

Student Finance Guidebook

For

**Habib University's Undergraduate
Programs**

2024-25

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Introduction

Navigating university related financial matters can be daunting for students entering higher education. Cognizant of this struggle, we have compiled this student finance guidebook to address frequently asked questions brought forth by students, and to outline key considerations about scholarship and financial aid packages offered by Habib University.

Choosing Habib University for your undergraduate education is a worthwhile investment for your future. Talented and hard-working students with a passion to learn can easily afford to study at Habib University benefiting from its unmatched scholarship and financial aid program. Habib University acknowledges the effort of all hard-working students and offers individualized scholarships and financial aid packages as per their merit, need and circumstances.

University's Tuition Fee Policies

What is Habib University's per semester fee for the students joining the University from Fall 2024?

Following table presents per semester fee of Habib University for taking 12 to 20 credits as per students' degree completion plan. Almost 85% of Habib University's students get some form of financial assistance. All those students who get scholarships and/or avail financial assistance pay fee according to their package.

Fee	Amount in PKR (Per Semester)
Tuition Fee for DSSE and AHSS	670,000
Laboratory Fee for DSSE	200,000
Studio and Laboratory Fee for AHSS	125,000
Semester Registration Fee for DSSE and AHSS (Applicable from Second semester for the class of 2028)	28,000

Note:

- Fee is subject to tax as per the policy of the Government of Pakistan.
- Habib University also charges a subsidized recreational facility fee if students opt to use them.
 - The fee mentioned above is for one semester of the year 2024-25. The fee may increase annually

Is there any opportunity to avail a discount on my fee?

Prepayment Discounts are available for those students who do not avail any scholarship and/or financial aid. Habib University offers a five percent prepayment discount for those who choose to pay their annual fees up front.

What is the fee payment schedule?

All type of fee dues are payable within the due date mentioned on the vouchers issued by the University. The semester course fee is payable in two installments. Due dates of fee vouchers are expected to be allocated as per the table given below:

Year	Semester	Type of Fee Voucher	Timeline
First Year	Fall (August to December)	1st Installment	Before start of Semester
		2nd Installment	1 st week of October
	Spring (January to May)	Semester Registration	1 st week of January
		1st Installment	1 st week of January
		2nd Installment	1 st week of March
From Second Year onward	Fall (August to December)	Semester Registration	1 st week of August
		1st Installment	1 st week of August
		2nd Installment	1 st week of October
	Spring (January to May)	Semester Registration	1 st week of January
		1st Installment	1 st week of January
		2nd Installment	1 st week of March
	Summer Semester (June – July) (Optional for students)	Full Fee as per courses selected (Fee as announced by the management)	Before the semester starts

The above timelines are for reference for students so that they can plan and arrange their financials accordingly. The timelines may be changed due to any unforeseen circumstances or due to other University activities. In all cases, students will be informed about the fee vouchers issuance & availability on their portal via emails from Office of Student Finance.

How can I access the fee voucher?

The University does not send printed fee vouchers to students. Students are able and encouraged to print their fee vouchers from their PeopleSoft self-service portal. The exact payment deadline is mentioned against every fee voucher on this portal; therefore, students are expected to know required deadlines. It is the student's responsibility to have their fees paid by the deadline.

Only for the first instalment of semester I, new students are sent fee voucher on their email addresses. Later on, they will be required to download their vouchers from PeopleSoft self-service portal

You can download you fee vouchers by following the directions provided here.

Please note: Before downloading fee vouchers kindly enable/allow POP-UP notification in the setting of your browser (On the top right side of your respective browser).

Step 1: Access PeopleSoft through <https://pacs.habib.edu.pk/>

Step 2: Log into the system using your Habib University's email ID and Password

Next Steps: Follow the directions shared in given screenshots



Account Balance
Due Now 450,000.00
Currency used is Pakistan Rupee

Charges Due

Account Inquiry

Student Name

Account Summary

You owe 450,000.00. For the breakdown, Charges Due

access

- Due Now 450,000.00
- Future Due 0.00

Term	Outstanding Charges & Deposits	Pending Payments	Pending Financial Aid	Total Due
Fall Semester 2018	450,000.00			450,000.00
Total	450,000.00			450,000.00

Currency used is Pakistan Rupee

[▶ Remittance Addresses](#)

Financial Aid

Account Balance
Due Now 450,000.00
Currency used is Pakistan Rupee

Charges Due

Account Inquiry

Following is a Running Totals summary by due date of the charges and deposits that you owe. Review either the Details by Due Date table or the Details by Charge table to see the specific charges.

