

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 SAT Reasoning 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
316 Boulevard
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 or 20 on the ACT. **Contractual Admission** may be granted an applicant who does not meet one or both of these standards. Contractually admitted students are required to develop a performance contract with the director of the Center for Student Success and to complete successfully that contract. The course load for contractually admitted students should not exceed fifteen hours in the first semester of enrollment. Students may be released from contractual 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 such as the General Educational Development (GED) Testing Program 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 SAT Reasoning Test (SAT) or the American College Testing Program (ACT). 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 and SAT or ACT scores 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 an 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 available from the Admissions Office or online, 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 an Application for Admission online, 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 an Application for Admission online.

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. 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 \$250.00. 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. Students can now go to one place to get their questions answered. These staffed professionals are there to assist you in person or by phone at (864) 231-2845, (864) 231-5744, or 1-800-542-3594. Office hours are Monday through Thursday 8:30 – 5:00 and Friday 8:30 – 4:30.

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 Confirmation Payments accepted

Anderson Central Services Available:

Check cashing

Clear holds on accounts

Debit card payments

Financing appointments scheduled

General information

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 Checklist

Student account inquiries

Student Bank Accounts Setup

Work Study Timesheets

Work Study Paperwork

1098-T tax forms

Graduate Studies Information Available:

Graduate Studies academic year calendar

Graduate Studies applications

Graduate Studies brochures

Graduate Studies handbook

Financial Aid Planning Services Available:

Entrance / Exit interviews for loans
 FAFSA forms (Free Application for Federal Student Aid)
 Financial aid counseling appointments
 Loan paperwork (Master Promissory Notes, prescreens)
 Loan Adjustment Request form
 Submit financial aid forms

Student Academic Services Available:

Academic catalog
 Drop/Add form
 Pay Graduation application fee
 Pass / Fail form
 Transcript Request
 Verification of Enrollment Request

Debit Card Payments

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. A debit card may be used for purchases at the following locations on campus: Martin Dining Room, Student Center Grille, and Java City (located on ground floor of Thrift Library).

Meal Plan Change Forms

All boarding students are required to have a meal plan and should complete a meal plan form prior to the start of the academic year. If a student neglects to complete the form, they will be assigned the 2I meal plan (no debit). Meal plan changes may be made until the third day of classes each semester by completing a meal plan change form in 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. Request forms are available online at www.andersonuniversity.edu, or in Anderson Central. Requests may be submitted 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

An **official transcript** is a copy of a student's entire academic record from Anderson University, bearing the official university seal and stamp. There is a \$10.00 fee for each official transcript that is printed by Anderson Central. Anderson University has authorized the National Student Clearinghouse to provide official transcript ordering via the Web. You may find this link at www.andersonuniversity.edu or www.studentclearinghouse.org. You can order transcripts using any major credit card. Your card will only be charged after your order has been completed. The site will walk you through placing an order, including delivery options and fees. Anderson Central attempts to process all official transcript requests within 48 hours, walk-in requests included. Official transcript requests will not be processed if you have a financial or academic hold on your account.

We encourage students to print their **unofficial transcript** through IQWeb. However, unofficial transcripts may be requested by completing our online form, in writing, in-person, or via fax (864-231-2008). There is 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. If satisfactory payment arrangements are not made by the statement due date, a student's schedule will be dropped.

To make payment arrangements or to request financial aid, please call (864) 231-2845, (864) 231-5744, or 1-800-542-3594.

Check Cashing Policies

In Anderson Central, 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.

Student Bank

Anderson Central will operate a student bank for resident students, who deposit funds into the bank and may 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.

Payment Plans

To help you meet your educational expenses, Anderson University is pleased to offer FACTS Management as a convenient online payment plan service provider. Students who choose to use FACTS may select installment plans that are spread over several months. This is not a loan program. There are no interest or finance charges assessed, and there is no credit check. The cost to budget your interest-free monthly payment plan is a \$60 per year (or \$40 per semester). This is a nonrefundable FACTS enrollment fee. Payment plan brochures are available in Anderson Central or more information may be found

by selecting the e-cashier link at www.andersonuniversity.edu. Appointments may be scheduled in Anderson Central to review payment plan contract amounts.

Refunds

Refunds will begin to be issued after the date of financial responsibility, providing that all funds have been received from all agencies (i.e. state, federal, loan lenders, etc). Each student should submit an email to andersoncentral@andersonuniversity.edu to state if funds are to remain on the student account for the following semester.

FINANCIAL AID

The Anderson University Office of Financial Aid Planning exists to inform and assist students and parents in finding financial assistance, and to enable students to attend Anderson University. Services offered include informing, counseling and assisting students and parents in a timely and equitable manner. All functions of the Financial Aid Planning Office are geared to enhance the overall learning and spiritual objectives of Anderson University.

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. The student and one parent will need to request a PIN number from the Department of Education in order to electronically sign the FAFSA. If you do not currently have a PIN number, request a PIN at www.pin.ed.gov. 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 easy. 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 \$1,200 and \$1,600 per year.

Award Limitations

All institutional aid is awarded on a first-come, first-served 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) consecutive 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 \$26,462 (21-meal plan & double room) for full-time students living on campus and \$19,212 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 (\$26,462) or commuter (\$19,212).

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 six 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). Hours earned at other institutions do not count toward this 30 hours. 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

Academic scholarships require a cumulative 3.0 GPA and 30 cumulative credit hours for renewal. Academic Scholarships include First Choice and AU Fellows. All other AU scholarships and/or grants require a cumulative 2.0 GPA and 24 cumulative credit hours. For additional information on AU scholarships and grants renewals, contact the Financial Aid Planning Office.

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.

2009-2010

Financial Aid Awarding Policies and Procedures

ATTENTION ALL STUDENTS: Students offered AU funds and SC State Scholarships and Grants are expected to write a letter of thanks to the donors and members of the SC State Senate and House. Failure to write a "thank you" note will result in the loss of AU funding indefinitely.

Anderson University has the right to revise a student's award at any time due to changes in the student's enrollment status, state residency status, boarder/commuter status, and/or mid-year increases-decreases in SC state funding, etc.

If a student receives additional scholarships and/or grants from other resources, Anderson University institutional funds may be adjusted (reduced or cancelled) depending on need for financial assistance.

Students must report all outside scholarship sources. (Examples: Scholarships from Businesses, companies, churches, high schools, etc.) If the outside scholarship agency requires a billing statement for the student before funds can be released, contact the Financial Aid Office for billing arrangements. Outside scholarship funds are reflected on student's award letter once the funds have been received in the Financial Aid Office.

Students may not receive more than the cost of tuition, fees, room and board from all resources in financial assistance, excluding student, parent and/or alternative loans. For students receiving full grant-in-aid scholarships, please refer to your original contract.

Students are responsible for purchasing books and supplies (estimated at \$1200-\$1600 per academic year).

If a student is selected for verification, federal aid will be held until all required documents have been submitted and the verification process is complete.

The remaining balance **not** covered by financial aid may be covered by applying for a flexible payment plan through Nelnet Business Solutions, formerly FACTS Management.

The annual balance (both fall and spring semester balances) may be spread out over 9 to 13 months. If you elect to enroll in the 13-month option, you must enroll by **April 2, 2009**. Please see insert for more information on how to enroll in the Nelnet Automatic Payment Plan.

The amount of a Work Study award should **not** be deducted from any balance due to AU. Students can **earn** up to the amount awarded. Eligible Work Study students are paid on a monthly basis up to the award amount.

South Carolina (SC) Residents

All SC State scholarships/grants are contingent on the final high school transcript and the receipt of a signed and dated 2009-2010 SC Certification Form.

All SC State aid offered is contingent on approval of funds by the SC State Legislature.

