

FINANCIAL INFORMATION

semester. If they also work in a summer ministries program that year, the scholarship would be given the following fall semester.

Included and Excluded Funds. Funding for Andrews Partnership Scholarships may include Andrews University grants, named scholarships, and departmental scholarships, as well as the value of spouse free tuition. Funds not included in the Andrews Partnership Scholarship are Summer Ministries, Student Missionary/Taskforce, General Conference Missionary Matching, Undergraduate Research grants, the DeHaan Work Excellence Award, employer-provided scholarship or assistance, music performance, and non-Andrews outside resources.

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

- The university's Satisfactory Academic Progress policy
- Complete a four-year degree in nine semesters or get permission for an APS extension to a final th semester from the associate vice president for enrollment management. Student is allowed one term of prorated APS for less-than-full-time attendance (minimum full-price credits, i.e. half time; handled manually upon written request to Student Financial Services). The prorated term counts as one complete term of the nine Andrews Partnership Scholarship terms allowed. 9-11 credits=75% APS; 6-8 credits=50% APS.
- Be a full-time (minimum 12 credit hours) undergraduate completing his/her first degree on the Berrien Springs campus
- Be a full-time 100% tuition for four years for incoming freshmen. To the extent of funding by the APS, the minimum amount of aid is for up to credits per semester. All gift aid is added in the following order: external scholarships, merit aid, and then need-based aid. Should the external scholarships and merit-aid portions exceed the cost of tuition up to credits per semester, then books, general fee, required course fees and the minimum costs of room and board may be included in the calculation. Gift aid, for the purpose of this policy, is defined as
 - a. maintain a . Andrews cumulative GPA.
 - . Transfer National Merit and National Achievement 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 # 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 aid, students must file the Free Application for Federal Student Aid (FAFSA), www.fafsa.ed.gov. To complete your financial aid award, you will need to submit the Financial Information Sheet and copies of student & parent/spouse W- 's. If you did not or could not use the IRS data retrieval tool on the FAFSA, we will need an IRS Tax Return Transcript. You can order one [at www.irs.gov](http://www.irs.gov) (select "Tools"). Processing time is approximately – business days. The priority processing date is March . No electronic award letter will be prepared until Student Financial Services receives and processes these forms. Andrews Gift will be recalculated if outside resources are received after initial awarding.

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

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, pp. – .

The student's continued eligibility for financial aid is also based on his/her academic progress as described in the following chart:

Credit Hours for Class Loads			
Program/Level	Full-load	/ Load	Half-load
Undergraduate	+	–	–
Physical Therapy	+	–	–
Graduate School and Seminary	+	–	–
MDiv	+	. –	. – .

Cost of Attendance Limitations. The maximum award a student can receive is regulated by Federal and State regulations. The can c8i-ffd guTexo.danced/T1EMC 5568

Federal Pell
Federal SEOG
Other Title IV student assistance

State Grants and/or Scholarships.

semester determines whether aid is given in following semesters.

requirements. They must remain in regular contact with the teacher during the time spent off-campus.

- d. Students will receive a deferred grade (DG) for each course. Upon their return from service, students must contact the course teacher and complete all requirements within one semester after the date of return from service. (A suggested list of alternative courses is available from the dean's office.)

Both categories of students must complete registration for both semesters before leaving the Andrews University campus for Student Missionary or Taskforce services. Financial Aid is not available for students enrolled in this program. A detailed procedure sheet for these programs may be secured from the Office of Campus Ministries.

- . Non-Andrews students do not register for any classes and work directly with Campus Ministries when requesting deferred payment on student loans.

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.

The Student Missionary/Taskforce Experience course is designed so students who are registered will not lose their grace period and will not have to begin repayment 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 Employment

The Office of Employment, 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: - -

Fax: - -

E-mail: employment@andrews.edu

Website: www.andrews.edu/hr

Students desiring part-time employment must be enrolled full-time (undergraduate credits, graduate credits, or Master of Divinity credits) and they must complete the necessary paperwork at the Office of Employment. To be employed, students must show the Office of Employment original documents (no photocopies) that establish their identity and employment eligibility, such as a U.S. passport, birth certificate, or social security card.

The University allows students to work, as work is available, up to hours per week during the academic year. To maximize work 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 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. Visit www.bia.gov and click "How do I...." to select your regional contact office.

Veterans' Education Benefits & Services. The University is approved for certification of students eligible to receive educational assistance from the Department of Veterans Affairs (DVA). Eligibility for VA educational assistance is determined by the Department of Veterans Affairs. Our regional office is located in St. Louis, Missouri. University services for students who receive educational assistance through the DVA are located in the Administration Building, first floor, Room in the Office of Student Financial Services. Information concerning VA

with service-connected disabilities who are eligible to receive

- . This tuition reduction does not apply towards architecture degree.
- . 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 credits each semester.
- . In the School of Business Administration, 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.
- . The plan applies to tuition only, not for housing, food and similar charges.
- . The discount does not apply to 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, courses taken off campus, study tours, May Express classes or private tutoring GNST .
- . 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 Educators— Percent Tuition Discount. Full-time teachers employed in Michigan and Indiana area schools who are **not fully credentialed may receive a 33% reduction of tuition for undergraduate, Master of Arts in Teaching, and Master of Arts in Educational Administration 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 discounts or any other discretionary funds applied to the program receiving the 33% reduced tuition.

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).

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.

Students eligible for this reduction are not eligible to receive any other Andrews discounts or discretionary funds.

GRADUATE FINANCIAL ASSISTANCE

Qualifying Criteria

For financial aid eligibility, graduate students must meet the rules in the following two areas:

- Enrollment Status—Students must be accepted into a curriculum authorized by the faculty of their respective school. Students enrolled on PTC status (permission to take classes) are not eligible to receive financial aid.
- Course Load—Students are awarded financial aid based on their percentage of full-time enrollment as defined in "Class Loads and Financial Aid" on p. . Special regulations apply to students who have completed all course work and are preparing theses, projects, or dissertations.

College of Arts & Sciences

Students who have completed all course work in an approved graduate program may not have completed all work needed to complete a degree. A student may be deemed to be enrolled full-time provided the student meets one of the following criteria:

- . Is enrolled in one of the following courses:
COMM (Internship)
- . Is enrolled in a Project Continuation, Recital Continuation or Thesis Continuation course. Only students who have enrolled for the required number of project, recital atInt F1(c) 1.05letcomplet Students who have completed all course work in an approved graduate program may not have completed all epted ork needed to complete a degree. A student may be deemed to be enrolled full-time provided the student meets one of the criteria:
. Is enrolled in one of the follow1(c)10(our)-5(ses)10(:)TJ 0.834 Tw /Span<