

Admissions/Financial Aid/Expenses



ADMISSIONS

Anderson University attempts to select those students who show promise of being academically successful. Each applicant's record is examined for evidence reflecting potential for intellectual and social growth, strength of character, and seriousness of purpose. The major factors considered in admission decisions are as follows: graduation from a high school or submission of proof of having passed a high school equivalency test, the high school grade-point average, the curriculum taken in high school as it relates to the applicant's further educational or career objectives, scores on the Scholastic Aptitude Test (SAT) or the American College Testing Program (ACT), and references. In addition to these considerations, the University may choose to examine further any applicant by the use of psychological, achievement or aptitude tests, and a personal interview. Anderson University accepts students on the basis of academic qualifications, character, and evidence of the potential to benefit from the University experience. The University accepts all qualified applicants without regard to race, religious creed, place of national origin, sex, age, disability, or ethnic group.

Prospective applicants are encouraged to visit the campus and to talk with an Admissions Counselor. The Admissions Office will make arrangements for campus visits between the hours of 9:00 a.m. and 4:30 p.m., Monday through Friday. For information or application materials, please call or write:

Director of Admissions
Anderson University
Anderson, SC 29621

864-231-2030 or 1-800-542-3594

You may also visit our website at www.andersonuniversity.edu

Types of Admission

Regular Admission is normally granted to students who have an average of at least 2.5 on a 4.0 scale (C+ average) calculated on academic courses and a 1000 on the SAT I or 20 on the ACT. Conditional Admission may be granted an applicant who does not meet one or both of these standards. Conditionally admitted students are required to develop a performance contract with the director of the Academic Services Center and to complete successfully that contract. The course load for conditionally admitted students should not exceed fifteen hours in the first semester of enrollment. Students may be released from conditional status following one semester of enrollment if grades of "C" or better are earned in all courses and the contract is upheld. Otherwise, the program extends through the entire first year.

General Application Procedures

Applicants who are United States citizens, and who are applying for admission to college as full or part-time degree seeking or non-degree seeking students must provide the Admissions Office with the following:

1. A completed Application for Admission form. This form can be obtained from the Admissions Office or found on our website.
2. A high school transcript of all work completed or in progress. The applicant is

responsible for requesting that a final high school transcript be sent to the Admissions Office. All transcripts must be official ones bearing the official seal of the institution and/or the signature of the appropriate officer of the school. Proof of successful completion of a high school equivalency program (General Education Diploma or G.E.D.) may be submitted in lieu of a high school transcript. A score of 250 is required for admission.

3. The official scores earned on the Scholastic Aptitude Test or the American College Testing Program. Information regarding these testing programs is usually available through the high school guidance counselors.
4. A non-refundable processing fee of \$25.00. The University waives this fee for students who are enrolled in Teacher Cadet classes at their high school. The coordinator of this program at each high school should sign a fee waiver form provided by the University to confirm this fee waiver accommodation.

Applicants who are 25 years of age or older and who have no previous college experience must submit all of the items listed above, except for SAT or ACT scores, and may be asked to demonstrate acceptable skills in English and writing on a College Placement Exam. Transfer students must submit official transcripts of all previous college work attempted.

Special Procedures for Admission

Transfer Students. Anderson University accepts transfer credits from regionally accredited institutions. Applicants wishing to transfer to Anderson University from another college must submit all items required in the admissions procedures listed above, with the following exception: If the transfer applicant has earned 24 or more semester hours of credit at another institution, the high school transcript need not be submitted. Transfer applicants must submit official transcripts of all previous college work attempted and must be eligible to return to the college in which they were last enrolled. The college transcript(s) will be evaluated by the Registrar at the time the applicant is accepted for admission. The applicant will be notified when the evaluations are complete, and the applicant will be directed to make an appointment with the College Dean of their chosen major. Transfer students who leave their former school on academic probation will enter Anderson University on academic probation if admitted. Students who are academically suspended from another college will not be considered for admission to Anderson University during the period of their suspension. Additional information regarding transferring to Anderson University is available in the "Academic Policies" section of this catalog.

International Students. In addition to the items listed under General Application Procedures, international students are required to submit the official report of the score earned on the Test of English as a Foreign Language (TOEFL). SAT or ACT scores should be submitted if they are available. The minimum acceptable TOEFL score (non-computerized) at Anderson University is 550. The minimum acceptable computerized score is 220. The minimum acceptable internet based score is 75. International students must also provide verification of their ability to pay for room, board, tuition and fees before immigration forms will be issued by the University. They are also responsible for making their own housing arrangements during times when the University is closed for holidays and during certain times during the summer.

Former Students. Students who have previously attended Anderson University should submit a Former Student Application for Admission. Former students will return under the provisions of the university catalog which is in effect at the time of their readmission.

Transient Students. Applicants who have been attending or are currently attending another college or university and desire to enroll in a course or courses at Anderson University must submit the Application for Admission Form indicating "Special Non-Degree" as the classification requested, available from the Admissions Office, and a statement from the appropriate official at the institution they are attending, indicating that they have approval to take one or more courses at Anderson University.

Concurrent Students. Any high school student who has completed the tenth or the eleventh grade but who is not yet a high school graduate may apply to take courses for college credit during the regular or summer terms. Applicants must submit a Concurrent Student Application for fall or spring semesters or a Summer School Registration Form for a summer term, a transcript of all high school work completed or in progress, a statement of approval from the high school principal or guidance counselor, and SAT or ACT scores.

Summer School Students. Students in any of the above categories may apply for admission to one or more summer terms at Anderson University by submitting a Summer Registration Form.

Auditors. Persons desiring to audit classes may do so with the approval of the Registrar and the instructor in the course. The University reserves the right to refuse to allow an individual to register as an auditor in courses in which the predominant mode of instruction makes them inappropriate courses for auditors. Auditors are "listeners" in the class. They do not take examinations and do not receive credit. They may participate in class discussion with the approval of the instructor. The fee for auditing a course is one-half the normal tuition for the course and any special fees that may be required for registering that course.

