

TUITION, FEES, AND OTHER FINANCIAL INFORMATION

HOW TO PLAN

Undergraduate students should plan their financial arrangements for an entire school year (three quarters) beginning mid-September and lasting to early June. Graduate students should make advance financial arrangements for the duration of their intended program of study.

Students applying to programs in the Theological Seminary must submit a balanced financial plan as part of the application process. See p. 190.

WHO CAN HELP

The Student Financial Services Office assists applicants making financial arrangements to attend, identifying costs and comparing them to available resources. Students who need help identifying the financial assistance for which they may qualify should contact Student Financial Services. Many financial-aid programs have limited funds and have deadlines and/or require considerable lead time to process applications and make awards. Therefore, students must apply for financial assistance well in advance of the time of need to assure proper consideration. Students who apply before March 31 receive priority status in the processing of their applications for the following school year.

Administration Building, Lower level
Telephone: 616-471-3333/3334

The Student Labor and Insurance Office handles the placement of students in on-campus jobs and provides information regarding student accident and sickness insurance.

Administration Building, Middle level East
Telephone: 616-471-3570

WHAT IT COSTS

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

The university makes every effort to maintain the costs published in this bulletin. It reserves the right, however, to make changes as necessitated by unexpected increases in living costs and inadvertent errors. Such changes are announced in advance of the quarter in which they become effective.

General Requirements. In order to obtain financial clearance for registration, any outstanding balance must be paid in full.

Financial-aid documentation must be turned in before any payment plan is approved.

To ensure timely processing of your complete financial-aid Package, all documents must be turned in to Student Financial Services no later than 30 days prior to registration.

Tuition Rates	
UNDERGRADUATE PROGRAMS	
Package per quarter	\$4,010
The tuition package applies to students taking 14-16 credits per quarter.	
Charges per quarter hour credit	
17 or more credits (per credit)	285
13 or fewer credits (per credit)	305
GRADUATE PROGRAMS	
Charges per quarter-hour credit	
Master's degree tuition	300
Educational specialist tuition	360
Doctoral degree tuition	360
MDiv quarterly fee	850
Continuation fees per quarter	
Master's project/thesis	40
Doctoral dissertation	50

	UNDERGRADUATE		GRADUATE	
	Resident	Community	MDiv	Other
Full-time tuition	\$4,010	\$4,010	\$850	\$3,600
Housing	745	—	1,560	1,560
Food (minimum)	510	510	510	510
General fees	103	103	85	80
Books/supplies	450	450	450	450
Total	\$5,818	\$5,073	\$3,455	\$6,200

Payment Plans	
A. Tuition Guarantee Plan—Undergraduate Student Cash Plan.	Pay in cash the full undergraduate year's estimated charges (tuition, room, board, books, and fees) on or before each fall quarter registration. By taking advantage of this plan, tuition is "pegged" at the same rate for the next three consecutive school years. The only financial aid available under this plan may be a Federal Plus Loan merit aid, and external scholarships. The first year's charges will be discounted 5%; tuition for years 2, 3, and 4 will be discounted to equal the first year's undiscounted rate.
B. 5% Discount Plan.	Pay total yearly estimated charges (tuition, room, board, books, and fees) on or before fall quarter registration and receive a 5% discount on expenses not covered by financial aid.
C. 2% Discount Plan.	Pay total quarterly estimated charges (tuition, room, board, books, and fees) on or before each quarter's registration and receive a 2% discount on expenses not covered by financial aid.
D. Insured Tuition Payment Plan.	Monthly payment plan for estimated expenses not covered by financial aid. Payments are remitted to and insured by Tuition Management Systems, Inc.
E. Quarterly Payment Plan.	Pay estimated quarterly charges (tuition, room, board, books, and fees) not covered by financial aid in two installments: 50% due at registration and 50% due 40 days later.

eligible for educational funds which are accepted in lieu of cash if the funds are confirmed in writing by the paying organization(s). Included in these alternative payment methods are the Stafford Loan Program (formerly Guaranteed Student Loans), Perkins Loan (NDSL), Pell Grants, Supplemental Educational Opportunity Grants, AU Grants-in-Aid and Scholarships, Merit Scholarship Awards, the President's Scholarship Awards, Employer Educational Allowance, and state scholarships and grants. Loans for which proceeds have not yet been received are accepted in lieu of cash only if the promissory note is signed by all required parties before registration is completed.

INTERNATIONAL STUDENTS

Andrews University welcomes international students to its campus.

Advance Deposit / Documentation. Applicants from outside the United States and Canada must remit a \$7,500 advance deposit to the business office together with a notarized affidavit of support for all personal funds and/or sponsorships. Six-months worth of bank documentation proving financial ability to sustain educational expenses is also required. This documentation needs to be sent to the university directly from the bank. Once these documents and the deposit are received and accepted, the university authorizes the issuance of an *I-20 Form* used to secure a U.S. student visa. The deposit is allocated as follows:

- \$2,000 of the deposit is held until the student's enrollment at Andrews University is terminated.
- This \$2,000 is not available to cover registration expenses; however, if the student registers for classes, the \$2,000 earns interest during the time the student is enrolled. The \$2,000 plus interest is refunded when the student's enrollment is terminated.
- The remaining \$5,500 is applied directly to the student's account when he/she registers for the first time.

For all subsequent quarters international students need to make payments in accordance with the payment plan of their choice. (Refer to Payment Plans)

Church Organization Sponsorships. A written statement from the treasurer of the division or of the employing organization stating that the organization is responsible for such items as living expenses, tuition, fees, and apartment rent may be accepted in lieu of a portion of the required deposit, this authorization must be cleared through the General Conference. All these requirements must be met before official acceptance is granted.

TUITION ADJUSTMENT POLICIES

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

Autumn, Winter, and Spring adjustments

100%	1 st - 8 th calendar day
85%	9 th - 15 th calendar day
70%	16 th - 22 nd calendar day
55%	23 rd - 29 th calendar day
40%	30 th - 36 th calendar day
25%	37 th - 43 rd calendar day
10%	44 th - 50 th calendar day

Alternatives to Cash Payment. Students may be

0% 51st - last day of quarter

Summer Session adjustments

100% 1st - 3rd calendar day
 70% 4th - 10th calendar day
 40% 11th - 17th calendar day
 10% 18th - 24th calendar day
 0% 25th - last day of qtr.

Withdrawal Fees. An additional fee of \$100 (\$50 if student registered for less than 5 credits) is charged if a student withdraws from school within the first eight (8) days of any quarter.

Course Fees. Individual course fees are adjusted on the same basis as tuition, to a minimum of \$1.

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 an academic quarter, for that course.

Financial Assistance. Federal and State regulations require the university to return a portion of any refund adjustment made affecting the program(s) involved when a student drops any classes or withdraws from school after receiving financial assistance under any Federal Title IV program (other than College Work-Study). (See *Financial-aid Refund Policy*, p. 49, 50).

MISCELLANEOUS MONEY MATTERS

Fees charged for tuition, room, and food service do not include books, supplies, transportation, health insurance, or other personal expenses. These additional costs must also be provided for each quarter. Charges including books, tuition adjustments, and certain special fees are generally billed during the first month of each quarter. All other personal and miscellaneous expenses are handled on a cash basis.

Post-dated checks are not accepted.

A \$15 fee is charged for checks returned to the university because of insufficient funds.

Financial clearance is required in order to (1) register at the beginning of each quarter, (2) graduate or receive a certificate or diploma, or (3) receive a transcript or other certification of academic achievement. Students who owe an outstanding balance may not receive transcripts or diplomas.

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

Any non-current student account in default may be turned over for third party collection.

Students may register only when prior accounts with other schools have been paid and the necessary funds are deposited at the university.

A carrying charge of 1% per month is added to all unpaid balances. The carrying charge is based on the previous month's principal balance less all credits during the current month.

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

Students who default on an institutional loan may not receive an academic transcript for educational purposes.

Students who default on a government student loan (Federal Stafford, SLS) may not receive an academic transcript for educational purposes.

Credit balances 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 leaving school.

Students may attend classes, take examinations, and participate in graduation exercises only when the above financial requirements have been met.

Taskforce and Student Missionary appointees, Adventist Colleges Abroad applicants, and any off-campus tour applicants (i.e., Berlin Studio Tour, European Study Tour, Art/ Architecture European Study Tour, Archaeological Digs) must be approved by the Student Financial Services Office. Account balances must be paid in full before students leave the United States. If a student is sent home for medical, financial, or citizenship reasons, all travel costs must be paid by the student and/or family.

IDENTIFICATION CARDS

Students who register at Andrews University are issued an identification card that remains the property of the university. Students do not pay for the original card, but a \$10 fee is charged for replacing a lost card. Students must surrender their identification cards when they leave the university.

