

Worksheets A,B,C, W2s along with completed and signed 2004
Federal Tax Returns for parents/spouse and the student. The priority

4. Only students who meet the Michigan residency requirements and filing dates will be eligible for Michigan aid consideration.

Non-citizen Eligibility. An eligible non-citizen is a student whose status matches one of the following:

1. A U.S. permanent resident who has a “green card” (I-151, I-551).
2. A person who has an Arrival-Departure Record (I-94) from the Bureau of Citizenship and Immigration Services (BCIS) showing one of the following designations: “Refugee,” “Asylee,” “Parole,” “Cuban-Haitian Entrant, Status Pending,” [“Conditional Entrant” (valid only if issued before April 1, 1980).]
3. Persons with a passport with an Arrival/Departure Record (I-94) stamped with one of the following endorsements:
 - a. “Processed for I-551. Temporary Evidence of Lawful Admission for Permanent Residence. Valid until _____, Employment Authorized.”
 - b. “Temporary Form I-551. Admission for permanent residence at _____ [port] on _____ [date] verified. _____ [signature of issuing officer] _____ [title].” This form I-94 will also contain the individual’s photo and the stamp.

Note: 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.

Class Loads and Financial 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. 70. The student’s continued eligibility for financial aid is also based on his/her academic progress as described in the following chart:

| Credit Hours for Class Loads | | | |
|-------------------------------------|------------------|-----------------|------------------|
| Program/Level | Full-load | 3/4 Load | Half-load |
| Undergraduate | 12+ | 9–11 | 6–8 |
| Physical Therapy | | | |
| Module | 9+ | 6–8 | 4–5 |
| Semester | 12+ | 9–11 | 6–8 |
| Graduate school and Seminary | 8+ | 6–7 | 4–5 |
| MDiv | 9+ | 6.75–8 | 4.5–6.74 |
| Graduate PT | | | |
| Module | 6+ | 4–5 | 3 |
| Semester | 12+ | 9–11 | 6–8 |

Financial Aid Options. The maximum award a student can receive is regulated by Federal and State regulations. The university is required to ensure that the combined financial resources available to students from Federal and non-Federal sources do not

exceed documented educational need. These sources include but are not limited to:

- Federal Perkins Loan Program
- William D. Ford Federal Direct Loan Program (formerly the Federal Stafford Loan Program—and hereafter referred to as the Federal Direct Loan)
- Federal Pell Grant
- Federal Supplementary Educational Opportunity Grant (FSEOG)
- Tuition and fee waivers
- Andrews Partnership Scholarship
- Andrews Gift
- Scholarships or grants from parent’s employer
- State grant and scholarship
- Any grant or scholarship from any source
- Federal or State work-study earnings

Student Financial Services monitors all aid and is required to adjust awards to conform to Federal, State, and institutional regulations.

Special Situations. Under certain situations, the United States Department of Education permits a school’s financial aid office to make adjustments to the parent’s or student’s analysis information (provided on the FAFSA at the time of application). The adjustments permitted take into account changes in the family’s financial situation that occurred since the FAFSA was completed. These special situations include, but are not limited to:

- Loss of employment
- Loss of untaxed income
- Separation or divorce
- Death of a parent
- Illness or excessive out-of-pocket medical expenses
- Tuition paid by parents for student siblings in elementary or secondary school

Students who have completed their financial aid process and later

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with the February 15 priority date to make sure the analysis is received in the Student Financial Services Office by March 15.

- March 15—Andrews University Financial Information Sheet, Worksheet and W2s for parents and/or students, along with signed and completed tax returns for the previous tax year are due in the Student Financial Services Office. Priority processing will be given to students with all of their completed forms turned into Student Financial Services by March 15. Students whose forms arrive after March 15 will be processed as their student files are completed. Some funds may be unavailable after March 15.

Financial Aid Refund Policy. This policy covers changes in the amount of financial aid due to the dropping of classes or withdrawal from school.

