

# 202 Financial Information

## Financial Information

### College Financial Operating Policy

The application fee, tuition, room, board, and other fees are kept as low as possible to be consistent with responsible operation. The revenue from students does not cover the total cost of operation.

The College is partially supported by individuals and churches who desire to share in the preparation of young people for effective Christian service as pastors, teachers, missionaries, evangelists, and dedicated Christians in all walks of life. Some funds are received from interested businesses, industries, and foundations. Student costs as stated are subject to change upon reasonable notification by the College.

### Student Costs:

#### Tuition

*Regular tuition-per quarter hour .....	\$221
Audit tuition-per quarter hour .....	111

#### Fees

Accident insurance fee (estimate) .....	44
Application fee .....	30
Board-per quarter .....	728
Car registration fee-per quarter (commuter) .....	12
Car registration fee-per quarter (resident) .....	15
Drop/add (course) fee .....	5
Graduation fee (seniors only) .....	100
Sickness Insurance (if not waived) (estimate) .....	
Married student and spouse .....	770
Married student, spouse, and family .....	793
Single student .....	43
Late payment fee .....	20
Late registration .....	50
Lost room key .....	25
New student fee .....	
Commuting student-fall .....	60
Commuting student-winter, spring .....	40
Resident student-fall .....	90
Resident student-winter, spring .....	50
Reservation deposit .....	250
Room deposit (refundable upon withdrawal) .....	100
Room-per quarter .....	868
Test-out fee-per quarter hour .....	111

### Accident Insurance Fee

All students carrying six or more credit hours are required to pay the accident insurance fee which provides group coverage for accidental injuries. The Accident and Sickness Insurance Plan brochure, available at Patterson Clinic, explains this coverage in detail.

\* Senior citizens may enroll in courses for credit or no credit on an available space basis at no tuition charge. *Senior citizens are those individuals 62 years of age or older who are considered to be retired according to the Social Security Administration.*

### Sickness Insurance

All students carrying six or more credit hours will be charged for sickness insurance coverage, unless they have completed and returned the insurance waiver card before the end of the second week of Fall Quarter. If a student's education is interrupted, the waiver card process must be repeated before the end of the second week of the returning quarter. The insurance waiver card is included with the Accident and Sickness Insurance Plan brochure available at Patterson Clinic. *Clinic privileges are available to all students carrying six or more credit hours, even if sickness insurance is waived.*

### Summary of Costs:

#### Basic Expenses

Estimated basic costs for the academic year of 1999-2000 (excluding transportation, personal expenses, books, and laboratory fees):

Tuition (based on an average of 16 quarter hours)	\$10,608
Board (21 meals per week)	2,184
Room	2,604
Accident Insurance Fee (estimate)	132
<b>Total Estimated Costs</b>	<b>\$15,528</b>

#### Other Expenses

Other yearly expenses may be estimated as follows:

books and supplies .....	\$699
personal expenses (including clothing, laundry, recreation, and personal items) .....	\$1,116
transportation (based on area of residency) .....	\$117-3,072

Financial aid may be available to help with college costs. Contact the College's financial aid office for additional information concerning available funds and application procedures.

#### Financial Registration Policy

To enable the College to be responsible in meeting its financial responsibilities, students must make provision for the payment of their college bill at the beginning of each quarter. A student's registration for classes indicates a commitment to pay for related charges as stated in the college catalog.

To help students care for this responsibility, the first two days of each quarter are set aside for financial registration. **A student is not considered registered until arrangements for payment have been finalized with the cashier's office.** Students who do not make financial arrangements for the payment of their college bill will not be permitted to eat in the college cafeteria, use the library, or attend classes, and may be asked to leave the College.

#### Notification of the College Bill

Students who early register for classes will receive an invoice based on their course schedule 10 to 15 days before the quarter begins. A statement of the student account is generated each month that the account has activity. Invoices and account statements are directed to students at their current college residence. Students may request to have statements and invoices sent to their parents address; however, they are still addressed to the student. Forms are available in the cashier's office to request that invoices and statements be sent to the parent's address.

#### Forms of Payment

Students may pay their college bills using cash, money orders, personal checks, certified checks, or checks drawn on a major credit card. Students can make payments at the cashier's office, by mail, or at a temporary location during financial registration.

#### Payment Penalties

Students who fail to make acceptable payment arrangements within a reasonable period of time will be denied access to the cafeteria and library until such arrangements are made.

Students who do not make financial arrangements within the first two days of the quarter will be charged a \$20 late payment charge.

Students with unpaid balances at the end of a quarter could be denied enrollment in the next quarter, grade reports, transcripts, and/or college diploma. They will also be responsible for any fees incurred in the collection of their past due account.

#### Interest Rates

An annual interest rate of 13% (1.083% per month) will be charged from the beginning of fall quarter to the end of spring quarter on accounts of students enrolled in the current quarter.

An annual interest rate of 15% (1.25% per month) will be charged during the academic year on accounts of students no longer enrolled; and, during the summer months on all student accounts.

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## Payment Plans

Students may take advantage of one of two payment plans:

1. **Payment in Full** is the most popular payment plan. This plan involves paying the full amount due as indicated on the Student Invoice within the first two days of the academic term (quarter). Payment envelopes available on campus during registration enable students to send checks through intracampus mail and avoid standing in lines.

2. **Three-Pay Plan** makes it possible for students to pay their college bill in three payments spread over 60 days. An interest charge of 1.083% per month is made on the unpaid balance.

*First Payment:* At least one-third of the amount the student is required to pay is due at financial registration. **This is the amount of the student's bill remaining after federal loans, financial aid grants, and scholarships are deducted.** When this payment is made, the student has completed financial registration. A late payment charge of \$20 is assessed if the first payment is not made by the end of the financial registration period.

*Second Payment:* The student is required to pay the second third within four weeks of financial registration. A late payment charge of \$20 is assessed to all accounts that do not meet this criteria. An interest charge of 1.083% per month is made on the unpaid balance.

*Third (final) Payment:* The remaining balance owed by the student is due within eight weeks of financial registration. A late payment charge of \$20 is assessed on all student accounts with a balance remaining after this deadline. An interest charge of 1.083% per month is made on the unpaid balance.

