

benefits may be obtained by calling 616-471-3286 or visiting the Academic Records office. Eligibility for VA benefits is determined by the Veterans Administration. The Academic Records Office issues a certificate of enrollment when the veteran registers for classes. Students receiving veterans' benefits are expected to attend all classes and to progress satisfactorily toward their educational objective. Any change of class program or of educational objective must be reported to the Veterans Clerk immediately. Failure to comply with VA regulations may result in loss of benefits and/or legal action on the part of the Veterans Administration. The Veterans Clerk has the various forms normally used in applying for veterans' benefits and assists veterans in completing these applications.

When a veteran's overall GPA falls below 2.00, the Veterans Clerk informs the individual immediately that he/she will forfeit all veterans' benefits if the overall GPA fails to rise above 2.00 at the end of the following semester. If the GPA stays below 2.00 for the second semester, the US Department of Veterans Affairs (USDVA) is notified and all veterans' benefits are ended by the USDVA. Only after the veteran has maintained his/her overall GPA at a level of 2.00 or above for one entire semester is he/she certified again to receive a VA educational benefit.

Vocational Training Assistance. Students who may be eligible for vocational assistance should contact the state Employment Security Commission Office regarding their eligibility under the Manpower Development Training Act.

Discount on Center for Intensive English Program (CIEP) Classes for Spouse of Full-time AU Students. Spouses of current full-time Andrews University students may receive a 33% discount on CIEP classes. Application forms are available at the office of the dean of the College of Arts and Sciences. This discount is offered on a space-available basis and to the extent that additional faculty are not necessary.

Undergraduate Financial Aid

Students should read the *General Information and Satisfactory Academic Progress* sections, pp. 55-57 to determine their eligibility for financial aid.

TUITION DISCOUNTS

Family Discount. A discount of 5% on tuition only is allowed each family member, when two members of the same family enroll at the same time. Discounts apply only to undergraduate students when both are enrolled full time (12 credits or more). The 5% discount on tuition is also allowed for married students if husband and wife are each enrolled as undergraduates for 12 or more credits. A 10% discount is available when three or more members of a family are enrolled full time at the same time. Application for the discount must be made at the time of registration.

Affiliated Hospital Nurse—Thirty-three Percent Tuition Reduction. The university offers registered nurses working in hospitals affiliated with the Andrews Nursing Department a 33% reduction of their tuition for all classes taken toward the Bachelor of Science in Nursing degree. The nurse must be accepted as a regular student in the BS degree in nursing and request the tuition

reduction each semester. Also, the student must provide the Nursing Department with proof of continued employment at the affiliated hospital. For a list of affiliated hospitals contact the Nursing Department. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

Local Business Employee—Thirty-three Percent Tuition Reduction. Full-time employees of companies located in Berrien County and the South Bend/Mishawaka area may receive a 33% reduction of tuition for **undergraduate courses taken within the university's College of Technology**. Application for the tuition reduction can be obtained at the dean's office and must be completed no later than the first two weeks of each semester. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

Prior Baccalaureate Degree—Thirty-three Percent Tuition Reduction. Students who have earned a baccalaureate degree from Andrews University may receive a 33% tuition reduction for courses taken for a second baccalaureate degree in the College of Arts and Sciences, the College of Technology, the School of Business, and the School of Education.

Application forms are available at the offices of the respective deans. The completed forms must be filed with the respective dean no later than two weeks after the beginning of each semester for which the 33% tuition reduction is requested. An official transcript showing all class work and the awarding of a bachelor's degree must be on file with the Academic Records Office of the university before the 33% tuition reduction can be applied. Students eligible for the reduction must be enrolled for a second undergraduate degree and are not eligible to receive any other Andrews discretionary funds. Students enrolled in a graduate program but who must complete undergraduate prerequisites are not eligible.

