

SCHOLARSHIPS AND FINANCIAL AID GUIDE

FINANCIAL AID 2015 | WWW.HABIB.EDU.PK

HOW YOU CAN FINANCE YOUR OWN FUTURE



Habib University
shaping futures

STUDENT AID AT HABIB

Habib University is a unique, high quality and first-of-its kind Liberal Arts & Sciences University, offering interdisciplinary education in science and engineering, arts, humanities and social sciences. Habib University has built an award winning state-of-the-art campus catering to all the needs of the students, faculty and community. Committed to providing the highest standard of excellence in higher education, we have created a community of scholars by recruiting faculty from over 9 countries having acquired knowledge from some of the leading universities of the world. Our Scholarship and financial aid program offers equal opportunities to all for pursuing a quality higher education.

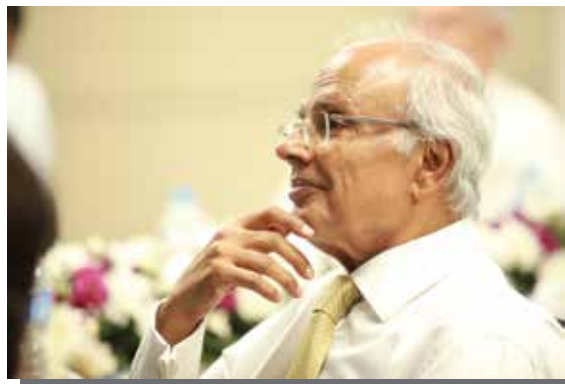
Quality education is a valuable investment in yourself for your future. Which is why the University you choose should be able to equip you with the skills and values essential for you to plan and navigate your future effectively. One has to take several factors into account when deciding on what academia to pursue and naturally cost and finance is a legitimate concern.

Habib University is a completely accessible institute for students from all backgrounds. We believe financial constraints shouldn't hinder a student's potential to learn and succeed. Talented and hard-working students with a passion to learn can easily afford to study at Habib University because we have an unmatched scholarship and financial aid program. This booklet presents complete details about our Scholarship and Financial Aid program, including types of scholarships, student loan facility, grants and work-study opportunities.

Choosing Habib University for your undergraduate education is a worthwhile investment in your future. If you're admitted to HU, we guarantee to meet your full demonstrated financial need for pursuing your four-year undergraduate education at the University.

Habib University welcomes exceptional students from all backgrounds. We are a not-for-profit organization, and a large number of our students will be on subsidy.

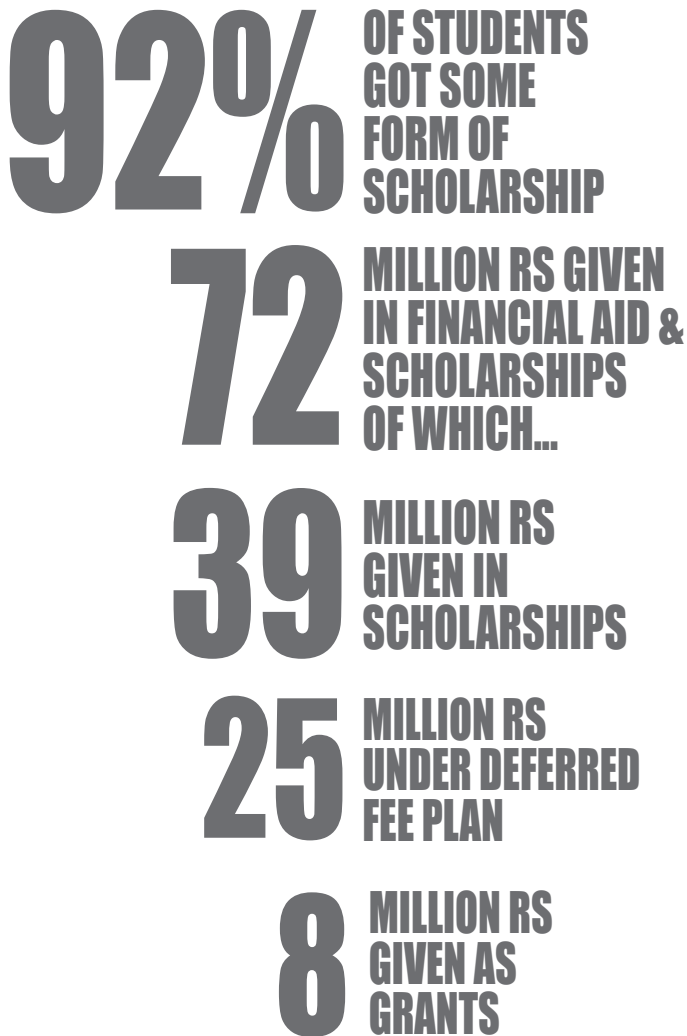
Rafiq M. Habib
Chancellor, Habib University