**The use of the Three-Pay Plan constitutes a debt obligation of the student to the College and is payable in terms as stated. Each parent and each student must consider and understand the full cost and obligation of the commitment being made.**

**Prepayment Incentive Credit Plan (PIC-Plan)** enables students to earn interest on student accounts that have a credit balance of \$500 or more. Interest earned is credited monthly. This plan operates automatically as soon as the student has a credit balance of \$500 or more on the first day of a calendar month. Prepayments can be made anytime. All payments are credited immediately to the student's account. The College reserves the right to limit the amounts deposited under the PIC-Plan. Interest rates are established on a quarterly basis beginning January 1, April 1, July 1, and October 1. Please call 937-766-7665 for the current rate. For more details please request a current PIC-Plan brochure from the Cashier's Office.

## Withdrawals from a Student Account (Credit Balance)

Students may withdraw funds from their account if the account has a credit balance. Cash withdrawals totalling \$50 maximum may be made on a weekly basis. No more than two cash withdrawals may be made in a week. No withdrawals are allowed during the week of financial registration. Withdrawals of amounts greater than \$50 are issued by check upon request in person, by e-mail, or by telephone from the cashier's office. Check processing normally requires one or two full business days.

## New Student Reservation Deposit Refund

A reservation deposit must be submitted by new students as an indication of the intention to enroll. The amount of the deposit is \$250. This money will be credited to the student's account and used to cover first quarter expenses. A student must submit a reservation deposit in order to be registered for courses.

The reservation deposit is fully refundable if the request for refund is received in writing before the reservation deposit deadline. Requests for refunds received after the reservation deposit deadline are partially refundable (\$150 of the \$250 deposit) until the refund date. No refunds are available after the refund dates.

Reservation deposit submission deadlines and refund dates are as follows:

Term	Deadline	Refund date
Fall Quarter	May 1	August 15
Winter Quarter	November 1	December 1
Spring Quarter	February 15	March 1
Summer Session I	May 15	June 1
Summer Session II	July 15	August 1

## Continuing Student Reservation Deposit Refund

Full (100%) refunds will be made to continuing students who notify the College by July 1 of their cancellation. If a continuing student notifies the College between July 2 and August 15 of their intention not to return fall quarter, \$100 of their deposit will be refunded. No refunds will be made after August 15.

## Withdrawal Refunds

### Tuition and Science Laboratory Fees

Students withdrawing from the College before the end of a quarter may request a refund from the Cashier's Office. Refunds may be requested anytime after the beginning of a quarter. The effective date of the withdrawal from the College is the last day of class attendance as determined by the Academic Services Office.

Processing of refunds will begin the third week of the quarter. Tuition and science laboratory fee refunds for withdrawal are granted on this schedule:

Refund	Fall 1999	Winter 2000	Spring 2000
100%	thru Oct. 1	thru Jan. 14	thru Mar. 24
75%	thru Oct. 8	thru Jan. 21	thru Mar. 31
50%	thru Oct. 15	thru Jan. 28	thru Apr. 7
25%	thru Oct. 22	thru Feb. 4	thru Apr. 14
No Refund	after Oct. 22	after Feb. 4	after Apr. 14

Course offerings changed or deleted by the College entitle a student to a full refund of tuition and related course fees. Students withdrawing from a course or courses will be granted a full tuition refund to apply toward courses added. If the new total hours are fewer than the original total, the above refund schedule will apply.

### Board

Board charges will be refunded on a prorated weekly basis. Board weeks begin on Sunday and end on Saturday. Board refunds are computed based on the last day of residency. Full board contracts are required for all students living in the residence halls. There are no partial board contracts available.

### Room

Rooms are reserved for each student for an entire quarter. No refund of room rent is made except in cases of severe illness or incapacity. Written confirmation of the illness or incapacity must be provided by the director of pattenerson clinic or a physician. Room rent will then be refunded on a prorated basis.

### Other Fees

All other fees are not refundable except for withdrawal within the first calendar week of the quarter.

## Federal Refund Policy

Programs included:

1. Federal Pell Grant
2. Federal SEOG Grant
3. Federal Perkins Loan
4. Federal Stafford Loans
5. Federal Parents PLUS Loan

A portion of Title IV grant or loan funds, but not FWS funds, must be returned to the Title IV programs upon a Title IV recipient's withdrawal from the school.

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## *Withdrawal date*

The day the student withdraws is the date (determined by the school):

- \*the student began the withdrawal process prescribed by the school
- \*the student otherwise provided the school with official notification of the intent to withdraw; or
- \*for the student who does not begin the school's withdrawal process or notify the school of the intent to withdraw, the mid-point of the period of enrollment for which Title IV assistance was disbursed (unless the institution can document a later date.)

If the school determines the student did not begin the withdrawal process or notify the school of the intent to withdraw due to illness, accident, grievous personal loss or other such circumstances beyond the student's control, then the school may determine the appropriate withdrawal date.

## *Percentage of the payment period or period of enrollment completed*

The percentage of the period of enrollment for which assistance was awarded that was completed is determined:

- \*in the case of a program that is measured in credit hours, by dividing the total number of calendar days comprising the period of enrollment for which assistance is awarded into the number of calendar days completed in that period as of the day the student withdrew.

## *Calculation of Title IV assistance earned*

To calculate the amount of Title IV assistance earned by a student, the school must first determine the percentage of Title IV assistance the student earned. Up through the 60 percent point of time, the percentage of assistance earned is equal to the percentage of the period of enrollment for which it was awarded that was completed as of the day the student withdrew. If the student withdrawal occurs after the 60 percent point, then the percent is 100 percent.

## *Calculation of Title IV assistance not earned*

The amount of the Title IV grant and loan assistance not earned by the student is calculated by determining the complement of the percentage of assistance the student earned and applying it to the total amount of grant and loan assistance that was disbursed (or that could have been disbursed) to the student, or on the student's behalf, for the period of enrollment as of the day the student withdrew.

## *Difference between amounts earned and amounts received*

The school will follow the regulations for late disbursement if the student received less grant or loan assistance than the amount earned. If the student has received more grant or loan assistance than the amount earned, then the unearned funds shall be returned by the school or the student, or both.

## *Responsibility of the school*

The school shall return the lesser of the unearned amount of Title IV assistance or an amount equal to the total institutional charges the student incurs for the period of enrollment of which the assistance was awarded, multiplied by the unearned percentage of awarded Title IV grant and loan assistance.

## *Responsibility of the student*

Students return unearned Title IV assistance minus the amount the school returns.