Summary of Charges by Due Date		Personalize Find View All	First 1 of 1 Last
Due Date	Due Amount		Running Total
05/20/2018	450,000.00		450,000.00

Currency used is Pakistan Rupee

Details by Due Date

Currency used is Pakistan Rupee

View By: All Terms

Details by Charge		Personalize Find View All	First 1-3 of 3 Last
Charge	Due Date	Term	Amount
Tuition Fee	05/20/2018	Fall Semester 2018	450,000.00
Total due for this view			450,000.00
Total due			450,000.00

Currency used is Pakistan Rupee

Invoices Due		Personalize Find	First 1 of 11 Last
Invoice Date	Invoice Number	Invoice Amount	Due Amount
05/10/2018	PKSL-INV-000002100	75000.00	0.00
09/07/2018	PKSL-INV-000002289	260787.00	0.00
10/19/2018	PKSL-INV-000003792	236712.00	0.00
12/20/2018	PKSL-INV-000004407	236250.00	0.00
02/09/2017	PKSL-INV-000005282	473584.00	0.00
02/14/2017	PKSL-INV-000005345	236250.00	0.00
02/17/2017	PKSL-INV-000005571	236602.00	0.00
09/27/2017	PKSL-INV-000006940	236250.00	0.00
11/20/2017	PKSL-INV-000006941	236250.00	0.00
01/19/2018	PKSL-INV-000011336	236250.00	0.00
03/06/2018	PKSL-INV-000011574	236250.00	0.00

Paid View in PDF

Click To download

What methods can I use to pay my fee?

Habib University encourages you to make online payments whenever possible, as it will be processed via minimal time and effort. We accept the following modes of payment as listed below:

Online Payment

Online Payments can be made from your current or savings account by logging into your banking application and choosing **HABALL** payment gateway as a biller. It provides an open-loop, multi-channel and context-driven payment solution for individuals, enabling students to make payments against Fee Vouchers digitally.

Payment via Debit/Credit cards

This facility enables HU students to easily and securely settle any unpaid fee voucher payments online through credit or debit card. Fee voucher related notifications are sent to students by the office of student finance, and students are required to have voucher details on hand before entering the e-pay site.

Students must possess an 'Active' credit/debit card at the time of payment. Visa and MasterCard are acceptable. Please make sure to follow the instructions there and fill all the required information correctly. Students will receive a confirmation and payment receipt for successful online transactions on their HU official email. For all card payments, a non-refundable convenience fee (2.9034 % of the charge amount) will be charged to the card account. All online transactions made here are secure, encrypted and confidential.

For any issues/queries pertaining to online transactions, kindly contact the card issuing institution. The transactor shall bear sole responsibility for abiding by any laws or agreements applicable by the card issuer and regulatory bodies. The University accepts no responsibility for card usage.

Please click <https://epay.habib.edu.pk/Home/Search> to proceed.

For more information, contact office of [student finance](#).

Payment via Cash/Cheque

Students can also deposit fee by cash or cheque at any of the branches from the list of banks mentioned in the link below across Pakistan along with a fee voucher. Please ensure to follow the instructions and facilities provided by the bank in the list provided and ensure that over the counter facility (OTC) is enabled for the particular bank in order to avoid any inconveniences.

Complete online payment details are available on the mentioned link:

<https://habib.edu.pk/admissions/student-finance/epayment-guidelines/>

What are late fee payment charges?

In case any type of fee voucher is not paid within the due date, then a flat late fee of 3.15% will be charged over & above the fee payable amount.

Appeal for Waiver on Late Fee Charges

If a student is unable to pay the fee on or before the due date due to any genuine reason/emergency situation, student may file an appeal for waiver of late fee charges by submitting the complete details and supporting documents to the Office of Student Finance in advance of the due date.

The appeal will be reviewed by the relevant authorities and the student will be informed by the Office of Student Finance via email about the decision of the appeal. The relevant authority may accept or reject the appeal on respective grounds, however, the decision taken by the University shall be deemed final.

What happens if I pay my fee late?

