

# Financial Information

## Student Costs

### Financial Information

#### University Financial Operation 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 .....	\$615
Audit tuition per semester credit .....	308

##### Fees

Application fee .....	\$30
Board per semester	
Group A Meal Plans .....	1,163
Group B Meal Plans .....	1,050
Car registration fee per semester .....	35
Drop/add (course) fee .....	5
Late payment fee .....	35
Late registration .....	50
Lost room key .....	50
New student fee	
Commuting student – Fall Semester .....	90
Commuting student – Spring Semester .....	70
Resident student – Fall Semester .....	120
Resident student – Spring Semester .....	80
Payment plan enrollment fee .....	100
Reservation deposit .....	250
Room deposit (refundable upon withdrawal) .....	100
Room per semester .....	1,342
Test-out fee per semester credit .....	308

\*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

##### Institutional Costs

Estimated basic costs for the academic year of 2007-08 (excluding transportation, personal expenses, books, and laboratory fees):

Tuition (based on an average of 32 semester hours) .....	\$19,680
Board (14 meals per week) .....	2,100
Room .....	2,684
<b>Total Estimated Costs .....</b>	<b>\$24,464</b>

##### Miscellaneous Costs

Other yearly expenses may be estimated as follows:

Books and supplies .....	\$900
Personal expenses (including clothing, recreation, and personal items) Note: laundry included with room .....	1,450
Transportation (based on area of residency) .....	various

Financial aid may be available to help defray 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 2007	Spring 2008
First Payment Due:	August 1, 2007	January 1, 2008
Second Payment Due:	September 1, 2007	February 1, 2008
Third Payment Due:	October 1, 2007	March 1, 2008
Fourth Payment Due:	November 1, 2007	April 1, 2008

**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 online registration.

#### Making Payment

Students and parents now will be able to pay their University bill using a variety of payment methods, thanks to our relationship with Tuition Management Systems (TMS). Payments can be made by check\*, credit card, or debit card (convenience fees apply) over the phone or via the Internet. For your protection, please do not mail cash.

Please send payments made payable to:

Tuition Management Systems  
P.O. Box 70900  
Philadelphia, PA 19176-5900

\*Please remember to include your student ID# and student name on all checks.

Payment by phone option, please call: 1-800-463-6994

Payment by Internet, please visit: [www.afford.com](http://www.afford.com)

For more information on payment options, visit the cashier's office website at [www.cedarville.edu/cashiers](http://www.cedarville.edu/cashiers).

#### Notification of the University Bill

Students who pre-register will receive an invoice based on their pre-registration schedule 20 to 30 days before the semester begins. You are responsible for making your payments by the due dates. A statement of the student account is generated each month that the account has activity. Invoices and student statements are sent to the student at his/her campus post office box unless directed otherwise in writing. Students wishing to have their invoices and statements sent to their home address may obtain a form from the Cashier's Office. You may view your student account history at any time by using CedarInfo and selecting "View your student account."

#### Invoices and Statements Online

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

### 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 by the stated due dates will be charged \$35. Students with unpaid balances at the end of the semester may be denied, grade reports, transcripts, diploma, or enrollment in the next semester. Students with past due accounts will also be responsible for any fees incurred in the collection of their past due account.

### Interest Rates

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 a student to earn interest on their student account that has a credit balance of \$500 or more on the first day of the calendar month. The PIC-Plan account and the student account are one and the same. PIC-Plan interest is taxable and anyone earning \$10 or more in interest will receive a 1099-INT form. Please call 937-766-7665 for the maximum deposit amount and the current interest rate.

### Withdrawals From a Student Account

A student may withdraw cash from their student account during the semester, provided they have a credit balance. Cash withdrawals may not exceed \$50 per week. No more than two cash withdrawals may be made per week. Withdrawals of amounts greater than \$50 are issued by check; requests can be made by contacting the cashier's office or using CedarInfo by selecting **Request a check from your student account** under **Financial Transactions**. Checks are issued within two to three business days of the request.

