

Financial Information

TUITION, FEES, AND OTHER FINANCIAL INFORMATION

(See Financial Information index on p. 57)

Tuition Rates	Payment Plans																																											
<p style="text-align: center;"><u>UNDERGRADUATE PROGRAMS</u></p> <p>Charges per semester hour credit \$420</p> <p style="text-align: center;"><u>GRADUATE PROGRAMS</u></p> <p>Charges per semester-hour credit</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Master's degree tuition</td><td style="text-align: right;">490</td></tr> <tr><td>Educational specialist tuition</td><td style="text-align: right;">570</td></tr> <tr><td>Doctoral degree tuition</td><td style="text-align: right;">570</td></tr> <tr><td>MDiv semester fee</td><td style="text-align: right;">1,375</td></tr> </table> <p>Continuation fees per semester</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Master's project/thesis</td><td style="text-align: right;">60</td></tr> <tr><td>Doctoral dissertation</td><td style="text-align: right;">75</td></tr> <tr><td>Preparation for comprehensive exams</td><td style="text-align: right;">60</td></tr> </table>	Master's degree tuition	490	Educational specialist tuition	570	Doctoral degree tuition	570	MDiv semester fee	1,375	Master's project/thesis	60	Doctoral dissertation	75	Preparation for comprehensive exams	60	<p>A. Tuition Guarantee Plan—Undergraduate Student Cash Plan. Pay in cash the full estimated charges for the undergraduate year (tuition, room, board, books, and fees) on or before each fall semester 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 undiscounted rate of the first year.</p> <p>B. 5% Discount Plan. Pay total yearly estimated charges (tuition, room, board, books, and fees) on or before fall semester registration and receive a 5% discount on expenses not covered by financial aid.</p> <p>C. 2% Discount Plan. Pay total semester’s estimated charges (tuition, room, board, books, and fees) on or before each semester’s registration and receive a 2% discount on expenses not covered by financial aid.</p> <p>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.</p> <p>E. Semester Payment Plan. Pay estimated semester 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.</p> <p>F. Electronic Funds Transfer Plan. Pay estimated semester charges <u>not</u> covered by financial aid or other sources, in three installments: a at registration, a in 30 days and the final a 60 days after registration. Payments two and three are to be authorized for Electronic Fund Transfer directly from a bank account. To calculate amounts, a worksheet is available on the SFS web page.</p>																													
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<p style="text-align: center;">Estimated Major Costs Per Semester</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">UNDERGRADUATE</th> <th colspan="2" style="text-align: center;">GRADUATE</th> </tr> <tr> <th style="text-align: center;"><u>Resident</u></th> <th style="text-align: center;"><u>Community</u></th> <th style="text-align: center;"><u>MDiv</u></th> <th style="text-align: center;"><u>Other</u></th> </tr> </thead> <tbody> <tr><td>Full-time tuition</td><td style="text-align: right;">\$6,300</td><td style="text-align: right;">\$6,300</td><td style="text-align: right;">\$1,375</td><td style="text-align: right;">\$5,880</td></tr> <tr><td>Housing</td><td style="text-align: right;">1,145</td><td style="text-align: center;">—</td><td style="text-align: right;">2,120</td><td style="text-align: right;">2,120</td></tr> <tr><td>Food (minimum)</td><td style="text-align: right;">785</td><td style="text-align: right;">785</td><td style="text-align: right;">785</td><td style="text-align: right;">785</td></tr> <tr><td>General fees</td><td style="text-align: right;">158</td><td style="text-align: right;">158</td><td style="text-align: right;">128</td><td style="text-align: right;">121</td></tr> <tr><td>Books/supplies</td><td style="text-align: right;">700</td><td style="text-align: right;">700</td><td style="text-align: right;">700</td><td style="text-align: right;">700</td></tr> <tr><td>Total</td><td style="text-align: right;">\$9,088</td><td style="text-align: right;">\$7,943</td><td style="text-align: right;">\$5,108</td><td style="text-align: right;">\$9,606</td></tr> </tbody> </table>		UNDERGRADUATE		GRADUATE		<u>Resident</u>	<u>Community</u>	<u>MDiv</u>	<u>Other</u>	Full-time tuition	\$6,300	\$6,300	\$1,375	\$5,880	Housing	1,145	—	2,120	2,120	Food (minimum)	785	785	785	785	General fees	158	158	128	121	Books/supplies	700	700	700	700	Total	\$9,088	\$7,943	\$5,108	\$9,606	<p style="text-align: center;">International Students must provide the following in order to receive an I-20</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Non-United States / Non-Canadian</th> <th style="width: 50%; text-align: center;">Canadian</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Balanced Estimated Budget sheet • \$7,500 deposit (MDiv students \$5,000) • Notarized affidavit of support for all personal funds and/or sponsorships • Six-months worth of bank documentation </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Balanced Estimated Budget sheet • Notarized affidavit of support for all personal funds and/or sponsorships • Six-months worth of bank documentation </td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">Refer to p. 44 for detailed information.</p>	Non-United States / Non-Canadian	Canadian	<ul style="list-style-type: none"> • Balanced Estimated Budget sheet • \$7,500 deposit (MDiv students \$5,000) • Notarized affidavit of support for all personal funds and/or sponsorships • Six-months worth of bank documentation 	<ul style="list-style-type: none"> • Balanced Estimated Budget sheet • Notarized affidavit of support for all personal funds and/or sponsorships • Six-months worth of bank documentation
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WHAT IT COSTS

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

The university makes every effort to maintain the costs published in this bulletin. 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 semester in which they become effective.

