

# STUDENT SCHOLARSHIP AND FINANCIAL AID POLICY

This policy was approved by the University Board during its 222<sup>nd</sup> meeting on October 23, 2024

## PURPOSE

The purpose of this policy is to ensure that eligible students have access to financial assistance to help them pursue higher education. This policy serves as an additional document to the instructions of the administration of the Saint-Joseph University of Beirut (hereafter USJ) and outlines the various types of financial aid available at USJ, the eligibility requirements for each type of aid, and the procedures for applying for and receiving this financial assistance. The present policy also aims to ensure that the distribution of financial aid is fair and equitable, and that it is distributed in a timely and efficient manner.

## STATEMENT

USJ welcomes all students even those facing financial, personal and other difficulties and wishing to be part of its community. USJ thrives to provide its students with personalized financial support and promotes accessibility to university for all admitted students. With the aim of fulfilling such a support, the university respects the privacy and confidentiality of data and information provided by the student. The administration of the university assesses the needs of the student requesting a financial aid by paying them individual attention and granting them the necessary financial support adapted to their situation.

### A. USJ SCHOLARSHIPS AND DISCOUNTS

The financial assistance granted for the undergraduate and graduate programs is based on needs and considers social criteria and family resources, as well as academic results. USJ offers many types of scholarships and discounts, such as:

- Discounts granted by the USJ
- Scholarships managed by the Financial Office
- Magis Scholarships managed by the Rector and Vice-Rector for Administration
- Need-based financial aid managed by the Financial Aid Office

Number Scholarship/Discount Title		Percentage/Remarks
<b>Section I - Discounts granted by the USJ</b>		
1	Discount for USJ Employee's children – Staff and Faculty	From 50% to 100%
2	Discount for HDF Employee's children	90%
3	Discount for siblings	From 5% to 15%
<b>Section II - Scholarships managed by the Finance Department</b>		
1	Scholarships for academic excellence	From 25% to 100%
2	Scholarships for Military corps sectors	From 15% to 30%
3	Scholarships for Mutual Magistrates' Fund	From 15% to 30%
4	Other Scholarships	From 10% to 100%
<b>Section III - Magis Scholarships</b>		
1	Magis - L	From 5% to 50%
2	Magis - M	From 5% to 50%
<b>Section IV - Need-based financial aid managed by the Financial Aid Office</b>		
1	Need-based scholarships	From 5% to 100%
2	Interest-free loan granted by the USJ	Up to 30%
3	Tuition fees installment	

## SECTION I – DISCOUNTS GRANTED BY USJ

The discounts granted by USJ are for the children of its Staff and Faculty members who are currently attending the university as well as the children of its university hospital HDF. There is also a discount for the siblings enrolled at USJ for the same year. There are three (3) different types of scholarships/ discounts available at USJ, each with its own eligibility criteria and application requirements.

### 1. DISCOUNT FOR USJ EMPLOYEE'S CHILDREN – STAFF AND FACULTY

These discounts are exclusively available for the Employee's children of Saint Joseph University of Beirut (Staff and Faculty). Furthermore, these discounts are affected as per the below requirements:

- Employee hired since less than 4 years: the discount is 50%.
- Employee hired since 4 to 7 years: the discount is 75%.
- Employee hired since more than 7 years: the discount is 100%.

### 2. DISCOUNT FOR HDF EMPLOYEE'S CHILDREN

These discounts are exclusively available to the University Hospital HDF Employee's children. The discount is 90% paid by HDF to USJ.

### 3. DISCOUNT FOR SIBLINGS

USJ grants reductions as of the second child:

- for two children: 5% for each
- for three: 10% for each
- for four and more: 12.5% for each

Children must be registered during the same semester for at least 20 credits each in a degree program.