Student Loans

STAFFORD LOAN

Anderson University participates in both the Federal Direct Stafford Loan Program and the Federal Family Education Loan Program (FFELP). Students must choose one program to borrow student loan funds. Contact the Loan Counselor in the Financial Aid Planning Office for more information.

Stafford loans are educational loans made to students based on the student's need for financial aid as determined by the FAFSA. Undergraduate students may be eligible to borrow up to the following amounts determined by year in class: Freshman - \$3,500; Sophomore - \$4,500; Junior and Senior - \$5,500. Students may also borrow an additional \$2,000 in Unsubsidized Stafford Loan funds. Graduate students may be eligible to borrow up to \$20,500 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/entrance counseling](http://mapping-your-future.org/entrance-counseling)) before their funds can be disbursed. All borrowers must complete an exit interview ([mapping-your-future.org/exit counseling](http://mapping-your-future.org/exit-counseling)) 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 Financial Aid Planning Office or online

30 | Admissions/Financial Aid/Expenses

at the South Carolina Student Loan Corporation. Eligible students must meet academic requirements outlined on the SC Teacher Loan Application.

Maximum Amounts are listed below.

Freshman and Sophomore - up to \$2,500

Junior and Senior - up to \$5,000

- 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 \$5,350 for the 2009-2010 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 Academic Competitiveness Grant (ACG): Awards range up to \$750 for first year students and \$1300 for second year students, although if the estimated number of recipients exceeds the available funding, award levels would be reduced. In order to be eligible a student must: Complete the FAFSA, Be a U.S. Citizen, Be Pell Grant eligible, Be a first or second year student, Enroll full-time (12 hours or more per semester), and graduate from a rigorous high school course of study, which requires passing grades in the following: Four years of English; Three years of math (including algebra I and a higher level course such as algebra II, geometry, or data analysis and statistics); Three years of science (including at least two courses from biology, chemistry or physics); Three years of social studies; and One year of a foreign language. First year students must have

graduated from high school after January 1, 2006 and not have previously enrolled as an undergraduate student (except as concurrent with high school enrollment). Second year students must have graduated from high school after January 1, 2005 and have at least a cumulative 3.0 GPA to retain eligibility.

Federal National SMART Grant: Award range is up to \$4,000, although if the estimated number of recipients exceeds the available funding, award levels would be reduced. In order to be eligible a student must: Complete the FAFSA, Be a U.S. Citizen, Be Pell Grant eligible, Be a third or fourth year student, Enroll full-time (12 hours or more per semester), Have at least a 3.0 cumulative GPA, Have declared a major in an eligible field, and Enroll in courses required for that major. SMART Grant recipients must be enrolled in an eligible major in one of the following categories: Computer Science, Engineering, Critical Foreign Languages, Life Sciences, Mathematics, Physical Sciences, Technology, or Multidisciplinary Studies.

Federal Teach Grant: The College Cost Reduction and Access Act (CCRAA) establishes the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program, which provides up to \$4,000 a year in grant assistance to students who plan on becoming teachers and teachers who are obtaining graduate degrees. In exchange for the grant, candidates must agree to serve as a full-time teacher at certain schools and within certain fields for at least four academic years within eight years after completing the course of study for which the candidate received a grant. For more information on the Federal Teach Grant, contact the Financial Aid Office at (864) 231-2070 or finaid@andersonuniversity.edu.

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 \$3,150 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 graduating 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 Financial Aid Planning 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 \$2,800 for the

academic year. HOPE can only be received for two semesters and cannot be combined with the LIFE Scholarship. The Financial Aid Planning Office, upon receipt of the final high school transcript, determines eligibility for the scholarship.

SC Palmetto Fellows: State scholarship of \$6,700 for a student's first year, and \$7,500 for the second, third, and fourth years. 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.