EXIT PROCEDURES

Check-out procedures outlined below must be followed when one leaves Andrews University and is no longer enrolled in an academic program. Students should pick up *Check-out Forms* from the Student Services Office in the Campus Center and obtain all the required signatures from various campus departments as indicated below.

Signatures Required on Check-out Forms When Leaving the University	
1 Campus Center	<ul style="list-style-type: none"> Student Services Office <i>(Pick up Check-out Form)</i> International Student Services Office <i>(Students with visas only)</i> Food Service Office (to deactivate ID)
2 Residence Halls	Lamson, Meier, Burman residents only
3 Academic Dean's Office	Dean of the appropriate school
4 Administration Building	<ul style="list-style-type: none"> Academic Records Office Student Financial Services Office Key Depository—return university keys
5 Library	Return books checked out in the student's name.

The check-out procedure has been designed to help students complete the "de-registration" process as quickly as possible. Students should complete each step in the order indicated.

MASTER OF DIVINITY PROGRAM

Quarterly fee is due at registration; additional credits (over 16) are charged at the regular per-credit master's tuition rate. Approved courses taken outside the seminary are charged at the applicable tuition rate, with the possibility in some cases of the student requesting a 50% discount. A per-credit Recording Fee is charged by the university for Clinical Pastoral Education (CPE) credits earned in approved centers that are not connected with a graduate-level school. (See James North in the seminary for further information about this program.)

**HOUSING AND MEAL PLAN CHARGES
Residence-Hall Charges Per Quarter**

Double Occupancy Package Plan*	\$745
Standard double room	
Single Occupancy	+45%
Additional charge for students who request and receive permission to room alone	
Triple Occupancy	-15%
Reduction for students required to live three to a room due to crowded conditions	

*The regular residence-hall package includes room and limited health care. It does not include books, supplies, transportation, health insurance, food, or other miscellaneous expenses.

Meal Plan Charges Per Quarter Declining Balance Meal Plan min. \$510

Undergraduate residence-hall students under age 22 are required to participate in the Declining Balance Meal Plan. The declining balance account can be accessed with students' ID cards for making food purchases at the Terrace Cafe and Gazebo Restaurant. Menu items are individually priced and students are charged only for those items chosen. ID cards may also be used in campus vending machines.

Community/Graduate Meal Plan Charges The CAFÉ Account (min. deposit) \$50

This account is a safe, convenient, tax-free way for students not living in a dormitory to use their ID card to purchase cafeteria meals without cash.

UNIVERSITY HOUSING CHARGES

University Apartments Application Fee \$320

Fees below are included in application fee
 Security Deposit—200
 Cleaning Fee, non-refundable—100
 Processing Fee, non-refundable—20

Rental Rates per month

Efficiency Apartments	\$335-345
One-bedroom Apartments	406-431
Two-bedroom Apartments	431-518
Three-bedroom Apartments	533-594
Four-bedroom Apartments	594-619

University-owned Houses Application Fee \$420

Fees below are included in application fee
 Security Deposit—300
 Cleaning Fee, non refundable—100
 Processing Fee, non refundable—20

Rental Rates per month Unfurnished houses, no utilities \$347-597

The Housing Office provides apartment descriptions and application forms upon request. 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 includes husband, wife, and children only. Any other relatives (parents, in-laws, brothers, sisters, etc.) who desire to live with students first must receive permission from the housing manager. Rent is increased by \$20 per person per month.

Rent Payments. Although the first month's rent is prorated to the date of occupancy, students are required to pay one month's rent in advance. Thereafter, monthly rent is due in advance on the 1st of each month. Pay at the Housing Office in person or by mail. Address all payments and inquiries to University Housing, Garland G

Building, Andrews University, Berrien Springs, MI 49103-0920 USA.

Termination of Occupancy. Tenants must notify the Housing Office of intent to move 30 days before move-out date. Thirty day's rent is charged from the day this notice is received. A late-departure fee of \$10 per day is charged of those who do not move out on time.

GENERAL FEES

Application for admission fee (undergrad) Non-refundable	\$30
Application for admission fee (graduate) Non-refundable	40
Late registration service fee	50
Change of registration	15
Dropping/adding a course, changing from credit to audit or audit to credit after "last day to enter any class" as published in the academic calendar	
Incomplete grade	15
Dormitory room deposit	100

Credit by Examination Fees

CLEP exam fee	\$43
Per test, payable at time of test	
CLEP exam fee—student missionary	20
Recording fee, per credit	
Administrative fee	10
Per test	
Departmental examination	20
Recording fee, per credit	
Examination fee	5

Other Examination Fees

Freshmen testing (COPS and math placement)	\$30
Special administration of any test	35
Language Proficiency examinations	35
Other than CLEP for seminary, graduate school (reading examinations), and undergraduate students—each examination.	
Graduate Record Examination as announced	
Each exam—paid to Educational Testing Service, Princeton, NJ.	

Prior Learning Assessment (PLA) Special Tuition Rate.

The regular tuition rate is charged for the first 2 credits granted based on the PLA basis.

One-third of the normal tuition rate is charged for additional PLA credits (above the 2 credits at regular rate).

STUDENT ACTIVITY FEES

Undergraduate students	\$103
Payable each quarter at registration by students taking 5 or more credits.	
Seminary students	85
Payable each quarter at registration by students taking 5 or more credits.	
Graduate students—non-seminary	80
Payable each quarter at registration by students taking 5 or more credits.	
Summer school students	33
Payable at registration by students taking 5 or more credits during the summer quarter.	

Graduation Fees—Affiliated Schools

All students from affiliated and extension programs, together with any student not paying the regular quarterly activity fee, will be charged a graduation fee.

Undergraduate	\$60
Graduate	70

Organization Fees

Ministerial Club	\$13.50
Annual fee charged during first quarter—required for religion and pre-seminary majors	
Teacher Preparation Membership	5.00
Annual fee charged during first quarter	
J.N. Andrews Honors Society	25.00
One-time, non-refundable application fee	
Pi Lambda Theta Membership	40.00
One-time, non-refundable application fee payable at the time of induction	
School of Education Pre-professional	50.00
Non-refundable	

Residence Hall Non-returned Key and Lock Change Fees

Men's residence halls	\$60
Women's residence halls	10

Thesis / Dissertation Fees

Binding (per volume)	19
Copyright (optional)	35
Microfilming (dissertations only)	60
Copyediting (thesis)	75
Copyediting (doctoral dissertations)	150

Transcript Fees

Charge for each transcript	\$5
Charge for rush 24 hour service	10

Miscellaneous Fees and Expenses

Textbooks	\$450
An estimated amount figured into the total quarterly package. Students are charged the actual amount of their bookstore purchases.	
Improper residence-hall check out	100
Plus an extra charge for cleaning, depending on time involved.	
Immunization costs as required	
Certain classes require immunization (i.e., allied health, biology, nursing, physical therapy, and speech pathology). Immunization costs are charged to the student's account.	
Scholastic study lab fee (per qtr.)	100
Rescheduling senior COMP ACT and major field tests	40
COMP ACT tests are scheduled in the academic calendar once each quarter. Major field tests are scheduled for spring quarter. Students who must reschedule are charged a fee.	
Updating course work	20% of graduate credit

STUDENT INSURANCE CHARGES

Sickness/Accident Insurance

Single student premium (estimate)	\$380
Family premium (estimate)	1,367
Student insurance premiums are last year's figures. At the time of printing, new figures were not available.	
A student registered for 6 or more credit hours is automatically covered by a sickness/accident insurance plan. The premium is charged to the student's first monthly statement. A student may waive the university plan by presenting proof of coverage, such as a copy of an insurance card or verification letter from an employer, and signing a waiver card at registration time. If proof of coverage is not provided within 30 days of registration, insurance monies charged cannot be refunded.	

Personal Effects Insurance. The university does not provide personal-effects insurance coverage and 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 recommends that students purchase their own personal-effects insurance coverage.

COLLEGE OF ARTS AND SCIENCES CHARGES

Allied Health	
Medical Technology	\$200
Professional Education—Senior clinical year	

Center for Intensive English Programs

<i>English Language Institute</i>	
AU-ELI (per quarter)	\$2,500

This tuition charge is based on the number of sections of each level for which a student registers at \$500 per section up to a maximum ELI tuition of \$2,500 per quarter. The number of sections a student takes is determined solely by AU-ELI.

Sections offered within each level:

Sec 001	Writing Skills	4 hrs/week
Sec 002	Grammar Skills	4 hrs/week
Sec 003	Reading Skills	4 hrs/week
Sec 004	Oral Skills	4 hrs/week
Sec 005	Listening Skills	4 hrs/week

Students entering ENGL102, 103, and 104 must normally register for all five sections. Rare exceptions are made based on appropriate language proficiency documentation; these exceptions, however, are determined on an individual basis in consultation with the student's adviser and the ELI director.

