

STUDENT FINANCIAL SERVICE GUIDELINES FOR FINANCIAL AID STUDENTS

A rich mind deserves an enriching educational experience. HBKU Financial Aid is committed to helping you find the best financial solution to meet your specific needs.

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FINANCIAL AID USER ACCOUNT AND APPLICATION

The FA application can be accessed online and is available during the following times:

- Financial Aid cycle for students making their first application: April 1st May 31st inclusive.
- Financial Aid cycle for returning students: February 1st March 2nd inclusive.

Please note that according to your category (new or returning student) you can only create an application within the given dates.

Students must first create an account to get a User ID/FA ID and password. This account will be used for the whole study period and not for one year only. To create an account/register please visit this link www.fas.qf.org.qa, and click New User Registration. Make sure to consider the following:

- Use a valid email that you will be checking frequently, to be able to respond promptly to Student Financial Service emails. You can include more than one email and choose one as the preferred one for correspondence
- 2. Include a valid passport number
- 3. Write your first and last name as given in your passport (Note: FAS and FA application work only on English-language software)



After following the process above, your FA account will be created. You will then receive a notification via email that will include details of your new user ID and password (you should immediately change your password to a more personalized one).

Please note the following:

This notification does not mean you can use your financial aid account or create an FA application as you first need to receive an activation notification from the university where you study. Student Financial Service will not activate the FA account until activation notification has been received. If for any reason your FA account is not activated for more than 5 working days, you should contact the registrar at your university and seek an explanation.

After you access your account and reset your password, you should click on "apply for financial aid".

PAGF 1

On this page you are required to provide the following:

- Current address (the place where you will live during your study period), your contact number, plus your permanent address (the place where your family lives) and a contact number for your family. Please note that if your family is not residing in their home country for work reasons, register where your family resides for work as the current address and the home country as the permanent address.
- 2. Mention the family's current country of residence: this must be reflected on the National ID information on page 2 of the financial aid application. For example: if the family resides in Qatar, you must provide your parents' residence permit information. Otherwise, you will need to provide their passport/ national ID information. If your family is not residing in Qatar, you will need to provide their passport details in order to fill in the "national ID information" requirement on p2.

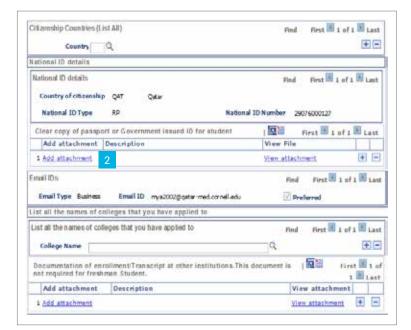
- 3. A copy of your valid passport.
- 4. Your university admission letter.
- 5. Latest transcripts and/or enrollment letter (for students who have completed at least one university semester)
- 6. GPA (applicable only for those who have completed at least one university semester)
- 7. You must tick "attended term", and choose "Education City, Doha" for terms attended in the Qatar campus and "study abroad" for terms attended abroad.
- 8. If only attending for one term/semester, you must provide an official letter from your university to state the same, along with the reason for being on leave.



1

Residents of Doha and areas near Doha are not eligible to apply for Housing FA. Qatar residents must provide proof of address (e.g. rent contract) if living far from Doha

PAGE 1 (continuous)



2

Copy of the student's valid passport must be uploaded



3

Tick "attended term", and choose "Education City, Doha" for terms attended at your university's Qatar campus and "study abroad" for terms attended abroad.

4

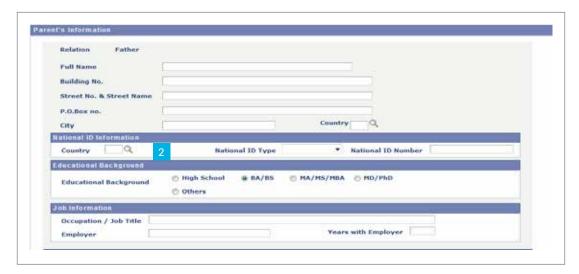
If you attended university for only one term/semester you must provide an official letter from your university stating this, along with the reason for the leave.