### Student Health 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 six or more credits at no additional cost. Students taking less than six 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 the student health insurance coordinator at 937-766-7864, visit online at [www.cedarville.edu/dept/ums](http://www.cedarville.edu/dept/ums), or e-mail [stuhealth@cedarville.edu](mailto:stuhealth@cedarville.edu) (fax: 937-766-3646).

### 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 partial refund date.

Reservation deposit submission deadlines and refund dates are as follows:

Term	Deadline Full Refund	Partial 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

Full (100%) refunds will be made to continuing students who notify the University by June 1 of their intent to withdraw. If a continuing student notifies the University between June 2 and July 1 of his/her intention not to return Fall Semester, \$150 of his/her deposit will be refunded. No refunds will be made after July 1.

### 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 office of the registrar.

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 2007	Spring 2008
100%	thru Aug. 31	thru Jan. 18
75%	thru Sept. 7	thru Jan. 25
50%	thru Sept. 14	thru Feb. 1
25%	thru Sept. 21	thru Feb. 8
No Refund	after Sept. 21	after Feb. 8

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 from six available meal-plan options.

### 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 University Medical Services 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.

# Financial Information

## Student Costs

### Federal Refund Policy

Programs that are included:

1. Federal Pell Grant
2. Academic Competitiveness Grant
3. National SMART Grant
4. Federal SEOG Grant
5. Federal Perkins Loan
6. Federal Stafford Loans
7. 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;
- 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% 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% point, then the amount is 100%.

### 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. Academic Competitiveness Grant
7. National SMART Grant
8. Federal SEOG grant

### Veterans Training Benefits and Dependents Educational Assistance

Cedarville University is approved under Title 38, Chapters 30, 31, 32, 35, 1606 and 1607, US Code for Education of Veterans and their Dependents. Students under Chapters 30, 32, 35, 1606, and 1607 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 office of the registrar.

### 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 office of the registrar.

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

A late payment charge of \$35 is applicable for accounts unpaid after the payment due date.

Veterans receive eight monthly VA checks that 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.

Some 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. It is not necessary to have filed your federal taxes before completing your FAFSA. Estimated data can be used. 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, forensics, theatre, and debate.

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 homepage has direct links to several scholarship databases. Students are encouraged to investigate privately-funded scholarships through the use of the Internet and accessing [www.cedarville.edu/finaid](http://www.cedarville.edu/finaid).

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 provided 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 [www.cedarville.edu/finaid](http://www.cedarville.edu/finaid) and the FAFSA website at [www.fafsa.ed.gov](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.

### Academic Scholarships

- Cedarville Scholars – Nine students selected from each freshman class. 75% tuition award (\$14,760 in 2007-08), renewable with 3.5 GPA.
- National Scholar Award – Students selected as National Merit or National Achievement Finalist or Semi-Finalist. \$8,000 award, renewable with 3.5 GPA.

- President's Scholarship – Students who score 30 or higher on the ACT. \$4,000 award, renewable with 3.5 GPA.
- Faculty Scholarship – Students who score between 25-29 on the ACT. Award amounts range from \$2,000-2,500, renewable with 3.2 GPA.
- Cedarville Academic Scholarship – Awarded to upperclassmen (sophomore, junior, or senior) with demonstrated need and a 3.5 Cedarville GPA. Awards are \$500-2,000.
- African-American Scholarships – These merit and need-based scholarships range from \$2,000-5,000.
- Hispanic Scholarships – These merit and need-based scholarships range from \$2,000-5,000.

### Effective Leader Grants

Effective Leader grants are competitive scholarships that are awarded for outstanding leadership experience. Awards are \$1,000-2,000.

