



PHOENICIA UNIVERSITY

Financial Aid and Scholarship Policy

Financial Aid and Scholarship Policy

1. Introduction

Phoenicia University (PU) is committed to providing access to higher education for all qualified students, regardless of their financial circumstances. Our Financial Aid and Scholarship Policy is designed to help students meet the cost of tuition fees while attending the university.

2. Policy Statement

Phoenicia University is committed to removing financial barriers to access, progression and completion in higher education. The University affirms that:

1. Financial aid and scholarships are awarded on the basis of documented financial need, academic merit, and/or other institutionally defined categories (such as staff affiliation or special needs status), through a transparent, objective and consistently applied assessment process.
2. Applications are open to all students, irrespective of nationality, gender, religion, disability or background, subject to the eligibility criteria set out in Section 6.
3. The University gives institutional priority to students from the bottom 20% (lowest quintile) of household income in their country of origin, and to students from countries classified as low-income or lower-middle-income economies.
4. The University publishes measurable targets for the admission, retention, graduation and completion of financially disadvantaged students, and reports annually on performance against these targets (Section 7).
5. Financial support is complemented by non-financial "wraparound" support — housing, transport, food security, legal/advisory services and academic mentoring — recognizing that poverty-related barriers to completion extend beyond tuition fees (Section 8).
6. All financial aid decisions are reviewed by the Financial Aid Committee (FAC) to ensure objectivity, consistency and freedom from conflict of interest.

3. Scope

This Policy applies to all prospective and currently enrolled undergraduate and postgraduate students at Phoenicia University, and to all offices, committees and staff involved in the administration of financial aid, scholarships, loans, work-study placements and related student-support services, including:

- The Office of Financial Aid and Scholarships (OFAS);
- The Financial Aid Committee (FAC);
- The Office of Admissions;
- The Finance Office

4. Governance and Responsibilities

Financial Aid Committee (FAC)

The FAC is the decision-making body responsible for the objective review and approval of all financial aid and scholarship applications. Its membership comprises:

- Director of the Admissions Department;
- Director of the Financial Aid Department (Chair);
- Director of the Finance Office.

No member may participate in the review of an application in which they have a personal or familial interest; in such cases, the member recuses themselves and the remaining members proceed with the review. The Chair may invite additional staff (e.g. a Faculty representative or a Student Affairs representative) to a given case review in an advisory, non-voting capacity where the case warrants specialist input.

Office of Financial Aid and Scholarships (OFAS)

OFAS administers the day-to-day operation of this Policy: receiving applications, conducting Financial Need Assessments, verifying documentation, preparing case files for the FAC, disbursing approved aid, and maintaining the data required for internal monitoring and external reporting (Section 10). This office is also responsible for compiling annual financial-aid participation data.

5. Definitions

For the purposes of this Policy, the following definitions apply.

Term	Definition
Financial Need	The extent to which a student or their family is unable to cover the full cost of attendance — tuition, fees, housing, transport, and essential living expenses — through household income, savings, or other available resources. Financial need is determined using PU's standardized Financial Need Assessment (Section 9).
Academic Merit	A level of academic performance that places a student among the top performers in their cohort, as measured by relevant indicators such as Lebanese Baccalaureate ranking, secondary-school GPA, standardized test scores, or cumulative university GPA.
Bottom 20% Household Income Group ("Bottom Quintile")	Because Lebanon lacks a current official income survey capable of assigning households to national income quintiles — the most recent such survey dates to 2011/2012 — PU identifies bottom-quintile students through its own Proxy Means Test (PMT). This standardized assessment evaluates verifiable household indicators, including income, number of dependents, housing conditions, asset ownership, employment status, and geographic deprivation, as recorded in the Financial Aid Application and verified by OFAS. Scoring thresholds are reviewed annually by OFAS and Institutional Research against the best available national data (e.g., World Bank and UN ESCWA poverty reports) to ensure the PMT remains a credible proxy for income-based need. Full methodology is provided in Appendix A.

