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. 68. 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)
   - COMMS89 (Internship)
   - FDN7594 (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 1/4 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:

<table>
<thead>
<tr>
<th>Tuition Reduction</th>
<th>GRE Score</th>
<th>GMAT Score (MBA students only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>&gt;1000</td>
<td>&gt;500</td>
</tr>
<tr>
<td>25%</td>
<td>&gt;1200</td>
<td>&gt;550</td>
</tr>
<tr>
<td>50%</td>
<td>&gt;1300</td>
<td>&gt;600</td>
</tr>
</tbody>
</table>

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. 68) and Satisfactory Academic Progress sections (p. 76), to determine their eligibility for financial aid.
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. 78.

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.

<table>
<thead>
<tr>
<th>Degree</th>
<th>School</th>
<th>GPA</th>
<th>Below B-</th>
</tr>
</thead>
<tbody>
<tr>
<td>PhD, EdD</td>
<td>Educ</td>
<td>3.30</td>
<td>3</td>
</tr>
<tr>
<td>PhD, ThD</td>
<td>Sem</td>
<td>3.00</td>
<td>3</td>
</tr>
<tr>
<td>DMin</td>
<td>Sem</td>
<td>3.00</td>
<td>no policy</td>
</tr>
<tr>
<td>DPT, DScPT</td>
<td>CAS</td>
<td>3.00</td>
<td>see PT Student Handbook</td>
</tr>
<tr>
<td>EdS</td>
<td>Ed</td>
<td>3.20</td>
<td>3</td>
</tr>
<tr>
<td>Master’s</td>
<td>All</td>
<td>3.00</td>
<td>4</td>
</tr>
<tr>
<td>Professional Master’s</td>
<td>Sem</td>
<td>2.50</td>
<td>no policy</td>
</tr>
</tbody>
</table>

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