Financial Clearance. In order to obtain financial clearance for registration, any previous account balance with Andrews University or its subsidiaries must be paid in full.

In order to make use of Financial-aid for

financial clearance at registration time Andrews University must be listed on the FAFSA (Free Application for Student Aid) that a student sends to the Federal government and the Andrews Aid Application must be sent to the University. Both need to be done by March preceding Fall registration.

To ensure timely processing of your complete financial-aid package, all documents, fully completed, must be turned in to Student Financial Services no later than 60 days prior to registration.

Alternatives to Cash Payment. Students may be eligible for grants or loans and scholarships which are accepted in lieu of cash. These funds must be confirmed in writing by the authorizing organization(s). Included in these alternative payment methods are:

- William D. Ford Federal Direct Loan Program (formerly Guaranteed Student Loans)
 - Federal Perkins Loan (NDSL)
 - Federal Pell Grants
 - Federal Supplemental Educational Opportunity Grants
 - AU Grants-in-Aid
 - Scholarships, Merit Awards
 - President's Scholarship Awards
 - Employer Educational Allowance
 - 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.

WHO TO CONTACT

The Student Financial Services Office (SFS) assists applicants in making financial arrangements to attend Andrews University, 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 time-lines which 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. To contact Student Financial Services you may use any one of the following methods.

Administration Building, 1st floor
 Telephone: (616) 471-3333/3334
 FAX: (616) 471-3228
 Email: SFS@Andrews.edu

The Student Labor and Insurance Office

handles the placement of students in on-campus employment opportunities and provides information regarding student accident and sickness insurance.

Administration Building, 2nd floor
 Student Labor
 Telephone: (616) 471-3570
 Email: guerrero@andrews.edu
 Student Insurance
 Telephone: (616) 471-3097
 Email: djh@andrews.edu
 FAX: (616) 471-6293

MISCELLANEOUS MONEY MATTERS and GENERAL FEES

Additional Costs. 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 semester. Charges including books, tuition adjustments, and certain special fees are generally billed during the first month of each semester. All other personal and miscellaneous expenses are handled on a cash basis.

Application Fee—undergrad non-refundable \$30

Application Fee—graduate non-refundable \$40

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

Carrying Charge. 1% per month is charged on all unpaid balances. The carrying charge is based on the previous month's principal balance less all credits during the current month.

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

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.

Credit Card Payments will be accepted to pay account balances, but cannot be accepted in order for a student to then make a cash withdrawal from his/her account. The following information is

required:

Student Name:
 Student ID #:
 Type of card: (Visa/MC/Discovery)
 Card #:
 Expiration Date:
 Name on Card: _____
 Phone #: _____

Credit by Examination Fees

CLEP exam fee—per test	\$43
CLEP exam fee—per credit	20
Administrative fee—per test	10
Departmental examination—per credit	20
Examination fee	5
Student Missionary recording fee—per credit	20

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

Examination Fees

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

Financial Clearance is required in order to

- register at the beginning of each semester
- graduate or receive a certificate or diploma
- receive a transcript or other certification of academic achievement.

Free Class for university employees—refer to section 4:6-100 of the Employee Handbook.

Free Class for university salaried employee spouse—refer to section 2:726 AU Working Policy.

General Fee—refer to Student Activity Fee.

Graduation Fee—All students from affiliated and extension programs, as well as any student not paying the regular semester activity fee, will be charged a graduation fee.

Undergraduate	\$60
Graduate	70

Identification Card—for a replacement card \$10

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.

Improper Residence-Hall Check Out \$100
 Plus an additional charge for cleaning, depending on time involved.

Incomplete grade \$15

Insurance—Sickness/Accident
 Single student premium (estimate) \$430
 Family premium (estimate) \$1,517
 A student registered for 6 or more credit hours is required to have sickness/accident insurance, which will be charged to the student's account and is due at registration.

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

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.

Late Registration—service fee \$50

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

NSF Checks. A \$15 fee is charged for returned checks.

Organization Fees

BSCF (per semester)	\$10.00
Ministerial Club	22.50
Annual fee charged during first semester—required for religion and pre-seminary majors	
Teacher Preparation Membership	5.00
Annual fee charged during first semester	
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 Non-refundable	50.00
MENC Collegiate Chapter Membership Fee	20.00
Professional membership fee required for all Bachelor of Music Education majors	

Post-Dated Checks are not accepted.

Prior Accounts. Students may register only when accounts with other schools have been paid and the necessary funds are deposited at the university. Refer to payment plans, p. 42.

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).

Reduced Tuition Fee—Seminary Spouse. Refer to p. 205 in the SDA Theological Seminary section of this bulletin. Spouse of full-time AU student may receive 33% discount on CIEP courses, refer to section on Undergraduate and Graduate Assistance.

Rescheduling senior COMP ACT and major field tests \$40
 COMP ACT tests are scheduled in the academic calendar once each semester. Major field tests are scheduled for spring semester. Students who must reschedule are charged an additional fee.

Room Deposit \$100

Scholarships. Students are encouraged to approach their dean's office to request scholarship information. Enrollment Services also provides information on scholarships for which students can apply. Applications for the coming year need to be turned in by the end of February.

