

## EDU GUIDE

# Getting scholarships and waivers IN PRIVATE UNIVERSITIES

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Completing your HSC/A levels is a draining experience. While there's a grace period of well-deserved rest and existential dread as you wait for your results to get published, there's no harm in applying to universities and exploring your options for future studies. Most parents prefer public universities over private ones for several reasons. Most public institutes have prestigious reputations, highly-skilled and respected faculty members, a vibrant and colorful cultural scene, and, most importantly, are affordable. However, private universities have their own merits as well. Renowned private universities also boast prestigious faculty and facilities similar to public ones.

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Many see the high cost of tuition as a deterrent to attending private universities but getting a scholarship at these institutes isn't as complicated as most believe. Private universities usually provide waivers ranging from 25 to 100 percent of tuition costs. It goes without saying that students must fulfill a few grade requirements to be eligible for admission and scholarships. While these vary from

university to university, there is a standard of at least a minimum GPA of 3.5 in both SSC and HSC exams, with a combined GPA of 8.0. For English medium students, a minimum average grade point of 2.5 in five O level subjects, and a minimum average grade point of 2.0 in two A level subjects are the minimum requirements to sit for admission tests.

Private institutes offer students two different types of scholarships: merit and need-based. Merit-based scholarships are disbursed based on your high school academic achievements or university admission test performance. Getting scholarships based on admission test performance is the easiest. Sumaya Tashfia, a 100 percent scholarship awardee at NSU, says, "The syllabus of admission tests is similar to what we learn in our O and A levels, so with a bit of studying and practice, it's not impossible to score enough to get a scholarship."

Many institutes also award scholarships based on your academic performance in school. At AIUB, applicants with GPA 5 in both their SSC and HSC exams, or applicants with five A grades in their O level exams as well as two A grades in their A level exams, are allowed to sit for scholarship exams, which must be passed to avail a waiver.

Getting a waiver based on your university academic performance is considerably more challenging. Some private universities are known for requiring very

invasive information, from your parent's occupation, bank and property statements, all the way to the square footage of your residence.

On the other hand, there are need-based scholarships. These are given to deserving students on humanitarian grounds who cannot afford to attend the institution or to current students who suddenly face a lot of financial distress, say in the face of a parent's passing. However, these waivers can be difficult to get a hold of due to the lengthy screening and verification processes they entail.

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Beyond the traditional merit and need-based scholarships provided, a few universities have started implementing special scholarships aimed at female students as well as minorities and underrepresented groups of students. IUB has a female student fee waiver of 10 percent. AIUB has scholarships directed toward underrepresented groups of students, which includes ethnic minorities, newly settled refugees, and low-income individuals.

Even though securing a scholarship can be challenging, it's definitely not an impossible task. When planning to apply for private university scholarships, it's important that you understand the type of waiver or benefits you are entitled to, and show yourself as the best possible recipient, and to always hope for the best outcome.

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