

OTHER FINANCIAL INFORMATION

Who To Contact

The **Office of Student Financial Services (SFS)** assists applicants in making financial arrangements to attend Andrews University through financial clearance. Students with questions about financial assistance that they may qualify for should contact Student Financial Services. Applicants of Federal Financial Aid need to apply and complete the process well in advance of enrollment to assure consideration of all resources, particularly limited ones, and to assure a smooth registration process. Contact information:

Website: www.andrews.edu/sf
 Address: Office of Student Financial Services
 Andrews University
 4150 Administration Dr
 Berrien Springs MI 49104-0750
 Telephone: 269-471-3334 or 800-253-2874
 Fax: 269-471-3228
 E-mail: sfs@andrews.edu

Office of International Student Services. All international students who enter the U.S. on an Andrews University I-20 Form are considered Andrews University students. They must report immediately upon arrival to the Office of International Student Services to enroll for the upcoming academic semester. The office is located in the Campus Center.

Telephone: 269-471-6395 or 800-253-2874
 E-mail: iss@andrews.edu

Office of Employment

The **Office of Employment**, which is part of Human Resources, assists students with 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.

Telephone: 269-471-3570
 Fax: 269-471-6293
 E-mail: employment@andrews.edu
 Website: www.andrews.edu/hr

Office of Student Insurance

The **Office of Student Insurance**, which is part of Employee Services, Human Resources, provides information regarding student accident and sickness insurance, as well as providing a student advocate to help mediate for the student, if necessary. The office is located in the Administration Building, Second Floor.

Office of Student Insurance

Telephone: 269-471-3097
 Fax: 269-471-6293
 E-mail: stuins@andrews.edu

Insurance

Rates

Single student premium (approximately)	* \$979
Student & 1 Dependent	* \$2,175
Student & 2 Dependents	* \$2,945

* Rates reflect 2011–2012 school year and are subject to change each school year.

Accident/Sickness. Every international student in “student status” and every other student registered for 6 or more credit hours is to be covered by at least an Accident and Sickness Plan. This may be purchased through the university by signing up online in Registration Central at registration time. International students are required to include all dependents that are here in the U.S. and there is an additional fee for adding dependents. Payment for this coverage can be charged to the student’s account. The insurance is non-refundable after the drop/add date.

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

Waivers. Students who have comparable coverage from elsewhere may waive the student health insurance plan by entering their health insurance information in Registration Central at the time of registration. Proof of health insurance must be taken to the Office of Student Insurance in the Administration Building before the drop/add date for verification of coverage each semester.

Brochures. Information describing the health insurance coverage can be viewed at www.andrews.edu/hr/stu_insurance.html or at the Office of Student Insurance in the Administration Building.

The health insurance premium is charged to the student’s account via information entered in Registration Central. A waiver will prevent this charge from occurring (see Waivers above).

Medicaid. Michigan Medicaid is considered proof of insurance for U.S. citizens and Permanent Residents and should be entered into the waiver section of Registration Central at the time of registration. The only difference is that the student will be required to bring their current Medicaid card to the Student Insurance office in the Administration Building **before drop/add date** for verification of current coverage. This must be done for *each* registration period that the student is enrolled in school. If proof of current Medicaid is not provided, the student will be charged for the student insurance and the charge will be **non-refundable**.

Note: Medicaid from any other state will not be accepted as proof of insurance.

MISCELLANEOUS MONEY MATTERS & GENERAL FEES

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. The University reserves the right to make changes as necessitated by unexpected increases in costs. Such changes are announced in advance of the semester in which they become effective.

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Additional Costs. The online registration process, Financial Plan, estimates the two types of costs mentioned in the preceding section. However, students may incur additional expenses that are not estimated at the time of pre-registration. These billed expenses may include, but are not limited to, lab fees, class fees, trips and tours, club fees, printing charges, and expenses related to a major such as photo store charges. Many of these expenses are described in more detail in the following pages. Fees are non-refundable.

Alternative Loans. Student Financial Services considers all awarded grants, scholarships and loans for a student's cost of attendance as resources when certifying an eligible amount of private educational loan funds. See p. 78 for a list of these resources.

Application Fee

Undergraduate non-refundable	\$30
Online undergraduate	\$30
Late application fee	\$50
Graduate non-refundable	\$40
Graduate non-refundable late fee	\$70
Online graduate	\$30

Application Deadlines

July 15	For fall semester
November 15	For spring semester
March 15	For summer term 1
April 15	For summer term 2
May 15	For summer term 3

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

Carrying Charge of 1% is charged on all unpaid account balances monthly.

Cash Withdrawal. Andrews University is unable to serve as a bank for students. Sometimes students have a credit balance on their student account they need to withdraw to pay living or education expenses. Students may request a cash withdrawal at the front desk in Student Financial Services. A maximum of three cash withdrawals not exceeding \$300 may be requested during an academic term. Cash withdrawals are not available if payment was made by credit card. Cash withdrawals will not be paid on monies anticipated in a future term. The student must present a current AU student ID or valid driver's license for release of funds.

Change of Registration \$31
 Dropping/adding a course, changing from credit to audit, or from audit to credit after the "last day to enter any class" as published in the academic calendar, will be assessed a fee.

