



Al-Ghazali University

Registrar's Office

Scholarship & Financial Assistance Policy

Policy Name: AGU Scholarship & Financial Assistance Policy

Policy #: SFA-01/2025

Date: January 23, 2025

- Objectives:**
- (1) To encourage students with excellent academic records to join AGU.
 - (2) To ensure continued pursual of higher education irrespective of financial challenges for deserving students.
 - (3) To establish a fair and impartial process for awarding financial assistance.
 - (4) To encourage academic excellence and support students with outstanding performance.
 - (5) To promote inclusivity by supporting students from diverse socio-economic backgrounds.

Rationale AGU is an institution seeking to promote higher education among the financially and socially challenged strata of society. Due to increased inflation and the rising costs of higher education, the number of cases requesting financial assistance such as scholarship or fee installment has risen. This policy seeks to formalize the process to increase transparency and rationalization of the utilization of the scholarship funds made available by the University.

Enabler: The Admissions Policy in enabled by Al-Ghazali University Statutes regarding Degree Programs, Admissions, Examinations, Attendance, and Pedagogy 2024 para 4.8.2.2.

Applicability: Fall 2024 onwards on all existing and future students unless otherwise notified.

Formation Process: The formation of the Scholarship and Financial Assistance Policy process was steered by the Assistant Manager Admissions who worked with the Deans, Departmental Chairpersons, and the Registrar under the supervision of the Vice Chancellor. After mutual deliberation and evaluation of financial assistance and scholarship policies of similar institutions, this document was submitted for formal approval.

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Policy Points

1. Number of Scholarships

- 1.1. The Finance & Planning Committee will allocate a budget for scholarships and other forms of financial assistance for each financial year.
- 1.2. The Vice Chancellor, in consultation with the Deans and the Head of Admissions, will distribute the allocated funds among the various types of scholarships and other forms of financial assistance.
- 1.3. All scholarships will be awarded within the budget assigned and the number of scholarships available.
- 1.4. In case of more candidates qualifying than the budget/scholarships available, the Vice Chancellor may decide on the resolution as he/she deems fit.

2. Exclusivity

- 2.1. A prospective/current student may avail only one form scholarship at a time.
- 2.2. If a student is eligible for more than one scholarship at one time, the option may be given to the student to choose which he/she would opt for subject to the availability of funds.

3. Types of Scholarships/Assistance/Loans

- 3.1. **Merit-based Scholarships** are awarded based on academic merit and may be awarded at the time of admission or later.
- 3.2. **Need-based Scholarships** are awarded based on financial need but are not blind to the merit of the students. These may be awarded at the time of admission or later.
- 3.3. **Interest-free Loans** are granted either by AGU or through third-party organizations which allow the students to defer the payment of their fees against a pre-determined schedule of payment in the future without any interest.
- 3.4. **Work-Study Programs** are on-campus paid part-time jobs to assist students facing financial difficulties in paying their education expenses.
- 3.5. **Fee Installments** allow a student to pay the fee in up to three installments without any interest.

4. Merit-Based Scholarships

- 4.1. **Purpose:** to reward students with excellent academic performance by reducing the tuition fee payable.

4.2. Admissions Scholarship

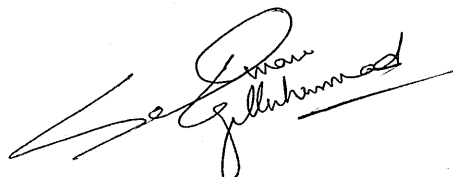
4.2.1. **Scope:** Awarded to meritorious students who show outstanding performance in HSC / A' Levels / Equivalent examinations.

4.2.2. **Time of Award:** Only awarded at the time of admission.

4.2.3. Criteria & Award:

4.2.3.1. **Level I:** Applicants with 90% or more in HSC or equivalent examinations will receive a 75% waiver in the tuition fee.

4.2.3.2. **Level II:** Applicants with between 80% and 89.99% in HSC or equivalent examinations will receive a 50% waiver in the tuition fee.



