HAWAIʻI P-20
Partnerships for Education

2026 Hawaiʻi P-20 High School Counselor Workshop

October 29, 2026

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Housekeeping:

- Utilize the Q & A to ask your questions
- Recording will be posted on the CollegeIsWithinReach.com website

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Presenters:

- **Federal Aid and Policy Changes** - Brent Thomas, Financial Aid Manager, UH System
- **Hawai'i Promise** - Cathy Bio, Director of Student Success, UHCC System
- **UH System Scholarships** - Kaprice Viveiros, Scholarship Manager, UH System
- **Hawai'i Community Foundation** - Kelly Dahilig, Scholarship Outreach

UNIVERSITY of HAWAI'I®
SYSTEM

Navigating Federal Aid & Policy Changes

What You Should Know

Today’s Agenda

- What’s New with FAFSA and OBBBA?
- Focus on Changes to Loans
- UH Response to Support our Students
- UH Exclusive Scholarships

“NEW” FAFSA Real-Time Fraud Screening

Risk Level	Screening Result & Details	UH/UHCC Action
Highest-Risk FAFSA Rejected	Highly likely to be a bot or synthesized identity.	**No further action required of institution**
High-Risk FAFSA Rejected	Fails live camera check or fails real-time ID uploading process.	**Identity Confirmation Required** For UHCC, access to UH accounts (Banner, Lamaku, etc) disabled until student confirms identity
Moderate-Risk FAFSA Processed	Slight inconsistencies or data irregularities.	**Standard Review / Verification**

For UHCCs encourage students to complete real-time screening process to avoid de-activation of their accounts

What's New with OBBBA (OB3)?

- Elimination of Graduate PLUS Loans
- Aggregate and Lifetime Borrowing Caps
- Parent PLUS Borrowing Caps
- Parent PLUS PSLF Disqualification
- Streamline Repayment Framework
- Mandatory Part-Time Loan Proration

Explore other loan options including student-held or Alternative Loans before borrowing a Parent PLUS loan.

First Time Freshmen

Dependent Undergraduate Students

$3,500	$2,000	$16,250*
Subsidized	Unsubsidized	Parent Plus

*Parent Plus loans are capped at **$20,000/year** and **$65,000/lifetime** per student

If the maximum is taken every year a parent will only be able to receive the remaining $5,000 resulting in a funding gap the student's senior year.

Parent PLUS Loans

- Parent PLUS loans taken out on or after July 1, 2026 must use the Tiered Standard Repayment Plan.
- The Tiered Standard plan does not qualify for PSLF (Public Service Loan Forgiveness)
- If a borrower takes even one Parent PLUS loan after July 1, they will be permanently locked out of PSLF for all their Parent PLUS loans

Explore other loan options including student-held or Alternative Loans before borrowing a Parent PLUS loan.

Paying for College

Kapi'olani	
Returning Sophomore	
Tuition & Fees	$ 3,294
With Parent	$ -
Direct Cost	$ 3,294
Pell (SAI=6906)	$ 740
Hawaii Prom	$ 4,004
- SubLoan	$ -
- UnSubLoan	$ -
	$ -
= Out of Pocket	$ (1,450)

West Oahu	
Internal Transfer / Jr. Year	
Tuition & Fees	$ 7,872
Off Campus	$ 18,882
COA	$ 26,754
-Pell (SAI=0)	$ 7,395
- Work Study	$ 3,500
- Foundation	$ 2,000
- SubLoan	$ 5,500
- UnSubLoan	$ 7,000
= Out of Pocket	$ 1,359

Western Undergrduate Exchange	
First Time Freshman	
Tuition & Fees	$ 20,122
Room & Board	$ 15,804
Direct Cost	$ 35,926
-Pell (SAI=6690)	$ 740
Merit Award	$ 8,000
- SubLoan	$ 3,500
- UnSubLoan	$ 2,000
	$ -
= Out of Pocket	$ 21,686

Other Considerations

- Schedule of Reductions was included in OB3. If a student drops to below full time their loans will be adjusted accordingly.
- No student can borrow over $257,500 in total federal loans. So those students who are looking toward MD, PharmD, PA, and Dentistry programs may have less access to federal loans if they exhaust them early.
    - Medical school costs anywhere between $180k to $250k

UH Response

Maintaining Access and Supporting Students

UHCC - Evolution of Hawai‘i Promise

Initial Launch

$1.9M

Initial budget established to provide "free" tuition, fees, books, and supplies for Hawai‘i residents.

Legislative Growth

$5.29M

Significant growth of legislative support to broaden student assistance and impact.

Future Goal

+$1.9M

Additional funding needed to fully expand reach to all eligible Hawai‘i residents.

Strategic Communication Priorities



Policy Makers

- Using **data-informed metrics** to advocate for continued support.
- Gathering **workforce outcomes** to demonstrate ROI.