After 05 days of due date of fee voucher, a 'Financial Hold' will be placed on the PSCS account of those students whose fee will not be paid. The hold will result in the following:

- i. Block all enrollment activities,
- ii. Prevent student's access to grades; and
- iii. Block the issuance of student's transcript.

In addition to the above, the following IT services may be blocked:

- i. Student's Internet access
- ii. Student's Access card that will restrain student's physical movement across the campus

Default students include not only those who have overdue fee(s) but also those who do not timely submit their finance related documents.

What is meant by credit overload and credit underload, and how do these definitions impact my fee?

At Habib University, in order to be considered a regular, full-time student, you will be required to enroll in a minimum of 12 credits each semester. Depending on your course requirements, you may choose to, or be required to enroll in more credits. The maximum credit limit per semester is 20.

As such, enrolling in less than 12 credits means that you are 'under-loading' course work in a semester, and enrolling in more than 20 credits means that you are 'overloading' course work in the given semester.

Fee implications depending upon the number of credits you enroll in are the following:

Fee calculation for students who enroll for 12 to 20 credits in a semester:

Students who enroll in 12 to 20 credits will pay the regular tuition and lab/studio fees per semester

as per their fee plan, for the current academic year. These students will be eligible for approved scholarship and financial aid if they meet the relevant criteria.

Fee calculation for students who enroll for fewer than 12 credits in a semester:

Students who enroll in fewer than 12 credits will pay the prorated per credit tuition plus regular lab/studio fees per semester. Pro-rated financial aid will be determined on a case-by- case basis by the Scholarship and Financial Aid Committee will be subject to recommendation from Dean of Faculty. Scholarships will not be available for students who enroll in less than 12 credits as they are not considered as full-time students

Fee calculation for students who enroll for greater than 20 credits in a semester:

Students who enroll in greater than 20 credits will pay additional per credit fee, along with their regular tuition and lab/studio fees per semester. Additional financial assistance will be subject to recommendation from Dean of Faculty and the Scholarship and Financial Aid Committee except in the following case:

Credit overload fee (for the minor only) of those students who take a minor from the school other than the school of their chosen major will be waived.

Fee calculation for final semester students who enroll for fewer than 12 and more than or equal to 8 credits:

Students who enroll for fewer than 12 credits and more than or equal to 8 credits in their eighth / final semester will be eligible for Scholarship and Financial Aid according to their existing financial package if they meet the following criteria:

- Their eighth-semester enrollment includes all their remaining courses as per the official degree audit.
- They enroll in at least eight (8) credit hours.

Note: Students in their ninth and subsequent semester(s) will not be eligible for regular scholarships and financial aid. All regular tuition and other fees will apply beyond the eighth regular semester.

What is the fee refund policy?

The fee shall be refunded to students as per the fee refund policy mentioned below:

Type of fee	Timeline	% of fee refund
Application Fee	-	Non-Refundable
Enrollment Fee	-	Non-Refundable
Semester Registration Fee	-	Non-Refundable
Security Deposit	-	Full (100%) fee refund will be made if the student does not have any other pending dues.
Semester Tuition, Laboratory & Studio Fees	Before commencement of classes	Full (100%) fee refund
	From 1 st to 7 th day of commencement of classes	Full (100%) fee refund

	From 8 th to 15 th day of commencement of classes	Half (50%) fee refund
	From 16 th day of commencement of classes	Non-Refundable
Summer Fee	-	Non-Refundable
Transport Fee	Before commencement of classes	Full (100%) fee refund
	From 1 st to 15 th day of commencement of classes	Half (50%) fee refund
	From 16 th day of commencement of classes	No Fee (0%) Refund
Recreational Facility Fee	-	Non-Refundable
Advance Tax	Collected under section 236 I of the Income Tax Ordinance, 2001	Non-Refundable

What is the summer semester fee policy?

The following fee conditions apply during summer semesters at Habib University:

- During the summer semester, fee is charged according to enrolled credit hours.
- Discounted fee charged to all enrolled students.
- No Studio & Laboratory fee is charged during the summer semester.
- Regular scholarship and financial aid will not be applicable for the summer semester.

What is the fee policy that applies in case I withdraw from a semester?

