

OTHER FINANCIAL INFORMATION

Who To Contact

The Office of Student Financial Services (SFS) assists applicants in making financial arrangements to attend Andrews University, identifying costs, and comparing them to available resources. Students who need help identifying financial assistance for which they may qualify should contact Student Financial Services. Many financial aid programs have limited funds and have time lines which require considerable lead time to process applications and to make awards. Therefore, students must apply for financial assistance well in advance of the time of enrollment to assure proper consideration. Contact Student Financial Services by any one of the following methods:

Website: www.andrews.edu/sf
 Address: Office of Student Financial Services
 Andrews University
 Administration Building, Ground Floor
 Berrien Springs MI 49104-0750
 Telephone: 269-471-3334 or 800-253-2874
 Fax: 269-471-3228
 Email: sfs@andrews.edu

Office of International Student Services. All international students who enter the U.S. on an Andrews University I-20 Form are considered Andrews University students and are expected to report immediately to the Office of International Student Services to enroll for the upcoming academic semester. The office is located in the Campus Center.

Telephone: 269-471-6395 or 800-253-2874
 Email: iss@andrews.edu

Office of Employment

The Office of Employment, which is part of Human Resources, assists students in their on-campus employment needs. The office provides information regarding employment opportunities, assistance with necessary paperwork, administers employment tests and is responsible for updating employment files. The office is located in the Administration Building, Second Floor.

Telephone: 269-471-3570
 Fax: 269-471-6293
 Email: employment@andrews.edu
 Website: www.andrews.edu/hr

Office of Student Insurance

The Office of Student Insurance, which is part of Employee Services, Human Resources, provides information regarding student accident and sickness insurance, as well as providing a student advocate to help mediate for the student, if necessary. The office is located in the Administration Building, Second Floor.

Office of Student Insurance

Telephone: 269-471-3097
 Fax: 269-471-6293
 Email: stuins@andrews.edu

Insurance

Rates

Single student premium (approximately)	* \$947
Student & 1 Dependent	* \$2,108
Student & 2 Dependents	* \$2,851

* Rates reflect 2008–2009 school year and are subject to change each school year.

Accident/Sickness. Every international student in “student status” and every other student registered for 6 or more credit hours is to be covered by at least an Accident and Sickness Plan. This may be purchased through the university by signing up online in Registration Central at registration time. International students are required to include all dependents that are here in the U.S. and there is an additional fee for adding dependents. Payment for this coverage can be charged to the student’s account. The insurance is non-refundable after the drop/add date.

Waivers. Students who have comparable coverage from elsewhere may waive the student insurance plan by entering their insurance information in Registration Central at registration time. Proof of Insurance must be taken to the Office of Student Insurance in the Administration Building before drop/add date for verification of coverage.

Brochures. Information describing the insurance coverage can be viewed at www.andrews.edu/hr/stu_insurance.html or at the Office of Student Insurance in the Administration Building.

The Premium is charged to the student’s account via information entered in Registration Central. A waiver will prevent this charge from occurring (see Waivers above).

Medicaid. Michigan Medicaid is considered proof of insurance for U.S. citizens and Permanent Residents and should be entered into the waiver section of Registration Central at registration time. The only difference is that the student will be required to bring their current Medicaid card to the Student Insurance office in the Administration Building **before drop/add date** for verification of current coverage. This must be done for each registration period that the student is enrolled in school. If proof of current Medicaid is not provided, the student will be charged for the student insurance and the charge will be **non-refundable**.

Note: Medicaid from any other state will not be accepted as proof of insurance.

International students are required to have insurance irrespective of their class load.

MISCELLANEOUS MONEY MATTERS & GENERAL FEES

Students have two types of expenses while attending the university—educational (tuition, books, insurance and fees) and living (housing and meals).

The university makes every effort to maintain the costs published in this bulletin. The university reserves the right to make changes as necessitated by unexpected increases in costs. Such changes are announced in advance of the semester in which they become effective.

Additional Costs. In addition to tuition, class fees, lab fees, room, and food service, plan on funds to cover books, supplies, transportation, health insurance, and other personal expenses. These additional costs must be provided for each semester. Charges are generally billed during the first month of each semester. All other personal and miscellaneous expenses are handled on a cash basis.

Alternative Loans. Andrews University Student Financial Services includes all awarded financial aid (such as loans, etc.) as resources to determine alternative loan eligibility.

Application Fee

Undergraduate non-refundable	\$30
Graduate non-refundable	40

Auditing a Class. The cost of auditing a class is the same as the cost of enrolling for credit.

Carrying Charge of 1% is charged on all unpaid account balances monthly.

Cash Withdrawal. Andrews University is unable to serve as a bank for students. Sometimes students have a credit balance on their student account they need to withdraw to pay living or education expenses. Students may request a cash withdrawal at the front desk in Student Financial Services. A maximum of three cash withdrawals may be requested during an academic term. The maximum dollar amount per cash withdrawal is \$300. Cash withdrawals are not available by credit card. Cash withdrawals will not be paid on monies anticipated in a future term. The student must present a current AU student ID or valid driver's license for release of funds.

Change of Registration \$25
Dropping/adding a course, changing from credit to audit, or from audit to credit after the "last day to enter any class" as published in the academic calendar, will be assessed a fee.

Club Dues. Clubs approved by Student Life may charge a maximum of three club dues to student accounts only during September and January. Appropriate forms with required information are turned in to Student Financial Services by September 25 and January 25. Student accounts cannot be used for fund-raising. Each club can only charge maximum annual dues of \$35.

Course/Lab Fees listed in current class schedule

Credit Balances on student accounts may be withdrawn by or at the direction of the person responsible for the student's account after the final statement is issued—usually thirty days after the last day of school.

Credit Card Payments will be accepted to pay account balances, but cannot be accepted for a student to make a cash withdrawal from his/her student account. Secure payment can be made via the Andrews web page at www.andrews.edu. This requires a login and password. The following information is required:

Student Name:
Student ID #:
Type of card: (Visa/MC/Discover/American Express)
Card #:
Expiration Date:
Name on Card:
Telephone:

Credit by Examination Fees

College Level Examination Program (CLEP)

Registration fee—per test	\$65
Recording fee—per credit	36
Counseling & Testing Administrative fee—per test	26

Academic Departmental Examinations

Recording fee—per credit	\$36
Administrative fee—per test	16

Dual Enrollment. Advanced undergraduate students need to check with their Financial Aid advisor regarding award eligibility.

Ending Balance. When a student leaves the university, any balance of \$5 or less is neither collected nor refunded after 90 days.

Examination Fees

New student and freshman testing	\$45
Mathematics Placement Examination	17
Special administration of any test	65
Language Proficiency Examinations (each)	58
Other than CLEP for seminary, graduate school (reading examinations), and undergraduate students.	
Graduate Record Examination (GRE)	as announced
Each exam—paid to Educational Testing Service, Princeton, NJ.	

Exit Procedures. Check-out procedures must be followed when a student leaves Andrews University without the graduation process. Students should ask for Andrews University Student Exit Procedure Forms from the dean's office in the school in which they are enrolled. All required signatures on the form must be obtained to ensure that the necessary information has been given both to the student and to the departments listed on the form.

Financial Clearance is required in order to:

- Complete registration at the beginning of each term
- Graduate or receive a certificate or diploma
- Receive a transcript or other certification of academic achievement

In order to obtain financial clearance to complete registration, any previous account balance (academic or housing) must be paid in full. All required documents must be turned in to Student Financial Services 60 days prior to registration.

Free Class

For university employees, refer to section 4:6-100 of the Employee Handbook.

For university salaried employee spouse, refer to section 2:726 of the Andrews University Working Policy.

General Fees for on and off main campus.

Main-campus. All main-campus students (those attending classes on the main campus in Berrien Springs) enrolled for 4 or more credits will be charged the following general fee each semester at registration:

Undergraduate students	\$325
Graduate students	251
Seminary students	264
Summer school students	109

Distance education. All students in different forms of distance education programs who pay tuition directly to the main campus will be charged the following general fee each semester at registration. \$94

Students obtaining education under a package price will be charged one-third of the cost per term.

Graduation Fee. All students from affiliation and extension programs will be charged a graduation fee as follows:

Undergraduate	\$86
Graduate	98

Identification Card. Each Andrews University student is issued an identification card that remains the property of the university. The original card is free. There is a fee to replace a lost or damaged card. \$25

Immunization Costs as required
 Certain classes require immunization (i.e., biology, clinical laboratory science, nursing, physical therapy, and speech pathology). Immunization costs are charged to the student's account.

Incomplete Grade \$25

Lab/Course Fees listed in current class schedule

Late Registration—service fee \$65

Master's Program Continuation Fee \$194
 A master's student, who has advanced to candidacy, registers under program continuation when not registered for credit courses or other non-credit continuation (project, thesis, recital, and/or comprehensive exam). See p. 60.

Non-Current Student Accounts on which no payments are being made, may be turned over for third party collection. Students whose accounts are non-current must pay the account in full, including collection costs, before they may register for any additional coursework.

By enrollment, students agree to the following responsibility statement:

“In consideration for any and all credit extended to me at any time in the past, present or future, I agree to give Andrews University a security interest in my student records. I understand that, in giving the University such an interest, I may not obtain a diploma or transcript of my record at any time for any reason unless my account is paid in full. The security interest I grant to

the University is intended to cover any and all current indebtedness as well as any and all future advances of credit which the University may grant me at any time. I also understand that a 1% per month carrying charge will be added on my unpaid balance and I agree to pay this carrying charge in addition to any other debt. I recognize that the above figures are estimates and I accept the responsibility for the payment of actual charges incurred. If the University incurs any expenses, including reasonable attorney's fees, in collecting any unpaid debt, I explicitly agree to be responsible for those collection expenses in addition to the unpaid debt. I understand that sundry charges not listed in the above estimate are due the month in which they appear on the statement.”

Non-Sufficient Funds (NSF). Charge for returned checks. \$29

Payment Plans

A. Tuition Guarantee Plan

The **Tuition Guarantee Plan** locks in the tuition rate (cannot exceed the cost of full tuition for up to 16 credits per semester) paid for the first year for the remaining three consecutive undergraduate years.

