

# Financial Information

## Student Costs

### Financial Information

#### University Financial Operating Policy

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

Individuals and churches who desire to share in the preparation of young people for effective Christian service in all walks of life partially support the University. Some funds are received from interested businesses, industries, and foundations. Student costs as stated are subject to change upon reasonable notification by the University.

#### Student Costs

##### Tuition

*Regular tuition per semester credit .....	\$428
Audit tuition per semester credit .....	\$214

##### Fees

Application fee .....	30
Board per semester	
21 Meal Plan .....	1,163
14 Meal Plan .....	1,050
Car registration fee per semester .....	30
Drop/add (course) fee .....	5
Late payment fee .....	20
Late registration .....	50
Lost room key .....	25
New student fee	
Commuting student—Fall Semester .....	75
Commuting student—Spring Semester .....	55
Resident student—Fall Semester .....	105
Resident student—Spring Semester .....	65
Reservation deposit .....	250
Room deposit (refundable upon withdrawal) .....	100
Room per semester .....	1,342
Test-out fee per semester credit .....	214

##### Insurance

Due to increasing complexities in dealing with Health Maintenance Organizations (HMOs) and the many and varied Preferred Provider Plans (PPPs), medical insurance is provided for all students taking 6 or more credits at no additional cost. Students taking less than 6 credit hours may purchase the Student Health Insurance Plan. Married students may also purchase the Student Health Insurance Plan for their spouse and dependants. For more details, please contact Patterson Clinic.

\*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.

#### Summary of Costs

##### Basic Expenses

Estimated basic costs for the academic year of 2002-2003 (excluding transportation, personal expenses, books, and laboratory fees):

Tuition (based on an average of 32 semester hours) .....	\$13,696
Board (21 meals per week) .....	2,326
Room .....	2,684
<b>Total Estimated Costs .....</b>	<b>\$18,706</b>

##### Other Expenses

Other yearly expenses may be estimated as follows:

Books and supplies .....	\$740
Personal expenses (including clothing, recreation, and personal items) Note: laundry included with room .....	\$970
Transportation (based on area of residency) .....	various

Financial aid may be available to help with university costs. See the Financial Aid section of this catalog for additional information concerning available funds and application procedures.

#### Financial Registration Policy

To enable the University to be responsible in meeting its financial responsibilities, students must make provision for the payment of their bill on the due dates established by the University each semester. A student's registration for classes indicates a commitment to pay for related charges as stated in the university catalog.

The following payment plan schedule was established to help students care for this responsibility:

	Fall 2002	Spring 2003
First Payment Due:	August 1, 2002	January 1, 2003
Second Payment Due:	September 1, 2002	February 1, 2003
Third Payment Due:	October 1, 2002	March 1, 2003
Fourth Payment Due:	November 1, 2002	April 1, 2003

A student is not considered financially registered until at least the first one-fourth payment has been received by the Cashier's Office. Students who do not make financial arrangements for the first payment due on their university bill will not be permitted to attend the University. Failure to make subsequent payments could result in the loss of cafeteria and library privileges and the withholding of grades and on-line registration.

#### Payment Plans

Students may take advantage of one of two payment plans:

- Payment in Full** involves paying the full amount due as indicated on the Student Invoice by the first payment due date indicated above. Payment envelopes available on campus during registration enable students to send checks through intracampus mail and avoid standing in lines.
- Four-Pay Plan** makes it possible for students to pay their University bill in four payments spread over three months. An interest charge of 1.083% per month is made on the unpaid balance.

*First Payment:* At least one-fourth of the amount the student is required to pay is due according to the above payment schedule. *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 due date.

*Second Payment:* The student is required to pay the second fourth 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 Payment:* The student is required to pay the third payment within eight 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.

*Fourth (final) Payment:* The remaining balance owed by the student is due within three months 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.

*Please note: The use of the Four-Pay Plan constitutes a debt obligation of the student to the University 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.*

#### Notification of the University Bill

Students who register early for classes will receive an invoice based on their course schedule 10 to 15 days before the semester 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 university 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 parents' address.

## Invoices and Statements Online

Students may view their student account, payment plan, most recent invoice, and most recent transactions online using the campus network. Students may also assign their parents a password giving them access to their student account, invoices, and payment plan. Parents can view this information by logging onto the campus homepage through their own Internet service provider.

## Forms of Payment

Students may pay their university 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 or send their payment by mail. Payments received after 4 p.m. each day in the cashiers' depository box will be credited the next business day.

