

**Student Missionary/Taskforce Volunteer Scholarship.** This scholarship is awarded to 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.

**Named Scholarships.** Endowments from alumni and friends of the university provide specially named scholarships as part of the Andrews Partnership Scholarship. Selected students are awarded by their school a named scholarship based on academic performance, declared major, and career goals. To be eligible for consideration, students must have an overall GPA of at least 3.00 and a good citizenship record.

**Continuing Eligibility.** To maintain the Andrews Partnership Scholarship each student must meet all of the following:

- Meet the university's Satisfactory Academic Progress policy
- Complete a four-year degree in nine semesters or get permission for an extension from the appropriate dean
- Be a full-time (minimum 12 credit hours) undergraduate completing his/her first degree
- Be a full-time (minimum 12 credit hours) student on the Andrews University main campus. 12 AU/HSI credits do not qualify as full-time eligibility for the Andrews Partnership Scholarship.

**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. Outstanding work during past semesters is rewarded by monies credited during the two semesters of the following school year attended. Amounts range from \$50 to \$2,000.

**Included and Excluded Funds.** Andrews Partnership Scholarships may include Andrews University grants, named scholarships, departmental scholarships, as well as the value of spouse free tuition. Funds not included in the Andrews Partnership Scholarship are Summer Ministries, Student Missionary, General Conference Missionary Matching, Undergraduate Research grants,

the appropriate 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.

**Federal, State, and Campus Financial Aid.** The information on federal and state-based aid is in accordance with regulations and funding information available at the time this bulletin goes to press. Actual awards depend on federal and state regulations and funding at the time aid is given out.

Aid money is credited to the student account each semester. Any change required in the student's verification process (check to be sure what was entered on the FAFSA matches what was entered on the verification forms) can change the distribution and amount of aid.

**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 award letter) for the student to indicate which loans and how much loan eligibility they will use each year.

**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 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.

**Non-U.S. Citizens Who Qualify for Federal and State Aid.**

Only U.S. citizens or eligible non-citizens may apply for federal and state aid. Only students who meet the Michigan residency requirements may apply for Michigan aid.

**Non-citizen Eligibility.** An eligible non-citizen is a student whose status matches one of the following:

1. A U.S. national (including natives of American Samoa or Swain's Island).
2. U.S. permanent resident who has a I-151, I-551, or I-551C (Alien Registration Receipt Card).
3. One who has an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole" and/or "Humanitarian Parole," "Cuban-Haitian Entrant, Status Pending," "Conditional Entrant" (valid only if issued before April 1, 1980), other eligible non-citizen with a Temporary Resident Card (I-688).
4. One with a Family Unity Status category with I-797s (Voluntary Department and Immigrant Petition).
5. One with a suspension of deportation case pending before Congress.

6. Permanent resident of the Trust Territory of the Pacific (Palau).
7. Citizen of the Federated States of Micronesia and the Marshall Islands (eligible for Federal Pell, FSEOG, and FWS only).
8. Persons with a passport or I-94 that has been stamped with the following:
  - "Processed for I-551. Temporary Evidence of Lawful Admission for Permanent Residence. Valid until Employment Authorized."
  - "Temporary Form I-551. Admission for permanent residence at \_\_\_\_\_ [port] on \_\_\_\_\_ [date] verified. \_\_\_\_\_ [signature of issuing officer] \_\_\_\_\_ [title]." This form I-94 will also contain the individual's photo and the stamp.

Students who have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464A), students who are in the

- Scholarships or grants from parent's employer
- State grant and scholarship
- Any grant or scholarship from any source
- Federal or state work-study earnings

Student Financial Services monitors all aid and is required to adjust awards to conform to federal, state, and institutional regulations.

