

30 hrs ground @ \$24/hr	720
Aircraft	
105 hrs (2 pass) @ \$47/hr	\$4,935
10 hrs complex @ \$73/hr	730
FAA exams	<u>490</u>
<b>Total Cost</b>	<b>\$8,675</b>

**Multi-engine Rating**

Instructor	
15 hrs dual @ \$24/hr	\$360
10 hrs ground @ \$24/hr	240
Aircraft	
15 hrs twin-engine @ \$176/hr	2,640
FAA exams	<u>175</u>
<b>Total Cost</b>	<b>\$3,415</b>

**Flight Instructor Course**

Instructor	
15 hrs dual @ \$24/hr	\$360
25 hrs ground @ \$24/hr	600
Aircraft	
5 hrs (2 pass) @ \$47/hr	235
10 hrs complex @ \$73/hr	730
FAA exams	<u>315</u>
<b>Total Cost</b>	<b>\$2,240</b>

**Instrument Flight Instructor Course**

Instructor	
15 hrs dual @ \$24/hr	\$360
25 hrs ground @ \$24/hr	600
Aircraft	
15 hrs (2 pass) @ \$47/hr	705
FAA exams	<u>245</u>
<b>Total Cost</b>	<b>\$1,910</b>

**Multi-engine Instructor Rating**

Instructor	
15 hrs dual @ \$24/hr	\$360
25 hrs ground @ \$24/hr	600
Aircraft	
15 hrs twin-engine @ \$176/hr	2,640
FAA exams	<u>175</u>
<b>Total Cost</b>	<b>\$3,775</b>

**Mission Pilot Preparation**

Instructor	
20 hrs dual @ \$24/hr	\$480
15 hrs ground @ \$24/hr	360
Aircraft	
20 hrs Cessna 152 Tailwheel @ \$49/hr	<u>980</u>
<b>Total Cost</b>	<b>\$1,820</b>

**Airline Transport Pilot Certificate**

Instructor	
20 hrs dual @ \$24/hr	\$480
25 hrs ground @ \$24/hr	600
Aircraft—20 hrs complex @ \$73/hr	1,460
FAA exams	<u>70</u>
<b>Total Cost</b>	<b>\$2,610</b>

**Ground School**

Class instruction	\$130
Private, commercial, instrument licenses—non-credit instruction	
Private instruction	arranged

<b>Aviation Maintenance</b>	
Required minimum tool set	\$2,100
<b>Laboratory Usage</b> (per semester)	
Airframe & Power Plant students	\$100
FAA exams	435

**Aircraft Rental Rates per hour**

Cessna 152	\$47
Cessna 150 Tailwheel	49
Cessna 172	61
Koliber PZ-150	53
Cessna 172 RG	73
Cessna 172S	91
Piper Aztec Twin-engine	176

**DIVISION OF ARCHITECTURE CHARGES**

<b>Professional program application</b>	\$40
<b>Professional education fees</b>	
Pre-professional year 1	250
Pre-professional year 2	410
Professional years 3 and 4	410
Professional year 5	495
Charges per semester	
<b>Fees for lab, woodshop, and equipment</b>	
Woodshop and computer (each semester)	115
Drafting desk, stool & lamp	14
<b>Deposit Fees</b>	
Mayline ruler	\$95
Key for drafting desk	10
Board Cover	40
Cleaning fee	25

Other departmental charges for individual courses are listed in the *Class Schedule*. These charges, which may be significant, are added to tuition.

## STUDENT AID AND OTHER TYPES OF FINANCIAL ASSISTANCE

Many of the financial-aid programs presented in this bulletin are governed by federal and state regulations. Every attempt has been made to be accurate in the program description at the time of printing. Changes, however, may be made over which the university has no control.

**DEFINING FINANCIAL NEED**

When figuring eligibility for financial aid, *need* is determined by using the following equation, commonly referred to as the Financial-aid Formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Less Family Contribution (EFC)} \\ \hline \text{Less Resources} \\ \hline = \text{Educational Need} \end{array}$$

**Cost of attendance** (COA) refers to the amount it costs to attend Andrews. This cost includes tuition, estimated cost of books, a general fee, room and board, and personal and travel allowances.

**Family contribution** is determined by taking the information provided by the student on the *Free Application for Federal Student Aid (FAFSA)* and putting it through the analysis stipulated by the U.S. Congress.

**Resources** are determined by information and documentation provided by the student that proves eligibility for tuition subsidies or non-Andrews University scholarships.