To qualify:

- The student must attend Andrews University full-time and be a first-time, first-year undergraduate student to start the plan.
- The student's only financial aid can be: Andrews Partnership Scholarship, external scholarships, MEAP, and/or private student loans (full disbursement for the year must be received before the first day of class each year). If a student chooses to receive need-based money such as federal grants, federal loans, Michigan Grant, Michigan Competitive Scholarship, and/or Andrews Gift, he or she does not qualify for the Tuition Guarantee Plan. Educational subsidy will also disqualify the student from this Plan.
- The Out-of-Pocket Expenses (estimated expenses such as: tuition, room, board, books, computer store, insurance and general fees minus allowable financial aid as calculated online in Registration Central) must be paid-in-full for each of the four years in advance by August 15 of each year.
- Send an email to sfs@andrews.edu to request the Tuition Guarantee Plan each year after payment is made. This email must be received by the first day of class each year to receive the rebate.

For Year One, a 3% rebate of the Out-of-Pocket Expenses will be posted to the student's academic account as there is no previous year's tuition to rebate back to. Then for Year Two, Year Three and Year Four, the rebate is the difference between the current year's tuition and the first year's tuition. All approved rebates will be credited to the students' academic accounts, half during the fall semester and the remaining half during the spring semester of each year. Students may break their sequential years of enrollment at Andrews University by serving as a Student Missionary/Taskforce worker or attending an ACA campus for a year. Students should notify their financial aid advisor prior to departure. Cash withdrawals and refunds are unavailable until the end of spring semester.

B. Cash Rebate Plans

3% Rebate Plan—Full-time undergraduate and graduate students may choose to pay their estimated Out-of-Pocket

Expenses (charges less financial aid resources) for the full year **by August 15** to receive a 3% rebate. After making payment, email sfs@andrews.edu by the first day of class to request the 3% rebate. The student's minimum Out-of-Pocket Expenses as calculated online in Registration Central must be at least \$1,000 to qualify for this plan. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable until the end of spring semester. All approved rebates will be applied to the student account during the fall semester.

1% Rebate Plan—Full-time undergraduate and graduate students may choose to pay their estimated Out-of-Pocket Expenses (charges less financial aid resources) in full for the semester to receive a 1% rebate per semester. The student's minimum Out-of-Pocket Expenses as calculated online in Registration Central must be at least \$500 to qualify for this plan. Each payment must be received **by August 15 for fall semester and December 15 for spring semester**. After making payment, email sfs@andrews.edu by the first day of class to request the 1% rebate. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable until the end of that semester. All approved rebates will be applied to the student account during that semester.

- C. Installment Plan**—Arrange to make installment payments toward estimated Out-of-Pocket Expenses for the semester.
1. All previous account balances (including installment plan balances) must be paid in full.
 2. The plan is not to exceed more than 60% of the estimated Out-of-Pocket Expenses for the semester.
 3. Payments are to zero the account by the end of the semester to which the plan applies.
 4. Late payments will incur a late payment fee of \$25.
 5. A carrying charge will be posted to an unpaid balance at the end of the current academic term.
 6. Minimum balance for Installment Plan is \$500 or above.

Post-Dated Checks are not accepted.

Prior Accounts. Students may register only when accounts with other schools have been paid.

Prior Learning Assessment (PLA) Fees

Application fee per portfolio	\$35
Evaluation fee per portfolio (max. 5 credits)	117
Recording fee per credit hour	48

Reduced Tuition Fee. Seminary spouses should visit the Seventh-day Adventist Theological Seminary Dean's Office.

Refund Check Policy

- Refund checks resulting from credit on the student's account will not be available to the student until approximately five days after the semester drop/add date. The checks will be mailed to the address the student wrote on the request form.
- Refund checks will only be issued from credit on the account at the time the check is requested. Students should monitor their account balances carefully since funds from a future semester are unavailable until the appropriate time in the future term.
- Student Financial Services is unable to serve students as a bank. A maximum of three credit refund checks may be requested during a term.
- Students receiving federal loans are encouraged to carefully

read their Disclosure Statements so they know the loan disbursement schedule.

- Financial funds from future semesters are unavailable until the funds reach the University's bank. Students should plan their budgets accordingly.
- Half-time enrollment is required for student loans to disburse to the account. A class does not count towards the half-time enrollment status until within ten (10) days of its start date.
- To pick up a refund check in Student Financial Services, the student must show current Andrews University ID or valid driver's license.
- For a student's spouse to pick up the refund check, the student must sign a letter giving permission for the spouse to pick up the check. Without the appropriate documentation, the refund check will not be released.
- Federal regulations require that credit from Parent (PLUS) loans be returned to the parents. Written authorization from the parents is required before these funds can be released to the student.
- If you have received or are planning to receive Federal student loans, please be aware that you have the right to cancel all or a portion of your loan disbursements. However, you must act within 30 days of your loan disbursement. Contact your financial advisor if you need more information.
- Credit refund checks not picked up in 30 days will be mailed to address listed on refund request form.

Registration Central. For information on how to financially clear and register online, visit vault.andrews.edu and log on to "Registration Central."

Rescheduling senior exit tests and major field tests. \$65

Senior exit tests are scheduled twice during fall and spring semesters and once in the summer.

Major field tests are scheduled for summer, fall and spring semesters.

