



University of Haifa Federal Loans Application Procedures

1. Follow the Step-by-Step guide provided by the International School Admissions office.
2. Email the following documents to the International school to iperry@univ.haifa.ac.il:
 - a. SAR (Electronic Student Aid Report)
 - b. Master Promissory Note (MPN) for Direct Unsubsidized Stafford loan
 - c. Proof of Entrance Counseling
 - **Please note that the system will inform you that the school receives a copy of the 3 forms mentioned above. Unfortunately, the system does not send a copy to foreign schools so it is your responsibility to forward the documents to the University of Haifa.**
 - **Please note Direct Loans are now being distributed in the following way: Direct Stafford, unsubsidized loan – up to \$20,500 (in two disbursements)**
3. The International School will calculate the Estimated Cost of Attendance (ECA) for the program you plan to attend. The loan amount requested will be based upon your ECA.
4. You will need to pay a \$1000 deposit on time to the University of Haifa but will not need to make further payments. The Federal Loan will be transferred to the University of Haifa in two disbursements. After the University receives the funds from the Department of Education, it will deduct the tuition payment due, considering any scholarships received, and will release the rest of the funds to you within a few months of the start of each semester. The funds will be received by check in shekels to be deposited in an Israeli bank account that you must open upon your arrival to Israel.
5. Under special circumstances, the Finance Department has the right to withhold funds until after a student has completed 60% of the semester.

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