

30 hrs ground @ \$24/hr	720
Aircraft	
105 hrs (2 pass) @ \$47/hr	\$4,935
10 hrs complex @ \$73/hr	730
FAA exams	<u>490</u>
<b>Total Cost</b>	<b>\$8,675</b>

**Multi-engine Rating**

Instructor	
15 hrs dual @ \$24/hr	\$360
10 hrs ground @ \$24/hr	240
Aircraft	
15 hrs twin-engine @ \$176/hr	2,640
FAA exams	<u>175</u>
<b>Total Cost</b>	<b>\$3,415</b>

**Flight Instructor Course**

Instructor	
15 hrs dual @ \$24/hr	\$360
25 hrs ground @ \$24/hr	600
Aircraft	
5 hrs (2 pass) @ \$47/hr	235
10 hrs complex @ \$73/hr	730
FAA exams	<u>315</u>
<b>Total Cost</b>	<b>\$2,240</b>

**Instrument Flight Instructor Course**

Instructor	
15 hrs dual @ \$24/hr	\$360
25 hrs ground @ \$24/hr	600
Aircraft	
15 hrs (2 pass) @ \$47/hr	705
FAA exams	<u>245</u>
<b>Total Cost</b>	<b>\$1,910</b>

**Multi-engine Instructor Rating**

Instructor	
15 hrs dual @ \$24/hr	\$360
25 hrs ground @ \$24/hr	600
Aircraft	
15 hrs twin-engine @ \$176/hr	2,640
FAA exams	<u>175</u>
<b>Total Cost</b>	<b>\$3,775</b>

**Mission Pilot Preparation**

Instructor	
20 hrs dual @ \$24/hr	\$480
15 hrs ground @ \$24/hr	360
Aircraft	
20 hrs Cessna 152 Tailwheel @ \$49/hr	<u>980</u>
<b>Total Cost</b>	<b>\$1,820</b>

**Airline Transport Pilot Certificate**

Instructor	
20 hrs dual @ \$24/hr	\$480
25 hrs ground @ \$24/hr	600
Aircraft—20 hrs complex @ \$73/hr	1,460
FAA exams	<u>70</u>
<b>Total Cost</b>	<b>\$2,610</b>

**Ground School**

Class instruction	\$130
Private, commercial, instrument licenses—non-credit instruction	
Private instruction	arranged

**Aviation Maintenance**

Required minimum tool set	\$2,100
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**Laboratory Usage** (per semester)

Airframe & Power Plant students	\$100
FAA exams	435

**Aircraft Rental Rates per hour**

Cessna 152	\$47
Cessna 150 Tailwheel	49
Cessna 172	61
Koliber PZ-150	53
Cessna 172 RG	73
Cessna 172S	91
Piper Aztec Twin-engine	176

**DIVISION OF ARCHITECTURE CHARGES**

<b>Professional program application</b>	\$40
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**Professional education fees**

Pre-professional year 1	250
Pre-professional year 2	410
Professional years 3 and 4	410
Professional year 5	495

Charges per semester

**Fees for lab, woodshop, and equipment**

Woodshop and computer (each semester)	115
Drafting desk, stool & lamp	14

**Deposit Fees**

Mayline ruler	\$95
Key for drafting desk	10
Board Cover	40
Cleaning fee	25

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

## STUDENT AID AND OTHER TYPES OF 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 using the following equation, commonly referred to as the Financial-aid Formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Less Family Contribution (EFC)} \\ \hline \text{Less Resources} \\ \hline = \text{Educational Need} \end{array}$$

**Cost of attendance** (COA) refers to the amount it costs to attend Andrews. This cost includes tuition, estimated cost of books, a general fee, room and board, and personal and travel allowances.

**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.

**Resources** are determined by information and documentation provided by the student that proves eligibility for tuition subsidies or non-Andrews University scholarships.

**Educational Need** is the difference between cost and 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 tries 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 grants, internal and external scholarships, work-program earnings, loans, and other sources. Realizing that every student has different needs, Andrews tries to design a workable financial-aid package to fit the need of each student.

**GENERAL LOAN INFORMATION**

**Financial Aid Packet.** To request a packet, call 800-253-2874 or email [enroll@andrews.edu](mailto:enroll@andrews.edu). Packets can also be gotten during office hours, first floor of the Administration building.

The Financial Aid Packet contains a *Free Application for Federal Student Aid* form (FAFSA) and the *Andrews Aid Application* form. 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. The *Andrews Aid Application* must be completed and sent to Student Financial Services at Andrews University.

An estimated financial aid award can be offered only after both the *ISIR* (a report from the appropriate federal office) and *Andrews Aid Application* have been received and processed by the university.

**When to do the FAFSA.** Because the university must receive the *ISIR* report before it can process an application for student aid, students must mail the *FAFSA* to the Federal Student Aid Programs as early as possible the first of each calendar year. If a student chooses to apply on the web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) he/she must mail the signature page with the applicant’s signature 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.

