

- b. 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.
2. No cash amount is paid directly to the student, nor may any funds be transferred to any other student's account.
3. The length of the National Merit Finalist Andrews Partnership Scholarship is nine (9) semesters. Continuing students under the scholarship plan prior to 2002 may choose to enroll during summer sessions, but regardless of the amount of credits taken, those sessions count as one of the nine eligible semesters.
4. Students who withdraw from school for one semester due to illness or death in the family may petition Student Financial Services for one additional semester on their scholarship.
5. All National Merit Finalist Andrews Partnership Scholarships may be renewed yearly if students maintain a 3.25 Andrews cumulative GPA.
6. Transfer National Merit Finalists are eligible to receive the scholarship according to the general scholarship rules plus the following additional rules:
 - a. 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.
 - b. The student must meet the GPA requirements as outlined in #5 above at his/her appropriate grade level.

Andrews Gift Aid. In addition to the Andrews Partnership Scholarship, Andrews University makes Andrews Gift monies available to help satisfy the student's need as determined by the financial aid information. To be eligible for Andrews Gift, students must complete the financial aid application process which includes: file the Free Application for Federal Student Aid (FAFSA), mail to Student Financial Services the Financial Information Sheet, Worksheets A,B,C, W2s along with completed and signed 2004 Federal Tax Returns for parents/spouse and the student. The priority processing date is March 15. No award letter will be prepared until Student Financial Services receives and processes these forms.

UNDERGRADUATE 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, however, may be made over which the university has no control.

DEFINING FINANCIAL NEED

When figuring eligibility for financial aid, need is determined by the following Financial Aid Formula:

$$\begin{aligned} &\text{Cost of Attendance} \\ &\text{Less: } \underline{\text{Expected Family Contribution}} \\ &= \text{Educational Need} \end{aligned}$$

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

Expected Family Contribution is determined by taking the information provided by the student on the Free Application for Federal Student Aid (FAFSA) and putting it through the analysis stipulated by the U.S. Congress.

Educational Need is the difference between cost of attendance and expected family contribution. In a few instances, the family contribution is greater than the cost of attendance; thus, aid may be awarded on academic excellence rather than on financial need. In all other cases, the need factor is what Student Financial Services attempts to solve. After determining which sources of aid a student may be eligible for, Student Financial Services brings together funds from these sources to fill as much of the educational need as possible. These resources may be Federal and/or State grants, Andrews gift and scholarships, internal and external scholarships, work-program earnings, loans, and other sources.

GENERAL INFORMATION

FERPA. Andrews University follows the Family Educational Rights and Privacy Act guidelines.

Financial Aid Packet. To request a packet, call 800-253-2874 or email enroll@andrews.edu. Packets can also be picked up during office hours at Student Financial Services, on the ground floor of the Administration Building.

The Financial Aid Packet contains a Free Application for Federal Student Aid Form (FAFSA), Financial Information Sheet and Worksheet. 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, or completed online. The Financial Information Sheet, Worksheet, and signed and completed Federal tax returns for the previous year along with the W2s for parents and/or students, should be mailed directly to Student Financial Services. No award letter will be prepared until Student Financial Services receives and processes these forms. Priority processing date is March 15.

The United States Department of Education selects students for whom the school must verify the information the students submitted on their FAFSAs. To make this process easier for students, Andrews University practices 100% verification by requiring all of the necessary documents from each financial aid applicant prior to issuing a financial aid award letter.

When to do the FAFSA. Students should file the FAFSA on-line after January 1. If a student files a paper FAFSA, the student must mail it to Federal Student Aid Programs as early as possible after the first of each calendar year. If a student chooses to apply on the web, www.fafsa.ed.gov, the student must mail the signature page with the appropriate signature(s) on it to the Federal Student Aid programs. The Federal office will process aid eligibility only after receiving the signed signature page.

School Name and 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.

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 depend on Federal and State regulations and funding at the time aid is disbursed.

Aid money is credited to the student account each semester. Any

change required in the student’s verification process (check to be sure what was entered on the FAFSA matches what was entered on the verification forms) can change the distribution and amount of aid.

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 award letter) for students to indicate which loans and how much loan eligibility they will use each year.

Funding Limitations. Should university aid funds become over-committed, Andrews University reserves the right to reduce all previously granted awards, to discontinue making further awards, and/or to use other appropriate methods to bring aid expenditures into agreement with budgeted aid figures.

Financial Aid Eligibility. To be eligible for financial aid, the student must be:

- Accepted on regular, provisional, or probationary status (PTC acceptance is not recognized for aid purposes).
- Enrolled in a program of study leading toward a degree or a certificate.
- Registered for at least one-half of a full class load each semester. A full class load is usually required for campus-based aid.

