

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

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 Christian environment at Andrews University.

Andrews Partnership Scholarship

Merit-based. Andrews Partnership Scholarship is available to accepted undergraduates including Canadian and international students. The Office of Undergraduate Admissions will determine the scholarship amounts for incoming freshmen and transfer students. To establish the scholarship amount, the Office of Undergraduate Admissions 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 Office of Undergraduate Admissions for further details.

FTIAC (First Time In Any College) award amounts are as follows:

Scholarship	4-Year Total
\$10,000	\$40,000
\$ 7,500	\$30,000
\$ 5,000	\$20,000
\$ 2,500	\$10,000

Special Andrews Partnership Scholarship for FTIAC (First Time In Any College) Students.

In addition to the Andrews Partnership Scholarship (based upon the combination of high school cumulative GPA and ACT/SAT scores) freshmen are eligible for an additional annual \$2,000 special APS for either (only one) of the following categories:

1. ACT composite of 32 to 36
2. SAT Critical Reading + Mathematics combination score of 1410 to 1600 (Writing score not included)
3. National Hispanic Recognition Program Scholar

Note: Continuing eligibility and time frames for this scholarship are the same as for the regular APS. Transfer students do not qualify for the additional APS for ACT or SAT scores since their APS is based upon their transfer cumulative college GPA. However, transfer students can qualify for the additional APS if they are a National Hispanic Recognition Program Scholar. Also, students qualifying for the National Merit Finalist Scholarship or the National Achievement Finalist Scholarship are not eligible for this additional APS.

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 incoming cumulative college GPA,

the Office of Undergraduate Admissions will grant an Andrews Partnership Scholarship according to the following:

GPA	Scholarship Amount
3.50 and higher	\$7,500
3.00 to 3.49	\$5,000
2.50 to 2.99	\$3,000
Below 2.50	\$1,500

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. Because of this special recognition a thank-you letter is required to be submitted to the Office of Development by e-mail: development@andrews.edu, regular mail, or bringing it by in person. Receipt of a named scholarship will not increase the total amount of financial aid awarded if an Andrews Partnership Scholarship was already given.

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 \$1,500 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 chaplain of the Student Missionary/Taskforce Volunteer Program in the Office of Campus Ministries. This scholarship is not part of the Andrews Partnership Scholarship.

Summer Ministries Scholarship Program. Summer camp scholarship will be based on \$160 per week for a maximum of 13 weeks or \$2,080. Student Financial Services will determine the amount of the scholarship based on the information received from camp directors in time for financial clearance.

Magabooks, HHES, and church outreach programs are matched 50% of the gross earnings. The entire net earnings must be placed onto the student's account at Andrews University before the scholarship is given. The scholarship cap is \$2,500.

Andrews University Field Evangelism summer scholarship is matched 100% of the gross earnings based on information given to Student Financial Services from the Andrews University Department of Religion & Biblical Languages.

All summer scholarships are awarded to full-time undergraduates and graduates attending the Berrien Springs campus. The scholarship closing date for consideration is October 31 of the current academic year.

If a student attends Adventist Colleges Abroad, Student Missionary or Task Force that fall, their scholarship will be held until the following year and funds disbursed the next fall semester. If they also work in a summer ministries program that year, the scholarship would be given the following fall semester.

Included and Excluded Funds. Funding for Andrews Partnership Scholarships may include Andrews University grants, named scholarships, and departmental scholarships, as well as the value of spouse free tuition. Funds not included in the Andrews Partnership Scholarship are Summer Ministries, Student Missionary/Taskforce, General Conference Missionary Matching, Undergraduate Research grants, the DeHaan Work Excellence Award, 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 APS extension to a final 10th semester from the associate vice president for enrollment management. Student is allowed one term of prorated APS for less-than-full-time attendance (minimum 6 full-price credits, i.e. half time; handled manually upon written request to Student Financial Services). The prorated term counts as one complete term of the nine Andrews Partnership Scholarship terms allowed. 9–11 credits=75% APS; 6–8 credits=50% APS.
- 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/GU credits, 12 ELI non-credits, May Express, Sahmyook Top Scholar, and other discounted credits, do not qualify as full-time eligibility for the Andrews Partnership Scholarship.

Summer Enrollment. 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 10 semesters for which the Andrews Partnership Scholarship may be available. Usually the only aid available for summer is a student loan.

National Merit/National Achievement Finalist Scholarship.

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

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 textbook charges of up to \$525 per semester, plus General Fees and required course 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 the National Merit and National Achievement Finalist 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 Student Financial Services for one additional semester on their scholarship.

5. All National Merit and National Achievement Finalist Andrews Partnership Scholarships may be renewed yearly if students maintain a 3.25 Andrews cumulative GPA.
6. Transfer National Merit and National Achievement Finalists are eligible to receive the scholarship according to the general scholarship rules plus the following additional rules:
 - a. 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.
 - b. 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, along with completed and signed 2009 Federal Tax Returns for parents/spouse and the student. The priority processing date is March 15. No electronic 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:

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

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.