

OTHER FINANCIAL INFORMATION

What to Contact

The Office of Student Financial Services (SFS) assists applicants in making financial arrangements to attend Andrews University through financial clearance. Students with questions about financial assistance that they may qualify for should contact Student Financial Services. Applicants of Federal Financial Aid need to apply and complete the process well in advance of enrollment to assure consideration of all resources, particularly limited ones, and to assure a smooth registration process. Contact information:

Website: www.andrews.edu/sf
 Address: Office of Student Financial Services
 Andrews University
 Administration Dr
 Berrien Springs MI -
 Telephone: - - or - -
 Fax: - -
 E-mail: sfs@andrews.edu

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

Telephone: - - or - -
 E-mail: iss@andrews.edu

Office of Employment

The Office of Employment, which is part of Human Resources, assists students with 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: - -
 Fax: - -
 E-mail: employment@andrews.edu
 Website: www.andrews.edu/hr

Office of Student Insurance

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.

Office of Student Insurance

Telephone: - -
 Fax: - -
 E-mail: stuins@andrews.edu

Insurance

Rates
 Single student premium (approximately) * \$979
 Student & 1 Dependent * \$2,175
 Student & 2 Dependents * \$2,945
 * Rates reflect 2011-2012 school year and are subject to change each school year.

Accident/Sickness. Every international student in "student status" and every other student registered for 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.

International students are required to have health insurance irrespective of their class load.

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

Brochures. Information describing the health 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 health insurance 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).

Medicaid. 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 the time of registration. 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 before drop/add date for verification of current coverage. This must be done for each registration period that the student is enrolled in school. If proof of current Medicaid is not provided, the student will be charged for the student insurance and the charge will be non-refundable.

Note: Medicaid from any other state will not be accepted as proof of insurance.

MISCELLANEOUS MONEY MATTERS & GENERAL FEES

Students have two types of expenses while attending the university—educational (tuition, books, insurance and fees) and living (housing and meals).

The University makes every effort to maintain the costs published in this bulletin. The University reserves the right to make changes as necessitated by unexpected increases in costs. Such changes are announced in advance of the semester in which they become effective.

Additional Costs. The online registration process, Financial Plan, estimates the two types of costs mentioned in the preceding section. However, students may incur additional expenses that are not estimated at the time of pre-registration. These billed expenses may include, but are not limited to, lab fees, class fees, trips and tours, club fees, printing charges, and expenses related to a major such as photo store charges. Many of these expenses are described in more detail in the following pages. Fees are non-refundable.

Alternative Loans. Student Financial Services considers all awarded grants, scholarships and loans for a student's cost of attendance as resources when certifying an eligible amount of private educational loan funds. See p. for a list of these resources.

Application Fee

Undergraduate non-refundable

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General Fees for on and off main campus.

Main-campus. All main-campus students (those attending classes on the main campus in Berrien Springs) enrolled for or more credits will be charged the following general fee each semester at registration:

Undergraduate students	\$
Graduate students	\$
Seminary students	\$
Summer school students	\$
All students taking less than credits	\$

Distance education. All students in different forms of distance education programs who pay tuition directly to the main campus will be charged the following general fee each semester at registration.

Doctor of Ministry (DMin) general fee (included in tuition)	\$
InMinistry (MDiv) fee (charged fall & spring only)	\$
Griggs Distance Education students taking < credits	\$

Graduation Fee. All students from off-campus programs will be charged a graduation fee as follows:

Undergraduate	\$
Graduate	\$
Doctor of Ministry (DMin) graduation fee (included in tuition)	\$

Identification Card

Each Andrews University student is issued an original card for free and the card remains the property of the university. The cost to replace a card is listed below:

Lost, stolen or damaged cards	\$
All other replacement cards	\$
(This includes cards reissued due to loss of functionality at the Bookstore, Dining Services, ITS store, time clocks and door access.)	

Immunization Costs as required
Certain classes require immunization (i.e., biology, clinical laboratory science, nursing, physical therapy, and speech pathology). Immunization costs are charged to the student's account.