## 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 payments according to the due date will be charged a \$20 late payment charge.

Students with unpaid balances at the end of a semester could be denied grade reports, transcripts, university diploma, and/or enrollment in the next semester. 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 Semester to the end of Spring Semester on accounts of students enrolled in the current semester.

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 on all student accounts during the summer months.

## Prepayment Incentive Credit Plan (PIC-Plan)

This 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 University 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 1st week of classes. 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 semester 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 date.

Reservation deposit submission deadlines and refund dates are as follows:

Term	Deadline	Refund date
Fall Semester	May 1	July 1
Spring Semester	Nov. 1	Dec. 1
Summer Session I	April 15	May 1
Summer Session II	May 15	June 1
Summer Session III	June 15	July 1

## Continuing Student Reservation Deposit Refund

All but \$100 of the deposit will be refunded to continuing students who notify the University by July 1 of their cancellation.

## Withdrawal Refunds

### Tuition and Science Laboratory Fees

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

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

Refund	Fall 2002	Spring 2003
100%	thru Sept. 6	thru Jan. 24
75 %	thru Sept. 13	thru Jan. 31
50%	thru Sept. 20	thru Feb. 7
25%	thru Sept. 27	thru Feb. 14
No Refund	after Sept. 27	after Feb. 14

Course offerings changed or deleted by the University 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. Board contracts are required for all students living in the residence halls. Students may choose either a 14 or 21 meal plan per week.

### Room

Rooms are reserved for each student for an entire semester. 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 Patterson Clinic or a physician. Room rent will then be refunded on a prorated basis.

### Other Fees

No other fees are refundable except for withdrawal within the first calendar week of the semester.

## Federal Refund Policy

Programs which are 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.

### Withdrawal date

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

- The student began the withdrawal process prescribed by the school;

# Financial Information

- 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 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 shall 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 University 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 University in the disabled cases to accomplish this requirement for the student.

Cedarville University 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 Semester:	1st payment by 10/1
	2nd payment by 11/1
	3rd payment by 12/1
	Final payment by 1/1
Spring Semester:	1st payment by 2/1
	2nd payment by 3/1
	3rd payment by 4/1
	Final payment by 5/1

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 eight deferred payments on the semester system.

## Financial Aid

*When completing the FAFSA, the Title IV Code for Cedarville University is 003025*

#### **General Information**

Cedarville University offers a variety of financial aid programs to assist students with education-related expenses. Although Cedarville University 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 University 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 University Financial Aid Office. For filing online obtain a PIN number for **both** the parent and student at [www.pin.ed.gov](http://www.pin.ed.gov) and complete the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

In addition to *need-based aid*, the University 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 and accessing [www.cedarville.edu/dept/fa](http://www.cedarville.edu/dept/fa).

Students should advise the Financial Aid Office when they receive additional assistance from sources other than Cedarville University. 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 University. 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

- Cedarville Scholars – Eight students selected from each Freshman class. Half tuition award, renewable with 3.5 GPA.
- President's Scholarship – Students who score 30 or higher on the ACT. \$2000 award, renewable with 3.5 GPA.
- Faculty Scholarship – Students who score between 25-29 on the ACT. Award amount \$600 to \$1400.
- National Scholar Award – Students selected as National Merit or National Achievement Finalist or Semi-Finalist. \$3500 award, renewable with 3.5 GPA.
- Cedarville Academic Scholarship – Awarded to upperclassmen (sophomore, junior, or senior) with demonstrated need and a 3.5 Cedarville GPA. Awards are \$1800 and \$2000.

## Effective Leader Grants

Effective Leader grants are competitive scholarships that are awarded for outstanding leadership experience. Awards are \$1000 to \$2000.

## Other Grants

- Christian Medical and Dental Society Scholarship – One time grant of \$1500
- Home-school/Leader Scholarship – One time award of \$750 to \$2000
- Jack Wyrzten Scholarship – Awarded to graduates of WOLBI
- Multi-Cultural Scholarship – A need-base grant for multi-cultured students
- G.A.R.B.C. Scholarships – Awards for first and second place winners of the national and state competition
- Student Government Grants – Grants for the elected officers of the student body government
- Future Generations Scholarship – One time scholarship for new students whose parents or grandparents graduated from Cedarville University

## Department Grants

- Athletic – Contact the Athletic Department or coach
- Music – Grants awarded to music majors
- 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 University 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 University.