Club Dues. Clubs approved by Student Activities may charge a maximum of three club dues to student accounts only during September and January. Appropriate forms with required information are turned in to Student Financial Services by September 25 and January 25. Student accounts cannot be used for fund-raising. Each club can only charge maximum annual dues of \$50.

Course/Lab Fees listed in online class schedule

Credit Balances on student accounts 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 the last day of school.

Credit Card Payments will be accepted to pay account balances, but cannot be accepted for a student to make a cash withdrawal from his/her student account. Secure payment can be made via the Andrews web page at www.andrews.edu. This requires a login and password. The following information is required:

- Student Name:
- Student ID #:
- Type of card: (Visa/MC/Discover/American Express)
- Card #:
- Expiration Date:
- Name on Card:
- Telephone:

Credit by Examination Fees

<u>College Level Examination Program (CLEP)</u>	
Registration fee—per test	\$73
Recording fee—per credit	\$42
Counseling & Testing Administrative fee—per test	\$29
<u>Academic Departmental Examinations</u>	
Recording fee—per credit	\$41
Administrative fee—per test	\$19

Dual Enrollment. Advanced undergraduate students need to check with their Financial Aid advisor regarding award eligibility.

Ending Balance. When a student leaves the University, any balance of \$5 or less is not collected after one year.

Examination Fees

New student and freshman testing	\$52
Mathematics Placement Examination	\$19
Special administration of any test	\$73
Language Proficiency Examinations (each)	\$31
Other than CLEP for seminary, graduate school (reading examinations), and undergraduate students.	
Graduate Record Examination (GRE)	as announced
Each exam—paid to Educational Testing Service, Princeton, N.J.	

Exit Procedures. Check-out procedures must be followed when a student leaves Andrews University without the graduation process. Students should ask for Andrews University Student Exit Procedure Forms from the dean's office in the school in which they are enrolled or from the Student Life office. All required signatures on the form must be obtained to ensure that the necessary information has been given both to the student and to the departments listed on the form.

Financial Clearance is required in order to:

- Activate ID card
- Complete registration at the beginning of each term
- Graduate or receive a certificate or diploma
- Move into residence hall
- Receive a transcript or other certification of academic achievement

In order to obtain financial clearance to complete registration, any previous account balance (academic or housing) must be paid in full. All required documents must be turned in to Student Financial Services 30 days prior to registration.

Free Class

For university employees, refer to section 4:6-100 of the Employee Handbook.

For university salaried full-time employee spouse, refer to section 2:726 of the Andrews University Working Policy.

General Fees for on and off main campus.

Main-campus. All main-campus students (those attending classes on the main campus in Berrien Springs) enrolled for 5 or more credits will be charged the following general fee each semester at registration:

Undergraduate students	\$389
Graduate students	\$300
Seminary students	\$315
Summer school students	\$125
All students taking less than 5 credits	\$108

Distance education. All students in different forms of distance education programs who pay tuition directly to the main campus will be charged the following general fee **each semester** at registration.

Doctor of Ministry (DMin) general fee (included in tuition)	\$0
InMinistry (MDiv) fee (charged fall & spring only)	\$108
Griggs Distance Education students taking <5 credits	\$30

Graduation Fee. All students from off-campus programs will be charged a graduation fee as follows:

Undergraduate	\$98
Graduate	\$114
Doctor of Ministry (DMin) graduation fee (included in tuition)	\$0

Identification Card

Each Andrews University student is issued an original card for free and the card remains the property of the university. The cost to replace a card is listed below:

Lost, stolen or damaged cards	\$31
All other replacement cards	\$5
(This includes cards reissued due to loss of functionality at the Bookstore, Dining Services, ITS store, time clocks and door access.)	

Immunization Costs **as required**

Certain classes require immunization (i.e., biology, clinical laboratory science, nursing, physical therapy, and speech pathology). Immunization costs are charged to the student's account.

Incomplete Grade \$31

Lab/Course Fees listed in current class schedule

Late Registration—service fee \$78

Master's Program Continuation Fee \$216

A master's student, who has advanced to candidacy, registers under program continuation when not registered for credit courses or other non-credit continuation (project, thesis, recital, and/or comprehensive exam). See p. 64.

Non-Current Student Accounts 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, including collection costs, before they may register for any additional coursework.

By enrollment, students agree to the following responsibility statement:

"In consideration for any and all credit extended to me at any time in the past, present or future, I agree to give Andrews University a security interest in my student records. I understand that, in giving the University such an interest, I may not obtain a diploma or transcript

of my record at any time for any reason unless my account is paid in full. The security interest I grant to the University is intended to cover any and all current indebtedness as well as any and all future advances of credit which the University may grant me at any time. I also understand that a 1% per month carrying charge will be added on my unpaid balance and I agree to pay this carrying charge in addition to any other debt. I recognize that the above figures are estimates and I accept the responsibility for the payment of actual charges incurred. If the University incurs any expenses, including reasonable attorney's fees, in collecting any unpaid debt, I explicitly agree to be responsible for those collection expenses in addition to the unpaid debt. I understand that sundry charges not listed in the above estimate are due the month in which they appear on the statement."

Non-Sufficient Funds (NSF). Charge for returned checks. \$34

Payment Plans

A. Cash Rebate Plans

3% Rebate Plan—Full time regular students with at least 12 undergraduate credits, at least 9 graduate credits or at least 9 MDiv credits may choose to pay their estimated Out-of-Pocket Expenses (charges less financial aid resources) for the full year **by August 15** to receive a 3% rebate. After making payment, e-mail sfs@andrews.edu by the first day of class to request the 3% rebate. The student's minimum Out-of-Pocket Expenses as calculated online in Registration Central must be at least \$1,000 to qualify for this plan. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable until the end of spring semester. All approved rebates will be applied to the student account during the fall semester.

1% Rebate Plan—Full-time regular students with at least 12 undergraduate credits, at least 8 graduate credits or at least 9 MDiv credits may choose to pay their estimated Out-of-Pocket Expenses (charges less financial aid resources) in full for the semester to receive a 1% rebate per semester. The student's minimum Out-of-Pocket Expenses as calculated online in Registration Central must be at least \$500 to qualify for this plan. Each payment must be receipted **by August 15 for fall semester** and **December 15 for spring semester**. After making payment, e-mail sfs@andrews.edu by the first day of class to request the 1% rebate. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable until the end of that semester. All approved rebates will be applied to the student account during that semester.

B. Installment Plan—Arrange to make installment payments toward estimated Out-of-Pocket Expenses for the semester.

1. All previous account balances (including installment plan balances) must be paid in full.
2. The plan is not to exceed more than 60% of the estimated Out-of-Pocket Expenses for the semester.
3. Payments are to zero the account by the end of the semester to which the plan applies.
4. Late payments will incur a late payment fee of \$25.
5. A carrying charge will be posted to an unpaid balance at the end of the current academic term.
6. Minimum balance for Installment Plan is \$500 or above.

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Permission to Take Class Fee \$21

Post-Dated Checks are not accepted.

Prior Accounts. Students may register only when accounts with other schools have been paid.

Prior Learning Assessment (PLA) Fees	Non-refundable
Application fee per portfolio	\$41
Evaluation fee per portfolio (max. 5 credits)	\$128
Recording fee per credit hour	\$53

Refund Check Policy

- Refund checks resulting from credit on the student's account will not be available to the student until approximately five days after the semester drop/add date. The checks will be mailed to the address the student wrote on the request form.
- Refund checks will only be issued from credit on the account at the time the check is requested. Students should monitor their account balances carefully since funds from a future semester are unavailable until the appropriate time in the future term.
- Student Financial Services is unable to serve students as a bank. A maximum of three credit refund checks may be requested during a term.
- Students receiving federal loans are encouraged to carefully read their Disclosure Statements so they know the loan disbursement schedule.
- Financial funds from future semesters are unavailable until the funds reach the University's bank. Students should plan their budgets accordingly.
- Half-time enrollment is required for student loans to disburse to the account. A class does not count toward the half-time enrollment status until within ten (10) days of its start date.
- To pick up a refund check in Student Financial Services, the student must show current Andrews University ID or valid driver's license.
- For a student's spouse to pick up the refund check, the student must sign a letter giving permission for the spouse to pick up the check. Without the appropriate documentation, the refund check will not be released.
- Federal regulations require that credit from Parent (PLUS) loans be returned to the parents. Written authorization from the parents is required before these funds can be released to the student.
- If you have received or are planning to receive Federal student loans, please be aware that you have the right to cancel all or a portion of your loan disbursements. However, you must act within 30 days of your loan disbursement. Contact your financial advisor if you need more information.
- Credit refund checks not picked up in 30 days will be mailed to the address listed on the refund request form or to your statement mailing address.

Registration Central. For information on how to financially clear and register online, visit vault.andrews.edu and log on to "Registration Central."

Rescheduling senior exit tests and major field tests. \$73

Student Financial Services (SFS) Approval is required for:

- Academic tours
- Adventist Colleges Abroad applicants
- Off-campus academic experiences
- Taskforce and Student Missionary appointees

Account balances, including installment payments not yet due, must be paid in full before students are financially cleared. When a student on tour is sent home for medical, financial, or citizenship reasons, all travel costs must be paid by the student and/or family.

Student Missionary

IDSC296 Recording fee—per semester	\$66
Independent Study Recording fee—per credit (undergraduate only)	\$42

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

Textbooks \$550
The estimated semester cost of textbooks is \$550. Students are charged the estimated amount of their bookstore purchases.

Thesis/Dissertation Fees

Binding (each volume) for AU copies	\$13
Binding (each volume) for personal copies	\$19

Fees for copyediting of theses/dissertations are on a sliding-scale basis, starting at \$125 for 50 pages, plus \$5 for each additional 10-page increment.

Transcript Free
Rush service (does not include overnight delivery) \$31

Transcript and Diploma. Students may not receive a transcript or diploma under the following circumstances:

- Owing on a student or housing account, including installment payments not yet due
- Having a balance guaranteed by Andrews University
- Being in default on a government loan
- Needing to complete loan exit counseling

Transcript Exception. Students may request that a transcript be sent to the following:

- An organization for scholarship or licensure purposes, AMCAS, AADS (Student Financial Services must be given documentation of a scholarship application).

Academic Transcript Exception Policy for Student Loan Borrowers in Default

University policy prevents the Office of Academic Records from releasing academic transcripts for borrowers who are not paying on their Federal Stafford (Subsidized/ Unsubsidized), GSL or Federal Supplemental Loan for Students (SLS). 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 Office of Academic Records may be issued for the following two limited purposes:

For Educational Purposes

1. The transcript is to be sent directly to the academic institution.
2. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts.
3. The provisions and conditions in #2 above are certified in writing by the lending institution or the guaranty agency handling the loan.
4. A copy of the letter described in #3 above confirming

satisfactory status is sent to Student Financial Services. The confirmation letter is valid for the purposes of this policy for six months from its date, and future requests may be denied if the satisfactory status is not maintained.

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 in default must contact the guaranty agency (or agencies) in writing to acknowledge the 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.
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.

Updating Course Work Fee—20% of graduate tuition per credit

Wiring Funds

International wire fee	\$50
Domestic wire fee	\$25

Federal Perkins Loan Program

Students who are no longer enrolled, 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 269-471-6271.

Master of Divinity Program

The registration fee is due August 15 for fall semester, December 15 for spring semester, and May 10 for summer term. Any credits (over 16 for fall and spring semesters or over 12 for the summer) are charged at the regular per-credit master’s tuition rate.

MDiv students taking a graduate course in the College of Arts & Sciences in fulfillment of their elective course requirement may request a 50% tuition reduction (up to 9 credits), provided the class is not full and there are a sufficient number of students paying full tuition to warrant the teaching of the course. Directed study, laboratory courses, and study tours are not eligible for reduced tuition. Neither is this discount available for dual enrollment students who have been accepted in a graduate degree program in the College of Arts & Sciences. (Application form is available in the MDiv office.)

A per-credit Recording Fee is charged by the university for CHMN557 Clinical Pastoral Education (CPE), CHMN659 Practicum in Pastoral Care and Counseling, or CHMN641 Military Chaplaincy Training, credits earned in approved centers not connected with a graduate-level school.

International Students

Advance Deposit. Applicants attending the main campus from outside the United States (except Canada and Mexico) must make an advance deposit of \$2,000 before issuance of I-20. This deposit must be paid in cash. No university scholarships may be

applied to pay the deposit. New international graduate students from *cited countries (Kenya and Ethiopia) must pay in advance the first semester (tuition, health insurance and other school fees) in addition to the standard deposit (\$2,000) prior to issuance of the I-20.

All students are encouraged to pay the \$200 SEVIS I-901 fee online at www.fmjfee.com or at the Western Union Quick Pay services or to contact Andrews University International Recruiter in case of unavailability of the Western Union services in their countries. This fee is required by the U.S. Immigration and Customs of all students seeking an F-1 or J-1 visa from an embassy or consulate as well as students applying for admission at a U.S. port-of-entry (such as Canadians) to begin initial attendance at U.S. schools.

* As determined by AU Financial Management Committee.

SEVIS Fee. International students coming to the United States for the first time must pay a \$200 SEVIS fee, as mentioned previously, and the cost of the visa at the American Consulate of his/her home country. International students and exchange visitors are subject to the \$200 SEVIS fee which is used to administer and maintain the Student and Exchange Visitor Information System (SEVIS). The University will send instructions regarding payment of this fee along with an international student’s I-20. To make this payment online or to find out more about the SEVIS fee please visit www.fmjfee.com. It is very important to have paid your SEVIS fee before your visa interview. If you are a Canadian student you must have your original receipt with you at the U.S. port of entry.

Unclaimed Foreign Deposits Policy. International student deposits that have not been refunded within four years after the student reaches non-current status shall be transferred from the student’s international student deposit account to a quasi endowment account.

Student Financial Services will monitor the international student deposit account on an annual basis to determine the appropriate transfer of funds to the International Graduate Assistance Fund Account. At the discretion of Student Financial Services, these funds will be available as payment on account to assist graduate international students in their financial clearance process.

The initial funds shall be established as a quasi endowment from which 80% will be invested and 20% will be available annually.

Any subsequent requests will be claimable after identifying that the person is the one who paid the deposit to the account.

Deposit Allocation. This deposit is not available to cover registration expenses; the deposit earns interest during the time the student is enrolled with full-time tuition. The deposit plus interest is refunded when the student’s degree is completed or enrollment is terminated; alternatively, it can be used as partial payment for the final semester of registration. International students do not get a discount on their deposit when the deposit is used to pay tuition costs. If the student doesn’t complete the educational program during the term the deposit is used to meet expenses, the deposit must be reinstated for financial clearance.

Resource Verification. Bank documentation as well as other forms of financial documentation are required to prove ability to support one’s educational expenses. This documentation must be sent to the university directly from the bank. Sponsors in the USA will be required to sign an affidavit of support. In addition, the

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applicant must demonstrate adequate financial support for the duration of the program for which (s)he is applying.

I-20 Form. Once the deposit and resource verification are received and accepted, the university authorizes the Office of International Student Services to issue the I-20 Form for the purpose of securing a United States student visa. There is an individual I-20 delivery fee of \$75.

Arrival to Andrews University Campus. All international students who enter the U.S. on an Andrews University I-20 Form are considered Andrews University students and must report immediately to the Office of International Student Services in preparation to enroll for the upcoming academic semester.

Exchange Visitor General Conference Sponsorships. The General Conference of the Seventh-day Adventist Church is the sponsoring organization of the Exchange Visitor program and is authorized by the Department of State to issue the DS2019 document. The exchange visitor is required to present the DS2019 and a copy of the \$200 SEVIS Fee Receipt at the American Consulate in order to obtain a J-1 visa. This visa (J-1) enables the exchange visitor to pursue his/her study or to do other options as indicated on the DS2019.

Tuition Adjustment Policies

Tuition adjustments are given to students who withdraw from school or drop individual courses during the academic term. These tuition adjustments are based on the date when all the appropriate drop forms with all the required signatures are completed and filed with the Office of Academic Records.

Fall and spring semester adjustments

100%	1st–10th calendar day
70%	11th–17th calendar day
40%	18th–24th calendar day
0%	25th–last day of semester

Summer session adjustments

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

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.

Fees. All fees are non-refundable.

Financial Assistance Adjustments. Federal and State regulations require the university to return a portion of program funds when a student withdraws completely from school after receiving financial assistance under any Federal Title program (other than Federal Work Study). Refer to pp. 78–79 for Financial Aid Refund Policy.

CHARGES

RESIDENCE HALL CHARGES

Residence hall occupancy is based on two persons per room, for

the duration of an entire term. All single undergraduates under 22 years of age should plan on living in the residence hall, unless living full-time with their parents.

Before the room assignment process is initiated, receipt of both the residence hall application and the room deposit are required. Prior to moving in, students must have been accepted for the session in question and be financially cleared.

Residence Hall Package Plans*

For fall and spring semesters

Double Occupancy	\$2,004 (+\$200/new tower)
Single Occupancy (if available space in Lamson, Meier, Burman)	\$3,007
Double Daily Rate	\$20
Single Daily Rate	\$34

For summer sessions

Summer room charges are calculated on a per day basis.

* The residence hall package plan includes room, utilities, basic telephone and basic cable, reduced health club membership rate, and limited health care. It does not include health care lab work and x-rays, comprehensive psychological or substance use/abuse interventions or testing, health insurance, or miscellaneous expenses such as linens, cleaning, books, supplies, transportation or food. University Medical Center (UMC) charges the insurance company for any coverage applicable to the services provided to residence hall students, thus students should take their insurance information with them when utilizing UMC services. UMC waives any copay or deductible (for the student/family) for the limited health care provided.

Residence Hall Room Deposit Payment

The room deposit is \$250, payable by each resident prior to room assignment. Assignments are made on a first-come first-served basis. For priority room assignment, submit your application and deposit by July 15 for fall term, November 15 for spring term, and April 15 for summer terms. If a deposit is received after those dates, expect to be assigned to temporary housing.

Residence Hall Room Deposit Refund

Room deposits are refunded if you do not move into the residence hall and cancel your application by July 15 for fall term, November 15 for spring term, and April 15 for summer term. Cancellation must be made through the respective residence hall housing office. Students will receive room assignment notification during the month of June for the upcoming fall semester. They are expected to confirm this room assignment online. Failure to confirm or cancel by July 15 will result in room cancellation as well as release of the room deposit. Rooms that have been confirmed and then cancelled after July 15 will result in forfeiture of the room deposit.

Failure to Check Out Properly

Students are charged if they leave the residence hall without following checkout procedures. Additional charges may be assessed depending on the amount of cleaning and/or repairs required.

Residence Hall Unreturned Key Charges (subject to change)

Unreturned or lost key fee	\$75
Unreturned or lost security drawer key fee	\$10

Personal Effects Insurance. The University does not provide personal effects insurance coverage. The University 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 strongly recommends that students secure their own personal effects insurance coverage.

MEAL PLAN CHARGES

Residence Hall Meal Plan

Undergraduate residence hall students under age 22 are required to participate in the Declining Balance Meal Plan. The minimum meal plan charge is \$1,560 per semester. The minimum meal plan can be used for purchases at the Dining Center, Gazebo Restaurant, and campus vending machines. In some cases, the minimum meal plan will not meet your complete food needs for the semester (for example, \$1,560 should cover approximately two average meals each day, every day, throughout the semester). Students who know they will require a larger meal plan amount may opt to add additional funds at registration time through Registration Central.

Students who run out of funds in the meal account during the semester may add to the balance in increments of \$100 by request at the Office of Dining Services in the Campus Center.

A refund of up to \$200 of the declining balance will be credited to the student's account at the end of the semester if funds remain in the meal plan. Bulk purchases of food will not be available at the end of the semester to use up your unspent plan balance, so students should plan accordingly.

All residence hall students of Andrews University employees receiving 60% educational allowance must select a meal plan regardless of the student's age. Women living in Damazo Hall can select the Damazo Meal Plan. Please contact your Student Financial Services financial advisor.

Meal plan cost per semester	\$1,560
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Café Account

Minimum amount to open a Café Account	\$50
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The Café Account is a plan for graduate and undergraduate students not living in a dormitory. Students use their ID card to purchase cafeteria meals. To open a Café account with cash, check or credit card, visit the Office of Dining Services. To open a Café account with a credit balance on a student account, visit the Office of Student Financial Services.

UNIVERSITY APARTMENTS CHARGES

Apartments

Application Fee	\$320
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The application fee is divided as follows:

Security Deposit	\$200
Cleaning Fee, non-refundable	\$100
Processing Fee, non-refundable	\$20

Rental Rates (each month)*

Efficiency	\$535
One-bedroom	\$565-635
Two-bedroom	\$625-695
Three-bedroom	\$685-790
Four-bedroom	\$805

* Apartment rates include all utilities: local telephone, basic cable television, and high-speed Internet

Houses

Processing Fee, non-refundable	\$20
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Before possession, the following is required:

Security Deposit	\$300
Cleaning Fee, non-refundable	\$100

Monthly Rental Rates

One-three bedroom houses	\$475-895
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The Office of University Apartments provides apartment descriptions and application forms upon request. Application forms can also be downloaded from www.andrews.edu/life/living/housing/apartments/. If notice of cancellation is received 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 only includes husband, wife, children, parents and biological siblings. Birth certificates must be provided showing the relationship to the student. Any other relatives (cousins, nieces, nephews, in-laws, etc.) who desire to live with students must first receive permission from the University Apartments director. Rent is increased by \$20 per month for each additional person that is not immediate family as described above or the student does not have legal guardianship over. No overcrowding is allowed.

Single students wanting to share an apartment with a roommate will pay an additional \$20 rent per month. The monthly rent, along with the additional extra person charge, will be divided between the roommates.

Rent Payments. The first month's rent is prorated to the date of occupancy. Students are required to pay the first month's rent in advance. Thereafter, rent is due in advance on the 1st of each month. **A late fee of \$30** is charged for any payment made after the 10th of the month. Payments can be made in person, by using the drop box, by mail or online. Address all payments and inquiries to:

Office of University Apartments
 Andrews University
 Box 10920
 Berrien Springs MI 49104

Termination of Occupancy. All tenants are required to sign a year lease at the time of occupancy. At the end of the initial lease a new lease has to be signed if the tenant wishes to continue occupancy.

COLLEGE OF ARTS & SCIENCES CHARGES

Action America (Summer Intensives)

Action America is a language and cultural immersion intensive offered from mid-June through mid-July for adults and teens. The fees are based on individual, group and customized programs:

Expenses	25-day Session	25-day Session
	Individual	Group of 10 or more
Program Fee	\$2,090	\$1,568
Room & Board*	<u>1,360</u>	<u>1,360</u>
	\$3,450	\$2,928

*Meals are provided for off-campus trips.

Language Training (Short-Term Intensives)

Individuals and groups may register for short-term intensives: fall semester, beginning in August and late October; spring semester, beginning in January and early March. The program fees (tuition) will be pro-rated. Housing will be \$20/night (double occupancy) and Dining Services \$22/day.

Non-credit ESL Courses

The Center for Intensive English (CIEP) offers language training concurrent with the fall and spring semesters. Individuals may register for non-credit courses, ENSL130 or ENSL530. Tuition for the semester, 12–16 non-credit hours/week: \$4,140, or \$345/non-credit hour up to 12 non-credit billing hours.

Transportation will be provided to and from the South Bend Airport. Fees do not include textbooks, health insurance, or airfare to and from Andrews University. Health insurance is available through Andrews University for \$95 per month. Participants in each program must either show proof of insurance or purchase insurance at Andrews University.

General Studies Degree Plan Fee \$238

International Language Studies

Reading examination in French or German \$189
for MA and doctoral candidates in the Seminary and the School of Graduate Studies & Research

Credit by examination other than CLEP (College Level Examination Program) test for undergraduate students for course credit or to have the language requirements of the College of Arts & Sciences waived (no credits are given) \$31

Music

Students wishing to charge private lessons or non-credit music classes to their account must receive authorization from Student Financial Services, prior to signing up for the lessons.

Private music lessons (non-credit)

Per 30-minute lesson \$26

Music ensemble fee adjustments

- Half 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. \$136

Wind Symphony, Chamber Singers, Ladies' Chorus, Men's Chorus, and University Singers

MENC Collegiate Chapter Membership Fee \$35

Professional membership fee required for Bachelor of Music in Music Education majors

Lab fee for Music minors (per semester for two years) \$42

Lab fee for Music majors (per semester, excl. summer) \$42

Religion Professional Fees

Computer lab fees for theology/religion majors \$27
(Per semester)

Social Work Professional Fees

Freshmen and Sophomores \$61

Juniors and Seniors \$122

Graduate students \$312

Full-time graduate students (summer) \$100

(Changes per semester, excluding summer)

DEPARTMENT OF AVIATION CHARGES

Flight Majors: Flight-training fees are to be paid at the beginning of each semester. This is to insure that flight training progresses without interruption due to financial limitations. Required course fees for graduation are calculated to include FAA ground and flight testing, simulator rental, and 260 hours of airplane rental incorporating 50 hours of multi-engine flight instruction. The fees are only cost estimates and may be adjusted for students with prior flight experience or the ability of the student. Instructor fees are paid out of course tuition. Any additional flight or ground instruction, beyond each 65-hour flight training module and/or course lab fee, will incur additional training fees. Additionally, these fees will cover the cost of a student's flight medical, and in the case of international students, the TSA fee. Uniforms, FAA written tests, charts and other materials are additional and cannot be charged against the flight training fees.