Fee	Timeline of Withdrawing from a Semester	Fee Charges
Semester Tuition, Laboratory & Studio Fees, Registration Fee	Before commencement of classes	No fee will be charged
	From 1 st to 7 th day of commencement of classes	No fee will be charged
	From 8 th to 15 th day of commencement of classes	Half (50%) fee charged
	From 16 th day of commencement of classes	100% fee charged

What is the fee policy related to completing a Minor at Habib University?

If a student completes a minor along with Major by taking 20 credits per semester, no additional fee is charged for a minor, because the credits required to complete the Minor would have fitted into the maximum allowable credit load for each semester. Students who enroll in greater than 20 credits to complete a minor will pay additional per credit fee. Additional financial assistance will be subject to recommendation from the Dean of Faculty and the Scholarship and Financial Aid Committee except in the following case:

Credit overload fee (for the minor only) of those students who take a minor from the school other than the school of their chosen major will be waived.

What is Course Audit Fee?

Changing a course status from audit to credit, or from credit to audit, or dropping an audit course must be done during the semester enrollment period. A student wishing to change from credit to audit status must meet the additional requirements of registering for an audit course.

An additional fee may be applicable for auditing a course if a student exceeds the maximum allowable credit load. Students on financial aid should bear in mind that any fee for auditing a course may not be covered in their financial aid package. It is the student's responsibility to resolve all financial matters related to auditing a course by contacting the agency administering the scholarship or the Office of Student Finance.

Scholarship and Financial Aid Policies

To ensure equal opportunities for all prospective students irrespective of their religious, ethnic, racial, gender or socio-economic background, Habib University offers unmatched scholarships to support students, fully or partially, so that they can pursue their four-year degree program at the university. Based on the candidate's admission score, they may receive one of our renewable scholarships in recognition of their strong academic achievements. Entrance scholarships are granted between 20% & 100%, depending on your merit score.

Moreover, Habib University's financial aid program offers generous grants and facilitation to acquire student loans. The Financial Aid Program aims to ensure equal opportunities for all. In addition to applying for scholarships, students may simultaneously apply for financial aid. The amount of financial aid awarded depends on the need of the students. Habib University offers a personalized financial aid plan to each admitted student as per their specific needs and the overall circumstances in which they live.

How can I retain the scholarship awarded to me?

The scholarship is offered at the time of admission and is only applied for the eight regular semesters at Habib University. The scholarship offered is not applicable on summer semesters. Students classified as transferred students (i.e., those who transfer from a different university into Habib University) are not eligible to apply for scholarship.

If you have been awarded a scholarship, you must ensure adherence to the following conditions

- The scholarship is renewed automatically every semester if the student fulfills the following conditions:
 - a. Student remains enrolled as a full-time student as per the University policy.

- b. Student maintains Good Conduct Standing by following Students' Code of Conduct.
- c. Student maintains the minimum required Cumulative GPA (CGPA) every semester as per the following details:

Type of Scholarship	CGPA student must maintain
Habib YOHSIN Scholarship (100% Scholarship)	3.50
Habib Excellence Scholarship (60% to 80% Scholarship)	3.00
Habib Merit Scholarship (Up to 59% Scholarship)	2.75
HU TOPS Scholarship	3.00

- Scholarship awarded may be withdrawn immediately if a conduct case is reported against a student. Students should maintain good conduct standing and follow the University's Code of Conduct and other policies.
- The University will **not** commit to offering the scholarship for additional semesters in cases where students fail to complete their degree within their eight regular semesters.
- Scholarship awarded for the semesters in which students will be on an approved interim withdrawal shall be carried forward till the students' 8th regular semester
- The scholarship offered is not applicable on summer semesters
- Recipients of YOHSIN and Excellence Scholarship will be required to give certain numbers of Gratitude Hours to the University. During Gratitude Hours, scholarship recipients will voluntarily work with the different departments of Habib University to contribute to achieving the University's mission as per their abilities and skills. The University will ensure that the number of Gratitude Hours are manageable and does not impact the student's studies. Gratitude hours will be spread over the four-year undergraduate degree and the plan will be developed in collaboration with the students.
- Recipients of the HU TOPS scholarship should complete their Intermediate with a percentage not less than 75% for Science Group and 70% for Other Group. In the case of students not meeting this requirement, the scholarship awarded will be withdrawn, however, students will have an opportunity to apply for Financial Aid.
- YOHSIN Scholars (Students who get 100% scholarship) should complete A Levels with no grades less than A in any of their A Level subjects. In case, a YOHSIN Scholar does not meet this requirement, the 100% Scholarship will be reduced to 80% scholarship provided the student meets the minimum requirement of obtaining an average C grade and no grade less than D.