Incomplete Grade \$

Lab/Course Fees listed in current class schedule

Late Registration—service fee \$

Master's Program Continuation Fee \$

A master's student, who has advanced to candidacy, registers under program continuation when not registered for credit courses or other non-credit continuation (project, thesis, recital, and/or comprehensive exam). See p. .

Non-Current Student Accounts on which no payments are being made, may be turned over for third party collection. Students whose accounts are non-current must pay the account in full, including collection costs, before they may register for any additional coursework.

By enrollment, students agree to the following responsibility statement:

"In consideration for any and all credit extended to me at any time in the past, present or future, I agree to give Andrews University a security interest in my student records. I understand that, in giving the University such an interest, I may not obtain a diploma or transcript

of my record at any time for any reason unless my account is paid in full. The security interest I grant to the University is intended to cover any and all current indebtedness as well as any and all future advances of credit which the University may grant me at any time.

I also understand that a 1% per month carrying charge will be added on my unpaid balance and I agree to pay this carrying charge in addition to any other debt. I recognize that the above figures are estimates and I accept the responsibility for the payment of actual charges incurred. If the University incurs any expenses, including reasonable attorney's fees, in collecting any unpaid debt, I explicitly agree to be responsible for those collection expenses in addition to the unpaid debt. I understand that sundry charges not listed in the above estimate are due the month in which they appear on the statement."

Non-Sufficient Funds (NSF). Charge for returned checks. \$

Payment Plans

A. Cash Rebate Plans

% Rebate Plan—Full time regular students with at least undergraduate credits, at least graduate credits or at least MDiv credits may choose to pay their estimated Out-of-Pocket Expenses (charges less financial aid resources) for the

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.

For Employment Purposes

- . The transcript is released for employment purposes only and is so stamped.
- . The transcript is sent directly to the prospective employer and may not be shared with any other party.
- . 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.
- . A copy of the letter written to the borrower's lender or guaranty agency, as stated in item # above, must be sent to Student Financial Services.
- . 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.

Updating Course Work Fee—20% of graduate tuition per credit

Wire Funds

International wire fee	\$
Domestic wire fee	\$

Federal Perkins Loan

Students who are no longer enrolled, 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

Master's Degree

The registration fee is due August for fall semester, December for spring semester, and May for summer term. Any credits (over for fall and spring semesters or over 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 (up to 9 credits), 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. (Application form is available in the MDiv office.)

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

International Students

Advance Deposit. Applicants attending the main campus from outside the United States (except Canada and Mexico) must make an advance deposit of \$, before issuance of I- .. This deposit must be paid in cash. No university scholarships may be

applicant must demonstrate adequate financial support for the duration of the program for which (s)he is applying.

I- Form. Once the deposit and resource verification are received and accepted, the university authorizes the Office of International Student Services to issue the I- Form for the

responsible for the loss or damage, from any cause, of personal belongings brought to the campus. This is true even though students are required by the University to purchase certain items or to keep them in a specified place. The University strongly recommends that students secure their own personal effects insurance coverage.

Language Training (Short-Term Intensives)

Individuals and groups may register for short-term intensives: fall semester, beginning in August and late October; spring semester, beginning in January and early March. The program fees (tuition) will be pro-rated. Housing will be \$ /night (double occupancy) and Dining Services \$ /day.

Non-credit ESL Courses

The Center for Intensive English (CIEP) offers language training concurrent with the fall and spring semesters. Individuals may register for non-credit courses, ENSL or ENSL . Tuition for the semester, – non-credit hours/week: \$, , or \$ /non-credit hour up to non-credit billing hours.

Transportation will be provided to and from the South Bend Airport. Fees do not include textbooks, health insurance, or airfare to and from Andrews University. Health insurance is available through Andrews University for \$ per month. Participants in each program must either show proof of insurance or purchase insurance at Andrews University.

General Studies Degree Plan Fee \$

International Language Studies

Reading examination in French or German \$

for MA and doctoral candidates in the Seminary and the School of Graduate Studies & Research

Credit by examination other than CLEP (College Level Examination Program) test for undergraduate students for course credit or to have the language requirements of the College of Arts & Sciences waived (no credits are given) \$

Music

Students wishing to charge private lessons or non-credit music classes to their account must receive authorization from Student Financial Services, prior to signing up for the lessons.