## *Order of return of Title IV funds*

Excess funds returned by the school or student are credited to outstanding Title IV loan balances for the student or made on the student's behalf for which a return of funds is required. Excess funds must be credited to outstanding balances in the following order:

1. Unsubsidized Stafford loans
2. Subsidized Stafford loans
3. Federal Perkins loans
4. FFEL PLUS loans
5. Federal Pell grant
6. Federal SEOG grant

## **Veterans Training Benefits and Dependents Educational Assistance**

Cedarville College is approved under Title 38, Chapters 30, 31, 32, 35, and 106 U.S. Code for Education of Veterans and their Dependents.

Students under Chapters 30, 32, 35, and 106 are required to pay the school for all charges. The Veterans Administration in turn pays them a monthly allowance based upon their training load. Veterans under Chapter 31 are paid a monthly allowance and the Veterans Administration pays the school for tuition, fees, books, and supplies.

Inquiries concerning eligibility should be directed to the Contact Office of a Veterans Administration Regional Office. Students planning to study under one of the education laws should receive approval prior to enrolling. A Veterans Administration training officer will contact the college in the disabled cases to accomplish this requirement for the student.

Cedarville College students eligible for veterans benefits should contact the veterans benefits counselor in the Academic Services Office.

## **Deferred Payment Plan for Veterans**

For Option Deferred Payment Plan for Veterans (under chapters 30, 31, 32, and 35) receiving the Educational Assistance Allowances, consult the Academic Services Office.

Payments by veterans receiving their Educational Assistance Allowance checks one month behind will be as follows:

Fall Quarter:	first payment by 11/5 second payment by 12/6 final payment by 1/5
Winter Quarter:	first payment by 2/4 second payment by 3/6 final payment by 4/5*
Spring Quarter:	first payment by 4/5* second payment by 5/5 final payment by 6/5

\*Two payments are due on the same date.

Interest of 1.083% per month will be charged on unpaid balances. A late payment charge of \$20 is applicable for accounts unpaid after the payment due date.

Veterans receive eight monthly VA checks, which must pay for nine deferred payments on the three-quarter system.

## **Financial Aid**

When completing the FAFSA, use this Title IV Code for Cedarville College: **003025**.

## **General Information**

Cedarville College offers a variety of financial aid programs to assist students with education-related expenses. Although Cedarville College supports the premise that the primary responsibility for financing a college education rests with the student and family, aid programs are available to supplement personal resources.

Most of the financial aid available at the College is considered to be *need-based aid*. Students are asked to complete the Free Application for Federal Student Aid (FAFSA) and submit the form to the Central Processing Center. The FAFSA should be submitted to the central processor by February 10, but not before January 1 preceding the academic year for which aid is being requested. An analysis of the family's financial data is performed and the results are used to determine the eligibility for *need-based* assistance. New aid applicants may obtain the FAFSA from their high school guidance counselor or from the Cedarville College Financial Aid Office. Students who have submitted a FAFSA application for the previous school year will receive at their home address a renewal FAFSA from the central processor.

In addition to *need-based aid*, the College also offers *merit-based aid* to students who demonstrate recognized achievement or talent. Merit scholarship categories include academic, leadership, athletic, music, and forensics.

The Financial Aid Office serves as a resource center to assist students and their families in exploring alternative sources of educational funding. The Financial Aid home page has direct links to five scholarship databases. Students are encouraged to investigate privately-funded scholarships through the use of the World Wide Web. Access to the **fastWEB**, a database of over 400,000 scholarship opportunities, may be obtained by using a searching tool and typing **fastWEB** or using the direct address of <http://www.fastweb.com>. Students on campus may also use, **College Cost Explorer**, a database produced by the College Board and made available on the college computer network. The Financial Aid Office can also refer students and parents to several competitive alternative loan programs sponsored by various lending institutions.

Students should advise the Financial Aid Office when they receive additional assistance from sources other than Cedarville College. This assistance will be considered when preparing award packages and at times may result in the revision of a previously prepared package.

A financial aid award notification will be mailed to students after reviewing completed application data and after a student is accepted for admission to Cedarville College. Financial aid is applied for and awarded on a yearly basis. Aid applicants must continue to meet program qualifications in order to retain eligibility.

All questions may be directed to the Financial Aid Office at 937-766-7866 or 1-800-444-2433. Visit Cedarville's financial aid website at <http://www.cedarville.edu/dept/fa/> and the FAFSA website at <http://www.FAFSA.ed.gov>.

## Institutional Grants and Scholarships

All awards are based on full-time enrollment (12 hours or more). Students who enroll for fewer than 12 hours will have their awards prorated according to the following schedule:

12 hours or more	=	full award
9-11 hours	=	3/4 award
6-8 hours	=	1/2 award
1-5	=	partial award-Federal Pell Grant only

### Academic Scholarships

1. Cedarville Scholars - Eight students selected from each Freshman class. Half tuition award, renewable with 3.5 GPA.
2. Presidents Scholarship - Students who score 30 or higher on the ACT. \$2000 award, renewable with 3.5 GPA.
3. Achievement Scholarship - Students who score between 25-29 on the ACT. Award amount \$600 to \$1400.
4. Gray-Paxson Scholarship - One student selected from each Freshman class. Full tuition scholarship.
5. National Merit Scholarship - Students selected as National Merit or National Achievement Finalist or Semi-Finalist. \$3500 award, renewable with 3.5 GPA.
6. Cedarville Academic Scholarship - Awarded to upperclassmen (soph, jr, or sr) with demonstrated need, and a 3.5 Cedarville GPA. Awards are \$1800 and \$2000.

### Leadership Grants

1. Chancellor's Scholarship\*
2. Cedarville Founder's Grant\*
3. Cedarville Merit Grant\*
4. Leadership Grant\*

\*Competitive scholarships that are awarded for outstanding leadership experience. Awards are \$750 to \$1500.

### Other Grants

1. Christian Medical and Dental Society Scholarship - One time grant of \$1500.
2. Home-school/Leader Scholarship - One time award of \$750 to \$2000.
3. Jack Wyrzten Scholarship - Awarded to graduates of WOLBI.
4. Multi-Cultural Scholarship - A need base grant for multi-cultural students.
5. G.A.R.B.C. Scholarships - Awards for first and second place winners of the national and state competition.

