

TCF Tertiary Education Support

The objective of this programme is to support deserving TCF Alumni who obtain admission at institutions for:

1. Tertiary education (offering 4 to 5 year degrees) recognized by the Higher Education Commission (HEC) of Pakistan
2. Professional qualifications of high repute

The list of such programmes is provided in the tier wise table mentioned below in the document. Methodology behind developing these tiers has focused on employers' feedback, industry experts and viewpoints of academics directly or indirectly involved with tertiary education.

Objectives

Since TCF has no direct funds to provide scholarships to alumni for tertiary education, TCF's role will be to help students in preparing for admissions, facilitating the admission process and connecting them to available scholarship opportunities. In this context, TCF would consider supporting some initial expenses from the pool of tertiary education support till the time the alumni are eligible for scholarship or loan programmes. This amount is to be returned after graduation with an intention to support other alumni of TCF.

This will be in the form of a commitment with the terms decided mutually between the alumnus and the Alumni Team at TCF. Alumni should apply for all scholarships and/or loans that they come across from the time that they start applying for tertiary education. Guidance is often obtainable from the admission/financial offices of the institutes where the alumni are planning to study as well as from TCF Alumni Team.

Support Priority

TCF Alumni Team will support alumni going to better ranked universities that cost lower. Below is a priority list which identifies preferences of TCF in supporting alumni for institutes of higher education:

1. **High likelihood**
 - For outreach programmes. These programmes provide full scholarship including miscellaneous costs, however may require some miscellaneous costs to be paid by the student who obtains admission in the university through one of these programmes. In such a case, TCF might be able to support any miscellaneous costs that may be required.
 - Public universities in tier 1 on merit
2. **Moderate likelihood**
 - Public universities on merit in tiers 2 and 3
 - Lower cost public universities in tier 1 on self-finance
3. **Low likelihood**
 - Private universities tier 1 to 3
 - Public universities on self-finance tier 2 and 3

A few points to be noted:

- a) TCF will consider supporting alumni until they are eligible for scholarship or loans on other sources like university or external bodies' scholarship or loans.
- b) In case an alumnus is receiving partial scholarship or financial assistance from a university or other sources, and some amount needs to be bridged to complete the amount that needs to be paid to study further, TCF might be able to give some form of loan.
- c) The higher the university in the tier table that the student has obtained admission in, the higher the possibility of receiving support from TCF.
- d) The more expensive the degree, the lower the chances of support from TCF, unless most of the support is already obtained from sources other than TCF and TCF needs to only give a small amount to bridge the gap.
- e) If an alumnus is supporting his or her fees partially or is on a scholarship other than a TCF source, the chances of being supported partially from TCF would increase.

Institutions, Programme Tiers & Partner Institutions

Partner Institutions

TCF has recently started forming partnerships with institutions offering highly regarded tertiary degree programmes. A list of these institutes is mentioned below, with whom TCF has signed a Memorandum of Understanding (MoU), underscoring their commitment to help TCF Alumni with preparation of entry tests, to facilitate admission process for those students who clear their entrance test successfully and to provide need based scholarships.

Efforts are underway to forge similar partnerships with other institutes across Pakistan.

TCF Alumni are highly encouraged to apply in degree programmes being offered by these partner institutions as chances of obtaining financial support for tertiary education from these institutes is likely to increase for those students.

- Institute of Business Administration (IBA)
- Institute of Business Management (IoBM)
- Karachi Institute of Technology and Entrepreneurship (KITE)
- Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology (SZABIST)

Names of institutes listed above are in order of when the MOU was signed with them.

Institutions & Degree Programme Tiers

The below tiers have been compiled by TCF based on feedback received from employers', industry experts and academic institutions directly or indirectly involved with tertiary education. Alumni in Karachi will not be supported for universities which are not part of the table below. For other cities, the support for the university in question will be approved by the review committee on a case to case basis.

TIERS	MEDICAL	ENGG	COMPUTERS	BUSINESS	ARTS & HUMANITIES	OTHERS
TIER 1	DOW, AKUH, KE	GIKI, NUST, NUCES, UET, PIEAS, PU, NED, LUMS	GIKI, NUCES, NUST, COMSATS, LUMS	LUMS	IVS, NCA, LUMS, HU	ICAP, ACCA, ACTUARIAL SCIENCES, CFA, CSS, ARMED FORCES
TIER 2	ZIAUDDIN, BAQAI, SMC, AMC, LUHS	Mehran University, Dawood, Sir Syed	NED, BAHRIA, KU	NBS, LSE, PU, BAHRIA, KU	QOU, AIFD, TIP, PU, FITFD, LSFD, KU, Sindh University Jamshoro	
TIER 3	JPMC, LNMH, KMDC, UHS-LHR	IEEE, DHA Suffa	IQRA, PAF KIET	PAF KIET, IQRA, DHA Suffa	NED, Federal Urdu University	

PROGRAMME SPECIFIC – PREFERENCES (Public Sector)

Below is an indicative table of the programmes and their rankings in public universities. These rankings are based on the feedback from different employers. This table will be reviewed on a periodic basis and will be available on TCF website.

TIERS	KU	Jamshoro University	PU	Punjab College	QU	FC	GC	NED	University of Sargodha
TIER 1	Visual Studies, Pharmacy, Actuarial Sciences, IR, Mass Comm, English, Microbiology, Psychology, BBA, UBIT, Public Adm, Economics, Maths	All	Engg, BBA (IBA), IBIT, Law, Journalism, Political Science	Associate Degree Programmes, B.Ed (Hons), BFA (Hons)	IR, Strategic Studies, Political Science, Economics, Physics	BS in Business, Economics, BSC, BS in Biological Sciences	Political Science, English Literature, History	B.E (Electrical & Mechanical)	BS Physics, BBA, B.Sc in Pharmacy, Mechanical and Electrical Engineering
TIER 2	Islamic Studies, CS, Botany			South Asian University – Central Punjab (All Programmes)	Anthropology, Pakistan Studies, History, BBA, BPA	BA/BS in Education, BS in English, Mass Communication, Chemistry, Physics, Environmental Sciences		Computer, IT, Bio-tech	
TIER 3	Political Science, Sociology, Education, Geography, Urdu Literature					Sociology, Geography, History, Political Science, Psychology, Religious Studies			

Below is a list of universities which have multiple options for scholarships or loans available within and outside of the university which their students can apply to:

1. GIKI
2. NUST
3. COMSATS
4. LUMS
5. IBA
6. IOBM
7. SZABIST

Criteria for Applicants

Students will be eligible for selection if they:

- Gain admission in an institution which in Karachi is placed on the grid in one of the three tiers available in this policy. The updated version would be available on TCF website. Outside Karachi, the students will be eligible to apply for scholarship if they gain admission in an institute that is recognized by the Higher Education Commission of Pakistan.
- Secure at least A grade (70% and above) in Matriculation and B grade (60% and above) in Intermediate
- Fill out the scholarship application form and provide all documents listed in the form
- Pass an interview at TCF (with members of the review committee); indicating the commitment to pursue higher education.
- Have information of and has applied/will be applying for financial assistance to the institute in which he or she has obtained admission or to other accessible scholarship awarding bodies
- Be well informed of the selected courses and the scope in the research academia/job market

All applicants need to inform TCF at the time that they are applying to universities to appear for an interview. Each candidate will be appearing in front of an interview panel consisting of three individuals. In case the interview panel feels the requirement, they will be asking the candidate to complete an assignment as well.

Any exceptions to this policy will be made with the approval of the senior management of TCF.

Mode of Payment

If the institution being paid the fees is located in Karachi, the amount is given in the form of a cheque or a pay order in the name of that institution. If the institution is located outside Karachi, the fee is paid in the form of a demand draft or a pay order in the name of the institution. The payment is only made once all the documents required for the support approval as mentioned in the support form are submitted. In addition, the institution's National Tax Number (NTN) needs to be informed by the applicant to the department for the fee to be processed.

In case of time constraint where the applicant who has been approved by TCF for support has managed to arrange funds on his or her own, the payment will be reimbursed to the applicant (if he/she owns a bank account and is 18 or above). If not, then the payment will be made to the payer. In case if the payer does not own a bank account, then it would be given to a direct relative of the applicant after the relationship proof via documents is established. The reimbursement would be made once the following documents are submitted:

- Stamped and paid fees voucher
- CNIC of self (if 18 or above) OR B-Form of self (if under 18)
- CNIC of parents (one would suffice) / guardian (TCF school fees payment evidence if none of the parents' CNIC is available)
- CNIC of the fee payer to whom the reimbursement is being made
- Complete documents as mentioned in the support application form

TCF's normal processing time for payments is 5 working days in Karachi and 6 days for outside Karachi after the applicant provides complete documents to TCF Alumni team. In case when the deadline is less than the required time, because of

time between issuance of voucher and payment due date being less than the required time, TCF will try to have the payment processed urgently if the applicant is accepted for support. This is usually for public sector medical degrees. In case it is not possible to process urgently and the alumnus needs to make a payment before the complete processing time in order to retain their admission, the alumnus may be required to arrange funds on his or her own temporarily and TCF will reimburse the amount within the normal time for processing. If there is any late payment surcharge because of insufficient time at the time that the applicant deposits his documents with TCF, caused by the due date being less than the normal processing time, the late fee will need to be paid by the scholar.

