

held until the following year and funds disbursed the next fall semester. If they also work in a summer ministries program that year, the scholarship would be given the following fall semester.

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.

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 extension from the appropriate school dean. Student is allowed one term of prorated APS for less-than-full-

_____ 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 as possible. These resources may be Federal and/or State

This documentation is acceptable as long as the expiration date has not passed.

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.

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, p. 74.

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

... A ... This policy covers changes in

Non-credit grades include withdrawal after drop-add date, audit, incomplete, failing, and non-credit.

To make satisfactory academic progress, students must maintain an Andrews overall GPA at or above the minimum levels listed below according to the number of semesters completed at Andrews University.

Semesters at AU	Minimum AU GPA
1	1.50
2	2.00

Students who do not meet the SAP policy at the beginning of the school year are observed on a semester basis. Changes in GPA due to completion of "incomplete" or "deferred" grades or changes made for any other reason are considered when aid eligibility is reviewed at the next regular monitoring time.

At the beginning of each school year, students are placed into one of the following categories on the basis of the previous year's academic performance:

Students who meet all regulations outlined in the Satisfactory Academic Progress policy and new students beginning their academic work at Andrews University with the minimum GPA required for regular acceptance qualify as making SAP.

Students who fail to meet all regulations outlined in the SAP policy are placed on probation for one semester. During the probationary semester, students are eligible to receive financial aid as awarded. Performance during the probationary semester determines whether aid is given in following semesters. If students raise their overall GPA to the required minimum (see minimum AU GPA table above) and reach the minimum number of successfully completed credit hours required (two thirds of all hours attempted), they are returned to satisfactory progress status. Students who fail to reach the minimum required standards are no longer eligible for financial aid and their aid is ended. Students placed on probation are encouraged to contact their academic dean for assistance.

Financial aid benefits are ended after the probationary semester if the student fails to reestablish a satisfactory overall GPA and/or reach the minimum credits required to be returned to satisfactory progress status. To receive financial aid again, the student must register for classes (at his/her own expense), successfully complete the required number of credit hours, and reach the minimum GPA required to meet the SAP criteria.

Repeat credits are counted only once as part of the total credits attempted.

Students who fail to maintain Satisfactory Academic Progress and are placed on probation or who lose future financial aid may appeal such an action. All appeals must be made in writing and submitted to the academic dean of the student's respective school/college.

Admission to Adventist Colleges Abroad (ACA)

Students planning to attend an institution affiliated with Adventist Colleges Abroad (ACA) may be eligible to obtain Federal and State financial aid under the following conditions:

- The student registers at the Andrews University Berrien Springs campus for at least two semesters before attending Adventist Colleges Abroad (ACA).
- The student must meet Andrews University's Satisfactory Academic Progress policy.
- Aid-eligible students may receive Federal and/or State financial aid only as long as it takes to complete 25% or less of their total degree program (usually the equivalent of two academic semesters). However, students are not eligible for:
 - Federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant)
 - Andrews University scholarships and grants while attending an ACA campus.

Students should follow the procedure outlined below to apply for financial aid for enrollment at an ACA college:

- 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.
- Complete the Andrews University Financial Information Sheet indicating intention to enroll at an ACA college and mail the form together with both the students' and their parents' signed Federal tax returns, W2s, and worksheet ABC to the Student Financial Services Office at Andrews University.

All students planning to attend an ACA college must meet the university's financial aid requirements. 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.

A student planning to enroll at an ACA college should submit an ACA application form to Andrews University Enrollment Services.

A student is accepted only when all the necessary financial aid documents are received and Student Financial Services can process an aid application. The student is informed by letter if he/she is eligible for aid.

When the verification process is complete, Student Financial Services credits the student's aid award(s) directly to his/her student account at Andrews University. A student applying for the Federal Direct Loan must sign the loan note before leaving for the ACA school. When a loan is approved, funds are credited directly to the student's account at Andrews University.

Non-Credit Courses

To be eligible for financial aid, the student must comply with the following:

- The student registers at the Andrews University

FINANCIAL INFORMATION

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 Office of Academic Records 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.

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.

Student Missionary and Taskforce Workers Academic 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. The following guidelines apply:

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

- a. All Andrews Student Missionary or Taskforce workers must register (before leaving for service) for IDSC296 Student Missionary/Taskforce Experience for each semester they plan to be away. Students are charged a semester recording fee, of \$57. Students that have not completed any Andrews credits must pay the recording fee up front. (AU students are students that have applied, been accepted and have an AU ID number.)
- b. Students receive a non-credit continuation entry on their grade for each semester.
- c. During this time financial aid is not available.

- a. Students that have completed one term at Andrews are eligible to register for 6 undergraduate credits each semester (a total of 12 credits) at the reduced tuition rate, of \$36 per credit. This does not include Griggs University courses.
- b. 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.
- c. It is recommended that students register for RELT230 and RELB496.
- d. 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.
- e. 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.

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

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.

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

receipt of the application in the regional office, VA will make a determination of eligibility. If the veteran is eligible, VA will schedule an appointment with a Counseling Psychologist (CP) or Rehabilitation Counselor (RC) for an initial evaluation to establish the veteran's entitlement to vocational rehabilitation. Contractors may be utilized to assist in working with the veteran to gather information needed for the CP or RC 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.

If the veteran requires academic accommodations due to a disability, he/she should contact the Student Success Center in Nethery Hall to coordinate the University's accommodations with those provided by the Vocational Rehabilitation and Employment Office. Student Success can be contacted at 204 Nethery Hall, success@andrews.edu or 269-471-6096.

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

6. The plan applies to tuition only, not for housing, food, and similar charges.
7. 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 and courses taken off campus.
8. 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.

A 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.

“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 80 15).

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 Text (p/Sp4BDC 0003>Tj0EMC 04.8Span <Actual0(.)]ThJ0/Spn <ActualText (j>>BDn003>Tj0EMC 0/T00003>TText (