



Student Financial Service Office

Guidelines

For Financial Aid Students

Table of Contents

Financial Aid User Account and Application	Page 3
FA Application	Page 4 – Page 14
Need Based Loan	Page 15
Housing	Page 15
Study Abroad	Page 15
User ID and Password	Page 15
Offer Acceptance	Page 15
FA Contract	Page 15 & Page 16
Missing Documents and Information	Page 16
Misleading Information	Page 17
Transfers and Leaves	Page 17
Repayment	Page 17

Financial Aid User Account and Application

The FA application process 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 the account/register please visit this link www.fas.qf.org.qa, and click New User Registration. Make sure to consider the following:

- 1- Use a valid email that you will be checking frequently in order 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”.

جامعة
حمد بن خليفة
HAMAD BIN KHALIFA
UNIVERSITY
عضو في مؤسسة قطر
Member of Qatar Foundation

User ID:

Password:

Sign In

[Forgot Your Password ?](#)

[New User Registration](#)

1. New Users: Please click on the New User Registration Link to register a new account for logging in into the PeopleSoft system.
2. Please note that the new accounts registered are not active till they are verified by the Universities at Education City.
3. If you have any questions or concerns, please contact the concerned departments below.

Financial Aid System	Scholarship System
1. We will be accepting applications for new and returning students	1. Scholarship Applications can be submitted between 1st May and 15th June of every year.
2. Financial Aid cycle for fresh students starts from first of April until end of May of every year.	2. Only returning Students who achieve a GPA of 3.600 and above are eligible to submit an application, which is not guaranteed for selection.
3. Financial Aid cycle for returning students starts from first of February until 2nd of March of every year.	3. Applicants must have had spent atleast two semesters in one of the EC Branch campuses.
4. For any questions please contact QF Financial Aid office via e-mail fao@qf.org.qa	4. For any further questions please contact Scholarship office at sch@qf.org.qa .

Page 1:

On this page you are required to provide the following:

- 1- Current address (the place where you live during your study period) and 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 reflect on 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. In case 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 transcript and/or enrolment letter (for student who have completed at least one university semester)
- 6- GPA (applicable only for those who have completed at least one semester in the university)
- 7- You must tick "attended term", and choose "Education City, Doha" for terms attended in 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.

Your Address Details

Address Type: CURRENT Click on the Description Tag after you click the search lens to sort for the country name.

Building No. and Name:

Street No. & Street Name:

P.O.Box no.:

City: Country:

Phone: (0) Mobile: (0)

Address Type: PERMANENT Click on the Description Tag after you click the search lens to sort for the country name. same as current address

Building No. and Name:

Street No. & Street Name:

P.O.Box no.:

City: Country:

Phone: (0) Mobile: (0)

General Information

Date of Birth: 08/29/1990 Birthplace (country):

Parent's country of residence:

Are you planning to live in HBKU Student Housing? Yes No

Have you previously applied for financial aid? Yes No

Will you be? Attending a college/university for the first time
 Transferring from another college/university
 A returning student

Marital Status:

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

Nationality

Country

National ID details

National ID details

Country of citizenship This Part is filled based on data entered while creating student

National ID Type

National ID Number

Clear Copy of Government issued ID & Clear Copy of Passport of the Student. Both copies are required

Add attachment	Description	View File	National ID Type
1 Add attachment		View attachment	Government: <input type="text"/> + -
2 Add attachment		View attachment	Passport <input type="text"/> + -
3 Add attachment		View attachment	Resident Per <input type="text"/> + -

Copy of student valid passport, Qatar Resident permit and home issued government ID (other than passport) are to be uploaded in this section

Academic Information

Below fields, Academic Career, Branch Campus and Academic Program are mandatory to fill

Academic Career Admit Term

Branch Campus

Academic Program

Kindly check the terms which you have applied to attend

Term	Description	Campus	Attending?	Term Attendance
1 1301	Fall 2013	Education City, Doha	<input checked="" type="checkbox"/>	TERM ATTENDING
2 1302	Spring 2014	Education City, Doha	<input checked="" type="checkbox"/>	TERM ATTENDING

University letter of admission

Add attachment	Description	View File
1 Add attachment		View attachment

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

Previous Year GPA Details

GPA Type GPA

Transcripts

Add Attachment	View Attachment
1 Add Attachment	View attachment

To be completed by students who have at least completed one semester at University

Document upload for Term not attended

Add Attachment	Description	View Attachment	Document available (Y/N)	Reason for not having supporting documents
1 Add Attachment		View Attachment	<input checked="" type="checkbox"/>	

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.

Page2:

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

- 1- 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 Qatar
- 7- Your father's RP if your father is residing in Qatar
- 8- Your mother's RP if your mother is residing in Qatar
- 9- 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.

Parent's Current Martial Status

Married Mother living/ Father deceased Other
 Seperated / Divorced Father living/ Mother deceased

Parent divorced/deceased upload

Add Attachment	Description
1 Add Attachment	View Att...

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

Parent's Information

Relation: Father

Full Name:

Building No.:

Street No. & Street Name:

P.O.Box no.:

City: Country:

National ID Information

Country: National ID Type: National ID Number:

Educational Background

High School BA/BS MA/MS/MBA MD/PhD
 Others

Job Information

Occupation / Job Title:

Employer: Years with Employer:

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

Family members info. including Parents, Siblings & Yourself

For all dependents, it is mandatory to enter University and FAS ID

Full Name	*Age	*Relationship to you	University Name	School Grade	for Education (\$) for the past 12 months	Amount of Parent's Contribution (\$)
		Self			\$0	\$0
		Father			\$0	\$0
		Mother			\$0	\$0
		Sister			\$0	\$0
		Brother			\$0	\$0

List your current university/school name, you can write "none" for any not currently attending school or university

List names and ages of your parents, you, and any unemployed siblings

If no fees are paid, leave amount as \$0. "Family contribution" is what your family pays toward education

Student Educational Expenses Upload

Add Attachment	Description	View File
1 Add Attachment		View Attachment

Include tuition payment receipts, where applicable

Student Residence permit

Add attachment	Description	View File
1 Add attachment		

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

Dependent document upload

Residence Permit or Passport upload

Add Attachment	Description	View Attachment	*Relationship
1 Add Attachment		View Attachment	Father
2 Add Attachment		View Attachment	Mother
3 Add Attachment		View Attachment	Sister
4 Add Attachment		View Attachment	Brother

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

Educational expense upload

Add Attachment	Description	View Attachment	*Relationship to Student
1 Add Attachment		View Attachment	

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

People including yourself ,dependents

Number of dependents

Page 3:

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)
- 19- 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
- 20- Note: Any online bank statements must be stamped by the issuing bank

Exchange rate and family contribution

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 \$0

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

Family members annual income in US Dollars

FATHER	Basic Salary	<input type="text" value="\$0"/>	Utilities	<input type="text" value="\$0"/>
	Allowances	<input type="text" value="\$0"/>	Air Travel	<input type="text" value="\$0"/>
	Housing	<input type="text" value="\$0"/>	Annual Bonus	<input type="text" value="\$0"/>
	Daily	<input type="text" value="\$0"/>	Others	<input type="text" value="\$0"/>
	Transportation	<input type="text" value="\$0"/>		
	Total annual income		\$0	

MOTHER	Basic Salary	<input type="text" value="\$0"/>	Utilities	<input type="text" value="\$0"/>
	Allowances	<input type="text" value="\$0"/>	Air Travel	<input type="text" value="\$0"/>
	Housing	<input type="text" value="\$0"/>	Annual Bonus	<input type="text" value="\$0"/>
	Daily	<input type="text" value="\$0"/>	Others	<input type="text" value="\$0"/>
	Transportation	<input type="text" value="\$0"/>		
	Total annual income		\$0	

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

Income certificate

Income certificate for Parents		
Add attachment	Description	View File
1 Add attachment		View attachment

Income certificate for Self/Spouse		
Add attachment	Description	View attachment
1 Add attachment		View attachment

Upload a bank letter stating the number of accounts held with the bank; This should mention "that they have the following accounts only".

