

semester if they are enrolled for at least 12 regular credits. Honors audit credits are not taken into account when determining a student's academic progress. Also, honors audit credits do not count for determination of enrollment status for financial-aid purposes. The student must complete an Honors Audit form during regular registration. For more information, consult with the Honors Office.

International Scholarship. A limited number of international scholarships are awarded annually to undergraduate international students who have completed a minimum of 16 credits at Andrews University. The student must have a good scholastic record and not be a US citizen, a Canadian citizen, or a permanent resident alien. They also must have maintained their account in a current status. Application is made through the dean's office of the school the student attends.

Performance Scholarships. The university awards four types of Performance Scholarships in the areas of music (choral and instrumental) and gymnastics. Students may apply for or request information regarding these scholarships from the directors of Gymnics, Michiana Symphony, Wind Symphony, Men's Chorus, Ladies' Chorus, and the University Singers. Recipients must participate in the respective organization during the entire time for which the scholarship is given.

Preferred Student Account Scholarship (PSA). The PSA scholarship program is designed for students who have graduated from an approved secondary school in North America. A student is rewarded for involvement in various co-curricular activities such as holding a Student Association or class office, participating in band, choir, or other music organization, and for academic performance. Students receiving President's Scholarship Awards or ACT/SAT Scholarships are eligible for all awards from the PSA except those based on GPA. Scholarship forms are available at Enrollment Services. The guidelines and working policy concerning this scholarship are detailed on the scholarship form.

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	60% of tuition
Commended Scholar	30% of tuition

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

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 semester, plus book charges of up to \$1,400 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, boarding students 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 limited to Preferred Student Account scholarships, family discounts, tuition reductions, Andrews grants, named scholarships, transfer scholarships, or honors scholarships.
 - b. Any external aid received by the student for the purpose of school-related expenses such as, but not limited to, State grants, Federal grants, private scholarship grants, or denominational educational allowance.
2. No cash amount is paid directly to the student, nor may any

funds be transferred to any other student's account.

3. The length of all President's Scholarships is eight (8) semesters within a four-year period. Students may choose to enroll during summer sessions, but regardless of the amount of credits taken, those sessions count as one of the eight eligible semesters.
4. Students who withdraw from school for one semester due to illness or death in the family may petition for one additional semester on their scholarship. Students who choose to serve in the Student Missionary program or enroll in the Adventist Colleges Abroad program also may petition for a one-year extension. Petitions should be addressed to the Vice President for Enrollment Services.
5. All President's Scholarships may be renewed yearly if students join the Society of Andrews Scholars. Students must maintain a 3.25 Andrews cumulative GPA. The monitoring of the GPA is conducted by the coordinator as signed by the Andrews University Honors Program Director.
6. Transfer National Merit Finalists, Semi-finalists, and Commended Scholars are eligible to receive the scholarship according to the general scholarship rules plus the following additional rules:
 - a. The scholar enters the scholarship program at his/her appropriate grade level. In no case is a transfer scholar eligible for a full four-year scholarship.
 - b. The student must meet the GPA requirements as outlined in #5 above at his/her appropriate grade level.

Student Missionary/Taskforce Volunteer Scholarship. This scholarship is awarded an undergraduate student who has served as a Student Missionary or Taskforce Volunteer and enrolls full time at Andrews University the year following the year of service. The \$1,000 scholarship is a one-year award divided over two semesters. It is not transferable to any other school nor any other student. Approval for this scholarship is given by the Director of the Student Missionary/Taskforce Volunteer Program in the Campus Ministries Office.

Transfer Student Scholarship. Students transferring to Andrews University with a GPA of 3.50 or above may be eligible for a \$1,500 Transfer Student Scholarship. The following qualification rules apply:

1. The student has never earned credit at Andrews and must meet the admission requirements for transfer students specified in this bulletin.
2. The student must complete (at the previous college/university) at least 24 semester hours or 36 quarter hours of earned credit applicable to a degree program at Andrews University. (This determination is made by the dean of the respective school in which the student plans to enroll.)
3. The student must register for a full class load.
4. The student must be an undergraduate transferring from a North American college.

