



Unsure about the economic forecast?
Don't let stormy weather keep you from your dreams.

Andrews University has a special kind of stimulus plan.

"An investment in education always pays the best interest." Ben Franklin.



FINANCE

Global business

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World Economy

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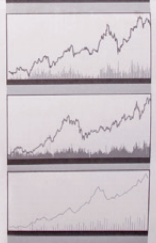
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Money & Crisis

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[illegible]

MONEY



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[illegible]

Uncertain times?

You read it in the papers. You hear it on the radio. You see it on TV. The only thing people seem to agree on is the uncertainty of it all. People are cutting back, tightening their belts and sticking to a budget. Many families are confused and concerned about what the future holds. Some may even be asking themselves if they can afford a Christian education. At Andrews University, we hear your questions. We understand your concerns. In times like these, it's important to work together. We're here to help you sort out the facts from the rumors. We have useful tips to help you get and keep as much "free money" as you can. If it's your wish to study at Andrews, we want to do everything we can to make it happen.



Hope for brighter days.

"Lead...All day long,
I put my hope in you."
Psalm 25:5 (NLT)

REAL OR RUMOR?

RUMOR: The economic hardships affecting our country means there will be less “free money” for student aid next year.

REALITY: The recent stimulus plan has provided even more opportunities for “free money.”

Additional Andrews Partnership Scholarships (APS) Announced!

- Finalists from the National Achievement Scholarship Program (Black Americans) will receive a scholarship equal to 100% of tuition.
- National Hispanic Recognition Program finalists will receive an additional \$2,000 special APS annually.
- FTIAC (First Time In Any College) students who score a composite score of 32–36 on the ACT or Critical Reading + Mathematics scores of 1410–1600 on the SAT will also receive an additional \$2,000 Special APS annually.*

***NOTE:** The addition of the Special APS is stacked on top of the current APS for each student of \$2,000 to \$8,000 annually (up to nine semesters). Check out the APS calculator at andrews.edu/SFS.

The Federal Pell Grant has been increased

On February 17, 2009, President Obama signed the American Recovery and Reinvestment Act of 2009. The maximum Federal Pell Grant award for the 2009–2010 award year will be \$5,350, which is an increase of \$619 from the 2008–2009 award year.

American Opportunity Tax Credit

The American Recovery and Reinvestment Act of 2009 expanded the Hope Scholarship with a new \$2,500 tax credit for tuition and other expenses—including textbooks. While the Hope Scholarship was only available the first two years of college, the American Opportunity Tax Credit will be available for four years.

KNOW THE FACTS

RUMOR: Federal Stafford Loans will not be available next year.

REALITY: There are two ways to deliver Stafford loans—Federal Family Education Loan (FFEL) and Direct Lending. President Obama is proposing to end the FFEL program for delivering Stafford loans.

Andrews University is a **Direct Lending school**. Our students can rest assured that even if this proposal passes, they will not be affected in any way. Student Financial Services will continue to process federal loans as usual.

In fact, beginning with the 2008–2009 school year, the loan limit for Unsubsidized Federal Stafford Loans was raised by \$2,000.



Do Your Homework

There are things you can do for the best chance at success in financing your education. Student Financial Services (SFS) can partner with you in the battle against rising costs and falling stocks. We believe support, encouragement and involvement are essential to success in school as well as in life. If you're ready to learn, let's get started.

Financial Aid Advice—from the people who know!

File Early—MARCH 15 Priority Processing Date

Filing your FAFSA and turning in your financial documents early ensures priority processing. This means you are first-in-line for awards. Some federal and campus-based funds are limited and we can run out. Filing early ensures you receive your full award eligibility. If you have not filed yet, it's not too late! The FAFSA is located at www.fafsa.ed.gov. Financial aid documents and further information can be found at www.andrews.edu/SFS.

Look into external scholarships

An external scholarship could make a real difference. There's money out there if you look for it. Check out the scholarship search engines on the SFS website at www.andrews.edu/SFS. Online scholarship searches aren't very complicated or time consuming. Just make sure they're free! You can also ask your parent's employer or research local businesses. Look into private organizations like the YMCA, American Legion or Jaycees.



TO-DO LISTS

Create a notification system to remind you of important dates and tasks. Whether it's a BlackBerry® or the back of your hand, find a way to remember filing dates and deadlines. Don't let procrastination or forgetfulness lead you to lose out on "free money."

Good News

We hope you have found this information useful and encouraging. Amidst the ever-present gloomy headlines, it's nice to hear some **good news**. Our **good news** is Andrews University has many scholarships and financial aid opportunities to help bridge the gap between your educational costs and what you can contribute. Some schools may look "less expensive," but tuition and fees aren't the whole story. Lower tuition costs can also mean fewer scholarships. Get as much information as you can. Ask questions. We are happy to discuss what Andrews can offer you in regards to scholarships, loans and flexible payment plans. There are miracles happening on our campus every day. We've selected a few we hope will be just the stimulus you need to make your educational dreams at Andrews a reality. Put your trust in the only sure thing—**faith in God**.

Once you do that you can:

Seek Knowledge. Affirm Faith. Change the World.





REAL STUDENTS WITH REAL STORIES:

"Having recently served with the military in Iraq, I returned to seek an education at Andrews, but lacked the necessary funding. Without the financial assistance from a named endowed scholarship, my attendance at Andrews would be impossible. I expect to earn a medical degree and, in return, my goal is to pass on the same honor and kindness bestowed upon me to other students."

"Coming to Andrews is truly a miracle. I am the young adult child of a single parent. As such, I am responsible for my own educational costs. Luckily, scholarships have been awarded me. God always seems to provide a way."

"I am of Asian ancestry and enjoy helping foreign students learn English. It has been a wonderful experience and truly a privilege to meet and interact with people from around the world. My gracious thanks for the generous (financial) support I have received (with this scholarship). My goal is to become an international lawyer to assist underprivileged immigrants and foreigners obtain help in adapting to the American culture and learn English."



From its very beginning in 1874, Andrews University has been dedicated to serious scholarship and quality research while maintaining a strong focus on practical Christianity. We started as a small Christian college in Battle Creek, Michigan, but today Andrews is the best-known Adventist educational institution in the world. During those 135 years, we've learned to weather adversity, to grow in good times and in bad, and to be thankful for both.

**Our journey continues.
Yours has just begun.
We hope our paths cross;
come rain or shine.**



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