

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. 78.

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 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 below 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	see <i>PT Student Handbook</i>
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. Students must complete at least two-thirds of the number of credits attempted, regardless of their enrollment status (full- or half-time), and maintain a 66% completion ratio. Exception may be made for courses whose requirements have a time-frame by design that extends beyond the limit of the semester in which it is registered.

Probation. Students who fail to meet the required SAP 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 again meets 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 satisfactory progress after the probationary semester are no longer eligible for Federal or State financial aid.

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 an extension of probationary 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 meeting SAP standards 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 details.

GIFTS AND BEQUESTS

Each year the university has increased needs for scholarship funds to aid students. The Trustees of Andrews University invite alumni, friends, and members of the university family to join them in providing an increased opportunity for training youth in the traditions of a Christian university.

The following supplies contact information for making a gift, either unrestricted or designated for a specific purpose, to Andrews University:

Current Gifts

Individuals interested in making a current donation to Andrews University of either cash or non-cash assets should contact:

The Office of Development
Andrews University
Berrien Springs MI 49104-0660
(269) 471-3592

Deferred Gifts

Individuals desiring to leave a gift to Andrews University by way of a bequest or another estate plan option should contact:

Planned Giving & Trust Services
Andrews University
Administration Building, Suite #310
Berrien Springs MI 49104-0645
(269) 471-3613