SC Palmetto Fellows and LIFE Scholarship Enhancements: The State of South Carolina has created \$2,500 per year Enhancements for Palmetto Fellows and/or LIFE Scholarship recipients majoring in science or math fields. To receive the Enhancement, a student must be a second year student or beyond and meet first-year requirements. The first-year requirements are waived for students in their second year or beyond in fall 2007. The first-year requirements must be completed in the student's first year which includes the fall, spring and summer semesters. The first-year requirements are waived for students that started before fall 2007. First Year requirements, complete at least: 14 hours in science and math, 6 hours in math, 6 hours in science, and complete at least one lab course. To meet the first-year requirements, students can use credits from AP/IB/CLEP, high school dual enrollment, courses taken the summer before the first year and courses taken as pass/fail. Please note that although these types of courses count towards the first-year requirements for an enhancement, they do not count towards meeting the renewal criteria of Palmetto Fellows.

Developmental, remedial and non-degree (does not apply towards graduation) courses do not count for the first-year requirements. AU majors for SC Palmetto Fellow or LIFE Enhancement Program: Mathematics-Secondary Education; Mathematics.

**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 university 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 (864) 231-2143. Recipients of this scholarship will not qualify for the College of Education scholarship.

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 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 Fellows Scholarship: Awarded to students who apply for and receive the SC Palmetto Fellows Scholarship. Recipients are offered a full tuition, fees, room and board scholarship for the freshman year. Students must complete 30 cumulative hours and maintain a cumulative 3.0 GPA for renewal. The scholarship is valid for four consecutive years or eight (8) consecutive semesters. The student must cover cost increases in subsequent years. The AU Fellows Scholarship offer will not exceed the student's freshman cost of tuition, fees, room and board. AU Fellows recipients must cover the cost of books and supplies and any related expenses to attend AU.

AU Fellows recipients are required to live on campus for the freshman and sophomore years of study. Junior and Senior AU Fellows recipients may choose to commute. The amount of the AU Fellows for Junior and Senior recipients will be the tuition and fees amount for his/her freshman year. (Example: For the 2009- 2010 academic year, Junior entered AU in fall of 2007. He can renew the AU Fellows, but wants to commute. The amount of AU Fellows for 2009-2010 would be the 2007 tuition and fees amount.)

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 a sibling enrolled simultaneously at Anderson University. Students can qualify with a 2.0 High School GPA. Students must also maintain a 2.0 GPA to renew. *Restrictions apply - see below.

Legacy Scholarship: Students' whose parent(s) (mother/stepmother, father/stepfather) 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 2.0 cumulative Anderson University GPA. Application is made through the admissions application. Limited funding is available. *Restrictions apply-see below.

***Two Student/Legacy Scholarship – Students who are eligible for both the Two Student Scholarship and the Legacy Scholarship will receive \$1,500.**

Ministerial Family Grant: Students can earn \$1,000 per year by meeting the following requirements: 1) parent, step-parent, or legal guardian is currently employed at church, mission organization, or other ministry organization; 2) live on campus at Anderson; 3) gain acceptance to Anderson and maintain a 2.0 cumulative GPA while enrolled.

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: Students can earn \$500 per year for four years by meeting the following requirements: 1) member in good standing at a church in the South Carolina Baptist Convention or other Baptist church; 2) live on campus at Anderson; and 3) gain acceptance to Anderson and maintain a 2.0 cumulative GPA while enrolled.

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. John Lassiter, at (864) 231-2096. 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 Center for Student Success; the official withdrawal date is defined as the date the student initiates the withdrawal process in the Center for Student Success
- (2) review financial obligations with the 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:

Summer school students who officially withdraw from the University will have charges assessed or tuition, fees, room, and meals as follows:

After 1 class/1 day	20%
After 2 classes/2 days	50%
After 3 classes/3 days	80%
After 4 classes/4 days and/or beyond	Full charges will be assessed

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 Center for Student Success.

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. Some of the scholarships listed below require a separate application/interview and are noted with an asterisk (*).