Student Activity Fees. The following fees are payable each semester at registration by students taking 5 or more credits:

Undergraduate students	\$158.00
Seminary students	\$128.00
Graduate students—non-seminary	120.50
Summer school students	34.00

Student Financial Services Approval is required for:

- Taskforce and Student Missionary appointees
- Adventist Colleges Abroad applicants
- Off-campus tour applicants (i.e., Berlin Studio Tour, European Study Tour, Art/ Architecture European Study Tour, Archaeological Digs).

Account balances must be paid in full before students leave the United States. If a student, while on tour, has to be sent home for medical, financial, or citizenship reasons, all travel costs must be paid by the student and/or family.

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

Textbooks—semester estimate \$700
This is an estimated semester amount used to calculate estimated semester expenses, students are charged the actual amount of their bookstore purchases.

Thesis/Dissertation Fees

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

Transcripts and Diploma. Students may not receive a transcript or diploma under any one of the following circumstances:

- students who owe on a student or housing account
- students who have a remaining balance or have defaulted on an institutional loan
- students who are in default on a government student loan—refer to p. 54.
- students who have not completed repayment of an institutional loan (MNB or AU loan).

Transcript Fees

Charge for each transcript	Free
Charge for rush 24-hour service	\$10

Transcript Exceptions. Students may request that a transcript be mailed to an employer or an organization for scholarship or licensure purposes. Official documentation must be supplied to Student Financial Services documenting the employment offer or scholarship application showing that a copy of the transcript is required before this exception can be authorized.

Updating Course Work, 20% of graduate credit

Wiring Instructions. Use the following details to send funds electronically to Andrews University:

OKBKUS33
Old Kent Bank & Trust
Grand Rapids, MI
ABA#072400052
Old Kent Bank Southwest
Andrews University

Acct. # 02112175
Student's Name: _____
Student's ID #: _____

MASTER OF DIVINITY PROGRAM

Semester 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 the Chaplain in the seminary for further information about this program.)

IDENTIFICATION CARDS

Each Andrews University student is 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 to the Collections department in Student Financial Services as part of their Exit or Withdrawal Procedures.

EXIT PROCEDURES

Check-out procedures must be followed when a student leaves Andrews University without going through the graduation process. Students should request **Check-out Forms** from the Student Services Office in the Campus Center and obtain all the required signatures on the form to ensure that the necessary information has been given both to the student and the departments listed on the form.

RESIDENCE HALL AND MEAL PLAN CHARGES

Residence-Hall Charges Per Semester

Double Occupancy Package Plan*	\$1145
Single Occupancy (+45%)	1660
Triple Occupancy (-15%)	973

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.

Dormitory Room Deposit \$100

Students who make the deposit and then do not attend Andrews and do not claim their deposit back within 24 months forfeit the deposit to the university.

Improper Residence-Hall Check Out \$100
Plus an extra charge for cleaning, depending on time involved.

Residence Hall Non-returned Key and Lock Change Fees

Men's residence halls	\$60
Women's residence halls	50

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.

Meal Plan Charges Per Semester Declining Balance Meal Plan min. \$785

Undergraduate residence-hall students under age 22 are required to participate in the Declining Balance Meal Plan. There are five plans from which to choose according to individual lifestyle and schedule needs. The declining balance account may be used for making food purchases at the Terrace Café, Gazebo Restaurant, and campus vending machines. All food prices are a la carte.

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. Café Accounts may be opened with cash or check, or charged to the student account if there is a credit balance.

INTERNATIONAL STUDENTS

Advance Deposit/Documentation. Applicants from outside the United States and Canada must remit a *\$7,500 advance deposit (MDiv students refer to asterisk below) 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 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 or it can be used as partial payment for the final semester of registration.
- The remaining \$5,500 is applied directly to the student's account.

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

* MDiv students must remit \$5,000 of which \$2,000 is held as a deposit and \$3,000 is applied to the account.

Church Organization Sponsorships. (For students attending Andrews on a J1 Study Visa.) 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 semester. These tuition adjustments are based on the date the appropriate completed forms (with all the required signatures) are filed with the Academic Records Office.

Fall and Spring Semester adjustments

100%	1 st - 8 th calendar day
70%	9 th - 15 th calendar day
40%	16 th - 22 nd calendar day
0%	23 rd - last day of semester

Summer Session adjustments

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

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 the academic period for that course.

Financial Assistance Adjustments. 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. 54.)

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	\$345-355
One-bedroom Apartments	418-444
Two-bedroom Apartments	444-534
Three-bedroom Apartments	523-612
Four-bedroom Apartments	612
House Apartments	186-615

University-Owned Houses

Application Fee—non-refundable \$20

Before possession the following is required

Security Deposit	\$300
Cleaning Fee—non refundable	\$100

Rental Rates per month

Unfurnished houses, no utilities \$436-615

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 must first 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. A late fee of \$10 is charged for any payment made after the 10th of the 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. Rent for thirty days is charged from the day this notice is received. A late-departure fee of \$10 per day is charged to those who exceed the 30-day notice period.

COLLEGE OF ARTS AND SCIENCES CHARGES

Allied Health—Senior clinical year
 Clinical Laboratory Science—Fall/Spring \$300
 Summer 200

Center for Intensive English Programs

English Language Institute
 Per semester non-credit hour \$200
 Students at the Basic level register for 24 non-credit hours, at a total cost of \$4,800 per semester. Students at the Intermediate level register for 16 non-credit hours, at a total cost of \$3,200 per semester. In addition, Intermediate students may take one regular college class, at the regular college tuition rate. Students at the Advanced level are required to take ENSL115 (3 credits) and ENSL116 (4 credits) at the regular college tuition rate, in addition to regular college or graduate classes. Advanced students may be required to take additional non-credit ELI classes.

