

OTHER FINANCIAL INFORMATION

INSURANCE

Rates

Single student premium (approximately)

* \$805

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 enrollment to assure proper consideration. Contact Student Financial Services by any one of the following methods:

Website: www.andrews.edu/sf
Address: Student Financial Services
Andrews University
Administration Building, Ground Floor
Berrien Springs, Michigan 49104-0750
Telephone: 269-471-3334 or 800-253-2874
Fax: 269-471-3228
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: 269-471-6395 or 800-253-2874
Email: ISS@andrews.edu

EMPLOYMENT OFFICE

The Employment Office, which is part of Human Resources, assists students in their on-campus employment needs. The 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.

Employment Office

Telephone: 269-471-3570
Fax: 269-471-6293
Email: employment@andrews.edu
Website: www.andrews.edu/HR

STUDENT INSURANCE OFFICE

The Student Insurance Office, which is part of the Benefits Office of Human Resources, provides information regarding student accident and sickness insurance, as well as providing a student advocate to help mediate for the student, if necessary. The office is located in the Administration Building, Second Floor.

Student Insurance

Telephone: 269-471-3097
Fax: 269-471-6293
Email: stuins@andrews.edu

Alternative Loans. Andrews University Student Financial Services includes all awarded financial aid (such as loans, etc.) as resources to determine alternative loan eligibility.

Application Fee

Undergraduate non-refundable	\$30
Graduate non-refundable	40

Auditing a Class. The cost of auditing a class is the same as the cost of enrolling for credit.

Carrying Charge is charged on all unpaid account balances.

Cash Withdrawal. Andrews University is unable to serve as a bank for students. Sometimes students have a credit balance on their student account they need to withdraw to pay living or education expenses. Students may request a cash withdrawal at the front desk in Student Financial Services. A maximum of three cash withdrawals may be requested during an academic term. The maximum dollar amount per cash withdrawal is \$300. Cash withdrawals are not available by credit card. Cash withdrawals will not be paid on monies anticipated in a future term. The student must present a current AU student ID or valid driver's license for release of funds.

Change of Registration \$19

Dropping/adding a course, changing from credit to audit, or from audit to credit after the "last day to enter any class" as published in the academic calendar, will be assessed a fee.

Club Dues. Clubs approved by Student Services may charge club dues to student accounts only during September and January. Appropriate forms with required information are turned in to Student Financial Services by September 15 and January 15. Student accounts cannot be used for fundraising. Maximum annual dues are \$30.

Credit Balances on student accounts 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 for a student to make a cash withdrawal

Immunization Costs as required
 Certain classes require immunization (i.e., biology, clinical laboratory science, nursing, physical therapy, and speech pathology). Immunization costs are charged to the student’s account.

Improper Residence Hall Check Out \$110
 Plus an additional charge for cleaning, depending on time involved.

Incomplete Grade \$20

Late Registration—service fee \$58

Master’s Program Continuation Fee \$150
 A master’s student, who has advanced to candidacy, registers under program continuation when not registered for credit courses or other non-credit continuation (project, thesis, recital, and/or comprehensive exam). See p. 50.

Non-Current Student Accounts on which no payments are being made, may be turned over for third party collection. Students whose accounts are non-current must pay the account in full, including collection costs, before they may register for any additional coursework.

Non-Sufficient Funds (NSF). Charge for returned checks. \$23

Payment Plans

A. Tuition Guarantee Plan

The **Tuition Guarantee Plan** is available to full-time undergraduates whose only aid is Andrews Partnership Scholarship and external scholarships. Pay in full the estimated charges (tuition, room, board, books, insurance and general fees) by **August 15** to guarantee the tuition rate. The tuition rate for the first year is guaranteed for the next three consecutive school years. The out-of-pocket expenses (charges less Andrews Partnership Scholarship and external scholarships) paid for Year One will be rebated 5% during the first semester. The tuition rate for Year Two, Year Three, and Year Four will be rebated to equal the tuition rate for Year One. Email sfs@andrews.edu after making your payment to assure the rebate is posted to the student’s account. Students may break their sequential years of enrollment at Andrews University by serving as a Student Missionary/Taskforce worker or attending an ACA campus for a year. Students should notify their financial aid advisor prior to departure. Cash withdrawals and refunds are unavailable. All approved rebates will be applied to the student account after the last day to add/drop a class. Students on the Tuition Guarantee Plan with Education Allowance may have the plan revoked if the paying organization doesn’t pay for the current academic year by April 25.

