

ACADEMIC SCHOLARSHIPS FUNDED BY ANDREWS UNIVERSITY

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

ANDREWS PARTNERSHIP SCHOLARSHIP

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 seventh 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
\$6,000	\$24,000
\$4,000	\$16,000
\$3,000	\$12,000
\$1,000	\$ 4,000

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	\$4,000
3.00 to 3.49	\$3,000
2.50 to 2.99	\$1,500
Below 2.50	-0-

Named Scholarships. Endowments and other restricted scholarship funds from alumni and friends of the university provide specially named scholarships as part of the Andrews Partnership Scholarship. Selected students are awarded, by their school, a named scholarship based on academic performance, declared major, and career goals. The named, endowed scholarship becomes part of the Andrews Partnership Scholarship.

Student Missionary/Taskforce Volunteer Scholarship. This scholarship is awarded to an undergraduate student who has served as a Student Missionary or Taskforce Volunteer and enrolls full time at Andrews University the year following the year of service. The \$1,000 scholarship is a one-year award divided over two semesters. It is not transferable to any other school nor any other student. Approval for this scholarship is given by the

Director of the Student Missionary/Taskforce Volunteer Program in the Campus Ministries Office. This scholarship is not part of the Andrews Partnership Scholarship.

Included and Excluded Funds. Funding for Andrews Partnership Scholarships may include Andrews University grants, named scholarships, departmental scholarships, and the DeHaan Work Excellence Award, as well as the value of spouse free tuition. Funds not included in the Andrews Partnership Scholarship are Summer Ministries, Student Missionary, General Conference Missionary Matching, Undergraduate Research grants, employer-provided scholarship or assistance, music performance, and non-Andrews outside resources.

Continuing Eligibility. To retain the Andrews Partnership Scholarship each student must meet all of the following:

- The university's Satisfactory Academic Progress policy
- Complete a four-year degree in nine semesters or get permission for an extension from the appropriate school dean
- 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/HSI credits or 12 ELI credits do not qualify as full-time eligibility for the Andrews Partnership Scholarship.

National Merit Finalist Scholarship. Andrews University rewards National Merit Finalists with an Andrews Partnership Scholarship that covers 100% tuition for four years for incoming freshmen. To confirm receipt of the scholarship, submit appropriate records to the Undergraduate Admissions Office.

1. All gift aid received by the awardee, including a university scholarship or grant, cannot exceed the cost of full tuition for up to 16 credits per semester, plus book charges of up to \$500 per semester, plus General Fees. When total gift aid is more than the costs mentioned above, the university scholarship or grant is reduced until gift aid equals the costs. All gift aid is added in the following order: external scholarships, merit aid, and then need-based aid. Should the external scholarships and merit-aid portions exceed the tuition, books and fees limit, boarding students may include the minimum costs of room and board in the calculation. Gift aid, for the purpose of this policy, is defined as
 - a. Any Andrews funds such as, but not limited to Andrews Gift, named scholarships, or honors scholarships.
 - b. Any external aid received by the student for the purpose of school-related expenses such as, but not limited to, State grants, Federal grants, private scholarship grants, or denominational educational allowance.
2. No cash amount is paid directly to the student, nor may any funds be transferred to any other student's account.
3. The length of Andrews Partnership Scholarship is nine (9) semesters. Continuing students under the scholarship plan prior to 2002 may choose to enroll during summer sessions, but regardless of the amount of credits taken, those sessions count as one of the nine eligible semesters.
4. Students who withdraw from school for one semester due to illness or death in the family may petition for one additional semester on their scholarship. Students who choose to serve in the Student Missionary program or enroll in the Adventist Colleges Abroad program also may petition for a one-year extension. Petitions should be addressed to the Vice President for Enrollment Management.
5. All President's Scholarships may be renewed yearly if students join the Society of Andrews Scholars. Students must maintain a

- 3.25 Andrews cumulative GPA. The monitoring of the GPA is conducted by the coordinator assigned by the Andrews University Honors Program Director.
6. Transfer National Merit Finalists are eligible to receive the scholarship according to the general scholarship rules plus the following additional rules:
- The scholar enters the scholarship program at his/her appropriate grade level. In no case is a transfer scholar eligible for a full four-year scholarship.
 - The student must meet the GPA requirements as outlined in #5 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, students must complete the financial aid application process which includes: file the Free Application for Federal Student Aid (FAFSA), mail to Student Financial Services the Financial Information Sheet, Worksheets A,B,C, W2s along with completed and signed 2003 Federal Tax Returns for parents/spouse and the student. The priority processing date is March 15. No 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 are governed by Federal and State regulations. Every attempt has been made to be accurate in the program description at the time of printing. Changes, however, may be made over which the university has no control.