**Special Situations.** Under certain situations, the United States Department of Education permits a school's financial aid office to make adjustments to the parent's or student's analysis information (provided on the FAFSA at the time of application). The adjustments permitted take into account changes in the family's financial situation that occurred since the FAFSA was completed. These special situations include, but are not limited to:

- Loss of employment
- Loss of untaxed income
- Separation or divorce
- Death of a parent
- Illness or excessive out-of-pocket medical expenses
- Tuition paid by parents for student siblings in elementary or secondary school

Students who have completed their financial aid process and later experience one of these special situations should ask Student Financial Services to review their aid eligibility. To request this financial aid eligibility review, the independent student or the parent of a dependent student must provide a signed request, with proof of change. Proof may include such documents as a death certificate, employer discharge letter, or last paycheck stub. One or more documents must accompany the *Request for Financial Aid Review*, available from the Student Financial Services Office. When requesting a review, emphasis should be placed on information that was not available originally to the Student Financial Services Office. Anticipated changes are not grounds for a review. After reviewing the information submitted, Student Financial Services may require additional documentation. When all necessary documentation has been considered, a response may be expected within three weeks. Unfortunately, not all circumstances that are considered special by parents and students are permissible by the federal government. Appeals to the initial determination must be received in writing no later than three weeks after receiving the initial determination. Appeals are reviewed by the vice-presidents for Financial Administration and Enrollment Management together with the director of Student Financial Services. All information regarding financial aid in general and special conditions is treated confidentially.

**Priority Dates for Financial Aid Applicants.** Students desiring financial aid must apply each year and submit the following documents:

All appeal decisions, of course, must conform to state and federal government regulations.

### **ACADEMIC TRANSCRIPT EXCEPTION POLICY FOR STUDENT LOAN BORROWERS IN DEFAULT**

University policy prevents the Academic Records Office from releasing academic transcripts for borrowers who are not paying on their Federal Stafford (Subsidized/ Unsubsidized), GSL, Federal Supplemental Loan for Students (SLS) or Federal Perkins Loans. Every request is handled on an individual basis; however, 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 up to date.
2. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts .
3. The transcript is to be sent directly to the academic institution.
4. The provisions and conditions in #1 and #2 above are certified 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 is 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 who owes on the loan 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 fulfill his/her promise as stated in the letter to the guaranty agency.

### **FEDERAL PERKINS LOAN PROGRAM**

Students who are no longer enrolled and have not paid on a Federal Perkins Loan obtained at Andrews University and request their academic transcripts must contact the Perkins Loan Collection Office for more information. This office is part of Student Financial Services on campus and can be contacted by calling 269-471-3334.

### **WORK STUDY PROGRAMS**

Students employed under the Federal Work Study (FWS) and Michigan Work Study (MWS) programs receive their entire paycheck. However, students who intend to use part of their earnings to pay their student accounts, are expected to deposit at least 60% of their paychecks onto the school account each pay period. In the FWS and MWS programs, the student's earnings are paid both by Andrews University and the federal or State of Michigan govern-

ments. Students must do everything necessary to reach the work earnings that are estimated in their award. Otherwise they must be prepared to pay the difference from personal or parental resources.

**Federal Work Study (FWS).** To be eligible for assistance under the Federal Work Study program, students must demonstrate financial need and have a minimum overall GPA of 2.00. This program parallels the student labor program of the university. Eligibility for this program is determined through the standard financial aid application process (p. 61). Students working under the Federal Work Study Program must be U.S. citizens or eligible non-citizens.

**Michigan Work Study (MWS).** Students working under the Michigan State Work Study Program must meet the FWS requirements above and also be Michigan residents.

**Michigan Residents** are defined as dependent students whose parents have resided in Michigan since June of the year before the enrollment year or as independent students who have resided in Michigan since June of the year before the enrollment year.

### **SUMMER ENROLLMENT**

An Andrews Partnership Scholarship recipient may use the Andrews Partnership Scholarship during the summer term if all of the requirements are met. The summer term will count as one of the nine semesters for which the Andrews Partnership Scholarship may be available. Usually the only aid available for summer is a student loan.

