later, both of my parents were deceased.
- Since age 13 or later, I was in foster care.
- Since age 13 or later, I was a dependent or ward of the court.
- I have dependents (other than children or my spouse) who live with me and I provide more than half their support.
- I am currently or I was an emancipated minor.
- I am currently or I was in a legal guardianship.
- I am homeless or I am at risk of being homeless.



Great job filling out the FAFSA!
Next, let's look at what to expect.

FAFSA COMPLETION & NEXT STEPS

What to Expect After Submitting Your FAFSA:

1

Your completed FAFSA will be electronically submitted to the federal processor contracted by the Department of Education (ED).

2

Your FAFSA will be processed and your **Student Aid Index (SAI)** will be determined based on ED's Federal Need Analysis Methodology and information you provide on your application. Note: Your SAI is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.

3

FAFSA will monitor your application status daily until it is **fully processed**. Students should check their account.

4

You and up to 20 of the financial aid offices from schools listed on your FAFSA will receive a copy of your **FAFSA Submission Summary (FSS)** that specifies your Student Aid Index (SAI). The FSS is your record that your FAFSA was processed. Note: If your FAFSA is incomplete, your FSS will **NOT** include an SAI, but it will display text that specifies any issues that need to be resolved. Make sure to add or correct the information that caused your FAFSA to be incomplete and submit your corrections.

5

College financial aid administrators use your FSS and other information you have provided to them to prepare a financial aid award package for you. Depending on the types and amount of financial aid for which you are eligible, **your financial aid package** may include a mixture of grants, scholarships, work-study programs, college sponsored aid, and/or loans, and will be communicated to you in the form of a Financial Aid Award Notice.

6

You will typically receive a **Financial Aid Award Notice** only from those colleges to which you have been offered admission. The notice will include specific information on how to accept and/or apply for any financial aid offered, along with next steps in the process.

7

Some colleges may require additional forms and/or applications for financial aid (ex: CSS Profile); it will be **your responsibility** to complete and submit these documents on time.

8

Students are encouraged to **contact their college financial aid office** to determine exact financial aid policies, procedures, and deadlines. Financial aid administrators can tell you when award notices will be distributed, and if any additional forms or applications for aid are required. They will also be able to answer any specific financial aid questions you have.

9

You must file a **new FAFSA each year** to be considered for most types of financial aid each year that you are enrolled in college.

For any questions regarding your FAFSA application, please contact your high school college counselor or the financial aid office at your college campus.

For general FAFSA questions, email FAFSA@hawaii.edu or go to www.StudentAid.gov.

I'VE BEEN SELECTED FOR VERIFICATION — NOW WHAT?



What is verification?

Verification is the process through which the government and colleges can make sure that the information that you provided on your FAFSA is accurate. After submitting your FAFSA, you may be asked to verify certain information by submitting documents to the school(s) at which you applied for aid. Students are randomly selected for verification and being selected does not decrease your chances of receiving aid, as long as you submit required documents by the deadline provided by the college.



How will I know that I have been selected for verification?

You will be notified in your FSS notification letter following the completion of FAFSA. Additionally, if your college needs additional documentation they may request this directly via email, letter or online student portal.



Next steps:

Provide necessary documentation by submitting appropriate information to the college(s) for at which you applied for aid. By submitting this information as soon as possible, you will complete the verification process quickly and increase your opportunities to receive financial aid. **Do not delay!** Missing key deadlines can limit the aid that you are eligible to receive.



Tax verification:

The most common information that students are asked to verify is reported tax income. To verify this information, you will need to submit your tax information from the IRS.



Things to Remember:

Verification is a normal part of the financial aid process. Check email or mail regularly and respond to requests promptly. Remember, verification will not impact your aid eligibility if completed on time, but financial aid cannot be awarded to you until you complete the verification process.

I'VE BEEN SELECTED FOR VERIFICATION — NOW WHAT?



You may need to provide other documents for the verification process. Below are possible reasons for verification and what you can provide.

YOU MAY BE ASKED TO VERIFY...

IF ASKED, YOU CAN PROVIDE...



Income earned for non-tax filers

Signed statement, copies of W2, or confirmation of non-filing from IRS (Except dependent student).



Number of household members

Signed statement by applicant and, if dependent, one parent—list names and ages of household members during 2026-2027.



High School Completion

Copy of diploma or official transcript.
Note: GED/HiSET and homeschooled students may require different documentation.



Identity/Statement of Educational Purpose

Appear in person with government issued photo ID and a signed statement of educational purpose, or a copy of government issued photo ID and notarized statement of education purpose.

With questions regarding the verification process, **contact your high school college counselor or the financial aid office at the college that is requesting the information.**

With other financial aid or FAFSA questions, email FAFSA@hawaii.edu or contact the Federal Student Aid office directly at **1-800-433-3243**. Or, visit StudentAid.gov/help-center/contact to chat with a live agent.

FREQUENTLY ASKED FAFSA QUESTIONS

Where can I go to get assistance if I have questions while I am completing the FAFSA?

