

# **Student Finance Guidebook**

**For**

**Habib University's Undergraduate  
Programs**

***2026-27***

## Table of Contents

Introduction.....	3
University's Tuition Fee Policies .....	3
What is the fee payment schedule? .....	4
What methods can I use to pay my fee? .....	6
<i>Online Payment (Mobile Banking Application)</i> .....	6
What are late fee payment charges? .....	7
<i>Appeal for Waiver on Late Fee Charges</i> .....	7
What is meant by credit overload and credit underload, and how do these definitions impact my fee? .....	7
What is the fee refund policy? .....	8
What is the Summer Semester Fee Policy? .....	9
What is the fee policy that applies in case I withdraw from a semester? .....	9
What is the fee policy related to completing a Minor at Habib University? .....	9
What is Course Audit Fee? .....	9
Scholarship and Financial Aid Policies.....	10
How can I retain the scholarship awarded to me? .....	10
How can I retain the Financial Aid awarded to me? .....	11
What happens if I do not meet the criteria for retaining scholarship/financial aid package? .....	12
What changes can I expect in Scholarship/Financial Aid package after my admission into Habib University? .....	13
Changes in Financial Condition .....	13
Changes in Scholarship and/or Financial Aid due to change of Academic Program, Major, or School .....	13
Scholarship and Financial Aid for students not graduating in time .....	13
Is it important to update my financial records? .....	13
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? .....	13

## 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 the frequently asked questions brought forth by students, and to outline key considerations about fee dues, how to check fee due amounts, how to make fee payments, and queries related to Scholarship and Financial Aid, if offered, by the 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 2026 (Class of 2030)?

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

Semester Fee	Amount in PKR (Per Semester)
Tuition Fee for DSSE and AHSS	780,000
Laboratory Fee for DSSE	215,000
Studio and Laboratory Fee for AHSS	160,000
Semester Registration Fee for DSSE and AHSS (Applicable from 2 <sup>nd</sup> Semester onwards for the Class of 2030)	32,000

#### Note:

- Fee is subject to tax, where applicable, as per the prevailing Government policy.
- 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 2026-27. 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 5% 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 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 <sup>st</sup> week of October
	Spring (January to May)	Semester Registration	1 <sup>st</sup> week of January
		1st Installment	1 <sup>st</sup> week of January
		2nd Installment	1 <sup>st</sup> week of March
From Second Year onward	Fall (August to December)	Semester Registration	1 <sup>st</sup> week of August
		1st Installment	1 <sup>st</sup> week of August
		2nd Installment	1 <sup>st</sup> week of October
	Spring (January to May)	Semester Registration	1 <sup>st</sup> week of January
		1st Installment	1 <sup>st</sup> week of January
		2nd Installment	1 <sup>st</sup> week of March
	Summer Semester (June – July) (Optional for students)	Full Fee as per course(s) selected (Fee announced separately)	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 PeopleSoft Self-Service Portal via emails from Office of Student Finance ([student.finance@habib.edu.pk](mailto:student.finance@habib.edu.pk)).

## How can I access the fee voucher?

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

Only for the first installment of semester, new students are sent fee voucher on their personal email addresses provided at the time of admission. Later on, students will be required to download their vouchers from the portal

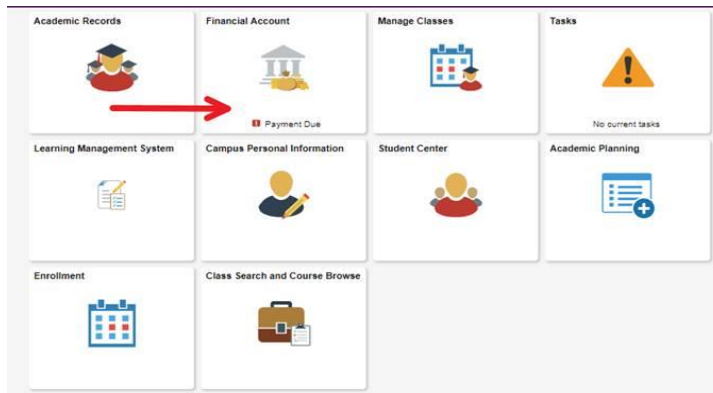
You can download your fee vouchers by following the directions provided below:

***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://pssc.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



## What methods can I use to pay my fee?

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

### ***Online Payment (Mobile Banking Application)***

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.

