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FINANCIAL CLEARANCE:

WHAT IS IT?

Financial Plan Opens: JULY 15


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FINANCIAL CLEARANCE

Explained

What is financial clearance?

In simple terms, financial clearance is making satisfactory arrangements for the expenses associated with the cost of attendance each semester of enrollment. Financial clearance is accomplished by completing a Financial Plan in Registration Central. When this step has been completed, a green check mark will appear in the Financial Plan box.

EVERY SEMESTER.

Financial clearance will mean different things to different students. For some, it may mean creating a Payment Plan in TouchNet® and making a down payment. For others, it will mean making sure that they have all of their financial aid in place to cover their semester expenses. Sponsored students or students receiving Educational Allowance will need to make sure that their sponsorship or subsidy is documented in our office. Regardless of arrangements, every student must have their financial plan box checked.

Do I have to get financial clearance?

Short answer? Yes! Financial clearance is necessary to confirm classes and activate ID cards for the Andrews University Bookstore and Dining Services. Students living in the residence halls will need to be financially cleared before they are able to move into their dormitory room. Students who do not get financial clearance may have their classes dropped.

When do I get financial clearance?

Fall: **July 15-August 15, 2022.**
Down payment due by August 15.
Classes dropped after August 15 for those without clearance.

Spring: **December 1, 2022-January 11, 2023.**
Down payment due by December 15.
Classes dropped after January 11 for those without clearance.

Where do I get financial clearance?

Financial clearance and all other registration activity is conducted online in Registration Central. A link to Registration Central and all other processes associated with financial clearance can be found on our SFS Self-Serve page at www.andrews.edu/sfs.

REGISTRATION CENTRAL

Explained

How does Registration Central work?

When you login you will see boxes that represent the registration steps. As you complete each step, a checkmark will be displayed. Each box will assist in calculating your semester expenses. The Financial Plan is the last registration step.

- Biographical Data Confirmation-*Verify your address and SSN/Tax ID information.*
- Enroll in Classes-**Enroll before financial clearance.** *An invoice will be sent to your AU email.*
- Housing-*Options displayed will be based on your eligibility.*
- Dining Options-*Options displayed will be based on your eligibility.*
- Bookstore Account-*Set up or decline a charge account for AU Bookstore.*
- Student Insurance-*Purchase student insurance or submit a waiver.*
Insurance waivers require verification.
There will be a slight delay between submitting a waiver and box being checked off.
- Financial Plan-**Review your financial aid offer before proceeding.**
All requirements should be completed.
Accept the Responsibility Statement to receive financial clearance or enroll in a payment plan.

What is a Financial Plan?

A Financial Plan is the plan you will make to cover your semester's expenses. First, confirm that your financial aid offer is complete, then click on the Financial Plan step and accept the Responsibility Statement. If your expenses are covered, your Financial Plan will be satisfied and a green check mark will appear.

<p>WHAT FINANCIAL CLEARANCE LOOKS LIKE...</p> <p>Registration Central for Fall Semester 2021</p> <ul style="list-style-type: none"><input type="checkbox"/> Biographical Data Confirmation<input type="checkbox"/> Enroll in Classes<input type="checkbox"/> Student Insurance<input type="checkbox"/> Housing<input type="checkbox"/> Dining Options<input type="checkbox"/> Bookstore Account<input type="checkbox"/> Financial Plan <p>Office of Student Financial Services Andrews University</p>	<p>WHAT FINANCIAL CLEARANCE FEELS LIKE...</p> 
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If your expenses are not completely covered, your Financial Plan box will be empty. Click on it and you will be taken to the Student Account Center in TouchNet® to enroll in a Payment Plan and make a payment. After you accept the TouchNet® Terms & Conditions, you will be able to view the costs for the semester, your accepted financial aid, as well as your current student account balance.

To get clearance, you will need to click on the Payment Plan tab located at the top of your screen; enroll in a Payment Plan and make a payment. You will be able to set up automatic payments or to assume responsibility for making these payments on your own. Once your payment is made, your Financial Plan step will be satisfied and a green check mark will appear.

PAYMENT PLANS

When do I pay?