DEFINING FINANCIAL NEED

When figuring eligibility for financial aid, need is determined by the following Financial Aid Formula:

$$\begin{aligned} &\text{Cost of Attendance} \\ &\text{Less: } \underline{\text{Expected Family Contribution}} \\ &= \text{Educational Need} \end{aligned}$$

Cost of Attendance refers to the amount it costs to attend Andrews. This cost includes tuition, estimated cost of books, general fee, room and board, personal and travel allowances.

Expected Family Contribution is determined by taking the information provided by the student on the Free Application for Federal Student Aid (FAFSA) and putting it through the analysis stipulated by the U.S. Congress.

Educational Need is the difference between cost of attendance and expected family contribution. In a few instances, the family contribution is greater than the cost of attendance; thus, aid may be awarded on academic excellence rather than on financial need. In all other cases, the need factor is what Student Financial Services attempts to solve. After determining which sources of aid a student may be eligible for, Student Financial Services brings together

funds from these sources to fill as much of the educational need as possible. These resources may be Federal and/or State grants, Andrews gift and scholarships, internal and external scholarships, work-program earnings, loans, and other sources.

GENERAL INFORMATION

FERPA. Andrews University follows the Family Educational Rights and Privacy Act guidelines.

Financial Aid Packet. To request a packet, call 800-253-2874 or email enroll@andrews.edu. Packets can also be picked up during office hours at Student Financial Services, on the ground floor of the Administration Building.

The Financial Aid Packet contains a Free Application for Federal Student Aid Form (FAFSA), Financial Information Sheet and Worksheet. Students should read and follow the detailed instructions before applying for aid. The FAFSA must be completed and mailed to the address on the form, or completed online. The Financial Information Sheet, Worksheet, and signed and completed Federal tax returns for the previous year along with the W2s for parents and/or students, should be mailed directly to Student Financial Services. No award letter will be prepared until Student Financial Services receives and processes these forms. Priority processing date is March 15.

When to do the FAFSA. Students should file the FAFSA on-line after January 1. If a student files a paper FAFSA, the student must mail it to Federal Student Aid Programs as early as possible after the first of each calendar year. If a student chooses to apply on the web, www.fafsa.ed.gov, the student must mail the signature page with the appropriate signature(s) on it to the Federal Student Aid programs. The Federal office will process aid eligibility only after receiving the signed signature page.

School Name and Federal School Code. The FAFSA must include the names of the college(s) to which the student is applying. Andrews University's Federal School code is 002238.

Federal, State, and Campus Financial Aid. The information on Federal and State-based aid is in accordance with regulations and funding information available at the time this bulletin goes to press. Actual awards depend on Federal and State regulations and funding at the time aid is disbursed.

Aid money is credited to the student account each semester. Any change required in the student's verification process (check to be sure what was entered on the FAFSA matches what was entered on the verification forms) can change the distribution and amount of aid.

Master Promissory Note (MPN). Andrews University follows Federal guidelines for Master Promissory Notes. Students sign a loan note only once indicating their intent to use loans to pay their tuition expenses and their commitment to repay the loans after graduation. Once signed, the loan note remains active for ten years (unless it is canceled by the student). Andrews University uses an in-house loan-request form (supplied with the award letter) for the student to indicate which loans and how much loan eligibility they will use each year.

Funding Limitations. Should university aid funds become over-committed, Andrews University reserves the right to reduce all previously granted awards, to discontinue making further awards, and/or to use other appropriate methods to bring aid expenditures into agreement with budgeted aid figures.