EXPERIENCE THE BENEFITS OF AN UNMATCHED FINANCIAL AID AND SCHOLARSHIP PROGRAM

Habib University firmly believes that learning opportunities for brilliant students should never be limited by their means to pay. The demonstrated financial need of students admitted to HU is matched with an assistance package that best suits a student's individual requirements.

SCHOLARSHIP AND FINANCIAL AID FOR THE ACADEMIC YEAR 2014-15



* for the year 2014. Amounts may differ from year to year.



Upon hearing that I have qualified for the Yohsin Scholarship, the pride my parents took in it was priceless. For me, it opened arenas to access education in a world-class university. Habib University has secured my future.

Moiza Salahuddin, Class of 2018



I am a Communication Studies and Design student. The toughest thing for me was to convince my parents that Habib University has promised to facilitate meritorious students. More than 50% merit scholarship and deferred fee facility has made it possible for me to study at my dream university to achieve my goals.

Rehan Karim, Class of 2018

YOUR FUTURE

COST OF EDUCATION AT HU: INVESTING IN YOUR FUTURE



The key factors determining the fee of a good institute include the quality of faculty, student-teacher ratio, services and facilities provided to the students. Additionally, teaching and learning methodologies used, and research activities in which faculty and students are engaged are also important factors. Habib University has ensured the highest quality in all of these factors to provide an exceptional learning environment which is comparable to internationally renowned universities at a very low cost in Pakistan. Furthermore, our unprecedented scholarship and financial aid program provides an equal opportunity to students from all backgrounds.

UNDERGRADUATE PROGRAMS 2015-16

ONE TIME COST AMOUNT IN PKR

Enrollment Fee (one-time payment to be made at the time of confirming your admission at Habib University)	*75000
Security deposit (refundable)	25,000

PER SEMESTER AMOUNT IN PKR

Tuition	450,000
Lab Fees (only for the students of School of Science and Engineering)	150,000

*50,000 for students applying in admissions Round 1

SCHOLARSHIPS

HABIB UNIVERSITY'S SCHOLARSHIP PROGRAM

ABOUT HU SCHOLARSHIPS

Habib University not only encourages excellence but also assists high achieving students in realizing their goals of a quality higher education by offering over 100 scholarships. These are awarded on the basis of merit and/or financial need as determined by a holistic review of the applicant's admissions application. Habib University offers two types of scholarships and anybody who is applying for admission may apply for the following:

DISTINGUISHED YOHSIN SCHOLARSHIPS

These are 20 full scholarships available for exceptionally well-rounded and high merit students. These are awarded irrespective of an applicant's religious, ethnic, racial, gender or socio-economic background. At Habib University, being a Distinguished Yohsin Scholar is the highest honor for incoming students.

MERIT SCHOLARSHIPS

Over 80 merit scholarships are awarded which cover 20% to 80% of all tuition and fees based on the applicant's merit and demonstrated financial need.

You can get more information regarding scholarships at
<http://habib.edu.pk/prospective-students/student-finance/scholarship-faqs/>

SCHOLARSHIPS

HOW DO I APPLY FOR SCHOLARSHIPS?



