

FINANCIAL AID CHART

	FEDERAL PERKINS LOAN	FEDERAL SUPPLEMENTAL EDUCATIONAL GRANT*	FEDERAL/STATE WORK-STUDY	ANDREWS PARTNERSHIP SCHOLARSHIPS	FEDERAL PELL GRANT	MICHIGAN GRANTS AND SCHOLARSHIPS**	FORD FEDERAL DIRECT LOAN PROGRAM*** SUBSIDIZED	UNSUBSIDIZED FEDERAL DIRECT PLUS	OTHER
WHO MAY APPLY	Undergraduate students who are U.S. citizens or eligible non-citizens.	Undergraduate students who are U.S. citizens or eligible non-citizens.	Students who are U.S. citizens or eligible non-citizens.	Undergraduate students. No application required.	Students who are U.S. citizens or eligible non-citizens.	Students who are U.S. citizens or eligible non-citizens and who have been Michigan residents since June 30, 2005.	Students who are U.S. citizens or eligible non-citizens and demonstrate need. Independent students who are U.S. citizens or eligible non-citizens.	Parents of dependent students who are U.S. citizens or eligible non-citizens.	All graduate grants and assistantships are available through respective dean or program director.
WHO IS ELIGIBLE	Students with documented need at least half time who are not freshmen. Must have accumulated PELL eligibility.	Undergraduate students with documented need enrolled at least half time. Michigan grant recipient.	Students with documented need enrolled at least half time. Michigan work-study requires Michigan residency.	Incoming freshmen and /transfer students with minimum 2.5 college GPA.	Students with documented need enrolled at least half time in an eligible program.	Students enrolled at least half time in an eligible program.	Students with documented need enrolled at least half time in an eligible program. Unsubsidized loan is not need based.	Parents of students whose needs are not fully met from other aid sources	G.I. Bill provides assistance to eligible full- and half-time students. Contact the veteran's clerk for further information.
RANGE OF AWARD	\$1,500-\$4,000 per year	Up to \$1,250 per year.	Earnings not to exceed award.	Incoming freshmen, \$2,000-\$8,000 Transfer students, \$2,500-\$6,000	\$400-\$4,050 per year	Up to \$2,100 per year.	Up to \$3,500 for freshmen; \$4,500 for sophomores; \$5,500 for juniors and seniors. Up to \$8,500 for graduate students.	Up to total educational costs minus other financial aid received. Up to \$4,000 for freshmen/sophomores. Up to \$5000 for juniors/seniors. Up to \$10,000 for graduate students	Bureau of Indian Affairs assistance to native Americans with documented Indian ancestry is available. Contact the BIA.
HOW TO APPLY	Complete FAFSA, AU Information Sheet, and sign promissory note at Student Financial Services.	Complete FAFSA, AU Information Sheet, and requested documents.	Complete FAFSA, AU Information Sheet, and requested documents.	Freshmen and transfer students consult with Admissions Office to determine scholarship level.	Complete FAFSA, AU Information Sheet, and requested documents.	Complete FAFSA.	Complete FAFSA, complete requested forms, and sign promissory note at AU Student Financial Services Office.	Loan request form available at the Student Financial Services Office.	Pennsylvania, Vermont, and Rhode Island allow state grants to be used out of state under some conditions. Check with your state for further information.
WHOM TO CONTACT	www.andrews.edu/SF AU Student Financial Services—Financial Advisor	www.andrews.edu/SF AU Student Financial Services—Financial Advisor	www.andrews.edu/SF AU Student Financial Services—Financial Advisor	AU Student Financial Services—Financial Advisor, and/or Admissions Office.	www.andrews.edu/SF AU Student Financial Services—Financial Advisor	Michigan State Department of Education or AU Financial Advisor.	www.andrews.edu/SF AU Student Financial Services—Financial Advisor	www.andrews.edu/SF AU Student Financial Services—Financial Advisor	The Bureau of Vocational Rehabilitation provides financial help to students who have physical disabilities. Eligible students should check with the BYR for further information.
MORE INFO	Deferred payment, 5% loan. Repayment starts nine months after student ceases at least half-time enrollment. Student must apply each year.	Student must apply each year.	Eligible undergraduate students must apply for jobs at the Employment Office. Student must apply each year.	See financial aid section in this bulletin.	Student must apply each year. Information given on FAFSA must be verified.	Student must apply each year.	Variable interest rate deferred payment loan. Repayment begins six months after student ceases at least half-time enrollment.	AU Financial Advisor.	
TIMELINES	March 15, 2007, for the 2007-2008 school year for priority.	March 15, 2007, for the 2007-2008 school year for priority.	March 15, 2007, for the 2007-2008 school year for priority.	March 15, 2007, for the 2007-2008 school year as funds are available.	Freshmen: Feb. 21, 2007. All others: March 15, 2007	Apply at least three months before the loan is needed.	Apply at least three months before the time loan is needed.	Apply at least three months before the loan is needed.	

Every attempt has been made to assure the accuracy of information in this chart; however, the programs are subject to change. Funds awarded under each program are administered according to the laws and regulations in force at the time funds are applied to the student's account.

Programs are described in detail in this bulletin.
*Formerly called Basic Educational Opportunity Grant.
**Graduate students in religious education, theology, and seminary students are ineligible.
***Formerly the Guaranteed Student Loan Program or Federal Stafford Loan Program.