### ***On-Campus Bank's Facility***

We are proud to inform you, with our close collaboration with Habib Metropolitan Bank, it was made possible for us to provide you with an On-Campus Bank facility to simplify the payment process for you. The bank's booth is near the Gate 1 where you may deposit your fees with ease.

### ***Payment via Cash/Cheque***

Student can also deposit fees by cash or cheque at any of the branches of Habib Metropolitan Bank. You may search the nearest Branch using the following link and pay dues along with a fee voucher:

<https://www.habibmetro.com/information-center/branch-information/atm-branch-locator/>

Depositing fees via cash or cheque at any of the branch from the list of banks mentioned below across Pakistan along with a fee voucher is also available for you. 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.

### ***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. All fee voucher is notified to students by the office of student finance, students require to have voucher details to 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 (2.97% 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 issuer 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.

## What are late fee payment charges?

In case any type of fee voucher is not paid within the due date, 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, via email to [student.finance@habib.edu.pk](mailto:student.finance@habib.edu.pk) at least 4 days prior to the due date.

The appeal will be reviewed by the relevant authorities and the student will be informed 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 07 days of due date of fee voucher, a 'Financial Hold' will be placed on the PSCS account of those students whose fee has not been 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/degree.

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, 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<sup>2</sup> 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. Scholarships will not be available for students who enroll in less than 12 credits.

**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 plus regular tuition and lab/studio fees per semester. Additional financial assistance will be subject to recommendation from the relevant dean of the school and the Scholarship and Financial Aid Committee except for when *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 eight / 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 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, subject to clearance of all pending dues.
Semester Tuition, Laboratory & Studio Fees	Before commencement of classes	Full (100%) Fee Refund
	From 1 <sup>st</sup> to 7 <sup>th</sup> day of commencement of classes	Full (100%) Fee Refund
	From 8 <sup>th</sup> to 15 <sup>th</sup> day of commencement of classes	Half (50%) Fee Refund
	From 16 <sup>th</sup> day of commencement of classes	Non-Refundable
Summer Fee	-	Non-Refundable
Any kind of Tax(es)	-	Non-Refundable

\*All fee types are non-Transferrable.



## What is the Summer Semester Fee Policy?

The following fee conditions apply during Summer Semesters at the 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.
- Limited financial aid is available for students enrolling in Summer courses for the first time. No financial aid is available for those who are repeating a course(s), for whatsoever reason.

## 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 <sup>st</sup> to 7 <sup>th</sup> day of commencement of classes	No fee will be charged
	From 8 <sup>th</sup> to 15 <sup>th</sup> day of commencement of classes	Half (50%) fee charged
	From 16 <sup>th</sup> 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 if the 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 awarded up to 100%, depending on your merit score.

Moreover, Habib University's financial aid program offers generous grants. 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 granted is dependent on the need of the students. Habib University offers a personalized financial aid plan to each admitted student as per their specific needs and their overall living circumstances.

### **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 50% Scholarship)	2.75
HU TOPS Scholarship	3.00
HU EOPS 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' 8<sup>th</sup> 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 80% for Science Group and 75% for Other Group (Same for AKUEB). Recipients of the HU EOPS scholarship should complete their Intermediate with a percentage not less than 70% for Science Group and 70% for Other Group, and for AKUEB Intermediate with a percentage not less than 70%.  
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 and Ihsan Trust 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. The substantial funds of Grants are covered from the Zakat Funds.

**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.

## **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 the 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 may be offered based on the need of student, recognized and assessed by the Committee. However, request for financial aid can only be filed annually or after 2 regular semesters.

Financial Aid can be applied for by submitting online form provided by the Office of Student Finance after initial assessment during discussion / meeting with the student/guardian.

### **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 basis 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](mailto:student.finance@habib.edu.pk)