Maintaining Support from TCF

For students who are already on support need to submit the following documents before they get their next fee payment:

- Copy of the result of the preceding semester in hard copy or soft copy (if not possible to obtain that from the university, usually in the case of public sector universities, then marks to be informed orally). Minimum 2.5 semester GPA / 70% required.
- Copy of paid and stamped fee voucher of the previous fee payment
- Copy of next fee voucher

The documents can be submitted via hard copy or a scanned copy be emailed to TCF Alumni Team.

Explanations for the results in the three different zones are given below:

GPA Result	< 2.5	3.0 > result > 2.5	> 3.0
Percentage Result	< 70%	3.0 > result > 70 %	> 78%

1. Result in red zone: alumnus put on probation. However the alumnus will be processed for one semester. Result again in red zone in next semester means taken off support.
2. Result in yellow zone: alumnus to be give warning to come to the green zone. Transport or other miscellaneous amounts not part of the voucher may not be given.
3. Result in green zone: alumnus is totally safe
4. Result in yellow or green zone after being taken off support: may be taken back on TCF support depending on whether or not approval is granted by the review team.

The department will take 5 working days to process for Karachi and 6 working days outside Karachi. The alumnus on support will have to give the late fee if the request for the next payment is made in less than the required processing time for the number of days that would bring the processing time to required number of days.

Source of Funding after Year 1

Every alumnus needs to look out for external scholarships or loans. In case they are unable to find one within one year of admission, those alumni may not be supported for their upcoming years of degree remaining. This may be despite the fact that the alumnus may be performing well.

Zakat

Where signed declaration signed by the applicant is available, the applicant can be supported through Zakat depending on the availability of Zakat. The likelihood of support increases for a candidate when he or she is eligible for Zakat and agrees to be supported by Zakat. Scholars being supported through Zakat need to commit to help other applicants in the future after their degree is complete and they have started working.

Appendix

Category	Organization	Organization
HR Consultancies and Portals	Fulcrum	N Recruitment
	Mushawar Consulting	Rozee.pk
	IBEX Global	Brightspyre
	HRSI	Prime HR
	HRS Global	HRS Global
Corporate HR	Sanofi Aventis	Systems Limited
	Abbott Pakistan	Engro Coal Mining
	BASF	TCS
	GSK	Coca Cola
	Wavetec Pakistan	Unilever
	Karachi Electric	DELOITTE
	HRS Global	Siemens
	Lucky Textile Mills	N Recruiting Consultancy
Misc Functions Subject Specialist	Child Life Foundation	BAT
	Indus Hospital	Tetra Pak
	OBS Pharmaceuticals	Procter & Gamble
	Liaquat Medical Hospital	Red Hat
	Reckitt Benckiser	Shell Pakistan
	Nestle	Standard Chartered Bank
	NIB	Pfizer Pharmaceuticals
	United Nations	Change
	NUST	Sheep
	Eli Lilly	

GLOSSARY

AKUH | Agha Khan University Hospital
AIFD | Asian Institute of Fashion Design
AMC | Army Medical College
BU | Bahria University
BMU | Baqai Medical University
DUHS | DOW University of Health Sciences
FITFD | Faisalabad Institute of Textile and Fashion Design
FC | Forman Christian College
FU | Federal Urdu University
GIKI | Ghulam Ishaq Khan Institute of Engineering Sciences & Technology
GCU | Government College University
HU | Habib University
IEEE | Institute of Electrical and Electronics Engineers
IBA | Institute of Business Administration
IoBM | Institute of Business Management
IU | IQRA University
IVS | Indus Valley School of Arts & Architecture
JPMC | Jinnah Post Graduate Medical Centre
KE | King Edward
KU | Karachi University
KSBL | Karachi School of Business and Leadership
KMDC | Karachi Medical and Dental College
LUMS | Lahore University of Management Sciences
LSE | Lahore School of Economics
LSFD | Lahore School of Fashion Design
LNH&MC | Liaquat National Hospital and Medical College
MUET | Mehran University of Engineering & Technology, Jamshoro
MAJU | Muhammad Ali Jinnah University
NBS | NUST Business School
NCA | National College of Arts
NUST | National University of Sciences and Technology
NUCES | National University of Computer and Emerging Sciences
NED | NadirShaw Edulji Dinshaw University of Engineering & Technology
PIEAS | Pakistan Institute of Engineering and Applied Sciences
PU | Punjab University
PC | Punjab College
P.A.F KIET | Pakistan Air Force Karachi Institute of Economics & Technology
QU | Quaid-e-Azam University
SSUET | Sir Syed University of Engineering & Technology
SUJ | Sindh University of Jamshoro
SZABIST | Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology
SMC (formerly) | Jinnah Sindh Medical University
TIP | Textile Institute of Pakistan
UET | University of Engineering and Technology, Lahore
UHS | University of Health & Sciences
US | University of Sargodha
ZU | Ziauddin University