### Other Grants

- Christian Medical and Dental Society Scholarship – One time grant of \$1,500
- Home school/Leader Scholarship – One time award of \$750-2,000
- Jack Wyrzten Scholarship – Awarded to graduates of Word of Life Bible Institute with a GPA of 3.5. Awards are \$1,000-3,000.
- Inter-Cultural Scholarship – A need-based grant for multi-cultural students
- 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
- Ministry Grant – A renewable, need-based grant ranging from \$500-2,000 will be offered to students who have a parent employed in full-time vocational ministry (pastors, missionaries, Christian educators, etc.). Need will be determined after other institutional, state, and federal grants are applied. A cumulative Cedarville GPA of 2.5 or above is required for renewal.
- Legacy Grant – A renewable, need-based grant ranging from \$500 to \$2,000 will be offered to students who have a parent or sibling who is an alumnus or who have a sibling currently enrolled at Cedarville University. Need will be determined after other institutional, state, and federal grants are applied. A cumulative Cedarville GPA of 2.5 or above is required for renewal.
- Forensics Grant - Awarded by the forensics coach
- Debate Grant - Awarded by the debate team coach
- Theatre Grant - Awarded by the director of theatre
- Church Matching Grant – Cedarville University will match up to \$1,000 for students enrolled full time at Cedarville University who receive a scholarship from their local church. The Church Matching Grant application must be received along with the church's scholarship check.

### Department Grants

- Athletic – Contact the athletic department or coach
- Communication Arts – Contact the director of theatre, forensics, or debate
- Music – Grants awarded to music majors

### State Grant Programs

#### Ohio Choice Grant

Students who are residents of Ohio and attending Cedarville University on a full-time basis may be eligible for an Ohio 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 College Opportunity Grant

Students who are residents of Ohio and have an expected family contribution of less than \$2,190 as calculated on the FAFSA are eligible for the Ohio College Opportunity Grant. Application may only be made through the completion of the FAFSA. The filing deadline is October 1.

#### Ohio Instructional Grant

Students who are residents of Ohio and have a family income of less than \$35,000 may be eligible for an Ohio Instructional Grant. Application may only be made through the completion of the FAFSA. The filing deadline is October 1.

#### The Ohio Academic Scholarship Program

A \$2,205 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 eight 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 grant payments adjusted according to grant refund policy. Questions pertaining to refund policy 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 – 1-800-692-7392
- Rhode Island – 1-800-736-1100
- Vermont – 1-800-642-3177
- Maryland – 1-800-974-1024
- Delaware – 1-800-292-7935
- Michigan – 1-888-95-MERIT

### Federal Grants

#### Federal Pell Grant

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 department of education. All students with financial need are encouraged to apply for this grant by using the FAFSA.

Students who meet the Pell eligibility requirements and have an expected family contribution of \$4,110 or less as calculated on the FAFSA are eligible for a Pell Grant. Grants currently range from \$400-4,310 per year.

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 hours	=	Partial award – Federal Pell Grant only

#### Academic Competitiveness Grant

The Academic Competitiveness Grant provides up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are US citizens, eligible for a Federal Pell Grant, and who have successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Second year students must also have maintained a cumulative grade point average (GPA) of at least 3.0. The program will be available for the first time for the 2006-07 school year for first year students who graduated from high school after January 1, 2006, and for second year students who graduated from high school after January 1, 2005. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award.

#### National Smart Grant

The National SMART Grant provides up to \$4,000 for each of the third and fourth years of undergraduate study to full-time students who are US citizens, eligible for a Federal Pell Grant, and pursuing the specified majors in physical, life, or computer sciences; mathematics; technology; or engineering; or a foreign language determined critical to national security. The student must also have maintained a cumulative grade point average (GPA) of at least 3.0 in coursework required for the major. The National SMART Grant award is in addition to the student's Pell Grant award.

#### Federal Supplemental Educational Opportunity Grant (SEOG)

A Federal grant for the Department of Education that is awarded to students with exceptional need. Exceptional need is described as being eligible to receive a Pell grant. However, due to limited funding, being Pell-eligible does not guarantee SEOG eligibility. The maximum SEOG grant at Cedarville University is \$1,000.