High School Counselors

- Serve as **informed guides** for prospective students.
- Communicating the **accessibility and simplicity** of the Hawai‘i Promise Program.

Expanding Impact: Beyond Tuition & Fees

2026

PIVOTAL POLICY SHIFT

A Major Legislative Evolution

New legislative bill has helped to redefine our "last dollar" program.

Students can now keep external scholarships to use for indirect cost needs like housing and food.

Hawai‘i Promise Fact Sheet

$5.69M
Total Aid
AY 2024–25

1,941
HP Recipients
AY 2024–25

$2,933
Avg Award
AY 2024–25

Equity, Access & Gap Group

- **81%** of scholarships went to underserved groups, including **31%** Native Hawaiian and **51%** Filipino students.
- **22%** targeted the "gap group" — local families who don't qualify for Pell Grants but still have significant financial need.
- Average AGI for recipients was **$62,456** (below state median & ALICE threshold).

Proven Academic Success (First-Time)

- **More Credits Earned:** 17.9 (HP Students) vs. 13.0 (Non-HP Peers) in AY 2024-25.
- **Higher GPAs:** 2.89 (HP Students) vs. 2.73 (Non-HP Peers) in Fall 2024.
- **Full-Time Persistence:** 71% returning vs. 67% non-HP peers (Fall 2024 to Fall 2025).
- **Part-Time Persistence:** 58% returning vs. 48% non-HP peers (Fall 2024 to Fall 2025).

Long-Term Outcomes (2017-Present)

- **11,921** Total Recipients served since 2017.
- **70% Success Rate:** Earned a degree/certificate, transferred to a 4-year institution, or still actively enrolled.
- **39% Graduation Rate** (vs. 29% for non-HP peers).
- **30% Stop-Out Rate** (vs. 45% national average).

UH Exclusive Scholarships

UH Common Scholarship Application

Academic Year 2027–2028 Funding Opportunities

PORTAL OPENS
October 1, 2026

APPLICATION DEADLINE
March 1, 2027

ELIGIBILITY
All 10 UH Campuses

Required Materials & Requirements

MANDATORY

UH System Admission

Must be admitted to any campus within the University of Hawai'i System.

300 WORDS MAX EACH

2 Mandatory Essays

Personal statement prompts available directly on the scholarship portal.

600 WORDS MAX

Community Service

Detail your volunteer experience, leadership, and civic contributions.

OPTIONAL (1–3)

Recommendations

Request letters from 1 to 3 academic or professional recommenders.

UNOFFICIAL OK

Academic Transcripts

Upload current academic records (unofficial copies are accepted).

FINAL CUTOFF

Submit by March 1

Review and submit complete package online by **4:00 PM HST**.

One Form, Hundreds of Possibilities

1

Single Application

Automated matching system connects you directly to all eligible funds.

~800

Scholarship Funds

Access wide-ranging merit, need-based, and campus-specific funding.

10

System Campuses

Open to all enrolled students across universities and community colleges.

UH Regents and Presidential Scholars

Available at each of the 4 year campuses

- Incoming first year → Regents Scholars
- Rising Juniors → Presidential Scholars

UHM and WOA application process via their campus admissions

UHH selection via UH Common Application

UH Regents and Presidential Scholars

Scholarship includes:

- Tuition waiver for courses taken during Fall/Spring terms
- $5,600 yearly stipend
- $2,500 one time travel grant for use while enrolled.

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Hawai'i Community Foundation

Kelly Dahilig, Scholarship Outreach

HCF Scholarship Flyer

Other languages available:
https://www.hawaiicommunityfoundation.org/students

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Scholarship Resources/Flyers

- 26-27 HCF Scholarship Flyer
  - Other languages available: https://www.hawaiicommunityfoundation.org/students
- UH Common Scholarship Flyer
- Direct2UH Educator resources - flyers in the counselor box

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Hawai'i P-20 Announcements & Updates:

- Counselor boxes
- Cancellation of Statewide Virtual FAFSA Completion Workshops
- FAFSA@Hawaii.edu email sunsetting on Jan. 1, 2027
    - Federal Student Aid Hotline - #1-800-433-3243
    - Chat and Email also available - https://studentaid.gov/help-center/contact
- Application Completion Data - coming soon
- FAFSA Completion Data - coming soon; also available in Lei Kulia
- Cash for College Challenge - not available this year

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Upcoming events:

- **Statewide Virtual Scholarship Workshops**
    - **November 5 & November 19 at 6:00 p.m.**
    - 26ScholarshipWorkshop-PromoVideo - feel free to share with students!!
    - Register at CollegeIsWithinReachHawaii.com

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Questions?

Feel free to contact April Inouye at aprilhi@hawaii.edu

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Thank you for attending!