General Scholarships

Abney Foundation	Louise Whitfield & Louise Kellett
Catherine Sullivan Acker	Frances Welborn King & S. Marshall King, Jr.
Alumni Board Scholarship*	Ella Vera Kneece
G. Ross Anderson, Jr.	M. B. Nannie Leopard
Helen Anderson	Ada Powell Meeks
Belk Simpson*	Gayle & Steve Merritt
Bill Brissey	Eugene Milford
Clarence F. & Mildred Cunningham Brown	J. Calhoun Pruitt, Sr.
William D. Brown	George Coventry & Nita Schidt Roughgarden
Eunice and Frank Brownlee	Ed & Zana Rouse
Robert E. Burks*	Sammy & Claudia Sparrow
M. E. Clement	Charles S. Sullivan
Philip and Zilla Cowherd	C. P. Swetenburg
Charles E. Daniels	Lila Terry
Nettie R. Ducworth	Farrah Whitworth Thompson
Charles & Dorothy Fant	Eliza C. Vandiver
Jeanne & Bob Fant	Joe B. & Audrey Vickery
Shirley James Findley	Frances Marion Warder
Bertha McQueen Fortune	Dolly & Rufus Watkins
Lucille Talmadge Gaines	William & Mary Watson
Gary V. Glenn	Annie Elrod Webb
Carroll Griffin	Willie Sue Boleman Webb
Hal Hall	Edith Cecilia Whitten & William
J. B. Hall	Louise Williams
Henry Harper	Leathy Williford McClure & Kathleen Williford
Evelyn Henderson	Margaret Woodham
Lucy Primrose Whyte Hilliker	Ernest Woodson, Sr.
Harold and Ruby Hutchinson	Catherine Pracht Young
Catherine Duncan Johnston	Essie Brown Rainey Memorial Scholarship

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
Betty N. Moore Scholarship	

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
 Carroll F. & Katherine A. Reames
 The Charles A. 'Chuck' Wooten Teacher Education Scholarship Fund for Graduate Students
 Sherrill Knobel Hall Scholarship

Fine Arts

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

Interior Design

Mary Martin

Journalism

James R. and Marjorie Willis Young

Music Majors

E. Jablonski*

Mary Jones

Philip Charles Bryant

Virginia Evans Hammond*

Frances Lollis Gaston

Floride Smith Dean

Annual Scholarships

AU Women's Council

Alfred Moore

Anderson County Woman's Club

D. L. Scurry

Ralph & Virginia Hendricks

George and Linda Haynie

Lettie Pate Whitehead

The Baptist Courier

First Baptist Church of Clemson

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 (800) 542-3594 or finaid@andersonuniversity.edu.

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 Management. 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, 2009 charges subject to change upon suitable notice.)

Full-time student (12-17 semester hrs)	\$8,938.00 per semester
Part-time student (fewer than 12 semester hrs)	\$450.00 per semester hour
Adult Accelerated Program	\$330.00 per semester hour
Education Graduate Program	\$320.00 per semester hour
MBA Graduate Program	\$ 390.00 per semester hour
M.Min. Graduate Program	\$290.00 per semester hour
Recertification Courses	\$ 250.00 per semester hour
High School (Concurrent)	\$ 125.00 per semester hour
Applied Music (private lessons)	\$ 300.00 per semester hour
Overload (more than 17 semester hrs in any one sem.)	\$450.00 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)	\$225.00 per sem hr
Audit (no credit) MBA Program	\$ 200.00 per sem. hr
Audit (no credit) M.Ed. Program	\$ 160.00 per sem. hr
Room (double occupancy)	\$1,850.00 per sem
Denmark/Pratt/Boulevard Residence Hall	\$1,900.00 per sem
Single Room Occupancy Fee	\$2,675.00 per sem
Meal Plan #1 (Unlimited + 50 debit-per semester – no refund)	\$ 1,950.00 per sem
Meal Plan #2 (21 Meals + 75 debit-per semester – no refund)	\$ 1,850.00 per sem
Meal Plan #3 (21 Meals)	\$ 1,775.00 per sem
Meal Plan #4 (15 Meals + 100 debit-per semester – no refund)	\$ 1,825.00 per sem
Meal Plan #5 (15 Meals)	\$ 1,725.00 per sem
Meal Plan #6 (13 Meals + 100 debit-per semester – no refund)	
Seniors Only (90 Hours)	\$ 1,668.00 per sem
Academic and Student Services Fee	\$668.00 per sem