B. Cash Rebate Plans

5% Rebate Plan—Full-time undergraduate and graduate students may choose to pay their estimated out-of-pocket expenses (charges less financial aid resources) for the full year by **August 15** and receive a 5% rebate. Email sfs@andrews.edu after making your payment to assure the rebate is posted to the student’s account. The minimum payment to qualify for the rebate is \$1,000. The rebate is unavailable for payment made after the first day of class. Cash withdrawals and refunds are unavailable. All approved rebates will be applied to the student account after the last day to add/drop a class.

2% Rebate Plan—Full-time undergraduate and graduate students may choose to pay their estimated out-of-pocket expenses (charges less financial aid resources) in full for the

semester and receive a 2% rebate per semester. The minimum payment eligible for the rebate is \$500. Each payment must be received by **August 15 for Fall semester** and **December 15 for Spring semester**. Email sfs@andrews.edu after making your payment to assure the rebate is posted to the student’s account. The rebate is unavailable for payment made after the first day of class. All approved rebates will be applied to the student account after the last day to add/drop a class each term.

- C. Installment Plan**—Arrange to make installment payments toward estimated ‘out-of-pocket’ expenses for the semester.
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. Late payments will incur a late payment fee of \$25.
 5. A carrying charge will be posted to an unpaid balance at the end of the current academic term.

Post-Dated Checks are not accepted.

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

Prior Learning Assessment (PLA) Fees

Application fee per portfolio	\$29
Evaluation fee per portfolio (max. 5 credits)	97
Recording fee per credit hour	39

Reduced Tuition Fee. Seminary spouses should visit the SDA Theological Seminary Dean’s Office.

The spouse of a full-time AU student may receive a discount on Center for Intensive English Program courses (see p. 73).

Refund Check 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 wrote on the request form.

Refund checks will only be issued from credit on the account at the time the check is requested. Students should monitor their account balances carefully since funds from a future semester are unavailable until the appropriate time in the future term.

Student Financial Services is unable to serve students as a bank. A maximum of three credit refund checks may be requested during a term.

Students receiving federal loans are encouraged to carefully read their Disclosure Statements so they know the loan disbursement schedule. Financial funds from future semesters are unavailable until the funds reach the University’s bank. Students should plan their budgets accordingly.

To pick up a refund check in Student Financial Services, the student must show current Andrews University ID or valid driver’s license. For a student’s spouse to pick up the refund check, the student must sign a letter giving permission for the spouse to pick up the check. Without the appropriate documentation, the refund check will not be released.

Registration Central. For information on how to financially clear and register online, visit www.andrews.edu and click on “Registration Central.”

Rescheduling senior exit tests and major field tests. \$53
Senior exit tests are scheduled twice during fall and spring semesters and once in the summer.
Major field tests are scheduled for summer, fall and spring semesters. Students who must reschedule are charged an additional fee. \$53

Student Financial Services (SFS) Approval is required for:

- Taskforce and Student Missionary appointees
- Adventist Colleges Abroad applicants
- Off-campus academic experiences

Account balances, including installment payments not yet due, must be paid in full before students are financially cleared. 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, participate in graduation exercises, and live in university housing.

Textbooks \$500
 The estimated semester cost of textbooks is \$500. Students are charged only the actual amount of their bookstore purchases.

Thesis/Dissertation Fees

Binding (each volume)	\$22
Copyright (optional)	53
Microfilming (dissertations only)	80
Copyediting (thesis)	90
Copyediting (doctoral dissertations)	180

Transcript Free
 Rush Service \$16

Transcript and Diploma. Students may not receive a transcript or diploma under the following circumstances:

- Owing a student or housing account, including installment payments not yet due
- Having a balance guaranteed by Andrews University
- Being in default on a government loan
- Needing to complete loan exit counseling

Transcript Exception. Students may request that a transcript be sent to the following:

- An employer or an organization for scholarship or licensure purposes (Student Financial Services must be given documentation of an employment offer or scholarship application).

Updating Course Work Fee—20% of graduate tuition per credit

Wiring Funds. The following details enable students to send funds electronically to Andrews University:

Fifth Third Bank
 38 Fountain Square
 Cincinnati OH
 Credit to: Fifth Third Bank-Southwest
 ABA#042000314
 Swiftcode: FTBCUS3C
 Andrews University
 Account # 02112175
 Student's Name:
 Student's ID # :

MASTER OF DIVINITY PROGRAM

The registration fee is due August 15 for Fall semester, December 15 for Spring semester, and May 10 for summer term. Any credits (over 16) are charged at the regular per-credit master's tuition rate.

Approved courses taken outside the Seminary are charged at the established tuition rate. In some cases the student may request a 50% discount. A per-credit Recording Fee is charged by the university for Clinical Pastoral Education (CPE) credits earned in approved centers not connected with a graduate-level school. See the Seminary chaplain for further information about this program.

FAMILY & GRADUATE HOUSING CHARGES

Apartments

Application Fee **\$320**

The application fee is divided as follows:

Security Deposit	200
Cleaning Fee, non-refundable	100
Processing Fee, non-refundable	20

Monthly Rental Rates*

Efficiency Apartments	\$410–420
One-bedroom Apartments	490–515
Two-bedroom Apartments	515–595
Three-bedroom Apartments	580–695
Four-bedroom Apartments	695

* Apartment rates include all utilities, local telephone, basic cable television, and high-speed Internet.

Houses

Processing Fee, non-refundable **\$20**

Before possession, the following is required:

Security Deposit	\$300
Cleaning Fee, non refundable	100

Monthly Rental Rates

Unfurnished houses **\$425–820**

The Family & Graduate Housing Office provides apartment descriptions and application forms upon request. Application forms can also be downloaded from www.andrews.edu/housing

MENC Collegiate Chapter Membership Fee	\$26
Professional membership fee required for Bachelor of Music in Music Education majors	

Nursing

Nursing senior-year examination	\$61
Departmental credit by examination	119
Lab and clinical fees	
Sophomore — Fall	\$180
Spring	266
Junior — Fall	180
Spring	266
Senior — Fall	356
Spring	266
Graduate fee (semester)	*148

*Charged when taking 5 or more credits per semester

Nutrition

Application fee for Dietetics Internship Program	\$51
Dietetic Internship Professional fee each semester	293
Practicum (FDNT594-02), each semester	2,060

Physical Therapy Professional Programs

These fees do not include transportation costs, general education fees, special tests, insurance, books, or graduation fees.

Confirmation deposit fee	\$300
Entry-Level DPT program	
Tuition per semester	\$7,500
Professional fee per semester	<u>\$400</u>
Total package per semester	\$7,900
t-DPT and DScPT programs	
Regular credit (per credit)	\$467
Competency credit (per credit)	\$185
CEU—Workshop fees	vary

Social Work Professional Fees

Freshmen and sophomores	\$43
Juniors and Seniors	89
Graduate students	237
(Charges per semester, excluding summer)	

COLLEGE OF TECHNOLOGY CHARGES**Aeronautical Technology**

All Aeronautical Technology Majors taking AFLT flight training courses (116, 117, 216, 217, 306, 307, 456, 466, 467, 474, and 486) will receive a 50% rebate on the tuition paid for these AFLT courses only. These funds will be applied to the student's flight account during the semester for which the student is enrolled in that class. Aviation majors will be required to pay the regular price when these funds are gone. Non-majors taking AFLT104 will receive 1 hour of dual instruction for each semester credit enrolled. Rates subject to change.

Private Pilot Certificate

Instructor		
35 hrs dual @ \$35/hr		\$1,225
10 hrs ground @ \$35/hr		350
Aircraft		
55 hrs (C-152) @ \$65/hr		3,575
FAA exams		<u>265</u>
Total Cost		\$5,415

Commercial Pilot Certificate and Instrument Rating

Instructor		
75 hrs dual @ \$35/hr		\$2,625
30 hrs ground @ \$35/hr		1,050
Aircraft		
105 hrs (C-152) @ \$65/hr		6,825
10 hrs (C-172RG) @ \$95/hr		950
FAA exams		<u>530</u>
Total Cost		\$11,980

Multi-engine Rating

Instructor		
15 hrs dual @ \$35/hr		\$525
10 hrs ground @ \$35/hr		350
Aircraft		
15 hrs (Aztec) @ \$210/hr		3,150
FAA exams		<u>175</u>
Total Cost		\$4,200

Flight Instructor Certificate

Instructor		
15 hrs dual @ \$35/hr		\$525
25 hrs ground @ \$35/hr		875
Aircraft		
5 hrs (C-152) @ \$65/hr		325
10 hrs (C-172RG) @ \$95/hr		950
FAA exams		<u>355</u>
Total Cost		\$3,030

Instrument Flight Instructor Certificate

Instructor		
15 hrs dual @ \$35/hr		\$525
25 hrs ground @ \$35/hr		875
Aircraft		
15 hrs (C-152) @ \$65/hr		975
FAA exams		<u>265</u>
Total Cost		\$2,640

