

Student Finance Manual

I. Introduction

American University of Afghanistan (AUAF) has always supported an economically diverse student body, making an extraordinary education available to upper, middle, and lower income students alike. Our financial aid program is essentially need-based, although it does also take into account academic merit of applicants. Moreover, we offer different financing and payment options to help reduce immediate out-of-pocket expenses and spread out payments over a manageable period.

An education at a top-rated, private liberal arts college such as AUAF is one of the most worthwhile investments you will ever make. We recognize that paying for such an education is a challenge for many, and we work closely with admitted students and their families to make this investment affordable.

AUAF reserves the right to amend this policy without notice.

II. Tuition and Fees

As a private, not-for-profit institution, AUAF must charge a subsidized fee for all courses offered. For the academic year tuition and fee, please refer to AUAF catalog published in AUAF website www.auaf.edu.af

III. Payment and currency

All tuition and fees must be paid in Afghani. AUAF does not accept any other currency except Afghani. Students may either pay their tuition fees by cash to the AUAF Finance Office or make bank deposit/transfer to AUAF's designated bank accounts. Students who make bank transfer should cover all the bank charges. In addition, such students should notify the AUAF Finance Office for the bank deposit/transfer by submitting a copy of bank confirmation as soon as the bank deposit is made.

Below is the AUAF's bank account information:

Beneficiary Name: The American University of Afghanistan
Account number: 0500101000092117
Bank Name: Afghanistan International Bank (AIB)
Address: Shahabuddin Watt, Haji Yaqoub Square
Shahr-e-Naw, Dist No 10, Kabul, Afghanistan
Currency: AFN
Swift Code: AFIBAFKA

IV. Late Fees

All students are expected to pay the full amount due, either in a single amount or in installments as published by AUAF Finance Office, by the deadline listed in the payment schedule published at the beginning of each semester.

Students should always plan ahead to pay their tuition on time to avoid late fees. Students who do not pay their first (or subsequent installments) by the published deadlines will be assessed late fees of AFN 200 per day. Late fees are not charged on weekends (Friday and Saturday). A late fee will be charged on any balance of more than AFN 15,000. The maximum amount of late fees a student will be charged in a given semester is AFN 10,000. Students must pay all their outstanding balances prior to the end of the semester or they will not be allowed to register for upcoming classes and will not be permitted to sit for final exams or receive their certificates or degrees.

Financial aid disbursement will be made no earlier than the seventh day of the semester.

If a student withdraws from a course after the seventh day of the semester, but prior to the first installment payment due date, the tuition will be pro-rated according to the number of installments. Any tuition refund is pro-rated to its payment source (the student, a scholarship, a sponsorship, etc). Courses withdrawn from during this period will have a transcript record of “W.”

No tuition refund will be available for individual courses withdrawn from after the first installment deadline of the semester. Courses withdrawn from during this period will have a transcript record of “W.”

Refer to the published Academic Calendar for the drop/add periods for each semester.

VI. General Financial Aid Policy

AUAF provides different types of aid such as financial assistance, scholarships and work-study to students who make satisfactory progress toward a degree and continue to demonstrate financial need. Students who are required to withdraw for disciplinary reasons will not be eligible for AUAF grant funds in a repeated semester. Campus employment is the only source of aid available under those circumstances. Aid is only available for spring and fall semesters.

The amount and the type of aid that students may receive are reviewed each semester or annually as determined by AUAF. However, downward adjustments may be made during the year if there are significant changes in family resources, student budgets, or a drastic change in a student’s grades.

Each semester students must reapply for financial aid by submitting a current AUAF Financial Aid Application, and the student’s family’s most recent statement of income and asset. Aid applications are expected to be filed on time, and late filers’ applications might not be considered for aid. 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. Any type of financial aid award cannot be transferred to other students or family members.

AUAF’s unique process of evaluating parental ability to pay for educational costs is based primarily on the information contained in the AUAF Financial Aid Application. AUAF’s own methodology is used, and includes the exercise of professional judgment for special circumstances. The main elements we use in determining the parental contribution are family income, assets, and an allowance for 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.

VII. 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.

VIII. Financial Assistance Program (FAP)

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/year for the Undergraduate Program (UGP).

1. 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 UGP
2. is an Afghan citizen
3. is making satisfactory academic progress in a chosen course of study per AUAF financial aid minimum eligibility criteria
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. is not currently on academic probation or 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].)

2. Criteria

Scholastic Standard

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 and students who fail to remain in good academic standing may lose their financial assistance. Students need to maintain the minimum GPA for each semester (or session) and overall. Students are not eligible for financial aid if their semester GPA falls below the minimum.

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.

3. Financial Assistance Process:

Students accepted for the FAP will receive differing percentages of assistance.

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.

4. 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.

5. 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.

6. 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

7. Appeal Process

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.

8. Financial Assistance Termination

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.

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IX. Work Study Program

To assist students in gaining work experience, AUAF established a Work-Study Program in 2007. The program provides students with opportunities to work at AUAF while pursuing their studies.

Students interested in working at AUAF may apply for work-study employment and are assigned to departments within AUAF according to their skills, interests, and the areas of need identified by faculty and staff. This system ensures that students are placed where they will learn the most and make the greatest contribution to the functioning of AUAF. As students gain experience and seniority, they can request specific positions.

Students enrolled in the Work-Study Program are supervised by highly qualified and experienced faculty and staff. Students gain not only professional skills and experience, but also the ability to work successfully in an intercultural, international atmosphere.

Typically, students work 12 hours per week but they may work a maximum of 20 hours per week. They are paid a stipend of **AFN 100** per hour, which will be credited to their accounts. Work-Study students will not receive cash payment for their work.

At this time, Work-Study opportunities are limited to undergraduate students. To apply to the Work-Study Program, please contact The Office of Student Affairs at AUAF (studentaffaris@auaf.edu.af).

X. Scholarships

Students who are applying to AUAF for the first time or who are already enrolled at the university are eligible to apply for scholarships to support their study at the university. Selection of scholarship recipients will be done by AUAF's Scholarship Awards Committee., and applicants will be notified of the outcome approximately six weeks after the scholarship application closing date.

Candidates must be fully aware of all policies and deadlines applicable to their applications, and must read this document to ensure a thorough understanding of the procedures and possible issues that govern the application process. Components of the process addressed in this policy are:

1. Scholarship Awards Committee
2. Application Process
3. Assessment of Eligibility
4. Interview
5. Scholarship Offer and Acceptance
6. Terms and Conditions of Scholarship Acceptance
7. Responsibilities of Scholarship Recipients

1. Scholarship Awards Committee:

The Scholarship Awards Committee is responsible for the selection of all recipients of AUAF scholarships, the recommendation of front-running candidates for corporate scholarships to the decision-maker(s) within that corporation, and the award of all scholarships. The decision of the committee regarding the awarding of scholarship(s) is final. The committee members will consist of the following:

- Representative appointed by the president/vice president Chief Enrollment Officer
- Finance Office representative
- Director of Student Affairs
- Faculty member appointed by the provost

2. Application Process

Application forms are available from the Finance Office of AUAF. The criteria for the scholarships will be outlined on the Announcement of Scholarship Awards.

All criteria must be met, and the form(s) completed and lodged, together with the candidate's program application, by the due date in order for the application to be considered. As part of the selection process, the applicant may be required to attend an interview in person or by phone.

An applicant may apply for as many scholarships as s/he wishes, provided the applicant meets the eligibility criteria in each case. However, no student may hold two or more scholarships simultaneously. A student receiving a scholarship may also qualify for financial aid.

Should the recipient of the scholarship interrupt studies, the award may be discontinued, depending on the circumstances as determined by the Scholarship Awards Committee. The Scholarship Awards Committee and/or corporate sponsor also reserve the right not to award a scholarship in any one year if there is, in the opinion of the committee, no suitable candidate. In all circumstances, the decision of the Scholarship Awards Committee (in conjunction with corporate sponsors where applicable) is final.