### United States Military Scholarships

#### Army Scholarships

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 \$250-\$400 per month for 10 school months per year. For additional information, contact the professor of military science at Central State University, Wilberforce, OH 45384 (937-376-6657 or 937-376-6279), or call Adrian Davoli, assistant registrar at Cedarville University, at 937-766-7712.

#### Army National Guard Scholarships

These scholarships pay up to \$1,000 per school year and are available for those who qualify. Additional information pertaining to these scholarships is available from the professor of military science at Central State University, or from Adrian Davoli, assistant registrar at Cedarville University, at 937-766-7712.

#### Air Force Scholarships

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 (937-775-2730), or call Adrian Davoli, assistant registrar at Cedarville University, at 937-766-7712.

### 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:

<b>12 hours or more</b>	<b>=</b>	<b>Full award</b>
<b>6-11 hours</b>	<b>=</b>	<b>Prorated</b>
<b>less than 6 hours</b>	<b>=</b>	<b>No award</b>

*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.

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

*Armstrong Family Memorial 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.

*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; or East Side Grace Brethren Church, Blacklick, 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.

*Mendell Beattie Memorial Scholarship* Heritage Alumni and Cedarville College athletes established this scholarship in honor of their beloved Cedarville College coach, Mendell Beattie. Recipients must be members of the men's varsity baseball or basketball team and must demonstrate financial need. Recipients are selected by the Varsity Baseball and Basketball coaches and the Director of Financial Aid.

*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.

*DeLois C. Brown Family Love Scholarship* Given to students pursuing an undergraduate degree in any academic program. Student must demonstrate financial need according to criteria established by Cedarville University.

*Joseph & DeLois Brown Scholarship* Awarded to advancing junior or senior students majoring in Management, Marketing, or Management Information Systems. If recipients continue to fulfill the scholarship criteria, the scholarship will be renewed in their senior year. Recipients must demonstrate exceptional ability and potential to excel in their respective fields of study. This scholarship is provided by Mr. William F. Poe.

*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.

*James Cain Special Education Award* Awarded to students majoring in special education. Must have completed at least one year at Cedarville. Awarded to a student who has demonstrated a heart for teaching children with special needs. Preference will be given to students who are involved with extracurricular activities that minister to children with special needs and their families. This award is funded by Dr. Cheryl Irish, Cedarville University Education professor, and her husband, James Irish.

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

*CDR Network Assistantship Fund* Given to full-time students pursuing a degree in any academic program; however, preference will be given to students engaged in broadcast communications. Recipients must be contributing to the work of CDR Radio through special projects assigned by radio personnel. Preference given to students who demonstrate financial need.

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

*CFA Networks Excellence in Technology Scholarship* CFA Networks, Springfield, Ohio, established this scholarship to assist junior and senior students pursuing a degree in Information Systems, Computer Engineering, or Computer Science. CFA Networks is a technological services company owned and operated by Todd Roberts '92, Craig Terrell '89, and Kevin Schleinitz '89. Recipients must demonstrate exceptional integrity, diligence, and innovation in their academic studies. Preference is given to students with financial need. The Department of Engineering and Computer Science and The Department of Business Administration recommend qualified students to the Director of Financial Aid by March 15 of each year. The Director of Financial Aid makes the final selection.

*Christian Education Scholarship* Given to students pursuing an undergraduate degree in education. Recipients must desire to teach in Christian elementary or secondary institutions, have a cumulative GPA of 3.3, and demonstrate exceptional ability in the field of teaching. Preference given to students who demonstrate financial need according to criteria established by Cedarville University.

*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.

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*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.

*Richard C. Davis Family Scholarship* Given to sophomore, junior, or senior students pursuing an undergraduate degree in any academic program who have attended Cedarville University for at least one academic year.

*Doris Yvonne Dell Memorial Scholarship* Established by Bernard Dell in loving memory of his wife, Doris Yvonne Dell, this 4-year scholarship assists first-year students who are preparing for service in Church Music Ministry. The Department of Music and Art faculty coordinate scholarship auditions and make the final selection. If the student continues to pursue a career in Church Music and maintains satisfactory academic performance, the scholarship will be renewed every year, up to a maximum of four years.