## Ohio Instructional Grants

Students who are residents of Ohio and have total family incomes of less than \$38,000 may be eligible for an Ohio Instructional Grant. Application may be made through the completion of the FAFSA. Filing deadline is November 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. The scholarship is renewable each year providing the student remains full time and is making satisfactory academic progress. 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 8 semesters 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 semester in order to receive benefits. Students withdrawing or dropping below full-time status during the semester 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.

## 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.

- Pennsylvania
- Rhode Island
- Vermont
- Maryland
- Delaware
- Michigan

## 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-\$4,000 per year. Eligibility is determined by a federal processing agency for the Department of Education.

### Federal Supplemental Educational Opportunity Grants

These grants are offered at Cedarville University to students with exceptional need who are eligible to receive Pell Grants. Due to limited funding, Cedarville University offers SEOG with a maximum award of \$1,000.

# Financial Information

## 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 school 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 University 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, who determines 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 hours) 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

**African-American Nursing Student Scholarship** Given to students majoring in nursing. Students must have a GPA of 2.0 or above. Preference is given to African-American students.

**Alpha Chi Scholarship Fund** Given to a full-time student who has completed X academic semesters 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 semester in activities other than the Christian ministries program.

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

**Armstrong Family Scholarship Fund** Given to students majoring in biblical education who are interested in full-time Christian service as a career. Provided by the families of Mead and Bryan Armstrong.

**Anonymous Bible** Given to juniors or seniors majoring in comprehensive Bible, international studies, or pre-seminary.

**The Robert Atkinson Memorial Scholarship** Given to juniors majoring in political science, history, or music with a GPA of 3.25 or above who are involved in ministry and community service. Preference is given to members of Licking County Grace Brethren Church, Blacklick, Ohio; Trinity Grace Brethren Church, Columbus, Ohio; or to children of active missionaries.

**The Autio Family Scholarship** Provided by General Clyde and Mrs. Jean Autio, for juniors who are majoring in engineering, nursing or education. Students must have a GPA of 3.0 or above and demonstrate financial need.

**Bartlett Family Early Childhood Education Scholarship** Given to students majoring in early childhood education who are planning to teach kindergarten. Recipients must demonstrate potential to excel as classroom teachers, must have completed at least one year of study at Cedarville University, and must maintain a cumulative GPA of 2.5 or above.

**Bartlett Family Nursing Scholarship** Given to a student majoring in nursing. Recipient must have completed at least one year of study at Cedarville University. The recipient must also demonstrate financial need and maintain a cumulative GPA of 3.0 or above.

**Bartlett Family Professional Writing Scholarship** Given to a student majoring in technical and professional communication. Recipient must have completed at least one year of study at Cedarville University. The recipient must also demonstrate financial need and maintain a cumulative GPA of 2.5 or above.

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

**William J. and Nora J. Bolthouse Endowed Scholarship Fund** Given first 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 mechanical engineering majors who have completed two years at Cedarville and have a GPA of 3.2 or above. May receive for up to two years. Endowed by Richard and Beverly Burns.

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

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

**The Christian Ministry Scholarship Fund** Granted to full-time Bible majors with priority given to students whose parents are not in full-time Christian ministry and who have cystic fibrosis or a learning disability.

**David H. and Edith W. Clark Scholarship Fund** Awarded to students with financial need who have completed one year at Cedarville and have a GPA of 2.5 or above. Students may receive this scholarship for up to three years.

**Computer Science Missions Scholarship** Given to students majoring in computer science who have completed one year at Cedarville. The recipient must have served on a University or Christian organization sponsored missions trip or internship during the previous summer break.

**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 students who demonstrate financial need. Preference is given to members in good standing of Faith Baptist Church, 2220 Western Ave., Matton, Illinois, or missionaries supported by that church.

**Little Eagle Memorial Scholarship** Given to full-time sophomore, junior, or senior students who are majoring in education with a GPA of 3.0 or above. The recipient must have graduated from a home-school based curriculum. This scholarship is a memorial to Angela Justice Johnson ('99) and is provided by her friends and family.

**Willis F. Early Memorial Scholarship** For training Christian students in business. Given to students majoring in business. Established by Richard Early as an endowment in memory of his father, Willis F. Early.

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

**Dr. Charles Ellington Church Music & Worship Scholarship** Given to a student majoring in church music ministry. Recipient must have completed at least one year of study at Cedarville University and maintain a cumulative GPA of 2.8 or above. Preference given to those students who demonstrate financial need.

**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.

**Future Generations Scholarship** Awarded to freshman students who are children or grandchildren of a Cedarville University graduate. Students must demonstrate exceptional leadership skills and a heart for Christian service. Financial need may be a consideration and applications are available through the Admissions Office.