To be considered for scholarships, you must apply for them once you have completed your admissions e-application. Please follow these steps to apply for scholarships:

STEP 1:

Download and save the scholarship application available at our website's scholarship and financial aid link:

<http://habib.edu.pk/prospective-students/student-finance/apply-for-scholarship-fa/>

STEP 2:

Fill in the application form completely and print it out.

STEP 3:

Put the application in an envelope and address it to the Office of Student Finance at Habib University.

STEP 4:

Send the envelope to Habib University through courier or drop by to submit it in person.

WHAT ARE THE CRITERIA FOR AWARDING THE SCHOLARSHIPS?

Scholarships are awarded based on an overall analysis of students' abilities and skills, which include:

- Academic skills assessed through high school/college results and Habib University's Entrance Examination
- Ability to express yourself through writing
- Your leadership skills, creativity and other talents including music, drama, sports, poetry, etc.
- Your participation in community service activities
- Your Internships or work experience

SCHOLARSHIPS

ARE SCHOLARSHIPS AWARDED FOR THE ENTIRE UNDERGRAD PROGRAM OR ARE THEY FOR A LIMITED PERIOD OF TIME?

Scholarships are awarded for the entire duration of the undergraduate program but are renewed annually. Student recipients of the scholarship must fulfill the following conditions to successfully retain their scholarship at the beginning of each academic year:

- Enroll as a full-time student, unless the University has approved part-time enrollment
- Maintain a minimum cumulative GPA of 3.5 for Yohsin Scholarships and 2.75 for Merit Scholarships
- Participate in co-curricular activities
- Follow the University's policies and procedures

HOW WILL HABIB UNIVERSITY SUPPORT ME IF I STRUGGLE IN MAINTAINING THE GPA REQUIRED FOR CONTINUING WITH THE SCHOLARSHIP?

To ensure that the minimum criterion of retaining any scholarship is met, the University has implemented the following through an academic support program. Following are some of the ways through which we help students achieve excellence:

- Each student is assigned an academic advisor who will consistently review your performance results and plan remedial actions with you accordingly.
- Small group-reading circles, workshops, discussions, faculty tutorials and one-on-one sessions through the EHSAS (Educational Help Services and Academic Support) Centre will assist students learn, and gain confidence in themselves.
- In case students are not able to maintain their GPA, they will be issued a probationary period to improve their performance and acquire the desired cumulative GPA.

HOW WILL I BE NOTIFIED IF I AM AWARDED A SCHOLARSHIP?

If you qualify to receive a scholarship from Habib University, you will be notified soon after your admission decisions through post and email. Furthermore, your scholarship award and financial aid decision will be emailed to you after the merit and/or need evaluation based on your overall admissions score.

HABIB UNIVERSITY'S FINANCIAL AID PROGRAM

ABOUT FINANCIAL AID

In addition to applying for scholarships, students may apply for financial aid simultaneously. At Habib University, a student's financial aid package includes one or more of the following components:

- A. GRANTS**
- B. DEFERRED FEE PLAN**
- C. WORK-STUDY**

You can get more information regarding financial aid at <http://habib.edu.pk/prospective-students/student-finance/scholarship-faqs/>

HOW DO I APPLY FOR FINANCIAL AID?

To apply for the financial aid program, please ensure the subsequent steps are followed:

STEP 1:

Download and save the Financial Aid application from the Habib University website's scholarship and financial aid link: <http://habib.edu.pk/prospective-students/student-finance/apply-for-scholarship-fa/>

STEP 2:

Complete the application form and print it out

STEP 3:

Make attested copies of all required documents

STEP 4:

Put the application along with all the documents in an envelope and address it to the Office of Student Finance at Habib University

STEP 5:

Send the envelope to Habib University through courier or drop by to submit it in person

WHAT DOCUMENTS DO I NEED TO SUBMIT?

You need to submit several documents along with your application for a fair assessment of your need. Documents include bank statements, salary slips, rent agreement, etc. For a detailed list of the documents required, please visit:

<http://habib.edu.pk/prospective-students/student-finance/financial-aid/financial-aid-checklist/>.

HOW IS FINANCIAL AID DETERMINED AND ALLOCATED?