On this page you are required to provide the following information:

- State your parents' current marital status.
 If you have divorced or deceased parents, you must provide an official certificate stating this status.
- 2. Father's full name, address, national ID, educational background, employment details
- 3. Mother's full name, address, national ID, educational background, employment details
- 4. Copy of your father's passport (or national ID if your father has not been issued with a passport).
- 5. Copy of your mother's passport (or national ID if your mother has not been issued a passport).
- 6. Your Resident's Permit (RP) if you are residing in Oatar
- 7. Your father's RP if your father is residing in Qatar
- 8. Your mother's RP if your mother is residing in Qatar

- List any unemployed siblings and provide details of their passport/ national ID
- 10. Include siblings' RPs if they are residing in Qatar
- 11.List your siblings' school/ university name, if applicable
- 12. Your current school name and details of tuition fees (please provide payment receipts)
- 13. List any tuition fees relating to your siblings and detail the amount your family contributes toward their education
- 14. Official invoices and payment receipts for your siblings' tuition fees
- 15. If your parents are receiving educational allowances for their children from their employer, you should include official documentation from the employer to state the same in the "educational expenses" section





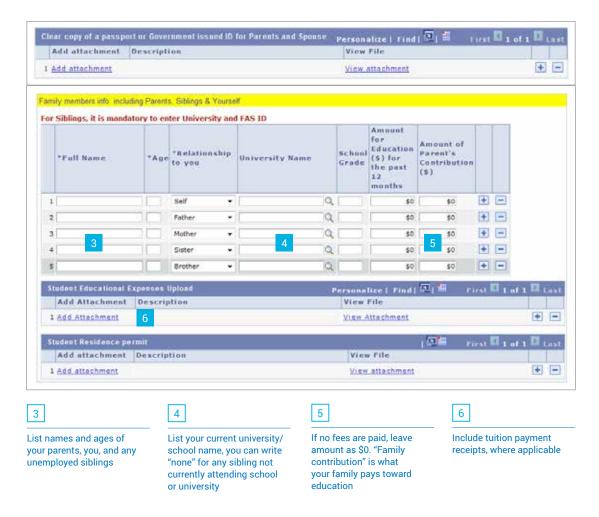
1

State parent current martial statues, in case of a divorce or decease you must provide an official certificate stating the same.

2

National ID information must match country of residence as given in page 1 of the application

PAGE 2 (continuous)



Your Qatari Resident Permit, if issued, or a copy of your national ID



7

Relationships must match with the ones given in family members' info table above. Upload their Qatari Resident Permits, if applicable, or copies of national IDs /passports

8

Relationships must match with siblings mentioned when uploading details of tuition fees. Upload payment receipts or an official letter from any schools/universities stating the amount paid. Note: if parents' employers are providing educational assistance, you must provide an official letter from the employer stating the amount paid

On this page you are required to provide the following:

- 1. The amount your family is willing to pay towards your education for the upcoming academic year
- 2. Your father's annual income (their total salary and allowances or business income)
- 3. Your mother's annual income (their total salary and allowances or business income)
- 4. Your annual income (total salary and allowances or business income) if applicable
- 5. Your spouse's annual income (total salary and allowances or business income) if applicable
- 6. If a brother, sister or other legal guarantor is your income source, please include their income details in the section allocated for noting your spouse's income
- 7. An up-to-date official income letter from your father's employer
- 8. An up-to-date official income letter from your mother's employer
- 9. An up-to-date official income letter from the employer of any other legal guarantor (if applicable)
- 10. An up-to-date one-year stamped bank statement for each account owned by your father
- 11. An up-to-date stamped bank letter/account certificate (an official letter from the bank stating account ownership and account number) for each account owned by your father
- 12. An up-to-date one-year stamped bank statement for each account owned by your mother

- 13. An up-to-date stamped bank letter/account certificate (an official letter from the bank stating account ownership and account number) for each account owned by your mother
- 14. An up-to-date one year stamped bank statement for each account owned by yourself (if applicable)
- 15. An up-to-date bank letter/account certificate (an official letter from the bank stating account ownership and account number for each account) owned by yourself (if applicable)
- 16. An up-to-date one-year stamped bank statement for each account owned by your spouse or other legal guarantor (if applicable)
- 17. An up-to-date stamped bank letter/account certificate (an official letter from the bank stating account ownership and account number for each account owned) by your spouse or other legal guarantor (if applicable)
- 18. If a business is a business source, provide business registration papers, an up-to-date balance sheet and an up-to-date income statement. Provide one year of up-to-date stamped bank statements for this business and an up-to-date stamped bank letter.