### **SATISFACTORY ACADEMIC PROGRESS (SAP)**

Students must make Satisfactory Academic Progress (SAP)

**Grade-Point Average (GPA) Required.** To make satisfactory academic progress, students must maintain an Andrews overall GPA at or above the minimum levels listed below according to the number of semesters completed at Andrews University.

Semesters at AU

balance at Andrews University is sent to Newbold College for deposit to the student's account.

Students planning to attend Newbold College may also be eligible for federal and state financial aid if they:

1. Meet Andrews University's Satisfactory Academic Progress policy.
  2. Complete no more than 25% of their total degree program (usually the equivalent of two academic semesters) at Newbold.
- Students attending Newbold are not eligible for federal campus-

**Loan Deferment Regulations.** According to U.S. Department of 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/Taskforce Experience course is designed so students who are registered will not lose their six-month grace period and they will not have to begin payment of their student loan.

**Students Ineligible for Program Benefits.** The following students would not need to enroll for Student Missionary Experience classes because they do not need the credits to ensure that their loans remain in deferment:

- Students currently making loan payments
- Students in other than full-time enrollment deferment
- Students who have exhausted their grace period would have to make loan payments
- Students who have a Canadian Student Loan

### STUDENT WORK PROGRAM

Andrews University offers a work program for students desiring part-time employment. To be employed on campus students must:

- Be enrolled full-time as a student. (12 undergraduate credits, 8 graduate credits or 9 MDiv credits)
- Schedule a validation interview with a Student Labor officer in the Administration Building, at which time the officer and the student will make a joint sworn statement on the appropriate I-9 legal declaration form.

For more information, contact the Student Labor Office.

**Scheduling.** The student is responsible to arrange his/her classes to permit a work program. For the best job opportunities, the student should keep mornings or afternoons free of classes. All students are expected to be prompt and regular in meeting work appointments. Some students may be required to work during vacations and/or holidays to hold a job. Except under emergency situations, the employing department does not require students to work during hours other than those regularly scheduled.

**Payroll Schedule.** Andrews University follows a biweekly payroll schedule. Student employees are responsible for having their time cards submitted to their department supervisors each Monday morning. The university does not issue payroll advances for time cards turned in late.

### GIFT ASSISTANCE

**Summer Ministries Scholarship Program.** Andrews University participates in the Literature Evangelist Scholarship program under the policies of the North American Division of the General Conference of Seventh-day Adventists.

Information concerning this program may be obtained from the local conference publishing department or Student Financial Services. Students who have a colporteur scholarship must make the regular financial arrangements required of all students at registration time.

Scholarships on funds earned outside the United States are based on the North American Division policy. Other programs

included in the Summer Ministries Programs are summer camp and church outreach programs. Scholarships must be closed by October 31 to earn the school bonus. The entire net earning must be placed on the student's account at Andrews University before the scholarship is given. The scholarship will be based on the gross amount of earnings.

**Honors Audit Program.** Honor students may audit a class each 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.

**Bureau of Indian Affairs.** Grants are offered to students who are enrolled members of a federally recognized American Indian tribe and demonstrate financial need. For specifics contact:

Address: Bureau of Indian Affairs  
Federal Square Office Plaza  
P. O. Box 884  
Sault Ste. Marie, MI 49783  
Telephone: 202-208-3710

**Health-Care Scholarships.** For students enrolled in nursing, radiology, and/or respiratory care who are **in their final year**, there is a \$2,000 scholarship available with a commitment to work at Adventist Health System for at least one year following graduation. Contact 630-856-3650 for an application form.

**State/Federal Vocational Rehabilitation Programs.** Students who have permanent disabilities which may limit their employment (after completion of their study program) should contact the state office Vocational Rehabilitation Program for possible assistance.

**Veterans' Benefits.** University services for veterans are coordinated through the Veterans Clerk. Information concerning veterans' benefits may be obtained by calling 269-471-3286 or visiting the Academic Records Office. Eligibility for VA benefits is determined by the Veterans Administration. The Academic Records Office issues a certificate of enrollment when the veteran registers for classes. Students receiving veterans' benefits are expected to attend all classes and to progress satisfactorily toward their educational objective. Any change of class program or of educational objective must be reported to the Veterans Clerk immediately. Failure to comply with VA regulations may result in loss of benefits and/or legal action on the part of the Veterans Administration. The Veterans Clerk has the various forms normally used in applying for veterans' benefits. Contact 269-471-3286 for more information.

## TUITION DISCOUNTS

### **Affiliated Hospital Nurse—Thirty-Three Percent Tuition**

**Discount.** The university offers registered nurses working in hospitals affiliated with the Andrews Nursing Department a 33% reduction of their tuition for all classes taken toward the Bachelor of Science in Nursing degree. The nurse must be accepted as a regular student in the BS degree in nursing and request the tuition reduction each semester. Also, the student must provide the Nursing Department with proof of continued employment at the affiliated hospital. For a list of affiliated hospitals contact the Nursing Department. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

### **Local Business Employee—Thirty-Three Percent Tuition**

**Discount.** Full-time employees of companies located in Berrien County and the South Bend/Mishawaka area may receive a 33% reduction of tuition for undergraduate courses taken within the university's College of Technology. Application for the tuition reduction can be obtained at the dean's office and must be completed no later than the first two weeks of each semester. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

### **Prior Baccalaureate Degree—Thirty-Three Percent Tuition**

**Discount.** Students who have earned a baccalaureate degree from Andrews University may receive a 33% tuition reduction for courses taken for a second baccalaureate degree in the College of Arts and Sciences, the College of Technology, the School of Business, and the School of Education.

Application forms are available at the offices of the respective deans. The completed forms must be filed with the respective dean no later than two weeks after the beginning of each semester for which the 33% tuition reduction is requested. An official transcript showing all class work and the awarding of a bachelor's degree must be on file with the Academic Records Office of the university before the 33% tuition reduction can be applied. Students eligible for the reduction must be enrolled for a second undergraduate degree and are not eligible to receive any other Andrews discretionary funds. Students enrolled in a graduate program but who must complete undergraduate prerequisites are not eligible.

### **Limitations to the Prior Baccalaureate Degree Tuition**

**Discount.** 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, the plan does not apply to the Physical Therapy programs.
3. This tuition reduction does not apply within the Division of Architecture.
4. 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 each semester.
5. In the School of Business, the plan does not apply to independent study/readings/research or internship credits. Also, it does not apply to any course not offered as a regularly scheduled class in a given semester.
6. The plan applies to tuition only, not for housing, food, and similar charges.
7. 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 Center for Intensive English, international languages taught as prerequisites for advanced degrees and courses taken off campus.

8. 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.

**Workers from Overseas Divisions—Tuition Discount.** "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 such students directly to the college concerned, the college will match dollar for dollar with the sending division, up to 25% of undergraduate tuition. If the person also receives a federal or state scholarship (or grant), the school may reduce this discount in direct proportion to the amount of such scholarship. Such remittance must come through the division and on approval of the division committee" (North American Division Working Policy, F 80 15).

**Retiree Tuition Discount.** A retired person who has reached age 65 may receive a 50% tuition discount for up to three undergraduate or graduate courses per year.

Former Andrews University employees who have retired may receive a 75% tuition discount. Admission to limited enrollment courses is contingent upon space available in the class, with preference being given to students paying regular tuition rates. Any additional class fees and/or supply fees are the responsibility of the student.

This discount applies to credit, audit, or non-credit classes. This discount does not apply to independent study, directed reading, private music lessons, practicums, clinical experiences, or any instruction outside of the normal classroom setting. Application for this 50% or 75% discount should be made to the dean of the school involved. The dean then authorizes the appropriate discount.

### **Discount on Center for Intensive English Program (CIEP)**

**Classes for Spouse of Full-time AU Students.** Spouses of current full-time Andrews University students may receive a discount of 33% 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 additional faculty are not necessary.