Limitations to the Prior Baccalaureate Degree Tuition Reduction. The following limitations apply to this plan:

1. No course taken under this plan may receive graduate credit or apply to a graduate degree.
2. In the College of Arts and Sciences, the plan does not apply to the Physical Therapy programs.
3. This tuition reduction does not apply within the Division of Architecture.
4. In the School of Education, the student must be enrolled in a second baccalaureate degree; however, this plan is not available until one calendar year after graduation and is limited to 16 credits each semester.
5. In the School of Business, the plan does not apply to independent study/readings/research or internship credits. Also, it does not apply to any course not offered as a regularly scheduled class in a given semester.
6. The plan applies to tuition only, not for housing, food, and similar charges.
7. It does not include laboratory fees, surcharges for applicable courses, private music or flight lessons, independent study or reading courses, student teaching, courses in the Center for Intensive English, international languages taught as prerequisites for advanced degrees and courses taken off campus.
8. This plan is applicable to classes where space is available and where hiring of additional faculty or staff is not required. In the event a class is not available, notification is given as soon as possible after the end of the drop/add period.

Workers from Overseas Divisions, Tuition Discount. "When any division other than the North American Division sends its workers or their dependent children to attend colleges in the North

American Division and makes financial payments from denominational funds on behalf of such students directly to the college concerned, the college will match dollar for dollar with the sending division, up to 25% of undergraduate tuition. If the person also receives a federal or state scholarship (or grant), the school may reduce this discount in direct proportion to the amount of such scholarship. Such remittance must come through the division and on approval of the division committee" (*North American Division Working Policy*, F 80 15).

GRANTS FUNDED BY ANDREWS UNIVERSITY

Andrews University Grant. The Andrews grant is awarded to undergraduate students who are U.S. citizens or eligible non-citizens (see "Federal and State Aid," p. 64, for definition of "eligible non-citizen") based on the Federal need analysis and taking into account all other financial aid that the student is eligible to receive. Returning students with a GPA below 2.00 are not eligible for an Andrews University Grant.

Student loans (subject to all monitoring policies), though not encouraged nor required, are assumed in calculating the amount of the Andrews grant. The maximum need-based Andrews grant is \$4,000 per year. The grant is awarded until funds run out. A student may elect to receive the grant over two or three semesters. The grant is given taking into account all other aid received by the student and as the last component of the aid package. It is the first to change should any adjustments become necessary.

Returning students who are eligible for the Andrews grant but who submit their financial aid documentation after July 1, receive reduced grants provided funds are still available. First-time applicants to Andrews (new students) who apply on or after the first day of registration also receive reduced grants as funds are available.

In order to be eligible for the AU grant, students must be able to show that they have contributed to their education through some form of work and that these earnings have contributed towards their tuition.

Canadian Grant—Assistance for Undergraduate Canadian Students (campus-based only). Canadian students are eligible for a reduction in tuition charges to a maximum of \$4,000. This is called the Canadian Grant. It works in the following way:

- The exchange rate between the U.S. and Canadian dollar on the first day of the Fall semester is used as the rate for the whole school year.
- This rate is used to calculate the difference in tuition charges only. This difference is credited to the student's account at the beginning of each semester as the Canadian Grant.
- All charges and payments are applied to the student's account in U.S. dollars.
- Returning students with a GPA below 2.00 are not eligible to receive this grant.

Canadian students who are also U.S. citizens may choose under which citizenship they apply for aid, but may not receive aid using both citizenship categories during the same academic year.

GENESIS Single Parent Program Scholarship. The GENESIS Single Parent Program provides a \$1,000 tuition scholarship (\$500 for fall and \$500 for spring semesters), as well as other supportive services, to single parent students who are enrolled full-time and are working towards a first bachelor's-level degree.

Applicants may be eligible if they: are unmarried, are 23 years of age or older, are the custodial parent of a minor child who is at least one year old, a U.S. citizen or permanent resident, have successfully completed college courses which can be transferred (one year or more with a GPA of 2.25 or higher), and agree to uphold

the standards of the GENESIS program.

