

# 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

This policy aims to ensure that eligible students have access to financial assistance to pursue higher education. It supplements the official administrative 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, and the procedures for application, evaluation, and disbursement. The present policy also aims to ensure that financial aid is distributed in a fair, equitable, timely, and efficient manner.

## Statement

USJ welcomes all students, including those facing financial, personal and other difficulties, who wish to be part of its community. It thrives to provide personalized financial support and promotes accessibility to university for all admitted students. To uphold this commitment, the University respects the privacy and confidentiality of data and information provided by students. The USJ administration assesses the needs of students requesting financial aid, offering individualized attention and personalized support.

### A. USJ SCHOLARSHIPS AND DISCOUNTS

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

- Discounts granted by 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 USJ</b>		
1	Discount for USJ Employee's children – Staff and Instructors	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 Judges' Mutual Fund	From 15% to 30%
4	Other Scholarships	From 10% to 100%
<b>Section III - Magis Grants</b>		
1	Magis Grant	From 5% to 50%
2	Magis M Grant	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

USJ grants discounts to the children of its current staff and instructors, as well as to the children of employees of its university hospital HDF. A sibling discount is also available for students enrolled at USJ during the same academic year. The University provides three (3) different types of scholarships/ discounts, each with specific eligibility criteria and application requirements.

### 1. Discount for USJ Employee's children – Staff and INSTRUCTORS

These discounts are exclusively available to the children of current USJ employees (Staff and Instructors). These discounts are determined as follows:

- Less than 4 years of service: 50% discount
- Between 4 to 7 years of service: 75% discount
- More than 7 years of service: 100% discount

### 2. Discount for HDF Employee's children

These discounts are exclusively available to the children of the HDF employees. The discount, set to 90%, is covered by HDF and paid to USJ.

### 3. Discount for siblings

USJ offers discount for the second child onward as follows:

- Two children: 5% for each
- Three children: 10% for each
- Four children and more: 12.5% for each

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

## Section II – Scholarships managed by the Financial Office

### 1. Scholarships for Academic Excellence

USJ offers academic excellence scholarships to high school graduates residing in Lebanon or abroad (Lebanese or French Baccalaureate). This scholarship covers all or part of the tuition fees of the first degree program according to the below table:

Scholarships for Lebanese Baccalaureate 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 Baccalaureate	
Scholarship	All specialties combined
75%	General Average $\geq 19/20$
50%	$18.0/20 \leq \text{General Average} < 19/20$
25%	$17.5/20 \leq \text{General Average} < 18/20$



## 2. Scholarships for Military Corps Sectors

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

The applicable percentages are as follows:

- 25% for the undergraduate (Bachelor) and lifelong learning programs lasting more than three months.
- 30% for postgraduate, master's or PhD programs.
- 50% for the lifelong learning programs lasting three months or less, and for language courses.
- 50% for the university diploma in «Training of Trainers» at the Faculty of Education.
- 15% for programs in medicine, pharmacy, dentistry and engineering.

## 3. Scholarships for Judges' Magistrates' Fund

USJ offers scholarships for the judges' children, covering part of the tuition fees of the first degree program.

The granted percentages are:

- 25% for the undergraduate (Bachelor) and lifelong learning programs lasting more than three months. It can reach 35% only for Law studies upon mutual agreement.
- 30% for the postgraduate, master's or PhD programs.
- 50% for the lifelong learning programs lasting three months or less, and for language courses.
- 50% for the university diploma in «Training of Trainers» at the Faculty of Education.
- 15% for programs in medicine, pharmacy, dentistry and engineering.

## 4. Other Scholarships

USJ offers other scholarships covering 10 to 15% of the tuition fees of the first degree program. For example, athletic scholarships are awarded to the best athletes who are members of USJ's sports teams, according to the following criteria:

- Athletic performance.
- Diligence, compliance with the rules, sportsmanship.
- Academic success.


# Section III – Magis Scholarships

## 1. Magis GRANT

The Magis Grant (from the Latin *magis*, meaning “more”) is awarded based on academic performance, not financial need, to students enrolling at regional campuses and specific USJ institutions. It aims to encourage deserving high school seniors to choose programs aligned with job market demands, while benefiting from tuition reductions offered by the University. The Magis Grant provides a reduction of 10% to 50% on undergraduate tuition fees (Bachelor), once the academic record of each candidate has been examined. Up to 180 scholarships may be awarded each year to the most qualified applicants.

