

Building, Andrews University, Berrien Springs, MI 49103-0920 USA.

Termination of Occupancy. Tenants must notify the Housing Office of intent to move 30 days before move-out date. Thirty day's rent is charged from the day this notice is received. A late-departure fee of \$10 per day is charged of those who do not move out on time.

GENERAL FEES

Application for admission fee (undergrad) Non-refundable	\$30
Application for admission fee (graduate) Non-refundable	40
Late registration service fee	50
Change of registration	15
Dropping/adding a course, changing from credit to audit or audit to credit after "last day to enter any class" as published in the academic calendar	
Incomplete grade	15
Dormitory room deposit	100

Credit by Examination Fees

CLEP exam fee	\$43
Per test, payable at time of test	
CLEP exam fee—student missionary	20
Recording fee, per credit	
Administrative fee	10
Per test	
Departmental examination	20
Recording fee, per credit	
Examination fee	5

Other Examination Fees

Freshmen testing (COPS and math placement)	\$30
Special administration of any test	35
Language Proficiency examinations	35
Other than CLEP for seminary, graduate school (reading examinations), and undergraduate students—each examination.	
Graduate Record Examination as announced	
Each exam—paid to Educational Testing Service, Princeton, NJ.	

Prior Learning Assessment (PLA) Special Tuition Rate.

The regular tuition rate is charged for the first 2 credits granted based on the PLA basis.

One-third of the normal tuition rate is charged for additional PLA credits (above the 2 credits at regular rate).

STUDENT ACTIVITY FEES

Undergraduate students	\$103
Payable each quarter at registration by students taking 5 or more credits.	
Seminary students	85
Payable each quarter at registration by students taking 5 or more credits.	
Graduate students—non-seminary	80
Payable each quarter at registration by students taking 5 or more credits.	
Summer school students	33
Payable at registration by students taking 5 or more credits during the summer quarter.	

Graduation Fees—Affiliated Schools

All students from affiliated and extension programs, together with any student not paying the regular quarterly activity fee, will be charged a graduation fee.

Undergraduate	\$60
Graduate	70

Organization Fees

Ministerial Club	\$13.50
Annual fee charged during first quarter—required for religion and pre-seminary majors	
Teacher Preparation Membership	5.00
Annual fee charged during first quarter	
J.N. Andrews Honors Society	25.00
One-time, non-refundable application fee	
Pi Lambda Theta Membership	40.00
One-time, non-refundable application fee	
payable at the time of induction	
School of Education Pre-professional	50.00
Non-refundable	

Residence Hall Non-returned Key and Lock

Change Fees	
Men's residence halls	\$60
Women's residence halls	10

Thesis / Dissertation Fees

Binding (per volume)	19
Copyright (optional)	35
Microfilming (dissertations only)	60
Copyediting (thesis)	75
Copyediting (doctoral dissertations)	150

Transcript Fees

Charge for each transcript	\$5
Charge for rush 24 hour service	10

Miscellaneous Fees and Expenses

Textbooks	\$450
An estimated amount figured into the total quarterly package. Students are charged the actual amount of their bookstore purchases.	
Improper residence-hall check out	100
Plus an extra charge for cleaning, depending on time involved.	
Immunization costs	as required
Certain classes require immunization (i.e., allied health, biology, nursing, physical therapy, and speech pathology). Immunization costs are charged to the student's account.	
Scholastic study lab fee (per qtr.)	100
Rescheduling senior COMP ACT and major field tests	40
COMP ACT tests are scheduled in the academic calendar once each quarter. Major field tests are scheduled for spring quarter. Students who must reschedule are charged a fee.	
Updating course work	20% of graduate credit

STUDENT INSURANCE CHARGES

Sickness/Accident Insurance

Single student premium (estimate)	\$380
Family premium (estimate)	1,367
Student insurance premiums are last year's figures. At the time of printing, new figures were not available.	
A student registered for 6 or more credit hours is automatically covered by a sickness/accident insurance plan. The premium is charged to the student's first monthly statement. A student may waive the university plan by presenting proof of coverage, such as a copy of an insurance card or verification letter from an employer, and signing a waiver card at registration time. If proof of coverage is not provided within 30 days of registration, insurance monies charged cannot be refunded.	