In addition to the tuition scholarship, the GENESIS program provides assistance for child care while a parent is in classes during fall and spring semesters, an academic course addressing areas of interest and concern to single parents, access to free counseling, support groups, social activities for single parent students and their families, as well as a caring and supportive staff within an active Christian community.

Admittance to the program is by application through the GENESIS Single Parent Program office (Phone: 616-471-6486, Email: genesis@andrews.edu).

ACADEMIC MERIT SCHOLARSHIPS FUNDED BY ANDREWS UNIVERSITY

Andrews University has several scholarship programs that reward academic excellence and are not "need" based. Each scholarship is awarded for the entire school year and one-half of the scholarship is credited each semester directly to the student's account, assuming proper enrollment status. Students receive the awards on a prorated basis depending on their percentage of full-time enrollment (see "Class Loads and Financial Aid," p. 55). Students who reduce their course load after the drop/add date fall under the Financial Aid Refund policy (refer to p. 65). All recipients must meet the university's Satisfactory Academic Progress policy (see p. 56) to remain eligible for the scholarship.

In addition to any specific scholarship requirement(s), students who obtain university scholarship or grant funds must consider the following stipulation: In the processes of applying free aid as a resource for students, external aid is added to the resources list first; then Andrews Aid, whether it is need-based or merit, is added last. When the addition of the Andrews Aid causes the total amount of resources to exceed the cost of education, the Andrews Aid is reduced until resources equal costs. When the Andrews Aid is merit-based, the total cost may include tuition, books and fees. Students in boarding may include the minimum costs of room and board in the calculation. When the Andrews Aid is need-based, the total aid may not exceed the cost of tuition, books, and fees. Thus, when necessary, the university scholarship or grant is reduced so that total gift aid is never more than the total educational costs mentioned above. For more detailed information, see item number 1 under "stipulations" of the President's Scholarships.

ACT/SAT Scholarships. ACT/SAT scholarships are awarded students who achieve the following percentiles on the ACT or SAT. If the student takes the test more than once, Andrews uses the highest score obtained. However, all testing must be completed prior to enrollment in college.

98 th percentile or above	25% of tuition
94 th – 97.99 percentile	20% of tuition

These scholarships are renewable for students who have joined the Society of Andrews Scholars. The student must maintain a 3.25 overall Andrews GPA.

Alumni Scholarship. Alumni scholarships are awarded to currently enrolled students selected from applicants who meet the following criteria:

- A parent or grandparent is an alumnus
- The GPA is above average
- There is a willingness to serve as ex-officio member of the Alumni Board and in other ways to give back to the institution
- The student upholds the principles of Andrews University and the Seventh-day Adventist Church.

Honors Audit Program. Honor students may audit a class each

semester if they are enrolled for at least 12 regular credits. Honors audit credits are not taken into account when determining a student's academic progress. Also, honors audit credits do not count for determination of enrollment status for financial-aid purposes. The student must complete an Honors Audit form during regular registration. For more information, consult with the Honors Office.

International Scholarship. A limited number of international scholarships are awarded annually to undergraduate international students who have completed a minimum of 16 credits at Andrews University. The student must have a good scholastic record and not be a US citizen, a Canadian citizen, or a permanent resident alien. They also must have maintained their account in a current status. Application is made through the dean's office of the school the student attends.

Performance Scholarships. The university awards four types of Performance Scholarships in the areas of music (choral and instrumental) and gymnastics. Students may apply for or request information regarding these scholarships from the directors of Gymnics, Michiana Symphony, Wind Symphony, Men's Chorus, Ladies' Chorus, and the University Singers. Recipients must participate in the respective organization during the entire time for which the scholarship is given.

