

# State Financial Aid Programs

## The UH Opportunity Grant

The UH Opportunity Grant is based on financial need and at least half-time enrollment. Funds are limited.

## The Native Hawaiian Tuition Waiver and Second Century Scholars Grant

The Native Hawaiian Tuition Waiver and Second Century Scholars Grant awards are based on Native Hawaiian ancestry, financial need and at least half-time enrollment. Funds are limited.

## The State of Hawai'i Higher Education Loan

The State of Hawai'i Higher Education Loan (available only within the University of Hawai'i system) is a fixed, low-interest rate (5%) student loan for State of Hawai'i residents. The school is the lender for this type of loan program. Interest accrual and repayment does not begin until nine months after the student ceases to be enrolled at least half time. This type of loan has deferment and cancellation benefits.