Financial aid is determined after a thorough review of each case independently. Our goal is to treat students fairly, while still maintaining flexibility to recognize special circumstances. There are various factors that the Office of Student Finance considers while evaluating a student's application including living expenses based on household size, taxes paid by his/her family, medical expenses, educational expenses of siblings, family's assets, and/or any special circumstances. These factors help us in estimating your family's contribution to your education. If the estimated contribution is less than the cost of attending Habib University, you will be offered financial aid.

IS FINANCIAL AID AWARDED FOR THE ENTIRE UNDERGRAD PROGRAM OR IS IT FOR A LIMITED PERIOD OF TIME?

Similar to scholarships, financial aid is also awarded for the entire duration of the undergraduate program but is renewed annually. Student recipients of the aid must fulfill the following conditions to successfully retain their financial aid at the beginning of each academic year:

- Enroll as a full-time student, unless the University has approved part-time enrollment
- Maintain a minimum cumulative GPA of 2.5
- Participate in co-curricular activities
- Follow the University's policies and procedures
- Need-based aid adjustment according to changes in the student's financial status after annual evaluation of the student's financial situation

DEFERRED FEE PLAN AND GRANTS

ABOUT DEFERRED FEE PLAN AND GRANTS

DEFERRED FEE PLAN:

Habib University offers a specially designed financial assistance program in the form of deferred fee plan. It is developed in collaboration with Habib Metropolitan Bank and it offers flexible and facilitative repayment plans without any interest.

GRANTS:

These are funds that are awarded based on the need assessed through the financial aid application. Grants are subject to an annual review of a student's financial circumstances and do not need to be repaid.

WHAT IS A DEFERRED FEE PLAN?

Habib University has designed a special Deferred Fee plan to facilitate the students to pay some part of their university fee after completing their undergraduate education from the University. It allows students to pay for their higher education from their own earning and demonstrate their personal responsibility towards their education and growth.

Deferred Fee Plan is not governed by any 'loan policy' as it is not loan. It is a form of facilitation provided to students and their families to pay University fee over an extended time period instead of paying the required fee during the four years of undergraduate studies. No interest is applied on re-payment amount. Other than the deferred fee amount additional 3% administrative charges are applied per annum.

HOW DO I APPLY FOR DEFERRED FEE/OR GRANTS?

You need to complete and submit your financial aid application with all the required documents at the time of admission. No separate application for a a deferred fee plan or grant is required.

DEFERRED FEE PLAN

WILL THE REPAYMENT OF MY DEFERRED FEE BECOME A LIABILITY FOR ME?

The Deferred Fee amount which you take for your study at Habib University will not become a liability for you because of the following reasons:

- Habib University will facilitate you in getting well-paid jobs so that you can earn enough to repay your Deferred Fee
- You can start paying your Deferred Fee during your study at Habib University by participating in the work-study program. The Work-study program will provide you with an opportunity to get engaged in paid work, at a maximum for 20 hours per week. The remuneration will be adjusted against your Deferred Fee
- You will be expected to start paying back your Deferred Fee after 6-12 months of your graduation. This will give you ample time to start earning. The payment period is approximately five years and can be extended as per need
- If you plan to go for further studies after completing your undergraduate education, your Deferred Fee payment plan will be deferred till the time you complete your graduation
- Your Deferred Fee payment plan will be designed according to your income and expenses
- Students graduating from the University with a minimum cumulative GPA of 3.75 will have their complete deferred fee waived off.

IS THERE ANY INTEREST CHARGED ON DEFERRED FEE?

Since Deferred Fee is not loan and not governed by any loan policy, no interest is charged. Only 3% administrative charges will be applied annually.

DO I NEED TO SIGN ANY AGREEMENT WITH THE UNIVERSITY FOR AVAILING DEFERRED FEE FACILITATION?

Since Habib University provides Deferred Fee amount through Habib Metropolitan Bank, you will be required to sign a simple agreement vis-à-vis the terms of reference of repayment.