- Recipients of Excellence and Merit Scholarship should complete three A' Levels subjects with an average C grade and no grade less than D. In case of students not meeting this requirement, the scholarship awarded will be withdrawn, however, students will have an opportunity to apply for Financial Aid.

How can I retain the financial aid awarded to me?

Financial aid comprises of Grants, Ihsan Trust Loan, and the Deferred Fee plan (HU Loan). If you have been awarded financial aid, you must ensure adherence to the following conditions:

- The financial aid is renewed automatically every semester if the student fulfills the following conditions:
 - a. Student remains enrolled as a full-time student as per the University policy.
 - b. Student maintains Good Conduct Standing by following Students' Code of Conduct.
 - c. Student maintains the minimum required Cumulative GPA (CGPA) every semester i.e., 2.33
- Financial aid provided at the time of admission is only for eight regular semesters. University is not committed to continue offering financial aid for additional semesters if extra semesters are required by the students to complete their degree requirements. Decisions for financial aid for additional semesters will be taken on case-to-case basis.

The following are components of Financial Aid:

Grants: They are awarded at the time of admission and will continue for eight regular semesters of a student's degree program provided the required conditions are consistently met as mentioned above.

Ihsan Trust Loan: For students being supported via the Ihsan Trust Loan, their financial aid will depend on the demonstrated financial need. The amount of Loan will depend on the need analysis by the HU's Scholarship and Financial Aid Committee and interview assessment by Ihsan Trust. For this facility, the process and terms & conditions will be as follows:

- The amount of Ihsan Trust Loan sanctioned to the selected students will be according to the decision by Financial Aid committee and depends on students' need and eligibility.
- HU staff will coordinate with the students regarding the renewal forms required to start the Ihsan Trust process for the year. HU staff will be providing students with these forms. Existing students are required to submit the renewal form on A4-sized paper, while Fresh cases are required to submit the form on Bond papers.
- Three days before the Interview, HU staff will reach out to all the students via email and calls to notify them about their scheduled interviews.

- During the study period, the student has to pay a nominal, token repayment amount (depending upon the financial position of the candidates, his/her parents/guardian's monthly income) to the Ihsan Trust as repayment.
- The monthly repayment amount, after completion of studies, is to be adjusted according to the income of the student.
- For students who haven't submitted the forms, a financial hold will be placed on their PeopleSoft accounts and a strict follow-up will be done for such students.
- The monthly repayment amount of the post-dated cheques will be mutually agreed between Ihsan Trust and the Applicant.

HU Loan (deferred fee plan): For students being awarded the HU Loan (deferred fee plan), the following conditions will be applicable:

- This HU Loan (Deferred Fee plan) is awarded to students in the form of interest free loan to facilitate the students to pay some part of their Semester Course fee after completing their 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
- The amount of HU Loan (deferred fee) granted to the selected students depends on their need and deservedness assessed by the committee.
- Deferred Fee cannot be granted in-combination with other grants.
- Repayment of loan will start after six (6) months of graduation and should be completed within a maximum period of five (5) years or in lump-sum. Students may also start paying their HU Loan (deferred fee) during their time at the University (optional).
- Students graduating from the University with a minimum CGPA of 3.75 will have their complete sum of HU Loan (deferred fee) waived off.
- Degree and Transcript will not be held against HU Loan (deferred fee) at the time of graduation. In order to obtain the degree, students will be required to submit loan repayments undertakings along-with the graduate clearance form.
- Students who are offered HU Loan (deferred fee) as part of their fee package will be required to sign a Legal HU Loan Undertaking.
- HU Loan (Deferred Fee) is provided with the condition that student will adhere to University's policies and code of conduct. Non-compliance to any such policies and code of conduct may lead to disqualification of HU Loan (Deferred Fee).

What happens if I do not meet the criteria for retaining scholarship/financial aid package?

Scholarships

- In case students are not able to maintain their required CGPA in any semester, their Scholarship awarded will not be revoked immediately. They will be given a probationary period (one full semester) to improve their performance and acquire the desired CGPA. During the probationary period, no change would be made to the scholarship awarded and students will have ample opportunities and resources available at the University to acquire help for improving their performance. However, the

scholarship awarded will be revoked if the student fails to meet the required CGPA after the probationary period.

Financial Aid

- If a student is not able to maintain the financial aid criteria in any semester, the student will be provided probationary period for one semester to improve the performance without revoking the financial aid. If the required criteria are not maintained even after the probationary period, then financial aid will be revoked immediately.

What changes can I expect in scholarship/financial aid package after my admission into Habib University?

Depending on a student's specific case, there may be an impact on their scholarship/financial aid package. Given below, are details of circumstances where this may happen.

Changes in Financial Condition

In case of changes in financial condition of student's earning family member(s), a student can file a request for increase or can apply for financial aid. Additional or new financial aid shall be offered based on the need of student, recognized and assessed by the Committee. However, request for financial aid can only be filed after 2 regular semesters only.

Financial Aid can be applied for by submitting the form provided at this link:

<https://habib.edu.pk/admissions/student-finance/apply-for-scholarship-fa/>

Changes in Scholarship and/or Financial Aid due to change of Academic Program, Major, or School

In the event of change of program, plan, or school, the scholarship and/or financial aid will be applied as per the criteria set for different scenarios. However, Scholarship and Financial Aid committee may decide Scholarship and Financial aid packages on a case to case based as it deemed appropriate.

Scholarship and Financial Aid for students not graduating in time

In the event of non-completion of studies of student after completion of eight regular semesters the scholarship and financial aid both will be discontinued. However, if appealed, the Scholarship and Financial Aid Committee will decide whether to continue offering the financial aid based on the need of applicant, recognized and assessed on case-to-case basis.

Is it important to update my financial records?

The Financial Aid awarded is reassessed in each academic year based upon performance and demonstrated financial need. Therefore, students are required to submit updated financial aid form with the latest documents every year in order to renew their financial aid.

Who can I contact if I have any questions about financial matters related to my admission into Habib University, and while I am a student at the university?

For any finance related questions or concerns, please contact us via email at student.finance@habib.edu.pk

Addendum

Habib University fee policies, as well as information about retaining scholarships and financial aid are outlined in this guidebook. This addendum contains further details about how the awarding of scholarships is determined during the time of admission, for your reference and convenience.

What are the types of scholarships available at Habib University?

Habib University Talent Outreach Program Scholarship (HUTOPS)

HU TOPS offers 100% Scholarship to brilliant students from all Boards of Intermediate Education (BIE) | Federal Board (FB) | Aga Khan University Examination Board (AKU-EB). Students will be admitted with full tuition and laboratory/studio fees; and semester registration fees waived for their undergraduate degree based on their academic talent and passion to learn.

YOH SIN Scholarship

The Yohsin Scholarship is a full scholarship based solely on merit. It shall be awarded to exceptionally well-rounded students admitted at Habib University. Key factors that should contribute in determining the eligibility of students for the Yohsin Scholarship include exam results of high/higher secondary school, performance in Habib University's Entrance Examination, writing skills, passion and initiatives taken for community service, and participation in diverse activities such as sports, poetry, performing arts, visual arts, etc.

Habib Excellence Scholarship

This scholarship is awarded to students who demonstrate an overall high potential in their academic life and extra-curricular activities. This scholarship covers 60% to 80% of the tuition and laboratory/studio fee of the recipients.

Habib Merit Scholarship

This scholarship is awarded to the students who demonstrate good academic merit at the time of admission. Habib Merit Scholarship ranges up-to 59% of semester fee.

How are Scholarships Determined at the Time of Admission?

While high-school grades are an important factor, the scholarships awarded by Habib University follows a holistic criteria that is determined at the time of admissions. Key factors that contribute in determining a student's eligibility for a scholarship are as follows:

- Grades obtained in secondary/higher secondary schools
- Performance in Habib University's entrance examination/SAT score
- Writing skills (Essay)
- Communication Skills (Verbal Interview)
- Thoughtfulness about one's self and society at large
- Confidence when expressing one's self
- A sense of personal responsibility
- Passion and initiatives taken for community service and participation in diverse activities such as sports, poetry, debating, performing and visual arts, etc.