AR-POL-08

BMC
Batterjee Medical College

Financial and Non-Financial Support for Low-Income Students (Bottom 20%)

POLICY AND PROCEDURES

Batterjee Medical College	Policy & Procedures
Division: Admissions & Registration	**Policy Code:** AR-POL-08
Issue Date: 16/05/2025	**Revision No.:** 2
Effective date: 01/06/2025	**Replaces:** Nil
Next Revision Date: May 2028	**Attachments:** None

Policy on Financial and Non-Financial Support for Low-Income Students (Bottom 20%)

1. Purpose & Strategic Alignment:

Batterjee Medical College (BMC) recognizes that the cost of living and tuition fees are significant barriers to education for vulnerable populations. In alignment with SDG 1 (No Poverty), this policy establishes a comprehensive support system, including both financial aid and non-financial logistical support, specifically tailored to assist students in the bottom 20% of the national household income group in successfully completing their university studies.

2. Aims & Strategic Targets:

2.1 Low-Income Non-Financial Support

Recognizing that the cost of living can be as prohibitive as tuition, BMC provides extensive non-academic, logistical support to students from the bottom 20% to enable them to complete their university studies safely and comfortably:

- **Housing (Free/Subsidized):** Eligible students from outside the immediate geographic area are granted priority access to BMC's owned student accommodation (e.g., Hostel H and Hostel E). These rooms are provided **free of charge or heavily subsidized** based on the severity of financial need.
  - **Transportation (Free):** BMC provides **free daily shuttle bus services** for low-income students residing in the college hostels and specific city districts, completely eliminating their commuting costs.
  - **Food Security:** Low-income students are eligible for subsidized meal plans at campus cafeterias to ensure their proper nutrition and food security.

2.2 Bottom Financial Quintile Student Support Programs:

BMC has established a highly targeted financial safety net specifically tailored to assist students in the bottom 20% of the household income group in successfully completing their studies:

- **Da'aem Scholarship:** Subsidizes 50% of tuition fees upfront as immediate economic relief. The remaining balance is deferred into interest-free installments payable only after graduation and securing employment.
- **Tamkeen Program:** Offers full or partial financial tuition waivers during the preparatory year, allowing students from the lowest income brackets to focus entirely on their academic performance.
- **Ihsan Scholarship:** Guarantees 100% full tuition fee coverage for orphans registered under the Ministry of Human Resources and Social Development.
- **Zero-Interest Financing (Maslak):** In partnership with development finance institutions, BMC provides strictly zero-interest educational financing for the poorest quintile, ensuring families do not fall into commercial debt traps.
- **Masar & Tomooh Pathways:** Specific portions of these scholarships strictly on a need-basis for students from the bottom 20%, ensuring financial inability does not prevent entry into highly demanded medical fields.

3. Eligibility and Strict Verification

Support services and financial aid programs are granted upon rigorous independent verification of economic status. The Financial Aid Committee requires one of the following to confirm inclusion in the **bottom 20% of the household income group**:

- **Social Security Beneficiary Proof:** Official documentation from the Ministry of Human Resources and Social Development.
- **Certified Income Statement:** Government-issued salary certificates proving the total household income falls within the lowest national economic quintile.
- **Orphan Documentation:** Legal documentation proving placement in state-sponsored social care.

4. Review and Revision:

This policy will be reviewed every 3 years by the Department to ensure it remains effective and compliance with current laws. Revisions will be documented and communicated to all relevant stakeholders.

Synopsis

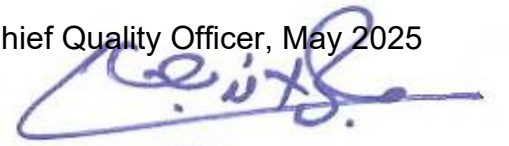
- Document Title: Policy on Financial and Non-Financial Support for Low-Income Students (Bottom 20%)
- Document Status: Issue Number 04
- Document Effective Date: May 2025
- Document Next Revision Date: May 2028

Approval Authority:

Reviewed by:

Dr. Maher Alandiyjany, Chief Quality Officer, May 2025

Signature:



Approved by:

Dr. Osama Kensara, Chief Executive Officer, May 2025

Signature:

