
University of Haifa

Federal Loans application procedures

1. Follow the Step by Step guide provided by the International School Admissions office.
2. Send the International school by e-mail (ipalace@univ.haifa.ac.il) the following documents:
 - a. SAR (Electronic Student Aid Report)
 - b. Master Promissory Note (MPN) for Stafford loan and for Plus Loan (if applicable)
 - c. Proof of Entrance Counseling

Please note that the system will tell you that the school receives a copy. 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.

3. The International School will send you the Estimated Cost of Attendance (ECA) for the program you will be attending. You will need to then decide what is the amount of the loan you will be taking, up to the ECA.

Please note Direct Loans are now being given in two ways:

- A. Stafford, unsubsidized loan – up to \$20,500
- B. Plus loan - above \$20,500 up to ECA.

4. Student needs to pay 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, in the beginning of the 1st and the 2nd semesters. After the University receives the funds from the Department of Education, it will deduct the payment due and will release the rest of the fund to you. The receipt of the funds will occur about 30 days after the beginning of the semester. It can be done by a check in either dollars (to be sent home) or shekels to be deposited in an Israeli bank account (if you open one).