**Lewis P. Gallagher Scholarship Fund** Given to students from the state of Maine who have been residents of the state of Maine for five or more years. Preference given to members of Berean Baptist Church, Brunswick, Maine. Provided by the Lewis P. Gallagher Family Foundation. Students must complete an application for this scholarship.

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

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

*GAR Foundation Summit County Scholarship* Given to students who reside in Summit County, Ohio.

*The Godby Memorial Scholarship* Given to full-time students in good standing who are residents of Kentucky. Provided by Mr. Eric Brock in memory of his grandparents, Mr. and Mrs. Herbert Godby.

*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 nursing majors with financial need who have completed at least one year at Cedarville and have a GPA of 3.0 or above. Students pursuing a career in missions will also be considered. Preference is given to Michigan residents.

*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 University 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 majoring in elementary education who demonstrate financial need. Preference is given to students from Clark County, Ohio. Provided by Geraldine Henry.

*The Heritage Baptist Church Scholarship* Given to members of Heritage Baptist Church, Lakeland, Florida, who are recommended by its pastor or pastoral staff. Applicants/recipients must submit a paper by July 1 each year detailing their spiritual goals for the coming year. 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 full-time students who intend to be pastors or missionaries, have previous preaching experience, can provide a recommendation from a pastor, and have demonstrated financial need. Preference is given to members of Calvary Baptist Church, then to residents of Guernsey City, Ohio, and then to residents of Coshocton, Ohio.

*Dr. Robert and Myrtle Hutchinson Scholarship* Given to students preparing for full-time foreign missionary service.

*The Deborah Bush Haffey Intercollegiate Debate Scholarship* Granted to qualified students participating in intercollegiate debate. Provided by David and Deborah Haffey.

*International Student Organization Scholarship* Given to international students who are not U.S. citizens and who hold an F-1 student visa. Financial need is a consideration.

*The Diane Renée Jones Memorial Scholarship* Awarded to qualified students who major in biological science or science education and maintain a GPA of 2.0 or above. Students must have completed at least one year at Cedarville University and can receive the scholarship for up to three years.

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

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

*Loretta Lawrence Scholarship* Given to full-time junior or senior students in good standing who are pursuing a bachelor's degree in social work. Recipients must have a GPA of 2.5, be mission minded, and involved in extracurricular activities. Provided by Cindy Sutter-Tkel in honor of her grandmother.

*Robert M. Love Memorial Scholarship* Given to the children of Cumberland Wood Products, Inc. employees to pursue their career choice while striving toward spiritual and academic excellence. The

student must maintain a GPA of 3.75 or higher. Provided by Mr. and Mrs. Mark Love in honor of Mark's father, Mr. Robert Love.

*Miriam Maddox Forum Leadership Scholarship* Given to students holding a position of leadership within the Miriam Maddox Forum during the year of award. Provided by Jonathan Hammond, a 1999 alumnus, who wanted to continue to play a role in the community of Cedarville and support a program which serves the mission of the University.

*MK Scholarship/Grant* 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.

*The Nelson L. and 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. Students must have attended Cedarville University for at least one year.

*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.

*Philip S. Lindner Scholarship* Established by David ('84) and Laura ('85) Lindner in memorial to their fathers, this scholarship is given to students from single-parent homes resulting from the death of the student's father. Recipients must demonstrate financial need.

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

*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.

*Miriam Maddox Forum Leadership Scholarship* Given to a student accepting a leadership role within the Miriam Maddox Forum during the year the scholarship is awarded. Funded annually by gifts received from a 1999 graduate of Cedarville University and income generated by the Miriam Maddox Forum.

*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 who demonstrate financial need. First priority is given to residents of Brown County, Indiana. Second priority is given to residents of Baptist Children's Home in Valparaiso, 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 University.

*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 University and has a GPA of 2.5 or above.

*Personnel & Process Solutions, Inc. Scholarship* Given to students majoring in business management. Must have completed at least one year of study at Cedarville University and maintain a cumulative GPA of 2.8 or above. Preference is given to students demonstrating financial need.

*Ralph and Floyd Pflieger Memorial Scholarship* The recipient must be a member of the Cedarville University baseball team and demonstrate financial need. Established by Mary Jo Martin in memory of her father, Ralph Pflieger, and her grandfather, Floyd Pflieger.

*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.

*Don and Peg Rickard MK Scholarship* Established by the Cedarville University Student Government Association, this scholarship is given to students whose parents are missionaries serving in a foreign country. Recipients must be freshmen and demonstrate financial need.

# Financial Information

---

*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. Secondary consideration is given to students entering full-time Christian services.

*Mike & Amy Shane Scholarship* Given to members in good standing of Calvary Baptist Church, Bakersfield, California; employees or children of employees of the grantors or their immediate family; or citizens of the People's Republic of China.

*Soccer Alumni Fund* Given to students who demonstrate talent and ability in soccer. Established by Cedarville University 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. and Melvin W. Thompson Memorial Scholarship* Given to full-time sophomores, juniors, and seniors of any major who demonstrate financial need and maintain a GPA of 3.0 or above.

*The Tindall Scholarship Fund* Awarded to students with extreme and urgent financial need. Preference is given to children of full-time missionaries who agree with Cedarville University's doctrinal statement.

*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.

*Dr. Donald Tyler Scholarship* Established by Bethesda Baptist Church, this scholarship is given to students who are enrolled in a Bible program and preparing for ministry in the pastorate. Recipients must have a minimum cumulative GPA of 3.0.

*Wickerham Memorial Endowed Grant Fund* Given to students who demonstrate financial need. Established by the generosity of Ruth Ann (Burns) Wickerham.

*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.

*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 students from Calvary Baptist Church in Parkertown, NJ, who are recommended by the pastor. Students must write a paper detailing their spiritual, academic, and long-term goals by July 1 each year.

*Gladys York Memorial Scholarship for the King's Christian School* Given to graduates of King's Christian School, New Jersey, with demonstrated financial need. Applicants must submit a paper by July 1 detailing their spiritual, academic, career, and professional goals.

*Zehr Family Scholarship* Established by Eric Zehr '87 and Joseph Zehr, this scholarship is given to graduates of Blackhawk Christian School, Fort Wayne, Indiana. Recipients must demonstrate financial need.

## Academic Awards

*Dr. and Mrs. Merlin Ager Education Award* Given to a senior majoring in education, preference given to those planning to teach overseas. The student must have a GPA of 3.3 or above and have an effective, ongoing ministry to young people. Established by the Department of Education faculty and friends of Dr. and Mrs. Merlin Ager.

*Alumni Scholarship and Grant Endowment Fund Awards* Awarded to

outstanding freshmen, sophomores, and juniors by each academic department. Provided by the Alumni Association.

*Alumni Spanish Majors Scholarship* Given to a student majoring in Spanish or Multi-Age Spanish Education. Preference is given to students who have been accepted for study-abroad programs in Spanish for a summer term or semester or who are active in outreach ministries. The recipient must be in their sophomore, junior, or senior year and must have a GPA of 3.3 or above. Provided by Dr. Barbara Loach as an expression of gratitude to the university for 25 years of employment as well as to meet the needs of Spanish majors, specifically those who study abroad.

*The Amstutz Management-Sales Award* Granted to a deserving junior majoring in business administration. Provided by Mr. and Mrs. Myron E. Amstutz.

*The Pat Yoder Amstutz Nursing Award* This endowed annual award is granted to a deserving junior majoring in nursing and has been provided by Mr. and Mrs. Myron E. Amstutz. This student must demonstrate academic excellence and commitment to a nursing career and be involved in activities that strengthen nursing at Cedarville University.

*Anderson Family Scholarship Fund* Granted to a female student with a foreign language concentration and a 3.0 GPA. Provided by Mr. and Mrs. Robert J. Anderson.

*The Arline Littleton Autio Award* Given to a last-semester elementary education senior who intends to pursue a career in public school education. General and Mrs. Clyde Autio endow the award in living memory of and in gratitude for the life and educational ministry of General Autio's mother, Arline Littleton Autio.

*The John W. Bickett Alumni Scholarships* Given to juniors and seniors preparing for pastoral or missionary service and planning to continue their education in seminary or language studies. Provided by Heritage Alumni.

*Shari Boblitt Family Memorial Award* Given to a graduating senior who is pursuing a post-graduate degree in Christian counseling. The recipient must have a cumulative GPA of 3.3 or above. Established by the family of Shari Boblitt.

*The Boyd Accounting Award* Presented annually to a deserving junior in accounting.

*The Alton R. Brown Psychology Award* Given to two juniors majoring in psychology or applied science. Provided by the members of the Alton R. Brown family.

*The Edmund Burke Award* Presented to a junior majoring in social science with a 3.5 GPA.

*The David G. Canine Award* Given to a graduating senior with a cumulative GPA of 3.0 or above who is planning to enter the pastorate and has a heart for evangelism. Established in memory of and gratitude for the ministry of David G. Canine.

*Centennial Library Scholarship Award in Library Science* Given to a senior accepted for enrollment or planning to begin a graduate program within two years of graduating from Cedarville University to pursue an advanced degree in library and information science.

*Charles and Margaret Clevenger Piano Award* Established by Dr. Charles Clevenger to honor his parents, Charles E. and Margaret Clevenger, whose love and encouragement have shaped him as an artist and educator. Recipients must be full-time, rising junior or senior students with a minimum GPA of 3.3, pursuing a bachelor's degree in music, with piano as principal instrument. The recipient must also demonstrate exemplary musical stewardship and Christian character.

*J.D. Cloud and Co. Accounting Award* Given to an accounting student who is a junior with a 3.5 or higher GPA and who has expressed an interest in public accounting as a career.

*CRC Press Chemistry Award* Presented to the student with the highest average for the year in general chemistry.

*The Creation Research Awards* Presented annually to outstanding seniors majoring in biology, chemistry, mathematics, or physics.

*Daniel Award* Given to graduating male seniors who are planning to serve as full-time pastors and are accepted by a conservative evangelical seminary. Recipients must have a minimum cumulative GPA of 3.3. Established by David and Jean Heyd in memorial to their parents Charles and E. LaRue Wilcox and Elmer and Kathryn Heyd.

*The Irma M. Dodson Award* Granted to a graduating senior in elementary education. Endowed out of gratitude for the Lord's enablement in allowing Irma M. Dodson to serve 50 years in education.

*Helen Drullinger Memorial Award* Given to a student enrolled in a Bible program, preparing for professional Christian ministry. The recipient must

maintain a cumulative GPA of 3.3 or above. Preference is given to a married student whose wife is working to help pay for his college expenses. Established in memory of Helen Drullinger.

*The Erich W. Ebert Award* This annual award is given to a last-semester secondary or elementary education senior who intends to pursue a career in Christian school education. General and Mrs. Clyde Autio have endowed this award in loving memory of and in gratitude for the life and educational ministry of Mrs. Autio's father, Erich W. Ebert.

*Sharon Eimers Award* Established in loving memory of Dr. Sharon Eimers, this award recognizes and assists exceptional education majors. The recipient must be a full-time junior or senior education major with a minimum GPA of 3.3. The student who receives this award must demonstrate exceptional creativity, enthusiasm and dedication to teaching.

*The Austin Elmore Award* Presented annually to a junior majoring in biology. Preference given to students demonstrating potential in botanical sciences. Established to honor Austin Elmore for 17 years of faithful ministry as a biology professor at Cedarville.

*The Faculty Scholarship Trophy* Given to the graduating senior with the highest cumulative grade point average. Eligibility must include 90 semester hours taken at Cedarville University completed within six regular semesters.

*The Dr. Clifford W. Fawcett Senior Business Scholarship Award* Given to graduating seniors who have demonstrated exceptional scholarship and exemplary Christian, moral, and ethical character.

*Harold R. Green Christian Ministries Award* Given to a deserving senior showing faithfulness and leadership in the area of Christian service.

*The Hugh T. Hall Memorial Award* Presented to a senior Biblical education major who has completed two full years at Cedarville maintaining a GPA of 3.5 or above. Recipient should demonstrate exemplary Christian character, a love for people, and a productive ministry through the Christian ministries program.

*Dr. Joseph Halsey Award* Given to a student pursuing a degree in political science planning to enter law school after graduation. The student must have a GPA of 3.0 or above. Established by a 1998 graduate of the political science program to honor and express appreciation to Dr. Joseph Halsey.

*Morley Halsmith Memorial Scholarship* This award was established by Debra Halsmith to honor the life and ministry of her husband, Morley R. Halsmith, and to assist graduating seniors in the church music ministries program. The recipient must be a graduating senior with a minimum cumulative GPA of 3.3 who plans a full-time career in church music ministry. The student must demonstrate exceptional musical and spiritual leadership abilities.

*Heyd Math and Science Award* Given to sophomore or junior students who are pursuing a degree within the Department of Science and Mathematics. Recipients must have a minimum cumulative GPA of 3.3. Established by David and Jean Heyd in memorial to their parents Charles and E. LaRue Wilcox and Elmer and Kathryn Heyd.

