

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.

Local Area Teachers—Thirty-Three Percent Tuition Discount.

Full-time teachers employed in Berrien County or South Bend/Mishawaka area schools who are not fully credentialed, may receive a 33% reduction of tuition for undergraduate courses taken toward the completion of their teacher certification requirements. Application for the tuition reduction can be obtained in the dean's office and must be completed no later than the first two weeks of each semester. The student must provide proof of area school employment. Students eligible for this reduction are not eligible to receive any other Andrews discretionary funds.

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).

Retiree Tuition Discount. A retired person who has reached age 65 may receive a 50% tuition discount for up to three undergraduate or graduate courses per year.

Former Andrews University employees who have retired may receive a 75% tuition discount. Admission to limited enrollment courses is contingent upon space available in the class, with preference being given to students paying regular tuition rates. Any additional class fees and/or supply fees are the responsibility of the student.

This discount applies to credit, audit, or non-credit classes. This discount does not apply to independent study, directed reading, private music lessons, practicums, clinical experiences, or any instruction outside of the normal classroom setting. Application for this 50% or 75% discount should be made to the dean of the school involved. The dean then authorizes the appropriate discount.

GRADUATE FINANCIAL ASSISTANCE

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 curriculum authorized by the faculty of their respective school. Students enrolled on PTC status (permission to take classes) are not eligible to receive financial aid.
- **Course Load**—Students are awarded financial aid based on their percentage of full-time enrollment as defined in "Class Loads and Financial Aid" on p. 67. Special regulations apply to students who have completed all course work and are preparing theses, projects, or dissertations.

College of Arts and Sciences, College of Technology, School of Business, and School of Education. Students who have completed all course work in an approved graduate program may not have completed all work needed to complete a degree. Upon recommendation of the student's committee chair or departmental chair, the dean of the school may determine the student to be enrolled full time provided the student:

1. Has enrolled for the required number of project, thesis, or dissertation credits but has not completed the work.
2. Is enrolled in EDPC810 or EDPC820 (Internship).
3. Is enrolled in FDNT594 (Practicum). In addition, doctoral-level students must enroll for Dissertation Continuation or EDPC810/820; master's-level students must enroll for Project or Thesis Continuation, EDNT594, or GCAS650 to qualify for this status.

Theological Seminary. Doctoral Students. Students who have completed all course work in an approved doctoral program must register for 1-6 credits under GSEM796 DMin project/Dissertation or 1-12 credits under GSEM995 PhD-ThD Dissertation, or 1-14 credits under RLED 995 Doctoral Dissertation. If the candidate does not complete the dissertation, he/she must register for GSEM788 DMin Dissertation Continuation or GSEM888 Doctoral Degree Continuation until the dissertation is completed to qualify for status as a full-time student. Confirmation by the dissertation chair that full-time work is being done must be sent to Student Financial Services. Master's Students. To obtain full-time status for the MA degree, the student must register for GSEM688 Master's Degree Continuation after he/she has registered for the allowable thesis credits but has not finished the work. Confirmation by the dissertation chair that full-time work is being done must be sent to Student Financial Services.

FEDERAL AID

Students should read the General Information (p. 66) and Satisfactory Academic Progress sections (p. 69), to determine their eligibility for financial aid.

Federal Direct Loans are available to graduate students. To apply for this aid, refer to p. 66, General Information, and the Financial Aid Chart, p. 76.

STATE AID

Students from the College of Arts and Sciences, School of Business, and School of Education are eligible to apply for the

Michigan Tuition Grant (with the FAFSA) if they are independent students who have resided in Michigan since June or before of the year preceding the enrollment year or if they are dependent students whose parents have resided in Michigan for the same period of time. Students enrolled in the Seminary and Religious education degrees are not eligible for the Michigan Tuition Grant.

INSTITUTIONAL AID

Student Financial Services forms need not be completed for students to apply for the Andrews graduate grant or scholarship; students must apply directly to the graduate dean or department head of the school/program. All aid received by the student (except assistantships), however, is taken into account when determining eligibility for a student loan and a Michigan Tuition Grant.

GRANTS AND SCHOLARSHIPS

Grant, scholarship, and assistantship funds are available through the offices of the various academic deans and department chairs. Grants and scholarships are gift aid; however, if a student is given an assistantship, this is considered to be employment and is processed through the Student Labor Office. Application forms, if required, must be requested from and returned to the respective dean's office. The student does not need to complete any application paperwork for Student Financial Services to apply for and receive institutional funds unless they are applying for the Andrews University Loan Program.

Education Majors' Debt-retirement Assistance. Education majors (K-12) who have had to borrow funds to finance their education may receive assistance in retiring the debt under a program cosponsored by the Lake Union Conference and the local conferences within the Union. As much as \$1,500 may be paid at the rate of \$500 during each of the first three years of teaching. Students should contact the Superintendent of Education of the conference or the principal of the academy in which they wish to teach.

Seminary Emergency Aid Fund. This emergency aid fund is available to seminary students for emergency relief only and is not a form of continuous financial aid. Students may apply for assistance through the seminary dean's office.

STUDENT EMPLOYMENT PROGRAM

Work opportunities for graduate students are available through the university's Employment Office. Assistantships are available as arranged by the dean or department chairs of the school where the student is enrolled. For information regarding employment contact the Employment Office.

TRAVEL EQUALIZATION FUND

Graduate students coming to the University from the United States, Canada, or overseas may be reimbursed for part of their travel expenses if certain criteria are met. For information, contact the Student Financial Services Office.

FEDERAL AND STATE GRANTS, LOANS AND SCHOLARSHIPS

Information on the following sources of financial aid may be obtained from Student Financial Services. For details, review the Financial Aid Chart on p. 76.

Grants

- Michigan Tuition Grant

Loans

- William D. Ford Federal Direct Loan Program (Subsidized)
- Federal Direct Loan Program (Unsubsidized)
- Michigan Alternative Student Loan Program (MI-Loan)

Scholarships

- Michigan Competitive Scholarship
- Paul Douglas Teacher Scholarship
- Robert C. Byrd Honors Scholarship

SAP POLICY FOR GRADUATE STUDENTS WITH FINANCIAL AID

Graduate students also must meet the Andrews University Satisfactory Academic Progress (SAP) policy. The following minimum standards must be met for Federal and State financial aid purposes.

Students must maintain the minimum Andrews University graduate overall GPA required for the degree program in which they are enrolled. The SAP summary on p. 69 indicates the minimum GPA required to meet the university's SAP policy for each type of degree program.

Degree	School	GPA	Max
			Below B-
PhD, EdD	Educ	3.30	3
PhD, ThD	Sem	3.00	3
DMin	Sem	3.00	no policy
DPT, DScPT	CAS	3.00	no policy
EdS	Ed	3.20	3
Master's	All	3.00	4
Professional Master's	Sem	2.50	no policy

Compliance with these requirements is monitored by Student Financial Services on a regular basis.

Probation. Students who fail to meet the required overall GPA are placed on probationary status during the following semester. During the probationary semester, the student is eligible to receive financial aid as awarded. The student is allowed only one probationary semester for each degree program, except under extenuating circumstances. Academic performance during the probationary semester determines the aid given in the following semesters. If the student raises his/her overall GPA to the minimum required, the student is returned to satisfactory progress status and is eligible to continue receiving aid as awarded. Students who fail to attain the minimum required GPA after the probationary semester are no longer eligible for Federal or State financial aid, except under extenuating circumstances.

Appeal Procedure. When failure to attain the required GPA is due to extenuating circumstances or circumstances beyond the reasonable control of the student, he/she may appeal for a probationary extension of time limits. All master's-level students may be allowed a maximum of a one semester probation extension. Doctoral- and specialist-level students may be allowed a maximum of a two-semester probation extension. However, the student must make the appeal for the second probation extension in the same manner as for the first appeal. Students should recognize that appeals are not "automatically" granted. Future financial aid is dependent on reaching the required GPA level by the end of the additional probationary semester(s). All appeals must be made in writing and submitted to the academic dean or appointed representative of the student's respective school. Proof must support the stated extenuating

circumstances. The appropriate authorizing office sends written notification to Student Financial Services of the appeal decision.

GIFTS AND BEQUESTS

The Trustees of Andrews University invite alumni, friends, and members of the university family to join them in providing an enlarged opportunity for training youth in the traditions of a Christian university.

The president of the university welcomes the privilege of furnishing basic information regarding suitable memorials, either by gift or bequest.

Legal Title

The legal title of the corporation is "Andrews University."

Form of Bequests

"To Andrews University in Berrien Springs, Michigan, I give and bequeath the sum of _____ dollars, to be applied to the uses and benefits of the university."

GIFTS FOR SCHOLARSHIPS AND STUDENT AID

Each year the university has increased needs for scholarship funds to aid students. Since college-educated youth are urgently needed in all branches of church and community service, unrestricted gifts are most useful. However, donors may always choose to designate their gift as a memorial used to fund a specific project.

Individuals interested in making donations for either of the above purposes should address correspondence to:

The President
Andrews University
Berrien Springs, Michigan 49104-0670