- 4.2.3.3. **Level III:** Applicants with between 75% and 79.99% in HSC or equivalent examinations will receive a 25% waiver in the tuition fee.
- 4.2.3.4. The award covers tuition fees only. All other financial obligations like admission fee, transportation charges, student society fund, or hostel charges etc. are not covered.
- 4.2.3.5. The award is for the complete duration of the program. Complete duration is defined as the minimum duration in which a program may be completed. For example, 4 years for a 4-year undergraduate degree program.
- 4.2.3.6. In case an awardee goes beyond the minimum duration required to complete a degree program, the scholarship will expire on the last day of the minimum duration of the program.
- 4.2.3.7. The student will be required to pay all fees after this point.
- 4.2.4.Criteria for Maintenance of the Award:**
 - 4.2.4.1. The awardee is expected to maintain a minimum CGPA of 3.00 throughout the program failing which the scholarship will be discontinued.
 - 4.2.4.2. The awardee is expected to take the course load recommended by the University. Taking a course load less than the one recommended will result in the discontinuation of the award.
 - 4.2.4.3. In cases where an awardee is unable to take the recommended course load for administrative reasons, an exception may be granted on the Vice Chancellor's approval.
 - 4.2.4.4. The awardee is expected to participate in at least one extracurricular activity per semester to retain the scholarship.
 - 4.2.4.5. In case of a disciplinary violation, the scholarship may be suspended or cancelled.
- 4.2.5.Process of Award:**
 - 4.2.5.1. Admission applicants are required to fill in the prescribed form available at the Admissions Office. It will be the responsibility of the Admissions Office to inform prospective students of the availability of this and all other scholarships/loans.
 - 4.2.5.2. The award is on a first-come-first-served basis. An aspirant must provide the result of HSC / A' Levels / Equivalent on the basis of which the scholarship is to be applied to be considered.
 - 4.2.5.3. The Admissions Office will make a list of all such applicants and provide the necessary documentation to the Vice Chancellor for the final decision of award.
 - 4.2.5.4. The Vice Chancellor will decide on the distribution of this and any other scholarship among various programs and approve the candidates accordingly.
 - 4.2.5.5. The decision of the Vice Chancellor will be considered as final.
 - 4.2.5.6. The Vice Chancellor may decline awarding the scholarship without assigning any reason.
 - 4.2.5.7. When a scholarship has been fully assigned (numbers determined as defined in 1.2), no further candidate will be entertained.
 - 4.2.5.8. The Admissions Office may put up cases for approval multiple times until all available scholarships have been awarded.



4.3. Topper Scholarship:

4.3.1.**Scope:** Awarded to extraordinary students who secure one of the top three positions in any intermediate education or madrassa board or secure subject distinction in A' levels.

4.3.2.**Time of Award:** Only awarded at the time of admission.

4.3.3.Criteria & Award:

- 4.3.3.1. 100% tuition fee waiver for the duration of the program (as defined in 4.3.3.3).
- 4.3.3.2. The award covers tuition fees only. All other financial obligations like admission fee, transportation charges, student society fund, or hostel charges etc. are not covered.
- 4.3.3.3. The award is for the complete duration of the program. Complete duration is defined as the minimum duration in which a program may be completed. For example, 4 years for a 4-year undergraduate degree program.
- 4.3.3.4. In case an awardee goes beyond the minimum duration required to complete a degree program, the scholarship will expire on the last day of the minimum duration of the program.
- 4.3.3.5. The student will be required to pay all fees after this point.

4.3.4.Criteria for Maintenance of the Award:

- 4.3.4.1. Same as of Admissions Scholarship.

4.3.5.Process of Award:

- 4.3.5.1. Same as Admissions Scholarship except the evidence of topping the board or distinction in A' levels must be provided along with the application.

4.4. Merit-List Toppers Scholarship:

4.4.1. **Scope & Criteria:** Awarded to top three students in the admissions merit list (separately for undergraduate and graduate admissions). In case of multiple admissions cycles, this award will be awarded once the admission cycle has ended and the final merit list is drawn.

4.4.2.**Time of Award:** Only awarded at the time of admission.

4.4.3.Award:

- 4.4.3.1. 50% tuition fee is waived for the duration of the program (as defined in 4.2.3.5).

4.4.4.Criteria for Maintenance of the Award:


- 4.4.4.1. Same as of Admissions Scholarship.

4.4.5.Process of Award:

- 4.4.5.1. The Admissions Department will provide the list of top three position in the merit list in both undergraduate and graduate admission cycle (cumulated for all tests taken within one admissions cycle) to the Vice Chancellor.
- 4.4.5.2. The Vice Chancellor will approve the award with the decision considered as final.
- 4.4.5.3. The Vice Chancellor may decline awarding the scholarship without assigning any reason.

4.5. Academic Excellence Scholarship:

4.5.1.**Scope:** Awarded each semester to students with exceptional academic performance in the semester results.



4.5.2. Time of the Award: Awarded each semester after the announcement of the semester results.

4.5.3. Criteria & Award:

- 4.5.3.1. **Level I:** 100% tuition fee waiver for the subsequent semester for students with 4.00 CGPA in a semester.
- 4.5.3.2. **Level II:** 50% tuition fee waiver for the subsequent semester for students with CGPA between 3.70 and 3.99 in a semester.
- 4.5.3.3. **Level III:** 25% tuition fee waiver for the subsequent semester for students with CGPA between 3.50 and 3.69 in a semester.
- 4.5.3.4. The scholarship is awarded on the basis of a semester's result in the following semester only.
- 4.5.3.5. The scholarship will not be applicable to the results of the last semester.

4.5.4. Process of Award:

- 4.5.4.1. The Controller Examinations' Office will share the list of students with CGPAs over 3.50 with the Registrar's Office.
- 4.5.4.2. The Registrar's Office will get the respective scholarships approved by the Vice Chancellor.
- 4.5.4.3. Scholarship will be considered as awarded only after the Vice Chancellor's approval.
- 4.5.4.4. The Vice Chancellor may decline awarding the scholarship without assigning any reason.

5. Need-Based Scholarships/Assistance/Loans

5.1. **Purpose:** to enable students with financial hardships complete their degree programs who would otherwise have not been able to pursue higher education.

5.2. Need-Based Tuition Fee Waiver:

5.2.1. **Scope:** Awarded to students with established financial difficulties by reducing their tuition fee bill on a case-by-case basis.

5.2.2. **Eligibility:**

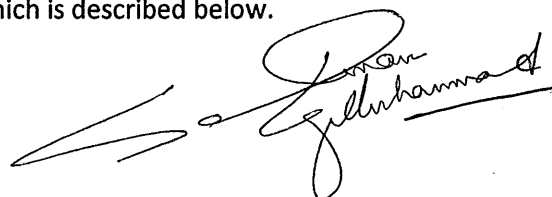
- 5.2.2.1. Students would be expected to establish financial need with their utility bills, income profiles, or others.
- 5.2.2.2. The Financial Assistance Committee will determine the "need" based on the submitted documentation, interview, or any other method.

5.2.3. **Award:**

- 5.2.3.1. Reduction in tuition fee on a case-by-case basis on the recommendation of the respective Program office for the entire duration or part duration of the program.

5.2.4. **Process of Award:**

- 5.2.4.1. Aspirants would be required to fill in the need-based tuition fee waiver form available at the Student Affairs Department and attach all the required documents
- 5.2.4.2. All applications will be reviewed by the Financial Assistance Committee. The composition of which is described below.



- 5.2.4.3. Preference will be given to cases of more severe financial hardship.
- 5.2.4.4. The Committee's recommendation on the award will be considered as final.

5.2.5. Criteria for Maintenance of the Award:

- 5.2.5.1. The awardee is expected to maintain a minimum CGPA of 2.50 or the waiver may be discontinued.
- 5.2.5.2. In case of a disciplinary violation, the waiver may be suspended or cancelled.

5.3. Interest-Free Study Loan

5.3.1. Scope: Interest-free study loan is given by AGU enabling students to defer payment of their tuition fee. All such loans must be paid by the student before the degree is formally awarded. However, the student will be given the final transcript.

5.3.2. Eligibility: students would be expected to show why they will be unable to pay the tuition fee on time to the Financial Assistance Committee.

5.3.3. Award: Interest-free loan payable within 4 years of the completion of an undergraduate and 2 years of a graduate program.

5.3.4. Process of Award:

- 5.3.4.1. Aspirants would be required to fill in the interest-free loan form available at the Student Affairs Department and attach all the required documents
- 5.3.4.2. All applications will be reviewed by a Financial Assistance Committee. The composition of which is described below in Section 6.
- 5.3.4.3. Preference will be given to cases of more severe financial hardship.
- 5.3.4.4. The Committee's recommendation on the award to the Vice Chancellor will be considered as final for consideration.

5.3.5. Criteria for Maintenance of the Award:

- 5.3.5.1. The beneficiary is expected to maintain a minimum CGPA of 2.50 (undergraduate) and 2.75 (graduate) or the waiver may be discontinued.
- 5.3.5.2. In case of a disciplinary violation, the loan may be called upon on an immediate basis.

5.4. Work-Study Program:

5.4.1. Scope: A Work-Study Program offers students the opportunity to gain hands-on work experience while pursuing their academic studies, helping them develop valuable skills and earn income to support their education.

5.4.2. Eligibility: Enrollment in at least 12 credit hours per semester (undergraduate) and 6 credit hours per semester (graduate).

5.4.3. Work Hours: Availability to work 10–15 hours per week.

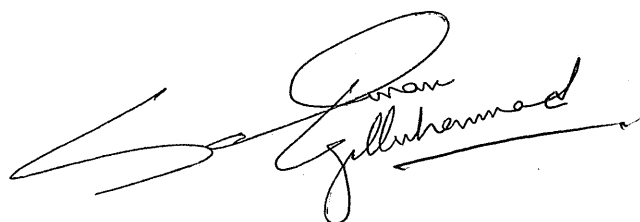
5.4.4. Support: Provides part-time on campus jobs to help students fund their education.

5.4.5. Criteria for Maintenance of the Award: Maintain satisfactory academic progress and performance in the work-study role.

6. Financial Assistance Committee

6.1. Composition:

- 6.1.1. Vice Chancellor (chair)



- 6.1.2. Faculty Representative (member)
- 6.1.3. Faculty Representative (member)
- 6.1.4. Head of Student Affairs (member)
- 6.1.5. Head of Admissions (member)
- 6.1.6. Director Finance (member, secretary)

6.2. **Functions:**

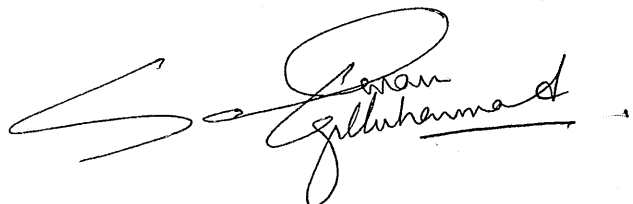
- 6.2.1. Implement financial assistance policies as per university guidelines.
- 6.2.2. Evaluate applications based on eligibility and need.
- 6.2.3. Approve need-based scholarships and fee waivers for deserving students.
- 6.2.4. Review awarded aid periodically to ensure compliance.
- 6.2.5. Maintain records of financial assistance with confidentiality.
- 6.2.6. Collaborate with accounts for disbursement and queries.
- 6.2.7. Address grievances and appeals related to financial aid.
- 6.2.8. Submit an annual report on financial aid programs to the Chancellor.

7. Provision for Fee Payment on Installments:

- 7.1. Fee installment is not guaranteed and is subject to approval.
- 7.2. This policy is only for financially needy students.
- 7.3. The student will have to establish the need for installments by showing evidence of the inability to pay the lump sum fee.
- 7.4. The recommendation on installment cases will be made by Director Finance/Deputy Registrar. The Vice Chancellor will give the final approval. The decision of the Vice Chancellor will be considered final.
- 7.5. A semester's fee may be divided into a maximum of three installments.
- 7.6. If any installment is delayed, there will be a fine of Rs. 10/- per day. This fine will be donated in charity.
- 7.7. If the payment of an installment is more than 7 working days late, the student will be considered to have defaulted. As a result, the following penalties will be applicable:
 - 7.7.1. The class attendance will not be marked until the installment is paid.
 - 7.7.2. Any absences incurred during this period will not be adjusted.
- 7.8. If the student does not pay the fee installment by 30 days of the due date of payment, the student will be disallowed to appear in the mid-term/final examination. The result of any examination whose result has not been declared will also be stopped.
- 7.9. A student will become disqualified for receiving any further installment facility, if he/she is late on payment of installments twice or if he/she defaults, even once.
- 7.10. In case a student passes out / quits; outstanding dues, if any must be settled before clearance.

8. Third-Party Options

- 8.1. Scholarships, financial assistance, loans etc. offered by other institutions like Ehsan Trust, The Orange Tree Foundation, and Salam Takaful are governed by the rules of the donor.



8.2. AGU is committed to implementation of the requisite rules in letter and spirit.

9. Right of Appeal:

9.1. A student who was not awarded any merit or need-based scholarship or was denied the interest-free loan or installment plan may appeal to the Chancellor.



Qazi M. Salman
Registrar



Mufti Ehsan Waquar
Vice Chancellor