Personal Effects Insurance. The university does not provide personal-effects insurance coverage and 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 recommends that students purchase their own personal-effects insurance coverage.

COLLEGE OF ARTS AND SCIENCES CHARGES

Allied Health	
Medical Technology	\$200
Professional Education—Senior clinical year	

Center for Intensive English Programs

<i>English Language Institute</i>	
AU-ELI (per quarter)	\$2,500

This tuition charge is based on the number of sections of each level for which a student registers at \$500 per section up to a maximum ELI tuition of \$2,500 per quarter. The number of sections a student takes is determined solely by AU-ELI.

Sections offered within each level:

Sec 001	Writing Skills	4 hrs/week
Sec 002	Grammar Skills	4 hrs/week
Sec 003	Reading Skills	4 hrs/week
Sec 004	Oral Skills	4 hrs/week
Sec 005	Listening Skills	4 hrs/week

Students entering ENGL102, 103, and 104 must normally register for all five sections. Rare exceptions are made based on appropriate language proficiency documentation; these exceptions, however, are determined on an individual basis in consultation with the student's adviser and the ELI director.

Action America

Per four-week session	\$2,000
Per six-week session	2,800

This fee covers tuition, lodging, food, transportation, and entrance fees for activities, transport to and from the South Bend airport and the Institutional TOEFL.

International Language Studies

Adventist Colleges Abroad—English as Second Language Program (per quarter)	\$2,750
Reading examination in French or German for MA and Doctoral candidates in the Seminary and the School of Graduate Studies	40
Credit by examination other than CLEP test for undergraduate students (per examination and per course)	40
Credit by examination other than CLEP test for undergraduates who want to have the language requirements of the College of Arts and Sciences waived (no credits will be given)	40

Music

Private non-credit music lessons	\$160
Nine half-hour lessons. No tuition charged.	
Non-credit music class	160
Nine 50-minute sessions with a minimum of four students. Offered on demand.	
No tuition charged.	
Music ensemble fee adjustments	
• ½ 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.	

Nursing senior-year examination	\$50
Departmental credit by examination	50
Graduate off-campus site fee	
per credit hour	15
Fee is reduced to \$7.50 if student is registered for only one course and has no outstanding deferred grades	

Nutrition

Application fee for Dietetics Internship Program	\$35
Dietetic internship professional fee	
per quarter	200
Practicum (FDNT594-02), per qtr.	1,350

Physical Therapy

Professional Entry Programs—

MPT & MSPT

Application fee—non-refundable	\$80
Advance deposit fee	300

This deposit confirms admission and earns interest from date of receipt until applied to student's account following one quarter of enrollment in the program. This fee is otherwise non-refundable.

Transportation costs—Students are expected to travel to clinical assignments and some class/laboratory assignments at their expense.

MSPT program on Berrien Springs campus—professional education fee, per quarter	350
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Course discounts: MSPT Program courses offered at the undergraduate level are not available at the discount rate for students already holding a baccalaureate degree.

MPT program on Dayton campus	\$5,000
two-year MPT program tuition/fee package per quarter. Does not include fees for tests, insurance, or books.	



Professional Advancement Program—both campuses

ACPT & AMPT application fee (non-refundable)	\$30
CEU—Workshop fees	variable
Academic Credit—Additional fees	variable
Fees based on course length (3–6 days) and number of credits.	

Social Work Professional Fees (quarterly)

Freshmen and sophomores	\$20
Juniors	4.72
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an *Information Sheet* explaining financial aid. Students should read these detailed instructions before applying for aid. Applications for aid cannot be processed until the Federal Student Aid Programs—the agency that performs the needs analysis—sends their findings to the university. Thus it is important to have the *FAFSA* mailed to the Federal Student Aid Programs as early as possible in the year. The form should include the names of the college(s) to which the student is applying.

Financial-aid programs at Andrews University have been established by alumni, friends, government agencies, and the university to recognize academic excellence and to help those who could not otherwise finance their education. Awards and financial assistance vary according to a student's need and the availability of funds. Should university aid funds be depleted or over-committed, Andrews University reserves the right to reduce all previously granted awards, to discontinue making further awards, and/or to use any other method deemed appropriate to bring aid expenditures into agreement with the established budgeted aid figures. To be eligible for any financial aid, the student must be accepted in regular, provisional, or probationary status (PTC acceptance is not recognized for aid purposes), be enrolled in a program of study leading toward a degree or a certificate, and be registered for at least one-half of a full class load per quarter. Generally, a full

include A, B, C, and D. Non-credit grades include withdrawal after drop-add date, audit, incomplete, failing, and non-credit.

