

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

The Employment and Student Employment@andrews.edu Website:

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

Rates

Single student premium (approximately)	* \$874
Student & 1 Dependent	* \$1,951
Student & 2 Dependents	* \$2,640
* Rates reflect 2005–06 school year and are subject to change each school year.	

Accident/Sickness. Every international student in “student status” and every other student registered for 6 or more credit hours is to be covered by at least an Accident and Sickness Plan. This may be purchased through the university by signing up online in Registration Central at registration time. International students are required to include all dependents that are here in the U.S. and there is an additional fee for adding dependents. Payment for this coverage can be charged to the student’s account. The insurance is **non-refundable** after the drop/add date.

Waivers. Students who have comparable coverage from elsewhere may waive the student insurance plan by entering their insurance information in Registration Central at registration time. Proof of Insurance must be taken to the Student Insurance Office in the Administration Building before drop/add date for verification of coverage.

Brochures. Information describing the insurance coverage can be viewed at www.andrews.edu/HR/stu_insurance.html or at the Student Insurance Office in the Administration Building.

The Premium is charged to the student’s account via information entered in Registration Central. A waiver will prevent this charge from occurring (see Waivers above).

Medicaid. Michigan Medicaid is considered proof of insurance for U.S. citizens and Permanent Residents and should be entered into the waiver section of Registration Central at registration time. The only difference is that the student will be required to bring their current Medicaid card to the Student Insurance office in the Administration Building **before drop/add date** for verification of current coverage. This must be done for each registration period that the student is enrolled in school. If proof of current Medicaid is not provided, the student will be charged for the student insurance and the charge will be **non-refundable**.

Note: Medicaid from any other state will not be accepted as proof of insurance.

International students are required to have insurance irrespective of their class load.

Students have two types of expenses while attending the university—educational (tuition, books, insurance and fees) and living (housing and meals).

The university makes every effort to maintain the costs published in this bulletin. The university reserves the right to make changes as necessitated by unexpected increases in costs. Such changes are announced in advance of the semester in which they become effective.

Identification Card. Each Andrews University student is issued an identification card that remains the property of the university. The original card is free. There is a fee to replace a lost or damaged card. \$20

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.

Incomplete Grade \$20

Late Registration—service fee \$60

Master's Program Continuation Fee \$160
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

an advance deposit of \$2,000. This deposit must be paid in cash. No university scholarships may be applied to pay the deposit.

All students are encouraged to pay the \$100 SEVIS I-901 fee at the Western Union Quick Pay services or to contact Andrews University International Recruiter in case of unavailability of the Western Union services in their countries. This fee is required by the U.S. Immigration and Customs of all students seeking an F-1 or J-1 visa from an embassy or consulate as well as students applying for admission at a U.S. port-of-entry (such as Canadians) to begin initial attendance at U.S. schools.

SEVIS Fee. International students coming to the United States for

Residence Hall Charges For Each Semester

Double Occupancy Package Plan*	\$1,555
Single Occupancy	2,721
Double Daily rate	15
Single Daily rate	21

Summer session lengths vary, therefore, Summer room charges are calculated on a per day basis.

* The residence hall package includes room, all utilities, basic telephone and basic cable, reduced health club membership rate and limited health care. It does not include health care lab work and x-rays, comprehensive psychological interventions and testing, books, supplies, transportation, health insurance, food, or other miscellaneous expenses.

Residence Hall Room Deposit \$150

In order to have a room deposit refunded, new students who do not attend Andrews and/or do not move into the residence hall must cancel their room reservation 10 days before the start of the summer session and 30 days before the beginning of either Fall or Spring semester. (Returning residence hall students must cancel by July 1 for Fall semester to qualify for a deposit refund as indicated.) Cancellations must be made through the respective residence hall.

Improper Residence Hall Check Out \$110

Students are charged a fee if they leave the university without following checkout procedures. An additional charge may be assessed, depending on the amount of cleaning/repairs required.

Residence Hall Non-returned Key and Lock Change Fees

Non-returned key fee	\$25
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.

