

PRIMARY EXPENSES		SEMESTER	YEAR
Tuition	12-16 credits: Full-time package	\$14,496.00*	\$28,992.00*
	under 12 credits	\$ 1,208.00 per credit	
	over 16 credits	\$ 985.00 per credit	
Double Occupancy (<i>all residence halls</i>)		\$ 2,450.00*	\$ 4,900.00*
Meal Plan (<i>non-refundable</i>)		\$ 1,850.00*	\$ 3,700.00*
General Fees		\$ 583.00*	\$ 1,166.00*
TOTAL ESTIMATED PRIMARY EXPENSES		\$19,379.00	\$38,758.00

- * These costs make up the Total Estimated Primary Expenses. Any figures listed on this cost sheet are subject to change without notice.
- Residence hall students under 22 are required to participate in a Meal Plan. A Café Account is available for students not living in the dorm. There is a \$50.00 minimum to open and you may add more at any time. More information available at www.andrews.edu/services/dining.

SECONDARY EXPENSES		SEMESTER	YEAR
Lab/course/Professional Fees		See Class Schedule	See Class Schedule
Books & Supplies (<i>Students can adjust charge limits in Registration Central.</i>)		\$ 550.00 (<i>estimate</i>)	\$ 1,100.00 (<i>estimate</i>)
Single Occupancy (<i>Lamson/Meier/Burman</i>)		\$ 3,675.00	\$ 7,350.00
Single Occupancy (<i>Damazo</i>)		\$ 4,900.00	\$ 9,800.00

INSURANCE COSTS	FALL	SPRING/SUMMER	SUMMER
Student	\$564.00	\$936.00	\$410.00
Spouse	\$564.00	\$936.00	\$410.00
Each Child	\$564.00	\$936.00	\$410.00

- Rates shown above are for 2019-20 and are subject to change each school year. More information is available at the Student Insurance website at www.andrews.edu/services/hr/students/insurance.

INTERNATIONAL APPLICANTS

Advance Payment: Applicants attending the main campus from outside the United States (except Canada & Mexico) must make an advance payment of \$3,100. This payment must be made in cash. No university scholarships may be applied to make this payment. \$3,000 of this payment will be held in an interest bearing deposit account. The deposit plus interest is refunded when the student's enrollment is terminated. Alternatively, it can be used as partial payment for the final semester of registration. International students do not get a rebate when their deposit is used to pay tuition costs. \$100 of the advance payment will be posted to the student account to cover the non-refundable new student International fee.

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

I-20 Form: Once the advance payment and resource verification are received and accepted, the university authorizes the International Student Services Office to issue the I-20 Form for the purpose of securing a United States student F-1 visa. Please address any I-20 questions to the International Financial Advisor in International Student Services at 269.471.6380 or ifs@andrews.edu.

Statement of Acknowledgement: The International Student Services Office provides this agreement by which the prospective student/sponsor commit themselves to maintaining a full study load as well as abiding by the INS rules and regulations. This signed statement is required and should be mailed with the application.

- More information regarding the International Application process is available at www.andrews.edu/services/iss. Once enrolled, financial questions will be answered by one of the financial advisors listed below. You will be assigned an advisor based on the first letter of your last name.

FINANCIAL ADVISORS	First letter of your last name	Advisor's Name	Email	Direct line
	A-B	Bonnie Steele	sfadvisor5@andrews.edu	269.471.3369
	C-D	Juan Alvarez	sfadvisor1@andrews.edu	269.471.3365
	E-L	Luz Otero	sfadvisor2@andrews.edu	269.471.6597
	M-R	Shelley Bolin	sfadvisor3@andrews.edu	269.471.6385
	S-Z	Qaisar Ayaz, <i>Senior Advisor</i>	sfadvisor4@andrews.edu	269.471.6387

SCHOLARSHIPS

ANDREWS PARTNERSHIP SCHOLARSHIP

As long as you are a degree-seeking undergraduate on our main campus you are eligible for the APS. A freshman having successfully met the admission requirements of Andrews University is eligible for \$6,000 to \$12,000 per year for four years; transfer students are eligible for \$3,000 to \$9,000 for four years. Undergraduate Admissions will automatically process the scholarship based on your GPA and test scores. To determine the amount you are eligible for under this plan, please visit our online APS calculator at connect.andrews.edu. You can also call us toll free (from the US or Canada) at 800.253.2874 or internationally at 269.471.7771, and choosing Option #1 for Enrollment Management. To inquire by email, send your questions to undergraduate@andrews.edu.

SUMMER MINISTRIES SCHOLARSHIP

Students can also receive a matching scholarship in the fall for participating in the following summer programs:

- Summer Camp Scholarship will be based on \$200 per week for a maximum of 13 weeks or \$2,600.00. Student Financial Services will determine the scholarship amount based on the information received from camp directors.
- Magabooks and HHES are matched at 50% of net earnings. The entire net earnings must be placed onto the student's account at Andrews University before the scholarship is given. The scholarship cap is \$2,700.00.
- Andrews University Field Evangelism summer scholarship and church outreach program is matched at 100% of the net earnings based on information given to Student Financial Services from the AU Religion Department, church, or conference. The scholarship cap is \$1,700.00 and is available on odd years only.
- Summer scholarships for Andrews University Religion Department Barnabas Connection (Undergraduates only) and Church/Conference outreach programs are matched 100% based on the information given to Student Financial Services from each organization. The entire scholarship must be placed onto the student's account at Andrews University. The scholarship cap is \$ 2,500.

PAYMENT PLANS

3% REBATE PLAN*

*Rebate plans are not available for discounted, CIEP programs, Self-Paced, or ELI classes. Rebates may be requested during the current year only and will not be given for a prior school year.

Full-time students may choose to pay their estimated out-of-pocket expenses for the full year by August 15 to receive a 3% rebate. After making payment, email sfs@andrews.edu by the first day of class to request the 3% rebate. The student's minimum out-of-pocket expense must be at least \$1,000 to qualify for this plan. The rebate is not available for payments made after the first day of class. Cash withdrawals and refunds are not available. Approved rebates will be applied to the student account after the last day to add/drop a class during fall semester.

1% REBATE PLAN*

Full-time students may choose to pay their estimated out-of-pocket expenses in full for the semester and receive a 1% rebate per semester. The student's minimum out-of-pocket expense must be at least \$500 to qualify for this plan. Each payment must be received by August 15 for Fall semester and December 15 for Spring semester. After making payment, email sfs@andrews.edu by the first day of class to request the 1% rebate. The rebate is not available for payments made after the first day of class. Approved rebates will be applied to the student account after the last day to add/drop a class during each semester.

MONTHLY PAYMENT PLAN

Arrange to make monthly payments toward estimated out-of-pocket expenses for the semester. This plan requires that the following conditions be met:

- All previous account balances must be paid in full.
- Sum of monthly payments is not to exceed 50% of the estimated out-of-pocket expenses for the semester.
- Monthly payments are to zero the account by the end of the semester to which the plan applies.
- Payments received after 30 days will incur a late fee of \$25.
- A carrying charge will be posted for an unpaid balance at the end of the month.
- Minimum balance for this plan is \$100 or higher.

Andrews University
Office of Student Financial Services
4150 Administration Drive
Berrien Springs, MI 49104-0750

Fax to: 269.471.3228
Phone: 269.471.3334
Web: www.andrews.edu/sfs
Email: sfs@andrews.edu