Preferred Student Account Scholarship (PSA). The PSA scholarship program is designed for students who have graduated from an approved secondary school in North America. A student is rewarded for involvement in various co-curricular activities such as holding a Student Association or class office, participating in band, choir, or other music organization, and for academic performance. Students receiving President's Scholarship Awards or ACT/SAT Scholarships are eligible for all awards from the PSA except those based on GPA. Scholarship forms are available at Enrollment Services. The guidelines and working policy concerning this scholarship are detailed on the scholarship form.

President's Scholarships. The President's Scholarship Award is given to students who achieve the level of Finalist, Semi-finalist, or Commended Scholar in the *National Merit Qualifying Test*.

Finalist	100% of tuition
Semi-finalist	60% of tuition
Commended Scholar	30% of tuition

The President's Scholarships are subject to the following regulations:

- All gift aid received by the awardee, including a university scholarship or grant, cannot exceed the cost of full tuition for up to 16 credits per semester, plus book charges of up to \$1,400 per year, plus Student Association fees. When total gift aid is more than the costs mentioned above, the university scholarship or grant is reduced until gift aid equals the costs. All gift aid is added in the following order: external scholarships, merit aid, and then need-based aid. Should the external scholarships and merit-aid portions exceed the tuition, books, and fees limit, boarding students may include the minimum costs of room and board in the calculation.

Gift aid, for the purpose of this policy, is defined as

- Any Andrews aid funds such as, but not limited to Preferred Student Account scholarships, family discounts, tuition reductions, Andrews grants, named scholarships, transfer scholarships, or honors scholarships.
 - Any external aid received by the student for the purpose of school-related expenses such as, but not limited to, State grants, Federal grants, private scholarship grants, or denominational educational allowance.
- No cash amount is paid directly to the student, nor may any

funds be transferred to any other student's account.

- The length of all President's Scholarships is eight (8) semesters within a four-year period. Students may choose to enroll during summer sessions, but regardless of the amount of credits taken, those sessions count as one of the eight eligible semesters.
- Students who withdraw from school for one semester due to illness or death in the family may petition for one additional semester on their scholarship. Students who choose to serve in the Student Missionary program or enroll in the Adventist Colleges Abroad program also may petition for a one-year extension. Petitions should be addressed to the Vice President for Enrollment Services.
- All President's Scholarships may be renewed yearly if students join the Society of Andrews Scholars. Students must maintain a 3.25 Andrews cumulative GPA. The monitoring of the GPA is conducted by the coordinator as signed by the Andrews University Honors Program Director.
- Transfer National Merit Finalists, Semi-finalists, and Commended Scholars are eligible to receive the scholarship according to the general scholarship rules plus the following additional rules:
 - The scholar enters the scholarship program at his/her appropriate grade level. In no case is a transfer scholar eligible for a full four-year scholarship.
 - The student must meet the GPA requirements as outlined in #5 above at his/her appropriate grade level.

Student Missionary/Taskforce Volunteer Scholarship. This scholarship is awarded an undergraduate student who has served as a Student Missionary or Taskforce Volunteer and enrolls full time at Andrews University the year following the year of service. The \$1,000 scholarship is a one-year award divided over two semesters. It is not transferable to any other school nor any other student. Approval for this scholarship is given by the Director of the Student Missionary/Taskforce Volunteer Program in the Campus Ministries Office.

Transfer Student Scholarship. Students transferring to Andrews University with a GPA of 3.50 or above may be eligible for a \$1,500 Transfer Student Scholarship. The following qualification rules apply:

- The student has never earned credit at Andrews and must meet the admission requirements for transfer students specified in this bulletin.
- The student must complete (at the previous college/university) at least 24 semester hours or 36 quarter hours of earned credit applicable to a degree program at Andrews University. (This determination is made by the dean of the respective school in which the student plans to enroll.)
- The student must register for a full class load.
- The student must be an undergraduate transferring from a North American college.

This scholarship is given for one year only and is not renewable.

Graduate Student Financial Aid

QUALIFYING CRITERIA

For financial-aid eligibility, graduate students must meet the rules in the following two areas:

- Enrollment Status** - Students must be accepted into a