*Rev. Henry and Lilian Hutchison Christian Education Award* This award was established by Thomas and Amy Hutchison to honor his parents, Henry and Lilian Hutchison, by subsidizing students expenses for ministry preparation. The recipient must be a full-time junior or senior pursuing a degree in Christian education or youth ministry. The recipient of this cash award must have a minimum cumulative GPA of 3.3, be actively involved in Christian ministries and have a demonstrated passion for ministry and excellent potential for communicating the Word of God.

*The James T. Jeremiah Award* Given to a senior desiring to enter a full-time pastoral ministry and planning to attend seminary. Established by Cedarville University to honor Dr. James T. Jeremiah for his many years of faithful service.

*The Ruby Jeremiah Scholarship* This award was established by the faculty women of Cedarville University to honor Mrs. Ruby Jeremiah for more than 25 years of service to the University and to continue her interest and support of married women completing their education at Cedarville University. The recipient must be a full-time junior or senior married woman with a minimum GPA of 3.0. She must be active in Christian service, student life, and have financial need. The steering committee of the scholarship fund makes the selection.

*The Dave Jones Memorial Soccer Award* Given to a junior or senior who is a member of the men's soccer team and active in the soccer ministry/outreach program. Established by friends and family of Dave Jones in memory of his contribution to the Cedarville University soccer and ministry programs.

*Joseph Award* Given to male juniors who are pursuing an appropriate Department of Biblical Education major for seminary training and are planning to serve in the pastorate. Recipients must have a minimum cumulative GPA of 3.3. Established by David and Jean Heyd in memorial to their parents Charles and E. LaRue Wilcox and Elmer and Kathryn Heyd.

*The Kimberly Kerr Memorial Scholarship* Granted to a qualified junior or senior nursing student who demonstrates financial need and scholastic achievement. Established in memory of Kimberly Kerr, class of 1975.

*The Rusty King Memorial Scholarship* This endowed scholarship will be awarded annually to two students, one female and one male, who have completed at least two years on the cross-country team. Recipients shall have achieved a GPA of 3.3 or above and demonstrated exemplary Christian character.

*The John E. Kohl Music Trophy* Granted to a deserving junior majoring in music. Provided by the estate of John E. Kohl.

*The Lillian Kresge Award* Given to a junior or senior nursing student based on demonstrated financial need and scholastic achievement. Established in memory of Lillian Kresge, a resident of Cedarville who devoted her life to a career as a Christian nurse.

*The George L. Lawlor Greek Award* Given to a student with the highest average in elementary and intermediate Greek over four semesters.

*Mary Jane LeBlanc Missions Award* Given to an advancing junior or senior female student in good standing preparing for full-time crosscultural missionary service. Preference will be given to students who demonstrate financial need but it is not required. This award is provided by Mr. & Mrs. John K. LeBlanc in honor of John's mother, Mrs. Mary Jane LeBlanc.

*The Dorothy Hilma Leininger Nursing Scholarship* Established by Dr. Wayne E. Leininger in honor of his wife, Dorothy Hilma Leininger, in gratitude for her life and ministry. The award is granted to a full-time nursing student, sophomore or above, preparing to enter the nursing profession as a career missionary. The recipient demonstrates well-rounded interests and involvements, an exemplary Christian testimony, active Christian service, Christian principles, compassion and care for others, and financial need.

*The Love Pedagogy Scholarship in Music* Awarded to a music major, who has an emphasis in pedagogy, demonstrates excellence in pedagogy, has a GPA of 3.5 or above, and has financial need. Must demonstrate exemplary Christian character and involvement in Christian service. Recipient must have completed two years at Cedarville and can receive this scholarship for up to two years.

*The Miriam Maddox Speech Communication Scholarship* Presented annually to a communication arts major who is a freshman, sophomore, or junior and exhibits high commitment to Christian education and excellence in speech communication.

*The Clara Monzelle Milner Award* Granted to a deserving junior majoring in teacher education. Provided by Dr. George S. Milner.

*The Edith Hart Milner Award* Presented to a deserving junior majoring in English. Provided by Dr. George S. Milner.

*The Nehemiah Engineering Award* Granted to an engineering student who demonstrates the balance of devotion to God and diligence of professional purpose that was exemplified in the life of Nehemiah. Provided by Dr. and Mrs. Eugene Apple.

*Oxford University Press Bible Award* Awarded to the graduating senior Bible major with the highest GPA.

*The Patterson College Chemistry Award* Given to an outstanding junior chemistry major. Sponsored by the Dayton section of the American Chemical Society.

