

HIGHER ED

by Kathleen Allen

If you have studied at Andrews University at some point during the past 14 years, we've likely crossed paths. Our meeting probably doesn't stand out in your mental scrapbook of AU memories. It was 1994 when I first started working in what is now known as Student Financial Services. From being a front desk worker, a cashier supervisor and now office manager, you could say I've become a jack-of-all-trades. A lot has changed during my career in SFS: online accessibility to pay and register, fewer forms (which are now all online!) and dramatically shorter lines. I enjoy my job and my workplace, but I do realize it's the place where families are forced to have the kind of conversations on the subject everyone wishes to avoid: money. It's something that never changes. Something else never changes: the importance of higher education.

John F. Kennedy once said: "Our progress as a nation can be no swifter than our progress in education. The human mind is our fundamental resource." While this sentiment is undoubtedly articulate and profound, it is not necessarily original. The merits of education have been lauded throughout the ages and its importance seems to be something that most people can agree on. However, it's only in the last few decades that the merits of higher education, those beyond a high school diploma

or a GED (general education degree), have been studied and reported.

Recent studies from the United States Census Bureau are pretty encouraging for anyone considering higher education. A report issued in January 2009, using 2007 statistics, showed 1 in 4 people have a bachelor's degree or higher. This is more than a five-fold increase since 1940 when the Census Bureau began collecting college attainment data.

Beyond the concepts of reflection, philosophy, gaining skills and realizing our intellectual potential, college and university educated individuals also have significantly higher earning potential. The Census Bureau reports the median earnings for a worker with a bachelor's degree were 74 percent higher than those of a worker with a high school diploma. For those striving beyond that, median earnings were 31 percent higher than earnings for a bachelor's degree. In dollars and cents, workers with a bachelor's degree, on average, earned about \$20,000 more a year than those who stopped at high school. Workers 18 and over with a bachelor's degree earn an average of \$51,206 a year. Higher degrees average \$74,602 a year in earnings. The average for high school diploma workers drops steeply to \$18,734. Those are some thought-provoking figures, to be sure.



A GOOD INV

UCATION:

The gap between a high school diploma and higher education is huge. A university degree has the potential to better one's standard of living. But does this sentiment hold true in the face of a recession? Is pursuing higher education—at a Christian university—still a good idea when people fear for their jobs, their homes and their savings? Can the expense of higher education really be rationalized? It's a valid question and one that I've dealt with time and time again as students and their families attempt to walk the financial clearance tightrope. "I'd like to make the case that yes, higher education is possible," said Niels-Erik Andreasen, president of Andrews University. "Furthermore, I'd like to suggest that private education is also within reach."

University education has always been a big decision. For many families, it's nearly synonymous with sacrifices. These days, many students and their families have to do more with less. Some may be thinking, "We can only sacrifice so much, we can't do anymore. University may just have to wait." Some may decide to compromise and attend a public institution in an effort to save some money. But are public universities really less expensive? Elynda Bedney, director of Student Financial Services, highlights these important points about the cost of public vs. private education:

A UNIVERSITY DEGREE HAS THE POTENTIAL TO BETTER ONE'S STANDARD OF LIVING. BUT DOES THIS SENTIMENT HOLD TRUE IN THE FACE OF A RECESSION?

1. Public and private colleges assess need the same way.

Financial Aid awards are based on the EFC (Estimated Family Contribution) figure that the federal government calculates from FAFSA data.

2. Private colleges often offer better forms of aid.

Public universities, especially in tight financial times, often have fewer resources than private colleges.

3. Public universities are often less able to respond to financial crisis.

State budget cuts mean less funding for state schools. A May 14 *Business Week* article titled "The Tuition Conundrum" by Geoff Gloeckler stated that "over the past few decades, the financial structure of public universities has changed drastically. No longer does state funding account for the majority of a school's budget."

At the College of William & Mary, taxpayer money made up 18 percent of the operating budget for the 2008–09 academic year. Thirty years ago, it was 43 percent. "At

VESTMENT?

this point, we're a privately-supported university that also gets some meaningful aid," says W. Taylor Reveley III, president. Many state schools are charging out-of-state students higher tuition rates to bridge the gap. At the University of North Carolina at Chapel Hill, in-state residents pay \$5,626 in tuition and fees. Out-of-state students pay \$23,514. According to an *Inside Higher Ed* article dated March 2, 2009, "Costs for the coming year at many public colleges will not be final until state legislatures approve state budgets. Severe state shortfalls of the magnitude some now expect have resulted in double-digit tuition increases at many public institutions."