Notification to Applicants

Applications may be completed at any time prior to the beginning of the term for which the applicant plans to enroll. Deadline for application for admission is June 30 for fall semester and December 1 for spring semester. As soon as the application is complete, the file will be reviewed and the applicant notified of the decision. The Commuting Applicant approved for admission will be sent a commuter contract, which the applicant should complete and return immediately with a reservation fee of \$100.00. The Resident Applicant approved for admission will be sent a housing application and contract which should be completed and returned with a fee of \$250.00. Early response is important to be assured of being assigned a room in a university residence hall. All students must also submit a completed health form.

Continuation of Enrollment

Once admitted to the University, a student is assured of the privilege of enrolling for successive terms, provided he/she maintains satisfactory academic, social, and financial standing. Full-time students pursuing the bachelor's degree will not be considered to be in good standing after twelve semesters of enrollment. There is no limit to the number of terms of enrollment for part-time students who maintain sufficiently high grades to avoid academic probation or suspension. Students who have been academically suspended, who have served their period of suspension, and who have not exceeded the number of terms of full-time enrollment allowed, may apply for readmission by following the procedures prescribed above for former students.

Anderson Central

Anderson Central is a full-service, one-stop experience where students can accomplish the “business” of being in school. Anderson Central is located in the Rice Building and it is designed to help students meet their educational goals through centralized support, financial assistance, and commitment to service. There are two Student Service Coordinators or SSCs to assist students with questions involving registration, student records, financial aid, student accounts and collections. These staffed professionals are there to assist you in person or by phone during office hours. Students can now go to one place to get their questions answered.

Anderson Central offers over 40 front line student services that can be accomplished in one central location:

Admissions Information Available:

ACCEL Degrees fact sheet

ACCEL academic year calendar

Admissions Application for ACCEL, Traditional and Graduate students

Enrollment Deposits

Anderson Central Services Available:

Check cashing

Clear holds on accounts

Debit card payments

Financial Aid appointments scheduled

General information

Health forms

Independent Study forms

Loan checks signed

Meal plan change forms

Name/Address change forms

On/Off campus job information

Outside scholarship payments and billing

Payments to Student Accounts

Payment plan brochures / information

Refund requests

Study Abroad Financial Applications

Student account inquiries

Student Bank Accounts Setup

Work Study Timesheets

Work Study Paperwork

Work Study payroll checks issued (checks may be cashed on payday)

1098-T tax forms

Financial Aid Planning Services Available:

Entrance / Exit interviews for loans

FAFSA forms (Free Application for Federal Student Aid)

Financial aid counseling appointments

Loan paperwork (MPNs, prescreens)

Submit financial aid forms

Student Academic Services Available:

Academic catalog
 Change of major
 Drop/Add form
 Graduation application
 Petition for substitution of a required course form
 Request for incomplete grade form
 Transient coursework approval form
 Transient Request
 Verification of enrollment request

Debit Card Payments

A debit card may be used to purchase meals in the Anderson University Student Grill, located in the Student Center or in the Martin Dining Room, located in the Merritt Administration Building. The debit card may be used in addition to a meal plan because the meal plan may not be used in the Student Grill. A \$50 minimum is required to set up a debit card. Debit cards may be requested in Anderson Central by either making a payment or requesting to use existing credit from the student's account.

Meal Plan Change Forms

All boarding students are assigned the 2I meal plan (without a debit card). If a student prefers an alternate meal plan, then a meal plan change form must be submitted by the third day of scheduled classes. The meal plan change forms are located in and may be submitted to Anderson Central or Residence Life.

Name/Address/Phone Number Changes

Address/Name/Phone number changes can only be processed when received in writing with the student's signature. A change of address form is available online or in Anderson Central. These forms may be mailed or faxed to Anderson Central.

Verification of Enrollment

As a service to students, letters of verification of current enrollment are provided upon request, at no cost to students, for insurance companies, financial institutions, other colleges and universities, Southern Baptist Convention, scholarship committees, etc. Requests may be accepted by completing a form, which is available online, or in Anderson Central, or by email, fax, phone, or letter. We do not process enrollment verifications until after the date of financial responsibility. We will accept the request early and notify the individual that we are holding the verification until the date of financial responsibility. Enrollment verifications will be processed beginning the day of financial responsibility. Requests for enrollment are processed as promptly as possible; however, as much as five working days may be required at certain peak periods.

Student Transcripts

We encourage students to print their unofficial transcript through the University's online resources. An official transcript is a copy of student's entire academic record from Anderson University, bearing the official university seal and stamp. Only official

transcripts may be released to a student or sent to a third party. In recognition of the confidentiality of student records, an official transcript of that record will be released only at the request of the student. Transcripts may be requested by completing our online form, in writing, in-person, or via fax. We attempt to process all official transcript requests within 24 hours, walk-in requests included. There is a \$10.00 fee for each official transcript ordered and a \$5.00 fee for each unofficial transcript that is printed by Anderson Central. This fee is to be paid at the time the request is filed.

Outstanding Balance

Anderson Central will place a hold on your student account if it is past due. The hold will restrict the release of records (grades, transcripts, and diploma) and registration for future semesters. If you do not make satisfactory payment arrangements with Anderson Central, your account will be referred to a collection agency for collection.

To make payment arrangements or to request financial aid, please call 864-231-2070 or 1-800-542-3594.

Check Cashing Policies

In Anderson Central, work study payroll checks may be cashed only on payday; personal checks may be cashed up to \$100.00. Third party checks can not be cashed by Anderson University. A student ID is required for all check cashing transactions.

FINANCIAL AID

The Financial Aid Planning Office is dedicated to helping students and their families make attending Anderson University affordable. There are many different sources of financial aid available to qualified students. It is best to complete and submit all required forms as soon as possible as most financial assistance is awarded on a first come, first served basis for qualified applicants.

The Financial Aid Planning Office awards financial aid to qualified applicants regardless of race, religious creed, gender, place of national origin, or ethnic group.

Financial Aid Application Process

Applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. (Paper FAFSAs are available for students and parents to complete who do not have computer access.) The completion and submission of the FAFSA allows financial aid administrators to determine how much parents are expected to contribute to the educational costs for the student. It is a fair and equitable system of establishing the financial need for each student. To be considered for full funding, students complete and file the FAFSA form as soon as possible after January 1. All aid applicants are strongly urged to check with local service clubs, churches, or employers, about scholarships they might offer.

By completing the FAFSA, a student applies for federal, state, and institutional aid. Students should complete only one FAFSA each year. During the application process, students will have the opportunity to list any colleges to which they have applied. Each

college listed will receive the FAFSA results electronically. Each college is identified by name and by code number. The Anderson University FAFSA code is 003418.

Completing the FAFSA is easier than ever. Simply go online to the following web address and follow the step-by-step instructions. Go to www.fafsa.ed.gov.

Students must be enrolled full-time, 12 hours or more, to receive institutional funds, federal funds (Pell Grant is an exception—call Financial Aid Office if you have questions), and all state funds. Students may receive institutional financial assistance for a total of four years or eight semesters. **If students receive outside scholarships, Anderson University institutional funds may be adjusted (reduced) dependent upon eligibility or need for financial aid.**

All students are initially awarded as boarding students unless notification has been received from the parent and/or the student that they will commute. If a student changes status from a boarding student to a commuting student, their financial aid could be affected. The financial aid would be adjusted (reduced) to reflect the difference between a boarding budget and a commuting budget. If you have questions, please contact the Financial Aid Office.

Students may not receive financial aid funds in excess of tuition, fees, room and board, regardless of the source(s) of financial assistance. There are no exceptions to this policy.

Students are responsible for the purchase of books and supplies and should allow between \$800 and \$1,000 per year.

Award Limitations

All institutional aid is awarded on a first-come, first-serve basis and has limited funding. Students must file their FAFSA by June 30th in order to be eligible to receive institutional funds. As a general policy, institutional financial aid is awarded only to students who have earned an overall grade point average of at least 2.0 on a 4.0 scale. Any student with a cumulative GPA of less than a 2.0 will not be eligible for institutional aid. Financial aid through Anderson University is not available to students who take classes at any other institution. University funded aid is not available for summer school, part time students, ACCEL students, graduate level students, and students seeking either domestic or international studies (Study Abroad). University funded aid is not available for audited courses, independent study, directed study or applied music courses.

Aid applicants are reviewed and awarded individually and on an annual basis. In the awarding of institutional aid, factors such as need, academic potential, major, talents, and other aid received are considered. Institutional aid is offered up to eight (8) semesters. Students can appeal extenuating circumstances to the Financial Aid Director prior to June 1.

Full Grant-In-Aid Information

A full grant-in-aid at Anderson University is valued at \$24,600 (21-meal plan & double room) for full-time students living on campus and \$17,850 for those who commute. The value of a full grant-in-aid is intended for the following expenses only: Tuition (12-17 hours), Student Services Fee, Room (double occupancy), and 21-meal plan. A full grant-in-aid does not cover the following: applied music lessons, private room charge, books, fines, tuition overloads (over 17 hrs.) and any other charge not listed above. A full grant-

in-aid includes all federal, state and institutional grants including Teaching Fellows. The combination of this aid cannot exceed the valued amount for a boarder (\$24,600) or commuter (\$17,850).

First Choice

The First Choice Academic program at Anderson offers additional scholarship money in a variety of sources. For more information regarding the First Choice Academic program, please contact the Admissions office at 1-800-542-3594 or (864)231-2030.

First Choice Academic Scholarships

*Annie Dove Denmark: \$4,000 - 3.8 GPA, 1100 SAT or 24 ACT, live on campus, 25 scholarships awarded per year.

*Warthin: \$3,000 - 3.4 GPA, 1050 SAT or 22 ACT, live on campus, 50 scholarships awarded per year

*Rouse: \$2,000 - 3.0 GPA, 1000 SAT or 20 ACT, live on campus, 40 scholarships awarded per year

Denmark, Warthin, and Rouse scholarships can be renewed for up to eight consecutive semesters. Requirements for renewal are a 3.0 cumulative Anderson University GPA and 30 earned hours per academic year (fall, spring and summer terms). Students must live on campus to remain eligible. The Financial Aid Planning Office reserves the right to reduce these scholarships if the amount conflicts with the student's full grant in aid, including outside scholarships.

***Cannot be combined with other First Choice Academic Scholarships.**

Academic Requirements for Maintaining Financial Aid

The Financial Aid Planning Office will use the following as a basis for the renewal of all Anderson University financial assistance, excluding Academic Scholarships (which require a 2.0 cumulative GPA for renewal), students must maintain the listed cumulative grade point average within the cumulative hours attempted in order to renew Anderson University financial aid for the upcoming academic year. Endowed Scholarships/Grants, Legacy, Member of Baptist Church (form required), AU Fellows (first 25 freshmen, Palmetto Fellows recipients who commit to AU) Boys' State and Girls' State, etc.

Required Cumulative Hours and GPA to renew Anderson University financial aid:

Hours Earned	GPA Required
0 to 29	2.00
30 to 59	2.00
60 to 89	2.00
90 and above	2.00

The following chart lists minimum cumulative GPA requirements and minimum completed hour requirements per academic year to maintain South Carolina state and federal financial aid.

Required Cumulative GPA and Hours to Renew SC State and Federal Aid Programs

Aid Program	Cumulative Hours	Cumulative GPA
SC Palmetto Fellows Scholarship	30	3.0
SC LIFE Scholarship	30	3.0
SC Tuition Grant	24	SAP
Federal Work Study	SAP	SAP
Federal SEOG	SAP	SAP
Federal Pell Grant	SAP	SAP
Federal Perkins Loan	SAP	SAP
Federal Stafford Loan	SAP	SAP

(SAP is Satisfactory Academic Progress, see below)

Satisfactory Academic Progress

In order to be eligible for federal financial aid, a student must maintain satisfactory academic progress, measured by both qualitative and quantitative means. Qualitative measures are described in the satisfactory academic progress guidelines under academic policies. Quantitative satisfactory academic progress is measured both over the entire course of study and in increments of study. The maximum amount of semesters a student can receive federal aid is twelve. Increments are defined as each academic year (fall, spring, and summer). In order to maintain quantitative satisfactory academic progress, students must earn 60% of the credit hours attempted over an academic year. Failure to do so results in a warning for one semester. Failure to earn credit for 60% of all classes subsequently attempted in the following semester may result in ineligibility for federal aid for the following semester. Eligibility may be restored once the 60% threshold is regained. Institutional aid is not available for students who are not meeting satisfactory academic progress. Appeals can be made to the Financial Aid Planning Office. Students who are on academic probation whether under quantitative or qualitative standards are subject to a reduction in institutional aid until they are considered to be in good academic standing with the University.

Student Loans

STAFFORD LOAN

Stafford loans are educational loans made to students based on the student's need for financial aid as determined by the FAFSA. Graduate students may be eligible to borrow up to \$18,500 each academic year. Only \$8,500 of this amount may be in subsidized Stafford loans. Federal Stafford loans (subsidized) are interest free and held in deferment until six months after termination of enrollment. At that time, repayment begins with a

variable interest rate not to exceed 8.25 percent. Students who are not eligible to receive a subsidized Federal Stafford loan may apply for a non-subsidized (no need) Federal Stafford loan. Students receiving a non-subsidized loan are responsible for interest-only payments while in school. A student must enroll on at least a half-time (6 credit hours) basis, (3 credit hours per semester for master's degree candidates) to be eligible for a Stafford loan. **All first-time borrowers through the Federal Stafford Loan Program must complete an entrance interview (mapping-your.future.org/entrancecounseling) before their funds can be disbursed. All borrowers must complete an exit interview (mapping-your.future.org/exitcounseling) prior to graduation or withdrawal from the University.**

SOUTH CAROLINA TEACHERS LOAN

(www.scstudentloan.org)

The South Carolina Teacher Loan is available to students planning to teach in one of the critical subject areas or in a depressed geographical area as designated by the state. Graduate students are eligible to borrow up to \$5000 each academic year. Application forms for the South Carolina Teachers Loan are available in the of Financial Aid Planning Office or online at the South Carolina Student Loan Corporation.

- All first-time borrowers through the Teachers Loan Program must complete an entrance interview (same process as described above for the Stafford). An exit interview must be completed prior to separation from the University (same process as described above for the Stafford).
- Graduate students must maintain a 3.5 GPA. A prerequisite for eligibility is the successful completion of the EEE or Praxis I Exam.

SOUTH CAROLINA TEACHERS LOAN FOR CAREER CHANGERS

(www.scstudentloan.org)

The South Carolina Student Loan Corporation has a Teacher Loan Program for Career Changers. All applicants must have been employed for a minimum of three years. Also, the student must have completed a baccalaureate degree at least three years ago or have worked as an instructional assistant in South Carolina public schools. If you meet the criteria, please contact the Financial Aid Planning Office for an application and further details. 864.231.2070.

Perkins Loan: A low interest student loan currently at 5%. Students can borrow up to \$4,000. Eligibility is based on the FAFSA form. Limited funding.

Federal and SC State Scholarships and Grants

To apply for all Federal and State Aid, complete and submit the FAFSA. Read below for a listing of all Federal and State Aid Programs offered:

Federal Pell Grant: Eligible students may receive up to \$4,310 for the 2007-2008 academic year. Students must complete the FAFSA to be considered.

FSEOG Grant: Federal grant reserved for Pell eligible students. Students must complete the FAFSA to be considered. Award amounts vary. Limited funding.

Federal Work Study: Student work program available to students throughout the academic year. Students receive a monthly paycheck for hours worked from the previous month. FAFSA must be completed to determine eligibility. Job listings can be reviewed on the Anderson University website. Limited funding.

All SC state programs are contingent upon funding by the General Assembly.

South Carolina State Tuition Grant: South Carolina residents who qualify and apply on time may receive up to \$3,100 in gift aid. More information is available at <http://www.sctuitiongrants.com>. The FAFSA serves as the SC Tuition Grant application and must be received by the Department of Education on or before June 30 in order to be considered for eligibility.

SC LIFE Scholarship: Eligible South Carolina residents must meet two (2) of the following three (3) criteria: a 3.0 high school GPA (State Uniform Grading Scale), 1100 SAT (Math and Verbal Score) or 24 ACT score, or top 30 percent of high school class in order to receive this \$5,000 scholarship. For renewal students must maintain a cumulative 3.0 GPA and complete 30 credit hours each academic year (fall, spring and summer semesters). For incoming freshmen students, the Admissions Office, upon receipt of the final high school transcript, determines eligibility for the scholarship.

SC HOPE Scholarship: Scholarship for first time freshmen students only. Students with a 3.0 grade point average (State Uniform Grading Scale) but do not meet one of the other LIFE scholarship requirements are eligible. The scholarship awards \$2,650 for the academic year. HOPE can only be received for two semesters and cannot be combined with the LIFE Scholarship. The Admissions Office, upon receipt of the final high school transcript, determines eligibility for the scholarship.

SC Palmetto Fellows: State scholarship of \$6,700. Eligible students must have a 3.5 GPA, 1200 SAT (Math and Verbal Scores) and be in the top 6 percent of class in order to be considered. Students can apply through their high school guidance office. Students must maintain a 3.0 GPA and earn 30 hours per academic year (fall, spring and summer terms) in order to remain eligible. For more information about deadline dates and eligibility information, see www.che.sc.gov.

**Further information on the SC LIFE, SC HOPE, and SC Palmetto Fellows programs can be obtained at www.che.sc.gov.*

Teaching Fellowship: State program that awards a \$6,000 fellowship to eligible applicants who wish to pursue a career in teaching. This is a loan that can be forgiven for teaching within the state. One year of teaching cancels each year the Fellowship was received. \$5,700 of the fellowship is applied to direct college costs while the remaining \$300 is escrowed by the Center for Educator Recruitment, Retention and Advancement (CERRA) for summer enrichment programs. Students must earn a 2.75 GPA and earn 30 hours per academic year to renew the Fellowship. Students can contact their guidance counselor or the Anderson University Teaching Fellow Program Director at 1-800-542-3594.

Other Resources

Veteran Benefits: Veterans and their dependents may receive benefits to which they are entitled. The program is administered through the VA Certifying Official at 864-231-2120. More information is available at www.gibill.va.gov.

Vocational Rehabilitation: Persons with physical disabilities which are vocational handicaps are eligible for financial aid from state departments of vocational rehabilitation. Information may be obtained from the vocational rehabilitation department in the student's home state.

Tuition Exchange: The Tuition Exchange Program is a reciprocal scholarship program for children and other family members of faculty and staff employed at over 530 participating institutions. The Tuition Exchange, Inc., a non-profit association, serves higher education by making careers at colleges and universities more attractive. More information can be found at the www.tuitionexchange.org.

State Tuition Prepaid Plans: Anderson University is a cooperating partner with many different state prepaid tuition plans. We handle all billing requirements for the state prepaid tuition plan. Contact us at (864)231-2070 or 1-800-542-3594 to set up these arrangements.

Outside Scholarships: As a service, any students with outside scholarships that require billing can be handled by the Financial Aid Planning Office. Please contact the outside scholarship coordinator at (864)231-2070 or 1-800-542-3594 for more information.

Anderson University Scholarship/Grant Opportunities

Anderson University scholarships and grants can only be used for fall and spring semesters. AU funds are not available for summer school coursework.

Anderson University Grant: The Financial Aid Planning Office offers assistance to full-time boarding and commuting students who demonstrate need and complete the FAFSA prior to June 30. Awarded amounts vary based on boarder/commuter status.

Two Student Discount: A \$1,000 scholarship is awarded to students who live on campus and have other immediate family members enrolled simultaneously at Anderson University. Students can qualify with a 2.5 High School GPA. Students must also maintain a 2.5 GPA to renew.

Ministerial Family Grant: Dependents of ministers are eligible for a \$1,000 grant if the student lives on campus. Commuting students are eligible for a reduced amount of \$500. Eligible students must have and maintain a 2.5 cumulative Anderson University GPA. Application is made through the Admissions application. Funding may expire prior to June 1 so apply early.

Out of State Grant: First time out-of-state students can receive up to \$3,000 annually. Eligibility is based on date of student's deposit. Funding is limited. This grant can only be received by students who intend to live on campus.

Athletic Grants: As a NCAA Division II school, scholarships are awarded to athletes in intercollegiate sports. Please see Athletics for a complete listing of sports offered.

Baptist Scholarship: Eligible students can receive a \$500 scholarship per year. Students must have and maintain a 2.5 cumulative Anderson University GPA. Application is made through the Admissions application. Limited funding is available. Commuting students do not qualify for this scholarship.

Legacy Scholarship: Students with immediate family members (mother/stepmother, father/stepfather, brother, sister) who earned a degree at Anderson University are eligible for a \$1,000 scholarship if the student lives on campus. Commuting students are eligible for a reduced amount of \$500. Students must have and maintain a 2.5 cumulative Anderson University GPA. Application is made through the admissions application. Limited funding is available.

Acteen/Royal Ambassador Scholarships: Students who have achieved the highest level in either are eligible for a \$500 scholarship. To renew, students must maintain a 2.5 cumulative Anderson University GPA. Application is made through the admissions application. Limited funding is available. Commuting students do not qualify for this scholarship. This scholarship requires confirmation of participation from Acteen/RA Director or Pastor of church.

Adult Grant: Students over the age of 60 may be eligible for a grant equal to 50 percent of tuition. This grant does not apply to students enrolled in the Adult Accelerated Degree Program or those auditing a course. This grant is applicable only to students who are non-degree seeking.

Honors Program Scholarships: Students accepted into the Honors Program are offered scholarships based on the number of years in the program. Students also must meet strict requirements to renew the scholarship. More information can be obtained by contacting Dr. Danny Mynatt, at (864) 231-2056. Scholarship limited to eight consecutive semesters.

College Scholarships: Scholarships are available for students in their major. Contact the Dean of your College for more information. Funding is limited so apply early. Students can maintain their scholarship by remaining within their College. Students must also have a 3.0 GPA, thirty hours earned per academic year (fall, spring, and summer) and fulfill all club/activity requirements set by the Dean. College Scholarships are limited to eight consecutive semesters. Visit www.andersonuniversity.edu to learn more about the Anderson University College and Merit Scholarship opportunities. You may also download the Anderson University catalog for more in-depth information.

Withdrawal, Charges and Refund Policies

Determining the official/unofficial withdrawal date for all students:

An *official withdrawal* date is defined as the date the student begins the withdrawal process as defined by Anderson University. To officially withdraw from the University the following must occur:

- (1) begin process in the Academic Services Office;
- (2) review financial obligations with Financial Aid Planning Office.

An *unofficial withdrawal* is defined only for students receiving federal financial aid. An unofficial withdrawal occurs if a student fails to complete a period of enrollment but does not officially withdraw from Anderson University. The last date of class attendance in all classes becomes the applicable withdrawal date as determined by attendance records, computer assisted instruction, academic counseling, turning in a class assignment, or attending a study group assigned by the instructors.

Withdrawal from the University within the first 14 calendar days of enrollment: Full-time students who officially withdraw within the first 14 calendar days of enrollment will be charged 15% of full tuition, fees, room, and board for the semester.

Withdrawal from the University after the first 14 calendar days of enrollment: Full-time students who officially withdraw after the first 14 calendar days of enrollment will be charged full tuition, fees, room and board for the semester.

Summer School Withdrawal

For summer school students who withdraw, tuition charges will be reduced by the following percentages for each summer term of attendance:

- After 1 class/1 day 80%
- After 2 classes/2 days 50%
- After 3 classes/3 days 20%
- After 4 classes/4 days no refund

Room, board, and fees for students who withdraw during summer school will be reduced by the following percentages:

- After 1 day 65%
- After 2 days 30%
- After 3 days 15%
- After 4 days no refund

Return of Title IV Funds. The return of Title IV funds policy assumes that a student earns federal aid based on the period of time the student remains enrolled. During the first 60% period, a student “earns” Title IV funds in direct proportion to the length of time the student remains enrolled. Unearned Title IV aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned under the formula. Unearned Title IV funds must be returned to the Department of Education according to the Return of Title IV Funds return policy. A student who remains enrolled beyond the 60% point earns all federal aid for that term. No federal Title IV aid will be returned when a student remains enrolled beyond the 60% period. An example of the federal refund calculation is available upon request. Institutional and state aid are considered earned after the financial responsibility date. After a student withdraws and the return of Title IV calculation is complete, the Financial Aid Planning Office will bill the student for any amount owed to the University. Payment is expected within thirty (30) days of receipt of the bill.

Funds to be returned to respective federal programs will be allocated in the following priority: FFELP programs, Perkins Loan program, FFELP PLUS, Pell Grant, ACG Grant, SMART Grant, and SEOG.

Return of Anderson University Funds Policy - No refund(s) will be made to Anderson University funds for students who withdraw, regardless of the withdrawal date.

Return of SC State Funds Policy – No refund(s) will be made to SC State programs, regardless of the withdrawal date.

Return of Outside Scholarship Funds Policy - No refund(s) will be made to any Outside Scholarship Program, regardless of the withdrawal date.

Appeal Process for Determination of Withdrawal Date

If a student feels there are unusual circumstances regarding the withdrawal date, he/she has the right to appeal. The appeal should be directed to the Academic Services Office.

Endowed Scholarships

Without the generous contributions of our donors, Anderson University would not be able to offer the financial aid packages currently enjoyed by our students. Named Endowed Scholarships are awarded as a portion of the Anderson University Grant offered during the awarding process. To be considered, students must complete the FAFSA by the priority deadline of March 1. Students are selected based on established criteria and date of FAFSA completion. Students selected will be requested to write a letter of thanks to their generous donor and may be expected to meet that donor during a donor appreciation luncheon.

General Scholarships

Abney Foundation
 Ed & Zana Rouse
 Eliza C. Vandiver
 Henry Harper
 Willie Sue Boleman Webb
 Charles & Dorothy Fant
 Philip and Zilla Cowherd
 Margaret Woodham
 Charles E. Daniels
 Evelyn Henderson
 C. P. Swetenburg
 Louise Williams
 Harold and Ruby Hutchinson
 Catherine Duncan Johnston
 Nettie R. Ducworth
 William & Mary Watson
 Alumni Board Scholarship*
 Eugene Milford
 Annie Elrod Webb
 G. Ross Anderson, Jr.
 Farrah Whitworth Thompson
 Belk Simpson*
 Frances Marion Warder
 Eunice and Frank Brownlee
 J. Calhoun Pruitt, Sr.
 Gayle & Steve Merritt
 Lucy Primrose Whyte Hilliker
 William D. Brown

Lucille Talmadge Gaines
 Charles S. Sullivan
 M. B. Nannie Leopard
 M. E. Clement
 Carroll Griffin
 Helen Anderson
 Lila Terry
 J. B. Hall
 Joe B. & Audrey Vickery
 Bill Brissey
 Shirley James Findley
 Catherine Sullivan Acker
 Louise Whitfield & Louise Kellett
 Ada Powell Meeks
 Catherine Pracht Young
 George Coventry & Nita Schidt Roughgarden
 Clarence F. & Mildred Cunningham Brown
 Leathy Williford McClure & Kathleen Williford
 Ella Vera Kneece
 Bertha McQueen Fortune
 Edith Cecilia Whitten & William
 Sammy & Claudia Sparrow
 Ernest Woodson, Sr.
 Gary V. Glenn
 Robert E. Burks*
 Jeanne & Bob Fant
 Frances Welborn King & S. Marshall King, Jr.
 Dolly & Rufus Watkins

34 | Admissions/Financial Aid/Expenses

For Anderson County Residents

Pete Stathakis	Ernest F. and Virginia L. Cochran
Anderson Rotary Club	Anna McFall Holler
Nancy Ann Garrison	Frances Welborn King and S. Marshall King, Jr.
Ron C. Cross	Nellie G. Harvey

Ministerial Aid-Church Related Vocations

Rouse-Garrett	Thrift Brothers
Joseph Newton Brown	Carolyne Geer Hester
C. Henry Branyon	C. M. & Martha Bowers
Bill and Susie Brock	Carolyn Brown Mattox
J. K. Lawton	Jim and Gloria Stovall and Family
The Charleston Heights Baptist Church	

For Women

Van Ray Kenny Harvey	Jill Dunlap*
Robyn Axmann	Olga V. Pruitt, MD

Endowed Athletic Scholarships

Golf	Tennis
Harry Winburn Jones*	Todd Fant*
	Max Grubbs*

Art

Blanche Holcombe

Baptist Scholarships

Saluda Association Women's Missionary Assoc.*
Sara Craddock
W. H. Keese & Hazel Leathers Keese
Esther Jordan Caskey

Business Majors

George C. & Jo Ann Langston
Dennis Claramunt

Education

Jeanette Morris Moorhead
Annie May McCarrell
C. F. Reames
The Charles A. 'Chuck' Wooten Teacher Education Scholarship Fund for Graduate Students

Fine Arts

LaVerne R. Hunt
Ruby Stevenson Nettles
Jim Chisman Performing Arts Scholarship

Journalism

James R. and Marjorie Willis Young

Music Majors

E. Jablonski*

Virginia Evans Hammond*

Mary Jones

Frances Lollis Gaston

Philip Charles Bryant

Floride Smith Dean

Annual Scholarships

AU Women's Council

George and Linda Haynie

Alfred Moore

Greater Anderson Rotary Club

Anderson Woman's Club

Lettie Pate Whitehead

D. L. Scurry

The Baptist Courier

Off-Campus/Foreign/International Studies

Anderson University funded aid is not available for off-campus/foreign/international studies. Students may be able to use a variety of federal and state funds to help finance this experience. The student must be considered enrolled full time. For more information contact the Director of Financial Aid Planning at (864)231-2070 or 1-800-542-3594.

Consumer Information

Information on financial aid is available by calling 1-800-542-3594 or (864) 231-2070. Students are encouraged to visit the Anderson University website at www.andersonuniversity.edu and click on the Financial Aid link in order to get more information. Specific questions can be asked on this website by sending them to finaid@andersonuniversity.edu. This catalog and the office staff can supply answers to questions concerning: refund policies; all aspects of the academic program; data regarding student retention and the number and percentage of students completing a specific program of study. Details on this information are available to any student from the Registrar, Controller or the Vice President of Enrollment Services. Additional information available upon request from the staff and from the catalog and handbooks of the university consists of: description of all financial aid programs available to students who enroll in Anderson University; procedures and forms for applying for such aid; rights and responsibilities of students receiving such aid; criteria for continued eligibility; criteria for determining good standing and maintaining satisfactory progress; means and frequency of payment of awards; terms of loans; general conditions and terms of student employment; and cost of attending the institution, including direct and interest costs.

Expenses

No student, whether at a public or private college or university, pays the full cost of his or her education. Students at public institutions receive the benefit of a tax subsidy, and students at denominationally sponsored colleges receive the benefit of the annual gifts from the denomination, gifts from friends, and the income from endowment provided by friends of the University. At Anderson University, this reduces costs for each student by about 30%. The costs listed below represent a major part, but not all, of the actual cost of the education of the students.

Charges (Effective fall semester, 2007 charges subject to change upon suitable notice.)

Full-time student (12-17 semester hrs)	\$8,300.00 per semester
Part-time student (fewer than 12 semester hrs)	\$425.00 per semester hour
Adult Accelerated Program	\$310.00 per semester hour
Graduate Studies	\$320.00 per semester hour
Overload (more than 17 semester hrs in any one sem.)	\$425.00 per semester hour
No additional charge for overloads due to enrollment in Theatre 101, 201, 301, 401, ROTC, EDU 275, FYE 101, Honors 310, 410 or applied music lessons, music ensembles and various levels of music recital.	
Independent/Directed Study	\$500.00 per sem hr
Audit (no credit)	\$215.00 per sem hr
Room (double occupancy)	\$1,725.00 per sem
Denmark/Pratt/Boulevard Residence Hall	\$1,775.00 per sem
Single Room Occupancy Fee	\$2,525.00 per sem
15-Meal Plan	\$1,600.00 per sem
21-Meal Plan	\$1,650.00 per sem
Senior Only Any 13 Plus (13 meals/week + \$100 debit)	\$1,600.00 per sem
(no refund) (seniors must have 90 credit hrs)	
Academic and Student Services Fee	\$625.00 per sem

Cost per year for full-time commuting student	
Tuition and Academic and Student Services Fee	\$17,850.00
Cost per year for full-time resident student	
Tuition, Academic and Student Services Fee, Room, and 21-Meal Plan.	\$24,600.00
Cost per year for full-time single occupancy resident student	
Tuition, Academic and Student Services Fee, Room, and 21-Meal Plan.	\$26,200.00
These totals do not include books, supplies, applied music fees, and personal expenses.	

Special Fees

Application Fee	\$25.00
Art Studio Fee	\$15- \$100.00
Music Instruction Fee (music instruction private lessons) per sem hr	\$300.00
Music Lab Fees	
MUP 120 (University Choir) — Uniform and Activity Fee	\$20.00
MUP 122 (Wind Ensemble) — Band Activity Fee	\$20.00
MUP 125 (Anderson Symphony) — Orchestra Activity Fee	\$20.00
MUP 126 (Anderson Ensemble) — Activity Fee	\$40.00
MUP 127 (Anderson University Chamber Singers) — Uniform and Activity Fee	\$20.00
MUP 128 — Guitar Activity Fee	\$20.00
MUR 300 (Junior Recital) Accompanist Fee	\$100.00
MUR 400 (Senior Recital) Accompanist Fee	\$150.00
Lab Fee for Laboratory Sciences (unless otherwise noted)	\$40.00
BIO 451 and 452	\$80.00
Computer Science 330 Course Fee	\$50.00
On-line Course Technology Fee	\$40.00 per sem hr
Dropping a class after Drop/Add period.	\$10.00

Checking in after Check-in period	\$50.00
Automobile Registration	\$35.00
Resident Student Housing Reservation/Damage Deposit	\$250.00/yr
Graduation Fee by Application Deadline	\$35.00
Graduation Fee for Late Application	\$60.00
Graduate Graduation Fee by Application Deadline (M.Ed.)	\$50.00
Graduate Graduation Fee for Late Application (M.Ed.)	\$60.00
Transcript (Official)	\$10.00
Transcript (Unofficial)	\$5.00
Student Teaching Fee (Cooperating Teacher and SLED Check)	\$108.00
Credit by Examination	\$325.00
Kinesiology Activity Courses	\$10.00
KIN 116: Scuba Diving	\$215.00
KIN 227: Care and Prevention of Exercise Injuries	\$40.00
PSY 49I	\$35.00
PSY 20I	\$13.00
PSY 410	\$20.00
EDU III	\$88.00
ID Courses	
ID 10I, ID 15I, ID 35I	\$25.00
ID 25I, 352, 452	\$50.00

Explanation of Charges

Tuition. The tuition charge is the basic cost of the student's education and covers the cost of instruction. It does not include textbooks and supplies, which the student purchases. A full-time student is one who, whether resident or non-resident, is taking from 12 to 17 semester hours of work. The student who takes fewer than 12 semester hours is considered a part-time student and is charged on a semester-hour basis. Part-time students given permission to live in the residence halls are charged the same rate as a full-time student. The student who has permission to take additional hours above 17 is charged for each additional semester hour, with the exceptions noted on the previous page.

Rooms and Meals for Resident Students. Resident students normally receive more financial aid than commuters, therefore, the actual amount paid to live on campus may be much less than the amounts stated. Changes in meal plan, which is required for resident students, are permitted but must be completed by the third class day of each semester. Changes should be requested through the Financial Aid Planning Office. The boarding student is entitled to meals for each week the school is in session. This does not include holidays, during which classes are suspended, the residence halls are closed, and the food service is suspended. No refund or cost adjustment is made for meals which the student does not eat.

Academic and Student Services Fee. This fee covers a major portion of the total cost of many services and activities offered in the academic and student life program. In the area of academics, academic services, tutoring, and career planning and placement services are some of the programs provided. Within student life, the university newspaper, athletics, Baptist Campus Ministries, health services, Student Government Association, and intramurals are provided. Even though the academic and student services fee covers most social and recreational costs to the student, there are occasional extra expenses in this area.

Health Insurance: All students are encouraged to purchase health insurance. The University does not provide health insurance coverage for students nor offer health insurance for purchase. Students may contact local insurance agents or agents in their home area for information on student health insurance. Although the University does not promote an individual provider, information about health insurance may be obtained in the office of Student Development. Please note that all international students are required to carry health insurance while they are students at the university.

Insurance Coverage for Stolen or Damaged Items: The University does not pay for the replacement of stolen, lost, or damaged items for students. Students are encouraged to purchase renter's insurance which may aid in coverage of stolen, lost, or damaged items.

Special Fees. The art studio fee covers the cost of some materials that must be used by students enrolled in art studio courses. The application fee covers the clerical costs of processing the student application. This fee is non-refundable and is paid only once at the time of initial application to Anderson University. The fee is not paid a second time for students who continue enrollment from one year to the next nor by students who interrupt their enrollment for any period of time. The music instruction fee covers the cost of instruction in applied music in small classes and individual instruction and the maintenance of instruments for student use in music practice. The laboratory fee for laboratory science courses and the CIS 330 course fee covers the cost of special materials necessary for instruction. The online course technology fee is in support of the technology infrastructure required to provide effective on-line learning and instruction. All students, whether residents or commuters, who drive a vehicle onto the Anderson University campus and use the university parking facilities must register their cars with the University. The registration fee covers the vehicle from August 1 through July 31. Those who register a vehicle in the spring or summer terms must register them again for the fall semester. If a student occasionally drives a vehicle other than the one registered (such as a parent's car), an additional bumper sticker must be purchased for this car in order to avoid the penalty of parking an unregistered vehicle on campus. The student handbook contains details concerning parking regulations. All resident students pay a Housing Reservation/Damage deposit of \$250.00 at the beginning of their first semester of enrollment at Anderson University. After graduation or withdrawal from the university, they receive a 100 percent refund unless campus property damages or lost keys are charged against them or unless there is an outstanding debt owed to the University. The student will be responsible for any damages in excess of the security deposit. The graduation fee covers the cost of the diploma and the diploma cover. The transcript fee covers the cost of duplicating and mailing a copy of the student's official academic record to any person to whom, or institution to which, the student requests that the record be sent. The University offers several programs of study/travel. These courses usually last from one to three weeks. The student who enrolls in these courses pays the course tuition as well as all travel expenses, which are normally included in a package tour.

Financial Policies

Reservation Fee and Terms of Payment. The applicant who is notified of acceptance must send within two weeks a prepayment of \$250.00 for the resident student to reserve a residence hall room or \$100.00 for the commuting student to hold a place in the student body. All expenses for the fall semester are due by July 1. Students who fail to pay all fees for the semester risk the chance of losing desired classes. For the spring semester, payments are due January 1. For the summer terms and evening division, the payments are due at the time of registration. A statement of fees is provided by the Financial Aid Planning Office so that the student can see in detail the costs. The payment of tuition and other basic charges is required in advance. After registration, the Business office will assess fee

charges which apply to special courses such as music instruction fees, fees for overloads or independent study, and audit fees. Checks and drafts should be drawn to the order of Anderson University. Anderson Central and the Bookstore also accept VISA, MasterCard, Discover, and American Express.

Financial Penalties. The University always regrets the circumstances which make it necessary for the student to pay any fine or penalty fee. Parking regulations are enforced, and a student who does not follow these regulations will be charged a fine as described in the student handbook. The Library charges fines for students who keep books beyond the assigned period of time. The resident students are held responsible for property damage in the dormitory and make a deposit toward any assigned damages. As explained above, a portion of this fee is returned, less assignable damages, if there is no outstanding debt owed to the University. The student signs an application stating that he or she understands the rules and regulations of the University. The student is held responsible for meeting these regulations and paying any fines which may be imposed for infractions. Students with unpaid balances, whether for regular charges, fees, or fines, are subject to being withdrawn from classes at a time determined by the University if all accounts are not settled in a timely manner. The University does not release transcripts or credits to a student, or to any other college, if the student has unpaid charges or fines. Students with unpaid tuition, fees, room, board, or fines are not allowed access to refunds on their student account. Students cannot register for classes if there is any outstanding balance owed the University.

Student Bank. The University operates a student bank for resident students, who may deposit funds into the bank and withdraw them as needed. All students are eligible for a one-time transfer from their student account per semester. The amount transferred must come from a credit balance and is not to exceed \$500.00 (limited to \$200.00 per day withdrawal). There is no fee for this service. All students are encouraged, however, to open checking accounts at local banks and use their services for cashing checks. All campus services, other than Anderson Central or Bookstore, require cash payments.

Academic and Financial Responsibility for Classes. A student who withdraws officially from the University, on or before the deadline beyond which withdrawals are not permitted, will receive the grade of "W" for all courses in which he or she is enrolled at the time of withdrawal. The official withdrawal date will be when official notification is given to the university. The following statements do not apply to summer sessions or to special programs. (See the Summer School Bulletin for policies pertaining to summer school.) The student is academically responsible for all classes in which he or she is enrolled at the end of the second week of the semester, and is financially responsible for all courses for which he or she is enrolled at the end of the second week of classes. Financial responsibility includes, but is not limited to, tuition, fees, fines, accumulated interest, late charges, and collection costs. Failure to meet obligations to Anderson University may result in the delinquent account being placed with a collection firm. Students are responsible for all collection costs, attorney's fees and court costs incurred by the University in collecting their delinquent accounts. Collection costs could exceed fifty percent (50%) of the total due.

Optional Monthly Payment Plan. Anderson University offers a service that spreads out the cost of college over a period of time. This plan enables parents to pay for tuition and fees on a monthly basis. Any financial aid (except work-study) received by the student is subtracted from the basic charges to determine the balance due for the year. These payments are divided into equal installments with the last payment being due the last month of the academic year.

Please contact the Financial Aid Planning Office for additional information at (864) 231-2070, or stop by the Financial Aid Planning Office and pick up a brochure.