	Per Credit	Per Semester	Per Year	
Full Time Tuition				
12-16 credit hours		\$6,700	\$13,400	
under 12 credit hours	\$560			
over 16 credit hours	460			
Dorm/Housing		\$1,245	\$ 2,490	
Food (minimum)		875	1,750	
General fees		<u> 173</u>	346	
TOTAL		\$8,993	\$17,986	
Books/Supplies		700	1,400	

INTERNATIONAL STUDENTS MUST PROVIDE THE FOLLOWING INFORMATION

International Students

- Balanced Estimated Budget Sheet
- Notarized affidavit of support for all personal funds and/or sponsorships
- · Twelve-months worth of bank documentation
- \$2,000 advance deposit

Canadian Students

- Balanced Estimated Budget Sheet
- Notarized affidavit of support for all personal funds and/or sponsorships
- Twelve-months worth of bank documentation

Refer to p. 54 for details.

PAYMENT PLANS

- A. Tuition Guarantee Plan—Undergraduate Student Cash Plan. Pay in cash the full estimated charges for the year (tuition, room, board, books, insurance and fees) on or before each fall semester registration to lock the tuition rate.
- **B.** Cash Discount Plan. Pay total yearly estimated charges (tuition, room, board, books, insurance and fees) on or

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OTHER FINANCIAL INFORMATION

WHO TO CONTACT

Student Financial Services Office (SFS) assists applicants in making financial arrangements to attend Andrews University, identifying costs and comparing them to available resources. Students who need help identifying financial assistance for which they may qualify should contact Student Financial Services. Many financial aid programs have limited funds and have time lines which require considerable lead time to process applications and to make awards. Therefore, students must apply for financial assistance well in advance of the time of need to assure proper consideration. Contact Student Financial Services by any one of the following methods.

AU website: www.andrews.edu/SFS/
Address: Student Financial Services

Andrews University

Administration Building, Ground Floor Berrien Springs, Michigan 49104-0750

Telephone: 616-471-3334 or 800-253-2874

Fax: 616-471-3228 Email: SFS@andrews.edu

International Student Services Office. All international students who enter the U.S. on an Andrews University I-20 Form are considered Andrews University students and are expected to report immediately to the International Student Services Office to enroll for the upcoming academic semester. The office is located in the Campus Center.

Telephone: 616-471-6395 or 800-253-2874

Email: ISS@andrews.edu

Student Labor and Insurance Office handles the placement of students for on-campus employment opportunities and provides information regarding student accident and sickness insurance. The office is located in the Administration Building, Second Floor. Student Labor

Telephone: 616-471-3570

Email: studentlabor@andrews.edu

Student Insurance

Telephone: 616-471-3097 Fax: 616-471-6293

Email: studentinsurance@andrews.edu

INSURANCE

Rates

Single student premiun (approximately) * \$688 Family premium (approximately) * \$2,475

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Credit Balances may be withdrawn by or at the direction of the person responsible for the student's account after the final statement is issued—usually thirty days after the last day of school.

Credit Card Payments will be accepted to pay account balances, but cannot be accepted in order for a student to make a cash withdrawal from his/her account. Secure payment can be made via the Andrews web page at www.andrews.edu. This requires a login and password. The following information is required:

Student Name:

Student ID #:

Type of card: (Visa/MC/Discover)

Card #:

Expiration Date:

Name on Card:

Telephone:

Credit by Examination Fees

CLEP exam fee—per test	\$45
CLEP exam fee—per credit	25
Administrative fee—per test	15
Departmental examination—per credit	25
Examination fee	10
Student Missionary Recording fee—per credit	25

Ending Balance. When a student leaves the university, any balance of \$5 or less is neither collected nor refunded after 90 days.

Examination Fees

COPS testing	\$35
Mathematics Placement Examination	11
Special administration of any test	40
Language Proficiency Examinations (each)	40