## SECTION II – SCHOLARSHIPS MANAGED BY THE FINANCIAL OFFICE

### 1. SCHOLARSHIPS FOR ACADEMIC EXCELLENCE

USJ offers high school graduates residing in Lebanon (Lebanese Baccaureate) and those residing in Lebanon or abroad (French Baccaureate) academic excellence scholarships covering all or part of the tuition fees of the first degree program according to the below table:

Scholarships for Lebanese Baccaureate Lebanese Baccaureate 1 <sup>st</sup> session (for each of the 4 series)		
Scholarship	Lebanon	District
100%	1 <sup>st</sup> and 2 <sup>nd</sup>	1 <sup>st</sup>
50%	3 <sup>rd</sup>	2 <sup>nd</sup>
25%		3 <sup>rd</sup>

Scholarships for French Baccaureate French Bac	
Scholarship	All specialties combined
75%	General Average $\geq 19/20$
50%	$18.0/20 \leq$ General Average $< 19/20$
25%	$17.5/20 \leq$ General Average $< 18/20$

### 2. SCHOLARSHIPS FOR MILITARY CORPS SECTORS

USJ offers to all Military corps sectors, as well as their spouse and children scholarships covering part of the tuition of the first degree program.

The granted percentages are:

- 25% for the undergraduate and continuous training programs of more than three months.
- 30% for the postgraduate, master's or PhD.

- 50% for the continuing education programs of no more than three months and language courses.
- 50% for the university diploma in «training of trainers» at the Faculty of Education.
- 15% for medicine, pharmacy, dentistry and engineering studies.

### 3. SCHOLARSHIPS FOR MUTUAL MAGISTRATES' FUND

USJ offers scholarships for the children covering part of the tuition fees of the first degree program. The granted percentages are:

- 25% for the undergraduate and continuous training programs of more than three months. It can reach 35% only for Law studies upon mutual agreement.
- 30% for the postgraduate, master's or PhD.
- 50% for the continuing education programs of no more than three months and language courses.
- 50% for the university diploma in «training of trainers» at the Faculty of Education.
- 15% for medicine, pharmacy, dentistry and engineering studies.

### 4. OTHER SCHOLARSHIPS

USJ offers other scholarships covering part of the tuition fees of the first degree program. For example, the sports scholarships: sports scholarships are awarded to the best athletes who are members of the USJ sports selections, based on the following criteria:

- Sports performance.
- Attendance, respect for rules, sportsmanship.
- Academic success.
- The percentage of these scholarships range from 10 to 15%.

## SECTION III – MAGIS SCHOLARSHIPS

### 1. MAGIS-L

The Magis-L scholarship (Magis is a Latin term meaning more) is for regional campuses and certain USJ institutions based on academic results (not on financial needs). This scholarship aims to encourage deserving students in their final year of high school to choose programs that are in demand on the job market, while benefiting from financial facilities offered by the University. The Magis-L scholarship consists of a reduction of the tuition fees for undergraduate studies (bachelor's degree), after studying each candidate's academic record; reductions are between 10% and 50%. The number of scholarships can reach 180 scholarships per year, which will be awarded to the best candidates who have applied.

### 2. MAGIS - M

USJ created the Magis-M scholarship for candidates who apply for certain master's programs at the Beirut Campuses and the regional campuses that offer master's programs (based on academic results and not on financial needs). This scholarship aims to encourage deserving students to choose master's programs in demand on the job market, while benefiting from financial facilities offered by the University. The «Magis-M» scholarship consists of a reduction of the tuition fees for graduate programs (Master), after studying each candidate's file; reductions are between 10% and 50%. The number of scholarships can reach 60 scholarships per year, which will be awarded to the best candidates who have applied.

## SECTION IV – NEED-BASED FINANCIAL AID, MANAGED BY THE FINANCIAL AID OFFICE

In order to allow everyone to attend USJ and succeed in their studies, the USJ Financial Aid Office offers students numerous aids for financing their studies through a generous financial aid program and its commitment to economic diversity.

The financial aid program at USJ allows any student to finance their studies.

The aid is decided according to the financial status of each family: the greater the financial need, the greater the aid granted.



The Social worker proposes:

### **1. NEED-BASED SCHOLARSHIP**

This scholarship is awarded to students with family and social difficulties in addition to financial constraints. This scholarship is designed to assist students who may not have the financial means to pay for the university. The Financial Aid Office at USJ decides the amount of this financial aid based on:

- The professional situation of the parents (self-employed or employee), considering the regularity of income, the sector of activity and the geographical location of the workplace (currently South Lebanon is impacted by the latest events).
- The income of the parents.
- The number of children in their care who are studying at school and university.
- The distance between home and place of study.