Citizenship Requirements for Federal and State Aid.

1. A U.S. citizen.
2. A U.S. national (including natives of American Samoa or Swain’s Island).
3. Citizens of the Freely Associated States: the Federated States of Micronesia and the republics of Palau and the Marshall Islands.

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 and filing dates will be eligible for Michigan aid consideration.

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

1. A U.S. permanent resident who has a “green card” (I-151, I-551).
2. A person who has an Arrival-Departure Record (I-94) from the Bureau of Citizenship and Immigration Services (BCIS) showing one of the following designations: “Refugee,” “Asylee,” “Parole,” “Cuban-Haitian Entrant, Status Pending,” [“Conditional Entrant” (valid only if issued before April 1, 1980)].
3. Persons with a passport or I-94 that has been stamped with the following:
 - a. “Processed for I-551. Temporary Evidence of Lawful Admission for Permanent Residence. Valid until _____, Employment Authorized.”
 - b. “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.

Note: All documents must have valid (not expired) dates. Students who have only a Notice of Approval to Apply for

Permanent Residence (I-171 or I-464A), students who are in the United States on an F1 or F2 student visa only, or students 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.

Class Loads and Financial Aid. Aid is awarded for an entire academic year (two semesters) and is based on full-time enrollment. The summer session usually is 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 read the Financial Aid Refund policy, p. 68. The student’s continued eligibility for financial aid is also based on his/her academic progress as described in the following chart:

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	8+	6–7	4–5
MDiv	9+	6.75–8	4.5–6.74
Graduate Physical Therapy Module Semester	6+ 12+	4–5 9–11	3 6–8

Financial Aid Options. 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:

- 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 (FSEOG)
- Tuition and fee waivers
- Andrews Partnership Scholarship
- Andrews Gift
- Scholarships or grants from parent’s employer
- State grant and scholarship
- 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.

Special Situations. Under certain situations, the United States Department of Education permits a school's financial aid office to make adjustments to the parent's or student's analysis information (provided on the FAFSA at the time of application). The adjustments permitted take into account changes in the family's financial situation that occurred since the FAFSA was completed. 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 out-of-pocket medical expenses
- Tuition paid by parents for student siblings in elementary or secondary school

Students who have completed their financial aid process and later experience one of these special situations should ask their financial advisor to review 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 proof of change. Proof may include such documents as a death certificate, employer discharge letter, or last paycheck stub. One or more documents must accompany the Request for Financial Aid Review, available from the Student Financial Services Office. When requesting a review, emphasis should be placed on information that was not available originally to the Student Financial Services Office. Anticipated changes are not grounds for a review. After reviewing the information submitted, Student Financial Services may require additional documentation. When all necessary documentation has been considered, a response may be expected within three days. Unfortunately, not all circumstances that are considered special by parents and students are permissible by the federal government. Appeals to the initial determination must be received in writing no later than three weeks after receiving the initial determination. Appeals are reviewed by the vice-presidents for Financial Administration and Enrollment Management together with the director of Student Financial Services. All information regarding financial aid in general and special conditions is treated confidentially.

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

- February 15—The Free Application for Federal Student Aid (FAFSA) should be completed and mailed to Federal Student Aid Programs or filed on-line indicating Andrews University as the first college to which the analysis report should be sent. The U.S. Department of Education may take several weeks to complete an analysis of the form. Therefore, students should comply with the February 15 priority date to make sure the analysis is received in the Student Financial Services Office by March 15.
- March 15—Andrews University Financial Information Sheet, Worksheet and W2s for parents and/or students, along with signed and completed tax returns for the previous tax year are due in the Student Financial Services Office. Priority processing will be given to students with all of their completed forms turned into Student Financial Services by March 15. Students whose forms arrive after March 15 will be processed as their student files are completed. Some funds may be unavailable after March 15.

Financial Aid Refund Policy. This policy covers changes in the amount of financial aid due to the dropping of classes or withdrawal from school.

Students who receive financial aid from state or Federal funds must be aware that any change in the number of credits taken during each semester may affect the amount of financial aid they can

receive. A smaller number of credits lessens the amount of aid. The amount of aid hereby forfeited must be returned to the aid fund. Likewise, a complete drop means that aid funds be returned, depending on the date of the complete drop. The rules controlling such refunds to the aid fund are determined by the U.S. Department of Education and are used for all Title IV recipients nationwide.

Federal Title IV Aid Programs. After use of the Federal formula, funds are returned in the following order for students who drop all their classes:

- William D. Ford Federal Direct Loan
- 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 grant eligibility 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 Allowance/Discounts

Adjustments to Andrews University Funds. 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 think their needs have not been adequately met may follow this appeal procedure:

1. Students present all relevant facts for another evaluation to the Director of Student Financial Services.
2. Students wanting further consideration may appeal to the following administrators in order:
 - a. The academic dean of the school/college in which the student is enrolled.
 - b. The Vice President for Enrollment Management.
 - c. The Vice President for Financial Administration.

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

For Educational Purposes

1. The borrower must have made the necessary payments to the lending institution to bring the loan payments up to date.
2. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts .
3. The transcript is to be sent directly to the academic institution.
4. The provisions and conditions in #1 and #2 above are certified in writing by the lending institution or the guaranty agency handling the loan.
5. A copy of the letter described in #4 above confirming satisfactory status is sent to Student Financial Services together with a cover letter from the student requesting an academic transcript. The confirmation letter is valid for the purposes of this policy for six months from its date.

For Employment Purposes

1. The transcript is released for employment purposes only and is so stamped.
2. The transcript is sent directly to the prospective employer and may not be shared with any other party.
3. The borrower who owes on the loan 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 fulfill his/her promise as stated in the letter to the guaranty agency.

FEDERAL PERKINS LOAN PROGRAM

Students who are no longer enrolled and have not paid on a Federal Perkins Loan obtained at Andrews University and request their academic transcripts must contact the Perkins Loan Collection Office for more information. This office is part of Student Financial Services on campus and can be contacted by calling 269-471-3334.

WORK STUDY PROGRAMS

Students employed under the Federal Work Study (FWS) and Michigan Work Study (MWS) programs receive their entire paycheck. However, students who intend to use part of their earnings to pay their student accounts, are expected to deposit at least 60% of their paychecks 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. Otherwise they must 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, students must demonstrate financial need and have a minimum overall GPA of 2.00. This program parallels the student labor program of the university. Eligibility for this program is determined through the standard financial aid application process (p. 66). 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 requirements above and also be Michigan residents.

Michigan Residents are defined as dependent students whose parents have resided in Michigan since June of the year before the enrollment year or as independent students who have resided in Michigan since June of the year before the enrollment year.

SUMMER ENROLLMENT

An Andrews Partnership Scholarship recipient may request the Andrews Partnership Scholarship during the summer term if all of the requirements are met. The summer term will count as one of the nine semesters for which the Andrews Partnership Scholarship may be available. Usually the only aid available for summer is a student loan.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Students must make Satisfactory Academic Progress (SAP) toward the completion of their associate, baccalaureate, or graduate degrees to qualify for financial aid. All students who receive assistance from a financial aid program that requires Satisfactory Academic Progress must follow the university's financial aid policy. The financial aid recipients' past academic work at Andrews University is reviewed regularly and must meet the standards of the Satisfactory Academic Progress policies noted below.

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 confirms that the student has met this requirement at the beginning of the student's new enrollment period. The student may attempt up to one and a half 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 (GPA) Required. To make satisfactory academic progress, students must maintain an Andrews overall GPA at or above the minimum levels listed 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 observed 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 who meet all regulations 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 who fail to meet all regulations outlined in 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 following semesters. If students raise their overall GPA to the required minimum (see minimum AU GPA table above) and reach the minimum number of successfully completed credit hours required (two thirds of all hours attempted), they are returned to satisfactory progress status. Students who fail to reach the minimum required standards are no longer eligible for financial aid and their aid is ended. Students placed on probation are encouraged to contact their academic dean for assistance.

Termination of Aid. Financial aid benefits are ended after the probationary semester if the student fails to reestablish a satisfactory overall GPA and/or reach the minimum credits required to be returned to satisfactory progress status. To receive financial aid again, the student must register for classes (at his/her own expense), successfully complete the required number of credit hours, and reach 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 who lose 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.

ADVENTIST COLLEGES ABROAD (ACA)

Eligibility Criteria. Students planning to attend an institution affiliated with Adventist Colleges Abroad (ACA) may be eligible to obtain Federal and State financial aid under the following conditions:

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). However, students are not eligible for:
 - Federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant)
 - Andrews University scholarships and grants while attending an ACA campus.

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 and W2s to the Student Financial Services Office at Andrews University.

All students planning to attend an ACA college must meet the university’s March 15 financial aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account when they need it. Students are advised to complete the entire financial aid process before leaving the U.S.

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

A student is accepted only when all the necessary financial aid documents are received and Student Financial Services can process an aid application. The student is informed by letter if he/she is eligible for aid.