**Educational Need** is the difference between cost and family contribution. In a few instances, the family contribution is greater than the cost of attendance; thus, aid may be awarded on academic excellence rather than on financial need. In all other cases, the need factor is what Student Financial Services tries to solve. After determining which sources of aid a student may be eligible for, Student Financial Services brings together funds from these sources to fill as much of the educational need as possible. These resources may be federal and/or state grants, Andrews grants, internal and external scholarships, work-program earnings, loans, and other sources. Realizing that every student has different needs, Andrews tries to design a workable financial-aid package to fit the need of each student.

## GENERAL LOAN INFORMATION

**Financial Aid Packet.** To request a packet, call 800-253-2874 or email [enroll@andrews.edu](mailto:enroll@andrews.edu). Packets can also be gotten during office hours, first floor of the Administration building.

The Financial Aid Packet contains a *Free Application for Federal Student Aid* form (FAFSA) and the *Andrews Aid Application* form. Students should read and follow the detailed instructions before applying for aid. The FAFSA must be completed and mailed to the address on the form. The *Andrews Aid Application* must be completed and sent to Student Financial Services at Andrews University.

An estimated financial aid award can be offered only after both the *ISIR* (a report from the appropriate federal office) and *Andrews Aid Application* have been received and processed by the university.

**When to do the FAFSA.** Because the university must receive the *ISIR* report before it can process an application for student aid, students must mail the FAFSA to the Federal Student Aid Programs as early as possible the first of each calendar year. If a student chooses to apply on the web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) he/she must mail the signature page with the applicant's signature on it to the Federal Student Aid programs. The Federal office will process aid eligibility only after receiving the signed signature page.

**School Name and Federal School Code.** The FAFSA must include the names of the college(s) to which the student is applying. Andrews University's Federal School code is 002238.

**Master Promissory Note (MPN).** Andrews University follows federal guidelines for Master Promissory Notes. Students sign a loan note only once indicating their intent to use loans to pay their tuition expenses and their commitment to repay the loans after graduation. Once signed the loan note remains active for ten years (unless it is canceled by the student). Andrews University uses an in-house loan-request form (supplied with the Aid Award) for the student to indicate which loans and how much of their loan eligibility they will use each year.

**Institutional Financial-Aid Programs.** At Andrews University, financial assistance programs have been established by alumni, friends, government agencies, and the university to recognize academic excellence and to help students finance their education. Awards and financial assistance vary according to student needs and the availability of funds.

**Funding Limitations.** Should university-aid funds become over-committed, Andrews University reserves the right to reduce all previously granted awards, to discontinue making further awards, and/or to use other appropriate methods to bring aid expenditures into agreement with budgeted aid figures.

**Financial Aid Eligibility.** To be eligible for any financial aid, the student must be

- Accepted on regular, provisional, or probationary status (PTC acceptance is not recognized for aid purposes)
- Enrolled in a program of study leading toward a degree or a certificate
- Registered for at least one-half of a full class load each semester. A full class load is usually required for campus-based aid.

**Class Loads and Financial Aid.** Aid is awarded for an entire academic year (two semesters) and is based on full-time enrollment. The summer session usually is not part of the regular academic year. Students do not receive aid during non-enrollment periods. Most aid programs require students to be enrolled at least half-time. Students who enroll with a half-time class load may receive a maximum of 50% of the full-time award. Three-fourths time enrollment permits students to receive a maximum of 75% of the full-time award. Students who change their course load during a given semester should read the Financial Aid Refund policy (p. 65). The student's continued eligibility for financial aid is also based on his/her academic progress as described below.

- William D. Ford Federal Direct Loan Program (formerly the

**Probation.** Students who fail to meet all regulations outlined in the SAP policy are placed on probation for one semester. During the probationary semester, students are eligible to receive financial aid as awarded. Performance during the probationary semester determines whether aid is given in following semesters. If students raise their overall GPA to the required minimum (see table above) and reach the minimum number of successfully completed credit hours required (two thirds of all hours attempted), they are returned to SAP status. Students who fail to reach the minimum required standards are no longer eligible for financial aid and their aid is ended. Students placed on probation are encouraged to contact their academic dean for assistance.

**Termination of Aid.** Financial-aid benefits are ended after the probationary semester if the student fails to reestablish a satisfactory overall GPA and/or reach the minimum credits required to be returned to SAP status. To receive financial aid again, the student must register for classes (at his/her own expense), successfully complete the required number of credit hours, and reach 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 who lose 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 overall GPA in secondary school. Solids are such subjects as 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 semester 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 given on pp. 54-57 exceptt3olit0iiesis of the g TD e1e2 g r