Student Financial Services (SFS) Approval is required for:

- Taskforce and Student Missionary appointees
 - Adventist Colleges Abroad applicants
 - Off-campus academic experiences
- Account balances, including installment payments not yet due, must be paid in full before students are financially cleared. When a student on tour is sent home for medical, financial, or citizenship reasons, all travel costs must be paid by the student and/or family.

Student Missionary

IDSC296 Recording fee—per semester	\$57
Independent Study Recording fee—per credit (undergraduate only)	36

Student Status. Student status is achieved only after a student is both academically and financially cleared. Only then may students attend classes, take examinations, participate in graduation exercises, and live in university housing.

Textbooks \$525

The estimated semester cost of textbooks is \$525. Students are charged the estimated amount of their bookstore purchases.

Thesis/Dissertation Fees

Binding (each volume) for AU copies	\$12
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Binding (each volume) for personal copies	\$18
Copyright (optional)	65
Microfilming (dissertations only)	70
Copyediting (thesis)	100
Copyediting (doctoral dissertations)	200
Transcript	Free
Rush service (does not include overnight delivery)	\$25

Transcript and Diploma. Students may not receive a transcript or diploma under the following circumstances:

- Owing on a student or housing account, including installment payments not yet due
- Having a balance guaranteed by Andrews University
- Being in default on a government loan
- Needing to complete loan exit counseling

Transcript Exception. Students may request that a transcript be sent to the following:

- An employer or an organization for scholarship or licensure purposes, AMCAS, AADS (Student Financial Services must be given documentation of an employment offer or scholarship application).

Federal Perkins Loan Program

Students who are no longer enrolled and have not paid on a Federal Perkins Loan obtained at Andrews University and request their academic transcripts must contact the Perkins Loan Collection Office for more information. This office is part of Student Financial Services on campus and can be contacted by calling 269-471-6271.

Academic Transcript Exception Policy for Student Loan Borrowers in Default

University policy prevents the Office of Academic Records from releasing academic transcripts for borrowers who are not paying on their Federal Stafford (Subsidized/ Unsubsidized), GSL, Federal Supplemental Loan for Students (SLS) or Federal Perkins Loans. Every request is handled on an individual basis; however, if the borrower complies with the appropriate guidelines below, the academic transcript requested directly from the Office of Academic Records may be issued for the following two limited purposes:

For Educational Purposes

1. The transcript is to be sent directly to the academic institution.
2. The borrower must have made the necessary payments to the lending institution to bring the loan payments up to date.
3. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts.
4. The provisions and conditions in #2 and #3 above are certified in writing by the lending institution or the guaranty agency handling the loan.
5. A copy of the letter described in #4 above confirming satisfactory status is sent to Student Financial Services. The confirmation letter is valid for the purposes of this policy for six months from its date, and future requests may be denied if the satisfactory status is not maintained.

For Employment Purposes

1. The transcript is released for employment purposes only and is so stamped.
2. The transcript is sent directly to the prospective employer and may not be shared with any other party.
3. The borrower in default must contact the guaranty agency (or agencies) in writing to acknowledge the student loan debt and make an acceptable repayment commitment of a specified monthly amount.
4. A copy of the letter written to the borrower's lender or guaranty agency, as stated in item #3 above, must be sent to Student Financial Services.
5. Future requests for academic transcripts may be denied should a borrower not fulfill his/her promise as stated in the letter to the guaranty agency.

Updating Course Work Fee—20% of graduate tuition per credit

Wiring Funds. The following details enable students to send funds electronically to Andrews University:

Fifth Third Bank
38 Fountain Square
Cincinnati OH
Credit to: Fifth Third Bank-Southwest
ABA#042000314
Swiftcode: FTBCUS3C
Andrews University
Account # 02112175
Student's Name:
Student's ID #:

International wire fee \$50
Domestic wire fee \$25

Master of Divinity Program

The registration fee is due August 15 for fall semester, December 15 for spring semester, and May 10 for summer term. Any credits (over 16 for fall and spring semesters or over 12 for the summer) are charged at the regular per-credit master's tuition rate.

MDiv students taking a graduate course in the College of Arts & Sciences in fulfillment of their elective course requirement may request a 50% tuition reduction, provided the class is not full and there are a sufficient number of students paying full tuition to warrant the teaching of the course. Directed study, laboratory courses, and study tours are not eligible for reduced tuition. Neither is this discount available for dual enrollment students who have been accepted in a graduate degree program in the College of Arts & Sciences.

A per-credit Recording Fee is charged by the university for Clinical Pastoral Education (CPE), CHMN557, or Military Chaplaincy Training, CHMN641, credits earned in approved centers not connected with a graduate-level school.

International Students

Advance Deposit. Applicants attending the main campus from outside the United States (except Canada and Mexico) must make an advance deposit of \$2,000. This deposit must be paid in cash. No university scholarships may be applied to pay the deposit. New international graduate students from *cited countries must pay in advance the first semester (tuition, insurance and other school fees) in addition to the standard deposit (\$2,000) prior to issuance of the I-20.

All students are encouraged to pay the \$200 SEVIS I-901 fee at the Western Union Quick Pay services or to contact Andrews University International Recruiter in case of unavailability of the Western Union services in their countries. This fee is required by the U.S. Immigration and Customs of all students seeking an F-1 or J-1 visa from an embassy or consulate as well as students applying for admission at a U.S. port-of-entry (such as Canadians) to begin initial attendance at U.S. schools.