6. Student Government Grants - Grants for the elected officers of the Student Body Government.

### Department Grants

1. Athletic - Contact the Athletic Department or Coach.
2. Music - Grants awarded to Music majors.
3. Speech/Forensic - Grants awarded by the Communication Arts Department.

## State Grant Programs

### Ohio Student Choice Grant

Students who are residents of Ohio and attending Cedarville College on a full-time basis may be eligible for an Ohio Student Choice Grant. Recipients must be undergraduate students enrolled in a bachelor's degree program. Students who have a prior bachelor's degree or have attended college full-time prior to July 1, 1984 do not qualify. Demonstration of financial need is not required. Students must complete a residency form provided by the College.

### Ohio Instructional Grants

Students who are residents of Ohio and have total family incomes of less than \$31,000 may be eligible for a Ohio Instructional Grant. Application may be made through the completion of the FAFSA. Filing deadline: October 1.

### The Ohio Academic Scholarship Program

A \$2,000 scholarship is awarded to the top graduating senior in each accredited Ohio high school. The student is chosen according to GPA and scores on the ACT. The recipient must attend an eligible Ohio college or university. If the top student chooses not to attend an Ohio institution, the scholarship is awarded to the next highest student in the graduating class. The scholarship is renewable each year providing the student remains full time and is making satisfactory academic progress. Each year one thousand of these scholarships are awarded. For more information, contact your high school counselor.

### The Ohio Air National Guard Tuition Assistance Program

This program assists Ohio National Guard members who are full time students, at least 17 years old, and enlisted for a period of six years. Up to 12 quarters of instructional and general fees will be paid for the student. After basic and specialty training, guardsmen meet one weekend a month and two weeks during each summer. In addition to the tuition assistance, the time spent on duty is paid according to rank. Both men and women are accepted into this program, and proof of financial need is not a requirement. For more information call collect 937-323-6704 or write to: Ohio National Guard, Educational Opportunities, 2825 West Granville Rd., Worthington, OH 43085.

### The Ohio War Orphans Scholarship

This scholarship is awarded to students who are children of deceased or disabled veterans. The student must be enrolled full-time and be making satisfactory academic progress. For more information, contact the Ohio Board of Regents, Student Assistance Office, Ohio War Orphans Scholarship, 3600 State Office Tower, 30 East Broad Street, Columbus, OH 43215.

### State Grant Refund Policy

Students who qualify for state grant funds must be registered for at least 12 credit hours per quarter in order to receive benefits. Students withdrawing or dropping below full-time status during the quarter will have their state grant payments adjusted according to the state grant refund policy. Questions pertaining to policy details should be directed to the Financial Aid Office.

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## Other State Grants

Students from the following states may be eligible for state grant programs. Contact your state's Higher Education authority for eligibility criteria. The first step in applying for a state grant is to complete the FAFSA.

1. Pennsylvania
2. Vermont
3. Delaware
4. Rhode Island
5. Maryland

## Federal Grants

### Federal Pell Grants

A student who is a United States citizen, or who is in the United States for other than a temporary purpose and intends to become a permanent resident, or who is a permanent resident of the Trust Territories of the Pacific Islands or of the Northern Mariana Islands, may be eligible for a federal grant through the Office of Education. All students with financial need are encouraged to apply for this grant, preferably by using the Free Application for Federal Student Aid (FAFSA).

Grants currently range from \$400-\$3,125 per year. Eligibility is determined by a federal processing agency for the Department of Education. Student Aid Reports are mailed directly to the applicant's home residence.

### Federal Supplemental Educational Opportunity Grants

The federal government, through the United States Office of Education, provides funds for a limited number of students with exceptional financial need who require these grants to attend college, and who show academic or creative promise. The amount of financial assistance a student may receive under a Federal Supplemental Educational Opportunity Grant depends upon need, taking into account the student's financial resources, those of the student's parents, and the cost of attending Cedarville. In addition, a student must be eligible to receive a Pell Grant.

## United States Military Scholarships

**Army.** Two, three, and three and one-half year scholarships are available for students who enroll in Army ROTC. These scholarships pay all tuition, fees, and textbooks, plus \$150 per month for 10 school months per year. For additional information contact the Professor of Military Science, Central State University, Wilberforce, OH 45384, or call 937-376-6657 or 937-376-6279.

United States Army National Guard Scholarships, which pay up to \$1,000 per school year, are available for those who qualify. Additional information pertaining to these scholarships is available from the Professor of Military Science at Central State University.

**Air Force.** Air Force ROTC scholarships are available, paying for the cost of tuition, fees, and textbooks, plus \$150 per month for 10 months to students who demonstrate academic and leadership potential. Students interested in Air Force ROTC should contact the Department of Aerospace Studies, Wright State University, Dayton, OH 45435, or call 937-775-2730.

## Special Institutional Grant and Scholarship Funds

Alumni and other people who have a special interest in the growth and progress of Cedarville College have generously donated funds to help defray educational expenses of students who have special and exceptional financial needs. These funds, which are listed below, are for the most part under the control of the director of Financial Aid. He will determine who is eligible and the award that will be provided according to specific guidelines for each fund. The minimum cumulative GPA necessary to obtain assistance from these funds is 2.0 unless otherwise stipulated by the donor.

Most of our institutional grant and scholarship agreements require students to be full-time (12 hrs) in order to receive an award from the endowment funds. If attendance status is not addressed in the endowment document, the following adjustments will be made:

12 hours or more	= full award
9-11 hours	= 3/4 award
6-8 hours	= 1/2 award
less than 6 hours	= no award

*The Alpha Chi Scholarship Fund* Given to a full-time student who has completed four academic quarters as a member of Alpha Chi. The recipient must maintain a GPA of 2.5 or above, be actively participating in the Christian ministries program, and complete at least 25 hours of service to the community or campus each quarter in activities other than the Christian ministries program.

*The Alumni Softball Fund* Awarded to qualified students who participate in the softball program.

*Mead C. Armstrong Endowed Memorial Scholarship Fund* Given to a student majoring in biblical education. Provided by the family of Mead Armstrong.

*The Robert Atkinson Memorial Scholarship* Given to a junior majoring in political science, history, or music and having a GPA of 3.25 or above. Preference is given to members of Licking County Grace Brethren Church, Blacklick, Ohio; Trinity Grace Brethren Church, Columbus, Ohio; or to a child of a current missionary.

*Rudy Bedford Endowed Memorial Scholarship Fund* Given to a business major. Established by trustees of the College.