Special provisions apply the following situations:

- Serious illness or disabling illness.
- Single-parent family.
- Family without resources of their own.
- Family with multiple problems.
- Student or family members with specific needs.
- Student who must work to finance their studies.
- Student in charge of a parent (seriously ill parent or parent with a disability).

Specific grants are awarded to students with disabilities or who are facing a serious health problem or long-term illness, to provide them with the financial assistance that best suits their needs, considering their necessary medical expenses.

Most of these scholarships are funded by USJ, but also from different companies, private foundations, entities and organizations to help students in need.

### **2. INTEREST-FREE LOAN GRANTED BY USJ**

The loan is a financial aid awarded in addition to the need-based scholarship, or in situations when the family faces substantial expenses rather than a lack of resources.

Repayment is made over a period equivalent to the years of financial assistance with a one-year grace period after the expected date of graduation.

To benefit from the financial aid of the Financial Aid Office, the student must complete a social file demonstrating their financial need.

The student must follow the following steps:

1. Connect to the following link: [www.usj.edu.lb/servicesocial](http://www.usj.edu.lb/servicesocial) to download the student social file (DSE).
2. Complete the social file in full by the student and their family, ensure all the documents to be attached and send them by email in PDF format to [ss.accueil@usj.edu.lb](mailto:ss.accueil@usj.edu.lb).
3. The Social worker will get in touch with the student within 10 days to check in on the file. The student will be scheduled for an in-person or virtual interview to evaluate their social circumstances and, if needed, to complete the file.


In order to make USJ a viable option, the social worker welcomes the student to assess their true needs along with those of their family.


4. Once the file is complete, a committee of 3 to 5 social workers reviews the application and determines the financial aid. The Social worker will inform the student of the granted financial aid.
5. At the end of the academic year, the student is notified of all financial aid received. They will sign a pledge of honor (attached) to commit to maintaining the connection with USJ; this connection is forged not only through donations, but can also be represented through a mutual aid network, commitment to civic actions, etc.

The student must respect the conditions of assiduity and attendance and commit to study.

### **3. TUITION FEES INSTALLMENTS**

In addition to the scholarships and discounts, all enrolled students can ask for the division of their tuition fees into several installments to be paid throughout the semester. The student can also inform the administration of the university of their intention to stop this installment plan and pay directly the amount to be paid.





In addition, social workers collaborate with several partners at USJ to offer support to students who are experiencing social or other challenges (family problems, addictive behaviors, isolation, etc.).

### **The Board of the Financial Aid Office**

The Board of the Financial Aid Office, hereinafter referred to as “the Board”, was formed to propose to the University Board the financial aid strategy to be carried out by the Financial Aid Office and to monitor its activities.

The Board’s responsibilities are to define the overall financial aid strategy while setting the criteria for the granting of the various scholarships, to oversee the annual scholarship process, to validate the activity report of the Financial Aid Office for the current year, to approve the budget of the next year and to promote the dissemination of the financial aid policy.

The Board is composed of:

1. The Rector
2. Four permanent members:
  - Two Vice-rectors appointed by the Rector,
  - The Director of the Financial Aid Office,
  - The Director of Student Information and Orientation Office
3. Five members appointed by the Rector after approval of the University Board for a three-year term renewable once:
  - Four deans or directors (one per disciplinary field),
  - The director of a regional campus.

The Rector may invite, for advice, one or more guests to attend the meetings.

## **GENERAL INFORMATION**

- USJ is open to all social classes and wants each student to be able to complete their studies in the best possible conditions. To allow as many students as possible to enroll, the University has implemented a financial aid policy that takes into account several criteria: social, excellence, sports and others.
  - All scholarships and financial awards given by Saint Joseph University of Beirut exclude the registration fees, books and students’ services fees.
  - Students can lose their scholarship if they fail or drop a course and/or fail to achieve the required level. In such a case, the student shall fully pay the fees to retake the failed courses.
  - Students can ask for more than one scholarship simultaneously given that the amount does not exceed the full yearly tuition fees.
  - Students shall respect the submission deadline of the scholarship application. The deadline is always communicated to the students on the University site and application forms.
  - Only USJ relevant entities can determine to grant a scholarship to the applicant and the percentage of the scholarship.
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