

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 using the following equation, commonly referred to as the Financial Aid Formula:

$$\begin{array}{l} \text{Cost of Attendance} \\ \text{Less: Expected Family Contribution} \\ \hline = \text{Educational Need} \end{array}$$

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, and 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 determines 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 grants and scholarships, internal and external scholarships, work-program earnings, loans, and other sources.

GENERAL INFORMATION

Financial Aid Packet. To request a packet, call 800-253-2874 or email 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 mailed until Student Financial Services receives and processes these forms. Priority processing date is March 31.

When to do the FAFSA. Because the university must receive the ISIR report before it can process an application for student aid,

students must mail the FAFSA to the Federal Student Aid Programs as early as the first of each calendar year. If a student chooses to apply on the web, www.fafsa.ed.gov, he/she must mail the signature page with 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 tax forms) can change the distribution and amount of aid.

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 United States on an F1 or F2 student visa only, or students on a J1 or J2 exchange visitor visa only cannot receive federal and state aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for federal and state aid.

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

Tw [(•)-(al Pell,DTj cts ann)1 -1.2 TD [(8.)-20(“)0.]TJal Pell, FSE GPetiT* [(7.)-20(“)0.]TJal Pell,Sufore)JTJvidenducal

applied for the Federal Perkins, Federal Direct, and Parent

CENTER FOR INTENSIVE ENGLISH PROGRAMS (CIEP)**Basic Level (ENSL105)**

Students studying in the Basic Level are not accepted into any university course of study. They may not enter any classes other than CIEP classes, and therefore are not eligible for federal or state financial aid.

Intermediate Level (ENSL106)

Students studying at the Intermediate Level may also be accepted into a university program of study. Undergraduate students may take one general education class. Graduate students may, with the permission of the advisor, take one class in their major. When students are accepted in a regular program they may be eligible for federal and/or state financial aid if they meet the criteria such as need, citizenship, or residency.

Advanced Level (ENSL115, 116)

The status and eligibility for financial aid of students enrolled in Advanced Level is determined according to the same guidelines that apply to students enrolled in Intermediate Level classes.

ENSL115, 116 carry regular credit at regular tuition rates. All other CIEP classes are non-credit and charged at the published rate.

Satisfactory Academic Progress. CIEP students must meet the university's Satisfactory Academic Progress (SAP) policy as presented in this bulletin. The Director of the Center for Intensive English Programs will inform the Student Financial Services Office at the end of each semester which students have met the SAP policy. Failure to meet the SAP policy results in termination of aid as explained on p. 62.

STUDENT MISSIONARY AND TASKFORCE WORKER ACADEMIC CREDIT/LOAN DEFERRAL PROGRAM

To enable students to participate in the Student Missionary and Taskforce volunteer service programs, especially students who have borrowed funds under the William D. Ford Federal Direct Loan or Federal Perkins Loan, Andrews University has a special academic loan deferral program for U.S.-citizen and permanent-resident undergraduate students. This program allows student borrowers to remain in loan-deferment status (student loan repayment is postponed) while keeping student status with either a non-credit continuation course or independent study courses arranged before leaving Andrews. Canadian students cannot defer their student loans. The Canadian government requires full-time attendance for student-loan deferment. The following guidelines apply:

While away, students then may choose either Continuation or Independent Study.

1. Continuation Study

- Student Missionary or Taskforce workers who plan to delay their qualifying student loans must register (before leaving for service) for the Student Missionary/Taskforce Experience classes. They must register in advance for Student Missionary Experience IDSC296 each semester they plan to be away. Students are charged a semester recording fee for each credit taken.

- Students receive a non-credit continuation entry on their grade for each semester.

- During this time financial aid is not available.

2. Independent Study

- Students must register for 6 credits in the Fall semester and 6 credits in the Spring semester.

- In consultation with the appropriate academic dean, students must develop an individualized list of courses for which they register that will apply toward general education requirements, majors, minors, emphases, or electives as approved by the dean.

- It is recommended that students register for RELT230 and RELB496.

- For each course in which they are registered, students work with a teacher before leaving to identify the course requirements. They must remain in regular contact with the teacher during the time spent off-campus.

- 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 Campus Ministries Office.

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.

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.

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

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: