based on the information given to Student Financial Services from each organization. The entire scholarship must be placed onto the student's account at Andrews University. The scholarship cap is \$. . .

All summer scholarships are awarded to full-time graduate and undergraduate students attending the Berrien Springs campus and require full-time service for a minimum of six weeks. The scholarship closing date for consideration is October of the current academic year.

If a student attends Adventist Colleges Abroad, Student Missionary or Task Force that fall, their scholarship will be 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.

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.

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 (minimum 12 credit hours) student on the Andrews University main campus. Twelve AU/GU credits, ELI non-credits, May Express, Sahmyook Top Scholar, and other discounted credits, do not qualify as full-time eligibility for the Andrews Partnership Scholarship.

Summer Enrollment. An Andrews Partnership Scholarship recipient may request the Andrews Partnership Scholarship during the summer term if all of the requirements are met. The summer term will count as one of the semesters for which the Andrews Partnership Scholarship may be available. Usually the only aid available for summer is a student loan.

National Merit/National Achievement Finalist Scholarship.

Andrews University rewards National Merit and National

Achievement Finalists a special Andrews Partnership Scholarship

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 complete the financial aid application process: file the Free Application for Federal Student Aid (FAFSA), mail to Student Financial Services the Financial Information Sheet, along with completed and signed Federal Tax Returns for parents/ spouse and the student. The priority processing date is March . No electronic award letter will be prepared until Student Financial Services receives and processes these forms.

UNDERGRADUATE FINANCIAL ASSISTANCE

Many of the financial aid programs presented in this bulletin

stamp and the statement "UPON ENDORSEMENT SERVES AS TEMPORARY I- EVIDENCING PERMANENT RESIDENCE FOR

Students who receive financial aid from state or Federal funds must be aware that any change in the number of credits taken during each semeser 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(s) are determined by the U.S. Department of Education and are used for all Title IV recip ients 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/s be ants and/s choir5 0 0 8.5 551090009te e nationwide.

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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 consided 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:

Satisfactory Progress. 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.

Probation. 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 stand ards 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.

Termination of Aid. Financial aid benefits are ended after the 27 0ll12fail ted), c /T1_1 1 Tf 8.5 1TJ minimum faare retur10(e) 1(ended) 1(aft)10(er) 1(temperatur) 1(er) 1(er

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:

- Meet Andrews University's Satisfactory Academic Progress policy.
- Ù & R P S COHENT-LIVHK D Q R W K MILTUZ/ IÐ JOUSHUHR J U D P (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.

- . 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 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 Colege must meet the university's March financial aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account when they need it. Stdents 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 Worker Academic Credit/Loan Deferral Program

To enable students to participate in the Student Misionary 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.

- . Continuation Study
 - a. All Andrews Student Missionary or Taskforce workers must register (before leaving for service) for IDSC or IDSC Student Missionary/Taskforce Experience for each semester they plan to be away. Students are changed a semester recording fee, of \$. 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.)
- Students receive a non-credit continuation entry on their grade for each semester.
- c. During this time financial aid is not available.
- . Independent Study
- a. Students that have completed one term at Andrews are eligible to register for undergraduate credits each semester (a total of credits) at the reduced tuition rate, of \$ 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. 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.
- 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 av(ournts)]TJ ET EMC /Span <</MCID 9333</p>

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 fedeally recognized American Indian tribe and demonstrate financial need. Visit www.bia.gov and

Nethery Hall to coordinate the University's accommodations with those provided by the Vocational Rehabilitation and Employment Office. Student Success can be contacted at Nethery Hall, success@andrews.eduor - - .

It is the responsibility of the student to visit the University's

Q RIW OFOU, H G H QPWDLUDHOFH DOLYÚHU H G X FRWWL XRIQWRLUR Q 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 W KSHU R J W IDH IF H LVV KLIQUJU H G X VI D K G W L R Q

Workers from Over seas 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 W K/HH Q GC LQYJL WLSR/ C Ü R K Q G H U J U W & K W MAHKQH 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 DJMUPDUHFHDLYKHWXLVGLRQRXXVWWKUHH undergraduate or graduate courses per year.

Former Andrews University employees who have retired may U H F HDIDYÜHW X L VG L TO IQ R\$XXXXVV V WLARLOP LHWCHUGR O O P H Q W 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.

\$ S S O L FIDRWILKIL & R & Ü G L V F R/X & WEORD GVM R 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:

- v 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.
- v 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. .