

**Scholarships and Student Loans  
Regulations for Undergraduate  
Students**

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## Title I Scholarships

### Chapter I On the general criteria for scholarships

**Article 1.** A scholarship is an either full or partial financial aid for people studying or willing to study at any of the Anahuac Universities Network (RUA) institutions. Scholarships are granted in virtue of their academic, athletic, cultural or human talent and their economic situation.

All scholarships can be complemented by a student loan.

**Article 2.** The Anahuac Universities Network offers the following types of scholarships in function of their features and requirements:

- a) Excellence Scholarship: It is granted only to freshman students with a high school GPA of 9.0 or higher, and it shall have a 90 percent of coverage by most.
- b) Administrative Scholarship: For freshman students with a high school GPA of 8.0 or higher, and the same weighted average in the semesters studied among those students in more advanced semesters. This scholarship grants a maximum coverage of 50% for both the scholarship and the student loan, ensuring that both percentages adjust to the payment possibilities and financial capacity of the student.
- c) Athletic Scholarship: A scholarship granted only to students with athletic talent, with a high school GPA of 8.0 or higher for freshman students, and 8.0 or higher in weighted average for re-enrolled students in advanced semesters. This scholarship grants a coverage between 10 and 90 percent. For students to be eligible to this scholarship, they must present an athletic assessment. In addition to these general criteria to keep a scholarship, students shall have a successful, responsible, and active participation in the university teams.
- d) Arts and Culture Scholarship: A scholarship granted only to students with artistic or cultural talent, with a high school GPA of 8.0 or higher for freshman students, and 8.0 or higher in weighted average for re-enrolled students in advanced semesters. This scholarship grants a coverage between 10 and 90 percent. For students to be eligible to this scholarship, they must present an artistic assessment. In addition to these general criteria to keep a scholarship, students shall have a successful, responsible, and active participation in the artistic and cultural events and workshops of the university.

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- e) Best Student Scholarship: For students nominated by the director of an Anahuac High School or any other institution with a formal entry agreement with the university, including this type of support. Students shall have a high school GPA of 9.0 or higher, granting a maximum coverage of 90 percent.

The Anahuac High School or the institution with entry agreement shall have a maximum of two 90 percent scholarships to be used at any institution within the Anahuac Universities Network. Best student scholarships could be granted as partial scholarships, distributed among the number of students that the director of such institution regards as convenient. The aim is to benefit as many best students as possible. The minimum coverage for each student shall be 60 percent.

- f) Sponsored Scholarship: This is a scholarship funded by an external organization, granted to students with a high school GPA of 8.0 or higher. They have undergone through the relevant competition and met all sponsor requirements, and shall be granted a coverage between 10 and 100 percent.

Such scholarship shall be assigned by the university, supported by a written agreement with the external organization. This scholarship could be named after the funding institution or the name this institution decides. Scholarship holders shall take part in the Scholarship Holder Development.

- g) Scholarship by competition: For students who won such award in academic competitions organized by the university, with the financial aid coverage previously assigned and approved. This coverage could range from 10 to 100 percent.
- h) Anahuac High School Scholarship: For Anahuac High School students getting the first place in different categories of the "Anahuac High School Award" event. The coverage granted is 30 percent. Should a student win in several categories, either in same or different years, the coverage could be cumulative to a maximum of 90 percent. However, this scholarship could not be combined with any other type of scholarship granted by any university in the Network. Should the student have another scholarship coverage, different to the International Award for Anahuac's High-Schools (PIBA), he or she shall choose the scholarship that best fits their interests. Even though this scholarship could be complemented with a student loan, it could not be cumulative. The scholarship could be used up to one year after the student graduated from high school. After this time, the scholarship loses its validity.

- i) Mano Amiga - Culver Scholarship: For Mano Amiga students who have successfully completed their studies at the Culver Academy (Indiana, USA), and who received a formal recommendation to gain the scholarship.

Two full scholarships are granted annually for their undergraduate studies (enrollment and tuition fees) as long as they meet all entry requirements. This scholarship is valid at any Anahuac Universities Network institution.

Every year, the Directorate of Mano Amiga Schools shall formally submit to the Anahuac Universities Network a list of candidates for this scholarship, specifying the conditions to deserve it:

- Grade report demonstrating a GPA of 9.0 or higher
- Academic documents from the Mano Amiga School and the Culver Academy

The RUA shall issue its acceptance once all requirements are met. It shall officially publish the results across Mano Amiga high schools and the RUA institutions.