## 2. Magis M GRANT

USJ created the Magis M Grant is awarded based on academic performance, not financial need, to students enrolling at the Beirut or regional campuses that offer graduate (Master) programs. It aims to encourage deserving students to choose master's programs aligned with job market demands, while benefiting from tuition reductions offered by the University. The «Magis M Grant» provides a reduction of 10% to 50% on graduate tuition fees, once the academic record of each candidate has been examined. Up to 60 scholarships may be awarded each year to the most qualified applicants.





## Section IV – Need-based financial aid, managed by the Financial Aid Office

In order to enable everyone to enroll at USJ and succeed in their studies, the USJ Financial Aid Office offers a comprehensive financial aid program reflecting the University's commitment to economic diversity. This program allows any student to finance their studies, based on their family's financial status: the greater the financial need, the higher the aid granted. The Social worker proposes:

### 1. Need-Based Scholarship

This scholarship is awarded to students facing family and social difficulties in addition to financial constraints. It aims to assist those who lack the means to cover their tuition fees. 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 (e.g., South Lebanon is currently affected by the latest events).
- The total income of the parents.
- The number of depending children enrolled in school or university.
- The distance between the family residence and place of study.

Special provisions apply in the following situations:

- Serious or disabling illness.
- Single-parent family.
- Family without independent sources of income.
- Family facing multiple social or economic difficulties.
- Student or family members with specific needs.
- Student who must work to finance their studies.
- Student who supports a parent with a serious illness or disability.

Specific grants are awarded to students with disabilities or those facing serious health problems or long-term illness, to provide them with the financial assistance tailored to their needs, considering their essential medical expenses.


Most of these scholarships are funded by USJ, with additional support from different companies, private foundations, and various entities and organizations assisting students in need.


### 2. Interest-Free Loan Granted by USJ

This loan is a financial aid awarded in addition to the need-based scholarship, or in case of financial difficulty not related to insufficient resources but to significant expenses faced by the family. Repayment is made over a period equal to the years of assistance. Students benefit from a one-year grace period after the expected date of graduation.

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

The process is as follows:

1. Download the Student Social File (DSE) from the following link: [www.usj.edu.lb/servicesocial](http://www.usj.edu.lb/servicesocial).
  2. Complete the file in full with the help of the family, ensuring that all required documents are attached. Submit the completed file by email in PDF format to [ss.accueil@usj.edu.lb](mailto:ss.accueil@usj.edu.lb).
  3. Wait to be contacted by a social worker within 10 days for file follow-up. The student will be scheduled for an in-person or virtual interview with the social worker to assess their social circumstances and, if needed, to complete the file.  
To make USJ a viable option, the social worker welcomes the student to assess their actual needs alongside family circumstances.
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4. Proceed to committee review once the file is complete. A committee of 3 to 5 social workers reviews the application and determines the amount of financial aid. The assigned social worker will communicate the decision to the student.
  5. Receive official notification of all financial aid awarded at the end of the academic year. The student will be required to sign a pledge of honor (attached) affirming their commitment to maintaining the connection with USJ. This commitment may take the form of future donations, participation in mutual aid initiatives, civic engagement, or similar forms of contribution.

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

### **3. Tuition Fees Installments**

In addition to scholarships and discounts, all enrolled students may request to pay their tuition fees in multiple installments throughout the semester. Students can also inform the USJ administration of their intention to stop this installment plan and pay directly the amount to be paid.

In addition, social workers collaborate with several USJ partners to support students facing 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”, is responsible for proposing the financial aid strategy to the University Board and overseeing the implementation and activities of the Financial Aid Office.

The Board’s responsibilities include defining the overall financial aid strategy and setting the criteria for awarding scholarships; overseeing the annual scholarship allocation process; validating the annual activity report of the Financial Aid Office; approving the budget for the following year; and promoting 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 the Student Information and Orientation Office
  - Five appointed members (for a renewable three-year term), nominated by the Rector and approved by the University Board:
    - Four Deans or Directors (each representing a different disciplinary field),
    - The Director of a regional campus.

The Rector may also invite one or more individuals to attend meetings in an advisory capacity.

## **General Information**

- USJ is open to all social classes and is committed to helping each student pursue their studies under the best possible conditions. To increase access, the University has implemented a financial aid policy based on various criteria, including social need, academic excellence, athletic merit, and others.
  - All scholarships and financial aid awarded by USJ exclude registration fees, the cost of books, and student services fees.
  - Students can lose their scholarship if they fail or drop a course and/or fail to meet the required academic standards. In such a case, the student must cover the full cost of retaking the course(s).
  - Students may apply for multiple scholarships simultaneously, given that the total amount does not exceed the full annual tuition.
  - Students must respect the official scholarship application deadlines. The deadline is always communicated to the students on the University website and application forms.
  - Only the competent USJ authorities are authorized to award scholarships and determine their percentage.
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