Grade-Point Average Required. To make satisfactory academic progress, students must maintain an Andrews cumulative GPA at or above the minimum levels specified below according to the number of quarters completed at Andrews University.

<i>Qtrs. at AU</i>	<i>Minimum AU GPA</i>
1	1.30
2	1.45
3	1.60
4	1.75
5	1.90
6	2.00

Students who do not meet the SAP policy at the beginning of the school year are monitored on a quarterly basis. Changes in GPA due to completion of "incomplete" or "deferred" grades or changes made for any other reason are considered when aid eligibility is reviewed at the next regular monitoring time.

At the beginning of each school year, students are placed into one of the following categories on the basis of the previous year's academic performance.

Satisfactory Progress. Students meeting all criteria outlined in the Satisfactory Academic Progress policy and new students beginning their academic work at Andrews University with the minimum GPA required for regular acceptance qualify as making SAP.

Probation. Students failing to meet all the criteria set forth by the SAP policy are placed on probation for one quarter. During the probationary quarter, students are eligible to receive financial aid as awarded. Performance during the probationary quarter determines whether aid is given in subsequent quarters. If students raise their cumulative GPA to the required minimum (see table above) and accumulate the minimum number of successfully completed credit hours required (60% of all hours attempted), they are returned to SAP status. If students fail to reach the minimum required standards, they are no longer eligible for financial aid and their aid is terminated.

Students placed on probation are encouraged to contact their academic dean for assistance.

Termination of Aid. Financial-aid benefits are terminated after the probationary quarter should students fail to reestablish a satisfactory cumulative GPA and/or accumulate the minimum credits required to be reinstated. To receive financial aid again, the student must register for classes (at his/her own expense), successfully complete the requisite number of credit hours, and attain the minimum GPA required to meet the SAP criteria.

Repeat Credits. Repeat credits are counted only once as part of the total credits attempted.

Student's Right of Appeal. Students who fail to maintain *Satisfactory Academic Progress* and are placed on probation or terminated from receiving future financial aid may appeal such an action. All appeals must be made in writing and submitted to the academic dean of the student's respective school/college.

First-year College Applicants. Admission to the undergraduate colleges/schools and eligibility for financial aid are based on the number of the student's "solid" units and the cumulative GPA in secondary school. Solids include English, foreign language, mathematics, computer science, science (biology, chemistry, physiology, anatomy, physics), social studies (history, political science, geography), behavioral science (sociology, psychology, organizational behavior, anthropology), and religion (up to two units).

Students accepted to the undergraduate programs of the university (whether on regular, provisional, or probationary status) may be eligible for financial aid for the first quarter in attendance. Financial aid thereafter is based on the university SAP policy.

Financial aid of all types (federal, state, Andrews, or other) is awarded on the basis of the guidelines listed above except for Denominational

ment as defined in the *Class Loads and Financial Aid* section, p. 42.

Special criteria apply to students who have completed all course work and are preparing theses, projects, or dissertations.

College of Arts and Sciences, School of Business, and School of Education. Students who have completed all course work in an approved graduate program may not have completed all work needed to complete a degree. Upon recommendation of the student's committee chair or departmental chair, the dean of the school may determine the student to be enrolled full time in specific circumstances: the student (1) has enrolled for the required number of project, thesis, or dissertation credits but has not completed the work; (2) is enrolled in EDPC810 or EDPC820 (Internship), or (3) is enrolled in FDNT594 (Practicum). Doctoral-level students must enroll for Dissertation Continuation or EDPC810/820; master's-level students must enroll for Project or Thesis Continuation, EDNT594, or GCAS650 to qualify for this status.

Theological Seminary. Students who have completed all course work in an approved doctoral program must register for 8 dissertation credits under GSEM796 DMin Dissertation or GSEM995 PhD-ThD Dissertation (a minimum of 2 credits each quarter). If the candidate does not complete the dissertation, he/she must register for GSEM788 DMin Dissertation Continuation or GSEM888 Doctoral Degree Continuation until the dissertation is completed to qualify for status as a full-time student. To obtain full-time status for the MA degree, the student must register for GSEM688 Master's Degree Continuation after he/she has registered for the allowable thesis credits but has not finished the work.

FEDERAL- AND STATE-BASED AID
College of Arts and Sciences, School of Business, School of Education. Aid available to graduate students in these schools is from the Federal Direct Loan (formerly Federal Stafford), and Andrews University through the graduate dean or department heads of the student's graduate-level school. Only Michigan residents may apply for a Michigan Tuition Grant. Michigan residents are independent students who have resided in Michigan since June or before of the year preceding the enrollment year or dependent students whose parents have resided in Michigan for the same period of time.

Students who are not residents of Michigan should request a Financial Aid Packet only if they wish to obtain a Federal Direct Loan. Michigan residents should request a Financial Aid Packet if they wish to apply for either a Michigan Tuition Grant or a Federal Direct Loan. They can do so by calling 800-253-2874—the university's toll-free telephone number. When applying for a loan, students should read carefully and follow all instructions found in the packet. Student Financial Services forms need not be completed to apply for the Andrews graduate grant or scholarship; students must apply directly to the graduate dean or department head of the school/program. All aid received by the student (except assistantships) must be taken into account when determining eligibility for a student loan and a Michigan Tuition Grant.

Theological Seminary. Seminary students are eligible to receive aid from the Federal Direct

Loan (formerly Federal Stafford) and from Andrews University through the seminary dean's office. To apply for the Federal Direct Loan, students should request the Financial Aid Packet by calling 800-253-2874—the university's toll-free telephone number. The instructions on the information sheet enclosed in the packet should be followed carefully.

GRADUATE GRANTS, SCHOLARSHIPS, ASSISTANTSHIPS, AND LOAN PROGRAMS

Grant, scholarship, and assistantship funds are available through the university's academic deans and/or department heads. Grants and scholarships are gift aid while an assistantship is employment. Any application form, if required, must be requested from and returned to the respective dean's office. The student does not need to complete any application paperwork for Student Financial Services to apply for and receive institutional funds, except for the Andrews University Loan Program.

Education Majors' Debt-retirement Assistance. Education majors (K-12) who have had to borrow funds to finance their education may receive assistance in retiring the debt under a program cosponsored by the Lake Union Conference and the local conferences within the Union. As much as \$1,500 may be paid at the rate of \$500 during each of the first three years of teaching. Students should contact the Superintendent of Education of the conference or the principal of the academy in which they wish to teach.

Financial Assistance for Denominational Workers Attending the Seminary. For all currently employed workers sent to the seminary by Seventh-day Adventist conferences or institutions within the North American Division for at least three consecutive quarters, the travel expense for the worker or the worker and spouse to and from the seminary is borne by the *General Conference Seminary Student Subsidy Fund*. When such a worker, or worker and spouse, comes to the seminary for two consecutive quarters, the travel expense of the worker, but not the expense of the worker's spouse, is borne by the *General Conference Seminary Student Subsidy Fund*. Attendance for one quarter or less does not qualify. For further information, see the *General Conference Working Policy*.

Seminary Emergency Aid Fund. This emergency aid fund is available to seminary students for emergency relief only and is not a form of continuous financial aid. Students may apply for assistance through the seminary dean's office.

Student Work Program. Work opportunities for graduate students are available through the university's Student Labor Office; assistantships are available as arranged by the dean or department head of the school where the student is enrolled. For more information regarding employment through the Student Labor Office see the "Student Work Program" in the undergraduate section below.

Travel Equalization Fund. Graduate students coming to the University from points in the United States or Canada more than 500 miles distant from Berrien Springs, Michigan, and remaining for three or more quarters are allowed one-half of the current North American Division mileage rate

for mileage one way less 500 miles in the case of single students, and both ways less 1,000 miles for student and spouse, if the students take at least 10 credits or the equivalent for credit each quarter in residence. Distances are calculated on the basis of Rand-McNally or AAA mileage charts. Payment for the trip to Berrien Springs is made after the student registers. Payment for the return trip is made at the end of the study program. This allowance is made regardless of the means of transportation used. Application for allowances should be made to Student Financial Services.