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

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 to plan a program of study while overseas.
4. Upon the approval of this program of study, the dean notifies Student Financial Services that the student’s proposed program of study at Newbold College relates to his/her degree program.
5. When this letter from the dean as well as all the other necessary financial aid documents are received by Student Financial Services, the aid application is processed. The student is informed in an award letter of his/her eligibility for aid.
6. Student Financial Services financial advisor notifies the Academic Records Office of the student’s intention to register at Newbold College.
7. The Academic Records Office in turn notifies Student Financial Services when the student actually is enrolled at Newbold College.
8. When verification is complete, Student Financial Services credits the student’s aid award(s) directly to his/her student account at Andrews. Students applying for the Federal Direct Loan must sign the loan note before leaving for Newbold. 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 also be eligible for Federal and State financial aid if they:

1. Meet Andrews University’s Satisfactory Academic Progress policy.
2. Complete no more than 25% of their total degree program (usually the equivalent of two academic semesters) at Newbold. Students attending Newbold are not eligible for Federal campus-based aid (Federal Work Study, Federal Perkins Loan,

Federal Supplemental Educational Opportunity Grant), nor for Andrews University scholarships and grants.

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 15 financial aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account when they need it. 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 dually enrolled at a stateside school and pursuing a program of study at that school for which study abroad would be an enriching experience.

STUDENT MISSIONARY AND TASKFORCE WORKER ACADEMIC CREDIT/LOAN DEFERRAL PROGRAM

To enable students to participate in the Student Missionary and Taskforce volunteer service programs, especially students who have borrowed funds under the William D. Ford Federal Direct Loan or Federal Perkins Loan, Andrews University has a special academic loan deferral program for U.S.-citizen and permanent-resident undergraduate students. This program allows student borrowers to remain in loan-deferment status (student loan repayment is postponed) while keeping student status with either a non-credit continuation course or independent study courses arranged before leaving Andrews. Canadian students cannot defer their student loans. The Canadian government requires full-time attendance for student-loan deferment. The following guidelines apply:

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

1. Continuation Study
 - a. All Andrews Student Missionary or Taskforce workers must register (before leaving for service) for IDSC296 Student Missionary/Taskforce Experience for each semester they plan to be away. Students are charged a semester recording fee. Students that have not completed any Andrews credits must pay the recording fee up front. (AU students are students that have applied, been accepted and have an AU ID number.)
 - b. Students receive a non-credit continuation entry on their grade for each semester.
 - c. During this time financial aid is not available.
2. Independent Study
 - a. Students that have completed one term at Andrews are eligible to register for 6 undergraduate credits each semester (a total of 12 credits) at the reduced tuition rate.
 - b. In consultation with the appropriate academic dean, students must develop an individualized list of courses for which they register that 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 in which they are registered, students work with a teacher before leaving to identify the course requirements. They must remain in regular contact with the teacher during the time spent off-campus.
- e. Students will receive a deferred grade (DG) for each course. Upon their return from service, students must contact the course teacher and complete all requirements within one semester after the date of return from service. (A suggested list of alternative courses is available from the dean's office.)

Both categories of students must complete registration for both semesters **before leaving the Andrews University campus** for Student Missionary or Taskforce services. Financial Aid is not available for students enrolled in this program. A detailed procedure sheet for these programs may be secured from the Campus Ministries Office.

3. Non-Andrews students do not register for any classes and work directly with Campus Ministries when requesting deferred payment on student loans.

Loan Deferment Regulations. According to U.S. Department of Education rules governing the Federal Direct Loan Program, students who no longer are enrolled on at least a half-time basis must make their first student-loan payment six months from the last date of enrollment. The time limit for Federal Perkins Loan holders is nine months.

Students may re-enroll during the six- or nine-month course grace period. If they do so on at least a half-time basis, the entire grace period is restored. Students for whom the grace period has run out must pay on their loans while they are not enrolled. The Student Missionary/Taskforce Experience course is designed so students who are registered will not lose their six-month grace period and they will not have to begin payment of their student loan.

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

STUDENT EMPLOYMENT

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

Employment

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

Students desiring part-time employment must be enrolled full-time (12 undergraduate credits, 8 graduate credits, or 9 Master of Divinity credits) and they must complete the necessary paperwork at the Employment Office.

The University allows students to work, as work is available, up to 20 hours per week during the academic year. To maximize work

opportunities, the student should schedule their classes so that large portions of the mornings or afternoons are free. Professional performance and conduct is expected in all on-campus employment.