*James R. Phipps Communication Award* Given to a junior or senior pursuing an academic major in communication arts and actively involved in community service and Christian ministries. Established by the Communication Arts Faculty in honor of Dr. James R. Phipps.

*Dan Poole Broadcasting Award* This award is given to students who are pursuing a bachelor's degree in broadcasting and are actively involved with the university student radio station. Recipients must have a minimum cumulative GPA of 3.3. Established by Dan Poole ('80).

*The President's Trophy* Awarded to a graduating senior on the basis of scholastic ability, character, leadership, and sportsmanship.

*The Donna Purple Memorial Award* This award was established by the friends and family of Donna Purple to honor her memory and to assist students preparing for a career in education. The recipient must be a full-time rising junior or senior student pursuing a degree in education, preferably middle childhood education, with a minimum GPA of 3.3.

# Financial Information

*The Marlin Rayburn Award* Presented to a student who demonstrates excellence in homiletics and has a GPA of 3.0 or above. Established in memory of Marlin Rayburn by Mrs. Ethel Rayburn Jeremiah and Mrs. Marilyn Twigg.

*The Rietveld Fine Arts Award* Given to a junior or senior demonstrating consistent and outstanding ability and development in one or more areas of the fine arts (music, drama, communication arts, and broadcasting). Established by Mr. and Mrs. Floyd Rietveld.

*Dr. and Mrs. David Robey Forensics Award* Given to varsity forensics students who demonstrate success in forensics competition and have exercised leadership on the forensics team. Must make a commitment to continue in forensics competition during the year the scholarship is awarded and have a minimum GPA of 3.0. Established by Dr. and Mrs. David Robey.

*Roloff Incentive Award* This scholarship, endowed by Dr. Marston Val Roloff, is awarded to full-time students who have completed at least one year at Cedarville University. The recipients must demonstrate financial need and be actively involved in community service or other highly desirable leadership roles with a cumulative GPA of 3.0 or above. The award is given to students pursuing an academic program in biological sciences, and preference is given to children and other descendants of Cedarville University graduates.

*The Spiritual Leadership Music Award* This award was established by John and Jean LeBlanc in memorial to his father, John D. LeBlanc, to assist music majors. The recipient must be a full-time junior or senior student pursuing an academic major in music. The recipient must also have a minimum GPA of 3.3 and must demonstrate increasing spiritual maturity as a musician.

*The Taylor Scholarship Award* Established in honor of Ruel B. and M. Ethel Taylor by their children and grandchildren, this endowed scholarship award is granted to a full-time junior nursing student in the top ten percent of the nursing class. The recipient demonstrates financial need, is committed to honoring and serving the Lord and Savior Jesus Christ, and is an excellent prospect for a career in nursing.

*The Undergraduate Award for Achievement in Organic Chemistry* Given to the student with the highest GPA in organic chemistry.

*The Kristi Lynn Walborn Memorial Scholarship* Given to a sophomore or junior music major with an emphasis in voice or in music education with vocal emphasis. Established in memory of Kristi Lynn Walborn.

*C. Eugene Walker, Ph.D. Psychology Award* Given to a junior or senior pursuing a degree in psychology. The student must have a GPA of 3.3 or above, have plans for graduate education in psychology, be involved in a Christian ministry, and participate in research in Department of Psychology activities. Established by C. Eugene Walker, Ph.D.

*The Wall Street Journal Award* Presented to an outstanding graduate in business administration.

*The J. D. "Jack" Willetts Scholarship Award* Given to a sophomore or junior who excels in preparation for a career in education. Given in memory of the former president of the Cedarville Alumni Association and member of the Class of 1958.

*The Dr. and Mrs. Duane R. Wood Family Award* Granted to a full-time student who will be at least a sophomore with a 3.25 or higher GPA who has evidenced Christian character, leadership on campus, academic achievement, and varsity athletic performance.

*The Zondervan Greek Award* Given to the student having the highest grade average in elementary Greek.

## Institutional Loan Funds

Detailed information concerning all loans including eligibility, application procedures, and repayment schedules is available from the Financial Aid Office. Several types of short and long-term loans are available that generally require a co-signor unless payment is guaranteed through another source of financial aid. Amounts are generally limited to \$2,400.

### 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 University 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-\$5,500. 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. 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 University 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. Students are eligible if they are: (1) a national of the United States, in the United States for other than a temporary purpose and intend 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 half-time undergraduate student. Continuing students must be in good standing and enrolled as at least a half-time 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 semester to explain loan deferment and cancellation provisions for borrowers who continue their education or go into certain fields of teaching or specified military duty.