



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.

When figuring eligibility for financial aid, need is determined by the following Financial Aid Formula:

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

**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, 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

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1. A U.S. permanent resident who has a "green card" (I-151, I-551).
  2. A person who has an Arrival-Departure Record (I-94) from the Bureau of Citizenship and Immigration Services (BCIS) showing one of the following designations: "Refugee," "Asylee," "Parole," "Cuban-Haitian Entrant, Status Pending," ["Conditional Entrant" (valid only if issued before April 1, 1980).]
  3. Persons with a passport with an Arrival/Departure Record (I-94)
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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 this order:

- State Grant/Scholarship
- External Scholarships/Grants
- University Scholarships (non-need)
- University Need-based funds
- University Loan funds
- Educational Allowance/Discounts

**Adjustments to Andrews University Funds.** To figure the amount of adjustment, use the two-step formula below.

**Appeal Procedure.** Students who think their needs have not been adequately met may follow this appeal procedure:

1. Students present all relevant facts for another evaluation to the Director of Student Financial Services.

2. Students wanting further consideration may appeal to the following administrators in order:
  - a. The academic dean of the school/college in which the student is enrolled.
  - b. The Vice President for Enrollment Management.
  - c. The Vice President for Financial Administration.

All appeal decisions, of course, must conform to State and Federal government regulations.

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

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2. The student applies directly to Newbold College for acceptance.
3. When accepted, the student takes the acceptance letter to the dean of the Andrews University school in which the he/she is currently enrolled to plan a program of study while overseas.
4. Upon the approval of this program of study, the dean notifies Student Financial Services that the student's proposed program of study at Newbold College relates to his/her degree program.
5. When this letter from the dean as well as all the other necessary financial aid documents are received by Student Financial Services, the aid application is processed. The student is informed in an award letter of his/her eligibility for aid.
6. Student Financial Services financial advisor notifies the Academic Records Office of the student's intention to register at Newbold College.
7. The Academic Records Office in turn notifies Student Financial Services when the student actually is enrolled at Newbold College.
8. When verification is complete, Student Financial Services credits the student's aid award(s) directly to his/her student account at Andrews. Students applying for the Federal Direct Loan must sign the loan note before leaving for Newbold. When a loan is approved, proceeds are credited directly to the student's account at Andrews University. A check equal to the student's credit balance at Andrews University is sent to Newbold College for deposit to the student's account.

Students planning to attend Newbold College may also be eligible for Federal and State financial aid if they:

1. Meet Andrews University's Satisfactory Academic Progress policy.
2. Complete no more than 25% of their total degree program (usually the equivalent of two academic semesters) at Newbold. Students attending Newbold are not eligible for Federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant), nor for Andrews University scholarships and grants.

**Application Procedures.** Students should follow the procedure outlined below to apply for financial aid for enrollment at Newbold College.

1. Complete the Free Application for Federal Student Aid (FAFSA) form indicating Andrews University as the first college of choice to attend and mail it to the address listed on the FAFSA.
2. Complete the Andrews University Financial Aid Application Form indicating intention to enroll at Newbold College and mail the application form together with both the students' and their parents' Federal tax returns to the Student Financial Services Office at Andrews University.

All students planning to attend Newbold College must meet the university's March 15 financial aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account when they need it. Students are advised to complete the entire financial aid process before leaving the U.S.

Andrews University has established guidelines for aid-eligible students planning to attend Newbold College, Bracknell, England. The United States and the Michigan Departments of Education require that students receiving Federal and/or State aid be dually enrolled at a stateside school and pursuing a program of study at that school for which study abroad would be an enriching experience.

Loan or Federal Perkins Loan, Andrews University has a special academic

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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

**Students Ineligible for Program Benefits.** The following students would not need to enroll for Student Missionary

to make an entitlement determination. The VRE case manager will provide VA Form 28-1905 Authorization and Certification of Entrance or Reentrance into Rehabilitation and Certification of Status. This form is required for certification of enrollment which will be submitted to the VRE by the University Veterans Program Administrator in the Veterans Services Office.

It is the responsibility of the student to visit the University's Veterans Services Office at the beginning of each term for which the student desires to receive VRE educational assistance (G.I. Bill). All required paperwork must be completed before the Certification of Enrollment (VA Form 28-1905) will be submitted to the Vocational Rehabilitation & Employment Regional Office. Certification will be submitted after the last day to add or drop a course each term. An earlier date for certification may be requested if the veteran feels certain his schedule will not be changed.

A Purchase Request Form that includes VRE purchasing guidelines is available in the Veterans Services Office. It is required for all purchases at the campus bookstore or computer store. Write or call the Veterans Services Office for more information.

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