

6. The plan applies to tuition only, not for housing, food, and similar charges.
7. The discount does not apply to 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 Educators—33 Percent Tuition Discount. Full-time teachers employed in Michigan and Indiana area schools who are not fully credentialed may receive a 33% reduction of tuition for undergraduate, Master of Arts in Teaching, and Master of Arts in Educational Administration 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 discounts or any other discretionary funds applied to the program receiving the 33% reduced tuition.

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.

Students eligible for this reduction are not eligible to receive any other Andrews discounts or discretionary funds.

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

College of Arts & Sciences and College of Technology

Students who have completed all course work in an approved graduate program may not have completed all work needed to complete a degree. A student may be deemed to be enrolled full-time provided the student meets one of the following criteria:

1. Is enrolled in one of the following courses:
 - PTH881, 882, 883, 884 (Clinical Internship)
 - NRSG680 (Internship)
 - COMM589 (Internship)
 - FDNT594 (Practicum)
2. Is enrolled in a Project Continuation, Recital Continuation, Thesis Continuation, or Dissertation Continuation course. Only students who have enrolled for the required number of project, recital, thesis, or dissertation credits but have not completed the work are eligible.

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 RLED995 Doctoral Dissertation. If the candidate does not complete the dissertation, he/she must register for GSEM788 DMin Project/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.

Andrews Graduate Scholarship

New master's-level students or first-time graduate students in advanced programs (for two years only) accepted into programs which require a GRE (or GMAT) and have current GRE (or GMAT) scores at the time of enrollment are eligible. At their school's/ department's/program's discretion, some master's-level students may be allowed to enroll for a maximum of one semester before

taking the exam, in which case they must complete the exam prior to the start of the following term after initial enrollment in order to be eligible (required even if the student does not register for coursework that term). Scholarship money will not be applied retroactively to any coursework started prior to taking the exam.

For students who have taken the exam more than once, the latest exam scores prior to enrollment will be considered. The scholarship is a percent of tuition and is awarded as follows:

Tuition Reduction	GRE Score	GMAT Score (MBA students only)
10%	>1000	>500
25%	>1200	>550
50%	>1300	>600

The scholarship will be awarded for the entire master's program but only while the student is in good standing. Students who are placed on academic probation will lose the scholarship for the remainder of the program. The scholarship will not be available for programs that have already discounted their tuition below the standard master's tuition rate, except where the scholarship is greater than the discount the difference will be awarded as a scholarship. The scholarship will be applied by the Office of Student Financial Services at the time of a student's registration.

Federal Aid

Students should read the General Information (p. 72) and Satisfactory Academic Progress sections (p. 80), to determine their eligibility for financial aid.

Federal Direct Loans are available to graduate students. To apply for this aid, refer to p. 72, General Information, and the Financial Aid Chart, p. 82.

State Aid

Students from the College of Arts & Sciences, School of Business Administration, and School of Education are eligible to apply for the **Michigan Tuition Grant** (with the FAFSA) 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

Student Financial Services forms 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), however, is taken into account when determining eligibility for a student loan and a Michigan Tuition Grant.

Grants And Scholarships

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 is 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.

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 Employment Program

Work opportunities for graduate students are available through the university's Employment Office. Assistantships are available as arranged by the dean or department chairs of the school where the student is enrolled. For information regarding employment contact the Employment Office. The website is www.andrews.edu/hr/.

Travel Equalization Fund

Graduate students coming more than 500 miles to the University from the United States, Canada, or overseas may be reimbursed for part of their travel expenses if certain criteria are met. For information, contact the Student Financial Services Office.

Federal and State Grants, Loans and Scholarships

Information on the following sources of financial aid may be obtained from Student Financial Services. For details, review the Financial Aid Chart on p. 82.

Grants

- Michigan Tuition Grant

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 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 below indicates the

minimum GPA required to meet the university's SAP policy for each type of degree program.

Degree	School	GPA	Max Below B-
PhD, EdD	Educ	3.30	3
PhD, ThD	Sem	3.00	3
DMin	Sem	3.00	no policy
DPT, DScPT	CAS	3.00	see <i>PT Student Handbook</i>
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. Students must complete at least two-thirds of the number of credits attempted, regardless of their enrollment status (full- or half-time), and maintain a 66% completion ratio. Exception may be made for courses whose requirements have a time-frame by design that extends beyond the limit of the semester in which it is registered.

Probation. Students who fail to meet the required SAP 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 again meets 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 satisfactory progress after the probationary semester are no longer eligible for Federal or State financial aid.

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 an extension of probationary 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 meeting SAP standards 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 details.

GIFTS AND BEQUESTS

Each year the university has increased needs for scholarship funds to aid students. The Trustees of Andrews University invite alumni, friends, and members of the university family to join them in providing an increased opportunity for training youth in the traditions of a Christian university.

The following supplies contact information for making a gift, either unrestricted or designated for a specific purpose, to Andrews University:

Current Gifts

Individuals interested in making a current donation to Andrews University of either cash or non-cash assets should contact:

Office of Development
Andrews University
4150 Administration Dr, Suite 303
Berrien Springs MI 49104-0660
269-471-3592

Deferred Gifts

Individuals desiring to leave a gift to Andrews University by way of a bequest or another estate plan option should contact:

Office of Planned Giving & Trust Services
Andrews University
4150 Administration Dr, Suite 310
Berrien Springs MI 49104-0645
269-471-3613