Action America

Per four-week session	\$2,000
Per six-week session	2,800

This fee covers tuition, lodging, food, transportation, and entrance fees for activities, transport to and from the South Bend airport and the Institutional TOEFL.

International Language Studies

Adventist Colleges Abroad—English as Second Language Program (per quarter)	\$2,750
Reading examination in French or German for MA and Doctoral candidates in the Seminary and the School of Graduate Studies	40
Credit by examination other than CLEP test for undergraduate students (per examination and per course)	40
Credit by examination other than CLEP test for undergraduates who want to have the language requirements of the College of Arts and Sciences waived (no credits will be given)	40

Music

Private non-credit music lessons	\$160
Nine half-hour lessons. No tuition charged.	
Non-credit music class	160
Nine 50-minute sessions with a minimum of four students. Offered on demand.	
No tuition charged.	
Music ensemble fee adjustments	
• ½ 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.	125
Wind Symphony, Chamber Singers, Ladies's Chorus, Men's Chorus, University Singers	

Nursing

Nursing senior-year examination	\$50	Multi-engine Rating	
Departmental credit by examination	50	Instructor	
Graduate off-campus site fee		15 hrs dual @ \$20/hr	\$300
per credit hour	15	10 hrs ground @ \$20/hr	200
Fee is reduced to \$7.50 if student is registered for only one course and has no outstanding deferred grades		Aircraft	
		15 hrs twin-engine @ \$155/hr	<u>2,325</u>
		Total Cost	\$2,825

Board Cover	40
Cleaning fee	25

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

Nutrition	
Application fee for Dietetics	\$35
Internship Program	
Dietetic internship professional fee per quarter	200
Practicum (FDNT594-02), per qtr.	1,350

Flight Instructor Course	
Instructor	
15 hrs dual @ \$20/hr	\$300
25 hrs ground @ \$20/hr	500
Aircraft	
5 hrs (2 pass) @ \$45/hr	225
10 hrs complex @ \$68/hr	<u>680</u>
Total Cost	\$1,705

Physical Therapy	
Professional Entry Programs—MPT & MSPT	
Application fee—non-refundable	\$80
Advance deposit fee	300
This deposit confirms admission and earns interest from date of receipt until applied to student's account following one quarter of enrollment in the program. This fee is otherwise non-refundable.	

Instrument Flight Instructor Course	
Instructor	
15 hrs dual @ \$20/hr	\$300
25 hrs ground @ \$20/hr	500
Aircraft	
15 hrs (2 pass) @ \$45/hr	<u>675</u>
Total Cost	\$1,475

Transportation costs—Students are expected to travel to clinical assignments and some class/laboratory assignments at their expense.	
MSPT program on Berrien Springs campus—professional education fee, per quarter	350

Multi-engine Instructor Rating	
Instructor	
15 hrs dual @ \$20/hr	\$300
25 hrs ground @ \$20/hr	500
Aircraft	
15 hrs twin-engine @ \$155/hr	<u>2,325</u>
Total Cost	\$3,125

Course discounts: MSPT Program courses offered at the undergraduate level are not available at the discount rate for students already holding a baccalaureate degree.	
MPT program on Dayton campus	\$5,000
two-year MPT program tuition/fee package per quarter. Does not include fees for tests, insurance, or books.	

Mission Pilot Preparation	
Instructor	
20 hrs dual @ \$20/hr	\$400
15 hrs ground @ \$20/hr	300
Aircraft	
20 hrs Cessna 180/185 @ \$90/hr	<u>1,800</u>
Total Cost	\$2,500

Professional Advancement Program—both campuses	
ACPT & AMPT application fee (non-refundable)	\$30
CEU—Workshop fees	variable
Academic Credit—Additional fees	variable
Fees based on course length (3–6 days) and number of credits.	

Airline Transport Pilot Certificate	
Instructor	
20 hrs dual @ \$20/hr	\$400
25 hrs ground @ \$20/hr	500
Aircraft—20 hrs complex @ \$68/hr	<u>1,360</u>
Total Cost	\$2,260

Social Work Professional Fees (quarterly)	
Freshmen and sophomores	\$20
Juniors and seniors	45
Graduate students	150

Ground School	
Class instruction	\$125
Private, commercial, instrument licenses—non-credit instruction	
Private instruction	arranged

COLLEGE OF TECHNOLOGY CHARGES
Aeronautical Technology
 The certification costs below are average amounts. By enrolling in selected classes, students may get free flight hours and ground instruction, thus reducing the costs listed below. All prices are subject to change without notice.

Private Pilot Certificate	
Instructor	
35 hrs dual @ \$20/hr	\$700
10 hrs ground @ \$20/hr	200
Aircraft—55 hrs (2 pass) @ \$45/h	2,475
FAA exams	210
Total Cost	\$3,585

Aviation Maintenance	
Required minimum tool set	\$1,000

Laboratory Usage	
Airframe & Power Plant students	\$60

DIVISION OF ARCHITECTURE CHARGES	
Professional program application	\$40
Professional education fees	
Pre-professional year 1	150
Pre-professional year 2	250
Professional years 3 and 4	250
Professional year 5	300
Charges per quarter, each year	

Instrument Rating and Commercial Pilot	
Instructor	
75 hrs dual @ \$20/hr	\$1,500
30 hrs ground @ \$20/h	600
Aircraft	
105 hrs (2 pass) @ \$45/hr	4,725
10 hrs complex @ \$68/hr	<u>680</u>
Total Cost	\$7,505

Fees for lab, woodshop, and equipment	
Woodshop and computer (per qtr.)	\$75
Drafting desk, stool & lamp	14

Deposit Fees	
Mayline ruler	\$95
Key for drafting desk	10

STUDENT AID AND OTHER TYPES OF FINANCIAL ASSISTANCE

Many of the financial-aid programs presented in this bulletin are governed by federal and state regulations. Every attempt has been made to be accurate in the program description at the time of the printing. Changes may be made, however, over which the university has no control.

DEFINING FINANCIAL NEED

When figuring eligibility for financial aid, *need* is determined by using the following equation, commonly referred to as the Financial-aid Formula:

Cost of Attendance	-	Family Contribution	=	Educational Need
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Cost of attendance refers to the amount it costs to attend Andrews. This cost includes tuition, an estimated book allowance, an activity fee, a computer information fee, room and board, and personal and travel allowances. The *family contribution* is determined by taking the data provided by the student on the *Free Application for Federal Student Aid (FAFSA)* and putting it through an analysis mandated by the U.S. Congress.

As the formula indicates, the difference between the two components mentioned above equals the *educational need*. In a few instances, the family contribution is greater than the cost of attendance; thus, aid may be awarded on academic excellence rather than on financial need. In all other cases, it is this need factor that Student Financial Services seeks to address. After determining which sources of aid a student may be eligible to receive, Student Financial Services pools funds from these sources to fill as much of the educational need as possible. These resources may be federal and/or state grants, Andrews grants, internal and external scholarships, work program earnings, loans, and other sources. Realizing that every student has different needs, Andrews seeks to design a workable financial-aid package to fit each student's situation.

GENERAL INFORMATION

A Financial Aid Packet, with all necessary application materials, is available at Student Financial Services and at Enrollment Services. Students unable to secure one in person may call 800-253-2874—the university's toll-free telephone number. The packet contains a *Free Application for Federal Student Aid form (FAFSA)*, the *Andrews Aid Application form*, and

an *Information Sheet* explaining financial aid. Students should read these detailed instructions before applying for aid. Applications for aid cannot be processed until the Federal Student Aid Programs—the agency that performs the needs analysis—sends their findings to the university. Thus it is important to have the *FAFSA* mailed to the Federal Student Aid Programs as early as possible in the year. The form should include the names of the college(s) to which the student is applying.

Financial-aid programs at Andrews University have been established by alumni, friends, government agencies, and the university to recognize academic excellence and to help those who could not otherwise finance their education. Awards and financial assistance vary according to a student's need and the availability of funds. Should university aid funds be depleted or over-committed, Andrews University reserves the right to reduce all previously granted awards, to discontinue making further awards, and/or to use any other method deemed appropriate to bring aid expenditures into agreement with the established budgeted aid figures. To be eligible for any financial aid, the student must be accepted in regular, provisional, or probationary status (PTC acceptance is not recognized for aid purposes), be enrolled in a program of study leading toward a degree or a certificate, and be registered for at least one-half of a full class load per quarter. Generally, a full class load is required for campus-based aid.