Action America
 Per four-week session \$2,000
 This fee covers tuition, lodging, food, entrance fees for activities, transportation to and from the South Bend airport, and the Institutional TOEFL.

Adventist Colleges Abroad—English as a Second Language Program
 Per semester \$375
(in addition to the above ELI tuition)

International Language Studies
 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 music lessons (non-credit) \$240
 Fourteen half-hour lessons.
 Non-credit music class 240
 Fourteen 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' Chorus, Men's Chorus, University Singers

Nursing
 Nursing senior-year examination \$50
 Departmental credit by examination 100
 Lab and Clinical Fees
 Sophomore—Fall \$150
 Spring 225
 Junior—Fall 150
 Spring 225
 Senior—Fall 300
 Spring 225
 Graduate Annual Fee 250

Nutrition
 Application fee for Dietetics \$50
 Internship Program
 Dietetic internship professional fee per semester 250
 Practicum (FDNT594-02), per semester 1,725

Physical Therapy Professional Entry Programs—MPT & MSPT
 Application fee—non-refundable \$80
 Confirmation deposit fee 300

This interest earning deposit confirms for the accepted student a position in the new class beginning the same year. The principle plus interest will be credited to the successful student's tuition account following registration for the second academic term of the program. Students completing the first academic term of the physical therapy program on academic probation will need to clear probation prior to receiving the confirmation deposit credit onto their tuition account. This can occur during the next academic term following their return to good and regular standing.

Transportation costs—Students are expected to travel to all clinical and some class/laboratory assignments at their expense.
 MSPT program on Berrien Springs campus—professional education fee, per module. \$400
 Lab fee for graduate elective PHTH569 \$40
 Course discounts: 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 \$6,666
 two-year MPT program tuition/fee package per semester. Does not include fees for tests, insurance, books, or graduation.
 Professional Advancement Program
 CEU—Workshop fees variable
 Academic Credit—Additional fees variable
 Fees based on course length (3–6 days) and number of credits.

Social Work Professional Fees
 (per semester, excluding summer)
 Freshmen and sophomores \$35
 Juniors and seniors 75
 Graduate students 200

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) @ \$46/h	2,530
FAA exams	210
Total Cost	\$3,640

Instrument Rating and Commercial Pilot

Instructor	
75 hrs dual @ \$22/hr	\$1,650
30 hrs ground @ \$22/hr	660
Aircraft	
105 hrs (2 pass) @ \$46/hr	4,830
10 hrs complex @ \$69/hr	690
FAA exams	420
Total Cost	\$8,250

Multi-engine Rating

Instructor	
15 hrs dual @ \$23/hr	\$345
10 hrs ground @ \$23/hr	230
Aircraft	
15 hrs twin-engine @ \$155/hr	2,325
FAA exams	150
Total Cost	\$3,050

Flight Instructor Course

Instructor	
15 hrs dual @ \$23/hr	\$345
25 hrs ground @ \$23/hr	575
Aircraft	
5 hrs (2 pass) @ \$46/hr	230
10 hrs complex @ \$69/hr	690
FAA exams	295
Total Cost	\$2,135

Instrument Flight Instructor Course

Instructor	
15 hrs dual @ \$23/hr	\$345
25 hrs ground @ \$23/hr	575
Aircraft	
15 hrs (2 pass) @ \$46/hr	690
FAA exams	230
Total Cost	\$1,840

Multi-engine Instructor Rating

Instructor	
15 hrs dual @ \$23/hr	\$345
25 hrs ground @ \$23/hr	575
Aircraft	
15 hrs twin-engine @ \$155/hr	2,325
FAA exams	150
Total Cost	\$3,395

Mission Pilot Preparation

Instructor	
20 hrs dual @ \$20/hr	\$400
15 hrs ground @ \$20/hr	300
Aircraft	
20 hrs Cessna 152 Tailwheel @ \$48/hr	960
Total Cost	\$1,660

Airline Transport Pilot Certificate

Instructor	
20 hrs dual @ \$25/hr	\$500
25 hrs ground @ \$25/hr	625
Aircraft—20 hrs complex @ \$69/hr	1,380
FAA exams	60
Total Cost	\$2,565

Ground School

Class instruction	\$130
Private, commercial, instrument licenses—non-credit instruction	
Private instruction	arranged

Aviation Maintenance

Required minimum tool set	\$2,100
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Laboratory Usage (per semester)

Airframe & Power Plant students	\$100
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Aircraft Rental Rates per hour

Cessna 152	\$46
Cessna 152 Tailwheel	\$48
Cessna 172	\$60
Cessna 172 RG	\$69
Piper Aztec Twin-engine	\$155

Note: Registered Aeronautical Technology majors will receive a 10 percent discount on the aircraft rental rates.

DIVISION OF ARCHITECTURE CHARGES

Professional program application	\$40
Professional education fees	
Pre-professional year 1	235
Pre-professional year 2	390
Professional years 3 and 4	390
Professional year 5	470
Charges per semester.	

Fees for lab, woodshop, and equipment

Woodshop and computer (per semester)	\$115
Drafting desk, stool & lamp	14

Deposit Fees

Mayline ruler	\$95
Key for drafting desk	10
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.