This scholarship is given for one year only and is not renewable.

Graduate Student Financial Aid

QUALIFYING CRITERIA

For financial-aid eligibility, graduate students must meet the rules in the following two areas:

- **Enrollment Status** - Students must be accepted into a

class credits.

<u>No. of Hours</u>	<u>Equiv. Semester Credits</u>
16-20	12
12-15	9
8-11	6
1-7	3

Advanced Level (ENSL115, 116)

The status and eligibility for financial aid of students enrolled in Advanced Level is determined according to the same guidelines that apply to students enrolled in Intermediate Level classes.

ENSL115, 116 carry regular credit at regular tuition rates. All other CIEP classes are non-credit and charged at the published rate.

Satisfactory Academic Progress. CIEP students must meet the university's Satisfactory Academic Progress (SAP) policy as presented in this bulletin. The Director of the Center for Intensive English Programs will inform the Student Financial Services Office at the end of each semester which students have met the SAP policy. Failure to meet the SAP policy results in termination

complete the entire financial-aid process before leaving the U.S.

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 state-side school and pursuing a program of study at that 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.

Education rules governing the Federal Direct Loan Program, students who no longer are enrolled on at least a half-time basis must make their first student-loan payment six months from the last date of enrollment. The time limit for Federal Perkins Loan holders is nine months.

Students may re-enroll during the six- or nine-month course grace period. If they do so on at least a half-time basis, the entire grace period is restored. Students for whom the grace period has run out must pay on their loans while they are not enrolled. The

STUDENT MISSIONARY AND TASKFORCE WORKER ACADEMIC CREDIT/LOAN DEFERRAL PROGRAM

To enable students to participate in the Student Missionary and Taskforce volunteer service programs, especially students who have borrowed funds under the William D. Ford Federal Direct Loan or Federal Perkins Loan, Andrews University has a special academic loan deferral program for U.S.-citizen and permanent-resident undergraduate students. This program allows student borrowers to remain in loan-deferment status (student loan repayment is postponed) while keeping student status with either a non-credit continuation course or independent study courses arranged before leaving Andrews. Canadian students cannot defer their student loans. (The Canadian government requires full-time attendance for student-loan deferment). The following guidelines apply:

While away, students then may choose either Continuation or Independent Study.

1. Continuation Study

- a. Student Missionary or Taskforce workers who plan to delay their qualifying student loans must register (before leaving for service) for the Student Missionary/Taskforce Experience classes. They must register in advance for Student Missionary Experience IDSC296 each semester they plan to be away. Students are charged a semester recording fee for each credit taken.
- b. Students receive a non-credit continuation entry on their grade for each semester.
- c. During this time financial aid is not available.

2. Independent Study

- a. Students must register for 6 credits in the Fall semester and 6 credits in the Spring semester.
- b. In consultation with the appropriate academic dean, students must develop an individualized list of courses for which they register that will apply toward general education requirements, majors, minors, emphases, or electives as approved by the dean.
- c. It is recommended that students register for RELT230 and RELB496.
- d. For each course in which they are registered, students work with a teacher before leaving to identify the course requirements. They must remain in regular contact with the teacher during the time spent off-campus.
- e. Students will receive a deferred grade (DG) for each course. Upon their return from service, students must contact the course teacher and complete all requirements within one semester after the date of return from service. (A suggested list of alternative courses is available from the dean's office.)

Both categories of students must complete registration for both semesters *before leaving the Andrews University campus* for Student Missionary or Taskforce services. Financial Aid is not available for students enrolled in this program. A detailed procedure sheet for these programs may be secured from the Campus Ministries Office.

Loan Deferment Regulations. According to U.S. Department of

To figure the amount of adjustment, use the two-step formula below.

Appeal Procedure. Students who think their needs have not been adequately met may follow this appeal procedure: