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# FINANCIAL AID:

## HOW DOES IT WORK?

**FAFSA Opens: DECEMBER 31**  
**SCHOOL CODE: 002238**


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# FINANCIAL AID

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## Defined

### What is financial aid?

Financial aid helps you bridge the gap between school costs and what you and your family can reasonably contribute out-of-pocket. There are two types of financial aid; financial aid that is free (grants and scholarships) and financial aid that will have to be repaid at some point (loans-federal or private).

- Grants and scholarships can be offered on a number of different factors including merit, need, biographical, or employment.
- Loans can be obtained through the federal government or private lenders. Federal loan amounts are offered based on your year in school and your annual budget.



### Do I have to apply for financial aid?

No, you don't have to apply for financial aid. However, we do encourage all eligible students to file the FAFSA and see what kind of federal and/or state financial aid could be available.

**Undergraduates:** The Andrews Partnership Scholarship and Educational Allowance do not require that you file a FAFSA. Simply complete the electronic AU Financial Information Sheet.

Sponsored students who require special billing should present all necessary information to our office **before July 1.**

# FINANCIAL AID

## Detailed

### Am I eligible to apply?

You can apply for federal aid if you are:

1. A US citizen or a Permanent Resident
2. Enrolled in a degree-seeking program

### When do I apply?

Usually the FAFSA is available on October 1. The 2024-25 FAFSA will be available after December 31 due to some major changes to the application. The 2024-25 FAFSA will use your 2022 tax information. Some financial aid is limited, so we encourage you to file as soon as possible.

### Where do I apply?

[www.fafsa.gov](http://www.fafsa.gov)



**2024-25 FAFSA OPENS ON DECEMBER 31.**

### How do I apply?

**Step 1:** Complete the FAFSA using 2022 tax information & AU School Code—002238.

**Step 2:** Undergraduate students submit the electronic AU Financial Information Sheet.

*>> At this point you will receive an aid offer or be notified if further documentation is necessary.*

**Step 3:** Check for & satisfy offer requirements.

*>> You will be notified if further documentation is necessary, including accepting/declining loans.*

**Step 4:** Monitor & satisfy additional offer requirements; loan entrance counseling or MPNs.

**THAT'S IT!**

# FEDERAL DIRECT LOANS

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## Explained

Once you have filed your FAFSA-Free Application Federal Student Aid, your eligibility for Federal Direct student/parent loans will be determined. Your financial aid offer notification will state your eligibility amounts. If you decide that you wish to take part in the Federal Direct loan program, there are 3 simple steps to complete. All of these steps can be completed online. Links are available in SFS Self-Serve.

### **STEP 1: REQUEST LOANS**

### **STEP 2: COMPLETE ENTRANCE COUNSELING**

### **STEP 3: SIGN MASTER PROMISSORY NOTE**

## Don't want loans?

If you decide not to take any federal loans, simply go to Financial Aid Self-Service Banner, click on the loans offered and decline them. You may also submit a paper loan request form and your decline will be processed manually. Any loans offered will need to either be accepted or declined before your financial aid offer can be considered complete.

### *Remember,*

you can borrow less than your school offers and can request more funds later if you need to. You should borrow only what you need.

# FINANCIAL AID SELF-SERVICE BANNER

## Explained

Financial Aid Self-Service Banner is your financial profile at Andrews University. Since this page will contain information specific to your finances, **you will need to login with your Andrews University username and password**. If you are just recently accepted and need to set up an account, there will be a link to ITS (Information Technology Services).

**Once you have logged in you will see the following information:**

- your name and Andrews University ID number
- your assigned Financial Advisor; their name, photo, email address, and office phone number
- a notifications database showing you the communication that our office has logged



**Financial Aid SSB will also have the information listed below. This information concerns the financial aid process. Content will change as requirements are satisfied and steps are completed.**

- a list of the requirements for your current semester financial aid award (if applicable)
- your financial aid offer (*if applicable*) for the current semester
- your financial aid history

Any unsatisfied financial aid items will have a **red X** next to it. Satisfied items will have a green check mark. Embedded links will be provided to let you satisfy particular items or steps.



# FINANCIAL AID

## Managed

Student Financial Services has collected all of the financial aid processes and posted them on one webpage. If you need help with anything regarding financial aid, this is the one page you need. **Bookmark it now!**

- SFS Home
- General Information
- Forms
- Self-Serve**
- International Students
- Parents
- Veterans Services
- Tutorials
- Contact Us

-  **FAFSA**
-  **REGISTRATION CENTRAL**
-  **PAY ONLINE**
-  **FINANCIAL AID SSB**



## Self-Serve



SFS Self-Serve is where you go to get things done. This page has everything you need to take control of your finances and financial aid at Andrews University.

So, where would you like to go today?

