

Andrews Academy
Financial Aid Plan
Updated: March 3, 2011

Andrews Academy is pleased to present a new financial aid plan with the goal of removing finances as the primary impediment to enrollment. The Academy recognizes that many families will find it difficult to afford the annual Andrews Academy tuition (\$7,950 for 2011-12) and the Academy therefore has chosen to more than double the amount of money dedicated to the financial support of its students. **For the 2011-12 school year, nearly every student will receive financial aid which will reduce the cost of attending Andrews Academy!** The plan has multiple components, including need-based aid and, for the first time, a comprehensive merit-based scholarship program. Andrews Academy values, and wishes to support, all young people and families who desire a high-quality Adventist Christian education.

The Academy recognizes that this plan is not *perfect*, and it also recognizes that enrollment at Andrews Academy will still require a commitment and financial sacrifice from most families. The plan also involves a financial sacrifice from the Academy itself and from the Academy faculty and staff who are not receiving pay raises. The Academy's Operating Board has adopted this plan as a one-year pilot program. It begins with the intention of continuing it (or something very similar) into future years; however, the plan represents a major financial investment and the feasibility of continuing it into future years depends on the plan's success in helping to increase Andrews Academy's enrollment.

Need-Based Aid

This need-based aid is available to those families who earn less than \$45,000 (if one FT AA student), \$55,000 (if two FT AA students) or \$65,000 (if more than two FT AA students). All income amounts are combined family income (gross income) and must be verified by tax forms, W-2s, etc.

Number of students from same family enrolled full-time at AA

Family Income	1	2	3+
\$60-64,999	\$0	\$0	\$500 (\$250/semester)
\$55-59,999	\$0	\$0	\$1,000 (\$500/semester)
\$50-54,999	\$0	\$500 (\$250/semester)	\$1,500 (\$750/semester)
\$45-49,999	\$0	\$1,000 (\$500/semester)	\$2,000 (\$1,000/semester)
\$40-44,999	\$500 (\$250/semester)	\$1,500 (\$750/semester)	\$2,500 (\$1,250/semester)
\$35-39,999	\$1,000 (\$500/semester)	\$2,000 (\$1,000/semester)	\$3,000 (\$1,500/semester)
\$30-34,999	\$1,500 (\$750/semester)	\$2,500 (\$1,250/semester)	\$3,500 (\$1,750/semester)
\$25-29,999	\$2,000 (\$1,000/semester)	\$3,000 (\$1,500/semester)	\$4,000 (\$2,000/semester)
\$20-24,999	\$2,500 (\$1,250/semester)	\$3,500 (\$1,750/semester)	\$4,500 (\$2,250/semester)
\$15-19,999	\$3,000 (\$1,500/semester)	\$4,000 (\$2,000/semester)	\$5,000 (\$2,500/semester)
<\$14,999	\$3,500 (\$1,750/semester)	\$4,500 (\$2,250/semester)	\$5,500 (\$2,750/semester)

The amounts in the chart above are per student. To continue need-based financial aid, a student must maintain regular citizenship status throughout the year and "pay it forward" by giving service to others. A service plan will be developed by Andrews Academy in consultation with student leaders.

Merit-Based Scholarships

These merit-based scholarships are available to students who enroll full-time at Andrews Academy in Fall 2011 and remain enrolled full-time at Andrews Academy. Just to be clear: Every student who enrolls full-time at Andrews Academy next year will receive merit-based aid! ¹

- \$1,200/year
 - A student receiving this merit-based scholarship must be pursuing a college-preparatory diploma
 - Qualifications for entering Freshmen: Both of the following: (1) minimum 3.5 8th grade GPA (or combined 7th & 8th) and (2) minimum 90th %ile ITBS grade-based composite score in 7th or 8th grade
 - Qualifications for current high school students: HS GPA of 3.75 or higher
 - Renewed the next year if end-of-year cumulative GPA is 3.5 or higher and has maintained regular citizenship status throughout the year
- \$900/year
 - A student receiving this merit-based scholarship must be pursuing a college-preparatory diploma
 - Qualifications for entering Freshmen: Both of the following: (1) minimum 3.25 8th grade GPA (or combined 7th & 8th) and (2) minimum 80th %ile ITBS grade-based composite score in 7th or 8th grade
 - Qualifications for current high school students: HS GPA of 3.5 or higher
 - Renewed the next year if end-of-year cumulative GPA is 3.0 or higher and has maintained regular citizenship status throughout the year
- \$650/year
 - Qualifications for entering Freshmen: Both of the following: (1) minimum 3.0 8th grade GPA (or combined 7th & 8th) and (2) minimum 70th %ile ITBS grade-based composite score in 7th or 8th grade
 - Qualifications for current high school students: HS GPA of 3.0 or higher
 - Renewed the next year if end-of-year cumulative GPA is 2.75 or higher and has maintained regular citizenship status throughout the year
- \$400/year
 - All full-time students qualify
 - Renewed the next year if end-of-year cumulative GPA is 2.0 or higher and has maintained regular citizenship status throughout the year

The merit-based scholarships are expected to be paid in 10 equal, monthly installments based on continuing full-time status.² If a student does not attend the full year at Andrews Academy, that student's merit-based scholarship would be prorated.