Parent's Bank Statements for 12 Months and Bank Letter		
Add attachment	Description	View attachment
1 Add attachment		View attachment

Self/Spouse Bank Statements for 12 Months and Bank Letter		
Add attachment	Description	View attachment
1 Add attachment		View attachment

Provide an up-to-date official income letter from your parents' employer

Provide an up-to-date official income letter from your spouse's employer

Provide your parents' up-to-date bank statements and bank letter

Provide up-to-date bank statements and bank letters for you and your spouse (if applicable)

List other income sources (if applicable)

Other annual income

Business Income	<input type="text" value="\$20000"/>	Interest or Dividends	<input type="text" value="\$0"/>
Family Real Estate Holding	<input type="text" value="\$0"/>	Other Household Members	<input type="text" value="\$0"/>
Pension/Annuity/Retirement	<input type="text" value="\$0"/>	Others	<input type="text" value="\$0"/>

Total Annual Household Income \$20000

Business Income proof document upload

Business Registration upload		
Add Attachment	Description	View Attachment
1 Add Attachment		View Attachment

Updated Profit and loss sheet upload		
Add Attachment	Description	View Attachment
1 Add Attachment		View Attachment

Updated Balance Sheet upload		
Add Attachment	Description	View Attachment
1 Add Attachment		View Attachment

Emergency Funds

Do you have a source of Emergency Fund? Yes No

Will there be significant increase or decrease in income? Yes No

Do either of your parents plan to retire in the coming year? Yes No

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)

Page 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 all the external agencies/ Foundations/ Governments to which you are applying for financial aid or scholarships.
Please attach documents for each.

	*Scholarship Type	*Agency/ Foundation/ Government	*Amount	*Scholarship Term
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Choose type of fund and scholarship. List granting organization and amount for one academic year

Hamad Bin Khalifa University Scholarship Letter				
Student ID	Award Status	Name of scholarship	Amount	
1 0005806				

HBKU Scholarship document

Letters of other Scholarships and Aids			
Add attachment	Description	View File	
1 Add attachment	Other granting organization scholarship /funding document	View attachment	<input type="button" value="+"/> <input type="button" value="-"/>

Other granting organization scholarship /funding document

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 related fields on the same page

List of all the Mandatory Uploads for you	
Student Release form	Download Student Release form
Parent and Student Declaration	Download Parent Student Declaration and Obligation form
	Click Here for more Info on Financial Aid

Choose your financial guarantor that will sign the FA contract and declaration form, in case "other" is chosen you will have to provide more information in the same page

Guarantor for FA Contract & Repayments	
Please mention your Guarantor for FA contract and Repayments	<input type="text" value="Father"/>

Page 5:

In this page you are required to provide the following:

- 1- 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
- 6- List details of any automobiles owned by your family and upload valid and complete car registration documents for each vehicle

Home Information

Does your family own a home? Yes No

	*Location	Purchase Year(YYYY)	Original Purchase Price	Still left to be paid	*Present Market Value
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Add attachment	Description	View File
1	Add attachment		View attachment <input type="button" value="+"/>

Family house value, details and ownership

Please list the value of the following family assets(if any)

Asset	Amount	Country
1 Land & Buildings(other than home)	<input type="text"/>	<input type="text"/>
2 Savings(Bank, cash in hand)	<input type="text"/>	<input type="text"/>
3 Investments(such as stocks & bonds)	<input type="text"/>	<input type="text"/>
4 Others(jeweleries, antiques, etc.)	<input type="text"/>	<input type="text"/>

Asset Information

	Add attachment	Description	View File
1	Add attachment		View attachment <input type="button" value="+"/> <input type="button" value="-"/>

Land and Building document upload

	Add Attachment	Description	View Attachment
1	Add Attachment		View Attachment <input type="button" value="+"/> <input type="button" value="-"/>

Saving document upload

	Add Attachment	Description	View Attachment
1	Add Attachment		View Attachment <input type="button" value="+"/> <input type="button" value="-"/>

Investment document upload

	Add Attachment	Description	View Attachment
1	Add Attachment		View Attachment <input type="button" value="+"/> <input type="button" value="-"/>

Value and location of assets

Documents stating values given in the asset table

Do you or your family own an Automobile? Yes No

Automobile Information

Automobile information				
	*Primary Driver	*Make	*Model	*Year Manufactured
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Vehicle Registration

	Add Attachment	Description	View File
1	Add Attachment		View Attachment <input type="button" value="+"/> <input type="button" value="-"/>

Details and registration documents of any vehicles owned

Page 6:

On this page you are required to provide the following:

- 1- Details of the amount paid by your family towards house rent for one year (if applicable)
- 2- 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- Provided 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.Rent	\$0
2.Utilities (electricity, water, telephone)	\$0
3.Food	\$0
4.Clothing	\$0
5.Household Necessities (non food small items, e.g. detergent , Broom)	\$0
6.Medical Expenses	\$0
7.Educational Expenses	\$0
8.Income Tax	\$0
9.House Keeping	\$0
10.Saving/Retirement	\$0
11.Automobile Maintenance	\$0
12.Life Insurance	\$0
13.Health Insurance	\$0
14.Property Insurance	\$0
15.Auto Insurance	\$0
16.Entertainment	\$0
17.Vacations	\$0

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

Other Expenses Find First 1 of 1 Last

*Reasons *Value \$0

Expense Explanation

TOTAL HOUSEHOLD EXPENSES \$0

If expenses exceeded income, explain the reason and provide official documents to state the same in the section below. Total family loan toward HBKU **only** can be mention in this section

Medical expense document upload			
Add attachment	Description	View attachment	
1 Add_attachment		View_attachment	+ -

Tax Form			
Add attachment	Description	View attachment	
1 Add_attachment		View_attachment	+ -

Rent Contract			
Add attachment	Description	View attachment	
1 Add_attachment		View_attachment	+ -

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

Upload supporting documents if your Total Expense exceeds your Total Income

Upload Explanation documents (Max size 2 MB per file)			
Add Attachment	Description	View Attachment	
1 Add_Attachment		View_Attachment	+ -

Page 7:

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
- 6- 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

Loan Information

Have you or any of the dependents in your family household taken out loans? Yes No

We only accept loans contracted with financial institutions

*Loan_purpose	Maturity of loan (Final date of payment of principal & Intr)	Monthly Installments in \$U.S.	Total Loan Amount in \$U.S.
1			

Sum of Monthly Installments
Sum Total
Loan Amount

Loan Statement

Add attachment	Description	View File
1 Add attachment		View attachment

List the reason for any loan, the maturity date, monthly installment amounts and the balance for each loan

People Employed

Does Your family employ other people? Yes No

How many in home? Sum of annual wages at Home in \$U.S.

In the family business? Sum of annual wages at Business in \$U.S.

Employment document upload

Add attachment	Description	View attachment
1 Add attachment		View attachment

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

Page 8

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.

Page 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, and 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

Student Financial Services at Hamad bin Khalifa University offers need-based financial aid in the form of interest-free loans. International students residing in or out of Qatar can apply for FA only after getting university admission at one of the Qatar campus universities situated within Education City, Doha. Students must also continue to study full-time with a GPA equal to, or higher than, 2 to be eligible for financial aid.

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 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 in person, at the HBKU Student Financial Services Office located in the HBKU Student Center.
2. If one of the parties (guarantor or student) or both are outside Qatar, the FA contract should be signed in front of a notary public. Any party based inside Qatar should sign the contract at the Financial Services Office in person.
3. The original signed contract should be submitted to HBKU's Financial Services office.

Please note that:

- The Student Financial Service Office can accept signatures that match:
 1. Qatari ID signature
 2. Passport signature
 3. Other countries ID signature
- The signatures should be original – 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.
- The FA contract should be signed with a 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 attest any document or writings, by stamping the related documents with an official seal which is considered an authentication on those documents, especially if concerned parties are living outside the State of Qatar.

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

Please note that if you have submitted a non-signed 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 your FA application has been completed and submitted, it will be queued for review. If there is missing information or documents it will remain unprocessed until you complete all requirements.

- 1- 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 rejection of the student's application and you will be banned from applying again.

Transfer, Leaving University, Leave of Absence and Medical Leave

- 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 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.
- 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.
- 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.
- 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.
- 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 that, a repayment agreement and a repayment plan must be signed by both the student and his/her guarantor and notarized if needed. (The FA contract signatory procedure applies to repayment agreements and plan documents)

Loan Repayment after Graduation

Repayment starts six months after graduation

- 1- Paid service
 - a. Students can repay their loan by working in an organization included on a list approved by Hamad bin Khalifa University. Most governmental and semi-governmental organizations in Qatar are on this list. In the case of paid service repayment, the employee receives their full salary and their years of services count as repayment. The total number of working years required to complete payment will depend on the total awarded loan amount, and can only be calculated upon graduation.
- 2- Loan repayment
 - a. Employee will pay fifteen percent of his monthly net income, until the loan is fully repaid.
- 3- If you do not find employment within six months of your graduation, please contact our office on fao-repayment@qf.org.qa
- 4- If you plan to continue postgraduate studies, your guarantor will have to start repayment six months after your graduation.