*William J. and Nora J. Bolthouse Endowed Scholarship Fund* Given first to students from Ensley Baptist Church of Sand Lake, MI, and to students of William Bolthouse Farms, Inc. employees. Other students may be eligible when the above priority has been satisfied.

*Ruby E. Booher Bontrager Memorial Endowed Grant Fund* Given to students who have demonstrated financial need.

*Robert Orr Burns Scholarship Fund* Given to a mechanical engineering major who has completed two years at Cedarville and has a GPA of 3.2 or above. Endowed by Richard Burns.

*The Ross and Gladys Campbell Scholarship Fund* Awarded to students entering the ministry who demonstrate financial need.

*Cedarville College Memorial Endowment* Given to full-time students who demonstrate financial need.

*The Christian Ministry Scholarship Fund* Granted to a full-time Bible major with priority given to a student with cystic fibrosis or a learning disability.

*The David H. and Edith W. Clark Scholarship Fund* Awarded to a student with financial need who has completed one year at Cedarville and has a GPA of 2.5 or above.

*The Criminal Justice Scholarship* Awarded to a senior criminal justice major who is involved in Christian service and demonstrates exemplary Christian character and financial need.

*Minor and Bernice Cross Endowed Scholarship Fund* Given to eligible students who have demonstrated financial need.

*The Nathan and Hazel Elder Scholarship* Given to an English or education major who has completed at least one year at Cedarville College and has a minimum GPA of 3.0.

*The Dr. Warren G. Elliott Scholarship Fund* Given to a student with financial need who has completed at least one year at Cedarville and has a GPA of 2.5 or above.

*John and Ann Field Scholarship* Given to first-year students demonstrating exceptional financial need. Established by John, Ann, and Patrick Field.

*The First Baptist Church of Findlay, Ohio, Scholarship Fund* Given to students from this church. Others will be considered if no qualified students from the church enroll.

*The James A. Frank Memorial Scholarship* Given to a student with financial need and a GPA of 2.5 or above.

*Lewis P. Gallagher Scholarship Fund* Given to qualified students from the state of Maine. Preference given to members of Berean Baptist Church, Brunswick, Maine. Provided by the Lewis P. Gallagher Family Foundation.

*Margaret Gallagher Scholarship* Awarded to qualified nursing majors. Provided by the Lewis P. Gallagher Family Foundation.

*The GAR Foundation Scholarship Fund* Awarded to full-time students who demonstrate financial need.

*Good News Scholarship Award* Granted to a Bible major who is active in Christian ministry and intends to continue study in seminary. Must work part-time, demonstrate financial need, and maintain a GPA of 3.0 or above.

*William and Rachel Grapentine Scholarship Fund* Granted to a nursing major with financial need who has completed at least one year at Cedarville and has a GPA of 3.0 or above. Students pursuing a career in missions will also be considered.

*The Gray-Paxson Scholarship* Awarded to students preparing to teach in elementary or secondary schools. Students must have outstanding ACT/SAT scores and an outstanding high school GPA. Renewal is based on continued outstanding performance.

*The Gugger Scholarship Fund* Awarded to students selected by the college Administrative Council.

*Helping-Hand Endowed Fund* Given to deserving and needy students. Established by Miss Mabel Irvin Walker.

*William and Cora Norman Henry Endowed Memorial Scholarship Fund* Given to full-time students who can demonstrate financial need. Provided by Geraldine Henry.

*The Heritage Baptist Church Scholarship* Given to a member of this church in Lakeland, Florida who is recommended by its pastor or pastoral staff. Must have a GPA of 2.5 or above.

*Holmes Family Scholarship* Preference given to graduates of Dayton Christian High School, Dayton, Ohio, demonstrating financial need. Endowment provided by Richard and Carole Holmes.

*Bea Holmes Nursing Scholarship* Granted to a qualified nursing major in honor of Bea Holmes. Endowment provided by Richard and Carole Holmes.

*Edward B. Holmes Engineering Scholarship* Granted to a qualified engineering major in honor of Edward B. Holmes. Endowment provided by Richard and Carole Holmes.

*Harold P. "Howdy" House Endowed Memorial Scholarship Fund* Given to a full-time student with demonstrated financial need.

*The Hutchinson Scholarship Fund in Honor of Dr. Robert and Myrtle Hutchinson* Given to a student preparing for full-time foreign missionary service.

*Intercollegiate Debate Scholarship* Granted to a qualified student participating in intercollegiate debate. Provided by David and Deborah Haffey.

*The Diane Renée Jones Memorial Scholarship Fund* Awarded to qualified students who major in biological science or science education and maintain a GPA of 2.0 or above.

*William M. Junk and Frances William Smith Junk Endowed Grant* Given to a freshman with demonstrated academic prowess and financial need.

*Ryan Karloski Memorial Scholarship* Given to a student who demonstrates financial need. Preference given to sophomores and members of the men's baseball team. Established by friends and family of Ryan Karloski in memory of his life and Christian testimony.

*Dr. and Mrs. R. G. Kennedy Endowed Scholarship Fund* Given to one or more students preparing for areas of Christian service.

*The Nelson L. & Vera B. Lee Scholarship* Awarded to students preparing for the pastoral ministry or the mission field, teaching in a Christian school or other full-time vocational Christian work, and maintaining a GPA of 2.0 or higher.

*William M. and Ruth Ann Lewis Endowed Assistance Fund* Given to students in good standing with demonstrated financial need. Preference given to students from Southeastern Ohio.

*George H. and Edna F. Louys Endowed Grant Fund* Given to students training to be pastors or missionaries. Provided by family of Edna F. Louys.

*Irene MacArthur Memorial Scholarship* Given to members of Calvary Memorial Church, Racine, Wisconsin, who demonstrate financial need and possess a cumulative high school grade average of 3.5 or above on a 4.0 scale.

*Malavich Music Scholarship* Given annually by Mrs. Betty Jane Malavich to a music student with substantial financial need.

*The William and Jean Meahl Scholarship Fund* Granted to a Cedarville High School graduate who pursues an elementary or

secondary education degree, and maintains a GPA of 3.0 or above. The student is eligible beginning the freshman year and must demonstrate financial need.

*Dwight L. Morris and Marguerite J. Morris Scholarship* Given to students who are pursuing an academic program in accounting and who demonstrate financial need. Endowment established through the Marguerite J. Morris Trust.