Class Loads and Financial Aid. Aid is awarded for an entire academic year (three quarters) and is based on full-time enrollment. The summer quarter is usually not part of the regular academic year. Students do not receive aid during non-enrollment periods. Most aid programs require students to be enrolled at least half-time. Students who enroll with a half-time class load may receive a maximum of 50% of the full-time award. Three-fourths time enrollment permits students to receive a maximum of 75% of the full-time award. Students who change their course load during a given quarter should note the Financial Aid Refund policy (p. 49). The student's continued eligibility for financial aid also is based on his/her academic progress as described under the Satisfactory Academic Progress policy below.

Credit Hours for Class Loads			
Program/Level	Full-load	3/4 Load	Half-load
Undergraduate	12+	9–11	6–8
Graduate school and seminary (except MDiv)	8+	6–7	4–5
Seminary (MDiv)	9+	8	6–7

Maximum Amount of Awards. Federal and state regulations require the university to make sure that the combined financial resources available to students from federal and non-federal sources do not exceed documented educational need. These sources include the Federal Perkins Loan Program, William D. Ford Federal Direct Loan Program (formerly the Federal Stafford Loan Program—and hereafter referred to as the Federal Direct Loan), Federal Pell Grant, Federal Supplementary Educational Opportunity Grant, waivers of tuition and fees, scholarship or grant from parent's employer, state grant and scholarship, any grant or scholarship from any source, and federal or state work-study earnings. Student Financial Services monitors all aid and adjusts awards to conform to federal, state, and institutional regulations.

Financial-aid Transcripts. Before any federal or state aid can be processed, Student Financial Services must receive a *Financial-aid Transcript* from every college the student has previously attended. The student is responsible to request this aid transcript at his/her earliest convenience.

Summer Enrollment. Students planning to attend summer school or participate in a summer tour must meet the financial-aid priority deadline. Very little financial aid is available for summer study unless it is the student's last quarter before graduation. Usually the only aid available for summer is a student loan.

Special Situations. Under certain situations, the United States Department of Education permits a school's financial-aid office to make adjustments to the parent's or student's analysis information to take into account changes in the family's financial situation. These special situations include loss of employment, loss of untaxed income, separation or divorce, death of a parent, and illness or excessive medical expenses. Students who have completed their financial-aid applications and later experience one of these special situations should ask Student Financial Services to initiate a review of their aid eligibility.

To request this financial-aid eligibility review, the independent student or the parent of a dependent student must complete a *Request for Financial-aid Review Form* describing the situation and providing specific details as to dates and amounts. Supporting documentation, such as a death certificate, employer discharge letter, or last paycheck stub, must accompany the *Request for Financial-aid Review Form*. When requesting a review, emphasis should be placed on information that was not available originally to the Student Financial Services Office. Only actual changes, not anticipated changes, may be grounds for a review.

After reviewing the information submitted, Student Financial Services may require additional documentation. When all necessary documentation has been received, a response may be expected within three weeks. Unfortunately, not all

circumstances that might be considered special by parents and students are permissible. Appeals to the initial determination must be received in writing within three weeks of the receipt of the initial determination. They will be reviewed by the vice-president for Enrollment Services and the director of Student Financial Services. All information regarding financial aid in general and special conditions in particular is treated confidentially.

Priority Dates for Financial-aid Applicants. Students desiring financial aid must apply each year and submit both of the following documents:

March 1—*Free Application for Federal Student Aid (FAFSA)* should be completed and mailed to Federal Student Aid Programs indicating Andrews University as the first college to whom the analysis report should be sent. The U.S. Department of Education takes several weeks to complete an analysis of the form. Therefore, students should comply with this March 1 deadline to assure that the analysis is received in the Andrews Student Financial Services Office by March 31.

March 31—*Andrews University Financial-aid Application* form must be completed and returned to Student Financial Services.

Applications received by Student Financial Services before March 31 are given priority in processing. Applications received after March 31 are considered only as funds are available.

Deadline for Full Andrews Grant. Returning students applying for the Andrews Grant must submit both items to Student Financial Services no later than July 1; otherwise the Andrews grant is reduced by 25%. New students must submit both items no later than the day before registration, otherwise the Andrews grant, if still available, is reduced by 25%.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Students must make Satisfactory Academic Progress (SAP) toward the completion of their associate, baccalaureate, or graduate degrees to qualify for receiving financial aid. All students who receive assistance from a financial-aid program requiring a determination of Satisfactory Academic Progress must adhere to the university's financial-aid policy. Financial-aid recipients' past academic work at Andrews University is reviewed regularly and must meet the standards established in the following Satisfactory Academic Progress policies.

SAP POLICY FOR UNDERGRADUATE STUDENTS WITH FINANCIAL AID

The Satisfactory Academic Progress policy requires undergraduate students to maintain the following minimum standards:

- Full-time students must register for a minimum of 12 credit hours and must complete a minimum of 7.
- Half-time students must register for a minimum of 6 credit hours and complete a minimum of 4.

Students must complete at least 60% of the number of credits with a passing grade regardless of their enrollment status (full-time or half-time). Student Financial Services verifies the student's compliance with this requirement at least once a year, at the beginning of the student's new enrollment period. The student may attempt up to 285 credits over a six-year time frame. Credit grades

include A, B, C, and D. Non-credit grades include withdrawal after drop-add date, audit, incomplete, failing, and non-credit.

Grade-Point Average Required. To make satisfactory academic progress, students must maintain an Andrews cumulative GPA at or above the minimum levels specified below according to the number of quarters completed at Andrews University.

<i>Qtrs. at AU</i>	<i>Minimum AU GPA</i>
1	1.30
2	1.45
3	1.60
4	1.75
5	1.90
6	2.00

Students who do not meet the SAP policy at the beginning of the school year are monitored on a quarterly basis. Changes in GPA due to completion of "incomplete" or "deferred" grades or changes made for any other reason are considered when aid eligibility is reviewed at the next regular monitoring time.

At the beginning of each school year, students are placed into one of the following categories on the basis of the previous year's academic performance.

Satisfactory Progress. Students meeting all criteria outlined in the Satisfactory Academic Progress policy and new students beginning their academic work at Andrews University with the minimum GPA required for regular acceptance qualify as making SAP.

Probation. Students failing to meet all the criteria set forth by the SAP policy are placed on probation for one quarter. During the probationary quarter, students are eligible to receive financial aid as awarded. Performance during the probationary quarter determines whether aid is given in subsequent quarters. If students raise their cumulative GPA to the required minimum (see table above) and accumulate the minimum number of successfully completed credit hours required (60% of all hours attempted), they are returned to SAP status. If students fail to reach the minimum required standards, they are no longer eligible for financial aid and their aid is terminated.

Students placed on probation are encouraged to contact their academic dean for assistance.

Termination of Aid. Financial-aid benefits are terminated after the probationary quarter should students fail to reestablish a satisfactory cumulative GPA and/or accumulate the minimum credits required to be reinstated. To receive financial aid again, the student must register for classes (at his/her own expense), successfully complete the requisite number of credit hours, and attain the minimum GPA required to meet the SAP criteria.

Repeat Credits. Repeat credits are counted only once as part of the total credits attempted.

Student's Right of Appeal. Students who fail to maintain *Satisfactory Academic Progress* and are placed on probation or terminated from receiving future financial aid may appeal such an action. All appeals must be made in writing and submitted to the academic dean of the student's respective school/college.

First-year College Applicants. Admission to the undergraduate colleges/schools and eligibility for financial aid are based on the number of the student's "solid" units and the cumulative GPA in secondary school. Solids include English, foreign language, mathematics, computer science, science (biology, chemistry, physiology, anatomy, physics), social studies (history, political science, geography), behavioral science (sociology, psychology, organizational behavior, anthropology), and religion (up to two units).

Students accepted to the undergraduate programs of the university (whether on regular, provisional, or probationary status) may be eligible for financial aid for the first quarter in attendance. Financial aid thereafter is based on the university SAP policy.

Financial aid of all types (federal, state, Andrews, or other) is awarded on the basis of the guidelines listed above except for Denominational Grants, Colporteur and Summer Camp Bonuses, Andrews University Family Discount, and personal donations.

Transfer students who have earned 11 or fewer college credits are granted financial aid based on their "solid" secondary GPA and the number of solids rather than on the college GPA.

For more complete information concerning admission policies, see the Undergraduate Admission or Graduate Admission sections of this bulletin.

Drop-out Students Who Return. Students who dropped out from Andrews, remained out of school for nine quarters or more, and who do not meet the requirements of the regular Satisfactory Academic Progress (SAP) policy may be eligible for financial aid. However, the student does not receive an automatic quarter of grace.

- The student must be accepted into a degree program in one of the university's colleges/schools.
- The dean (or his/her representative) of the college/school in which the student is accepted confers with the student and prepares a progressive outline of GPA and course completion requirements. These requirements must insure that the student will meet the SAP policy within a specified period of time. The student is eligible for financial aid as long as he/she continues to meet the requirements of the quarter-by-quarter progressive outline.
- A copy of the progressive outline is forwarded to Student Financial Services before the beginning of the student's enrollment period.
- Mitigating circumstances beyond the student's control may be grounds for a revision of the progressive outline. However, written documentation supporting the stated circumstances must be provided to the dean of the college/school in which the student is enrolled.

