conferences within the Union. As much as \$1,500 may be paid at the rate of \$500 during each of the first three years of teaching. Students should contact the Superintendent of Education of the conference or the principal of the academy in which they wish to teach.

**Seminary Emergency Aid Fund.** This emergency aid fund is available to seminary students for emergency relief only and is not a form of continuous financial aid. Students may apply for assistance through the seminary dean's office.

Work opportunities for graduate students are available through the university's Employment Office. Assistantships are available as arranged by the dean or department chairs of the school where the student is enrolled. For information regarding employment contact the Employment Office.

Graduate students coming to the University from the United States, Canada, or overseas may be reimbursed for part of their travel expenses if certain criteria are met. For information, contact the Student Financial Services Office.

Information on the following sources of financial aid may be obtained from Student Financial Services. For details, review the Financial Aid Chart on p. 77.

## Grants

· Michigan Tuition Grant

## Loans

- William D. Ford Federal Direct Loan Program (Subsidized)
- Federal Direct Loan Program (Unsubsidized)
- Michigan Alternative Student Loan Program (MI-Loan)

## **Scholarships**

- Michigan Competitive Scholarship
- Paul Douglas Teacher Scholarship
- · Robert C. Byrd Honors Scholarship

Graduate students must meet the Andrews University Satisfactory Academic Progress (SAP) policy. The following minimum standards must be met for Federal and State financial aid purposes.

Students must maintain the minimum Andrews University graduate overall GPA required for the degree program in which they are enrolled. The SAP summary on p. 71 indicates the minimum GPA required to meet the university's SAP policy for each type of degree program.

			Max
<u>Degree</u>	<u>School</u>	<u>GPA</u>	Below B-
PhD, EdD	Educ	3.30	3
PhD, ThD	Sem	3.00	3
DMin	Sem	3.00	no policy
DPT, DScPT	CAS	3.00	see
EdS	Ed	3.20	3