*The Nashville Baptist Church Scholarship Fund* Given to students with demonstrated financial need, with first priority given to residents of Brown County, Indiana.

*Navajo Bible Church Scholarship* Given to a member of the Navajo Bible Church, Fort Defiance, Arizona, who demonstrates financial need. Established to encourage spiritual leadership and development of Navajo young people.

*Nursing Endowed Scholarship Fund* Given to students with demonstrated financial need, academic progress, and potential for Christian leadership in nursing. Provided by Christian nurse friends of the College.

*The Richard and Mary Olsen Scholarship* Given to a student with financial need who has completed two years at Cedarville and has a GPA of 3.0 or above.

*The Alvin and June Perry Scholarship* Given to a student with financial need who has completed at least one year at Cedarville College and has a GPA of 2.5 or above.

*The Pi Sigma Nu Scholarship Fund* Given to a full-time student and member of Pi Sigma Nu, who actively participates in the goals and purposes of the organization. The student should demonstrate a financial need and maintain a GPA of 2.0 or above.

*The Pleasant View Baptist Church of Wren, Ohio Endowed Scholarship Fund* Given to students from this church. Others may be considered should no students from the church qualify.

*Rife Endowed Scholarship Fund* Awarded to students based on demonstrated financial need and donor stipulations. Established by Mrs. Ralph Rife and children.

*The Jean Scott Endowed Memorial Scholarship Fund* Given to continuing students with a 2.5 GPA or above intending to be missionaries.

*Soccer Alumni Fund* Given to students who demonstrate talent and ability in soccer. Established by Cedarville College alumni in support of the soccer program and team members. Contact the Athletic Department for more information.

*James and Lorna Spencer Endowed Scholarship* Given to a full-time student with demonstrated financial need.

*The David W. Stahl Endowed Memorial Scholarship Fund* Given to a sophomore music major with a GPA of 3.0 or above.

*Esther Stone Endowed Trust Fund* Given to preministerial or ministerial students with moral character, academic potential, and demonstrated financial need.

*Stuck Memorial Endowed Grant Fund* Given to eligible students. Established in memory of Jim Stuck.

*Student Body Loan and Grant Fund* Given to qualified students with financial need. Provided by the student body.

*The Cal Thomas Scholarship Fund* Given to students who have the intention of and the competencies to influence the media for Christ.

*Edward J. Thompson Memorial Scholarship* Given to Bible or preseminary, nursing, and other students in that order.

*The Tindall Scholarship Fund* Awarded to students with extreme and urgent needs.

*Marvin and Janet Troyer Athletic Scholarship* Given to members of the women's volleyball and/or women's basketball team who demonstrate financial need. Preference given to students pursuing a career in nursing, medicine, or Christian ministry. Established by Drs. Tim and Wendy Troyer in honor of their parents, Marvin and Janet Troyer.

*Varsity C Scholarship* Awarded to an active member of Varsity C who has completed at least one year at Cedarville and has been involved in a summer missionary internship.

*Wickerham Memorial Endowed Grant Fund* Given to students with demonstrated financial need.

*Stephen J. Wildasin Memorial Scholarship* Given to students who are pursuing an academic program in biology and who demonstrate financial need. Established by the family of Stephen J. Wildasin in memory of his life and Christian testimony.

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*Rev. and Mrs. Earl V. Willetts Endowed Grant Fund* Given to students in good standing. Provided by the Willetts family.

*G. Marvin Wright Memorial Scholarship* Given to a full-time student who maintains a GPA of 3.0 or above and is engaged in a student ministry through the Christian Ministries Department.

*Gladys York Memorial Scholarship* Given to a student from Calvary Baptist Church in Parkertown, NJ who is recommended by the pastor.

## Loan Funds

Detailed information concerning all loans including eligibility, application procedures, and repayment schedules is available from the Financial Aid Office. Several types of loans are available.

### Cedarville College Student Loans

*The Bancroft Loan Fund* Established to assist students who are planning to serve in some aspect of missionary service.

*The James Bucholtz Memorial Loan Fund* Established by the parents in memory of their son to assist eligible students.

*The Jo Anne Buschmann Memorial Loan Fund* Established by the parents in memory of their daughter to assist eligible students.

*The Jonathan Edward Clater Memorial Loan Fund* Established by Mr. Clater to assist students whose education would be interrupted by a financial crisis.

*The Fullerton Music Student Loan Fund* Established to assist music majors.

*The Gale Memorial Loan Fund* Established by Mr. Ralph B. Gale to help eligible, needy students on a short-term basis.

*The Kemp Loan Fund* Established by a former Financial Aid Office secretary for eligible students to use over a period of 15-30 days.

*The M.K. Loan and Grant Fund* Established by interested alumni missionary friends to assist children of missionary parents who meet the guidelines and who, without this help, would have difficulty meeting their educational expenses.

*Nursing Student Loan Program* Established to assist students pursuing a course of study leading to a baccalaureate degree in nursing.

*The Polly Leunk Memorial Loan Fund* Established to assist students who are unable to obtain funds through other sources.

*The Frances McChesney Memorial Loan Fund* Established by the Cedarville College alumni prior to 1952 to assist any eligible, deserving Greene County student.

*The Miter Loan Fund* Established by a friend of the College to assist eligible students.

*The Science Loan Fund* Established by the Science Department to assist science majors who demonstrate financial need.

*The Student Body Loan and Grant Fund* Established by the Class of 1972 to provide loan and grant funds to eligible students.

*The Student Emergency Fund* Established to provide short term loans to help students facing unanticipated emergencies.

### Federal Family Education Loan Programs

*Federal Stafford Student Loan* funds are available to dependent and independent undergraduate students. Requests for loan assistance from this program may be made through the FAFSA. Cedarville College processes applications electronically through the Great Lakes Higher Education Corporation and its participating lenders. Applications will be mailed directly to the student from Great Lakes. The federal government will subsidize (pay) the interest on loans while the student is in school and during a six month grace period following withdrawal or graduation if the student has demonstrated financial need as determined by the FAFSA calculations. The interest rate, as of July 1, 1994, is a variable rate not to exceed 8.25%. Freshmen can borrow a maximum of \$2,625, sophomores-\$3,500, juniors and seniors-\$5500. Loan origination and insurance fees totaling 3% of the loan amount will be deducted by the lender.

