

FINANCIAL ASSISTANCE PROGRAM (FAP)

AUAF makes every effort to assist students who are not able to pay the full cost of their tuition and fees. In fact, in a sense, every student at the university receives financial assistance without even applying for it. This is because AUAF heavily subsidizes each student's education. The actual cost of that education is much higher than the tuition and fees the university charges.

The amount of funding available for financial aid, scholarships, and Work-Study is limited and depends on the generosity of donors to the university who support the financial assistance program. Therefore, students and their families should expect to pay a significant portion of their educational expenses.

The following policies and procedures govern the allocation of financial aid, scholarships, and Work-Study opportunity for those students who apply for support from the Student Finance Office. They have been developed to ensure that awards are made fairly and in accordance with a transparent process.

The purpose of the AUAF's Financial Assistance Program (FAP) is to provide assistance to those who demonstrate a genuine financial need and meet the academic eligibility requirements. In addition to financial assistance, FAP also covers the Work Study Program, which provides on campus work opportunities that assist students with the tuition cost. Financial Assistance is only available for Fall and Spring Semesters. A student can do Work-Study under the FAP if there is need in summer and winter sessions. For additional details regarding the Work-Study Program, please refer to Section IX of the Student Finance Policy.

The amount and the type of aid that students may receive may be reviewed each semester and must be reviewed annually. Downward adjustments may be made on a semester basis if there are significant changes in family resources, student budgets, or student performance as indicated by his or her grades.

At the beginning of each academic year, or at the beginning of a student's enrollment at the university, students must apply or reapply for financial aid by submitting a current AUAF Financial Aid Application, and the student's family's most recent statement of income and assets. Aid applications are expected to be filed on time. While the award received for freshman year provides an indication of the level of assistance a student can expect to receive in following years, aid may increase or decrease in individual cases depending on changes in a family's financial circumstances as well as the amount of funding AUAF can allocate for financial aid in a given semester. A financial aid award cannot be transferred from one student to other students or to family members.

AUAF's process of evaluating parental ability to pay for educational costs is based primarily on the information contained in the AUAF Financial Aid Application Form. AUAF's

methodology takes into consideration family income, family assets, and family living expenses. Additionally, academic performance is another criterion that can affect the amount of financial aid.

AUAF is committed to having its student body comprise a significant percentage of women. AUAF takes seriously its responsibility to the special needs of female students and especially encourages financial aid applications from female candidates. Likewise, as a matter of policy AUAF seeks to enroll students from all provinces of Afghanistan and all ethnic groups so that the student body is inclusive and diverse. In this regard AUAF encourages students from remote areas by providing extra assistance.

(1) Confidentiality Policy

Since families divulge sensitive financial information to AUAF in the aid application process, we use all available measures to hold these data in strict confidence. Electronic material is protected with current technological safeguards to prevent unauthorized access. Paper records are similarly held in safe storage and disposed of when necessary in a proper manner such as shredding. There are strict limitations on sharing information with parties other than students and their immediate family members. Organizations outside AUAF must obtain permission from the student and provide a signed release before receiving aid records. AUAF's confidentiality policy assures families that their financial aid information will be used only for its intended purpose.

(2) Financial Assistance Guidelines

Although the applicant and/or family have primarily responsibility for fees and tuition payments, the Financial Assistance Program (FAP) at AUAF is available to assist those students who have demonstrated a genuine financial need as they commit to private higher education. AUAF's resources for such financial assistance are limited and vary for each semester for the Undergraduate Program (UGP).

(a) Eligibility

Current AUAF students as well as new applicants to AUAF who meet all requirements for admission to UGP are eligible for financial assistance. To be eligible for financial assistance in any one term, students must register for a minimum of three courses of 9 credits in the fall and spring terms and must not drop courses below 9 credit hours. Financial assistance is not available for summer or winter terms unless a student has received a scholarship that specifically includes winter or summer term enrollment. Financial assistance awards cannot be transferred to other students or family members.

In general, a student is eligible for financial assistance if he or she:

1. Is admitted as a degree-seeking student to the UGP
2. Is an Afghan citizen
3. Is making satisfactory academic progress in a chosen course of study based on the minimum term GPA requirement of 2.00 and above. Note: *Students with a term GPA of lower than 2.00 are not eligible to receive assistance under the FAP program.*
4. Is not sponsored by any other program of AUAF or a third party
5. Has a high school diploma and TOEFL or IELTS scores per AUAF financial aid minimum eligibility criteria
6. Has completed the documentation necessary to satisfy the program requirements
7. Has an enrollment status that allows for financial assistance disbursement
8. Has a valid identification card (Tazkera)
9. Has not been convicted of any offense involving the sale or possession of a controlled substance. (The loss and duration of ineligibility depends on the number of convictions and the date of the conviction[s].)
10. Is not currently on academic probation and/or disciplinary.

(b) Scholastic Standard

For continuing students:

A student must be in compliance with AUAF scholastic standards. A student on AUAF academic prohibition is not eligible for financial aid.

Students must demonstrate continued financial need. Also, students have to show progress in their academic performance. Renewed financial assistance requires a minimum 2.0 GPA. Students who fail to remain in good academic standing will lose their financial assistance.

For new students:

Merit is determined for first term students by TOEFL/IELTS or SAT scores, along with past academic performance as shown by high school grade average and/or class standing (last three years), by FSP scores, and by letters of recommendation. This requirement is also coupled with a student's demonstration of continued financial need.