Students who receive financial aid from state or Federal funds must be aware that any change in the number of credits taken during each semester 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 are determined by the U.S. Department of Education and are used for all Title IV recipients 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/or Scholarships. Michigan refunds are calculated using the following two-step formula.

| | | | | |
|--|---|----------------------------------|---|-----------------------------|
| 1. Amount of aid for enrollment period | ÷ | Tuition and fees for same period | = | Percentage |
| 2. Percentage | x | Tuition and fee adjustment | = | Amount returned to aid fund |

Pennsylvania, Vermont, Rhode Island, and other States. Determine grant eligibility following each State’s applicable guidelines.

External Grants and/or Scholarships. Aid is returned to donor organizations according to each organization’s own guidelines.

Non-Title IV funds are returned in this order:

- State Grant/Scholarship
- External Scholarships/Grants
- University Scholarships (non-need)
- University Need-based funds
- University Loan funds
- Educational Allowance/Discounts

Adjustments to Andrews University Funds. To figure the amount of adjustment, use the two-step formula below.

| | | | | |
|--|---|----------------------------------|---|-----------------------------|
| 1. Amount of aid for enrollment period | ÷ | Tuition and fees for same period | = | Percentage |
| 2. Percentage | x | Tuition and fee adjustment | = | Amount returned to aid fund |

Appeal Procedure. Students who think their needs have not been adequately met may follow this appeal procedure:

1. Students present all relevant facts for another evaluation to the Director of Student Financial Services.
2. Students wanting further consideration may appeal to the following administrators in order:
 - a. The academic dean of the school/college in which the student is enrolled.
 - b. The Vice President for Enrollment Management.
 - c. The Vice President for Financial Administration.

All appeal decisions, of course, must conform to State and Federal government regulations.

W o r k S t u d y P r o g r a m

Students employed under the Federal Work Study (FWS) and Michigan Work Study (MWS) programs receive their entire paycheck. However, students who intend to use part of their earnings to pay their student accounts, are expected to deposit at least 60% of their paychecks onto the school account each pay period. In the FWS and MWS programs, the student’s earnings are paid both by Andrews University and the Federal or State of Michigan governments. Students must do everything necessary to reach the work earnings that are estimated in their award. Otherwise they must be prepared to pay the difference from personal or parental resources.

Federal Work Study (FWS). To be eligible for assistance under the Federal Work Study program, students must demonstrate financial need and have a minimum overall GPA of 2.00. This program parallels the student labor program of the university. Eligibility for this program is determined through the standard financial aid application process (p. 68). Students working under the Federal Work Study Program must be U.S. citizens or eligible non-citizens.

Michigan Work Study (MWS). Students working under the Michigan State Work Study Program must meet the FWS requirements above and also be Michigan residents.

Michigan Residents are defined as dependent students whose parents have resided in Michigan since June of the year before the enrollment year or as independent students who have resided in Michigan since June of the year before the enrollment year.

S e e e

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 nine semesters for which the Andrews Partnership Scholarship may be available. Usually the only aid available for summer is a student loan.

S a t i s f a c t o r y A c a d e m i c P r o g r e s s (SAP)

Students must make Satisfactory Academic Progress (SAP) toward the completion of their associate, baccalaureate, or graduate degrees to qualify for financial aid. All students who receive assistance from a financial aid program that requires Satisfactory Academic Progress must follow the university’s financial aid policy. The financial aid recipients’ past academic work at Andrews University is reviewed regularly and must meet the standards of the Satisfactory Academic Progress policies noted below.

SAPP of Undergraduate Students Faculty

The Satisfactory Academic Progress policy requires undergraduate students to maintain the following minimum standards:

- Full-time students must register for a minimum of 12 credit hours and must complete a minimum of 8
- Half-time students must register for a minimum of 6

S de E e

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.

