

- 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 the National Merit Finalist Andrews Partnership Scholarship is nine (9) semesters. Continuing students under the scholarship plan prior to 2002 may choose to enroll during summer sessions, but regardless of the amount of credits taken, those sessions count as one of the nine eligible semesters.
4. Students who withdraw from school for one semester due to illness or death in the family may petition Student Financial Services for one additional semester on their scholarship.
5. All National Merit Finalist Andrews Partnership Scholarships may be renewed yearly if students maintain a 3.25 Andrews cumulative GPA.
6. Transfer National Merit Finalists 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.

**Andrews Gift Aid.** In addition to the Andrews Partnership Scholarship, Andrews University makes Andrews Gift monies available to help satisfy the student's need as determined by the financial aid information. To be eligible for Andrews Gift, students must complete the financial aid application process which includes: file the Free Application for Federal Student Aid (FAFSA), mail to Student Financial Services the Financial Information Sheet, Worksheets A,B,C, W2s along with completed and signed 2004 Federal Tax Returns for parents/spouse and the student. The priority processing date is March 15. No award letter will be prepared until Student Financial Services receives and processes these forms.

## UNDERGRADUATE 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 the following Financial Aid Formula:

$$\begin{aligned} &\text{Cost of Attendance} \\ &\text{Less: Expected Family Contribution} \\ &= \text{Educational Need} \end{aligned}$$

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

**Expected 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.

**Educational Need** is the difference between cost of attendance and expected 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 attempts 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 gift and scholarships, internal and external scholarships, work-program earnings, loans, and other sources.

### GENERAL INFORMATION

**FERPA.** Andrews University follows the Family Educational Rights and Privacy Act guidelines.

**Financial Aid Packet.** To request a packet, call 800-253-2874 or email [enroll@andrews.edu](mailto:enroll@andrews.edu). Packets can also be picked up during office hours at Student Financial Services, on the ground floor of the Administration Building.

The Financial Aid Packet contains a Free Application for Federal Student Aid Form (FAFSA), Financial Information Sheet and Worksheet. 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, or completed online. The Financial Information Sheet, Worksheet, and signed and completed Federal tax returns for the previous year along with the W2s for parents and/or students, should be mailed directly to Student Financial Services. No award letter will be prepared until Student Financial Services receives and processes these forms. Priority processing date is March 15.

The United States Department of Education selects students for whom the school must verify the information the students submitted on their FAFSAs. To make this process easier for students, Andrews University practices 100% verification by requiring all of the necessary documents from each financial aid applicant prior to issuing a financial aid award letter.

**When to do the FAFSA.** Students should file the FAFSA on-line after January 1. If a student files a paper FAFSA, the student must mail it to Federal Student Aid Programs as early as possible after the first of each calendar year. If a student chooses to apply on the web, [www.fafsa.ed.gov](http://www.fafsa.ed.gov), the student must mail the signature page with the appropriate signature(s) 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 disbursed.

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

**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 their financial advisor 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 days. 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:

- February 15—The Free Application for Federal Student Aid (FAFSA) should be completed and mailed to Federal Student Aid Programs or filed on-line indicating Andrews University as the first college to which the analysis report should be sent. The U.S. Department of Education may take several weeks to complete an analysis of the form. Therefore, students should comply with the February 15 priority date to make sure the analysis is received in the Student Financial Services Office by March 15.
- March 15—Andrews University Financial Information Sheet, Worksheet and W2s for parents and/or students, along with signed and completed tax returns for the previous tax year are due in the Student Financial Services Office. Priority processing will be given to students with all of their completed forms turned into Student Financial Services by March 15. Students whose forms arrive after March 15 will be processed as their student files are completed. Some funds may be unavailable after March 15.

**Financial Aid Refund Policy.** This policy covers changes in the amount of financial aid due to the dropping of classes or withdrawal from school.

Students who receive financial aid from state or Federal funds must be aware that any change in the number of credits taken during each semester may affect the amount of financial aid they can

receive. A smaller number of credits lessens the amount of aid. The amount of aid hereby forfeited must be returned to the aid fund. Likewise, a complete drop means that aid funds be returned, depending on the date of the complete drop. The rules controlling such refunds to the aid fund are determined by the U.S. Department of Education and are used for all Title IV recipients nationwide.

**Federal Title IV Aid Programs.** After use of the Federal formula, funds are returned in the following order for students who drop all their classes:

- William D. Ford Federal Direct Loan
- Federal Perkins
- Federal Pell
- Federal SEOG
- Other Title IV student assistance

**State Grants and/or Scholarships.** Michigan refunds are calculated using the following two-step formula.

**Pennsylvania, Vermont, Rhode Island, and other States.** Determine grant eligibility following each State's applicable guidelines.

**External Grants and/or Scholarships.** Aid is returned to donor organizations according to each organization's own guidelines. Non-Title IV funds are returned in the as

## **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 governments. 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. 66). 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 request 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) toward the completion of their associate, baccalaureate, or graduate degrees to qualify for financial aid. All students who receive assistance from a financial aid program that requires Satisfactory Academic Progress must follow the university's financial aid policy. The financial aid recipients' past academic work at Andrews University is reviewed regularly and must meet the standards of the Satisfactory Academic Progress policies noted below.

## **SAP POLICY FOR UNDERGRADUATE STUDENTS WITH FINANCIAL AID**

The Satisfactory Academic Progress policy requires undergraduate students to maintain the following minimum standards:

- Full-time students must register for a minimum of 12 credit hours and must complete a minimum of 8
- Half-time students must register for a minimum of 6 credit hours and complete a minimum of 4

Students must complete at least two thirds of the number of credits with a passing grade regardless of their enrollment status (full-time or half-time). Student Financial Services confirms that

Students who do not meet the SAP policy at the beginning of the school year are observed on a semester 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 who meet all regulations 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 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 minimum AU GPA table above) and reach the minimum number of successfully completed credit hours required (two thirds of all hours attempted), they are returned to satisfactory progress 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 satisfactory progress 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.

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Federal Supplemental Educational Opportunity Grant), nor for Andrews University scholarships and grants.

**Application Procedures.**

opportunities, the student should schedule their classes so that large portions of the mornings or afternoons are free. Professional performance and conduct is expected in all on-campus employment.

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

#### **GIFT ASSISTANCE**

**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 and assists veterans in completing these applications.

When a veteran's overall GPA falls below 2.00, the Veterans Clerk informs the individual immediately that he/she will forfeit all veterans' benefits if the overall GPA fails to rise above 2.00 at the end of the following semester. If the GPA stays below 2.00 for the second semester, the US Department of Veterans Affairs (USDVA) is notified and all veterans' benefits are ended by the USDVA. Only after the veteran has maintained his/her overall GPA at a level of 2.00 or above for one entire semester is he/she certified again to receive a VA educational benefit.

**Vocational Training Assistance.** Students who may be eligible

for vocational assistance should contact the State Employment Security Commission Office regarding their eligibility under the Manpower Development Training Act.

#### **TUITION DISCOUNTS**

**Affiliated Hospital Nurse—Thirty-Three Percent Tuition Discount.** The university offers registered nurses working in hos-

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.

**Local Area Teachers—Thirty-Three Percent Tuition Discount.**

Full-time teachers employed in Berrien County or South Bend/Mishawaka area schools who are not fully credentialed, may receive a 33% reduction of tuition for undergraduate courses taken toward the completion of their teacher certification requirements. Application for the tuition reduction can be obtained in the dean's office and must be completed no later than the first two weeks of each semester. The student must provide proof of area school employment. Students eligible for this reduction are not eligible to receive any other Andrews discretionary funds.

**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