Low- and Lower-Middle-Income Countries (LLMICs)	Countries currently classified by the World Bank as "Low income" or "Lower middle income." PU maintains an internal reference list of LLMICs, updated annually each July in line with the World Bank's classification (see Appendix A).
Financial Aid	Need-based support — including grants, fee waivers, subsidized loans, or work-study awards — that reduces a student's net cost of attendance based on demonstrated financial need.
Scholarship	Merit- or category-based awards (e.g., academic merit, employee-dependent status, special needs) that reduce a student's net cost of attendance, regardless of whether financial need is a factor.
Wraparound Support	Non-tuition assistance provided to bottom-quintile and LLMIC students to support degree completion, including food assistance, subsidized or free housing, transport subsidies, legal and advisory services, health support, and academic mentoring.

6. Types of Financial Aid and Scholarship

PU offers seven categories of financial aid and scholarships, summarized below and detailed in Sections 6.1–6.8.

Category	Basis of Award	Primary Eligible Population
Merit Scholarships	Outstanding academic achievement	Top 5 Baccalaureate scorers nationally and through equivalent international diplomas
Need/Merit-Based Financial Aid Grants	Financial need, with solid academic standing	Students who need support to make their education possible
Social Welfare Full Scholarship Support	Significant financial hardship	Students from the lowest-income households
Loan-Based Financial Aid	Short-term support with tuition timing	Students facing timing difficulties with fees
Work-Study Program	Financial need, paired with work experience	Students from Bottom-quintile, low-income, and LLMICs
Employee and Staff Family Tuition Scholarship Benefits	Staff affiliation	PU employees' dependents, siblings of PU administrative staff, and PU staff pursuing graduate studies
Special Needs Scholarship	Differently-abled students	Students with disabilities or other special challenges

Female Financial Aid for STEM Disciplines	Promoting women's access and participation in STEM education	Female students enrolled in STEM programs who require financial support
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6.1 Merit Scholarships (Top Students)

Definition: A full, tuition-covering scholarship awarded in recognition of outstanding academic achievement, intended to welcome and retain the highest-performing secondary-school graduates — whether they completed their schooling in Lebanon or abroad.

Eligibility:

- Applicant is among the top five (5) nationally-ranked students in the Lebanese Baccalaureate examination for the relevant year; or
- Applicant is the top-ranked student within their official Lebanese Baccalaureate track/stream (e.g. General Sciences, Life Sciences, Sociology & Economics, or Literature & Humanities) for the relevant year; or
- Applicant completed secondary education outside Lebanon, and/or holds a non-Lebanese nationality, and achieved an equivalent standard of academic excellence in a recognized foreign or international diploma (for example, the French Baccalaureate with Mention Très Bien or higher, the International Baccalaureate Diploma at or above a qualifying score, or an equivalent standard on the assessment PU uses for international admission), as determined annually by the Admissions Office under PU's published international equivalency framework.

Benefits:

- Full tuition-fee scholarship for the standard duration of the program, under every eligibility pathway above;
- For the top five (5) nationally-ranked students in the Lebanese Baccalaureate, the scholarship is extended to also cover transportation and on-campus housing (dormitory accommodation) for the duration of the award;
- The same extended benefit (transportation and on-campus housing) is available each year to the single highest-ranked recipient admitted under the international-equivalency pathway.

Target population: Top five-performing secondary-school graduates, including students who are nationally ranked in the Lebanese Baccalaureate, rank first in their Baccalaureate track, or have demonstrated an equivalent level of academic excellence through a recognized international or foreign secondary-school qualification.

6.2 Need/Merit-Based Financial Aid Grants

Definition: A partial or full grant awarded to enable a student with satisfactory academic standing and demonstrated financial need to pursue and complete their studies, following an individualized assessment.