Please note: Flight training fees are non-refundable. Students should plan to complete their training within the semester they have enrolled for the course. If, due to special circumstances, they are unable to complete the training, they may be given a second semester to finish using their flight balance. At the end of the second semester, any remaining balance is forfeited and will be unusable.

Aviation Professional Fee \$200

International Flight Students: TSA Application Fee for Permission to Commence Flight Training \$130

The fee is required for all foreign students training as Private, Instrument and Multi-engine pilots. The application allots one year of training for each of the above flight ratings. If a student does not complete the rating in that time frame, they will be required to repay the TSA application fee to continue training.

Community (Non-Flight Majors) Taking Flight Training

Flight-training fees will be on a pay-as-you-go basis. Ground School classes are available with no university credit for \$350 per course. Credit for such courses may be obtained by registering through the registrar's office and paying regular tuition. For flight certificates without credit call the Department of Aviation for a cost estimate.

Flight Training Fees and Rates. Rates and fees are subject to change without notice due to changes in operating costs (insurance, fuel, etc.). Every attempt will be made to maintain published rates. Check with the airpark administration for current rates. Flight-training fees listed below apply to this bulletin:

Course Fees For Flight Training Labs

The full fee amount is due at the beginning of the semester/registration for each course.

(Note: Flight Training 1–4 required for Flight degree)

AFLT118	Flight Training 1	\$9,500
AFLT218	Flight Training 2	\$9,500
AFLT318	Flight Training 3	\$10,000
AFLT326	Flight Training 4	\$11,500
AFLT416	Turbine Aircraft Transition	\$2,500
AFLT456	Flight Instructor Flight Training (as initial)	\$3,500
AFLT466	Instrument Flight Instructor Flight Training	\$2,500
AFLT467	Multi-Engine Flight Instructor (as initial)	\$6,000
AFLT474	Techniques of Mission Flying	\$1,300

Flight Physical	\$110
Electronic Flight Bag	\$530
Electronic Flight Publications	\$75
Headset	\$325

FAA Exams (Flight)*	
Written test	\$150
Checkride for AU student	\$175
Checkride for non-AU student	\$300
* Subject to change	

Aviation Maintenance	
Required Minimum Tool Set	\$3,100
Laboratory fee for materials (per credit)	\$25
Note: Maintenance students are required to have a Windows-compatible personal laptop.	

FAA Exams (Maintenance)*	
For AU student (each written test)	\$150
For AU student (each oral/practical test)	\$200
For non-AU students (each oral/practical test)	\$400
*Subject to change	

Community Non-Credit Classes for Aviation Maintenance and Powerplant Certificate. For those wishing to attend classes to earn the Airframe and Powerplant Certificates without university credit, there is a program fee of \$16,900 for the two-year program (\$325 per AU credit equivalent). Should the student want university credit at a later date, the difference between the then-current university tuition rate and the non-credit rate would have to be paid. This does not include tools and FAA testing.

SCHOOL OF ARCHITECTURE, ART & DESIGN CHARGES

BSA, BSCM & BID Professional program application fee	\$45
Professional education fees for BSA, MArch, BSCM & and BID programs	
Pre-professional year 1	\$535
Pre-professional year 2	786
Professional years 1 & 2 (BSCM)	535
Professional years 1 & 2 (BID)	786
Professional Track years 1 & 2 (BSA)	786
MArch year	898
(Charges per semester)	

Fee for ARCH330 & ARCH530 Analytical Summer Abroad	Varies
(Contact School of Architecture, Art & Design)	

Architecture Deposit Fees	
Mayline ruler	\$150
Key for drafting desk	15
Board cover	50
Cleaning fee	30

SCHOOL OF HEALTH PROFESSIONS CHARGES

Medical Laboratory Sciences	
Professional fees—Fall	\$375
—Spring	\$375
—Summer	\$275

Nursing	
Professional fees—Sophomore (NRSG216, 240)	\$705
—Junior (NRSG331, 332)	\$700
—Senior (NRSG440, 450)	\$765

Fee Schedule	
Sophomore	
NRSG216 Fund of Nursing Theory & Practice	\$405
NRSG240 Psychiatric-Mental Health Nursing	\$300
Junior	
NRSG331 Medical-Surgical I	\$350
NRSG332 Medical-Surgical II	\$350
Senior	
NRSG440 Developing Child Nursing	\$450
NRSG450 Community Nursing	\$315
Graduate professional fee (per semester)	\$250
Departmental NLN Upward Mobility Examination	\$525

