NEED-BASED FINANCIAL ASSISTANCE SYSTEM

FOR STUDENTS WITH DISABILITIES

PART I – NEED-BASED FINANCIAL ASSISTANCE SYSTEM

1. INTRODUCTION

The University of Modern Sciences (TUMS) recognizes that students with disabilities may face additional financial challenges in accessing and completing higher education. These challenges may include tuition fees, accommodation expenses, transportation, assistive devices, accessible learning materials and other disability-related educational requirements.

In accordance with Section 4.3(a) of the HEC Policy for Students with Disabilities, 2021 (Amended), the University hereby establishes a Need-Based Financial Assistance System to ensure that no eligible student with a disability is deprived of higher education because of financial constraints.

2. OBJECTIVES

The objectives of this system are to:

Facilitate financially disadvantaged students with disabilities.
Ensure equitable access to higher education through financial assistance.
Provide tuition fee, hostel fee and utility charges waivers to eligible needy students.
Address additional educational expenses arising from disabilities.
Establish transparent procedures for assessing financial needs.
Ensure compliance with applicable disability-related legislation and HEC requirements.

3. SCOPE AND ELIGIBILITY

This system shall apply to prospective students applying for admission to TUMS, students currently enrolled in undergraduate and postgraduate programmes, and students who acquire a disability during their academic studies.

An applicant shall be eligible for consideration if:

- The applicant has a disability recognized under applicable legislation.
- The applicant provides a Disability Certificate issued by the relevant National/Provincial Council for the Rehabilitation of Disabled Persons, a CNIC bearing the disability logo, or proof of registration in NADRA's database as a special person, in accordance with Section 2.3 of the HEC Policy.
- The applicant demonstrates financial need in accordance with the prescribed government scholarship assessment criteria.
- The applicant is admitted to or enrolled in an academic programme of the University, subject to applicable admission requirements.

4. BASIS FOR ASSESSMENT OF FINANCIAL NEED

The University shall determine financial need in accordance with the criteria applicable under government programmes prescribed for needy students.

The Ehsaas Undergraduate Scholarship Programme benchmark shall be used as the reference standard, as specifically provided under Section 4.3(a) of the HEC Policy.

The assessment shall consider the following circumstances:

S. No.	Assessment Factor	Information to be Considered
1	Household Income	Total monthly income of parents/guardians or family
2	Family Dependents	Number of dependent family members
3	Employment Status	Employment or unemployment of parents/guardians
4	Family Financial Condition	Overall household financial circumstances
5	Educational Expenses	Existing educational expenditure of the student and siblings
6	Disability-Related Expenses	Additional costs associated with the student's disability
7	Accommodation Requirements	Hostel, transportation and other necessary expenses
8	Existing Financial Assistance	Scholarships, grants or other financial support received

The University shall not introduce an arbitrary income ceiling or assessment threshold inconsistent with the applicable government programme criteria.

5. CATEGORIES OF FINANCIAL ASSISTANCE

Eligible needy students with disabilities shall be considered for the following financial benefits:

5.1 Tuition Fee Waiver

Full tuition fee waiver shall be provided to eligible needy students in accordance with Section 4.3(a) of the HEC Policy, to the extent not covered by another scholarship or support programme.

5.2 Hostel Fee Waiver

Eligible needy students requiring residential facilities shall be considered for a waiver of applicable hostel charges.

5.3 Utility Charges Waiver

Utility charges applicable to eligible needy students shall also be waived in accordance with the HEC Policy.

5.4 Additional Disability-Related Financial Assistance

The University may provide financial assistance for necessary disability-related educational expenses, including assistive devices and adaptive technologies; accessible textbooks and learning materials; Braille materials and large-print resources; screen-reading software and other assistive technology; disability-related transportation and mobility support; and additional educational and academic support requirements. Such assistance shall be assessed individually according to the student's requirements and available dedicated support resources.

5.5 Government and Institutional Benefits

The University shall facilitate eligible students in accessing applicable government financial benefits, disability-related concessions, scholarships and other support programmes. Any assistance received from another programme shall be taken into account to avoid duplication of the same financial benefit.

6. APPLICATION PROCEDURE

Students seeking financial assistance shall follow the procedure below:

Step 1 – Submission of Application: The student shall submit a prescribed Need-Based Financial Assistance Application Form to the designated Disability Coordinator or University office.
Step 2 – Verification of Disability: The Disability Coordinator shall verify the disability documentation submitted by the applicant in accordance with HEC requirements.
Step 3 – Financial Assessment: The Accessibility Committee shall examine the student's financial circumstances using the applicable government scholarship assessment criteria.
Step 4 – Assessment of Additional Needs: The Committee shall identify additional disability-related educational expenses and determine the reasonable support required.
Step 5 – Recommendation: The Accessibility Committee shall prepare a written recommendation specifying the financial assistance and fee waivers applicable to the student.
Step 6 – Approval: The recommendation shall be forwarded to the competent University authority for approval in accordance with institutional financial and administrative procedures.
Step 7 – Implementation: The Finance Office shall implement the approved fee waivers and financial assistance and maintain appropriate supporting records.

7. RESPONSIBILITIES OF THE ACCESSIBILITY COMMITTEE

The Accessibility Committee shall:

i. Receive and examine financial assistance applications.
ii. Assess students' financial circumstances in accordance with applicable government criteria.
iii. Verify the supporting documents and disability-related requirements.
iv. Recommend appropriate fee waivers and financial assistance.
v. Identify additional educational expenses arising from disabilities.
vi. Monitor the provision of approved financial benefits.
vii. Maintain confidential records of applications and recommendations.
viii. Review cases periodically and recommend continuation or modification of assistance where appropriate.

8. ROLE OF THE FINANCE OFFICE

The Finance Office shall:

i. Maintain separate financial records of disability-related assistance.
ii. Implement approved tuition, hostel and utility charges waivers.
iii. Maintain records of fee adjustments and financial disbursements.
iv. Coordinate with the Accessibility Committee regarding financial requirements.
v. Prepare annual statements of allocated funds and actual expenditure.
vi. Ensure that financial assistance is properly documented and auditable.

9. DEDICATED DISABILITY SUPPORT FUND

In accordance with Section 8.1 of the HEC Policy, the University shall establish a dedicated Disability Support Fund through an exclusive annual budgetary provision. The fund shall be utilized to support reasonable accommodations and disability-related educational requirements where the financial resources of the University or the student are insufficient. Philanthropic contributions and donations received for disability-related support shall also be credited to this fund.

10. DISCLOSURE ON UNIVERSITY WEBSITE AND PROSPECTUS

The University shall clearly communicate the availability of financial assistance, fee waivers and concessions for students with disabilities through the official University website, admission prospectus, admission application forms, student handbook and relevant institutional communication channels.

The information shall include eligibility requirements, available benefits, application procedures and contact details of the Disability Coordinators.

11. CONFIDENTIALITY AND NON-DISCRIMINATION

All applications and supporting financial and disability-related documents shall be treated confidentially. No student shall face discrimination or adverse treatment on the basis of disability or disclosure of financial circumstances.

12. REVIEW AND MONITORING

The Accessibility Committee shall periodically review the implementation of this system and recommend improvements where necessary. The University shall maintain appropriate records of financial assistance, fee waivers, approved cases, fund utilization and other relevant information for HEC compliance and annual reporting.

13. APPROVAL AND IMPLEMENTATION

This Need-Based Financial Assistance System shall come into effect upon approval by the competent authority of The University of Modern Sciences. The provisions of this system shall be interpreted in accordance with the HEC Policy for Students with Disabilities, 2021 (Amended), and applicable disability-related legislation.

PART II – APPLICATION AND ASSESSMENT MECHANISM

The following workflow shall be followed for processing applications:

Stage	Action / Responsibility
1. Student submits application	Disability certificate and financial information.
2. Disability Coordinator	Document verification and initial assessment.
3. Accessibility Committee	Needs assessment and financial recommendation.
4. Competent Authority	Approval of financial assistance.
5. Finance Office	Fee adjustment and financial record.
6. Annual Monitoring	Accessibility Committee review and HEC compliance reporting.

PART III – WEBSITE AND PROSPECTUS DISCLOSURE

FINANCIAL ASSISTANCE AND FEE CONCESSIONS FOR STUDENTS WITH DISABILITIES

The University of Modern Sciences (TUMS), Tando Muhammad Khan, is committed to providing equal educational opportunities to students with disabilities.

In accordance with the HEC Policy for Students with Disabilities, 2021 (Amended), the University has established a Need-Based Financial Assistance System to facilitate eligible students with disabilities facing financial hardship.

Available Financial Benefits

- Full tuition fee waiver for eligible needy students, to the extent not covered by another scholarship or support programme.
- Waiver of applicable hostel fees and utility charges for eligible needy students.
- Financial assistance for additional disability-related educational expenses.
- Support for assistive devices, accessible learning materials and other reasonable accommodations.

Eligibility

Applicants must provide acceptable disability documentation and demonstrate financial need in accordance with the criteria applicable under government financial assistance programmes. The Ehsaas Undergraduate Scholarship Programme benchmark may be used as the assessment standard.

How to Apply

Eligible prospective and enrolled students may submit an application for financial assistance through the University's designated Disability Coordinators / Accessibility Committee. Details will be available on university official website.

REGISTRAR
The University of Modern Sciences