Cost per year for full-time commuting student	
Tuition and Academic and Student Services Fee	\$19,212.00
Cost per year for full-time resident student	
Tuition, Academic and Student Services Fee, Room, and	
21-Meal Plan	\$26,462.00
Cost per year for full-time single occupancy resident student	
Tuition, Academic and Student Services Fee, Room, and	
21-Meal Plan	\$28,112.00
These totals do not include books, supplies, applied music fees, and personal expenses.	

Special Fees

Application Fee (traditional undergraduate and ACCEL)	\$25.00
Application Fee (Graduate)	varies by program
Art Course Fee	\$10- \$100.00
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)	\$45.00
BIO 451 and 452	\$80.00
Computer Science 330 Course Fee	\$50.00
Dropping a class after Drop/Add period	\$10.00
Checking in after Check-in period	\$50.00
Automobile Registration	\$35.00
Graduation Fee by Application Deadline (Undergraduate)	\$35.00
Graduation Fee for Late Application (Undergraduate)	\$60.00
Graduate Graduation Fee by Application Deadline	\$100.00
Graduate Graduation Fee for Late Application	\$125.00
Graduate Internship Fee (Masters in Administration & Supervision)	\$100.00
Transcript (Official)	\$10.00
Transcript (Unofficial)	\$5.00
Student Teaching Fee (Cooperating Teacher Honorarium)	\$120.00
Credit by Examination	\$325.00
CLEP Exam (College Level Exam Program)	\$85.00
Housing Reservation/Damage Deposit (1st time resident student)	\$250.00
Kinesiology Activity Courses	\$10.00
KIN 116: Scuba Diving	\$215.00
KIN 227: Care and Prevention of Exercise Injuries	\$40.00
PSY 491	\$35.00
PSY 102	\$13.00
PSY 410	\$20.00
EDU III	\$100.00
ID 101, 151, 152, 252, 254, 351, 353, 355, 451	\$15.00
ID 251, 253, 255, 350, 352	\$50.00
Art 452, 490	\$100.00
ID 354, 452, 453, 490	\$100.00
THE 130	\$50.00
THE 204, 250, 252	\$30.00

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 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. Meal Plan Change Forms may be obtained and submitted through either Residence Life or Anderson Central. 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. 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 students pay an Enrollment Confirmation Fee of \$250.00 at the beginning of their first semester of

enrollment at Anderson University. After graduation or withdrawal from the university, resident students 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 initial deposit. The \$250.00 paid by commuting students serves as the first payment toward their account and is subject to the refund policy listed below. 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

Enrollment Confirmation Fee and Terms of Payment. The applicant who is notified of acceptance should send within two weeks an Enrollment Confirmation Deposit of \$250.00 for the resident student to reserve a residence hall room or for the commuting student to hold a place in the student body. This deposit is refundable before June 1 for the fall semester and December 1 for the spring semester and can be obtained only by written request made to the Admissions Office. Students who submitted their Enrollment Confirmation Deposit as part of the First Choice scholarship program are not eligible for a refund at any time. All expenses for the fall semester are due by August 3. 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.

Academic and Financial Responsibility for Classes. A student who officially withdraws from the University on or before the deadline for withdrawals 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 University website 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 in April of the academic year.

Please contact Anderson Central for additional information at (864) 231-2845, (864) 231-5744, or stop by Anderson Central and pick up a brochure.