Graduate students from overseas may qualify if (1) they have spent one year in one of the Seventh-day Adventist undergraduate schools in North America, (2) they have received a baccalaureate degree from such a school, and enter Andrews within one quarter after receiving the degree, and (3) they are not sponsored by an overseas division. The point of origin is the school granting the degree.

Denominational workers otherwise reimbursed for travel should not apply for reimbursement from the travel equalization fund.

UNDERGRADUATE AND GRADUATE ASSISTANCE

Andrews University Loan Program. Andrews administers loan funds endowed or bequeathed for this purpose to the university by friends and alumni. The Andrews Loan is a 7% interest loan granted to sophomores, juniors, seniors, and graduate students who have exceptional need after they have applied for the Federal Perkins, Federal Direct, and Parent (PLUS), or Unsubsidized Federal Direct loans. Loan repayment begins 180 days after the student ceases to be enrolled at Andrews University.

The maximum loan fund available is \$1,500 per year, not to exceed \$3,000 in total. The loan is repayable in full within three years with a minimum payment of \$35 per month. Transcripts and diplomas will not be released until such borrowers pay in full. However, a transcript may be issued for employment purposes before the loan is fully amortized. A \$25 fee, which is deducted from the loan proceeds, is charged when the loan is approved. Application forms may be obtained from Student Financial Services.

Bureau of Indian Affairs. Grants are offered to students who are enrolled members of a federally recognized American Indian tribe and demonstrate financial need. Contact the Bureau of Indian Affairs, Federal Square Office Plaza, P. O. Box 884, Sault Ste. Marie, MI 49783.

DeHaan Work Excellence Award. Funded and designed by Frank and Dolly DeHaan to promote excellence in student workers at Andrews University, the DeHaan Work Excellence award provides funds toward certain university-connected expenses. Nominations for these awards are initiated each winter by work supervisors. Meritorious work during past quarters is rewarded by monies credited during the three quarters of the following school year attended. Amounts range from \$50 to \$2,000.

Discount on CIEP Classes for Spouse of Full-time AU Students. Spouses of current Andrews University students may receive a 33% discount on CIEP classes. Application forms are available at the office of the dean of the College of Arts and Sciences. This discount is offered on a space-available basis and to the extent that addi-

tional faculty are not necessitated by it.

Health-Care Scholarships. The Hinsdale Hospital makes available conditional grants and educational loans to students who commit themselves to relevant employment upon completion of their academic program. Students seeking careers in those areas of employment normally associated with the health-care field, including ancillary activities, are considered. Specifics are available through the personnel department, Hinsdale Hospital, 120 North Oak Street, Hinsdale, Illinois 60521 (313-887-2400).

Named Scholarships. Endowment funds provide scholarships for students of all schools who have a good citizenship record and an Andrews cumulative GPA of at least 3.00. The scholarships are

sity before the 33% tuition reduction can be applied. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

The following limitations apply to this plan: (1) No course taken under this plan may receive graduate credit or apply to a graduate degree. (2) In the College of Arts and Sciences, it does not apply to the Physical Therapy programs. (3) In the School of Education, the student must be enrolled in a second baccalaureate degree; however, this plan is not available until one calendar year after graduation and is limited to 16 credits per quarter. (4) In the School of Business, it does not apply to independent study/readings/research or internship credits. It also does not apply to any course not offered as a regularly scheduled class in a given quarter. (5) It applies to tuition only, thus excluding housing, food, and similar charges. (6) It does not include laboratory fees, surcharges for applicable courses, private music or flight lessons, independent study or reading courses, student teaching, courses in the English Language Institute, modern languages taught as prerequisites for advanced degrees, courses in the fifth year of Architecture, and courses taken off campus. (7) This plan is applicable to classes where space is available and where hiring of additional faculty or staff is not required. In the event a class is not available, notification is given as soon as possible after the end of the drop/add period.

Tuition Discount to Workers from Overseas Divisions. “When any division other than the North American Division sends its workers or their dependent children to attend colleges in the North American Division and makes financial payments from denominational funds on behalf of

President's Scholarships

The President's Scholarship Award is given to students who achieve the level of Finalist, Semi-finalist, or Commended Scholar in the *National Merit Qualifying Test*.