If a student does not qualify for renewal of her/his merit-based scholarship, that next year the student will be dropped one level and the student will stay on that reduced level for the remainder of academy as long as the student remains enrolled full-time at Andrews Academy.

¹ There is a small number of students who are excluded from participation in this program; those exclusions are described on the following pages.

² The precise nature of the scholarship distribution method may be adjusted.

In other words, a continuing student will never drop lower than *one level* below where s/he started (a student cannot move to higher levels). If a student's merit-based scholarship is stopped because a student stops her/his full-time status, the merit-based scholarship cannot be renewed even after a student returns to Andrews Academy.

Additional Financial Aid Assistance

Referral Bonus

As part of the "Drive to 300" program, any full-time AA student who successfully recruits a new, full-time transfer student will receive a \$300 bonus. Eligibility for this bonus will be based on a new student's completion of a referral form at the time of the new student's enrollment and the bonus will be applied to the recruiter-student's account upon the completion of the new student's first semester. This bonus is not available when the recruited student is an entering freshman.

Project Assist

Project Assist is a program whereby a local church, a conference, and a school each match a \$500 contribution toward a student's account (so, the student receives a total of \$1,500). Andrews Academy anticipates that, based on the need-based aid chart above, it will be more generous with its aid than merely matching the Project Assist contributions. When that is the case, AA will not be giving *additional* Project Assist matching funds. However, if any student who is eligible for Project Assist is not receiving at least \$500 in need-based aid from Andrews Academy, then the academy *will* make a \$500 Project Assist match. In other words, Project Assist students can take whichever contribution is more generous – the need-based aid based on the chart or a \$500 match.

Educational Allowance

Parents who are employed by the Seventh-day Adventist church are provided an educational allowance which typically provides for 35% of a dependent child's tuition costs.

Minimum Tuition

Using all the available financial aid sources from Andrews Academy, plus the educational allowance, a family will always be asked to pay at least 50% of the published tuition.³ In other words, a family can combine all the available resources, but those combined sources from Andrews Academy and the church's educational allowance, cannot be used to reduce tuition by more than half. Additional financial assistance from sources *outside* Andrews Academy/Andrews University may be used to reduce tuition below 50%.

³ This minimum tuition does *not* apply to those families who fall below federal poverty guidelines. For those families, all available financial aid will be applied.

International Students

Any student who attends Andrews Academy on an F-1 visa is required to demonstrate eligibility to pay the full educational costs before entering the country on the visa. Accordingly, none of the financial aid described on these pages is available for F-1 visa international students. International students who are accompanying a parent who is studying at Andrews University are eligible to receive financial aid as previously outlined in this document up to a maximum of 50% of tuition.

Outside Support

Typically, any financial assistance from outside Andrews Academy/Andrews University, will be added to whatever financial aid comes from Andrews Academy. If, however, a student receives financial support from outside the academy at a rate of greater than 50% of tuition, that student will not be eligible for the aid described in this document from Andrews Academy/Andrews University or affiliates. The major goal of this financial aid plan is to enable as many students as possible to afford a high-quality Adventist secondary education. Andrews Academy's financial aid plan is not designed to completely remove a family's investment in their children's education.

Account Balances

Any student who left Andrews Academy because of an unpaid student balance, must continue to care for the unpaid balance. A plan will be worked out and approved by the AA Operating Board's Finance Committee. The goal of any plan is to, within reasonable parameters, enable the student to attend Andrews Academy while a family is making a good faith effort to care for their responsibility.

Dishonesty

Any student or family found to have engaged in dishonesty in the process of obtaining aid will, at a minimum, lose any aid received as a result of the dishonesty and may be excluded from all Andrews Academy aid of any kind. To be clear: Any previously-awarded aid based on false documents/information must be repaid. Dishonesty violates the spirit of good faith and simply is not acceptable.

Definitions

For purposes of these policies, a "full-time" student is a student who is incurring the full tuition charges based on the number of credits s/he is taking. Maintaining "regular citizenship status" means that students must care for all their responsibilities as outlined by the school (not dropping to zero attendance points or below in any academic term, not engaging in academic dishonesty, not engaging in unacceptable behaviors, etc.).