IS THERE ANY MAXIMUM OR MINIMUM RANGE FOR THE AMOUNT ALLOCATED FOR GRANTS AND DEFERRED FEE PER STUDENT?

The amount of grant and/or deferred fee a student receives depends solely on his/her demonstrated financial need.

WORK-STUDY

WORK-STUDY

ABOUT WORK-STUDY

You can offset the cost of attending Habib University by earning money (while gaining valuable learning experience) through our work-study program. Students participating in a work-study program are employed on campus for an agreed time period and are paid a generous hourly wage for their work.

To learn more about our work study program, please visit:

<http://habib.edu.pk/prospective-students/student-finance/scholarship-faqs/>

WHAT IS THE WORK-STUDY OPTION?

Students are employed on campus for a maximum of 20 hours a week. They are paid an hourly wage in exchange for their work. Instead of being paid in cash or through cheque, the remuneration will be adjusted against the deferred fee or fee payable

IN WHICH TYPE OF WORK WILL I BE ENGAGED IN IF I OPT FOR A WORK-STUDY OPTION?

The nature of work will vary from student to student depending upon their interests, skills, availability and opportunities. These could include working at Habib University's library with its staff, working in laboratories with laboratory staff, providing services in the gymnasium, sports courts and swimming pool. Additionally, a work-study student may also be working as a peer tutor for specific skills, assisting the technological team and/or becoming a student ambassador for student recruitment.

IN WHAT FORM WILL PAYMENTS BE MADE TO THE STUDENTS ENGAGED IN WORK-STUDY PROGRAM?

No cash payment will be made except in special cases. In general, work-study remuneration will be adjusted against either student's tuition fee or loan taken by him/her.

WORK-STUDY

WILL I BE REQUIRED TO DO WORK DURING MY SEMESTER BREAKS?

During semester breaks, students may work at the campus to engage themselves in work-study programs as per their financial need, interest and availability.

HOW WILL I BE SELECTED FOR ONE OF THE AVAILABLE WORK-STUDY OPTIONS?

Our Student Life department manages all work-study activities. Students will be asked to apply for the available options. There will be an assessment process to ensure that the students possess necessary skills to perform the required tasks. If the assessment results are positive, then the students will be considered for those positions.

WILL PARTICIPATION IN A WORK-STUDY PROGRAM AFFECT MY STUDIES?

Many students effectively manage both studies and work together. Your work-study timings will not clash with your classes and/or other academic activities.

HOW MUCH CAN I EARN FROM A WORK-STUDY PROGRAM?

Earning from a work-study program depends on the nature of the job and the amount of time spent. On average, if a student consistently spends 20 hours a week throughout the year and during semester breaks, s/he can earn anywhere between PKR. 50,000-- 150,000 per year.

CONTACT US

Our admissions counselors will be available to talk to you and meet you for any kind of assistance you require in completing your scholarship and financial aid application.

MEET US AT

Office of Admissions
Habib University City Campus,
University Avenue, Off Shahrah-e-Faisal, Block 18, Gulistan-e-Jauhar, Karachi – Pakistan.

TALK TO THE ADMISSIONS TEAM

Admissions Counselors: 0322-2850249 and 0322-2850247
Landline: +92 21 11 10 HABIB (42242)
+9221 38797082, +9221 38797078, +9221 34638985 (Ext: 4514 or 4512)

EMAIL US

For information about admissions: admissions@habbib.edu.pk
For more information on scholarships and financial aid: financialaid@habib.edu.pk

VISIT OUR WEBSITE

For more information on Habib University, please visit our website: www.habib.edu.pk

FOLLOW US ON

www.facebook.com/habibuniversity
www.twitter.com/habibuniversity
www.vimeo.com/habibuniversity

IMPORTANT WEB LINKS

Further information about scholarships and financial aid:

<http://habib.edu.pk/prospective-students/student-finance/>

Detailed FAQs:

<http://habib.edu.pk/prospective-students/student-finance/scholarship-faqs/>

Download your scholarship and financial aid form:

<http://habib.edu.pk/prospective-students/student-finance/apply-for-scholarship-fa/>



www.habib.edu.pk