*Federal Unsubsidized Stafford Student Loan* funds are available to students who do not qualify for all or part of the need-based subsidized Stafford Loan. The annual loan limits are the same, as stated above, for the subsidized, unsubsidized, or any combination of the two programs. In this program, all the terms are the same as the subsidized Stafford; however, the federal government does not cover the interest expenses while the student is in school or during the six-

month grace period. The student does have the option to defer payments during in-school and grace periods; however, the interest continues to accrue. **Independent students** are eligible to borrow additional funds through the Unsubsidized Stafford as of July 1, 1994. Freshmen and sophomores may borrow an additional \$4,000 and juniors and seniors can borrow an additional \$5,000 per year.

*Federal Parent Loan to Undergraduate Students (PLUS)* funds are available for creditworthy parents to borrow on behalf of their students. This loan program is not based on financial need and may be used to replace all or part of the expected family contribution. Parents may borrow any amount up to the cost of education less any financial aid the student is receiving. The interest rate is a variable rate and will not exceed 9%. The lender will deduct 3% of the loan amount to cover the origination and insurance fee. Repayment does begin within 60 days following full disbursement of the loan proceeds. Further information and applications for this program may be obtained by contacting the Financial Aid Office.

Students should be aware that funds awarded from these programs are considered to be awarded for the entire loan period requested by the borrower. Should the student withdraw before the end of the loan period, a proportionate refund of the loan proceeds may be returned to the lender. In addition, if a student is enrolled for less than a full academic year immediately preceding graduation, the annual loan limit may be prorated based on the number of credits remaining to complete the program of study. Specific questions relating to the federal regulations outlined above may be directed to the Financial Aid Office.

### Federal Perkins Loans

Federal Perkins Loans are available through the College to students who are citizens of the United States and who demonstrate exceptional financial need. Funds are awarded to Federal Pell Grant recipients first. Other applicants are awarded pending availability of funds.

The Federal Perkins Loan Fund was established to help students pursue their courses of study at their chosen institutions of higher education. A student is eligible if he is: (1) a national of the United States, in the United States for other than a temporary purpose and intends to become a permanent resident thereof, a permanent resident of the Trust Territory of the Pacific Islands, or the Northern Mariana Islands; (2) in need of the amount of the loan to pursue a course of study at an eligible institution; (3) capable, in the opinion of the institution, of maintaining good standing in such course of study; and (4) accepted for enrollment as at least a halftime undergraduate student. Continuing students must be in good standing and enrolled as at least a halftime undergraduate.

The statute governing the Federal Perkins Loan Fund does not restrict the amount which may be granted per academic year. However, the aggregate of all loans for all years from the FPLF may not exceed \$15,000 in the case of any undergraduate student.

Repayment begins nine months after graduation or when a student leaves school for other reasons. One may have up to 10 years to pay back the loan, depending upon the aggregate amount borrowed. During the repayment period, the borrower will be assessed 5% interest on the unpaid balance of the loan principle.

Exit interviews will be conducted for graduates and others at the conclusion of each quarter to explain loan deferment and cancellation provisions for borrowers who continue their education or go into certain fields of teaching or specified military duty.

### Student Employment

#### Federal Work Study

This federally-funded program is designed to provide work opportunities for college students. Students in this program may qualify for up to 13 hours a week during the academic year, providing they show a demonstrated need from their federal need analysis (i.e., the FAFSA). All work assignments are made by the Financial Aid Office. Actual hiring is done by the department supervisors who will employ the students. As with campus employment, actual job placement, number of hours worked, and total dollar amount earned cannot be guaranteed by the Financial Aid Office. Community service positions are also available in this program.

## Campus Employment

Although not able to guarantee actual job placement, the number of hours worked, or total dollar amount earned, Cedarville College assists needy students by recommending them for part-time employment. Students are employed in various part-time jobs on campus such as maintenance, cafeteria, housekeeping, and others.

Part-time work is important not only for financial assistance but also for providing the student with the opportunity to develop discipline in managing his or her time and responsibilities. Valuable socializing skills can also be learned where students work in groups. Part-time student employment is not restricted to upperclassmen, and is encouraged at all levels.

## Off-Campus Employment

Because of the college's reputation for attracting quality students, many area employers contact the Placement Office to employ students on a part-time basis. Sometimes students obtain work related to their fields of study and gain valuable experience as well as income. Though no formal restrictions pertain to this employment, students are encouraged to limit their working hours to approximately 20 hours per week to ensure sufficient time to study.

## Standards of Satisfactory Academic Progress for Recipients of Financial Aid

### Policy

Financial aid recipients at Cedarville College are required to achieve satisfactory academic progress to be eligible to continue to receive federal financial assistance. The purpose of this policy is to define the requirements for satisfactory academic progress as it pertains to recipients of Title IV federal aid programs.

The College recognizes that conditions which create the need for financial assistance may also create other educational needs which require extra time and slower progress in achieving educational goals. Students who, because of exceptional educational needs, must make slower progress than outlined in the policy or who find themselves victims of unusual circumstances, are encouraged to discuss their situations with their academic advisors and the financial aid office. Where legally possible, because of mitigating circumstances, exceptions to this policy can be considered.

When the Congress of the United States enacted the Higher Education Amendments of 1976, eligible institutions were directed to define and enforce standards of progress for students receiving federal financial assistance. The programs directly involved at Cedarville College are: (1) Federal Pell Grant, (2) The Federal Perkins Loan, (3) The Federal Supplemental Educational Opportunity Grant-FSEOG, (4) Federal Work Study-FWS, and (5) Stafford/PLUS Loans.

### Full-Time Students

To be eligible for full benefits of Federal Title IV funds, undergraduate recipients of financial aid must enroll for a minimum of 12 credit hours of classes during each quarter that aid is received.

All students are required to have a cumulative grade point average of 2.0 (C) in order to graduate from Cedarville College. The following academic requirements would be appropriate in achieving this goal and fulfilling the term "carrying to completion" the required credit hours. In order to meet academic progress standards, students must complete a minimum number of credit hours based on a percentage of work to be completed and maintain a minimum cumulative grade point consistent with the requirements for graduation. The following illustrates the academic progress policy:

Hours attempted	1-48	49-96	97-144	145-288
Completed (percent)	65%	70%	75%	80%
Completed (credits/yr)	31	34	36	38
Completed (cum credits)	31	65	101	139
Minimum cum GPA	1.7	1.9	2.0	2.0

Satisfactory academic progress means that first-time students must, after a reasonable probationary period not to exceed three quarters except in cases of mitigating circumstances, have registered the minimum cumulative grade point average each quarter thereafter

above. In addition, these students must complete 65% or 31 credit hours the first academic year, 70% or 34 credit hours (total of 65 credits) the second year, 75% or 36 credit hours (total of 101 credits) the third year, 80% or 38 credit hours (total of 139 credits) the fourth year.