Finalist	100% of tuition
Semi-finalist	50% of tuition
Commended Scholar	25% of tuition

The President's Scholarships are subject to the following stipulations:

1. All gift aid received by the awardee, including a university scholarship or grant, cannot exceed the cost of full tuition for up to 16 credits per quarter, plus book charges of up to \$1,050 per year, plus Student Association fees. When total gift aid is more than the costs mentioned above, the university scholarship or grant is reduced until gift aid equals the costs. All gift aid is added in the following order: external scholarships, merit aid, and then need-based aid. Should the external scholarships and merit-aid portions exceed the tuition, books, and fees limit, students in boarding may include the minimum costs of room and board in the calculation.

Gift aid, for the purpose of this policy, is defined as:

- a. Any Andrews aid funds such as, but not

2. Complete the *Andrews University Financial Aid Application* form indicating their intention to enroll at an ACA college or Newbold College and mail the form together with the students' and their parents' federal tax returns to the Student Financial Services Office at Andrews University.

All students planning to attend an ACA college or Newbold College should meet the university's March 31 financial-aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account in a timely manner. Students are advised to complete the entire financial-aid process before leaving the U.S.

ACA Affiliated Colleges. A student planning to enroll at an ACA college should submit an ACA application form to Andrews University Enrollment Services.

Only when a student is accepted and all the necessary financial-aid documents are received can Student Financial Services process an aid application. The student is informed of his/her eligibility for aid via an award letter.

Upon completing the verification process, Student Financial Services credits the student's aid award(s) directly to his/her account at Andrews University. A student applying for the Federal Direct Loan must sign the loan note prior to departing for the ACA school. When a loan is approved, funds are credited directly to the student's account at Andrews University.

Newbold College. Andrews University has established guidelines for aid-eligible students planning to attend Newbold College, Bracknell, England. The United States and the Michigan Departments of Education require that students receiving federal and/or state aid be duly enrolled at a stateside school and pursuing a program of study at said school for which study abroad would be an enriching experience. Student Financial Services must substantiate the value or merit of such study abroad in relation to each student's degree program.

To be eligible for financial aid, the student must comply with the following:

1. The student registers at the Andrews University Berrien Springs campus for at least three quarters before attending Newbold College.
2. The student applies directly to Newbold College for acceptance.
3. When accepted, the student takes the acceptance letter to the dean of the Andrews University school in which the he/she is currently enrolled and, with the help of the dean, outlines a proposed program of study while overseas.
4. Upon the approval of this program of study, the dean writes Student Financial Services a letter confirming that the student's proposed program of study at Newbold College is relevant to his/her degree program.
5. Only when this letter from the dean as well as all the other necessary financial-aid documents are received can Student Financial Services process the aid application. The student is informed of his/her eligibility for aid via an award letter.
6. Student Financial Services notifies the Academic Records Office of the student's intent to register at Newbold College.
7. The Academic Records Office in turn notifies Student Financial Services when the student is indeed duly enrolled at Newbold College.
8. Upon completion of the verification process,

Student Financial Services credits the student's aid award(s) directly to his/her account at Andrews University. A student applying for the Federal Direct Loan must sign the loan note before departure for Newbold College. When a loan is approved, proceeds are credited directly to the student's account at Andrews University. A check equal to the student's credit balance at Andrews University is sent to Newbold College for deposit to the student's account.

STUDENT MISSIONARY AND TASKFORCE WORKER ACADEMIC CREDIT/LOAN DEFERRAL PROGRAM

To facilitate participation in the Student Missionary and Taskforce volunteer service programs, particularly among students who have borrowed funds under the William D. Ford Federal Direct Loan, Andrews University adopts a



if the borrower complies with the appropriate guidelines below, the academic transcript requested directly from the Academic Records Office may be issued for the following two limited purposes:

For Educational Purposes

1. The borrower must have made the necessary payments to the lending institution to bring the loan payments current
2. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts
3. The transcript will be sent directly to the academic institution
4. The provisions and conditions in #1 and #2 above must be attested to in writing by the lending institution or the guaranty agency handling the loan
5. A copy of the letter described in #4 above confirming satisfactory status must be sent to Student Financial Services together with a cover letter from the student requesting an academic transcript. The confirmation letter is valid for the purposes of this policy for six months from its date.

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 his/her guaranty agency in writing to acknowledge his/her 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 together with a cover letter from the student requesting an academic transcript
5. Future requests for academic transcripts may be denied should a borrower not follow through