

Office of Student Insurance

Telephone: 269-471-3097
Fax: 269-471-6293
Email: stuins@andrews.edu

W T C a

The Office of Student Financial Services (SFS) assists applicants in making financial arrangements to attend Andrews University, identifying costs, and comparing them to available resources. Students who need help identifying financial assistance for which they may qualify should contact Student Financial Services. Many financial aid programs have limited funds and have time lines which require considerable lead time to process applications and to make awards. Therefore, students must apply for financial assistance well in advance of the time of enrollment to assure proper consideration. Contact Student Financial Services by any one of the following methods:

Website: www.andrews.edu/sf
Address: Office of Student Financial Services
Andrews University
Administration Building, Ground Floor
Berrien Springs MI 49104-0750
Telephone: 269-471-3334 or 800-253-2874
Fax: 269-471-3228
Email: sfs@andrews.edu

All international students who enter the U.S. on an Andrews University I-20 Form are considered Andrews University students and are expected to report immediately to the Office of International Student Services to enroll for the upcoming academic semester. The office is located in the Campus Center.

Telephone: 269-471-6395 or 800-253-2874
Email: iss@andrews.edu

O E

The Office of Employment Services, which is part of Human Resources, assists students in their on-campus employment needs. The office provides information regarding employment opportunities, assistance with necessary paperwork, administers employment tests and is responsible for updating employment files. The office is located in the Administration Building, Second Floor.

Telephone: 269-471-3570
Fax: 269-471-6293
Email: employment@andrews.edu
Website: www.andrews.edu/hr

O S I a

The Office of Student Insurance, which is part of Employee Services, Human Resources, provides information regarding student accident and sickness insurance, as well as providing a student advocate to help mediate for the student, if necessary. The office is located in the Administration Building, Second Floor.

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Single student premium (approximately) * \$947
Student & 1 Dependent * \$2,108
Student & 2 Dependents * \$2,851
* Rates reflect 2008–2009 school year and are subject to change each school year.

Every international student in “student status” and every other student registered for 6 or more credit hours is to be covered by at least an Accident and Sickness Plan. This may be purchased through the university by signing up online in Registration Central at registration time. International students are required to include all dependents that are here in the U.S. and there is an additional fee for adding dependents. Payment for this coverage can be charged to the student’s account. The insurance is non-refundable after the drop/add date.

Students who have comparable coverage from elsewhere may waive the student insurance plan by entering their insurance information in Registration Central at registration time. Proof of Insurance must be taken to the Office of Student Insurance in the Administration Building before drop/add date for verification of coverage.

Information describing the insurance coverage can be viewed at www.andrews.edu/hr/stu_insurance.html or at the Office of Student Insurance in the Administration Building.

The Premium is charged to the student’s account via information entered in Registration Central. A waiver will prevent this charge from occurring (see Waivers above).

Michigan Medicaid is considered proof of insurance for U.S. citizens and Permanent Residents and should be entered into the waiver section of Registration Central at registration time. The only difference is that the student will be required to bring their current Medicaid card to the Student Insurance office in the Administration Building. Proof of Insurance must be taken to the Office of Student Insurance in the Administration Building for verification of current coverage. This must be done for each registration period that the student is enrolled in school. If

For university employees, refer to section 4:6-100 of the Employee Handbook.

For university salaried employee spouse, refer to section 2:726 of the Andrews University Working Policy.

Expenses (charges less financial aid resources) for the full year. After making payment, email sfs@andrews.edu to receive a 3% rebate. After making payment, email sfs@andrews.edu by the first day of class to request the 3% rebate. The student's minimum Out-of-Pocket Expenses as calculated online in Registration Central must be at least \$1,000 to qualify for this plan. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable until the end of spring semester. All approved rebates will be applied to the student account during the fall semester.

—Full-time undergraduate and graduate students may choose to pay their estimated Out-of-Pocket Expenses (charges less financial aid resources) in full for the semester to receive a 1% rebate per semester. The student's minimum Out-of-Pocket Expenses as calculated online in Registration Central must be at least \$500 to qualify for this plan. Each payment must be received. After making payment, email sfs@andrews.edu by the first day of class to request the 1% rebate. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable until the end of that semester. All approved rebates will be applied to the student account during that semester.

Arrange to make installment payments toward estimated Out-of-Pocket Expenses for the semester.

1. All previous account balances (including installment plan balances) must be paid in full.
2. The plan is not to exceed more than 60% of the estimated Out-of-Pocket Expenses for the semester.
3. Payments are to zero the account by the end of the semester to which the plan applies.
4. Late payments will incur a late payment fee of \$25.
5. A carrying charge will be posted to an unpaid balance at the end of the current academic term.
6. Minimum balance for Installment Plan is \$500 or above.

are not accepted.