Residence Hall Meal Plan

Undergraduate residence hall students under age 22 are required to participate in the Declining Balance Meal Plan. The Meal Plan charge of \$1175 per semester is charged in two parts, a non-refundable \$470 food service operations fee, and a \$705 declining balance charge which is put into the student's meal account to use for food purchases. A discount is given off posted food prices in the Terrace Café and Gazebo Restaurant for Meal Plan participants. A refund of up to \$400 of the declining balance account will be made at the end of the semester should a student not use it all. Students who run out of funds may add to the balance during the semester.

All residence hall students of Andrews University employees receiving 70% education allowance must select a meal plan



Flight Majors: Flight-training fees need to be paid at the beginning of each semester. This is to insure that flight training progresses without interruption due to financial limitations. Fees may be adjusted for students with prior flight experience. Instructor fees are paid out of course tuition.

Non-Flight Majors Taking AFLT104: Students enrolled in AFLT104 will be entitled to a free flight.

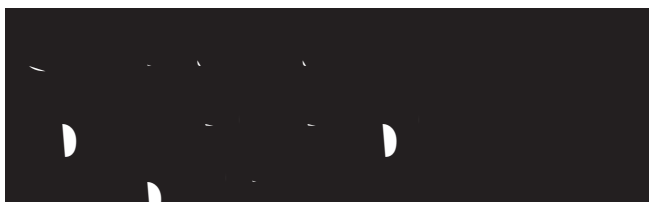
Community (Non-Flight Majors) Taking Flight Training: Flight-training fees will be on a pay-as-you-go basis. Ground School classes are available with no college credit for \$250 per course. Credit for such courses may be obtained by registering through the registrar's office and paying regular tuition.

Flight Training Fees and Rates: Rates and fees are subject to change without notice due to changes in operating costs (insurance, fuel, etc.). Every attempt will be made to maintain published rates. Check with the airpark administration for current rates. Flight-training fees listed below apply to this bulletin

Course Fees For Flight Enrollment

AFLT118, Flight Training I:	\$9,168
AFLT218, Flight Training II:	8,135
AFLT318, Flight Training III:	11,498
AFLT326, Flight Training IV:	12,050
AFLT427, Multi-Engine and Single-Engine Land Flight Instructor Ratings:	5,895
AFLT466, Airplane Instrument Flight Instructor Rating:	2,893

Required Minimum Tool Set	\$2,500
Laboratory fee for materials (per semester)	300
FAA Exams (Maintenance)	
For AU student (written and oral/practical)	870
For non-AU students (written, oral, and practical)	1,470



Professional program application	\$40
Professional education fees for Studio courses	
Pre-professional year 1	\$480
Pre-professional year 2	680
Professional years 3 and 4	680
Professional year 5	790
(Charges per semester, excluding summer)	

Fee for drafting desk, stool & lamp	\$35
Deposit Fees	
Mayline ruler	\$142
Key for drafting desk	12
Board cover	46
Cleaning fee	28

Other departmental charges for individual courses are listed in the *Class Schedule*. These charges, which may be significant, are added to tuition.



The Andrews Partnership Scholarship reflects the university's desire to recognize academic achievement as well as assist students in achieving a degree in a Christian environment at Andrews University.

Merit-based. Andrews Partnership Scholarship is available to undergraduates including Canadian and international students. The Undergraduate Admissions Office will determine the scholarship amounts for incoming freshmen and transfer students. To establish the scholarship amount, the Undergraduate Admissions Office will determine a rating based on the following guidelines:

- Confirmed U.S. SAT or ACT scores
 - Confirmed U.S. cumulative GPA (following the conclusion of the sixth semester for academy or high school)
- Contact the Undergraduate Admissions Office for further details.

ANDREWS PARTNERSHIP SCHOLARSHIP award amounts are as follows:

Scholarship	4-Year Total
\$8,000	\$32,000
\$6,000	\$24,000
\$4,000	\$16,000
\$2,000	\$ 8,000

Transfer Students (transferring 25 or more semester credits) to Andrews University who are full-time undergraduates and in their first degree program may be eligible for an Andrews Partnership Scholarship. Based on their college GPA, the Undergraduate Admissions Office will grant an Andrews Partnership Scholarship according to the following:

GPA	Scholarship Amount
3.50 and higher	\$6,000
3.00 to 3.49	\$4,000
2.50 to 2.99	\$2,500
Below 2.50	-0-