**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 Aid Award) for the student to indicate which loans and how much of their loan eligibility they will use each year.

**Institutional Financial-Aid Programs.** At Andrews University, financial assistance programs have been established by alumni, friends, government agencies, and the university to recognize academic excellence and to help students finance their education. Awards and financial assistance vary according to student needs and the availability of funds.

**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.

**Financial Aid Eligibility.** To be eligible for any financial aid, the student must be

- Accepted on regular, provisional, or probationary status (PTC acceptance is not recognized for aid purposes)
- Enrolled in a program of study leading toward a degree or a certificate
- Registered for at least one-half of a full class load each semester. A full class load is usually required for campus-based 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. 65). The student’s continued eligibility for financial aid is also based on his/her academic progress as described below.

**Satisfactory Academic Progress Policy**

Credit Hours for Class Loads			
Program/Level	Full-load	3/4 Load	Half-load
Undergraduate	12+	9–11	6-8
Physical Therapy Module Semester	9+ 12+	6-8 9-11	4-5 6-8
Graduate school and seminary (except MDiv)	8+	6-7	4-5
Seminary (MDiv)	9+	8	6-7
Graduate Physical Therapy Module Semester	6+ 12+	4-5 9-11	3 6-8

**Financial Aid Limits.** 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

- The 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
- Tuition and fee waivers
- Scholarships or grants from parent’s employer
- State grants and scholarships
- 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.

**Summer Enrollment.** Students planning to attend summer school or participate in a summer tour must meet the financial-aid priority deadline. Little institutional financial aid is available for summer study. Exceptions may be considered if the summer session is the student’s last session before graduation. Usually the only aid available for summer is a student loan.

**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 medical expenses
- Tuition paid by parents for student siblings in elementary or secondary school.

Students who have completed their financial-aid applications and later experience one of these special situations should ask Student Financial Services to start a review of their aid eligibility. To request this financial-aid eligibility review, the independent student or the parent of a dependent student must provide a signed request, with proof of change. Proof may include such documents as a death certificate, employer discharge letter, or last paycheck stub. One or more must accompany the *Request for Financial-aid Review*. When requesting a review, emphasis should be placed on information that was not available originally to the Student Financial Services Office. Anticipated changes are not grounds for a review. After reviewing the information submitted, Student Financial Services may require additional documentation. When all necessary documentation has been considered, a response may be expected within three weeks. Unfortunately, not all circumstances that are considered special by parents and students are permissible. Appeals to the initial determination must be received in writing no later than three weeks after receiving the initial determination. Appeals are reviewed by the vice-presidents for Financial Administration and Enrollment Services together and the director of Student Financial Services. All information regarding financial aid in general and special conditions is treated confidentially.

**Priority Dates for Financial-aid Applicants.** Students desiring financial aid must apply each year and submit the following documents:

- March 1—The *Free Application for Federal Student Aid (FAFSA)* should be completed and mailed to Federal Student Aid Programs indicating Andrews University as the first

college to which the analysis report should be sent. The U.S. Department of Education takes several weeks to complete an analysis of the form. Therefore, students should comply with the March 1 deadline to make sure the analysis is received in the Student Financial Services Office by March 31.

- March 31—*Andrews University Financial-aid Application* form must be completed and returned to Student Financial Services. Applications received by Student Financial Services before March 31 are given priority in processing. Applications received after March 31 will only be considered if institutional funds are available.

### SATISFACTORY ACADEMIC PROGRESS (SAP)

Students must make Satisfactory Academic Progress (SAP) toward the completion of their associate, baccalaureate, or graduate degrees to qualify for receiving 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.

### SAP POLICY FOR UNDERGRADUATE STUDENTS WITH FINANCIAL AID

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 credit hours and complete a minimum of 4.

Students must complete at least two thirds of the number of credits with a passing grade regardless of their enrollment status (full-time or half-time). Student Financial Services confirms that the student has met this requirement at the beginning of the student’s new enrollment period. The student may attempt up to one and a half the number of credits required for their degree, over a six-year time frame. Credit grades include A, B, C, and D. Non-credit grades include withdrawal after drop-add date, audit, incomplete, failing, and non-credit.

**Grade-Point Average (GPA) Required.** To make satisfactory academic progress, students must maintain an Andrews overall GPA at or above the minimum levels listed below according to the number of semesters completed at Andrews University.

<u>Semesters at AU</u>	<u>Minimum AU GPA</u>
1	1.50
2	2.00

Students who do not meet the SAP policy at the beginning of the school year are observed on a semester basis. Changes in GPA due to completion of “incomplete” or “deferred” grades or changes made for any other reason are considered when aid eligibility is reviewed at the next regular monitoring time.

At the beginning of each school year, students are placed into one of the following categories on the basis of the previous year’s academic performance.

**Satisfactory Progress.** Students who meet all regulations outlined in the Satisfactory Academic Progress policy and new students beginning their academic work at Andrews University with the minimum GPA required for regular acceptance qualify as making SAP.

**Probation.** Students who fail to meet all regulations outlined in the SAP policy are placed on probation for one semester. During the probationary semester, students are eligible to receive financial aid as awarded. Performance during the probationary semester determines whether aid is given in following semesters. If students raise their overall GPA to the required minimum (see table above) and reach the minimum number of successfully completed credit hours required (two thirds of all hours attempted), they are returned to SAP status. Students who fail to reach the minimum required standards are no longer eligible for financial aid and their aid is ended. Students placed on probation are encouraged to contact their academic dean for assistance.

**Termination of Aid.** Financial-aid benefits are ended after the probationary semester if the student fails to reestablish a satisfactory overall GPA and/or reach the minimum credits required to be returned to SAP status. To receive financial aid again, the student must register for classes (at his/her own expense), successfully complete the required number of credit hours, and reach the minimum GPA required to meet the SAP criteria.

**Repeat Credits.** Repeat credits are counted only once as part of the total credits attempted.

**Student’s Right of Appeal.** Students who fail to maintain *Satisfactory Academic Progress* and are placed on probation or who lose future financial aid may appeal such an action. All appeals must be made in writing and submitted to the academic dean of the student’s respective school/college.

**First-year College Applicants.** Admission to the undergraduate colleges/schools and eligibility for financial aid are based on the number of the student’s “solid” units and the overall GPA in secondary school. Solids are such subjects as English, foreign language, mathematics, computer science, science (biology, chemistry, physiology, anatomy, physics), social studies (history, political science, geography), behavioral science (sociology, psychology, organizational behavior, anthropology), and religion (up to two units).

Students accepted to the undergraduate programs of the university (whether on regular, provisional, or probationary status) may be eligible for financial aid for the first semester in attendance. Financial aid thereafter is based on the university SAP policy.

Financial aid of all types (federal, state, Andrews, or other) is awarded on the basis of the guidelines given on pp. 54-57 except for Denominational Grants, Colporteur and Summer Camp Bonuses, Andrews University Family Discount, and personal donations.

Transfer students who have earned 11 or fewer college credits are granted financial aid based on their overall secondary GPA and the number of solids rather than on the college GPA.

For more complete information concerning admission policies, see the Undergraduate Admission or Graduate Admission sections of this bulletin.

**SATISFACTORY ACADEMIC PROGRESS POLICY FOR GRADUATE STUDENTS WITH FINANCIAL AID**

Graduate students also must meet the Andrews University Satisfactory Academic Progress (SAP) policy. The following minimum standards must be met for federal and state financial-aid purposes.

Students must maintain the minimum Andrews University graduate overall GPA required for the degree program in which they are enrolled. This SAP summary indicates the minimum GPA required to meet the university’s SAP policy for each type of

degree program.

Degree	School	GPA	Max Below B-
PhD, EdD	Educ	3.30	3
PhD, ThD	Sem	3.00	3
DMin	Sem	3.00	no policy
EdS	Ed	3.20	3
Master’s	All	3.00	4
Professional Master’s	Sem	2.50	no policy

Compliance with these requirements is monitored by Student Financial Services at the beginning of each semester.

**Probation.** Students who fail to meet the required overall GPA are placed on probationary status during the following semester. During the probationary semester, the student is eligible to receive financial aid as awarded. The student is allowed only one probationary semester for each degree program, except under extenuating circumstances. Academic performance during the probationary semester determines the aid given in the following semesters. If the student raises his/her overall GPA to the minimum required, the student is returned to satisfactory progress status and is eligible to continue receiving aid as awarded. Students who fail to attain the minimum required GPA after the probationary semester are no longer eligible for federal or state financial aid, except under extenuating circumstances.

**Appeal Procedure.** When failure to attain the required GPA is due to extenuating circumstances or circumstances beyond the reasonable control of the student, he/she may appeal for a probationary extension of time limits. All master’s-level students may be allowed a maximum of a one semester probation extension. Doctoral- and specialist-level students may be allowed a maximum of a two-semester probation extension. However, the student must make the appeal for the second probation extension in the same manner as for the first appeal. Students should recognize that appeals are not “automatically” granted. Future financial aid is dependent on reaching the required GPA level by the end of the additional probationary semester(s). All appeals must be made in writing and submitted to the academic dean or appointed representative of the student’s respective school. Proof must support the stated extenuating circumstances. The appropriate authorizing office sends written notification to Student Financial Services of the appeal decision.

# UNDERGRADUATE AND GRADUATE ASSISTANCE

**For Federal Loan information refer to General Loan Information on p. 55.**

**For cash discounts refer to Payment Plans on p. 48.**

**STUDENT WORK PROGRAM**

**Equal opportunity employer.** The university offers a work program for students desiring part-time employment.

- To be employed on campus students must
- Be enrolled as a student. (Undergraduate students are required to be enrolled for at least 12 credit hours. A student enrolled for a full load of class-work may generally work 10 to 20 hours per