

Loans

- William D. Ford Federal Direct Loan Program (Subsidized)
- Federal Direct Loan Program (Unsubsidized)
- Michigan Alternative Student Loan Program (MI-Loan)

Scholarships

- Michigan Competitive Scholarship
- Paul Douglas Teacher Scholarship
- Robert C. Byrd Honors Scholarship

SAP POLICY FOR GRADUATE STUDENTS WITH FINANCIAL AID

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

Students must maintain the minimum Andrews University graduate overall GPA required for the degree program in which they are enrolled. The SAP summary on p. 64 indicates the minimum GPA required to meet the university's SAP policy for each type of degree program.

<u>Degree</u>	<u>School</u>	<u>GPA</u>	<u>Max Below B-</u>
PhD, EdD	Educ	3.30	3
PhD, ThD	Sem	3.00	3
DMin	Sem	3.00	no policy
DPT, DScPT	CAS	3.00	no policy
EdS	Ed	3.20	3
Master's	All	3.00	4
Professional Master's	Sem	2.50	no policy

Compliance with these requirements is monitored by Student Financial Services on a regular basis.

Probation. Students who fail to meet the required overall 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 for each degree program, except under extenuating circumstances. Academic performance during the probationary semester determines the aid given in the following semesters. If the student raises his/her overall GPA to the minimum required, the student is returned to satisfactory progress status and is eligible to continue receiving aid as awarded. Students who fail to attain 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. Doctoral- and specialist-level students may be allowed a maximum of a two-semester probation extension. However, the student must make the appeal for the second probation extension in the same manner as for the first appeal. Students should recognize that appeals are not "automatically" granted. Future financial aid is dependent on 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. Proof must support the stated extenuating circumstances. The appropriate authorizing office sends written notification to Student Financial Services of the appeal decision.

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 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 to:

The President
Andrews University
Berrien Springs, Michigan 49104-0670