You can email FAFSA@hawaii.edu and a local Financial Aid Specialist will get back to you. You can also go to fafsa.gov and select the "Help" icon at the top of any page of the application. The "Help" page lists all of the available options for getting additional assistance, including a live help option that is available through a secure online chat session with one of our customer service representatives. You can also call **1-800-4-FED-AID (1-800-433-3243)** for assistance.

What should I (the student) do if my family has unusual circumstances not mentioned in the application?

If you or your family has unusual circumstances (such as a loss of employment, loss of benefits, death, or divorce), complete the FAFSA to the extent that you can and submit it as instructed. Then talk to the financial aid administrator (FAA) at the school you plan to attend. If your family's circumstances have changed from the tax year 2025, the FAA may decide on a case-by-case basis to adjust data elements used to calculate your Student Aid Index (SAI). Any adjustment the FAA makes must relate only to your individual circumstances at the school.

You are currently attending and not to any conditions that exist for a whole class of students. Students can't carry over circumstances from school to school. The FAA's decision is final and cannot be appealed to ED.

What should I do if I have an unusual circumstance and cannot get my parent's data to report on the FAFSA?

If you have no contact with your parents or are unable to provide parental data on the FAFSA, you may have an unusual circumstance. If you are completing the FAFSA online, select "Yes" to the Student Unusual Circumstances page and complete the remaining student questions. Sign and submit the form for processing. Your application will be incomplete, however, the financial aid offices at the schools listed on your FAFSA will still receive your data. Contact those schools listed on your FAFSA for further assistance to complete your application and inform them of your unusual circumstances. (Examples of unusual circumstances are: your parent or parents are incarcerated or you had to leave home because of an abusive situation). The financial aid office will need to make the final decision using professional judgment to either make the student independent or only award them a certain type of financial aid.

TIP

Not living with your parents because you are self-supporting or the fact that your parents do not want to provide their information on your FAFSA are not considered special circumstances. If you are in either situation, **you should still submit the incomplete FAFSA** and contact the financial aid office at your college listed on your FAFSA for information about applying for unsubsidized loans. You do not have to demonstrate financial need to borrow an unsubsidized loan, but you will be responsible for paying interest on the loan during all in-school, grace, deferment, and forbearance periods.

If I live with an aunt, uncle, or grandparent, should I include that relative's income on my FAFSA?

No. You can only report your birth parents', adoptive parents', or step-parents' income on your FAFSA. Only if a relative has adopted you and is now your adoptive parent can you report that person's information on your FAFSA.

I am now a U.S. citizen, but have an Alien Registration Number (A-Number). How do I indicate this on the application?

Indicate that you are a U.S. citizen; do not provide your A-Number.

If I'm an emancipated minor, am I now independent?

If you can provide a copy of a court's decision that you are or were an emancipated minor as determined by a court in your state of legal residence, you may meet the definition of an independent student. The court must be located in your state of legal residence at the time of the court's decision. You may be asked to provide a copy of the court's decision.

What if I am in legal guardianship, am I now independent?

If you can provide a copy of a court's decision that you are or were in a legal guardianship as determined by a court in your state of legal residence, you may meet the definition of an independent student. The court must be located in your state of legal residence at the time of the court's decision. You may be asked to provide a copy of the court's decision.

TIP

The definition of legal guardianship does not include your parents, even if a court appointed them as your guardian. You are also not considered a legal guardian of yourself.

If my parents are divorced, whose information do I need?

Report the information of the parent who provided the greater support during the 12 months preceding the date you complete the FAFSA. It does not make a difference which parent claims you as a dependent for tax purposes. If neither parent provided greater support, provide the parental information for the parent with the greater income and assets during the preceding 12 months. If your legal parents are divorced but living together, select "Unmarried and both parents living together."

I am entering financial information for my mother and stepfather on the FAFSA. Should I give my father's Social Security number (SSN) and last name, or my stepfather's?

You should provide the SSN and last name of the same person or people for whom you are reporting financial information. In this case, provide the SSNs and names of your mother and stepfather.

What should I do if my parent with whom I live has remarried and my stepparent refuses to supply information?

If you are a dependent student and your parent has remarried, the stepparent's information must be included or you will not be considered for federal student aid. If you believe that your situation is unique or unusual other than the stepparent's refusal to provide the requested information, you should discuss the matter further with your financial aid administrator at your college.

How do you know who should be counted in the household size?

If you are a dependent student, your household will include you, your parents, your siblings (in many cases), and other persons who live in the household and receive at least 50 percent of support from your parents.

My parents separated four months ago. I live with my mother. My parents filed a joint tax return and claimed me as an exemption. Do I report income for both parents, or for just my mother?

Report only the income and asset information from the parent who provided the greater support during the past 12 months.

Should I list my school codes in a specific order on the application?

For purposes of federal student aid, it does not matter in what order you list the schools. However, to be considered for state aid, some states require your schools in a specified order. Click on the name of your state at studentaid.gov/apply-for-aid/fafsa/filling-out/school-list to find your state's guidance for listing schools on your FAFSA.



**This is your time to lock in,
carve your path, and secure your future.
Now, go out and complete that FAFSA!**

Questions? For local help email FAFSA@hawaii.edu.