* As determined by AU Financial Management Committee.

SEVIS Fee. International students coming to the United States for the first time must pay a SEVIS fee along with the cost of the visa, collected by an American Consulate, needed to enter this country. Beginning September 1, 2004, the Department of Homeland Security (DHS) must collect a congressionally mandated \$200 fee to cover the costs of the Student and Exchange Visitor Program (SEVP). International students and exchange visitors are subject to this fee which is used to administer and maintain the Student and Exchange Visitor Information System (SEVIS) and support compliance activities as well as SEVIS Liaison Officers who provide information and assistance to students and schools. In general, the University will send instructions regarding payment of this fee along with an international student's I-20. To make this payment online or find out more about the SEVIS fee please visit www.fmjfee.com. It is very important to have paid your SEVIS fee before your visa interview. If you are a Canadian student you must have your original receipt with you at the USA port of entry.

Unclaimed Foreign Deposits Policy. International student deposits that have not been refunded within four years after the student reaches non-current status shall be transferred from the student's international student deposit account to a quasi endowment account.

Student Financial Services will monitor the international student deposit account on an annual basis to determine the appropriate transfer of funds to the International Graduate Assistance Fund Account. At the discretion of Student Financial Services, these funds will be available as payment on account to assist graduate international students in their financial clearance process.

The initial funds shall be established as a quasi endowment from which 80% will be invested and 20% will be available annually.

Any subsequent requests will be claimable after identifying that the person is the one who paid the deposit to the account.

Deposit Allocation. This deposit is not available to cover registration expenses; the deposit earns interest during the time the student is enrolled. The deposit plus interest is refunded when the student's degree is completed or enrollment is terminated; alternatively, it can be used as partial payment for the final semester of registration. International students do not get a discount on their deposit when the deposit is used to pay tuition costs. If the student doesn't complete the educational program during the term the deposit is used to meet expenses, the deposit must be reinstated for financial clearance.

Resource Verification. Bank documentation as well as other forms of financial documentation are required to prove ability to support one's educational expenses. This documentation must be sent to the university directly from the bank. Sponsors in the USA will be required to sign an affidavit of support. In addition, the applicant must demonstrate adequate financial support for the duration of the program for which (s)he is applying.

I-20 Form. Once the deposit and resource verification are received and accepted, the university authorizes the Office of International Student Services to issue the I-20 Form for the purpose of securing a United States student visa. There is an individual I-20 delivery fee of \$75.

Arrival to Andrews University Campus. All international students who enter the U.S. on an Andrews University I-20 Form are considered Andrews University students and are expected by law to report immediately to the Office of International Student Services in preparation to enroll for the upcoming academic semester.

General Conference Sponsorships. The General Conference of the Seventh-day Adventist Church is the sponsoring organization of the Exchange Visitor program and is authorized by the Department of State to issue the DS2019 document. The exchange visitor is required to present the DS2019 and the original copy of the \$100 SEVIS Fee Receipt at the American Consulate in order to obtain a J-1 visa. This visa (J-1) enables the exchange visitor to pursue his/her study or to do other options as indicated on the DS2019.

Tuition Adjustment Policies

Tuition adjustments are given to students who withdraw from school or drop individual courses during the academic term. These tuition adjustments are based on the date when all the appropriate drop forms with all the required signatures are completed and filed with the Office of Academic Records.

Fall and spring semester adjustments

100%	1 st -10 th calendar day
70%	11 th -17 th calendar day
40%	18 th -24 th calendar day
0%	25 th -last day of semester

Summer session adjustments

100%	1 st -3 rd calendar day
50%	4 th -10 th calendar day
0%	11 th -last day of term

Courses with Special Schedules. When courses are scheduled for irregular periods of time, adjustments are based on the ratio of the length of the course to the length of the academic period for that course.

Fees. All fees are non-refundable.

Financial Assistance Adjustments. Federal and State regulations require the university to return a portion of their program funds when a student drops completely from any classes or withdraws from school after receiving financial assistance under any Federal Title IV program (other than Federal Work-Study). Refer to p. 74 for Financial Aid Refund Policy.

CHARGES

Residence Hall Charges

Residence hall occupancy is based on two persons per room, for the duration of an entire term. All single undergraduates under

22 years of age should plan on living in the residence hall, unless living full-time with their parents.

Before the room assignment process is initiated, receipt of both the residence hall application and the room deposit are required. Prior to moving in, students must have been accepted for the session in question and be financially cleared.

Residence Hall Package Plans*

For fall and spring semesters

Double Occupancy	\$1,755.00
Single Occupancy	3,075.00
Double Daily Rate	17
Single Daily Rate	29

For summer sessions

Summer room charges are calculated on a per day basis.

* The residence hall package plan includes room, utilities, basic telephone and basic cable, reduced health club membership rate, and limited health care. It does not include health care lab work and x-rays, comprehensive psychological or substance use/abuse interventions or testing, health insurance, or miscellaneous expenses such as linens, cleaning, books, supplies, transportation or food.

Residence Hall Room Deposit Payment

The room deposit is \$200, payable by each resident prior to room assignment. Assignments are made on a first-come first-served basis. For priority room assignment, submit your application and deposit by July 15 for fall term, November 15 for spring term, and April 15 for summer terms. If a deposit is received after those dates, expect to be assigned to temporary housing.

