

UNDERGRADUATE COST SHEET 2010-2011

PRIMARY EXPENSES

These amounts may be subject to increase.	Semester	Year
Tuition Package (12–16 credits)	\$10,775.00	\$21,550.00
Tuition—under 12 credits	\$900.00/credit	
Tuition—over 16 credits	\$735.00/credit	
Residence Hall— <i>with roommate</i>	\$ 1,835.00	\$3,670.00
Meal Plan*	\$ 1,485.00	\$2,970.00
General Fees	\$346.00	\$692.00
TOTAL ESTIMATED PRIMARY EXPENSES	\$14,441.00	\$28,882.00

* Undergraduate residence hall students under age 22 are required to participate in a Meal Plan. A **Café Account** is also available for undergraduate students not living in the dorm. There is a \$50.00 minimum to open a café account and you may add more at any time. Purchases may be made at the Terrace Café, Gazebo Restaurant and campus vending machines.

SECONDARY EXPENSES

These amounts may be subject to increase.	Semester	Year
Lab/Course/Professional Fees	See Class Schedule**	See Class Schedule**
Books & Supplies*** (<i>estimate</i>)	\$525.00	\$1,050.00
Information Technology Services*** (<i>estimate</i>)	\$150.00	\$300.00
Residence Hall— <i>without roommate</i>	\$3,215.00	\$6,430.00

** Not all courses will have additional fees; see class schedule for a list of fees associated with specific courses and/or majors.

*** Limits on books and supplies may be set in Registration Central as the student prefers. If part of an accepted Financial Plan, these items may be charged to the student account.

INSURANCE COSTS

Status	Fall	Spring/Summer	Summer	Full Year
Single Student	\$379.00	\$621.00	\$313.00	\$952.00
Student with 1 dependent	\$847.00	\$1,378.00	\$679.00	\$2,119.00
Student with 2 or more dependents	\$1,142.00	\$1,863.00	\$928.00	\$2,865.00

NOTE: Rates reflect 2009-2010 school year and are subject to change each school year. To be charged by semester, notify the Student Insurance Office. Note that the per semester rate is slightly higher than the one time fee.

FINANCIAL ADVISORS

First letter of your last name	Financial Advisor	Email	Direct Line
A–E	Kemmorie Duncombe	frame@andrews.edu	269.471.3365
F–L	Hazel Amadias	hazela@andrews.edu	269.471.6597
M–R	Fares Magesa	magesaf@andrews.edu	269.471.6385
S–Z	Qaisar Ayaz	ayaz@andrews.edu	269.471.6387

INTERNATIONAL APPLICANTS: Please address any I-20 questions to Juan Alvarez in Student Financial Services (PHONE: 269.471.3834 or EMAIL: isfs@andrews.edu). Once enrolled, any financial questions will be answered by the assigned financial advisor as listed above.

Visit our website for more information—www.andrews.edu/SF

SCHOLARSHIPS

ANDREWS PARTNERSHIP SCHOLARSHIP

At Andrews, we understand that private education is costly, and for all the benefits of a small, Christian university, it probably means sacrifices for you and your family. But, there's good news. We want to help you invest in your future. We want to partner with you in your commitment to Christian education. As long as you are a degree-seeking undergraduate on our main campus you are eligible for the APS. A freshman having successfully met the admission requirements of Andrews University is eligible for \$2,500 to \$10,000 per year for four years; transfer students are eligible for \$1,500 to \$7,500 for four years. And we want to make it as easy for you as possible. When you send us your application, Undergraduate Admissions will automatically process the scholarship based on your GPA and test scores. To determine the amount you are eligible for under this plan please visit our online APS calculator at connect.andrews.edu. You can also call us toll free (from the U.S. or Canada) at **800.253.2874** or internationally at **269.471.7771**, and choosing option #1 for Enrollment Management. To inquire by email, send your questions to undergraduate@andrews.edu.

SUMMER MINISTRIES SCHOLARSHIPS

Students can also receive a matching scholarship for participating in the following summer programs:

- > **Summer Camp Scholarship** will be based on **\$160 per week for a maximum of 13 weeks or \$2,080.00**. 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 at 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 \$2,400.00.
- > **Andrews University Field Evangelism** summer scholarship is matched at 100% of the gross earnings based on information given to Student Financial Services from the Andrews University Religion Department.

PAYMENT OPTIONS

TUITION GUARANTEE PLAN—UNDERGRADUATE STUDENT CASH PLAN

The Tuition Guarantee Plan locks in the tuition rate 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. **Students receiving Educational Allowance/Subsidy are not eligible for this plan.** The student's only financial aid can be: Andrews Partnership Scholarship, external scholarships, MI Promise, 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 this plan. The Out-of-Pocket Expense (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 each of the four years by **August 15**. 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. 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. **Approved rebates will be credited to the student's academic account after the last day to add/drop classes** during the fall 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 not available.

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 Expense as calculated online in Registration Central must be at least \$1,000 to qualify for this plan. The rebate is not available for payments made after the first day of class. Cash withdrawals and refunds are not available. Approved rebates will be applied to the student account after the last day to add/drop a class during 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 and receive a 1% rebate per semester. The student's minimum Out-of-Pocket Expense as calculated online in Registration Central must be at least \$500 to qualify for this plan. Each payment must be receipted by **August 15 for Fall semester and December 15th for Spring semester**. After making payment, email sfs@andrews.edu by the first day of class to request the 1% rebate. The rebate is not available for payments made after the first day of class. Cash withdrawals and refunds are not available. Approved rebates will be applied to the student account after the last day to add/drop a class.

PLEASE NOTE: Each term, all approved rebates will be applied to the student account after the last day to add/drop a class. See Andrews University Bulletin for more complete details.

INSTALLMENT PLAN

Arrange to make installment payments toward estimated "out-of-pocket" expenses for the semester. This plan requires that several conditions be met:

- > All previous account balances (including installment plan balances) must be paid in full.
- > The installment payment is not to exceed 60% of the estimated "out-of-pocket" expenses for the semester.
- > Installment payments are to zero the account by the end of the semester to which the plan applies.
- > Payments received after the 25th of the month will incur a late fee of \$25.
- > A carrying charge will be posted for an unpaid balance at the end of the current academic term.