SAP FINANCIAL AID POLICY FOR GRADUATE STUDENTS

Graduate students also must meet the Andrews University's 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 cumulative GPA required for the degree program in which they are enrolled. This SAP summary indicates the minimum GPA required to meet the university's SAP policy for each type of degree program. Students in some degree programs must not receive more than a limited number of grades below a B-. Students

who exceed this limit do not qualify as making satisfactory academic progress. The limit on the number of courses with grades below B- is based on the degree program in which students are enrolled.

<i>Degree</i>	<i>School</i>	<i>GPA</i>	<i>Max</i>
			<i>Below B-</i>
PhD, EdD	Educ	3.30	3
PhD, ThD	Sem	3.00	3
DMin	Sem	3.00	no policy
EdS	Ed	3.20	3
Master's	All	3.00	4
Pro. Master's	Sem	2.50	no policy

Compliance with these requirements is monitored by Student Financial Services at the beginning of the students enrollment period.

Probation. Students who fail to meet the required cumulative GPA are placed on probationary status during the following quarter. During the probationary quarter, the student is eligible to receive financial aid as awarded. The student is allowed only one probationary quarter per degree program, except under extenuating circumstances. Academic performance during the probationary quarter determines subsequent aid. If the student raises his/her cumulative GPA to the minimum required, the student is returned to satisfactory progress status and thus is eligible to continue receiving aid as awarded. Students who fail to attain the minimum required GPA after the probationary quarter 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-quarter probation extension, while doctoral and specialist-level students may be allowed a maximum of a two-quarter 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. Subsequent financial aid is dependent on reaching the required GPA level by the end of the additional probationary quarter(s). All appeals must be made in writing and submitted to the academic dean or appointed representative of the student's respective school. Documentation to support the stated extenuating circumstances is required. The appropriate authorizing office sends written notification to Student Financial Services of the appeal decision.

Graduate Student Financial Aid

QUALIFYING CRITERIA

For financial-aid eligibility, graduate students must meet criteria 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 enroll-

ment as defined in the *Class Loads and Financial Aid* section, p. 42.

Special criteria apply to students who have completed all course work and are preparing theses, projects, or dissertations.

College of Arts and Sciences, 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 in specific circumstances: 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), or (3) is enrolled in FDNT594 (Practicum). 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. Students who have completed all course work in an approved doctoral program must register for 8 dissertation credits under GSEM796 DMin Dissertation or GSEM995 PhD-ThD Dissertation (a minimum of 2 credits each quarter). 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. 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.

FEDERAL- AND STATE-BASED AID
College of Arts and Sciences, School of Business, School of Education. Aid available to graduate students in these schools is from the Federal Direct Loan (formerly Federal Stafford), and Andrews University through the graduate dean or department heads of the student's graduate-level school. Only Michigan residents may apply for a Michigan Tuition Grant. Michigan residents are independent students who have resided in Michigan since June or before of the year preceding the enrollment year or dependent students whose parents have resided in Michigan for the same period of time.

Students who are not residents of Michigan should request a Financial Aid Packet only if they wish to obtain a Federal Direct Loan. Michigan residents should request a Financial Aid Packet if they wish to apply for either a Michigan Tuition Grant or a Federal Direct Loan. They can do so by calling 800-253-2874—the university's toll-free telephone number. When applying for a loan, students should read carefully and follow all instructions found in the packet. Student Financial Services forms need not be completed 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) must be taken into account when determining eligibility for a student loan and a Michigan Tuition Grant.

Theological Seminary. Seminary students are eligible to receive aid from the Federal Direct

Loan (formerly Federal Stafford) and from Andrews University through the seminary dean's office. To apply for the Federal Direct Loan, students should request the Financial Aid Packet by calling 800-253-2874—the university's toll-free telephone number. The instructions on the information sheet enclosed in the packet should be followed carefully.

GRADUATE GRANTS, SCHOLARSHIPS, ASSISTANTSHIPS, AND LOAN PROGRAMS

Grant, scholarship, and assistantship funds are available through the university's academic deans and/or department heads. Grants and scholarships are gift aid while an assistantship is employment. Any application form, 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, except 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.

Financial Assistance for Denominational Workers Attending the Seminary. For all currently employed workers sent to the seminary by Seventh-day Adventist conferences or institutions within the North American Division for at least three consecutive quarters, the travel expense for the worker or the worker and spouse to and from the seminary is borne by the *General Conference Seminary Student Subsidy Fund*. When such a worker, or worker and spouse, comes to the seminary for two consecutive quarters, the travel expense of the worker, but not the expense of the worker's spouse, is borne by the *General Conference Seminary Student Subsidy Fund*. Attendance for one quarter or less does not qualify. For further information, see the *General Conference Working Policy*.

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 Work Program. Work opportunities for graduate students are available through the university's Student Labor Office; assistantships are available as arranged by the dean or department head of the school where the student is enrolled. For more information regarding employment through the Student Labor Office see the "Student Work Program" in the undergraduate section below.

Travel Equalization Fund. Graduate students coming to the University from points in the United States or Canada more than 500 miles distant from Berrien Springs, Michigan, and remaining for three or more quarters are allowed one-half of the current North American Division mileage rate

for mileage one way less 500 miles in the case of single students, and both ways less 1,000 miles for student and spouse, if the students take at least 10 credits or the equivalent for credit each quarter in residence. Distances are calculated on the basis of Rand-McNally or AAA mileage charts. Payment for the trip to Berrien Springs is made after the student registers. Payment for the return trip is made at the end of the study program. This allowance is made regardless of the means of transportation used. Application for allowances should be made to Student Financial Services.

Graduate students from overseas may qualify if (1) they have spent one year in one of the Seventh-day Adventist undergraduate schools in North America, (2) they have received a baccalaureate degree from such a school, and enter Andrews within one quarter after receiving the degree, and (3) they are not sponsored by an overseas division. The point of origin is the school granting the degree.

Denominational workers otherwise reimbursed for travel should not apply for reimbursement from the travel equalization fund.

UNDERGRADUATE AND GRADUATE ASSISTANCE

Andrews University Loan Program. Andrews administers loan funds endowed or bequeathed for this purpose to the university by friends and alumni. The Andrews Loan is a 7% interest loan granted to sophomores, juniors, seniors, and graduate students who have exceptional need after they have applied for the Federal Perkins, Federal Direct, and Parent (PLUS), or Unsubsidized Federal Direct loans. Loan repayment begins 180 days after the student ceases to be enrolled at Andrews University.

The maximum loan fund available is \$1,500 per year, not to exceed \$3,000 in total. The loan is repayable in full within three years with a minimum payment of \$35 per month. Transcripts and diplomas will not be released until such borrowers pay in full. However, a transcript may be issued for employment purposes before the loan is fully amortized. A \$25 fee, which is deducted from the loan proceeds, is charged when the loan is approved. Application forms may be obtained from Student Financial Services.

Bureau of Indian Affairs. Grants are offered to students who are enrolled members of a federally recognized American Indian tribe and demonstrate financial need. Contact the Bureau of Indian Affairs, Federal Square Office Plaza, P. O. Box 884, Sault Ste. Marie, MI 49783.

DeHaan Work Excellence Award. Funded and designed by Frank and Dolly DeHaan to promote excellence in student workers at Andrews University, the DeHaan Work Excellence award provides funds toward certain university-connected expenses. Nominations for these awards are initiated each winter by work supervisors. Meritorious work during past quarters is rewarded by monies credited during the three quarters of the following school year attended. Amounts range from \$50 to \$2,000.

Discount on CIEP Classes for Spouse of Full-time AU Students. Spouses of current 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 addi-

tional faculty are not necessitated by it.

Health-Care Scholarships. The Hinsdale Hospital makes available conditional grants and educational loans to students who commit themselves to relevant employment upon completion of their academic program. Students seeking careers in those areas of employment normally associated with the health-care field, including ancillary activities, are considered. Specifics are available through the personnel department, Hinsdale Hospital, 120 North Oak Street, Hinsdale, Illinois 60521 (313-887-2400).

Named Scholarships. Endowment funds provide scholarships for students of all schools who have a good citizenship record and an Andrews cumulative GPA of at least 3.00. The scholarships are awarded after two quarters of attendance at Andrews University for use the following year. Amounts vary depending on funds available. The student should apply early to the dean of his/her school since funds may not be sufficient to meet the needs of all applicants.