(c) Financial Assistance Process and Award:

The Financial Assistance Program is a transparent and objective process aimed at utilizing the university's resources in the best manner. The financial assistance process is a step-by-step process. Please refer to the details below.

(i) Announcement

Normally based on the management decision, in the first week of July-August and January-February every year, the process of receiving the financial assistance applications is opened. An announcement is posted on AUAF Notice Boards on Campus. In addition, this announcement is also shared with students through their emails. The application submission dates are also included in AUAF academic calendar available at AUAF website. Students' financial assistance applications are accepted till the closing date and time contained in the original financial aid announcement.

Students who have been newly admitted to the UG program shall be referred to the office of student finance for both making the non-refundable deposit as well as obtaining the Financial Assistance Application Form. The financial assistance application form is due from the new student within three days of the receipt of application.

(ii) Review

After the applications are received, the office of student finance conducts a thorough review of the applications. This review is conducted in line with the eligibility criteria contained in this policy.

Minimum 5% to 10% of the applications are randomly subject to verification/audit, which is jointly conducted by office of Student Affairs, Admission Office and Student Finance Office before the final award is determined.

AUAF has the right to review and examine the reliability of information provided by a student in FAP application by verifying submitted documents and place of work and/or residence. Giving wrong or false information will result in the application being rejected and existing financial assistance being stopped, and may also result in other penalties including suspension or expulsion from the university.

Suspected incidents of fraud, theft, criminal offenses relating to the application for or receipt of financial aid, falsely reporting information on financial aid applications, altering information on documents, or related conduct should be reported immediately to the Director of Finance.

The Finance Office normally will refer any alleged violations to the AUAF inspection team that is also serving as the Financial Aid Appeals Committee for investigation of the allegation and determination of an appropriate course of action. This procedure is mandatory. Failure to report known or suspected incidents of the above conduct may be viewed as participation in or facilitation of that activity.

After the preliminary eligibility review, the office of student finance uploads the data contained in the application forms on the database, which determines the Financial Assistance percentages to be awarded to students in the current semester.

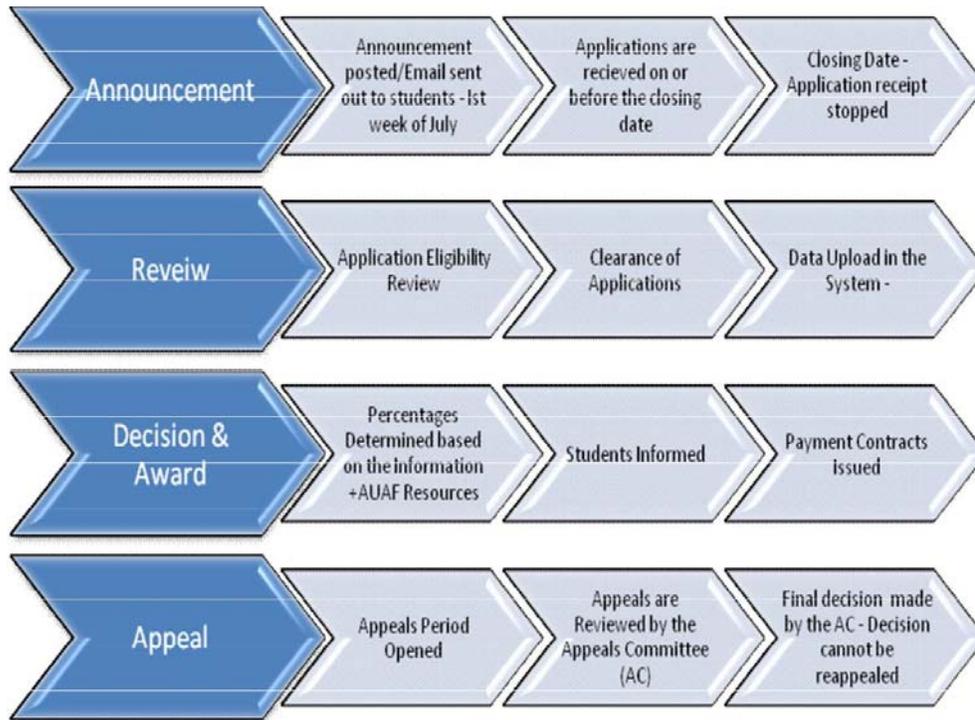
(iii) Decision & Award

Financial Aid decision is finalized by Financial Aid Administrative Committee that is Student Finance Office. After the finalization of the process, the office of the student finance announces the decision. Students are called to collect their payment plan contracts. The payment plan contract will list the tuition and fees, financial assistance, scholarship, and installment payment deadline for the semester. There will be two copies of every payment plan contract, the students should sign both copies, submit a copy to the Finance Office and keep the other copy for their own records.

(iv) Decision Appeal

AUAF has established a Financial Aid Appeals Committee that comprises representatives from the Admissions, Student Affairs, Academic Affairs, and Finance departments. Students not in agreement with their initial allocations of financial aid can appeal to this committee. The appeal committee has the authority to review the application, ask for more documentation, perform visits to student residences or business locations, send e-mails to student's employers, conduct face to face interviews and perform other investigations as necessary. The result of this detailed review may increase, maintain, or decrease the level of financial assistance offered to the student. The appeals committee's decision is considered final.

Financial Assistance Flow Chart



Contact the Student Financial Services Office

Please contact the office via e-mail at st.finance@auaf.edu.af if you can't find what you are looking for.

The office is open 8:30 a.m. - 4:30 p.m., Sunday through Thursday, except holidays, university-wide events, and/or training sessions.