

semester if they are enrolled for at least 12 regular credits. Honors audit credits are not taken into account when determining a student's academic progress. Also, honors audit credits do not count for determination of enrollment status for financial-aid purposes. The student must complete an Honors Audit form during regular registration. For more information, consult with the Honors Office.

International Scholarship. A limited number of international scholarships are awarded annually to undergraduate international students who have completed a minimum of 16 credits at Andrews University. The student must have a good scholastic record and not be a US citizen, a Canadian citizen, or a permanent resident alien. They also must have maintained their account in a current status. Application is made through the dean's office of the school the student attends.

Performance Scholarships. The university awards four types of Performance Scholarships in the areas of music (choral and instrumental) and gymnastics. Students may apply for or request information regarding these scholarships from the directors of Gymnics, Michiana Symphony, Wind Symphony, Men's Chorus, Ladies' Chorus, and the University Singers. Recipients must participate in the respective organization during the entire time for which the scholarship is given.

Preferred Student Account Scholarship (PSA). The PSA scholarship program is designed for students who have graduated from an approved secondary school in North America. A student is rewarded for involvement in various co-curricular activities such as holding a Student Association or class office, participating in band, choir, or other music organization, and for academic performance. Students receiving President's Scholarship Awards or ACT/SAT Scholarships are eligible for all awards from the PSA except those based on GPA. Scholarship forms are available at Enrollment Services. The guidelines and working policy concerning this scholarship are detailed on the scholarship form.

President's Scholarships. The President's Scholarship Award is given to students who achieve the level of Finalist, Semi-finalist, or Commended Scholar in the *National Merit Qualifying Test*.

Finalist	100% of tuition
Semi-finalist	60% of tuition
Commended Scholar	30% of tuition

The President's Scholarships are subject to the following regulations:

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 \$1,400 per year, plus Student Association 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 aid funds such as, but not limited to Preferred Student Account scholarships, family discounts, tuition reductions, Andrews grants, named scholarships, transfer 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 all President's Scholarships is eight (8) semesters within a four-year period. Students may choose to enroll during summer sessions, but regardless of the amount of credits taken, those sessions count as one of the eight 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 Services.
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 as signed by the Andrews University Honors Program Director.
6. Transfer National Merit Finalists, Semi-finalists, and Commended Scholars 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.

Student Missionary/Taskforce Volunteer Scholarship. This scholarship is awarded 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.

Transfer Student Scholarship. Students transferring to Andrews University with a GPA of 3.50 or above may be eligible for a \$1,500 Transfer Student Scholarship. The following qualification rules apply:

1. The student has never earned credit at Andrews and must meet the admission requirements for transfer students specified in this bulletin.
2. The student must complete (at the previous college/university) at least 24 semester hours or 36 quarter hours of earned credit applicable to a degree program at Andrews University. (This determination is made by the dean of the respective school in which the student plans to enroll.)
3. The student must register for a full class load.
4. The student must be an undergraduate transferring from a North American college.

This scholarship is given for one year only and is not renewable.

Graduate Student Financial Aid

QUALIFYING CRITERIA

For financial-aid eligibility, graduate students must meet the rules in the following two areas:

- **Enrollment Status** - Students must be accepted into a

curriculum authorized by the faculty of their respective school. Students enrolled on PTC status (permission to take classes) are not eligible to receive financial aid.

- **Course Load**—Students are awarded financial aid based on their percentage of full-time enrollment as defined in “Class Loads and Financial Aid” p. 55.

Special regulations apply to students who have completed all course work and are preparing theses, projects, or dissertations.

College of Arts and Sciences, College of Technology, School of Business, and School of Education. Students who have completed all course work in an approved graduate program may not have completed all work needed to complete a degree. Upon recommendation of the student’s committee chair or departmental chair, the dean of the school may determine the student to be enrolled full time provided the student:

1. Has enrolled for the required number of project, thesis, or dissertation credits but has not completed the work
2. Is enrolled in EDPC810 or EDPC820 (Internship)
3. Is enrolled in FDNT594 (Practicum). In addition, doctoral-level students must enroll for Dissertation Continuation or EDPC810/820; master’s-level students must enroll for Project or Thesis Continuation, EDNT594, or GCAS650 to qualify for this status.

Theological Seminary Doctoral Students. Students who have completed all course work in an approved doctoral program must register for 8 dissertation credits under GSEM796 DMin Dissertation or GSEM995 PhD-ThD Dissertation. If the candidate does not complete the dissertation, he/she must register for GSEM788 DMin Dissertation Continuation or GSEM888 Doctoral Degree Continuation until the dissertation is completed to qualify for status as a full-time student.

Masters’ Students. To obtain full-time status for the MA degree, the student must register for GSEM688 Master’s Degree Continuation after he/she has registered for the allowable thesis credits but has not finished the work.

FEDERAL AID

Students should read the *General Information* and *Satisfactory Academic Progress* sections, pp. 55-57, to determine their eligibility for financial aid.

Federal Direct Loans are available to graduate students. To apply for this aid, refer to “General Loan Information,” p. 55.

STATE AID

Students from the College of Arts and Sciences, School of Business, and School of Education are eligible to apply for the **Michigan Tuition Grant** if they are independent students who have resided in Michigan since June or before of the year preceding the enrollment year or if they are dependent students whose parents have resided in Michigan for the same period of time. Students enrolled in the Seminary and Religious education degrees are not eligible for the Michigan Tuition Grant.

INSTITUTIONAL AID

Student Financial Services forms need not be completed for students to apply for the Andrews graduate grant or scholarship; students must apply directly to the graduate dean or department head of the school/program. All aid received by the student (except assistantships), however, is taken into account when determining

eligibility for a student loan and a Michigan Tuition Grant. **GRADUATE GRANTS, SCHOLARSHIPS, ASSISTANTSHIPS, AND LOAN PROGRAMS**

Grant, scholarship, and assistantship funds are available through the offices of the various academic deans and department chairs. Grants and scholarships are gift aid; however, if a student is given an assistantship, this is considered to be employment and is processed through the student labor office. Application forms, if required, must be requested from and returned to the respective dean’s office. The student does not need to complete any application paperwork for Student Financial Services to apply for and receive institutional funds unless they are applying for the Andrews University Loan Program.

Education Majors’ Debt-retirement Assistance. Education majors (K-12) who have had to borrow funds to finance their education may receive assistance in retiring the debt under a program cosponsored by the Lake Union Conference and the local conferences within the Union. As much as \$1,500 may be paid at the rate of \$500 during each of the first three years of teaching. Students should contact the Superintendent of Education of the conference or the principal of the academy in which they wish to teach.

Seminary Emergency Aid Fund. This emergency aid fund is available to seminary students for emergency relief only and is not a form of continuous financial aid. Students may apply for assistance through the seminary dean’s office.

Student Work Program. Work opportunities for graduate students are available through the university’s Student Labor Office. Assistantships are available as arranged by the dean or department chairs of the school where the student is enrolled. Information regarding employment through the Student Labor Office appears on pp. 17-20, 27, 49, 64 of this bulletin.

Travel Equalization Fund. Graduate students coming to the University from the United States, Canada, or overseas may be reimbursed for part of their travel expenses if certain criteria are met. For these conditions consult the Financial Aid office.

CENTER FOR INTENSIVE ENGLISH PROGRAMS (CIEP): FINANCIAL AID

Basic Level (ENSL105)

Students studying in the Basic Level are not accepted into any university course of study. They may not enter any classes other than CIEP classes, and therefore are not eligible for federal or state financial aid.

Intermediate Level (ENSL106)

Students studying in the Intermediate Level may also be accepted into a university program of study. When students are accepted to a regular program they may be eligible for federal and/or state financial aid if they meet the criteria such as need, citizenship, or residency. The enrollment status of students who take only CIEP classes at this level is determined according to the following:

<u>No. of Hours</u>	<u>Class Load</u>
16-20	Full-time
12-15	Three-quarter time
8-11	Half-time
1-7	Less than half-time

For federal and state financial-aid purposes, the enrollment status of a student who combines regular and CIEP classes is determined by adding regular class credits to the number of “converted” CIEP

class credits.

<u>No. of Hours</u>	<u>Equiv. Semester Credits</u>
16-20	12
12-15	9
8-11	6
1-7	3

Advanced Level (ENSL115, 116)

The status and eligibility for financial aid of students enrolled in Advanced Level is determined according to the same guidelines that apply to students enrolled in Intermediate Level classes.

ENSL115, 116 carry regular credit at regular tuition rates. All other CIEP classes are non-credit and charged at the published rate.

Satisfactory Academic Progress. CIEP students must meet the university's Satisfactory Academic Progress (SAP) policy as presented in this bulletin. The Director of the Center for Intensive English Programs will inform the Student Financial Services Office at the end of each semester which students have met the SAP policy. Failure to meet the SAP policy results in termination of aid as explained on p. 57.