Payroll Schedule. Andrews University follows a biweekly payroll schedule. Student employees are responsible for having their time submitted to their department supervisors each Monday morning. The university does not issue payroll advances for time turned in late.

GIFT ASSISTANCE

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.

Bureau of Indian Affairs. Grants are offered to students who are enrolled members of a federally recognized American Indian tribe and demonstrate financial need. For specifics contact:

Address: Bureau of Indian Affairs
Federal Square Office Plaza
P. O. Box 884
Sault Ste. Marie, MI 49783
Telephone: 202-208-3710

Health-Care Scholarships. For students enrolled in nursing, radiology, and/or respiratory care who are **in their final year**, there is a \$2,000 scholarship available with a commitment to work at Adventist Health System for at least one year following graduation. Contact 630-856-3650 for an application form.

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 269-471-3286 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 overall GPA falls below 2.00, the Veterans Clerk informs the individual immediately that he/she will forfeit all veterans' benefits if the overall 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 ended by the USDVA. Only after the veteran has maintained his/her overall GPA at a level of 2.00 or above for one entire semester is he/she certified again 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.

TUITION DISCOUNTS

Affiliated Hospital Nurse—Thirty-Three Percent Tuition Discount. 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 Discount. 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 within 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 Discount. Students who have earned a baccalaureate degree from Andrews University may receive a 33% tuition reduction for courses taken for a second baccalaureate degree in the College of Arts and Sciences, the College of Technology, the School of Business, and the School of Education.

Application forms are available at the offices of the respective deans. The completed forms must be filed with the respective dean no later than two weeks after the beginning of each 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

Discount. The following limitations apply to this plan:

1. No course taken under this plan may receive graduate credit or apply to a graduate degree.
2. In the College of Arts and Sciences, the plan does not apply to the Physical Therapy programs.
3. This tuition reduction does not apply within the Division of Architecture.
4. 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 each semester.
5. In the School of Business, the plan does not apply to independent study/readings/research or internship credits. Also, it does not apply to any course not offered as a regularly scheduled class in a given semester.
6. The plan applies to tuition only, not for housing, food, and similar charges.

7. 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 Center for Intensive English, international languages taught as prerequisites for advanced degrees and courses taken off campus.
8. 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.

Local Area Teachers—Thirty-Three Percent Tuition Discount.

Full-time teachers employed in Berrien County or South Bend/Mishawaka area schools who are not fully credentialed, may receive a 33% reduction of tuition for undergraduate courses taken toward the completion of their teacher certification requirements. Application for the tuition reduction can be obtained in the dean's office and must be completed no later than the first two weeks of each semester. The student must provide proof of area school employment. Students eligible for this reduction are not eligible to receive any other Andrews discretionary funds.

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).

Retiree Tuition Discount. A retired person who has reached age 65 may receive a 50% tuition discount for up to three undergraduate or graduate courses per year.

Former Andrews University employees who have retired may receive a 75% tuition discount. Admission to limited enrollment courses is contingent upon space available in the class, with preference being given to students paying regular tuition rates. Any additional class fees and/or supply fees are the responsibility of the student.

This discount applies to credit, audit, or non-credit classes. This discount does not apply to independent study, directed reading, private music lessons, practicums, clinical experiences, or any instruction outside of the normal classroom setting. Application for this 50% or 75% discount should be made to the dean of the school involved. The dean then authorizes the appropriate discount.

GRADUATE FINANCIAL ASSISTANCE

QUALIFYING CRITERIA

For financial aid eligibility, graduate students must meet the rules 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 “Class Loads and Financial Aid” on p. 67. Special regulations 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:

1. Has enrolled for the required number of project, thesis, or dissertation credits but has not completed the work.
2. Is enrolled in EDPC810 or EDPC820 (Internship).
3. Is enrolled in FDNT594 (Practicum). In addition, 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 1-6 credits under GSEM796 DMin project/Dissertation or 1-12 credits under GSEM995 PhD-ThD Dissertation, or 1-14 credits under RLED 995 Doctoral 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. Confirmation by the dissertation chair that full-time work is being done must be sent to Student Financial Services. Master's 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. Confirmation by the dissertation chair that full-time work is being done must be sent to Student Financial Services.

FEDERAL AID

Students should read the General Information (p. 66) and Satisfactory Academic Progress sections (p. 69), to determine their eligibility for financial aid.

Federal Direct Loans are available to graduate students. To apply for this aid, refer to p. 66, General Information, and the Financial Aid Chart, p. 76.

STATE AID

Students from the College of Arts and Sciences, School of Business, and School of Education are eligible to apply for the