Retired Persons Tuition Reduction. A retired person who has reached age 62 may receive for undergraduate or graduate courses a 75% tuition grant for courses taken, if such grant is made for no more than one course each term, for no more than 5 credit hours each term, and for no more than 15 credit hours for any one person. Admission to limited-enrollment courses is contingent upon space available in the class—preference being given to students paying regular tuition rates. Students pay for the special supplies required by some classes. This grant applies to credit, audit, or non-credit status. Individuals registering for credit or audit apply for admission to the class in the regular way, whereas those registering for non-credit may follow abbreviated procedures. Applications for the 75% tuition grant are to be made to the dean of the school involved. The dean then authorizes the appropriate grant, thereby eliminating adjustments by Enrollment Services, ITS, and/or Student Financial Services in the handling of special charges for retired persons.

State/Federal Vocational Rehabilitation Programs. Students who have permanent disabilities which may limit their employment should contact the state office Vocational Rehabilitation Program for possible assistance.

Summer Ministries Scholarship Program. Andrews University participates in the Literature Evangelist Scholarship program under the policies of the North American Division of the General Conference of Seventh-day Adventists. Information concerning this program may be obtained from the local conference publishing department or Student Financial Services. Students having a colporteur scholarship must make the regular financial arrangements required of all students at registration time. Scholarships on funds earned outside the United States are based on the North American Division policy. Other programs included in the Summer Ministries Programs are summer camp and church outreach programs. Scholarships must be closed by October 31 to earn the school bonus. The entire net earning must be placed on the student's account at Andrews University before the scholarship is given.

Veterans' Benefits. University services for

veterans are coordinated through the Veterans Clerk. Information concerning veterans' benefits may be obtained by calling 616-471-3286 or visiting the 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 cumulative GPA falls below 2.00, the Veterans Clerk informs the individual immediately that he/she will forfeit all veterans' benefits if the cumulative GPA fails to rise above 2.00 at the end of the following quarter. If the GPA stays below 2.00 for the second quarter, the US Department of Veterans Affairs (USDVA) is notified and all veterans' benefits are terminated by the USDVA. Only after the veteran has maintained his/her cumulative GPA at a level of 2.00 or above for one entire quarter does he/she become recertified 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.

Undergraduate Financial Aid

Students should read the *General Information* and Satisfactory Academic Progress sections, pp. 42, 43.

STUDENT WORK PROGRAM

The university (an equal opportunity employer) offers a work program for students desiring part-time employment.

To be employed on campus, an undergraduate student must be currently enrolled for at least 12 credit hours. A student enrolled for a full load of classwork may generally work 10 to 20 hours per week. It is the student's responsibility to arrange his/her classes to permit a work program. To maximize job opportunities the student should keep mornings or afternoons free of classes.

All students are expected to be prompt and regular in meeting work appointments. Some students may be required to work during vacations and/or holidays to hold a job. Except under emergency situations, the employing department does not require students to work during hours other than those regularly scheduled.

Students using their work as part of their financial-aid package, or for whom work is required to balance their educational budget, must agree to have 60% or more of their earnings applied to their accounts (the exact amount to be determined by the financial-aid package).

Andrews University follows a biweekly payroll schedule. Student employees are responsible for having their time cards submitted to their department supervisors each Monday morning. In the event that time cards are not turned in, the university does not issue payroll advances.

Before a work assignment is made at the university, the student must have a United States Social Security number or proof that one has been requested through a Social Security Administration office. When applying for a Social Security number, the applicant must present his/her birth certificate (or other acceptable evidence of birth date) and valid identification.

All students (U.S. citizens and non-citizens) must have a validation interview with a student labor officer in the Administration Building. At that time the officer and student make an affidavit on an I-9 legal declaration form. For more information see "Student Employment" under Student Life in this bulletin or contact the Student Labor Office.

TUITION DISCOUNT PLANS

Family Discount. A discount of 5% on tuition only is allowed when two members of the same family (unmarried, dependent children, and/or parents) are enrolled full time. Application for the discount must be made at the time of registration. Discounts only apply to undergraduate students (12 credits or more) when both are enrolled full time. 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 simultaneously enroll full time.

Thirty-three Percent Tuition Reduction—Affiliated Hospital Nurse. 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 quarter. 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.

Thirty-three Percent Tuition Reduction—Local Business Employee. Employees of companies located in Berrien County and the South Bend/Mishawaka area may receive a 33% reduction of tuition for undergraduate courses taken in 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 quarter. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

Thirty-three Percent Tuition Reduction—Prior Baccalaureate Degree. Students who have earned a baccalaureate degree from an accredited college or 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 quarter 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 univer-

sity before the 33% tuition reduction can be applied. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

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, it does not apply to the Physical Therapy programs. (3) 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 per quarter. (4) In the School of Business, it does not apply to independent study/readings/research or internship credits. It also does not apply to any course not offered as a regularly scheduled class in a given quarter. (5) It applies to tuition only, thus excluding housing, food, and similar charges. (6) 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 English Language Institute, modern languages taught as prerequisites for advanced degrees, courses in the fifth year of Architecture, and courses taken off campus. (7) 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.

Tuition Discount to Workers from Overseas Divisions. "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).

ANDREWS UNIVERSITY GRANTS

Andrews University Grant. The Andrews grant is awarded to students who are U.S. citizens or eligible non-citizens (see under "Federal and State Aid" in this bulletin for definition of "eligible non-citizen") based on need 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, though not encouraged nor required, are assumed in calculating the amount of the Andrews grant. The maximum need-based Andrews grant is \$3,600 per year. The grant is only awarded until funds are depleted. A student may elect to receive the grant over three or four quarters. Since 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.

The Andrews grant is reduced by 25% for returning students whose *Institutional Student Information Record (ISIR)*, received by Andrews electronically from the federal government with the results from the *FAFSA* and AU aid application is not on file by July 1 and for new students

who apply on or after the first day of registration. 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. The yearly amount earned must be equal to the grant or \$900 (whichever is less).

Andrews University Matching Grant. The university sponsors the Andrews Matching Grant to encourage conferences, churches, and other organizations to provide financial assistance to students who are members of their respective constituencies. Andrews University will match, while funds last, the highest grant given by any one organization up to \$500 per school year per student. The student's combined total of his/her Andrews need-based grant plus the Matching Grant cannot exceed \$3,600. Organizations wishing to participate in the Matching Grant program should send their check to Student Financial Services and state the purpose and name of the recipient(s).

Assistance for Undergraduate Canadian Students (Campus-based only). Canadian students are eligible for a reduction in tuition charges, called the Canadian Grant. This is how the grant works:

- The exchange rate between the U.S. and Canadian dollar on the first day of the Fall term 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 quarter, as the Canadian Grant.
- All charges and payments are applied to the student's account in U.S. dollars.

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.

ANDREWS UNIVERSITY MERIT SCHOLARSHIPS

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-third of the scholarship is credited each quarter 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. 42). Students who reduce their course load after the drop/add date fall under the Financial Aid Refund policy printed below. All recipients must meet the university's Satisfactory Academic Progress policy (see above) 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 aid, 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 aid, the total cost may include tuition, books, fees, room, and board. When the Andrews Aid is need-based aid, 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 below.

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.

98th percentile or above 25% of tuition
94th – 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 Andrews cumulative GPA.

Alumni Scholarship. Alumni scholarships are awarded to currently enrolled students selected from applicants who meet the following criteria: Parent or grandparent is an alumnus, above-average GPA, willingness to give back to the institution, willingness to serve as ex-officio member of the Alumni Board, and willingness to uphold the principles of Andrews University and the Seventh-day Adventist Church.

Honors Audit Program. Honor students may audit a class each quarter 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 36 credits at Andrews University. The student must have a good scholastic record and not be a US citizen, a Canadian citizen, or 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 Gymnastics, 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, participation 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 pertinent to 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	50% of tuition
Commended Scholar	25% of tuition

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

- 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 quarter, plus book charges of up to \$1,050 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, students in boarding 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 will be paid directly to the student, nor may any funds be transferred to any other student's account.
- The length of all President's Scholarships will be twelve (12) quarters within a four-year period. Students may choose to enroll during summer quarters, but regardless of the amount of credits taken, those quarters will count as one of the twelve eligible quarters.
- Students who withdraw from school for one quarter due to illness or death in the family may petition for one additional quarter 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 assigned 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 stipulations plus the following additional stipulations:
 - 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 to

undergraduate students who have served as a Student Missionary or Taskforce Volunteer and enroll full time at Andrews University the year following their service year. The \$1,000 scholarship is a one-year award divided over three quarters. 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 criteria apply:

- The student has never earned credit at Andrews and must meet the admission requirements for transfer students stipulated 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.