Eligibility:

- Demonstrated financial need, established through the Financial Need Assessment (Section 9);
- Satisfactory academic performance, defined as meeting PU's minimum GPA requirement for continued enrolment;

- Priority consideration is given to (i) students from low-income households in Lebanon and (ii) students from Low- and Lower-Middle-Income Countries (LLMICs), as defined in Section 4 and listed in the University's Low and Lower Middle Income Countries register.

Benefits:

- Grant covering a percentage of tuition fees determined by the outcome of the individual needs assessment;
- Awards are reviewed and, where need persists, renewed annually.

Target population: Students with demonstrated financial need, with defined institutional priority for low-income Lebanese students and students from LLMICs.

6.3 Social Welfare Full Scholarship Support

Definition: A full scholarship , covering tuition and, where assessed as necessary, essential living costs , reserved for students facing exceptionally difficult social and economic circumstances, targeted specifically at applicants whose household falls within the bottom 20% (lowest quintile) of household income, whether that household is based in Lebanon or in the student's country of origin, as defined in Section 5.

Eligibility:

- Household income verified as falling within the bottom income quintile nationally (or assessed as equivalent via PU's proxy methodology where national data is unavailable);
- Demonstrated absence or severe limitation of family financial capacity to fund higher education;
- Satisfactory secondary-school or university academic record.

Benefits:

- Full tuition scholarship;
- Access to the wraparound support package described in Section 8 (food, housing, transport and legal/advisory support), where the individual assessment identifies need beyond tuition.

Target population: Students verified as belonging to the bottom 20% of national household income distribution.

6.4 Loan-Based Financial Aid

Definition: An interest-free tuition loan that allows a student facing a temporary difficulty in meeting a payment deadline to extend their payment schedule, preserving continuity of enrolment without accruing financial penalty.

Eligibility:

- Demonstrated temporary cash-flow difficulty in meeting a scheduled tuition payment, evidenced through individual assessment;
- Student must be in good academic and disciplinary standing.

Benefits:

- Interest-free extension of the payment deadline, structured as an individualized repayment plan agreed with the Finance Office and OFAS;
- No penalty interest or late fee is applied while the approved plan is honored.

Target population: Enrolled students facing short-term difficulty in settling tuition fees on time.

6.5 Work-Study Program

Definition: A structured program through which eligible students earn financial support toward their tuition fees in exchange for a limited number of work hours per week on campus, combining financial assistance with practical work experience. The Work-Study Program is a designated support scheme for bottom-quintile, low-income, and LLMIC students to enable them to complete their education.

Eligibility:

- Membership of the bottom income quintile, low-income Lebanese household, or LLMIC student population, as defined in Section 5;
- Satisfactory academic standing;
- Availability to commit to an agreed number of weekly work hours without detriment to academic performance, as confirmed by the supervising office.

Benefits:

- A limited number of paid work hours per week during the academic term;
- Earnings are applied directly against the student's tuition-fee balance;
- Placement in one of the designated work areas: administrative offices, library services, or research and academic assistance.

Target population: Bottom-quintile, low-income, and LLMIC students, as a mechanism to support course completion.

6.6 Employee and Staff Family Tuition Scholarship Benefits

Definition: Tuition benefits extended to the dependents of PU employees, to siblings of PU administrative staff, and substantial financial-aid support extended to staff members pursuing their own graduate education at PU.

Eligibility:

- Applicant is a dependent (child/spouse, as defined in the PU Staff Handbook) of a current PU employee; or
- Applicant is a sibling of a current PU administrative staff member; or
- Applicant is a current PU staff member enrolled in a graduate program at PU.

Benefits:

- 100% tuition scholarship for staff children;
- 80% tuition scholarship for PU staff pursuing graduate studies at PU.

Target population: Dependents and siblings of PU staff; PU staff enrolled in graduate study.

6.7 Special Needs Scholarship

Definition: A scholarship providing financial and access support to students with physical disabilities or other special challenges that require additional accommodation to participate fully in university life.