Students may register only when accounts with other schools have been paid.

Application fee per portfolio	\$35
Evaluation fee per portfolio (max. 5 credits)	

Binding (each volume) for personal copies	\$18
Copyright (optional)	65
Microfilming (dissertations only)	70
Copyediting (thesis)	100
Copyediting (doctoral dissertations)	200

Rush service (does not include overnight delivery) Free
\$25

Students may not receive a transcript or diploma under the following circumstances:

- Owing on a student or housing account, including installment payments not yet due
- Having a balance guaranteed by Andrews University
- Being in default on a government loan
- Needing to complete loan exit counseling

Students may request that a transcript be sent to the following:

- An employer or an organization for scholarship or licensure purposes, AMCAS, AADS (Student Financial Services must be given documentation of an employment offer or scholarship application).

Federal Perkins Loan

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 269-471-6271.

Academic Transcript Release Policy

University policy prevents the Office of Academic Records 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 Office of Academic Records may be issued for the following two limited purposes:

1. The transcript is to be sent directly to the academic institution.
2. The borrower must have made the necessary payments to the lending institution to bring the loan payments up to date.
3. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts.
4. The provisions and conditions in #2 and #3 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. The confirmation letter is valid for the purposes of this policy for six months from its date, and future requests may be denied if the satisfactory status is not maintained.

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 the guaranty agency (or agencies) in writing to acknowledge the 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.
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.

Recording Fee—20% of graduate tuition per credit

The following details enable students to send funds electronically to Andrews University:

Fifth Third Bank
38 Fountain Square
Cincinnati OH
Credit to: Fifth Third Bank-Southwest
ABA#042000314
Swiftcode: FTBCUS3C
Andrews University
Account # 02112175
Student's Name:
Student's ID #:

International wire fee \$50
Domestic wire fee \$25

Master's Degree

The registration fee is due August 15 for fall semester, December 15 for spring semester, and May 10 for summer term. Any credits (over 16 for fall and spring semesters or over 12 for the summer) are charged at the regular per-credit master's tuition rate.

MDiv students taking a graduate course in the College of Arts & Sciences in fulfillment of their elective course requirement may request a 50% tuition reduction, provided the class is not full and there are a sufficient number of students paying full tuition to warrant the teaching of the course. Directed study, laboratory courses, and study tours are not eligible for reduced tuition. Neither is this discount available for dual enrollment students who have been accepted in a graduate degree program in the College of Arts & Sciences.

A per-credit Recording Fee is charged by the university for Clinical Pastoral Education (CPE), CHMN557, or Military Chaplaincy Training, CHMN641, credits earned in approved centers not connected with a graduate-level school.

International Students

Applicants attending the main campus from outside the United States (except Canada and Mexico) must make an advance deposit of \$2,000. This deposit must be paid in cash. No university scholarships may be applied to pay the deposit. New international graduate students from *cited countries must pay in advance the first semester (tuition, insurance and other school fees) in addition to the standard deposit (\$2,000) prior to issuance of the I-20.

22 years of age should plan on living in the residence hall, unless living full-time with their parents.

Before the room assignment process is initiated, receipt of both the residence hall application and the room deposit are required. Prior to moving in, students must have been accepted for the session in question and be financially cleared.

For fall and spring semesters

Double Occupancy	\$1,755.00
Single Occupancy	3,075.00
Double Daily Rate	17
Single Daily Rate	29

For summer sessions

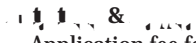
Summer room charges are calculated on a per day basis.

- * The residence hall package plan includes room, utilities, basic telephone and basic cable, reduced health club membership rate, and limited health care. It does not include health care lab work and x-rays, comprehensive psychological or substance use/abuse interventions or testing, health insurance, or miscellaneous expenses such as linens, cleaning, books, supplies, transportation or food.

The room deposit is \$200, payable by each resident prior to room assignment. Assignments are made on a first-come first-served basis. For priority room assignment, submit your application and deposit by July 15 for fall term, November 15 for spring term, and April 15 for summer terms. If a deposit is received after those dates, expect to be assigned to temporary housing.

Room deposits are refunded if you do not move into the residence hall and cancel your application at least 30 days before the start of either fall or spring semesters, and at least 10 days before the start of summer session. Cancellation must be made through the SResay th Roo(r)10(esidenC)e 2 Ouent

of stated occupancy, the application fee is refunded minus the



Application fee for Dietetics Internship Program
Dietetic Internship Professional fee each semester

\$45

If your class is using LiveText, a Keycode is available at the AU Bookstore for \$98 for the basic version. The Keycode is a unique access code that can only be used one time for creating your account on the LiveText website. Your LiveText account is good for a maximum of five years from the date of purchase, or until one year past graduation, whichever comes first. After that, LiveText offers continuing subscriptions by direct purchase.