CENTER FOR INTENSIVE ENGLISH PROGRAMS: FINANCIAL AID Beginning Level (ENGL102)

Students scoring 350-440 on the Test of English as a Foreign Language (TOEFL) are admitted to the CIEP program. They are not accepted into any university course of study, may not enter any classes other than CIEP classes, and therefore are not eligible for federal or state financial aid.

Intermediate Level I (ENGL103)

Students scoring between 450-475 on TOEFL are admitted to the CIEP program and also may be accepted into a university program of study. When the student is accepted to a regular program and determined eligible for federal and/or state financial aid by other determining criteria (such as need, citizenship, or residency), the student may receive federal and/or state aid. The enrollment status of students who take only CIEP classes at this level is determined according to the following:

<u># of Classes</u>	<u>Class Load</u>
5	Full-time
4	Three-quarters time
3	Halftime
2-1	Less than halftime

For federal and state financial-aid purposes, the enrollment status of a student who combines regular and CIEP classes is determined by adding regular class credits to the number of "converted" CIEP class credit.

<u># of Classes</u>	<u>Equiv. Qtr. Credits</u>
5	12
4	10
3	7
2	5
1	2

Intermediate Level II (ENGL104)

Students with *TOEFL* scores of 476-500 may be accepted into a university program of study while they also take CIEP classes. Students may receive federal, state, and Andrews-aid funds if they qualify according to corresponding guidelines.

Andrews University does not award an undergraduate Andrews grant to students who are enrolled only in CIEP classes, regardless of their enrollment status. To be eligible to apply for an Andrews grant, or for state or federal aid, the CIEP student must be enrolled for at least the equivalent of 12 undergraduate credits (see second table above) when combining CIEP classes and regular classes. (See also the equivalent credits list in second table above.)

When a student takes only CIEP classes at this level, the student's enrollment status for federal and state financial-aid purposes is determined according to the first table above.

When a student combines regular and CIEP classes, the student's enrollment status for federal and state financial-aid purposes is determined by adding regular class credits to the converted CIEP class credits (see the second table above).

Advanced Level I & II (ENGL105,106)

The status and eligibility for financial aid of students enrolled in Advanced Level I (with *TOEFL* scores of 501-525) and Advanced Level II (with *TOEFL* scores of 526-550) is determined according to the same guidelines applicable to students enrolled in Intermediate II Level classes.

Satisfactory Academic Progress. CIEP students must meet the university's Satisfactory Academic Progress (SAP) policy as presented in this bulletin. The Director of the Center for Intensive English Programs will inform the Student Financial Services Office at the end of each quarter which students have met the SAP policy. Failure to meet the SAP policy results in termination of aid as explained in this bulletin.

FINANCIAL AID AT NEWBOLD AND ADVENTIST COLLEGES ABROAD SCHOOLS

Eligibility Criteria. Students planning to attend an institution affiliated with Adventist Colleges Abroad (ACA) or Newbold College may be eligible to obtain federal and state financial aid when they comply with the following criteria:

- The student must meet Andrews University's Satisfactory Academic Progress policy.
- Aid-eligible students may receive federal and/or state financial aid only as long as it takes to complete 25 % or less of their total degree program (usually the equivalent of three academic quarters).
- Students are not eligible for federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant).
- Andrews University scholarships and grants are not transferable to ACA colleges or to Newbold College.

Application Procedures. Students should follow the procedure outlined below to apply for financial aid for enrollment at an ACA college or at Newbold College.

- Complete the *Free Application for Federal Student Aid (FAFSA)* form indicating Andrews University as the first college of choice to attend.

2. Complete the *Andrews University Financial Aid Application* form indicating their intention to enroll at an ACA college or Newbold College and mail the form together with the students' and their parents' federal tax returns to the Student Financial Services Office at Andrews University.

All students planning to attend an ACA college or Newbold College should meet the university's March 31 financial-aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account in a timely manner. Students are advised to complete the entire financial-aid process before leaving the U.S.

ACA Affiliated Colleges. A student planning to enroll at an ACA college should submit an ACA application form to Andrews University Enrollment Services.

Only when a student is accepted and all the necessary financial-aid documents are received can Student Financial Services process an aid application. The student is informed of his/her eligibility for aid via an award letter.

Upon completing the verification process, Student Financial Services credits the student's aid award(s) directly to his/her account at Andrews University. A student applying for the Federal Direct Loan must sign the loan note prior to departing for the ACA school. When a loan is approved, funds are credited directly to the student's account at Andrews University.

Newbold College. Andrews University has established guidelines for aid-eligible students planning to attend Newbold College, Bracknell, England. The United States and the Michigan Departments of Education require that students receiving federal and/or state aid be duly enrolled at a stateside school and pursuing a program of study at said school for which study abroad would be an enriching experience. Student Financial Services must substantiate the value or merit of such study abroad in relation to each student's degree program.

To be eligible for financial aid, the student must comply with the following:

1. The student registers at the Andrews University Berrien Springs campus for at least three quarters before attending Newbold College.
2. The student applies directly to Newbold College for acceptance.
3. When accepted, the student takes the acceptance letter to the dean of the Andrews University school in which the he/she is currently enrolled and, with the help of the dean, outlines a proposed program of study while overseas.
4. Upon the approval of this program of study, the dean writes Student Financial Services a letter confirming that the student's proposed program of study at Newbold College is relevant to his/her degree program.
5. Only when this letter from the dean as well as all the other necessary financial-aid documents are received can Student Financial Services process the aid application. The student is informed of his/her eligibility for aid via an award letter.
6. Student Financial Services notifies the Academic Records Office of the student's intent to register at Newbold College.
7. The Academic Records Office in turn notifies Student Financial Services when the student is indeed duly enrolled at Newbold College.
8. Upon completion of the verification process,

Student Financial Services credits the student's aid award(s) directly to his/her account at Andrews University. A student applying for the Federal Direct Loan must sign the loan note before departure for Newbold College. When a loan is approved, proceeds are credited directly to the student's account at Andrews University. A check equal to the student's credit balance at Andrews University is sent to Newbold College for deposit to the student's account.

STUDENT MISSIONARY AND TASKFORCE WORKER ACADEMIC CREDIT/LOAN DEFERRAL PROGRAM

To facilitate participation in the Student Missionary and Taskforce volunteer service programs, particularly among students who have borrowed funds under the William D. Ford Federal Direct Loan, Andrews University adopts a special academic credit/loan deferral program for U.S.-citizen and permanent-resident undergraduate students engaged in such service. Participation in this program allows student borrowers to remain in loan deferment status (repayment of student loans is postponed) while simultaneously earning academic credit toward a degree. Canadian students cannot defer their student loans since the Canadian government requires full-time attendance for student-loan deferment. The following guidelines apply:

Guidelines

1. Student Missionary or Taskforce workers who plan to defer their qualifying student loans must register (before leaving for service) for 6 credits in the autumn quarter and 6 credits in the spring quarter. Students are only charged a quarterly recording fee for each course taken.
2. Financial aid is not available for students enrolled in the program.
3. In consultation with the appropriate academic dean, students must develop an individualized list of courses for which they register and which will apply toward general education requirements, majors, minors, emphases, or electives as approved by the dean.
4. It is recommended that during autumn quarter students register for RELT230 and RELB496.
5. For each course registered, students work with a teacher before departure to identify the course requirements and remain in regular contact with the teacher during the time spent off-campus.
6. Students receive a deferred grade (DG) for each course. Upon return from service, students must contact the advisory teacher and complete all requirements within a quarter after the date of return from service.
7. Students must complete registration for both quarters *before leaving the Andrews University campus* for Student Missionary or Taskforce service. A procedure sheet for this purpose may be secured from the Campus Ministries Office.
8. Students may choose from a suggested list of courses. The list is available in the dean's office.

Loan Deferment Regulations. According to U.S. Department of Education regulations governing the Federal Direct Loan Program, students who cease to be enrolled on at least a half-time basis are required to make their first student loan payment six months from the last date of enrollment. For students who re-enroll within those six months on at least a half-time status, the six-month grace period would not be exhausted and therefore the grace period would be reinstated

in its entirety. Students who have exhausted their grace period must pay on their loans during periods of non-enrollment. The Student Missionary/Taskforce Academic Credit Program is designed so students who register for the 6 credits as suggested for autumn and spring quarters do not forfeit their six-month grace period, nor do they begin repayment of their student loan during their service assignment.

Students Ineligible for Program Benefits.

Students would not benefit from the program because they need to be enrolled full time to qualify for further deferment rather than half-time as this plan provides. They are in the following categories: currently required to make loan payments, in other than full-time enrollment deferment, have exhausted their grace period, have a Canadian Student Loan.

FEDERAL, STATE, AND CAMPUS FINANCIAL AID

The information on federal and state-based aid is in accordance with regulations and funding information available at the time this bulletin goes to press. Actual awards are contingent on federal and state regulations and funding at the time aid is disbursed.

Disbursements are made to the account quarterly, via the Banner software. Any adjustments required in the verification process can result in a re-disbursement and adjustment of aid.

GENERAL LOAN INFORMATION

Only U.S. citizens or eligible non-citizens may apply for federal and state aid. Only students who meet the Michigan residency requirements may apply for Michigan aid.

Non-citizen Eligibility. An eligible non-citizen is a student whose status matches one of the following descriptions:

1. U.S. national (includes natives of American Samoa or Swain's Island)
2. U.S. permanent resident who has a I-151, I-551, or I-551C (Alien Registration Receipt Card)
3. One who has an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations:
 - a. "Refugee"
 - b. "Asylum Granted"
 - c. "Indefinite Parole" and/or "Humanitarian Parole"
 - d. "Cuban-Haitian Entrant, Status Pending"
 - e. "Conditional Entrant" (valid only if issued before April 1, 1980)
 - f. Other eligible non-citizen with a Temporary Resident Card (I-688)
4. One with a Family Unity Status category with I-797s (Voluntary Department and Immigrant Petition)
5. One with a suspension of deportation case pending before Congress
6. Permanent resident of the Trust Territory of the Pacific (Palau)
7. Citizen of the Federated States of Micronesia and the Marshall Islands (eligible for Federal Pell, FSEOG, and FWS only)

Students who have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464A), as well as students who are in the United States on an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, cannot receive federal and state aid. Also, persons with G series

visas (pertaining to international organizations) are not eligible for federal and state aid.

Michigan Residents are defined as dependent students whose parents have resided in Michigan since June of the year preceding the enrollment year or independent students who have resided in Michigan for the same time period.

WORK STUDY PROGRAMS

Students employed under the Federal Work Study (FWS) and Michigan Work Study (MWS) programs receive their entire paycheck. However, since work earnings are a component of the award package, a student is expected to deposit at least 75% of his/her paycheck to the school account each pay period. Should a student not comply with this expectation, he/she may be transferred to the Andrews work study program and have 75% of his/her earnings automatically withheld to the account. In the FWS and MWS programs, the student's earnings are paid both by Andrews University and the federal or state of Michigan governments. Students must do everything necessary to reach the work earnings that is estimated in their award, or otherwise be prepared to pay the difference from personal or parental resources.

Federal Work Study (FWS). To be eligible for assistance under the Federal Work Study program, one must demonstrate financial need and have a minimum cumulative GPA of 2.00. This program parallels the student labor program of the university and application for such assistance may be made to Student Financial Services, with work being assigned through the Student Labor Office. Students working under the Federal Work Study Program must be US citizens or eligible non-citizens.

Michigan Work Study (MWS). Students working under the Michigan State Work Study Program must meet the FWS criteria and also be Michigan residents.

FEDERAL AND STATE GRANTS, LOANS, AND SCHOLARSHIPS

Information on the following sources of financial aid may be obtained from Student Financial Services.

Grants

- Adult Part-Time Grant
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Michigan Tuition Grant

Loans

- Federal Carl K. Perkins Loan
- Federal Parent Loan for Undergraduate Students (PLUS)
- 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

FINANCIAL-AID REFUNDING POLICY

Students who receive financial aid from state or federal funds must recognize that any change in the number of credits taken during each quarter

may affect the amount of financial aid. Decreasing the number of credits decreases the amount of aid and the decreased amount must be returned to the aid fund. The regulations controlling such refunds to the aid fund are mandated by the U.S. Department of Education and must be used for all Title IV recipients nationwide.

Each week a computer-generated drop/add listing of all students who have changed their course load is sent to Student Financial Services and the necessary refunds paid back to the state or federal agency; the student's account is charged accordingly.

CLASSIFICATION OF FINANCIAL-AID RECIPIENTS

Aid recipients whose status changes are classified into one of the following categories:

- A—Total withdrawal from school
- B—Change from full-time status to a less than full-time status (other than total withdrawal)
- C—Change from a half-time or less status to three-fourths or full-time status
- D—Change from an overload to full time, or from overload "X" to overload "Y" or from full-time to overload status

The Financial Records Office informs Student Financial Services of the dollar amount of the adjustment of institutional charges, if any, resulting from the student's change in course load. When no adjustment is necessary, aid is not refunded. Refund in this case means that aid funds are returned (credited) to the lender and charged to the account of the student who received the loan.

ADJUSTMENTS IN FINANCIAL AID AMOUNTS

Federal Title IV Aid Programs. Federal Pell, SEOG, and other loans for students in category A (see above) also are adjusted. If the student is attending Andrews for the first time and withdraws from classes within the 60% point of the enrollment period, Refund Formula I is followed. For all other students, Refund Formula II is used (see Student Financial Services for details).

Title IV funds are returned in this order:

- William D. Ford Federal Direct
- Federal Perkins
- Federal Pell
- Federal SEOG
- Other Title IV student assistance

State Grants and/or Scholarships. Adjustments are made for each type of aid for students in categories A or B (see above).

Michigan: Use the two-step formula below.

1	Amount of aid for enrollment period	÷	Tuition and fees for same period	=	Percentage
2	Percentage	x	Tuition and fee adjustment	=	Amount returned to aid fund

Pennsylvania, Vermont, Rhode Island, and other states: Determine eligibility for grant following each state's applicable guidelines.

External Grants and/or Scholarships. Aid is returned to donor organizations according to each organization's own guidelines.

Non-Title IV funds are returned in this order:
 State Grant/Scholarship
 External Scholarships/Grants

- Educational Subsidy/Discounts
- University Scholarships (non-need)
- University Need-based funds
- University Loan funds

Educational Subsidy and/or Family Discount and/or Tuition Reduction. Family Discount policy requires all recipients to be currently enrolled full time. Therefore, when one of the family members drops below full time, the other's aid is adjusted accordingly.

Amount of tuition adjustment	x	Percentage of Education Subsidy Family Discount	=	Amount returned to aid fund
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Adjustments to Andrews University Grants and/or Scholarships. To figure the amount of adjustment, use the two-step formula below.

1	Amount of aid for enrollment period	÷	Tuition and fees for same period	=	Percentage
2	Percentage	x	Tuition and fee adjustment	=	Amount returned to aid fund

Adjustments to Accounts of Students in Category C (see above). Due to increased charges for additional credits, Student Financial Services determines if students become eligible to receive financial aid or qualify to receive increased amounts of financial aid.

Adjustments to Accounts of Students in Category D (see above). Adjustments apply only to Educational Subsidy and/or Family Discount. Use the formula noted above.

Any monies returned to aid funds are charged to the student's account and credited to the respective aid account. In the case of the Federal Stafford Loan and the Parent Loan for Undergraduate Students (PLUS), a check is sent to the lender to be credited toward the student's outstanding loan. Whenever an adjustment must be made, the student receives a letter indicating the amount and the reason for the adjustment.

Appeal Procedure. Students who feel that their needs have not been adequately met may pursue the following appeal procedure:

1. Students present all pertinent facts for reevaluation to the Director of Student Financial Services.
2. If students feel proper consideration still has not been given, they may appeal to the administrators in the following order:
 - a. To the academic dean of the school/college in which the student is enrolled.
 - b. To the Vice President for Strategic Initiatives and Enrollment.
 - c. To the Vice President for Financial Affairs.

All appeal decisions, of course, must conform to state and federal government regulations.

ACADEMIC TRANSCRIPT REQUEST POLICY FOR STUDENT LOAN BORROWERS IN DEFAULT

University policy prevents the Academic Records Office from releasing academic transcripts for borrowers who are in default on their Federal Stafford (Subsidized/Unsubsidized), GSL, or Federal Supplemental Loan for Students (SLS). Every request is handled on an individual basis until the loan default has been cleared. However,

if the borrower complies with the appropriate guidelines below, the academic transcript requested directly from the Academic Records Office may be issued for the following two limited purposes:

For Educational Purposes

1. The borrower must have made the necessary payments to the lending institution to bring the loan payments current
2. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts
3. The transcript will be sent directly to the academic institution
4. The provisions and conditions in #1 and #2 above must be attested to 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 must be sent to Student Financial Services together with a cover letter from the student requesting an academic transcript. The confirmation letter is valid for the purposes of this policy for six months from its date.

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 his/her guaranty agency in writing to acknowledge his/her 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 together with a cover letter from the student requesting an academic transcript
5. Future requests for academic transcripts may be denied should a borrower not follow through on his/her commitment as stated in the letter to the guaranty agency.

Federal Perkins Loan Program. Students who are no longer enrolled and have defaulted on their Federal Perkins Loan obtained at Andrews University and who wish to 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 616-471-3333.

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 worthy 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 as follows:

The President
Andrews University
Berrien Springs, Michigan 49104-0670.