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 printing. Changes may, however, be made 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:

$$\begin{aligned} &\text{Cost of Attendance} \\ &\quad \text{Less Family Contribution (EFC)} \\ &\quad \text{Less Resources} \\ &= \text{Educational Need} \end{aligned}$$

Cost of attendance refers to the amount it costs to attend Andrews. This cost includes tuition, estimated cost of books, a general fee, room and board, and personal and travel allowances.

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 the analysis mandated by the U.S. Congress.

Resources are determined by information and documentation provided by the student, that proves eligibility for tuition subsidies or non-Andrews University scholarships.

Educational Need is the difference between the two components mentioned above. In a few instances, the family contribution is greater than the cost of attendance; thus, institutional 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 the need of each student.

GENERAL LOAN INFORMATION

Financial Aid Packet. To request a packet, call 800-253-2874 or email enroll@andrews.edu. Alternatively obtain one during office hours on the first floor of the Administration building.

Financial Aid Packet contains a *Free Application for Federal Student Aid* form (FAFSA) and the *Andrews Aid Application* form. Students should read and follow the detailed instructions before applying for aid. The FAFSA must be completed and mailed to the address on the form. The Andrews Aid Application must be completed and sent to Student Financial Services at Andrews University.

Financial Aid Process. Andrews University can only process financial aid for a student once the report (ISIR) has been received from the Federal Student Aid Programs office—student will receive a Student Aid Report (SAR) in the mail. Only once the university receives both the ISIR and the Andrews Aid Application, can the information from both documents be processed to produce an estimated Financial Aid Award.

When to do the FAFSA. The university must receive the ISIR report from the Federal Student Aid Programs office before it can process an application for student aid. It is therefore important to mail the FAFSA to the Federal Student Aid Programs as early as possible the first of each calendar year. If a student chooses to apply on the web at www.fafsa.ed.gov, he/she must mail the signature page with the applicants signature on it to the Federal Student Aid programs. The Federal office will only process aid eligibility upon receipt of the signed signature page.

School Name or Federal School Code. The FAFSA must include the names of the college(s) to which the student is applying. Andrews University's Federal School code is 002238.

Master Promissory Note (MPN). Andrews University follows federal guidelines for Master Promissory Notes. Students sign a loan note only once indicating their intent to use loans to pay

their tuition expenses and their commitment to repay the loans after graduation. Once signed the loan note remains active for ten years (unless it is canceled by the student). Andrews University uses an in-house loan request form (supplied with the Aid Award) for the student to indicate which loans and how much of their loan eligibility they will use each aid year.

Institutional Financial-Aid Programs. At Andrews University financial assistance programs have been established by alumni, friends, government agencies, and the university to recognize academic excellence and to help students finance their education. Awards and financial assistance vary according to a student's need and the availability of funds.

Funding Limitations. 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.

Financial Aid Eligibility. To be eligible for any financial aid, the student must be accepted on 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 semester. Generally, a full class load is required for campus-based aid.

Class Loads and Financial Aid. Aid is awarded for an entire academic year (two semesters) and is based on full-time enrollment. The summer semester 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 semester should note the Financial Aid Refund policy (p. 54). The student's continued eligibility for financial aid is also 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
Physical Therapy Module Semester	9+ 12+	6-8 9-11	4-5 6-8
Graduate school and seminary (except MDiv)	8+	6-7	4-5
Seminary (MDiv)	9+	8	6-7
Graduate Physical Therapy Module Semester	6+ 12+	4-5 9-11	3 6-8

Financial Aid Limits. The maximum award a student can receive is regulated by federal and state regulations. The university is required to ensure that the combined financial resources available to students

from federal and non-federal sources do not exceed documented educational need. These sources include but are not limited to:

- 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
- Tuition and fee waivers
- Scholarships or grants from parent's employer
- State grants and scholarships
- Any grant or scholarship from any source
- Federal or state work-study earnings.

Student Financial Services monitors all aid and is required to adjust awards to conform to federal, state, and institutional regulations.

Summer Enrollment Students planning to attend summer school or participate in a summer tour must meet the financial-aid priority deadline. Very little institutional financial aid is available for summer study, exceptions may be considered if it is the student's last semester before graduation. Usually the only aid available for summer is a student loan.

Special Situations. Known as a Professional Judgment or Financial Aid Review—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 (received from the information filled out on the FAFSA) to take into account changes in the family's financial situation that have occurred since the FAFSA was filled out. These special situations include, but are not limited to:

- loss of employment
- loss of untaxed income
- separation or divorce
- death of a parent
- illness or excessive medical expenses
- tuition paid by parents for student siblings in elementary or secondary school.

Students who have completed their financial-aid applications and later experience one of these special situations should request 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 provide a signed request with supporting documentation. Supporting documentation, such as a death certificate, employer discharge letter, or last paycheck stub, must accompany the *Request for Financial-aid Review*. 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-presidents for Financial Administration and Enrollment

Services together with the director of Student Financial Services. All information regarding financial aid in general and special conditions are 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 a college to which 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.

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 8.
- Half-time students must register for a minimum of 6 credit hours and complete a minimum of 4.

Students must complete at least two thirds 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 the beginning of the student's new enrollment period. The student may attempt up to one and a half times the number of credits required for their degree, 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 semesters completed at Andrews University.

