

Consumer Information

The US government requires institutions which offer federal student loans to disclose the following consumer information. Publications by the U.S. Department of Education can be found at www.ed.gov. Information on loans can be found at studentaid.gov.

General Requirements

American citizens and eligible non-citizens accepted to the following programs **ONLY** can apply for financial assistance under the William D. Ford Federal Direct Student Loan Program. All other programs offered at the Hebrew University of Jerusalem (HUU) are **NOT** eligible for Title IV funding. In addition, non-degree programs are not eligible for Title IV funding.

Undergraduate students in the [following programs taught in English](#) can apply for Direct Subsidized, Direct Unsubsidized, and Direct Parent PLUS loans.

- BA in Business Administration and Liberal Arts
- BA in Business Administration and English
- BA in Liberal Arts and English

Graduate students in the following programs taught in English can apply for Direct Unsubsidized loans and Direct PLUS loans.

- [MA in Smart Cities and Urban Informatics](#)
- [MA in Nonprofit Management and Leadership](#)
- [MA in Israel Studies](#)
- [MA in Islamic and Middle Eastern Studies](#)
- [MA in Archaeology in the Land of the Bible](#)
- [MA in the Bible and the Ancient Near East](#)
- [MA in Jewish Studies](#)
- [International StartUp 360 MBA](#)
- [MA in Human Rights and Transitional Justice](#)

Federal Loan Application Process

For complete information regarding federal loans including the application process and repayment, please refer to the [Federal Student Aid Program](#) with the U.S. Department of Education. Foreign schools can offer Stafford Direct loans and PLUS loans. Students must complete the following application steps which can be found at studentaid.gov:

1. Complete a FAFSA. Enter the Hebrew University school code: G04012
2. Sign the Master Promissory Note (MPN)
3. Sign the Annual Student Loan Acknowledgement
4. Complete Entrance Counseling
5. Complete Exit Counseling upon withdrawal or completion of program

Student Eligibility Requirements to Receive and Maintain Loan Assistance

To qualify according to U.S. Federal Aid guidelines, a student must:

Be a U.S. citizen or U.S. permanent resident

Have a valid Social Security number

Be enrolled in full-degree program that is eligible for the Direct Loan program

Be enrolled at least part-time

Meet [Satisfactory Academic Progress](#)

Must not be in default on a federal student loan or owe payment on a federal student grant

Be below the [aggregate borrowing limit](#)

Award Amount Determination

Criteria for determining the amount of a student's award is based on the total [cost of attendance](#), [amount allowed by the U.S. Department of Education](#), as well as a student's federal aggregate borrowing [limit](#). Loans are typically distributed in two disbursements to HJ. With the first disbursement, HJ retains half of the outstanding balance and wires the student the remainder. The second disbursement is used to cover the remaining HJ balance and again any remaining loan funds will be wired to the student. Disbursements occur about one week after the start of the Fall and Spring semesters.

ED Materials

Schools are required to provide information published by the US Department of Education to students any time information regarding loan availability is provided – www.ed.gov.

Student Eligibility Requirements

In order to be eligible for Title IV funding, a student must be enrolled in an eligible program with at least half-time status.

Student Rights and Responsibilities

Students who apply for a Federal loan will receive the terms of the loan as part of their financial assistance package. Criteria for continued student eligibility include making satisfactory academic progress (SAP). Students who fail to make SAP will lose Title IV eligibility.

Entrance and Exit Counseling

Student loan borrowers are required to complete entrance counseling upon applying for their Federal student loan. Upon completion of the program student loan borrowers are required to complete exit counseling. HUJ provides this information to all student loan borrowers and keeps documentation of this compliance for each borrower.

Admissions Policy

Please look at each program's eligibility requirements for a list of all the eligibility requirements needed to be admitted to the program. All Bachelor's degree programs require a high school diploma or equivalent. All Master's degree programs require a Bachelor's degree.

Academic Information

The programs listed below are currently the **ONLY** eligible programs for Title IV funding at the Hebrew University of Jerusalem.

Bachelor's degrees

- [BA in Business Administration and Liberal Arts](#)
- [BA in Business Administration and English](#)
- [BA in Liberal Arts and English](#)

Master's degrees

- [MA in Smart Cities and Urban Informatics](#)
- [MA in Nonprofit Management and Leadership](#)
- [MA in Israel Studies](#)
- [MA in Islamic and Middle Eastern Studies](#)
- [MA in Archaeology in the Land of the Bible](#)
- [MA in the Bible and the Ancient Near East](#)
- [MA in Jewish Studies](#)
- [International StartUp 360 MBA](#)
- [MA in Human Rights and Transitional Justice](#)

Study Abroad, Exchange, and Distance Learning

Some programs at HUU allow students to participate on a study abroad or exchange program. Eligible Title IV programs do not include a study abroad, exchange, or distance learning component.

School Cost, Refund Policy, and Withdrawal Procedures

Tuition, housing, fees, refunds, and estimated cost of attendance can be found on the HUU [website](#) and the annual [financial guide](#). All fees are listed in US dollars.

When a student withdraws HUU refers to the [R2T4 Policy and Procedure](#) to determine whether any Title IV funds must be returned to the U.S. Department of Education. All procedures are followed to ensure the Federal aid is allocated correctly.

Disability-Related Services and Facilities

Information about disability services and other student life assistance and important information can be found [here](#). HUJ has an Accessibility Services Center, an office to support and guide students with learning disabilities, The Learning Center for the Blind, and a Law Clinic for the advancement of people with disabilities. The Office of Student Life is available to assist students as needed.

Family Educational Rights and Privacy Act of 1974 (FERPA)

In accordance with FERPA HUJ is prohibited from releasing information concerning a student's records without the consent of the student. This includes a student's financial aid status, academic records, and charges due or incurred. Students who wish for HUJ to discuss their financial or academic records with persons or agencies who are not covered under this law will need to specifically authorize the release of information.

Safeguarding Customer Information

HUJ has the information security requirements established by the FTC for financial institutions in place. Administrative, technical, and physical safeguards are in place to protect the PII of all students and staff.

Misrepresentation

Intentionally misreporting information on financial aid application materials is a violation of law. A student will be held responsible for the information reported on any financial aid form submitted either by the student and/or parent, if applicable. HUJ will refer all credible cases of suspected misrepresentation and fraud to the U.S. Department of Education in compliance with federal requirements. If it is determined that a violation has occurred, the consequences may include, but are not limited to, making full restitution of loans for which the student is not entitled, withholding of future disbursements until the matter is resolved, and obligation to pay the resulting balance on the student account. Cases involving omission are not referred to the Department of Education, however, any ineligible funds received must be returned and the student will be responsible for the balance of their account. HUJ stands by the nature of our educational programs and financial charges as written on the HUJ website.

Loan Disclosures

Direct loan student borrowers are required to complete [Exit Counseling](#) upon graduation, withdrawal, or dropping below half-time enrollment. HUJ notifies the student's loan servicer by updating the student's enrollment status on NSLDS.

Private Education Loans

All students in HUJ programs are notified of their financial aid options including Direct loans for those in eligible programs. HUJ does not act as a private lender or have a preferred lender list.

Code of Conduct

In order to prohibit a conflict of interest with the responsibilities of an employee of HUJ with respect to private education loans, HUJ staff responsible for Federal loans are prohibited from - revenue sharing arrangement with any lender, receiving gifts from a lender, contracting arrangements, directing borrowers to a particular lender, offer of funds for private loans, and advisory board compensation.