Payment Plans

- A. Tuition Guarantee Plan—Undergraduate Student Cash Plan. Pay in cash the full estimated charges for the undergraduate year (tuition, room, board, books, insurance and fees) on or before each fall semester registration. By taking advantage of this plan, tuition is "locked" at the same rate for the next three consecutive school years. The only financial aid available under this plan may be a Federal Plus Loan, Andrews Partnership Scholarship, and External Scholarships. The first year's charges will be discounted 5%; tuition for years 2, 3, and 4 will be discounted to equal the undiscounted rate of the first year.
- B. Cash Discount Plan. 5% Discount Plan. Pay total yearly estimated charges (tuition, room, board, books, insurance and fees) on or before fall semester registration and receive a 5% discount on expenses not covered by financial aid. 2% Discount Plan. Pay total semester's estimated charges (tuition, room, board, books, insurance and fees) on or before each semester's registration and receive a 2% discount on expenses not covered by financial aid.
- C. Installment Plan. Arrange to make installment payments toward estimated 'out-of-pocket' expenses for the semester. The installment plan requires several conditions to be met in order to participate.
 - 1. All previous account balances (including installment plan balances) must be paid in full.
 - 2. The plan is not to exceed more than 60% of the estimated 'out-of-pocket' expenses for the semester.
 - 3. Payments are to zero the account by the end of the semester to which the plan applies.
 - 4. A \$25 service fee must be paid. When you choose to make payment on the account via Electronic Funds Transfer (EFT), this service fee will be waived.
 - 5. Late payments will incur a late payment fee of \$25.
 - 6. A 1% monthly (12% per annum) interest charge will be added to the installment amount.

Post-Dated Checks are not accepted.

Prior Accounts. Students may register only when accounts with other schools have been paid.

Prior Learning Assessment (PLA) Special Tuition Rate. The regular tuition rate is charged for the first 2 credits granted based on the PLA basis. One-third of the normal tuition rate is charged for additional PLA credits (above the 2 credits at regular rate).

Reduced Tuition Fee. Seminary Spouse, refer to the SDA Theological Seminary section of this bulletin. Spouse of a full-time AU student may receive a 33% discount on Center for Intensive English Program courses.

Refund Policy. Refund checks resulting from credit on the student's account will not be available to the student until approximately five days after the semester drop/add date. The checks will be mailed to the address the student has written on the request form. Checks will only be issued from credit on the account when the check is requested. Students should monitor their credit balance carefully since funds from a future semester are not available until the funds are available to withdraw.

Registration Central. For information on how to register online go to http://www.andrews.edu and click on "Registration" under the "Top Sites" heading.

Rescheduling senior exit tests and major field tests. \$40 Senior exit tests are scheduled once during fall and summer semesters and twice during spring semester. Major field tests are scheduled for summer, fall, and spring semesters. Students who must reschedule are charged an additional fee.

Student Financial Services (SFS) Approval is required for:

- · Taskforce and Student Missionary appointees
- Adventist Colleges Abroad applicants
- Off-campus Tour Applicants (e.g., Berlin Studio Tour, European Study Tour, Art/Architecture European Study Tour, and Archaeological Digs)

Account balances must be paid in full before students leave the United States. When a student on tour is sent home for medical, financial, or citizenship reasons, all travel costs must be paid by the student and/or family.

Student Status. Student status is achieved only after a student is both academically and financially cleared. Only then may students attend classes, take examinations, and participate in graduation exercises.

Textbooks \$700

The estimated semester cost of textbooks is \$700. Students are charged only the actual amount of their bookstore purchases.

Thesis/Dissertation Fees

Binding (each volume)	\$19
Copyright (optional)	45
Microfilming (dissertations only)	68
Copyediting (thesis)	75

CHARGES

RESIDENCE HALL CHARGES

Residence-Hall Charges For Each Semester

Double Occupancy Package Plan* \$1,245 Single Occupancy 1,867

* The residence-hall package includes room and limited health care. It does not include books, supplies, transportation, health insurance, food, or other miscellaneous expenses.

Dormitory Room Deposit

\$100

Students who make the deposit and then do not attend Andrews must cancel their reservation 10 days before the start of the summer session and 30 days before the beginning of either Fall or Spring semester to be refunded.

Improper Residence-Hall Check Out

\$100

Students are charged a fee if they leave the university without proper check out. An extra charge is made for cleaning, depending on time involved.

Residence Hall Non-returned Key and Lock Change Fees

Non-returned key fee \$10 Lock change fee 50

Personal-Effects Insurance. The university does not provide personal-effects insurance coverage. The university is not responsible for the loss or damage, from any cause, of personal belongings brought to the campus. This is true even though students are required by the university to purchase certain items or to keep them in a specified place. The university recommends that students purchase their own personal-effects insurance coverage.

MEAL PLAN CHARGES

Meal Plan Charges for Each Semester—Declining

Action America

Per four-week session

\$2,000

This fee covers tuition, lodging, food, entrance fees for activities, transportation to and from the South Bend airport, and the

Commercial Pilot Certificate and Instrument Rating

Instructor	
75 hrs dual @ \$25/hr	\$1,875
30 hrs ground @ \$25/hr	750
Aircraft	
105 hrs (C-152) @ \$52/hr	5,460
10 hrs (C-172RG) @ \$80/hr	800
FAA exams	530