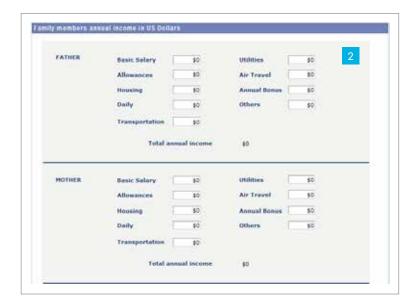
 Also provide a business tax form (if applicable)
- If real estate is an income source, or income comes from bank interest and dividends, emergency funds or pensions, provide amounts and any related official documents

What is the present Exchange Rate of your country's currency? e.g(1\$ = 3.65QAR) 1\$ = Amount your family will pay towards your education	
Amount your family will pay towards your education	Q
	\$0

1

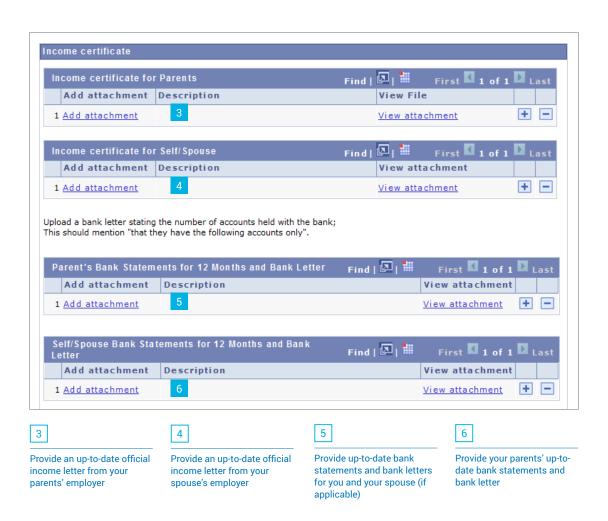
List the amount your family is willing to pay towards your education for the upcoming academic year

PAGE 3 (continuous 1)



2

In this section list annual income for father, mother, yourself, or spouse



PAGE 3 (continuous 2)



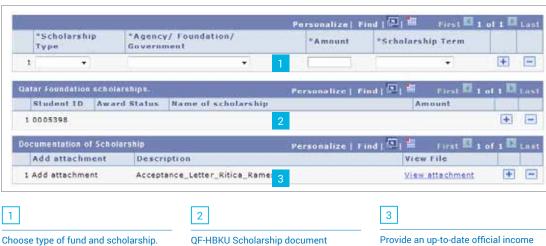
If a business is your business source, provide business registration papers, an up-to-date balance sheet and an up-to-date income statement. Provide one year of up-to-date stamped bank statements for this business and an up-to-date stamped bank letter. Also provide a business tax form (if applicable)

List emergency funds (if applicable)

PAGF 4

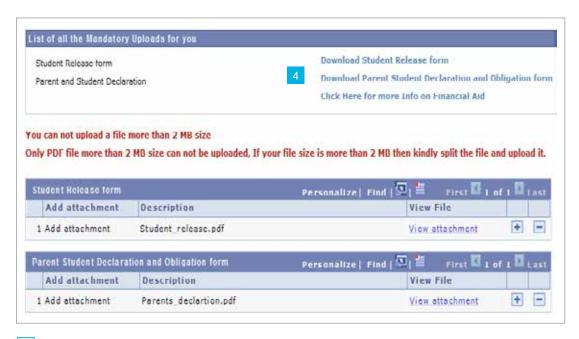
On this page you are required to provide the following:

- 1. List any scholarship or other sources of funds you will be receiving during your time studying at university (excluding HBKU financial aid and family support), if applicable
- 2. List HBKU or university scholarships, if applicable
- 3. Students eligible for FAFSA or US Federal Aid must apply for FAFSA and US Federal Aid and list their awards
- 4. If you are receiving any of the above scholarship/ funds, provide official documentation from the granting organization, stating the same.
- 5. Print out, sign and upload the Student Release form
- 6. Print out, sign and upload the Parent Student Declaration and Obligation form



List granting organization and amount for one academic year

letter from your spouse's employer



4

Click Download link to get both forms. If links did not work, visit hbku.edu.qa > Admissions and Aid > Financial Aid, you will be able to get the forms as PDF copies. After filling and signing the forms, scan them and upload them in the below fields

In this page you are required to provide the following:

- Details of your family-owned house location, year of purchase, original price, amount left to be paid and the present market price (if applicable)
- 2. The house purchase deed/ownership certificate
- 3. Details of the total value of other properties and their ownership documents, which should be uploaded in the "Asset Information" and "Land and Building" sections
- 4. List the total savings owned by the family and upload official up-to-date bank or monetary institute

- documents to verify the amount. In case the amount includes cash in hand, upload a handwritten document to state the same
- 5. List the total value of investments owned by the family and upload official up-to-date bank or monetary institute documents to verify the amount
- List details of any automobiles owned by your family and upload valid and complete car registration documents for each vehicle

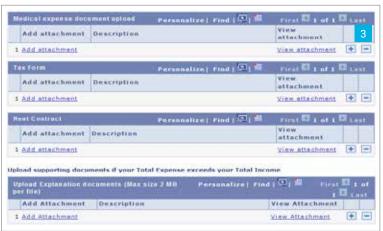


On this page you are required to provide the following:

- 1. Details of the amount paid by your family towards housing rent for one year (if applicable)
- Educational expenses, which will automatically appear on this page, reflecting the details already given on page 2. Note: Your educational expenses will not be calculated at this stage. It will only be counted after Student Financial Service starts processing your application
- 3. The amount paid by your family to the tax department (if applicable)
- 4. A list of all other daily expenses (for one year)

- 5. rovide details of up-to-date medical expenses, if applicable
- 6. Provide an up-to-date official tax form for each income earner in the family (if applicable)
- 7. Provide an official up-to-date rental contract
- 8. If you don't have an up-to-date rental contract, provide an up-to-date rent payment receipt
- 9. If expenses exceeded income, explain the reason and provide official documents to state the same.





1

Provide amounts for one year (in US Dollars) for all applicable fields

2

If expenses exceeded income, explain the reason and provide official documents to state the same in the section below

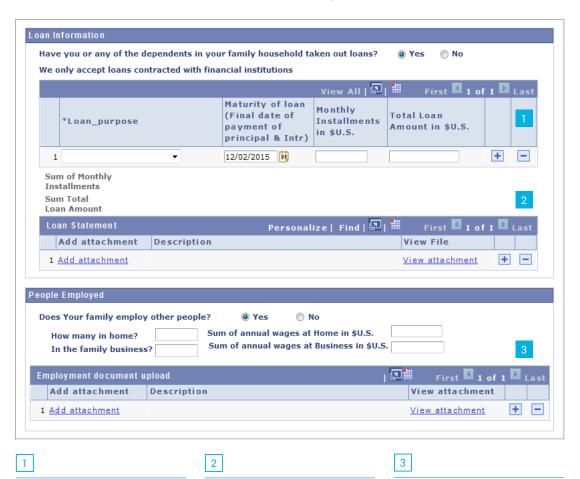
3

Any medical expenditure documentation, tax forms and rental contracts must be uploaded, if applicable, as explained above

On this page you are required to provide the following:

- 1. List the value of loans taken by your family from official monetary institutes or banks (if applicable)
- 2. List the reason for each loan
- 3. List the monthly installments of each loan
- 4. List the outstanding balance of each loan
- 5. List the maturity date for each loan