DISCLAIMER: Rebate plans are not available for CIEP programs or other discounted classes. Rebates may be requested during the current year only and will not be given for a prior school year.

3% Rebate Plan

Full-time undergraduate and graduate students 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, email sfs@andrews.edu by the first day of class to request the 3% rebate. The student's minimum Out-of-Pocket Expense 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. All 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 undergraduate and graduate students may choose to pay their estimated out-of-pocket expenses (charges less financial aid resources) in full for the semester and receive a 1% rebate per semester. The student's minimum Out-of-Pocket Expense 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 15th** for Spring semester. After making payment, email 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. All approved rebates will be applied to the student account after the last day to add/drop a class.



Learn more at www.andrews.edu/sfs.

Monthly Payment Plan

Arrange to make monthly payments toward estimated Out-of-Pocket expenses for the semester.

1. All previous account balances must be paid in full.
2. The plan is not to exceed more than 50% of 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 1% carrying charge will be posted to the unpaid balance at the end of each month.

- September 25
- October 25
- November 25
- February 25
- March 25
- April 25

PAYMENT OPTIONS

How do I pay?

- Andrews University accepts CASH, CHECK, CREDIT CARD, or WIRE TRANSFER.
- Options vary depending on your circumstances, i.e. on-campus, distance ed, or international.
- If you need help deciding which payment option would work best for you, you can contact the SFS Cashier at 269.471.3326 or at sfs@andrews.edu to discuss your situation.

Paying in US Dollars?

- Cash at SFS Cashier window
- Check at SFS Cashier window
- Check via mail
- E-check online at TouchNet®
 - requires **non-commercial US** bank account
 - requires log in & password*
 - \$5.00 NSF/Return Fee
- Credit card online at TouchNet®
 - 2.85% convenience fee
 - requires log in & password*
- Wire transfer
 - \$10 fee via Flywire, \$20 fee via TransferMate
 - no log in or password required

touchnet®
A Global Payments Company

*If someone else is paying on your account, TouchNet® will require that you add them as an Authorized User.



Paying in a foreign currency?***

- Canadian check at SFS Cashier window
- Canadian check via mail
- **Flywire**
 - doesn't require a log in & password
- Credit card
 - convenience fee varies w/currency
- -Wire transfer
 - no fee
 - free tracking
 - online, multilingual help
- -Other local payment apps
 - varies with country
- **TransferMate**
 - requires login & password
 - wire transfers
 - pay from TouchNet
 - online help
 - free tracking

flywire | **TransferMate**
GLOBAL PAYMENTS





Learn more at www.andrews.edu/sfs.

FINANCIAL CLEARANCE

Managed

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

- SFS Home
- General Information
- Forms
- Self-Serve**
- International Students
- Parents
- Veterans Services
- Tutorials
- Contact Us

-  **FAFSA**
-  **REGISTRATION CENTRAL**
-  **PAY ONLINE**
-  **FINANCIAL AID SSB**



Self-Serve



SFS Self-Serve is where you go to get things done. This page has everything you need to take control of your finances and financial aid at Andrews University.

So, where would you like to go today?

FINANCES

- Registration Central (*Financial Clearance*)
- Pay Online
 - USD Payments
 - International Payments
- FERPA (*required for SFS to discuss your account with your parents or other parties*)
- Authorized User Setup (*in TouchNet®, required for your parents or sponsors to pay online or receive e-statements*)
- Account lookup (*TouchNet*)
- Forms
- Set up eRefund profile
- Request Refund
- 1098T
- Collections (*Non-current*)

FINANCIAL AID

- FAFSA (*School Code: 002238*)
- Forms
- Verification
- Aid offer lookup (*Financial Aid Self-Service Banner*)
- Scholarships (*Andrews, external, international, graduate, Canadian Exchange Rate Plan*)
- Stafford Loan Counseling
- Stafford Master Promissory Note

Looking for more information regarding costs, payment options, or financial aid? Click on [General Information](#).

www.andrews.edu/sfs

ADVICE

From an advisor.

GET TO KNOW THE OFFICE

- > Office hours and location
- > Phone, fax number, 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-B	Igdaly Patel sfadvisor5@andrews.edu	471.3369
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