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Office of Student Financial Services
Andrews University

FINANCIAL AID:

HOW DOES IT WORK?

FAFSA SCHOOL CODE: 002238

CONTACT US

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FINANCIAL AID

Defined

What is financial aid?

Financial aid helps you bridge the gap between school costs and what you and your family can reasonably contribute out-of-pocket. There are two types of financial aid; financial aid that is free (grants and scholarships) and financial aid that will have to be repaid at some point (loans-federal or private).

- Grants and scholarships can be offered on a number of different factors including merit, need, bio-graphical, or employment.

- Loans can be obtained through the federal government or private lenders. Federal loan amounts are offered based on your year in school and your annual budget.

Do I have to apply for financial aid?

No, you don't have to apply for financial aid. However, we do encourage all eligible students to file the FAFSA and see what kind of federal and/or state financial aid could be available.

Undergraduates: The Andrews Partnership Scholarship and Educational Allowance do not require that you file a FAFSA. Simply complete the electronic AU Financial Information Sheet.

Sponsored students who require special billing should present all necessary information to our office **before July 1**.

FINANCIAL AID

Detailed

Am I eligible to apply?

You can apply for federal aid if you are:

1. A US citizen or a Permanent Resident
2. Enrolled in a degree-seeking program

When do I apply?

The FAFSA was opened on October 1, 2025. The 2026-27 FAFSA will use your **2024** tax information. Some financial aid is limited, so we encourage you to file as soon as possible.

Where do I apply?

www.studentaid.gov

2026-27 FAFSA OPENED OCTOBER 01, 2025.

How do I apply?

Step 1: Complete the FAFSA using 2024 tax information & **AU School Code—002238**.

Step 2: Undergraduate students submit the electronic AU Financial Information Sheet.

>> At this point you will receive an aid offer or be notified if further documentation is necessary.

Step 3: Check for & satisfy offer requirements.

>> You will be notified if further documentation is necessary, including accepting/declining loans.

Step 4: Monitor & satisfy additional offer requirements; loan entrance counseling or MPNs.

More information regarding the FAFSA changes and what they mean for students and their families is available at our SFS website.

FEDERAL DIRECT LOANS

Explained

Once you have filed your FAFSA-Free Application Federal Student Aid, your eligibility for Federal Direct student/parent loans will be determined. Your financial aid offer notification will state your eligibility amounts. If you decide that you wish to take part in the Federal Direct loan program, there are 3 simple steps to complete. All of these steps can be completed online. Links are available in SFS Self-Serve.

STEP 1: REQUEST LOANS

STEP 2: COMPLETE ENTRANCE COUNSELING

STEP 3: SIGN MASTER PROMISSORY NOTE

Don't want loans?

If you decide not to take any federal loans, simply go to Financial Aid Self-Service Banner, click on the loans offered and decline them. You may also submit a paper loan request form and your decline will be processed manually. Any loans offered will need to either accepted or decline before your financial aid offer can be considered complete.

Remember,

you can borrow less than your school offers and can request more funds later if you need to. You should borrow only what you need.

FINANCIAL AID SELF-SERVICE BANNER

Explained

Financial Aid Self-Service Banner is your financial profile at Andrews University. Since this page will contain information specific to your finances, **you will need to login with your Andrews University username and password**. If you are just recently accepted and need to set up an account, there will be a link to ITS (Information Technology Services).

Once you have logged in you will see the following information:

- your name and Andrews University ID number
- your assigned Financial Advisor; their name, email address, and office phone number

Financial Aid SSB will also have the information listed below. This information concerns the financial aid process. Content will change as requirements are satisfied and steps are completed.

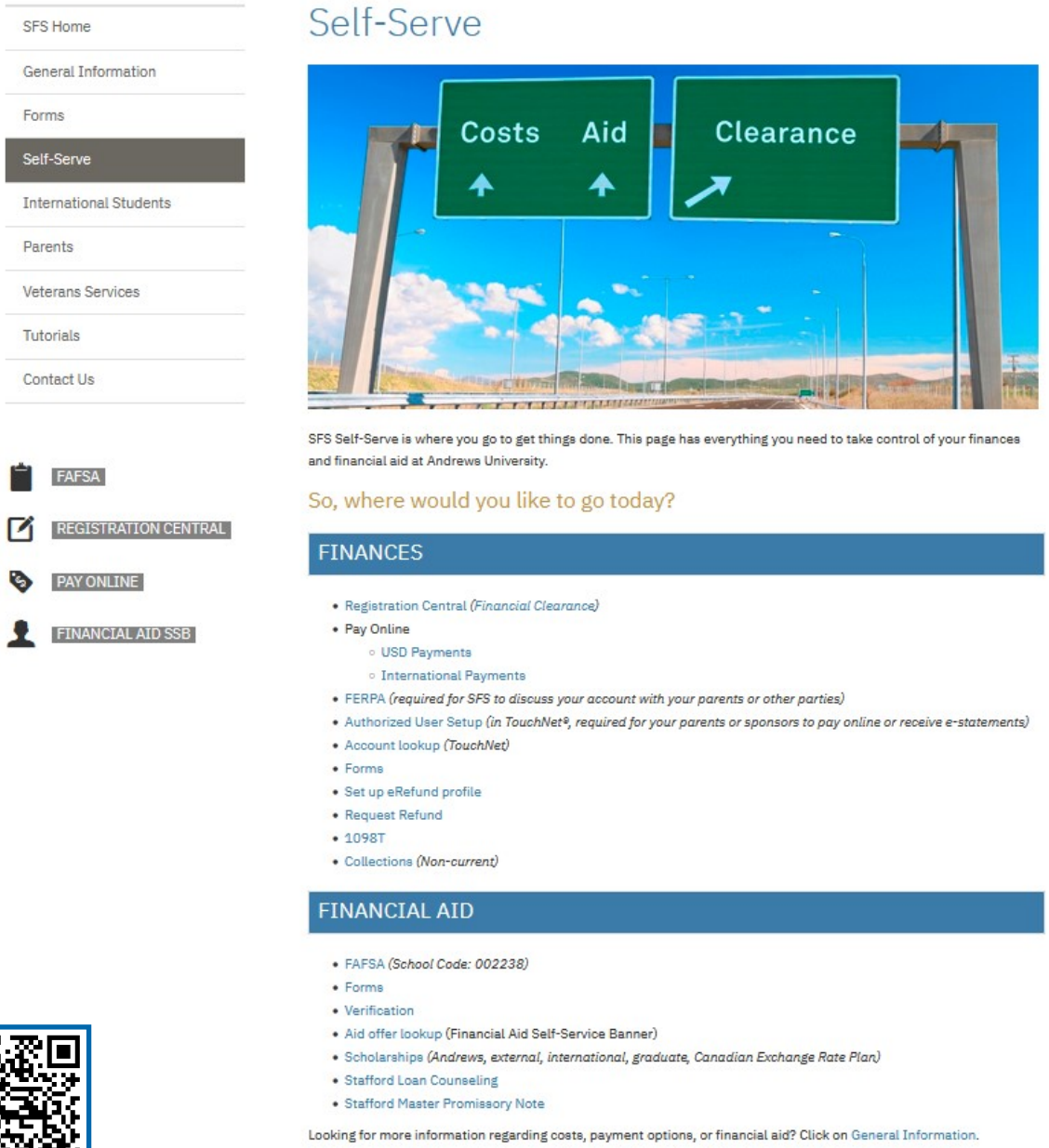
- a list of the requirements for your current semester financial aid offer (if applicable)
- your financial aid offer (*if applicable*) for the current semester
- your financial aid history

Any unsatisfied financial aid items will have a **red X** next to it. Satisfied items will have a green check mark. Embedded links will be provided to let you satisfy particular items or steps.

FINANCIAL AID

Managed

Student Financial Services has collected all of the financial aid processes and posted them on one webpage. If you need help with anything regarding financial aid, this is the one page you need. **Bookmark it now!**



www.andrews.edu/sfs

ADVICE

From an advisor.

GET TO KNOW THE OFFICE

> Office hours and location

> Phone, website, and email address

> Staff and their contact information

USE ONLINE RESOURCES WHENEVER POSSIBLE

> Check our website for upcoming events & deadlines.

> Bookmark our Self-Serve & Parents Page for links to frequently used pages!

UNDERSTAND FERPA

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. Students will need to give electronic authorization before staff are able to discuss account matters with others, parents & sponsors included.

KNOW HOW YOU WILL PAY FOR COLLEGE.

Will you be paying in USD or a foreign currency? Which payment plan will work best for you? Will someone else be paying on your account? Should you add them as an Authorized User or include them in your billing address? Consider getting a local bank account for ease of payments, refund deposits, and quick access to spending money.

UNDERSTAND THE PROCESSES

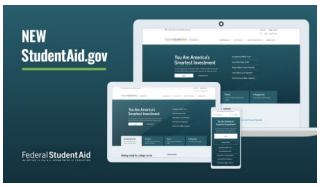
> Visit our **Tutorials**, **FAQ, and General Information** pages.

> Keep these packets for future reference material.

YOUR SFS FINANCIAL ADVISORS *(assigned alphabetically according to last name.)*

A-C	Igdaly Patel sfadvisor5@andrews.edu	471.6271
D-H	Juan Alvarez sfadvisor1@andrews.edu	471.3365
I-Mc	Keila Rosario sfadvisor2@andrews.edu	471.6597
Md-Ri	Shelley Bolin sfadvisor3@andrews.edu	471.6385
Rj-Z	Qaisar Ayaz sfadvisor4@andrews.edu	471.6387

STUDENT FINANCIAL SERVICES CALENDAR

SEPTEMBER Check with the Admissions office regarding your application status. Start looking for communication from our office re: aid & finances.	**OCTOBER-FAFSA OPENS** ⇒ Attend a Paying for College event. ⇒ File your FAFSA. ⇒ **UG:** complete the AU Financial Information Sheet.	**NOVEMBER/DECEMBER** 
JANUARY Be sure that all of your financial aid paperwork has been turned in to our office. Files selected for Verification may need to submit additional documentation.	**FEBRUARY** Financial aid offers begin processing. Monitor your progress in FinAid SSB. Complete/submit any requirements with a red X. 	**MARCH** • Missing documents? • Selected for Verification? • Complete & submit now.
APRIL **It's tax time!** Aren't you glad FAFSA uses the year before last's tax information?	**MAY** **Offered loans?** You need to: • Accept or decline **Accepting?** Complete • Loan entrance counseling • Master Promissory Note(s)	**JUNE** The Financial Plan opens next month in Registration Central. Confirm all of your financial resources now. This includes educational allowance, sponsorships, tuition discounts, and free classes.
JULY Go to Registration Central & complete all the steps shown. If you're having trouble clearing, contact your financial advisor ASAP. **AUGUST 15:** 3% and 1% Rebate Payment Priority Date	**AUGUST** If you are financially cleared you can use your ID card in Dining Services and move into your dorm room.	**DECEMBER** Financial Plan for Spring semester opens. Go to Registration Central and complete your steps before classes begin in January. **DECEMBER 15:** 1% Rebate Payment Priority Date