## **Chapter II**

### **On requesting and granting the scholarship**

**Article 3.** Every institution in the Anahuac Universities Network shall publish for candidates to submit their scholarship applications and requested documents, either for freshman or re-enrolled students.

**Article 4.** Once the scholarship is granted, the student shall enroll within the deadlines as established by the university. Otherwise, the student will lose the scholarship and it could be assigned to another student.

**Article 5.** In the event that the student is in the midst of the scholarship application process, and the enrollment closing dates is due soon, the student must fully pay the enrollment or tuition, regardless the resolution of the Scholarship and Student Loan Committee.

Once the financial aid is granted, the difference will automatically be credited to the statement account of the student. Should the resolution of the Scholarship and Student Loan Committee be negative or insufficient for the student, he or she can request the refund of the fees paid to withdraw from the university.

**Article 6.** Only the applications submitted on time shall be taken into account, as long as they have all the documents

required, the details provided are truthful, and that the specific requirements for each case are met. If any false information is detected, it will be a reason to revoke the scholarship.

**Article 7.** Scholarships are non-transferable among people or institutions. In case of academic exchange, the student will keep the scholarship in accordance with the Academic Regulations for Exchange Programs at the Universidad Anahuac.

**Article 8.** Scholarship or student loan percentages shall apply only to the enrollment and tuition fees. The student is bound to pay any other fee in due time and form. In the case of scholarships with a coverage of less than 100 percent, the payment of enrollment and tuition fees not covered by the scholarship shall be made within the deadlines established in the academic calendar.

**Article 9.** Scholarship percentage coverages shall be defined in multiples of five, starting from 5 percent up to 100 percent, based on the type of support received, and on what is determined by the Scholarship and Student Loan Committee.

### **Chapter III On preserving the scholarship**

**Article 10.** To keep the scholarship in every period -being it four-monthly, semester, inter-semester (summer), year- the student shall:

- Have approved every subject studied in the last term, and have obtained a weighted average of 8.0 or higher.
- Have satisfactorily taken part in the Scholarship Holder Development Program.
- Have been collaborator in selling tickets for the Anahuac Draw following the policies of the Anahuac Draw in their university.
- Have no pending payments.
- Have not incurred in any of the reasons for withdrawal as specified in the Regulations for Undergraduate Students.
- Have enrolled before the deadlines established by the university. Otherwise, the institution may grant the scholarship to another student.
- Continue under the same conditions encouraging the granting of the scholarship.

**Article 11.** The Scholarship Holder Development Program shall abide to the following criteria:

- a) Inform the student -when receiving the scholarship report- about the commitment involved, the number of work hours to be covered as per the following table:

Scholarship percentage	Hours per week	Hours per semester
From 10% to 25%	2 hrs.	30 hrs.
From 26% to 50%	4 hrs.	60 hrs.
From 51% to 75%	6 hrs.	90 hrs.
From 76% to 100%	8 hrs.	120 hrs.

- b) Every scholarship holder shall be assigned to one or more university departments to work at during the length of the scholarship.
- c) The head of such department shall provide the flexibility needed for the students to continue with their academic endeavors, and to continue with the scholarship.
- d) All scholarship holders shall take part in the organization of integration and promotion activities of the university.
- e) By the end of each semester:
- The head of department shall assess students in their development within the area, as well as their skills and qualities.
  - The Scholarship and Student Loan Department shall assess the program and performance of students in the different university areas, to learn about their fulfillment and for continuous improvement purposes.
- f) Students not satisfactorily fulfilling the Scholarship Holder Development Program, according to the Scholarship and Student Loan Committee, could remain on probation for one semester, their scholarship coverage percentage reduced or even lose it in full.
- g) By the end of the scholarship holder development program, the university shall provide a record or diploma to the student for each and every one of the areas where he or she successfully collaborated.

#### **Chapter IV**

#### **On losing and getting back a scholarship**

**Article 12.** In the event that a student loses a scholarship, he or she may request to the Scholarship and Student Loan Department to revise the case

and restore it. For this purpose, the student shall have to study the following term without the scholarship. In this time, the reasons for losing it shall be reverted.

Students who have lost the scholarship could request a provisional student loan for a maximum equivalent to the coverage of the scholarship lost.

The resolution and coverage of the provisional student loan and the scholarship remain at the sole discretion of the Scholarship and Student Loan Committee.

**Article 13.** The student who has lost the scholarship for failing any subject without having academic withdrawal could sit the make-up exams as established in the regulations for students, after paying the relevant fee; or they could also study those subjects again in the next term, without the scholarship.