### FINANCES

- Registration Central (*Financial Clearance*)
- Pay Online
  - USD Payments
  - International Payments
- FERPA (*required for SFS to discuss your account with your parents or other parties*)
- Authorized User Setup (*in TouchNet®, required for your parents or sponsors to pay online or receive e-statements*)
- Account lookup (*TouchNet*)
- Forms
- Set up eRefund profile
- Request Refund
- 1098T
- Collections (*Non-current*)

### FINANCIAL AID

- FAFSA (*School Code: 002238*)
- Forms
- Verification
- Aid offer lookup (*Financial Aid Self-Service Banner*)
- Scholarships (*Andrews, external, international, graduate, Canadian Exchange Rate Plan*)
- Stafford Loan Counseling
- Stafford Master Promissory Note

Looking for more information regarding costs, payment options, or financial aid? Click on [General Information](#).

[www.andrews.edu/sfs](http://www.andrews.edu/sfs)

# ADVICE

From an advisor.

## GET TO KNOW THE OFFICE

- > Office hours and location
- > Phone, website, and email address
- > Staff and their contact information

## USE ONLINE RESOURCES WHENEVER POSSIBLE

- > Check our website for upcoming events & deadlines.
- > Bookmark our Self-Serve & Parents Page for links to frequently used pages!

## UNDERSTAND FERPA

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. Students will need to give electronic authorization before staff are able to discuss account matters with others, parents & sponsors included.

## KNOW HOW YOU WILL PAY FOR COLLEGE.

Will you be paying in USD or a foreign currency? Which payment plan will work best for you? Will someone else be paying on your account? Should you add them as an Authorized User or include them in your billing address? Consider getting a local bank account for ease of payments, refund deposits, and quick access to spending money.



## UNDERSTAND THE PROCESSES

- > Visit our [Tutorials](#), [FAQ](#), and [General Information](#) pages.
- > Keep these packets for future reference material.

## YOUR SFS FINANCIAL ADVISORS *(assigned alphabetically according to last name.)*

A-B	Igdaly Patel sfadvisor5@andrews.edu	471.3369
C-D	Juan Alvarez sfadvisor1@andrews.edu	471.3365
E-L	Luz Otero sfadvisor2@andrews.edu	471.6597
M-R	Shelley Bolin sfadvisor3@andrews.edu	471.6385
S-Z	Qaisar Ayaz sfadvisor4@andrews.edu	471.6387

# STUDENT FINANCIAL SERVICES CALENDAR

<p><b>SEPTEMBER</b></p> <p>Check with the Admissions office regarding your application status.</p> <p>Start looking for communication from our office re: aid &amp; finances.</p>	<p><b>OCTOBER-FAFSA OPENS*</b></p> <p>⇒ Attend a Paying for College event.</p> <p>⇒ File your FAFSA.</p> <p>⇒ <b>UG:</b> complete the AU Financial Information Sheet.</p> <p><b>2024-25 FAFSA OPEN DEC. 31, 2023</b></p>	<p><b>NOVEMBER/DECEMBER</b></p> 
<p><b>JANUARY</b></p> <p>Be sure that all of your financial aid paperwork has been turned in to our office. Files selected for Verification may need to submit additional documentation.</p>	<p><b>FEBRUARY</b></p> <p>Financial aid offers begin processing. Monitor your progress in FinAid SSB. Complete/submit any requirements with a red X.</p> 	<p><b>MARCH</b></p> <ul style="list-style-type: none"> <li>• Missing documents?</li> <li>• Selected for Verification?</li> <li>• Complete &amp; submit now.</li> </ul>
<p><b>APRIL</b></p> <p><b>It's tax time!</b></p> <p>Aren't you glad FAFSA uses the year before last's tax information?</p>	<p><b>MAY</b></p> <p><b>Offered loans?</b> You need to:</p> <ul style="list-style-type: none"> <li>• Accept or decline</li> </ul> <p><b>Accepting?</b> Complete</p> <ul style="list-style-type: none"> <li>• Loan entrance counseling</li> <li>• Master Promissory Note(s)</li> </ul>	<p><b>JUNE</b></p> <p>The Financial Plan opens next month in Registration Central. Confirm all of your financial resources now. This includes educational allowance, sponsorships, tuition discounts, and free classes.</p>
<p><b>JULY</b></p> <p>Go to Registration Central &amp; complete all the steps shown. If you're having trouble clearing, contact your financial advisor ASAP.</p> <p><b>AUGUST 15:</b> Down Payment Due</p>	<p><b>AUGUST</b></p> <p>If you are financially cleared you can use your ID card in Dining Services and move into your dorm room.</p>	<p><b>DECEMBER</b></p> <p>Financial Plan for Spring semester opens. Go to Registration Central and complete your steps before classes begin in January.</p> <p><b>DECEMBER 15:</b> Down Payment Due</p>