<u>Semesters at AU</u>	<u>Minimum AU GPA</u>
1	1.50
2	2.00

Students who do not meet the SAP policy at the beginning of the school year are monitored on a semester 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 semester. During the probationary semester, students are eligible to receive financial aid as awarded. Performance during the probationary semester determines whether aid is given in subsequent semesters. If students raise their cumulative GPA to the required minimum (see table above) and accumulate the minimum number of successfully completed credit hours required (two thirds 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 semester if 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 semester 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 cumulative 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.

SATISFACTORY ACADEMIC PROGRESS POLICY FOR GRADUATE STUDENTS WITH FINANCIAL AID

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

Students must maintain the minimum Andrews University graduate 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.

<i>Degree</i>	<i>School</i>	<i>GPA</i>	<i>Max</i>	
			<i>Below</i>	<i>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 each semester.

Probation. Students who fail to meet the required cumulative GPA are placed on probationary status during the following semester. During the probationary semester, the student is eligible to receive financial aid as awarded. The student is allowed only one probationary semester per degree program, except under extenuating circumstances. Academic performance during the probationary semester 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 semester are no longer eligible for federal or state financial aid, except under extenuating circumstances.

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

Student Financial Services of the appeal decision.

UNDERGRADUATE AND GRADUATE ASSISTANCE

For Federal Loan information refer to General Loan Information on p. 46.

For cash discounts refer to Payment Plans on p. 42.

STUDENT WORK PROGRAM

Equal opportunity employer. The university offers a work program for students desiring part-time employment.

To Be Employed On Campus You Must:

- be enrolled as a student. Undergraduate students are required to be enrolled for at least 12 credit hours. A student enrolled for a full load of class-work may generally work 10 to 20 hours per week.
- have a United States Social Security number or proof that one has been requested from the United States Federal Social Security office.
- have a validation interview with a student labor officer in the Administration Building. At that time the officer and student draw up 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.

Scheduling. 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.

Payroll Deductions. 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).

Payroll Schedule. 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.

GIFT ASSISTANCE

Matching Grant. The university sponsors the Andrews Matching Grant to encourage conferences, churches, and other organizations to provide financial assistance to students. Andrews University will match, while funds last, up to \$500 per school year per student. Organizations wishing to participate in the Matching Grant program should send their check to Student Financial Services and state that it is for matching purposes together with the name of the student recipient(s). (Personal funds channeled through an employer or other organization will not be accepted as matching grant funds.) Matching funds may only be used towards educational

expenses and may not be withdrawn from the account.

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.

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 directly to a prospective employer for employment purposes before the loan is fully amortized.

A \$25 origination fee is charged, this charge is deducted from the amount paid onto the student's university account. 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. Phone number: 202-208-3710. Web site: <http://www.doi.gov/bureau-indian-affairs.html>

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 semesters is rewarded by monies credited during the two semesters of the following school year attended. Amounts range from \$50 to \$2,000.

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. Sophomores will be awarded based on the GPA from the Fall Term of their freshman year. The scholarships are awarded for use the following school year. Students should apply by mid-January to the dean of the school in which they attend.

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, such grant is made for no more than one course each term, for no more than 5 credit hours each term, and for not more than 15 credit hours during one academic year. 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 (after completion of their study program) should contact the state office Vocational Rehabilitation Program for possible assistance.

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 Academic Records 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 semester. If the GPA stays below 2.00 for the second semester, 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 semester 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.

Discount on Center for Intensive English Program 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 additional faculty are not necessitated by it.

Undergraduate Financial Aid

Students should read the General Loan Information and Satisfactory Academic Progress sections, pp. 46-48, to determine their eligibility for financial aid.

TUITION DISCOUNTS

Family Discount. A discount of 5% on tuition only is allowed each family member, when two members of the same family enroll at the same time. 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. Application for the discount must be made at the time of registration.

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

Local Business Employee—Thirty-three Percent Tuition Reduction. Full-time 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 semester. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

Prior Baccalaureate Degree—Thirty-three Percent Tuition Reduction. 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. This tuition reduction does not apply within the Division of Architecture.

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 semester 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 university before the 33% tuition reduction can be applied. Students eligible for the reduction must be enrolled for a second undergraduate degree and are not eligible to receive any other Andrews discretionary funds. Students enrolled in a graduate program but who must complete undergraduate prerequisites are not eligible.

Limitations to the Prior Baccalaureate Degree Tuition reduction. The following limitations apply to this plan:

- No course taken under this plan may receive graduate credit or apply to a graduate degree.
- In the College of Arts and Sciences, it does not apply to the Physical Therapy programs.
- 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 semester.
- 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 semester.
- It applies to tuition only, thus excluding housing, food, and similar charges.
- 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 and courses taken off campus.
- 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.

Workers from Overseas Divisions, Tuition Discount. "When any division other than the North American Division sends its workers or their dependent children to attend colleges in the North American Division and makes financial payments from denominational funds on behalf of such students directly to the college concerned, the college will match dollar for dollar with the sending division, up to 25% of undergraduate tuition. If the person also receives a federal or state scholarship (or grant), the school may reduce this discount in direct proportion to the amount of such scholarship. Such remittance must come through the division and on approval of the division committee" (*North American Division Working Policy*, F 80 15).

GRANTS FUNDED BY ANDREWS UNIVERSITY

Andrews University Grant. The Andrews grant is awarded to undergraduate 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 the Federal need analysis 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 (subject to all monitoring policies), though not encouraged nor required, are assumed in calculating the amount of the Andrews grant. The maximum need-based Andrews grant is \$4,000 per year. The grant is awarded until funds are depleted. A student may elect to receive the grant over two or three semesters. 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.