If such subjects are accredited, maintaining the average, the student may request the Scholarship and Student Loan Committee the scholarship back. The decision on this and the coverage percentage relies solely on the Committee.

In case of taking subjects with a load below 18 (eighteen) credits, the average will be obtained with the previous regular term.

The second time a student loses the scholarship, the resolution for such case will be subject to consideration of the scholarships Committee.

## Chapter V

### On the transfer and mobility with scholarship and/or student loan

**Article 14.** Students willing to transfer to another university within the Anahuac Network, and who have been granted a scholarship by the home university, will keep it with the same coverage at the host university, as long as they meet the requirements established in the regulation hereby (not having failed subjects, keeping a GPA of 8, make the service as scholarship holder, etc.)

**Article 15.** Students transferred to another RUA institution where fees are higher than at the home university, and who do not have any scholarship, may receive financial aid or a student loan for the difference, as long as they meet the relevant requirements. They are allowed to apply for a scholarship at the host university, subject to the resolution of the corresponding Committee.

**Article 16.** Transfer students with a student loan shall transfer their student loan as well. For this purpose, they shall go the Finance and Administration Directorate at the home university to collect the transfer document and submit it to the Finance and Administration Directorate of the host university.

**Article 17.** Students studying common core and who have to transfer to another Anahuac Network university, shall pay the fees at the host university as of their transfer, having at least



15 percent allowance when the host university has highest fees than the home university (as long as this percentage does not imply paying less than at the home university and that the student meets the requirements in this regulation). The student could also keep the scholarship percentage granted by the home university if it is more than 15 percent. If students have no scholarship granted by the home university, and the above mentioned 15 percent is not enough, they can request a student loan, scholarship or a combination of both, subject to resolution of the relevant committee at the host university.

**Article 18.** Students willing to transfer to another university in the Network shall submit a document issued by the home university, validating the percentage and type of scholarship received in the last period, and stating that conditions were met to keep it at the host university.

## **Chapter VI On the Scholarship and Student Loan Committee**

**Article 19.** According with this regulation, the Scholarship and Student Loan Committee of the university:

- Grants, renews, ratifies, revokes, and restores scholarships and student loans to applicants and current holders.
- Assigns coverage percentages for both scholarships and student loans.
- Abide and makes to be abide the regulations hereby.

**Article 20.** The resolution of the Scholarship and Student Loan Committee of the University are indisputable and shall be notified to applicants through the Scholarship and Student Loan Department. Should the decision not be favorable or convenient for the student, he or she could request, as an exception, the decision to be reconsidered through a letter of intent. Once submitted, the University has a maximum of ten working days to reply and provide a final answer.

**Article 21.** The Scholarship and Student Loan Committee could cancel or modify the scholarship and/or student loan percentage if one or several reasons for granting the scholarship has changed.

**Article 22.** Any resolution of the Scholarship and Student Loan Committee shall be agreed by its president and at least one more of the members attending the session.

## **Title II Student Loan**

### **Chapter I On the general criteria for student loans**

**Article 23.** The student loan is a funding for students with financial limitations, preventing them to cover tuition fees in full. It is granted based on the legal commitment to pay it back, and is subject to an interest rate.

**Article 24.** The student loan shall fund up to 50 of the enrollment and tuition fees. It shall be granted in multiples of 5, starting by 10 percent, and could be or not complemented with a scholarship. Exceptionally, in the case of provisional student loans, it could be higher.

**Article 25.** The Student Loan shall last as much as one regular academic term, which could be a three-, four- or six-month term or annual term. It is possible to renovate it consecutively until completing the degree, as long as the relevant requirements are met.

**Article 26.** During the inter-semester terms (summer), the student could take subjects with the student loan.

### **Chapter II On requesting and granting the student loan**

**Article 27.** Student loan requests shall be received in the dates established by the university.

**Article 28.** In the event that the student is in the midst of the student loan application process, and the enrollment closing dates is due soon, the student must fully pay the enrollment or tuition, regardless the resolution of the Scholarship and Student Loan Committee. The resolution shall be made before the beginning of classes.

Once the financial aid is granted, the difference will automatically be credited to the statement account of the student. Should the resolution of the Scholarship and Student Loan Committee be negative or insufficient for the student, he or she can request the refund of the fees paid to withdraw from the university.

**Article 29.** Only requests submitted in due time and manner, with all documents requested, that details provided are authentic, and fulfilling all

specific requirements shall be considered. The student loan could be canceled for submitting any false information.

**Article 30.** The student will preserve the student loan during the exchange program, and will only pay at the home university the fees not covered by the funding and the interests generated, as per the Exchange and Transfer Programs Regulations of the Anahuac University Network.