Nutrition & Wellness	
Application fee for Dietetics Internship Program	\$50
Dietetic Internship Professional fee, each semester (FDNT594-001 and -002)	\$354
Dietetic Internship, each semester (FDNT594-002)	\$3,095

Physical Therapy Professional Programs	
These fees do not include transportation costs, general education fees, special tests, insurance, books, or graduation fees.	
Nonrefundable confirmation deposit fee:	
Prior to December 1	\$200
After December 1	\$300
DPT program block package rate	
Tuition per semester	\$10,000
Professional fee per semester*	\$400
Total package per semester**	\$10,400

* Set by Department
 ** Students not taking the entire block of PT classes pay regular doctoral tuition up to a maximum of the PT package tuition rate and are not charged the PT professional fee for that semester.

t-DPT and DScPT programs	
Regular credit (per credit)	\$499
Competency credit (per credit)	\$195
PTH655 Program Continuation	\$211
PTH788 Project Continuation	\$211
CEU—Workshop fees	vary

SEVENTH-DAY ADVENTIST THEOLOGICAL SEMINARY CHARGES

Full-Time Tuition

Master's degree (per credit)	\$927
Doctoral degree (per credit)	1,079

MDiv Registration Fee (per semester)

Fall, Spring (up to 16 credits)	2,614
Summer (up to 12 credits)	1,967

General Fee (per semester)

Fall or Spring	315
Summer	125

(Except all students taking less than 5 credits and all students in any form of Distance Education)

108

Continuation Fee (per semester)

Master's Program Continuation	450
PhD Dissertation	450

DMin project continuation fee (years 5 and 6), (includes general fee).

541

DMin program extension fee, if granted, (includes general fee).

1,146

Preparation for Comprehensive Exams

104

Application Fees

Application	40
Online Application	30
Psychological Evaluation	25
STV Program (includes background check)	12
Late Application Fee	70

Other Fees

Per credit recording fee—CPE or military chaplaincy training (CHMN557, CHMN659 and CHMN641)

75

Academic Departmental Examinations

Administrative Fee—per test	20
Recording fee—per credit	75

Seminary Distance Learning Center (per credit)

MA or PTC distance tuition	927
MDiv (unregistered or above load)	464
MDiv (class included in MDiv load)	232
Course cancellation fee (within 30 days)	50

Program Specific Fees and Discounts

MA: Full-time on-campus students who do not transfer MDiv credits into their MA program may apply for a tuition discount (based on GPA) at the Seminary Dean's office each semester by drop/add date (see below):

MAR, MA RelEd Tuition Adjustment: 25% discount
MAPMin, MAYMin Tuition Adjustment: 25%–38% discount

MDiv: The MDiv fee is already discounted down to a flat registration fee (automatic) so no further discounts are available except during summer semester, an on-campus student taking less than 8 credits may apply for a reduction/proration of the summer fee. Applications available in the Seminary Dean's office. Must be submitted by drop/add date of third session.

The registration fee is due August 15 for fall semester, December 15 for spring semester, and May 10 for summer term. Any credits (over 16 for fall and spring semesters or over 12 for the summer) are charged at the regular per-credit master's tuition rate. MDiv students taking a graduate course in the College of Arts & Sciences in fulfillment of their elective course requirement may request a 50% tuition reduction (up to 9 credits), provided

the class is not full and there are a sufficient number of students paying full tuition to warrant the teaching of the course. Directed study, laboratory courses, and study tours are not eligible for reduced tuition. Neither is this discount available for dual enrollment students who have been accepted in a graduate degree program in the College of Arts & Sciences. (Application form is available in the MDiv office).

A per-credit recording fee is charged by the University for current students who take CHMN557 Clinical Pastoral Education (CPE), CHMN659 Practicum in Pastoral Care and Counseling, or CHMN641 Military Chaplaincy Training, credits earned in approved centers not connected with a graduate-level school.

InMinistry MDiv: In addition to the MDiv registration and general fee, InMinistry MDiv students are also charged an orientation/cohort fee and a Seminary Distance Learning Center fee. See program director's office for a complete breakdown of fees.

DMin: NAD employees are eligible for 62% discount off the published doctoral rate. International students may receive 50% deferred tuition. Tuition includes general fee, graduation fee, and editing and binding fees.

PhD/ThD: Visit the PhD program office for scholarship application in January of each year.

Seminary Scholarships and Discounts

Scholarships

Endowed/Named Scholarships—Application deadline during spring semester for the next year.

Emergency Scholarship—Visit the Seminary Dean's office for details.

Seminary Spouse Discount

Available to master's-level students enrolled in Seminary programs whose spouses are enrolled full-time in a Seminary program. Student must submit application to Seminary Dean's office each semester by drop/add date. Details and applications are available in the Seminary Dean's office. Discount, if granted, would net Seminary master's tuition to \$100 per credit (maximum 9 credits per semester).

Note: The purpose of this section is to summarize the most common Seminary fees. Seminary students are still responsible for all fees and policies as set forth in this *Bulletin*.

Other departmental charges for individual courses are listed in the *Class Schedule*. These charges, which may be significant, are added to tuition.