Returning students who are eligible for the Andrews grant but who submit their financial aid documentation after July 1, will receive reduced grants provided funds are still available. First time applicants to Andrews (new students) who apply on or after their first day of registration will also receive reduced grants, as funds are available.

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.

Canadian Grant—Assistance for Undergraduate Canadian Students (Campus-based only). Canadian students are eligible for a reduction in tuition charges, to a maximum of \$4,000, 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 semester, as the Canadian Grant.
- All charges and payments are applied to the student's account in U.S. dollars.
- Returning students with a GPA below 2.00 are not eligible to receive this grant.

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.

MERIT-BASED SCHOLARSHIPS FUNDED BY ANDREWS UNIVERSITY

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-half of the scholarship is credited each semester 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. 47). Students who reduce their course load after the drop/add date fall under the Financial Aid Refund policy (refer to p. 54). All recipients must meet the university's Satisfactory Academic Progress policy (see p. 47) 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-based 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-based aid, the total cost may include tuition, books and fees, students in boarding may include the minimum costs of room and board in the calculation. 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.

98 th percentile or above	25% of tuition
94 th – 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
- willingness to uphold the principles of Andrews University and the Seventh-day Adventist Church.

Honors Audit Program. Honor students may audit a class each semester 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 16 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 Gymnics, 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	60% of tuition
Commended Scholar	30% 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 semester, plus book charges of up to \$1,400 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 eight (8) semesters within a four-year period. Students may choose to enroll during summer semesters, but regardless of the amount of credits taken, those semesters will count as one of the eight eligible semesters.
 - Students who withdraw from school for one semester due to illness or death in the family may petition for one additional semester 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 an undergraduate student who has served as a Student Missionary or Taskforce Volunteer and enrolls full time at Andrews University the year following the year of service. The \$1,000 scholarship is a one-year award divided over two semesters. It is not transferable to any other school nor any other student. Approval for this scholarship is given by the Director of the Student Missionary/Taskforce Volunteer Program in the Campus Ministries Office.

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.

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 enrollment as defined in the *Class Loads and Financial Aid* section, p. 47. Special criteria apply to students who have completed all course work and are preparing theses, projects, or dissertations.

College of Arts and Sciences, College of Technology, School of Business and School of Education.

Students who have completed all course work in an approved graduate program may not have completed all work needed to complete a degree. Upon recommendation of the student's committee chair or departmental chair, the dean of the school may determine the student to be enrolled full time provided the student meets the following criteria:

- has enrolled for the required number of project, thesis, or dissertation credits but has not completed the work,
- is enrolled in EDPC810 or EDPC820 (Internship), or
- 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 Doctoral Students.

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. 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.

Masters' Students. To obtain full-time status for the MA degree, the student must register for GSEM688 Master's Degree Continuation after he/she has registered for the allowable thesis credits but has not finished the work.

FEDERAL AID

Students should read the General Loan Information and Satisfactory Academic Progress sections, pp. 46, 47 to determine their eligibility for financial aid.

Federal Direct Loans are available to graduate students. To apply for this aid refer to the General Loan Information section on p. 46.

STATE AID

Students from the College of Arts and Sciences, School of Business, and School of Education are eligible to apply for the **Michigan Tuition Grant** if they are independent students who have resided in Michigan since June or before of the year preceding the enrollment year or if they are dependent students whose parents have resided in Michigan for the same period of time. Students enrolled in the Seminary and Religious education degrees are not eligible for the Michigan Tuition Grant.

INSTITUTIONAL AID

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

GRADUATE GRANTS, SCHOLARSHIPS, ASSISTANTSHIPS, AND LOAN PROGRAMS

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

Education Majors' Debt-retirement

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

Seminary Emergency Aid Fund.

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

Student 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" section in this bulletin.

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 two or more semesters 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 semester 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 semester 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.

CENTER FOR INTENSIVE ENGLISH PROGRAMS: FINANCIAL AID

Basic Level (ENSL105)

Students studying in the Basic Level are not accepted into any university course of study. They may not enter any classes other than CIEP classes, and therefore are not eligible for federal or state financial aid.

Intermediate Level (ENSL106)

Students studying in the Intermediate Level may also 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>No. of Hours</u>	<u>Class Load</u>
16-20	Full-time
12-15	Three-quarter time
8-11	Half-time
1-7	Less than half-time

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 credits.

<u>No. of Hours</u>	<u>Equiv. Semester Credits</u>
16-20	12
12-15	9
8-11	6
1-7	3

Advanced Level (ENSL115, 116)

The status and eligibility for financial aid of students enrolled in Advanced Level is determined according to the same guidelines applicable to students enrolled in Intermediate Level classes.

ENSL115, 116 carry regular credit at regular tuition rates. All other CIEP classes are non-credit and charged at the published rate.

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 semester 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 ADVENTIST COLLEGES ABROAD (ACA) SCHOOLS

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

1. The student must meet Andrews University's Satisfactory Academic Progress policy.
2. 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 two academic semesters).

3. Students are not eligible for federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant).
4. Students are not eligible for Andrews University scholarships and grants while attending ACA colleges.

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

1. Complete the *Free Application for Federal Student Aid (FAFSA)* form indicating Andrews University as the first college of choice to attend and mail it to the address listed on the FAFSA.
2. Complete the *Andrews University Financial Aid Application* form indicating intention to enroll at an ACA college and mail the application form together with both 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 must 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—Application Process.