3. Assessment of Eligibility

When assessing candidates against criteria to establish suitability for any scholarship, the Scholarship Awards Committee and corporate sponsors will have full access to material lodged with AUAF during the program application process. Material may include:

- Program application form
- Academic transcripts
- A form detailing the financial position of the candidate
- Statement of personal aims and achievements
- Detailed CV/Resume

Referee Reports

Important privacy information: The above information will not be disclosed to any other party unless AUAF is required by law to do so.

4. Interview

An applicant for a scholarship may be required to attend an interview in person or by phone.

Interviews may take place any time between the relevant application deadline and the meeting of the Scholarship Awards Committee with the sponsor to determine the successful candidate(s). Failure to attend an interview may adversely affect your application.

5. Scholarship Offer and Acceptance

Successful applicants will be advised of their scholarship offer by email or letter from Finance Office. In order to accept formally and acknowledge the conditions of the award, scholarship recipients must advise the Finance Office in writing by the due date stated in the offer. Failure to acknowledge your acceptance by the due date may result in forfeiture of the scholarship.

Only short-listed applicants will be contacted about the outcome of their applications.

6. Terms and Conditions of Scholarship Acceptance

If you accept an AUAF scholarship award, you are acknowledging the acceptance of the following scholarship award terms and conditions:

1. Any terms and conditions contained in the scholarship offer letter.
2. All scholarship recipients are required to maintain a minimum Grade Point Average (GPA) of 2.0 throughout the duration of their studies.
3. Unless stated otherwise, all scholarships can only be taken as a tuition waiver up to the amount specified.
4. The scholarship will commence from the term when the scholarship is granted, and not from the term when the student commences his/her AUAF program (i.e. if a student defers).
5. The scholarship granted is valid to recipients in their relevant programs of study for the duration specified in the Scholarship Offer Letter.
6. For students in the FSP, the scholarship will cover in part or full the undergraduate program too, subject to availability of funds.

7. Responsibilities of Scholarship Recipients

The awarding of a corporate scholarship does not require the scholarship recipient to take up employment with the corporate sponsor, nor does it put the sponsor under any obligation to employ the recipient. However, both corporate and AUAF scholarship recipients are required to undertake certain activities in connection with the scholarship they hold. All scholarship recipients are required to:

Attend the awards ceremony at which the scholarship is formally presented. Attend corporate functions from time to time.

Work with the AUAF University Relations office to aid in maintaining the relationship with the corporate sponsor. Write letters at the end of each semester thanking the donor and keeping them up-to-date on the student's progress.

Be advocates for AUAF and leaders in the community; maintain and demonstrate strong ethical values both during and after study; be conduits for messages to the general student body.

Assist with marketing the AUAF scholarships and core programs (through presentations at briefing sessions and/or testimonials for brochures, etc.).

XI. Employee Educational Opportunities

1. **Staff Tuition Discount (National Staff)**- AUAF endeavors to provide appropriate education to its staff through educational programs offered by the university. AUAF encourages staff to improve their general knowledge and special skills to enhance their work. All permanent full-time employees are therefore eligible to apply for educational benefits. Approval of applications for tuition, fees and registration, will be made on an individual basis by the head of the department and the appropriate senior administrator. Approval for educational expenses will not be granted if the educational program requires the employee to miss more than 10 hours of work per week. It is expected that the employee will work an equivalent number of hours outside regular office hours for work hours missed as a result of enrollment in an educational program. Requests for extension of course work or other educational benefits will only be considered upon the successful completion of the preceding course work.
2. **MBA Courses** - All suitably qualified full-time AUAF National staff who are admitted to and enrolled full time in the MBA program may enroll free of charge in one MBA course bearing 3 credits in fall semester and one course in spring semester for a maximum of two MBA courses or six credits per academic year, subject to space availability, effective the term immediately following their completion of a minimum of six months of employment. Attendance of 75 percent or more of the classes will be required for these courses and staff must receive a passing grade before being considered for future studies. If employment is terminated during a term, the student may continue to study and will pay the pro-rata rate for the duration of the term. The president of AUAF may in