Residence Hall Room Deposit Refund

Room deposits are refunded if you do not move into the residence hall and cancel your application at least 30 days before the start of either fall or spring semesters, and at least 10 days before the start of summer session. Cancellation must be made through the respective residence hall housing office. After residence, when you check out properly, deposit is refunded back to your AU account.

Failure to Check Out Properly

Students are charged if they leave the residence hall without following checkout procedures. Additional charges may be assessed depending on the amount of cleaning and/or repairs required.

Residence Hall Unreturned Key Charges (subject to change)

Unreturned or lost key fee	\$75
Unreturned or lost security drawer key fee	10

Personal Effects Insurance. The University does not provide personal effects insurance coverage. The University is not responsible for the loss or damage, from any cause, of personal belongings brought to the campus. This is true even though students are required by the University to purchase certain items or to keep them in a specified place. The University strongly recommends that students secure their own personal effects insurance coverage.

Meal Plan Charges

Residence Hall Meal Plan

Undergraduate residence hall students under age 22 are required

to participate in the Declining Balance Meal Plan. The minimum meal plan charge is \$1,425 per semester. The minimum meal plan can be used for purchases at Dining Services (including expanded options for custom food choices and late night pizza), Gazebo Restaurant, C-store and dorm vending machines. In some cases, the minimum meal plan will not meet your complete food needs for the semester (for example, \$1,425 should cover approximately two average meals each day, every day, throughout the semester). Students who know they will require a larger meal plan amount may opt to add additional funds at registration time through Registration Central.

Students who run out of funds in the meal account during the semester may add to the balance in increments of \$100 by request at the Office of Dining Services.

A refund of up to \$300 of the declining balance will be credited to the student's account at the end of the semester if funds remain in the meal plan. Bulk purchases of food will not be available at the end of the semester to use up your unspent plan balance, so students should plan accordingly.

All residence hall students of Andrews University employees receiving 60% or 65% educational allowance must select a meal plan regardless of the student's age.

Meal plan cost per semester	\$1,425
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Café Account

Minimum amount to open a Café Account	\$50
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The Café Account is a plan for graduate and undergraduate students not living in a dormitory. Students use their ID card to purchase cafeteria meals. To open a café account with cash, check or credit card, visit the Office of Dining Services. To open a café account with a credit balance on a student account, visit the Office of Student Financial Services.

Family & Graduate Housing Charges

Apartments

Application Fee	\$320
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The application fee is divided as follows:

Security Deposit	200
Cleaning Fee, non-refundable	100
Processing Fee, non-refundable	20

Rental Rates (each month)*

Efficiency	\$475–485
One-bedroom	550–575
Two-bedroom	565–635
Three-bedroom	625–750
Four-bedroom	745

* Apartment rates include all utilities: local telephone, basic cable television, and high-speed Internet

Houses

Processing Fee, non-refundable	\$20
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Before possession, the following is required:

Security Deposit	\$300
Cleaning Fee, non-refundable	100

Rental Rates (each month)

Unfurnished houses	\$510–850
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The Office of Family & Graduate Housing provides apartment descriptions and application forms upon request. Application forms can also be downloaded from www.andrews.edu/housing. If notice of cancellation is received four weeks before the date

of stated occupancy, the application fee is refunded minus the \$20 processing fee. Apartments or houses are assigned from the processing list in the order in which the application fee is received.

A student's immediate family only includes husband, wife, children, parents and biological siblings. Birth certificates must be provided showing the relationship to the student. Any other relatives (cousins, nieces, nephews, in-laws, etc.) who desire to live with students must first receive permission from the housing director. Rent is increased by \$20 per month for each additional person that is not immediate family as described above, or the student does not have legal guardianship over. No overcrowding is allowed.

Single students wanting to share an apartment with a roommate will pay an additional \$20.00 rent per month. The monthly rent, along with the additional extra person charge, will be divided between the roommates.

Rent Payments. The first month's rent is prorated to the date of occupancy. Students are required to pay the first month's rent in advance. Thereafter, rent is due in advance on the 1st of each month.

A late fee of \$30 is charged for any payment made after the 10th of the month. Payments can be made at the Office of Family & Graduate Housing either making use of the drop box or in person. Payments may also be made online or by mail. Address all payments and inquiries to:

Office of Family & Graduate Housing
Garland G-1
4405 International Court
Berrien Springs MI 49104-0920
USA

Termination of Occupancy. Tenants sign a semester (four-month) lease at the time of occupancy. After the first four-month period the lease reverts automatically to a thirty-day lease. When tenants plan to move, they must notify the Office of Family & Graduate Housing 30 days before the planned move-out date, which would be 30 days before the end of the lease agreement. Rent for 30 days, or through the end of the four-month lease, is charged from the day this notice is received. A late-departure per-day fee is charged to those who exceed the 30-day notice period.

COLLEGE OF ARTS & SCIENCES CHARGES

Action America (Summer Intensives)

Action America is a language and cultural immersion intensive offered in July for adults and mid-June through July for teens. The fees are based on individual, group and customized programs:

Expenses	Four-week Session Individual	Four-week Session Group of 10 or more
Program Fee	\$2,069	\$1,569
Residence Hall	480	480
Dining Plan*	360	360
Airport Transit	48	48
	\$2,957	\$2,457

*Meals are provided on off-campus trips.

Language Training (Short Term Intensives)

Individuals and groups may register for short-term intensives: fall semester, beginning in August and late October; spring semester, beginning in January and early March. The program fees (tuition) will be pro-rated. Housing will be \$17/night and Dining Services \$21/day.

Non-credit ESL Courses

The Center for Intensive English (CIEP) offers language training concurrent with the fall and spring semesters. Individuals may register for non-credit courses, ENSL130. Tuition for the semester, 12 non-credit hours/week: \$3,792, or \$316/non-credit hour.

Transportation will be provided to and from the South Bend Airport. Fees do not include textbooks, health insurance, or airfare to and from Andrews University. Health insurance is available through Andrews University for \$95 per month. Participants in each program must either show proof of insurance or purchase insurance at Andrews University.

Clinical Laboratory Science—Senior clinical year

Clinical Laboratory Science—Fall/Spring	\$375
Summer	275

General Studies Degree Plan Fee \$210

International Language Studies

Reading examination in French or German	\$165
for MA and doctoral candidates in the Seminary and the School of Graduate Studies	
Credit by examination other than CLEP	55
(College Level Examination Program) test for undergraduate students (each examination and each course)	
Credit by examination other than CLEP test for under-	60
graduates who want to have the language requirements of the College of Arts and Sciences waived (no credits are given)	

Music

Students wishing to charge private lessons or non-credit music classes to their account must receive authorization from Student Financial Services, prior to signing up for the lessons.

Private music lessons (non-credit)
Per 30-minute lesson \$24

Music ensemble fee adjustments

- Half tuition rate for students who register for music ensemble for credit and whose combined load exceeds 16 credits
- No tuition for students who audit music ensemble and whose combined load exceeds 16 credits

Music organization uniform approx. \$131
Wind Symphony, Chamber Singers, Ladies' Chorus, Men's Chorus, and University Singers

Music lesson fee \$79

For students taking private music lessons for credit
MENC Collegiate Chapter Membership Fee \$34

Professional membership fee required for Bachelor of Music in Music Education majors

Lab fee for Music minors (per year for two years) \$32

Lab fee for Music majors (per semester, excl. summer) \$16

Nursing

Graduate fee (per semester)	175
Departmental NLN Upward Mobility Examination	500

Nutrition & Wellness

Application fee for Dietetics Internship Program	\$45
Dietetic Internship Professional fee each semester	330
Dietetic Internship (FDNT594-002), each semester	2,885

Physical Therapy Professional Programs

These fees do not include transportation costs, general education fees, special tests, insurance, books, or graduation fees.

Nonrefundable confirmation deposit fee:

Prior to December 1	\$200
After December 1	\$300
DPT program block package rate	
Tuition per semester	\$8,500
Professional fee per semester*	<u>\$400</u>
Total package per semester**	\$8,900

*Set by Department

**Students not taking the entire block of PT classes pay regular doctoral tuition up to a maximum of the PT package tuition rate and are not charged the PT professional fee for that semester.

t-DPT and DScPT programs

Regular credit (per credit)	\$481
Competency credit (per credit)	\$185
PTH655 Program Continuation	\$175
PTH788 Project Continuation	\$175
CEU—Workshop fees	vary

Religion Professional Fees

Computer lab fees for theology/religion majors (Per semester)	\$20
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Social Work Professional Fees

Freshmen and sophomores	\$53
Juniors and Seniors	107
Graduate students	274
(Charges per semester, excluding summer)	

COLLEGE OF TECHNOLOGY CHARGES

Flight

Flight Majors: Flight-training fees need to be paid at the beginning of each semester. This is to insure that flight training progresses without interruption due to financial limitations. Fees are calculated to include a student uniform, FAA ground and flight testing, simulator rental, and 260 hours of airplane rental incorporating 50 hours of multiengine flight instruction. The fees are only cost estimates and may be adjusted for students with prior flight experience or the ability of the student. Instructor fees are paid out of course tuition.

Non-Flight Majors Taking AFLT104: Students enrolled in AFLT104 will be entitled to a free flight.

Community (Non-Flight Majors) Taking Flight Training: Flight-training fees will be on a pay-as-you-go basis. Ground School classes are available with no college credit for \$350 per course. Credit for such courses may be obtained by registering through the registrar's office and paying regular tuition. For

flight certificates without credit call the airport office for a cost estimate.

Flight Training Fees and Rates: Rates and fees are subject to change without notice due to changes in operating costs (insurance, fuel, etc.). Every attempt will be made to maintain published rates. Check with the airport administration for current rates. Flight-training fees listed below apply to this bulletin:

Course Fees For Flight Enrollment

Flight Training 1	\$8,500
Flight Training 2	8,500
Flight Training 3	10,000
Flight Training 4	11,500
Airplane Instrument Flight Instructor Rating:	2,800

Aviation Maintenance

Required Minimum Tool Set	\$2,700
Laboratory fee for materials (per semester)	350
FAA Exams (Maintenance)	
For AU student (written and oral/practical)	870
For non-AU students (written, oral, and practical)	1,470

Community Non-Credit Classes for Aviation Maintenance.

For those wishing to attend classes to earn the Airframe and Powerplant Certificates without college credit, there is a fee of \$3,500 for the generals class, and \$5,750 each for the remainder of the Airframe Certificate or Powerplant Certificate.

SCHOOL OF ARCHITECTURE CHARGES

Professional program application	\$45
Professional education fees for Studio courses	
Pre-professional year 1	\$510
Pre-professional year 2	749
Professional years 3 and 4	749
Professional year 5	856
(Charges per semester, excluding summer)	
Fee for drafting desk, stool & lamp (per year)	\$37
Deposit Fees	
Mayline ruler	\$145
Key for drafting desk	15
Board cover	50
Cleaning fee	30

SCHOOL OF EDUCATION CHARGES

The School of Education has adopted a commercial software program called LiveText which will be used in many programs for assignment submission, artifact collection, standards integration, and student assessment.

Not all classes will be using LiveText, so please wait for information to come to you from your course instructor. If LiveText is not required, you do not need to purchase a Keycode at this time.

If your class is using LiveText, a Keycode is available at the AU Bookstore for \$98 for the basic version. The Keycode is a unique access code that can only be used one time for creating your account on the LiveText website. Your LiveText account is good for a maximum of five years from the date of purchase, or until one year past graduation, whichever comes first. After that, LiveText offers continuing subscriptions by direct purchase.

Other departmental charges for individual courses are listed in the *Class Schedule*. These charges, which may be significant, are added to tuition.

ACADEMIC SCHOLARSHIPS FUNDED BY ANDREWS UNIVERSITY

The Andrews Partnership Scholarship reflects the university’s desire to recognize academic achievement as well as assist students in achieving a degree in a Christian environment at Andrews University.

Andrews Partnership Scholarship

Merit-based. Andrews Partnership Scholarship is available to undergraduates including Canadian and international students. The Office of Undergraduate Admissions will determine the scholarship amounts for incoming freshmen and transfer students. To establish the scholarship amount, the Undergraduate Admissions Office will determine a rating based on the following guidelines:

- Confirmed U.S. SAT or ACT scores
- Confirmed U.S. cumulative GPA (following the conclusion of the sixth semester for academy or high school)

Contact the Office of Undergraduate Admissions for further details.

FTIAC (First Time In Any College) award amounts are as follows:

Scholarship	4-Year Total
\$8,000	\$32,000
\$6,000	\$24,000
\$4,000	\$16,000
\$2,000	\$ 8,000

Special Andrews Partnership Scholarship for FTIAC (First Time In Any College) Students.

In addition to the Andrews Partnership Scholarship (based upon the combination of high school cumulative GPA and ACT/SAT scores) freshmen are eligible for an additional annual \$2,000 special APS for either (only one) of the following categories:

1. ACT composite of 32 to 36
2. SAT Critical Reading + Mathematics combination score of 1410 to 1600 (Writing score not included)
3. National Hispanic Recognition Program Scholar

Note: Continuing eligibility and time frames for this scholarship are the same as for the regular APS. Transfer students do not

qualify for the additional APS for ACT or SAT scores since their APS is based upon their transfer cumulative college GPA. However, transfer students can qualify for the additional APS if they are a National Hispanic Recognition Program Scholar. Also, students qualifying for the National Merit Finalist Scholarship or the National Achievement Finalist Scholarship are not eligible for this additional APS.

Transfer Students (transferring 25 or more semester credits) to Andrews University who are full-time undergraduates and in their first degree program may be eligible for an Andrews Partnership Scholarship. Based on their college GPA, the Office of Undergraduate Admissions will grant an Andrews Partnership Scholarship according to the following:

GPA	Scholarship Amount
3.50 and higher	\$6,000
3.00 to 3.49	\$4,000
2.50 to 2.99	\$2,500
Below 2.50	-0-

Named Scholarships. Endowments and other restricted scholarship funds from alumni and friends of the university provide specially named scholarships as part of the Andrews Partnership Scholarship. Selected students are awarded, by their school, a named scholarship based on academic performance, declared major, and career goals. Because of this special recognition a thank-you letter is required to be submitted to the Office of Development by email: development@andrews.edu, regular mail, or bringing it by in person. Receipt of a named scholarship will not increase the total amount of financial aid awarded if an Andrews Partnership Scholarship was already given.

Student Missionary/Taskforce Volunteer Scholarship. This scholarship is awarded to 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 \$1,500 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. This scholarship is not part of the Andrews Partnership Scholarship.

Summer Ministries Scholarship Program. Summer camp scholarship will be based on \$150 per week for a maximum of 13 weeks or \$1,950. Student Financial Services will determine the amount of the scholarship based on the information received from camp directors in time for financial clearance.

Magabooks, HHES, and church outreach programs are matched 50% of the gross earnings. The entire net earnings must be placed onto the student’s account at Andrews University before the scholarship is given. The scholarship cap is \$2,400.

Andrews University Field Evangelism summer scholarship is matched 100% of the gross earnings based on information given to Student Financial Services from the Andrews University Department of Religion & Biblical Languages.

All summer scholarships are awarded to full-time undergraduates and graduates attending the Berrien Springs campus. The scholarship closing date for consideration is October 31 of the current academic year.

If a student attends Adventist Colleges Abroad, Student Missionary or Task Force that fall, their scholarship will be