FINANCIAL AID AT ADVENTIST COLLEGES ABROAD (ACA) SCHOOLS

Eligibility Criteria. Students planning to attend an institution affiliated with Adventist Colleges Abroad (ACA) may be eligible to obtain federal and state financial aid under the following conditions:

1. The student must meet Andrews University's Satisfactory Academic Progress policy.
2. Aid-eligible students may receive federal and/or state financial aid only as long as it takes to complete 25% or less of their total degree program (usually the equivalent of two academic semesters). However, students are not eligible for
 - Federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant).
 - Andrews University scholarships and grants while attending ACA colleges.

Application Procedures. Students should follow the procedure outlined below to apply for financial aid for enrollment at an ACA college:

1. Complete the *Free Application for Federal Student Aid (FAFSA)* form indicating Andrews University as the first college of choice to attend and mail it to the address listed on the *FAFSA*.
2. Complete the *Andrews University Financial Aid Application* form indicating intention to enroll at an ACA college and mail the application form together with both the students' and their parents' federal tax returns to the Student Financial Services Office at Andrews University.

All students planning to attend an ACA college must meet the university's March 31 financial-aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account when they need it. Students are advised to complete the entire financial-aid process before leaving the U.S.

ACA Affiliated Colleges—Application Process. A student planning to enroll at an ACA college should submit an ACA application form to Andrews University Enrollment Services.

A student is accepted only when all the necessary financial-aid documents are received and Student Financial Services can process an aid application. The student is informed by letter if

he/she is eligible for aid.

When the verification process is complete, Student Financial Services credits the student's aid award(s) directly to his/her account at Andrews University. A student applying for the Federal Direct Loan must sign the loan note before leaving for the ACA school. When a loan is approved, funds are credited directly to the student's account at Andrews University.

FINANCIAL AID AT NEWBOLD COLLEGE

Eligibility Criteria. To be eligible for financial aid, the student must comply with the following:

1. The student registers at the Andrews University Berrien Springs campus for at least two semesters before attending Newbold College.
2. The student applies directly to Newbold College for acceptance.
3. When accepted, the student takes the acceptance letter to the dean of the Andrews University school in which the he/she is currently enrolled to plan a program of study while overseas.
4. Upon the approval of this program of study, the dean notifies Student Financial Services that the student's proposed program of study at Newbold College relates to his/her degree program.
5. When this letter from the dean as well as all the other necessary financial-aid documents are received by Student Financial Services, the aid application is processed. The student is informed in an award letter of his/her eligibility for aid.
6. Student Financial Services notifies the Academic Records Office of the student's intention to register at Newbold College.
7. The Academic Records Office in turn notifies Student Financial Services when the student actually is enrolled at Newbold College.
8. When verification is complete, Student Financial Services credits the student's aid award(s) directly to his/her account at Andrews. Students applying for the Federal Direct Loan must sign the loan note before leaving for Newbold. When a loan is approved, proceeds are credited directly to the student's account at Andrews University. A check equal to the student's credit balance at Andrews University is sent to Newbold College for deposit to the student's account.

Students planning to attend Newbold College may also be eligible for federal and state financial aid if they

1. Meet Andrews University's Satisfactory Academic Progress policy.
2. Complete no more than 25% of their total degree program (usually the equivalent of two academic semesters) at Newbold. Students attending Newbold are not eligible for federal campus-based aid (Federal Work Study, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant), nor for Andrews University scholarships and grants.

Application Procedures. Students should follow the procedure outlined below to apply for financial aid for enrollment at Newbold College.

1. Complete the *Free Application for Federal Student Aid (FAFSA)* form indicating Andrews University as the first college of choice to attend and mail it to the address listed on the *FAFSA*.
2. Complete the *Andrews University Financial Aid Application* form indicating intention to enroll at Newbold College and mail the application form together with both the students' and their parents' federal tax returns to the Student Financial Services Office at Andrews University.

All students planning to attend Newbold College must meet the university's March 31 financial-aid priority deadline. Students who miss the deadline may experience difficulty in having aid posted to their account when they need it. Students are advised to

complete the entire financial-aid process before leaving the U.S.

Andrews University has established guidelines for aid-eligible students planning to attend Newbold College, Bracknell, England. The United States and the Michigan Departments of Education require that students receiving federal and/or state aid be duly enrolled at a stateide school and pursuing a program of study at that school for which study abroad would be an enriching experience. Student Financial Services must substantiate the value or merit of such study abroad in relation to each student's degree program.