Eligibility:

- Documented physical disability or special challenge, verified through appropriate medical/professional documentation submitted to OFAS;
- Satisfactory academic standing or, for incoming students, satisfactory secondary-school record.

Benefits:

- Financial aid calibrated to individual need through assessment;
- Coordination with PU's disability/accessibility support services for non-financial accommodations (e.g. accessible housing, assistive technology, examination accommodations).

Target population: Students with documented physical disabilities or special challenges.

6.8 Female Financial Aid for STEM Disciplines

Definition: A targeted financial support scheme designed to promote women's access, participation, and retention in science, technology, engineering, and mathematics (STEM) disciplines by reducing financial barriers and encouraging female students to pursue STEM education and careers.

Eligibility:

- Applicant is a female student enrolled or accepted in a STEM program at PU;
- Demonstrated financial need, as assessed through the University's financial aid process;
- Satisfactory academic standing or, for incoming students, satisfactory secondary-school academic performance.

Benefits:

- Partial or full tuition support based on assessed financial need and available funding;
- Priority consideration for female students entering or continuing studies in STEM disciplines;
- Access to relevant academic and career development opportunities, including mentorship, workshops, and professional networking activities where available.

Target population: Female students enrolled in STEM disciplines who require financial support to access or continue higher education.

7. Institutional Targets and Key Performance Indicators

PU sets, monitors and reports measurable targets for how it supports students facing financial hardship. Numeric targets are set annually by the FAC in consultation with Institutional Research, based on the prior year's baseline.

Target Area	Indicator Definition	Target	Reporting Frequency
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Admission of bottom-quintile students	% of newly admitted, degree-seeking students verified as belonging to the bottom 20% of national household income distribution	$\geq 20\%$ of each incoming cohort	Annually, at the close of the admissions cycle
Graduation/completion of bottom-quintile students	% of bottom-quintile students admitted in a given cohort who graduate within program duration + 1 year	a minimum of 80% cohort completion rate	Tracked per cohort; reported annually
Proportion of students receiving financial aid	FTE undergraduate and postgraduate students receiving significant financial aid, as a % of total FTE enrolment	$\geq 60\%$ of total FTE enrolment	Annually

8. Wraparound Support for Bottom-Quintile, Low-Income and LLMIC Students

In addition to the scholarships and grants described in Section 6, PU provides the following support to enable students from the bottom income quintile, low-income households, and LLMICs to complete their studies:

- Food: A 10% subsidy is provided for campus dining services to verified bottom-quintile students experiencing food insecurity.
- Housing support: subsidized or free on-campus dormitory placement, extended automatically to the top five nationally-ranked Merit Scholars and the top-ranked international-equivalency Merit Scholar (Section 6.1), and otherwise prioritized for bottom-quintile and LLMIC students without viable local accommodation;
- Transport support: transportation subsidies or provision, extended automatically to the top five Merit Scholars (Section 6.1) and available on assessed need to bottom-quintile students;
- Legal and advisory services: Access to PU's Global Outreach and International Affairs (GOIA) Office for guidance and support in addressing administrative, personal, or practical matters that may affect students' continued enrolment, including residency and visa matters where applicable.
- Academic mentoring: pairing of at-risk, bottom-quintile and LLMIC students with faculty or peer mentors to support academic progression toward the graduation/completion targets in Section 7.
- Technology Access: Provision of loaned laptops, complete with necessary accessories, to bottom-quintile, low-income, and LLMIC students to ensure equitable access to hybrid and remote coursework.
- Fee waivers: Waivers of academic and administrative fees beyond tuition, extended to bottom-quintile, low-income, and LLMIC students to reduce the cumulative financial burden of continued enrolment.

8.1 Counseling services

PU in collaboration with Lebanese Welfare Association for the Handicapped (LWAH) provides counseling support for all students, including the underrepresented groups through two-phase process. In Phase 1, students are referred to general counseling, where an initial assessment is conducted. Based on the outcome

of this assessment, students proceed to Phase 2, where they are referred to a specialized counseling track or sessions tailored to their identified needs

9. Application, Assessment and Selection

9.1 Application

Applications for all categories of financial aid and scholarships (excluding Merit Scholarship award) are submitted through the Financial Aid Application within the published annual deadlines. Applicants must submit the application with the best available supporting documentation (proof of household income where obtainable, family composition, housing status).

9.2 Financial Need Assessment

OFAS conducts an individualized Financial Need Assessment for every applicant to a need-based category, using PU's Proxy Means Test (PMT) methodology (Section 5, Appendix A). The assessment determines:

- (i) a weighted PMT score based on declared income, dependents, housing, assets, employment status and district-level deprivation;
- (ii) whether that score places the applicant's household within PU's calibrated bottom-quintile threshold;
- (iii) the applicant's country-of-origin classification against the LLMIC register, where relevant; and
- (iv) the appropriate level of award.

9.3 Committee Review

Completed case files, with OFAS's recommendation, are presented to the Financial Aid Committee (FAC) for objective review and decision. The FAC applies the eligibility criteria in Section 6 consistently across all applicants and records the rationale for each decision.

9.4 Notification and Disbursement

Successful applicants are notified in writing of the award category, value, and renewal conditions. Aid is applied directly to the student's tuition account or, for work-study and loan-based aid, administered per the mechanisms described in Sections 6.4 and 6.5.

9.5 Annual Renewal

Need-based awards are reassessed annually to confirm continued eligibility. Students must maintain the minimum academic standing specified for their award category.

10. Confidentiality and Non-discrimination

All financial and personal information submitted in support of a financial aid application is treated as confidential and is used solely for the purposes of assessment, award administration, and the anonymized/aggregated institutional reporting.

PU administers this Policy without discrimination on the basis of gender, religion, ethnicity, nationality, or disability, and is committed to ensuring that all financial aid applications are evaluated fairly, consistently, and solely on the basis of demonstrated financial need and the applicable eligibility criteria.

Appendix A

Proxy Means Test (PMT) Methodology

In the absence of a current official national household income survey capable of assigning households to income quintiles, Phoenicia University uses an internally administered Proxy Means Test (PMT) to determine eligibility under the "bottom 20% household income" criterion. The Central Administration of Statistics' (CAS) latest income-based household survey was conducted in 2011/2012, before the 2019 financial crisis and the subsequent currency collapse, and therefore does not provide a reliable basis for current income quintile classification.

A.1 PMT Indicators and Weighting

The indicative weighting below is reviewed annually by OFAS and formally approved by the FAC; it may be adjusted in response to updated external benchmarking data.

PMT Indicator	Indicative Weight	Verification Approach
Declared household income (where available)	25%	Self-reported and, where possible, documented (salary slips, tax records, employer letters).
Number of dependents / household size	15%	Family civil registry extract or equivalent.
Housing tenure and condition	20%	Rental agreement / ownership status; overcrowding; informal settlement indicators.
Asset ownership	15%	Vehicle, land, or other significant assets that offset apparent income need.
Employment status of household earners	15%	Formal, informal, unemployed, or underemployed; number of income earners.
District-level deprivation	10%	Cross-referenced against the most recent CAS/World Bank Multidimensional Poverty Index district-level results.

A.2 External Calibration Sources

In the absence of a current official quintile survey, PU calibrates its PMT thresholds annually against the best available published sources on poverty and household welfare in Lebanon, including:

- The World Bank's Lebanon Poverty and Equity Assessment (most recent edition), which provides updated national and sub-national poverty-rate and income-distribution estimates;
- The CAS / World Bank Multidimensional Poverty Index (MPI) for Lebanon, which provides district-level deprivation data across education, health, financial well-being, infrastructure and living standards;
- UN ESCWA and UNICEF multidimensional poverty reporting on Lebanon;

- The World Bank Poverty and Equity Data Portal (Lebanon country profile), for the most recently published national poverty-line and inequality (Gini) indicators.