Telephone: 269-471-3570

Fax: 269-471-6293

Email: employment@andrews.edu

Website: www.andrews.edu/HR

Students desiring part-time employment must be enrolled full-time (12 undergraduate credits, 8 graduate credits, or 9 Master of Divinity credits) and they must complete the necessary paperwork at the Employment Office.

The University allows students to work, as work is available, up to 20 hours per week during the academic year. To maximize work opportunities, the student should schedule their classes

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 to the Vocational Rehabilitation & Employment Regional Office. Certification will be submitted after the last day to add or drop a course each term. An earlier date for certification may be requested if the veteran feels certain his schedule will not be changed.

A Purchase Request Form that includes VRE purchasing guidelines is available in the Veterans Services Office. It is required for all purchases at the campus bookstore or computer store. Written approval must be obtained from the VRE case manager for certain purchases. Veterans should plan to make their purchases within thirty (30) days after the first day of classes each term. An invoice for tuition, academic fees, and books/supplies will be sent to the VRE after that date. Payment will be made to the University and credited to the veterans's student statement.

Students receiving benefits are expected to attend all classes and to progress satisfactorily toward their objective. Any change of degree program, change with class registration, or withdrawal from school must be reported immediately to the VPA in the Veterans Services Office. Failure to comply with VA regulations may result in loss of benefits and/or legal action on the part of the U.S. Department of Veterans Affairs. When a veteran's overall GPA falls below 2.00, the VPA informs the individual immediately that he/she will forfeit all veterans' benefits if the overall GPA fails to rise above 2.00 at the end of the following semester. The veteran's academic transcript will be sent to the VRE at the end of each semester.

Vocational Rehabilitation State/Federal Programs. Students who have permanent disabilities which may limit their employment (after completion of their study program) should contact the Vocational Rehabilitation Regional Office in their state of residence for possible assistance.

T D c

Affiliated Hospital Nurse—Thirty-Three Percent Tuition Discount. The university offers registered nurses working in hospitals affiliated with the Andrews Nursing Department a 33% reduction of their tuition for all classes taken toward the Bachelor of Science in Nursing degree. The nurse must be accepted as a regular student in the BS degree in nursing and request the tuition reduction each semester. Also, the student must provide the Nursing Department with proof of continued employment at the affiliated hospital. For a list of affiliated hospitals contact the Nursing Department. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

Local Business Employee—Thirty-Three Percent Tuition Discount. Full-time employees of companies located in Berrien County and the South Bend/Mishawaka area may receive a 33% reduction of tuition for undergraduate courses taken within the university's College of Technology. Application for the tuition reduction can be obtained at the dean's office and must be completed no later than the first two weeks of each semester. Students eligible for the reduction are not eligible to receive any other Andrews discretionary funds.

Prior Baccalaureate Degree—Thirty-Three Percent Tuition Discount. Students who have earned a baccalaureate degree from Andrews University may receive a 33% tuition reduction for courses taken for a second baccalaureate degree in the College of Arts and Sciences, the College of Technology, the School of Business, and the School of Education.

Application forms are available at the offices of the respective deans. The completed forms must be filed with the respective dean no later than two weeks after the beginning of each semester for which the 33% tuition reduction is requested. An official transcript showing all class work and the awarding of a bachelor's degree must be on file with the Academic Records Office of the university before the 33% tuition reduction can be applied. Students eligible for the reduction must be enrolled for a second undergraduate degree and are not eligible to receive any other Andrews discretionary funds. Students enrolled in a graduate program but who must complete undergraduate prerequisites are not eligible.

Limitations to the Prior Baccalaureate Degree Tuition

Discount. The following limitations apply to this plan:

1. No course taken under this plan may receive graduate credit or apply to a graduate degree.
2. In the College of Arts and Sciences, the plan does not apply to the Physical Therapy programs.
3. This tuition reduction does not apply within the DivF00C lis p

the division and on approval of the division committee” (North American Division Working Policy, F 80 15).

Retiree Tuition Discount. A retired person who has reached age