**Article 31.** Getting and renovating the student loan is always subject to the submission in due time of all documents requested, fulfilling every relevant requirement, for which the student is fully accountable. The request and renovation of a student loan shall be submitted to the Scholarship and Student Loan Department.

**Article 32.** The requirements for a Student Loan to be granted are:

- a) Be a Mexican national or demonstrate their permanent legal residence in Mexico and be in full knowledge and intent.
- b) Timely submit the funding request to the Scholarship and Student Loan Department, correctly filled in and with all documents required.
- c) Have a minimum high school GPA of 7.0 for freshman students, and 7.0 in the term immediately preceding for students from the second term onwards, without failing any subject.
- d) Provide irrefutable proof that it is not possible for them to either fully or partially pay the tuition fees. The university may request a socioeconomic test.
- e) Submit a co-signer no older than 65 years old (neither their parents nor their tutors), owner of a real estate to ensure the recovery of the loan, and to sign the application and the relevant documents along with the student.

### **Chapter III**

#### **On approving and renovating the student loan Article 33.** The

requirements for the loan approval and renovation are:

- a) The loan shall be granted or renovated when the conditions specified in Article 32 are met, and the Scholarship and Student Loan Committee regards it appropriate, taking into account the following: details specified in the application, results from the socioeconomic study, and limit of resources available.
- b) The student loan granted shall be calculated on the current enrollment and tuition fees, and does not include any other fees the student shall pay to the university.

## Chapter IV On the obligations of the borrower Article

**34.** The obligations of the borrower are:

- a) Submit the application form duly filled, with the documents requested.
- b) Sign in due time by the dates specified by the university, the student loan documents (application and promissory note), along with the co-signer when requesting or renovating the loan.
- c) Know their standing balance at all times.
- d) Make timely payments at the Registrar's Office in the university or the bank institution determined by the university.
- e) Comply with what is established in the *Regulations for Undergraduate Students*.
- f) Notify the administration and finance area about any of the following changes:
  - Change of address.
  - Change of degree.
  - Withdrawal from the university.
  - Change of co-signer.
  - Granting, change or increase in the scholarship.
  - Advance loan payments.
  - Co-signer report from the consumer reporting agency.

## Chapter V On paying the student loan

**Article 35.** The student loan granted will generate interests for every term funded, according to the interest rate fixed by the university for each period. The interest generated shall be paid by the end of the period for which the student loan was granted.

**Article 36.** Interests for the student loan granted shall be updated taking into account inflation indexes, as determined by the Bank of Mexico.

**Article 37.** The borrower may make advance payments for the total or partial amount of the debt, with no penalty or additional charge.

**Article 38.** The student loan shall be paid starting six months after approving all academic credits in the

undergraduate degree or six months after leaving university.

**Article 39.** The maximum time to pay the student loan shall be equal to the time for which the funding was provided, plus six months of grace period, as stated in Article 38. It shall be paid in monthly installments.

**Article 40.** The debt for the loan and its interests shall be discharged in case of death of the borrower.

## **Chapter VI On losing and getting back a student loan**

**Article 41.** If by the end of the period, a student with student loan stops paying the accrued interests in the immediately previous period and/or stops paying the corresponding percentage of tuition fee, he or she shall automatically lose the funding, and shall pay the full amount of the relevant fees, as per the studies of such semester.

**Article 42.** Should the student lose the student loan for completing the term with an average lower than 7.0 and/or for stopping paying the relevant amount for tuition fees or interests, the student could request this to be reconsidered by the Scholarship and Student Loan Committee. For this purpose, the student shall have to study the following term without the student loan. During this time, the reasons for losing it shall be reverted.

**Article 43.** The student shall make the student loan renovation procedure on due time, according to the dates defined by the university.

## **Title III Provisional Student Loan**

### **Chapter I On the provisional student loan**

**Article 44.** Below are the general conditions for the provisional student loan:

- a) The provisional student loan is granted only in the case specified on Article 12, second paragraph, of this regulation.
- b) This funding is solely for the period immediately following the loss of the scholarship, and by no means shall it not be extended as a provisional loan.
- c) Should the minimum conditions or requirements not be met for the scholarship to be restored, the student could request

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the student loan referred to in Article 21. The restitution and percentage of the scholarship shall be decided by the Scholarship and Student Loan Committee.

- d) This situation could happen more than once along the degree studies, by decision of the Scholarship and Student Loan Committee.
- e) And the other conditions applicable to Title II (student loan) in the hereby regulation.