NOTE: Cumulative grade point is measured each quarter; percentage of work or credit hours completed is measured once each academic year. It is assumed that the majority of students will graduate in the normal time frame. However, no student may continue more than six years in order to complete his/her academic program. Regardless of the credit hours full-time students attempt, which cannot exceed 288, they must complete the percentage of work (credit hours) and have the appropriate cumulative grade point as stipulated.

Aid recipients who fail to complete the required number of credit hours listed above during the applicable academic year and who do not meet the minimum grade point requirements each quarter will be considered as not making satisfactory academic progress. These students will be subject to having their federal aid discontinued, unless there are mitigating circumstances involved that may affect a student's academic progress. Students who withdraw from all courses during any quarter will be required to confer with the Financial Aid Office and other appropriate offices. If permitted to continue, students who withdraw from all courses during each quarter for two consecutive quarters will be considered as not making satisfactory academic progress and will be discontinued from receiving federal financial aid.

In conjunction with school policy, the grading marks F, I, and WF will not be considered as successful completion of courses attempted. Incomplete (I) grades can be considered when completed according to the provisions in the college catalog. Courses that are repeated will count in the calculation of hours attempted and completed hours earned if the student receives a passing grade; however, all grades received for the course will be included in the grade point calculation.

Credit hours in which a (CR) has been earned count toward total graduation requirements but are not used in the computation of grade point averages. Noncredit hours for which an (NC) has been earned are not used in the computation of grade point averages.

Repeat course credits earned are averaged into the cumulative grade point averages; however, credit hours are counted only once. (AU) Audit, (W) Withdrawal, (WP) Withdrawal Passing do not constitute hours attempted or completed.

Summer school credit hours earned will be included in the academic year to which summer sessions are assigned. They will be evaluated the same as hours earned in regular quarter sessions.

### Part-time Students

Students who enroll for less than a full-time basis (12 credit hours per quarter) will receive proportionately less financial aid than a full-time student as dictated by lower school costs and federal regulations. Similar academic progress requirements for full-time apply to part-time enrollment on a proportional basis. Financial aid will not be awarded to students who enroll for fewer than six hours of credit per quarter (halftime).

### Transfer Students

Transfer students who have never attended Cedarville College will be treated as new students. After completion of the probationary period, the transfer credits plus the credits received at Cedarville College and the cumulative grade point earned will be the evaluating factors to determine if progress is evident, based on the current satisfactory academic progress policy.

### How to Re-establish Eligibility

When a student is denied aid because of lack of academic progress, additional courses at Cedarville must be taken at the student's own expense. This will be necessary until the minimum cumulative grade point average and the required minimum credit hours needed meet the academic progress criterion. In all cases, each student, upon completion of these requirements, must schedule an appointment with the Financial Aid Office to determine his or her future eligibility for federal assistance.

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## Method for Appeal

Students who have been discontinued from financial aid have a right to appeal and can do so by written notification to the director of student financial aid. All appeals must include substantive reasons for failure to comply with the provisions of this policy, and all extenuating circumstances must be supported by documentation.

The director of financial aid will respond by letter to each appeal and either approve or disapprove the student's continuation of financial aid. If necessary, further appeals can be made to the financial aid committee and to the vice president for student services.

## Student Rights

1. You have the right to know what financial aid programs are available at your school.
2. You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
3. You have the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
4. You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal, and miscellaneous expenses, etc., are considered in your budget.
5. You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
6. You have the right to know how much of your financial need as determined by the institution has been met.
7. You have the right to request an explanation of the various programs in your student aid package.
8. You have the right to know your school's refund policy.

## Student Responsibilities

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.
3. You must return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must perform the work agreed upon in accepting a college employment award.
7. You must be aware of and comply with the deadlines for application or reapplication for aid.
8. You should be aware of your school's refund procedures.

All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend a school.

## Board of Trustees

Cedarville College is governed by an autonomous, self-perpetuating board of trustees. Board members are selected for three-year terms. One-third of the board members are eligible for re-election each year. The executive committee of the board consists of the chairman, vice chairman, secretary, treasurer, chairmen of the standing committees, and the president of the College. The board meets quarterly in January, April, June, and October.

## Officers

Paul Dixon, President  
Eugene Apple (2000), Chairman  
William Bernhard (2001), Vice Chairman  
Donald Tyler (2001), Secretary  
Bill Smith (2001), Treasurer

## Term of Office Ending June, 2000

Eugene Apple, Shaker Heights, Ohio  
Roy Guenin, Memphis, Tennessee  
E. L. Hawkins, Cleveland, Ohio  
Ruth Kempton, Mechanicsburg, Pennsylvania  
C. E. Gene Miller, Traverse City, Michigan  
J. Dale Murphy, Erie, Pennsylvania  
Lorne Scharnberg, Des Moines, Iowa  
Albert Stevens, Moorestown, New Jersey  
Donald Tyler, Brownsburg, Indiana

## Term of Office Ending June, 2001

William Bernhard, Brookfield, Wisconsin  
Gilbert Brueckner, Menomonee Falls, Wisconsin  
James Carraher, N. Ft. Myers, Florida  
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David Gower, Glen Ellyn, Illinois  
Jack Jacobs, Westlake, Ohio  
Deforia Lane, Cleveland Heights, Ohio  
Sherri Smith, Westmont, Illinois  
Bruce Sparks, Toledo, Ohio

## Term of Office Ending June, 2002

John Blodgett, Elkhart, Indiana  
William Bolthouse, Bakersfield, California  
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David Graham, Cedarville, Ohio  
Randy Patten, Fishers, Indiana  
Lynn Rogers, Sagamore Hills, Ohio  
William Rudd, Muskegon, Michigan  
Bill Smith, Allegan, Michigan  
David Warren, Cedarville, Ohio

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John Draxler, Cleveland, Ohio  
James Jeremiah, Cedarville, Ohio  
Irwin Olson, Mesa, Arizona  
William Patterson, Greer, South Carolina  
Gerald Smelser, Kidron, Ohio  
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