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# Financial Aid

AUB offers financial aid to qualified students in the form of need-based financial aid grants and loans, merit scholarships, student work-study, and graduate assistantships. In 2009–10 the University awarded \$13.2 million in need-based grants and merit awards, and this amount is expected to increase for academic year 2010–11. An additional amount of around \$3.9 million was awarded in funds for student work scholarships and graduate assistantships.

Financial need is a necessary condition for a financial aid grant. Need is assessed for each student, yearly, on the basis of factors such as family income, number of siblings enrolled in school/university, assets such as home(s), car(s), and other property, and major changes in financial status. Assessments are made by the Interfaculty Committee for Financial Aid using an application for financial aid completed by a student and his/her family before the required deadline. For new students living in Lebanon, an interview is usually required to help the committee assess need. Further need assessment may be carried out through house visits when deemed necessary. Need is a necessary but not sufficient condition for financial aid.

## Need-Based Financial Aid Grants

Grants are outright awards of assistance, mainly for undergraduate and medical students, based on demonstrated need. Other graduate students may receive such grants, if eligible, in small amounts to cover a small part of the tuition. Selection is based first on need and then on academic performance. Students applying for the first time for financial aid may obtain applications from the Office of Financial Aid, West Hall, American University of Beirut, or can download the application from the AUB homepage: [www.aub.edu.lb](http://www.aub.edu.lb) under the link Admissions then Financial Aid. New students applying for the academic year 2011–12 must complete and submit the application with all required supporting documents by February 2, 2011. Previous financial aid applicants re-applying for the academic year 2011–12 must complete the application on-line and submit a printed copy of the on-line application along with supporting documents by March 31, 2011. The required documents should be delivered in person to the Office of Financial Aid in the basement of West Hall. Awards are usually announced by the end of May for students admitted to the fall semester and by mid-January for students admitted to the spring semester.

## Need-Based Student Loans

In September 2003 a loan program for students at the Faculty of Medicine was started to support the AUB financial aid program, allowing further financial support to those students finding it difficult to complete their medical studies. In 2004 undergraduate students in the Faculty of Engineering and Architecture (second year and on) also benefited from this program, followed by nursing students in 2005. In 2006 the loan program was extended for undergraduate business students, second year and on. The program is now available for the six faculties of AUB. Loans will be offered to undergraduate students who have at least a Junior status or equivalent and who have received financial aid. The students would apply for financial aid as usual, however, if eligible, the students would receive financial assistance in the form of a grant from AUB and a loan from one of the participant banks who are supporting the government subsidized loan

program, Students will pay interest only on the loan during their period of study and for a one year grace period after graduation, at which time the students start repaying the full loan principal and interest over a maximum period of ten years. The amount of loan disbursed in 2009–10 reached \$2.8 million.

## Merit Scholarships

In 1999 the Board of Trustees of AUB established an AUB Merit Scholarship Program for new students. This program enables the University to award full-tuition merit scholarships each year to ten new undergraduates with outstanding academic qualifications. AUB merit scholarship awardees are selected from among the newly admitted undergraduate students on the basis of academic achievement and promise alone; no application is required for merit scholarships. Awards are renewable for each undergraduate year provided that the student maintains a minimum cumulative 85 percent average.

In 2006 AUB and the National Council for Scientific Research (NCSR) signed a cooperation agreement whereby the best three students in each of the four sections of the Lebanese Baccalaureate would be granted a full scholarship. The NCSR would provide 10 million Lebanese Pounds for each student while AUB would cover the remaining amount of the tuition in addition to the living expenses including boarding or transportation based on the student's need.

## Student Work-Study

As part of its financial aid program, the University provides full-time undergraduate and graduate students with the opportunity to participate in its student work-study program. Priority is given to students with financial need. Students contribute toward their educational expenses while also developing job skills in various campus offices and the Medical Center. Applications are submitted online within certain deadlines announced for by the Office of Student Affairs. Placement is made on the basis of need, capability, and job availability. Students may work a maximum of 80 hours per month in the Fall/Spring Semesters and 60 hours per month in the Summer semester; the hourly rate is based on the type of work performed.

## Graduate Assistantships

Assistantships covering partial or full tuition and partial living expenses are available to students at the graduate level in return for work at a specified number of hours each week for an academic department. Assistantships are made on the dual basis of their academic record and departmental needs. Application forms for new students are enclosed in the admissions application package. Continuing students may obtain application forms from the office of the dean of the faculty in which they are enrolled.