- Provide official stamped up-to-date documentation (a liability letter) to verify the details of each outstanding loan balance and any monthly installments being paid
- 7. List the number of people employed by your family (either at home or through the family business if applicable) and list employees total annual wages
- 8. Provide documents to verify the total amount of wages paid



List the reason for any loan, the maturity date, monthly installment amounts and the balance for each loan Provide an official stamped up-to-date liability letter for each loan. Note: loans taken from family members or friends will not be considered

List the number of people employed by your family (if applicable) and list their total annual wages. Provide documents to verify the total amount of wages paid

Filling out this part of the FA application is optional for students and guarantors/parents. If you wish to include any extra explanation or mention special circumstances, you may write them on page 8 and upload any applicable supporting documents. Note: Student Financial Services reserves the right to ask you for more clarification and or for to provide documents if necessary.

PAGF 9

Read the Parent and Student Declaration and click Accept and Validate button. The application will then be submitted to Student Financial Services for review.

Parent and Student Declaration:

I understand that my application will not be reviewed until all required documents are submitted to QF-Hamad Bin Khalifa University and all fields on this financial aid application form are filled out.

I will inform QF-Hamad Bin Khalifa University in writing within 15 days if my circumstances change in any way that might affect any amount of financial aid I have received, or you have paid/or are likely to pay on my behalf.

I understand that if I give you false information, or do not provide you with complete information, you may withdraw my financial aid at any time and will not be able to apply again.

I agree to repay the amount I have received or that has been paid on my behalf in the line with the relevant QF-Hamad Bin Khalifa University policies as amended from time to time.

To the best of my knowledge and belief, the details I have given on this form are complete and accurate.

I agree to provide you with any further information you may ask for.

I authorize the QF-Hamad Bin Khalifa University to verify any information relevant to my Financial Aid application and to contact resources including but not limited to the following: Employers (past or present), Schools, Banks, Chamber of Commerce, Ministry of Interior. I also authorize the aforementioned to release the requested information to representatives of the QF-Hamad Bin Khalifa University throughout my enrollment in an Educational City branch campus/center.

I understand that all related information to my Financial Aid award is confidential and by sharing this info with others, I jeopardize my receipt of Financial Aid.

I understand that I need to inform QF-Hamad Bin Khalifa University -Student financial services of any changes affecting my Financial Aid application within 10 business days (scholarship, change in income, expenses, etc).

I understand that I need to inform the QF-Hamad Bin Khalifa University -Student financial services in case one or more of the following occurs:

- I need to take a leave of absence.
- I withdraw from the university.
- I transfer to another university.
- I change my program of study (major).

I understand that failure to do any of the above would result in a 1.25% penalty that will be added to the outstanding amount of my Financial Aid loan.

I understand that I must demonstrate good conduct within the education city community

NEED-BASED LOAN

Filling out this part of the FA application is optional for students and guarantors/parents. If you wish to include any extra explanation or mention special circumstances, you may write them on page 8 and upload any applicable supporting documents. Note: Student Financial Services reserves the right to ask you for more clarification and or for to provide documents if necessary.

HOUSING

Need-based financial aid to cover housing costs can only be considered for students with family residing outside Qatar, or students with family residing far from Doha (Dukhan, Al Wakra, Al Khor, Mesaieed).

STUDY ABROAD

FA students can apply for need-based loans to study abroad within datelines that will be provided to universities' registrars each year. A student's GPA must be equal to or higher than 3. FA students can apply for only one semester abroad and this should not be the graduation semester. Students should provide the Student Financial Services office with an official letter from their university's registrar stating approval to study abroad, destination, and the breakdown of costs.

SUMMER COURSES

FA students can apply for need-based loans for Summer Courses before 31st of May of every year. Any summer course should not be a repeated course and should expedite the graduation. Students should provide the Student Financial Services office with an official letter from their university's registrar stating the module codes of the courses being taken and the total cost.

USER ID AND PASSWORD

You need to remember your FA user ID and password. If you forget your password, click on the forgotten password link and follow the instructions.