But there are some exciting new developments in the financial aid area. Yes, I said exciting! Student Financial Services is happy to report that financial aid opportunities are still strong at Andrews University. With the Andrews Partnership Scholarship (APS) undergraduate students are eligible for \$2,000 to \$8,000 per year, based on a confirmed ACT or SAT score and GPA, and transfer students are eligible for \$2,000 to \$6,000 per year, also based on academic merit.

The federal government is also interested in helping students realize their educational dreams. The American Recovery and Reinvestment Act of 2009 increased the

FINANCING ANDREWS IN A RECESSION

by Andre Weston

"You're never too old to go to school and don't let money stand in the way," says Patricia Leja, a secondary education English major. Leja and her son, Andrew Kroepel, who is studying music education, are a mother-son duo attending Andrews against the headwinds of the current economic recession.

Prior to coming to Berrien Springs, the family lived in Decatur, Mich. Leja was working while Kroepel was attending Lake Michigan College (LMC). A divorced mother, Leja juggled industry and academics by attending community college part-time. However, when she was laid off, she decided to listen to her children's advice. "I took the plunge," she says, "and decided to go to school full-time."

With that decision made, the two made their way to Berrien Springs. Kroepel says he had previously heard of Andrews University through a reference from Andrews University Wind Symphony director, Alan Mitchell. Mitchell, who also teaches at LMC, suggested that Kroepel come to Andrews and try out for the program. He accepted the invitation and currently plays the tuba in the University Wind Symphony.

Pursuing an education at their new school posed big financial challenges. Leja and Kroepel were not eligible for any denominational or employee tuition assistance. Leja even disclosed that she had to go to Sallie Mae to get funds because no one would co-sign for her. Yet through it all, both reported that the financial waters have been navigated peacefully because of the helpfulness of Andrews University.

Leja says the Student Financial Services staff was proactive with her case. "Andrews pretty much took care of me, they took care of everything and when I told them I wasn't working—that I was going to focus on school—they gave me extra money. They scrounged around and found extra funds for me." This summer Leja says she will be able to take more classes than she'd planned because her financial advisor found funds for her.

Juan Alvarez is the student financial advisor for both Leja and Kroepel. His helpfulness is noted by both, although Leja comically shares that Alvarez only



recently discovered that he was advising a mother and son. Kroepel says of Alvarez, "He takes you by the hand through everything that you have to do, you really don't have to do too much thinking. You just have to plug in everything that you need to and he takes care of the rest."

This willingness to locate funds gave Andrews University the edge in Kroepel's eye. He admits that Western Michigan University was where he originally planned to attend school, but—"with all the scholarships and everything we've been receiving at Andrews," he says, "it's not as expensive as people make it out to be."

They both encourage students in need of financial aid to connect with Student Financial Services. Leja says, "Check often with your financial advisors, also check the websites they give you." "Do your FAFSA as soon as possible," Kroepel adds, "because there's a limited amount of funds and it's first-come, first-served."

Upon graduating, Leja and Kroepel both intend to continue their education. Kroepel is open to working at the high school level before pursuing a master's degree and possibly going into professional music conducting. Leja plans to pursue a master's degree in special education at Andrews before undertaking a Ph.D.

Andrews University meets the financial challenges of attending higher education by providing students with scholarship resources and the financial advisors are willing to locate and harvest additional funds for students. This combination of fund availability and fund finding makes Andrews an affordable option in a time of economic recession.

maximum Federal Pell grant for the 2009–10 school year by \$619 from last year. There's also a new tax credit that provides \$2,500 for tuition and other expenses, including textbooks. Another helpful adjustment was raising the limit for Unsubsidized Federal loans by \$2,000.

In addition to the federal incentives listed above, Andrews has special Andrews Partnership Scholarships, besides the traditional APS. Finalists from the National Achievement Scholarship Program will receive a scholarship equal to 100 percent of tuition. National Hispanic Recognition Program finalists will receive an additional \$2,000 special Andrews Partnership Scholarship. FTIAC (First Time In Any College) students

“TIME HAS PROVEN THE MERITS OF HIGHER EDUCATION.”

who score a composite score of 32–36 on the ACT or Critical Reading + Mathematics scores of 1410–1600 on the SAT will also receive an additional \$2,000 special Andrews Partnership Scholarship.