STUDENT MISSIONARY AND TASKFORCE WORKER ACADEMIC CREDIT/LOAN DEFERRAL PROGRAM

To enable students to participate in the Student Missionary and Taskforce volunteer service programs, especially students who have borrowed funds under the William D. Ford Federal Direct Loan or Federal Perkins Loan, Andrews University has a special academic loan deferral program for U.S.-citizen and permanent-resident undergraduate students. This program allows student borrowers to remain in loan-deferment status (student loan repayment is postponed) while keeping student status with either a non-credit continuation course or independent study courses arranged before leaving Andrews. Canadian students cannot defer their student loans. (The Canadian government requires full-time attendance for student-loan deferment). The following guidelines apply:

While away, students then may choose either Continuation or Independent Study.

1. Continuation Study
 - a. Student Missionary or Taskforce workers who plan to delay their qualifying student loans must register (before leaving for service) for the Student Missionary/Taskforce Experience classes. They must register in advance for Student Missionary Experience IDSC296 each semester they plan to be away. Students are charged a semester recording fee for each credit taken.
 - b. Students receive a non-credit continuation entry on their grade for each semester.
 - c. During this time financial aid is not available.
2. Independent Study
 - a. Students must register for 6 credits in the Fall semester and 6 credits in the Spring semester.
 - b. In consultation with the appropriate academic dean, students must develop an individualized list of courses for which they register that will apply toward general education requirements, majors, minors, emphases, or electives as approved by the dean.
 - c. It is recommended that students register for RELT230 and RELB496.
 - d. For each course in which they are registered, students work with a teacher before leaving to identify the course requirements. They must remain in regular contact with the teacher during the time spent off-campus.
 - e. Students will receive a deferred grade (DG) for each course. Upon their return from service, students must contact the course teacher and complete all requirements within one semester after the date of return from service. (A suggested list of alternative courses is available from the dean's office.)

Both categories of students must complete registration for both semesters *before leaving the Andrews University campus* for Student Missionary or Taskforce services. Financial Aid is not available for students enrolled in this program. A detailed procedure sheet for these programs may be secured from the Campus Ministries Office.

Loan Deferment Regulations. According to U.S. Department of

Education rules governing the Federal Direct Loan Program, students who no longer are enrolled on at least a half-time basis must make their first student-loan payment six months from the last date of enrollment. The time limit for Federal Perkins Loan holders is nine months.

Students may re-enroll during the six- or nine-month course grace period. If they do so on at least a half-time basis, the entire grace period is restored. Students for whom the grace period has run out must pay on their loans while they are not enrolled. The Student Missionary/Taskforce Experience course is designed so students who are registered will not lose their six-month grace period and they will not have to begin payment of their student loan.

Students Ineligible for Program Benefits. The following students would not need to enroll for Student Missionary Experience classes because they do not need the credits to ensure that their loans remain in deferment:

- Students currently making loan payments
- Students in other than full-time enrollment deferment
- Students who have exhausted their grace period would have to make loan payments
- Students who have a Canadian Student Loan.

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 given out.

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

NON U.S. CITIZENS WHO QUALIFY FOR FEDERAL AND STATE AID

Only U.S. citizens or eligible non-citizens may apply for federal and state aid. Only students who meet the Michigan residency requirements may apply for Michigan aid.

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

1. A U.S. national (including natives of American Samoa or Swain's Island).
2. U.S. permanent resident who has a I-151, I-551, or I-551C (Alien Registration Receipt Card).
3. One who has an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole" and/or "Humanitarian Parole," "Cuban-Haitian Entrant, Status Pending," "Conditional Entrant" (valid only if issued before April 1, 1980), other eligible non-citizen with a Temporary Resident Card (I-688).
4. One with a Family Unity Status category with I-797s (Voluntary Department and Immigrant Petition).
5. One with a suspension of deportation case pending before Congress.
6. Permanent resident of the Trust Territory of the Pacific (Palau).
7. Citizen of the Federated States of Micronesia and the Marshall Islands (eligible for Federal Pell, FSEOG, and FWS only).
8. Persons with a passport or I-94 that has been stamped with the following:
 1. "Processed for I-551. Temporary Evidence of Lawful Admission for Permanent Residence. Valid until Employment Authorized."
 2. "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.

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.

WORK STUDY PROGRAMS

Students employed under the Federal Work Study (FWS) and Michigan Work Study (MWS) programs receive their entire paycheck. However, student 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. 55). 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.

FEDERAL AND STATE GRANTS, LOANS AND SCHOLARSHIPS

Information on the following sources of financial aid may be obtained from Student Financial Services.

Grants

- Adult Part-Time Grant
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Michigan Tuition Grant

Loans

- Federal Carl K. Perkins Loan
- Federal Parent Loan for Undergraduate Students (PLUS)
- William D. Ford Federal Direct Loan Program (Subsidized)
- Federal Direct Loan Program (Unsubsidized)
- Michigan Alternative Student Loan Program (MI-Loan)

Scholarships

- Michigan Competitive Scholarship
- Paul Douglas Teacher Scholarship
- Robert C. Byrd Honors Scholarship

FINANCIAL-AID REFUNDING 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 used for all Title IV recipients nationwide.

Each week a list of all students who have changed their course load is reviewed. Necessary changes are made immediately.

Federal Title IV Aid Programs. After use of the Federal formulae, funds are returned in the following order for students who drop all their classes.

- William D. Ford Federal Direct
- Federal Perkins
- Federal Pell
- Federal SEOG
- Other Title IV student assistance

State Grants and/or Scholarships. Michigan refunds are calcu-

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

lated using the following two-step formula.

Pennsylvania, Vermont, Rhode Island, and other states: Determine eligibility for grant 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 Subsidy/Discounts

Educational Subsidy and/or Family Discount and/or Tuition Reduction. Family Discount policy requires all recipients to be currently enrolled full time. Therefore, when one of the family mem-

Amount of tuition adjustment	x	Percentage of Education Subsidy Family Discount	Amount returned to aid fund
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bers drops below full time, the other’s aid is adjusted accordingly.

Adjustments to Andrews University Grants and/or Scholarships.

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

To figure the amount of adjustment, use the two-step formula below.

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
 - c. The Vice President for Financial Affairs.

All appeal decisions, of course, must conform to state and federal government regulations.

ACADEMIC TRANSCRIPT EXCEPTION POLICY FOR STUDENT LOAN BORROWERS IN DEFAULT

University policy prevents the Academic Records Office from releasing academic transcripts for borrowers who are not paying on their Federal Stafford (Subsidized/Unsubsidized), GSL, Federal Supplemental Loan for Students (SLS) or Federal Perkins Loans. Every request is handled on an individual basis until the loan problem has been cleared. However, if the borrower complies with the appropriate guidelines below, the academic transcript requested directly from the Academic Records Office may be issued for the following two limited purposes:

For Educational Purposes

1. The borrower must have made the necessary payments to the lending institution to bring the loan payments up to date
2. The borrower must have made six consecutive monthly payments as scheduled prior to release of the transcripts
3. The transcript is to be sent directly to the academic institution
4. The provisions and conditions in #1 and #2 above are certified in writing by the lending institution or the guaranty agency handling the loan
5. A copy of the letter described in #4 above confirming satisfactory status is sent to Student Financial Services together with a cover letter from the student requesting an academic transcript. The confirmation letter is valid for the purposes of this policy for six months from its date.

For Employment Purposes

1. The transcript is released for employment purposes only and is so stamped
2. The transcript is sent directly to the prospective employer and may not be shared with any other party
3. The borrower who owes on the loan must contact his/her guaranty agency in writing to acknowledge his/her student loan debt and make an acceptable repayment commitment of a specified monthly amount
4. A copy of the letter written to the borrower's lender or guaranty agency, as stated in item #3 above, must be sent to Student Financial Services together with a cover letter from the student requesting an academic transcript
5. Future requests for academic transcripts may be denied should a borrower not fulfill his/her promise as stated in the letter to the guaranty agency.

Federal Perkins Loan Program. Students who are no longer enrolled and have not paid on a Federal Perkins Loan obtained at Andrews University and request their academic transcripts must contact the Perkins Loan Collection Office for more information. This office is part of Student Financial Services on campus and can be contacted by calling 616-471-3333.

GIFTS AND BEQUESTS

The Trustees of Andrews University invite alumni, friends, and members of the university family to join them in providing an enlarged opportunity for training youth in the traditions of a Christian university.

The president of the university welcomes the privilege of furnishing basic information regarding suitable memorials, either by gift or bequest.

Legal Title

The legal title of the corporation is "Andrews University."

Form of Bequests

"To Andrews University in Berrien Springs, Michigan, I give and bequeath the sum of _____ dollars, to be applied to the uses and benefits of the university."

GIFTS FOR SCHOLARSHIPS AND STUDENT AID

Each year the university has increased needs for scholarship funds to aid worthy students. Since college-educated youth are urgently needed in all branches of church and community service, unrestricted gifts are most useful. However, donors may always choose to designate their gift as a memorial used to fund a specific project.

Individuals interested in making donations for either of the above purposes should address correspondence as follows:

The President
Andrews University
Berrien Springs, Michigan 49104-0670