OFFER ACCEPTANCE

Log in to your FA user account> Accept/Decline Awards> click Aid Year > tick Amounts> accept all

Note: you can only accept an award after submitting and uploading the FA contract. The awarded amount cannot be paid to your university if you failed to accept the award and submit the FA contract.

FA CONTRACT

After receiving FA award, you must sign two copies of the FA contract within 10 working days, after which you can accept the offer on your FAS account online.

- 1. If both the student and his guarantor are in Qatar, both parties have to sign the contract copies in person, at the HBKU Student Financial Services office located within the HBKU Student Center Rm. 215.
- 2. If one of the parties (guarantor or student) or both are outside Qatar, the FA contract copies should be signed in front of a public notary. Any party based inside Qatar should sign the contract at the Financial Services office in person.
- 3. Both of the original signed copies of the contract should be submitted to HBKU's Financial Aid office.

On this page you are required to provide the following:

- 1. Qatari ID signature
- 2. Passport signature
- 3. Other countries ID signature
 - The signatures should be original on both copies no scanned or printed copy is acceptable
 - The student's signature should be accompanied by the guarantor's signature on every page of the contract
 - Signatures should be written in blue pen
 - Never use a corrector or cross out a word using pen on the contract
 - Student and guarantor information (page 6) must be filled out prior to arrival to Student Financial Services office

A notary public can attests or certify deeds and other writings, or copies of them (the contract), with an official seal in order to authenticate them, especially if the concerned parties are living outside the State of Qatar.

Once both copies of the FA contract have been signed, and Student Financial Services has approved the original copies, you must upload a scanned copy to you FAS account and accept the online FA offer.

Please note that if you have not signed and submitted the contract and accepted the online FA offer, your award will be automatically canceled by the first week of the academic year.

MISSING INFORMATION AND DOCUMENTS

After receiving FA award, you must sign two copies of the FA contract within 10 working days, after which you can accept the offer on your FAS account online.

- New students/first time applicants will receive an email notification, to the email address you picked as your
 preferred one when you created your FA account, from a Student Financial Services officer indicating missing
 information or documents. This notification will indicate the required format for each document (no bigger than
 2 MB PDF for each file). It will also include a deadline for providing missing information to avoid your application
 being rejected.
- 2. If returning students who have previously applied for financial aid have omitted to include any documents or information, the application will be rejected and an email notification will be sent out stating the same and directing the applicant to contact an officer (whose name and email address will be given in the notification) within 3 working days. Then, the Financial Services officer will send an email including details of required format for each missing document (no bigger than 2 MB PDF for each file). The email will include a deadline for submitting the requirements, in order to avoid having the application rejected.

MISLEADING DOCUMENTS AND INFORMATION

Hiding information or providing misleading information or fake documents will lead to immediate application rejection and students will not be able to apply for financial aid again

TRANSFER, LEAVING UNIVERSITY, LEAVE OF ABSENCE AND MEDICAL LEAVE

- 1. If you decide to transfer to another university within Education City, you will need to inform us before the transfer takes place and provide an official letter to state the same from your current university plus an admission letter from the university you are transferring to. You also need to check with our office to find out which semesters will be considered eligible for financial aid.
- 2. If you decide to leave Education City, you must approach our office to provide an official letter from your university to state both the period and the reason for leaving and you must sign a repayment agreement and a repayment plan.
- 3. In the case of a leave of absence due to personal, academic or disciplinary reasons, you must approach our office to provide an official letter from your university to state both the period and the reason for the absence and to sign a repayment agreement and a repayment plan.
- 4. In the case of medical leave, you must approach our office to provide an official letter from your university to state both the period and the reason for any absence, and to sign a repayment agreement and a repayment plan.*

 To the best of my knowledge and belief, the details I have given on this form are complete and accurate.
- 5. If you do not return after an agreed period of time, either you or your guarantor will have to fulfill the repayment obligations as per the signed repayment plan.

Please note: A repayment agreement and a repayment plan must be signed by both the student and their guarantor and notarized if needed. (The FA contract signatory procedure applies to repayment agreements and plan documents.)