While it's true that many families have less to contribute, the federal government and Andrews University are trying hard to reach across and bridge the gap. Many students may not have the resources on hand to make the large down payments at registration that most public universities require. Andrews University has customized payment plans that allow students to finance up to 60 percent of their semester's expenses at registration and make monthly payments with no penalties if payments are made on time. Andrews also has payment plans that reward payment in full with tuition rebates. “Andrews University remains deeply committed to partnering with students and parents in making an Andrews University education as affordable as possible,” says Provost Heather Knight.

“Time has proven the merits of higher education. In the midst of economic uncertainty, education can be a refuge, a goal to focus on and strive towards. Right now our concern is for the students,” says Andreasen.

I begin each workday knowing tomorrow's leaders are struggling with the question of whether they can afford higher education. It's our responsibility to reach out and reassure them. We must do what we can to help them succeed as they embrace our mission: Seek Knowledge. Affirm Faith. Change the World. Encourage them, pray for them and listen to their concerns. This generation is the future of our nation and our world. Their future is our future. Higher education is an investment that pays off for all of us. ■

Kathleen Allen, a dedicated Anglophile and English Literature major from Northern Illinois, has often marveled at the circumstances that led her to Michigan and Andrews University to live out the last 15 years of her life at a financial aid office. Communicating the financial aid process and encouraging students and families to become involved and perhaps even interested has been a rewarding challenge. “Anyone can sell toothpaste; financial clearance—now that's hard!” Kathleen finds relaxation/rejuvenation in photography, travel, friends and family, and the occasional *Top Gear* marathon on BBC America.

THE MIRACLE OF 217 BURMAN HALL

by Don Murray

In the fall of 1987, an international student came to Andrews University and moved into #217 Burman Hall. We called him Manny. In just a short time he was involved in many campus activities. He was one of those high-impact Seminarians who wanted to be an active part of both the graduate and undergraduate programs, and he was!

The months slipped quickly by. Now Manny was needing only one more quarter to graduate. He had a job awaiting him back home and he was anxious to begin the next part of his journey.

As he attempted to register for spring quarter he was confronted with that infamous “roadblock” called “financial clearance,” and it looked like the Sahara Desert before him. He was told that he needed \$2,000 to register. It might as well have been \$20,000 because he had no more resources.

Near despair, he headed back to Burman Hall. There in room #217 he knelt by his bed and prayed desperately for a miracle, but the fog of his despair was so thick that his words seemingly were just swallowed up. Discouraged, he left for the library. After all, it was test week and he really did need to study for his winter quarter exams.

But it just didn't work. He was so restless in the library that he found it impossible to concentrate enough to study. With a heavy heart and sagging shoulders he became aware of several sparrows splashing in a sidewalk puddle left from an unusually warm early morning rain. Stopping in his tracks, Manny implored the heavens. “Lord, You promised to take care of even the sparrows. Surely You can take care of me!”

Somehow comforted by this prayer, he hurried back to his room. As he opened the door he discovered a plain business-sized envelope just lying on the floor in his room. Hardly daring to breathe, he picked up the envelope and began opening it. Inside he found \$2,000 in crisp, new \$100 bills. It was exactly what he had prayed for and exactly what he needed to register.

Sometime later it was my privilege to kneel with Manny beside his bed. Together we thanked God for this amazing miracle. Oh, there may be a skeptic out there who hears this story and provides another explanation: but as far as Manny and I are concerned, that envelope did not come to that room by human hands.

Since that experience I have shared this incredible story with other men who have moved into #217 Burman. Usually I begin by saying, “This may seem like just another room to you, but to Jean Emmanuel Nlo Nlo (Manny) it is more like a shrine. It was here that he cried out in desperation to the Lord and his prayer was answered.”

By the way, today Manny serves His God and the Church in the West-Central African Division, where he is the director of Communication and Youth Ministries. Not too long ago he told me that he and his wife pray every morning for the men who live in #217 Burman Hall. They also are putting a little money aside every month from their paychecks. Eventually, they hope to provide an endowed room for the occupants of #217 Burman Hall. Tonight, I don't have the time to tell you about how living in that room has affected some of the residents, but may I assure you that for some it has been life-changing. As one young man told his father, “I know that God knows the address to my room.”

The miracle of #217 Burman Hall continues! ■

Donald Murray (former staff) was a men's residence hall dean for 42 years, 26 of them at Andrews University. He is married to Susan E. Murray (current faculty), and is the father of two adult children and three grandchildren. The author of *Called to a Ministry of Caring*, he is currently co-owner and president of CCHC, LLC (providing non-medical personal assistance and companion care for families, and in-home emergency response systems).