Private music lessons (non-credit)

Per -minute lesson \$

Music ensemble fee adjustments

Flight Physical	\$
Electronic Flight Bag	\$
Electronic Flight Publications	\$
Headset	\$

FAA Exams (Flight)*	
Written test	\$
Checkride for AU student	\$
Checkride for non-AU student	\$
* Subject to change	

Aviation Maintenance	
Required Minimum Tool Set	\$,
Laboratory fee for materials (per credit)	\$
Note: Maintenance students are required to have a Windows-compatible personal laptop.	

FAA Exams (Maintenance)*	
For AU student (each written test)	\$
For AU student (each oral/practical test)	\$
For non-AU students (each oral/practical test)	\$
*Subject to change	

Community Non-Credit Classes for Aviation Maintenance and Powerplant Certificate. For those wishing to attend classes to earn the Airframe and Powerplant Certificates without university credit, there is a program fee of \$, for the two-year program (\$ per AU credit equivalent). Should the student want university credit at a later date, the difference between the then-current university tuition rate and the non-credit rate would have to be paid. This does not include tools and FAA testing.

SCHOOL OF ARCHITECTURE, ART & DESIGN CHARGES

BSA, BSCM & BID Professional program application fee	\$
Professional education fees for BSA, MArch, BSCM & and BID programs	
Pre-professional year	\$
Pre-professional year	
Professional years & (BSCM)	
Professional years & (BID)	
Professional Track years & (BSA)	
MArch year	
(Charges per semester)	

Fee for ARCH & ARCH Analytical Summer Abroad	Varies
(Contact School of Architecture, Art & Design)	

Architecture Deposit Fees	
Mayline ruler	\$
Key for drafting desk	
Board cover	
Cleaning fee	

SCHOOL OF HEALTH PROFESSIONS CHARGES

Medical Laboratory Sciences	
Professional fees—Fall	\$
—Spring	\$
—Summer	\$

Nursing	
Professional fees—Sophomore (NRSG ,)	\$
—Junior (NRSG ,)	\$
—Senior (NRSG ,)	\$

Fee Schedule	
Sophomore	
NRSG Fund of Nursing Theory & Practice	\$
NRSG Psychiatric-Mental Health Nursing	\$
Junior	
NRSG Medical-Surgical I	\$
NRSG Medical-Surgical II	\$
Senior	
NRSG Developing Child Nursing	\$
NRSG Community Nursing	\$
Graduate professional fee (per semester)	\$
Departmental NLN Upward Mobility Examination	\$

Nutrition & Wellness	
Application fee for Dietetics Internship Program	\$
Dietetic Internship Professional fee, each semester (FDNT - and -)	\$
Dietetic Internship, each semester (FDNT -)	\$,

Physical Therapy Professional Programs
 These fees do not include transportation costs, general education fees, special tests, insurance, books, or graduation fees.

Nonrefundable confirmation deposit fee:	
Prior to December	\$
After December	\$
DPT program block package rate	
Tuition per semester	\$,
Professional fee per semester*	\$
Total package per semester**	\$10,400

* Set by Department

** Students not taking the entire block of PT classes pay regular doctoral tuition up to a maximum of the PT package tuition rate and are not charged the PT professional fee for that semester.

t-DPT and DScPT programs	
Regular credit (per credit)	\$
Competency credit (per credit)	\$
PTH Program Continuation	\$
PTH Project Continuation	\$
CEU—Workshop fees	vary

SEVENTH-DAY ADVENTIST THEOLOGICAL SEMINARY CHARGES

Full-Time Tuition	
Master's degree (per credit)	\$
Doctoral degree (per credit)	,
MDiv Registration Fee (per semester)	
Fall, Spring (up to credits)	,
Summer (up to credits)	,
General Fee (per semester)	
Fall or Spring	
Summer	
(Except all students taking less than credits and all students in any form of Distance Education)	
Continuation Fee (per semester)	
Master's Program Continuation	
PhD Dissertation	
DMin project continuation fee (years and), (includes general fee).	
DMin program extension fee, if granted, (includes general fee).	,
Preparation for Comprehensive Exams	
Application Fees	
Application	
Online Application	
Psychological Evaluation	
STV Program (includes background check)	
Late Application Fee	