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.

FINANCIAL AID AT NEWBOLD COLLEGE

Eligibility Criteria. 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 two semesters 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 promissory 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.

Students planning to attend Newbold College may be eligible to obtain federal and state financial aid when they comply with the following criteria:

1. The student must meet Andrews University's Satisfactory Academic Progress policy.
2. 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 two academic semesters).
3. Students are not eligible for federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant).
4. Students are not eligible for Andrews University scholarships and grants while attending Newbold College.

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

1. Complete the *Free Application for Federal Student Aid (FAFSA)* form indicating Andrews University as the first college of choice to attend and mail it to the address listed on the *FAFSA*.
2. Complete the *Andrews University Financial Aid Application* form indicating intention to enroll at Newbold College and mail the application form together with both the students' and their parents' federal tax returns to the Student Financial Services Office at Andrews University.

All students planning to attend Newbold College must 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.

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.

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 or Federal Perkins Loan,

Andrews University adopts a special academic 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 maintaining student status with either a non-credit continuation course or independent study courses arranged for prior to leaving Andrews. Canadian students cannot defer their student loans since the Canadian government requires full-time attendance for student-loan deferment. The following guidelines apply:

Guidelines

While away, students may choose either Continuation or Independent Study.

1. Continuation:
 - a. Student Missionary or Taskforce workers who plan to defer their qualifying student loans must register (before leaving for service) for the Student Missionary/Taskforce Experience classes. They must register in advance for Student Missionary Experience IDSC296 each semester they plan to be away. Students are only charged a semester recording fee for each credit taken.
 - b. Financial aid is not available for students enrolled in the Student Missionary or Taskforce program.
 - c. Students receive a non-credit continuation entry on their grade for each semester.
2. Independent Study:
 - a. Students must register for 6 credits in the Fall semester and 6 credits in the Spring semester.
 - b. 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.
 - c. It is recommended that students register for RELT230 and RELB496.
 - d. 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.
 - e. Students receive a deferred grade (DG) for each course. Upon returning from service students must contact the advisory teacher and complete all requirements within one semester after the date of return from service.
 - f. A suggested list of alternative courses is available from the dean's office.
3. Both categories of students must complete registration for both semesters *before leaving the Andrews University campus* for Student Missionary or Taskforce services.
4. Financial Aid is not available for students enrolled in this program.
5. A detailed procedure sheet for these programs may be secured from the Campus Ministries 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, or nine months for Federal Perkins Loan holders. For students who re-enroll within those six or nine months on at least a half-time

status, the 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 Experience course is designed so students who register 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. The following students would not need to enroll for Student Missionary Experience classes because they do not need the credits to ensure that their loans remain in deferment:

- students currently making loan payments
- students in other than full-time enrollment deferment
- students who have exhausted their grace period would have to make loan payments.
- students who 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 each semester. Any adjustments required in the verification process (checking to be sure what was entered on the FAFSA matches what was entered on the tax forms) can result in a re-disbursement and adjustment of aid.

NON U.S. CITIZENS WHO QUALIFY FOR FEDERAL AND STATE AID

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: "Refugee," "Asylum Granted," "Indefinite Parole" and/or "Humanitarian Parole," "Cuban-Haitian Entrant, Status Pending," "Conditional Entrant" (valid only if issued before April 1, 1980), 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).
8. Persons with a passport or I-94 that has been stamped with the following:
 1. "Processed for I-551. Temporary Evidence of Lawful Admission for Permanent

Residence. Valid until _____. Employment Authorized.”

- “Temporary Form I-551. Admission for permanent residence at _____ [port] on _____ [date] verified. _____ [signature of issuing officer] _____ [title].” This form I-94 will also contain the individual’s photo and the stamp.

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.

WORK STUDY PROGRAMS

Students employed under the Federal Work Study (FWS) and Michigan Work Study (MWS) programs receive their entire paycheck. However, if a student registers intending to use part of his/her earnings to pay his/her student account, he/she will be expected to deposit at least 60% of his/her paycheck onto the school account each pay period. 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 are 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 eligibility for this program is determined through the standard financial aid application process (refer to p. 46). Students working under the Federal Work Study Program must be U.S. 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.

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.

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

(Adjustments resulting from dropping a class or completely withdrawing from school).

Students who receive financial aid from state or federal funds must recognize that any change in the number of credits taken during each semester may affect the amount of financial aid they are eligible to receive. Decreasing the number of credits decreases the amount of aid and the decreased amount must be returned to the aid fund. Likewise, a complete drop will require that aid funds be returned, the amount is dependant on the date of the complete drop. 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 listing of all students who have changed their course load is reviewed and necessary adjustments are made.

Federal Title IV Aid Programs. After applying the Federal formulae, funds are returned in the following order for students who drop all their classes.

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

State Grants and/or Scholarships. Michigan refunds are calculated using the following two-step formula.

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

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

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

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

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

ACADEMIC TRANSCRIPT EXCEPTION 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, Federal Supplemental Loan for Students (SLS) or Federal Perkins Loans. 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

- The borrower must have made the necessary payments to the lending institution to bring the loan payments current
- The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts
- The transcript will be sent directly to the academic institution
- 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
- 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

- The transcript is released for employment purposes only and is so stamped
- The transcript is sent directly to the prospective employer and may not be shared with any other party
- 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