*Willis F. Early Business 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.

*Betty J. Early General Scholarship* Awarded to a student pursuing a bachelor's degree in any academic program except business. This scholarship is provided by Dr. & Mrs. Richard 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.

*Dr. Warren G. Elliott Scholarship* 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. Students may receive this scholarship for up to three years. Provided by Dr. Warren G. Elliott.

*Roger W. Eitzroth Scholarship* Established by the estate of Roger Eitzroth, this endowed scholarship assists students who desire to serve in full-time ministry. Recipients must be sophomore, junior, or senior students who are pursuing an undergraduate degree under the department of Biblical Education. Recipients must maintain a GPA of 2.5 or above and demonstrate financial need. The Director of Financial Aid selects the students.

*Fellowship Baptist Church Scholarship* Awarded to students majoring in any academic program. Must be members or faithful attendees of Fellowship Baptist Church, Lakeland, FL, and receive a pastoral recommendation for this scholarship. This scholarship is provided by members of the Fellowship Baptist Church, Lakeland, FL.

*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.

*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.

*Wilson and Evelyn Galbraith Memorial Fund* Established by bequest from the estate of Wilson and Evelyn Galbraith, this grant assists students with significant financial need. The Director of Financial Aid selects the recipients.

*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.

*S. 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.

*Gershom Scholarship* Established by James and Judy Hanna, this scholarship assists children of full-time missionaries. Recipients must have a composite SAT (verbal/math) of 1050 or an average composite ACT of 22, and must maintain a GPA of 3.0 or above. Preference is given to families currently serving in the Middle East. The Director of Financial Aid selects the recipients.

*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.

*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 exceptional junior or senior students preparing to teach in public schools. Renewal is based on continued outstanding performance.

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

*Frank O. Harris Memorial Scholarship* Given to children of full-time missionaries who have significant financial need and a GPA of 2.5 or above. The scholarship was established by Gilbert and Billye Gallagher in loving memory of Billye's father, Frank O. Harris.

*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 US citizens and who hold an F-1 student visa. Financial need is a consideration.

*Jersey Baptist Church Scholarship* Given to members of Jersey Baptist Church, Pataskala, Ohio, who demonstrate a passion for Christian ministry and who have accumulated student loan debt. Second consideration will be given to other members of Jersey Baptist Church. Final consideration will be given to students who are not members of Jersey Baptist Church but demonstrate a passion for Christian ministry and have accumulated student loan debt. Students may be pursuing an undergraduate degree in any academic program.

*Jewels for Students Scholarship* Benefits junior or senior students who demonstrate an inability to pay for a significant portion of their educational expenses, in spite of exhausting all traditional forms of financial aid, including scholarships, grants, and federal student loans. Provided by Miss Brittany Smith.

*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.

*Kettering Medical Center Sponsorship & Grant* Awarded to a student entering the junior or senior year of nursing with the intent of pursuing a full-time career in nursing after graduation. Recipients must demonstrate a spirit of service to others, the desire and the ability to excel in the nursing profession, and possess a high regard for the call of nursing. Recipients should exemplify the five dimensions of nursing - spiritual, physical, social, emotional, and intellectual. Preference will be given to students demonstrating financial need according to the criteria established by KMC and the University's Director of Financial Aid. Students accepting the sponsorship portion of the scholarship will agree to employment terms with KMC upon graduation.

*Kittyhawk AOC Chapter Scholarship* Awarded to a junior or senior majoring in the engineering and/or computer/information science field. Recipients must possess appropriate academic and professional credentials and demonstrate financial need. The recipients must not have any aversion to defense-related activities or accepting a scholarship from a defense-related activity. This scholarship is provided by the Kittyhawk Chapter of the Association of Old Crows, which is an international professional organization comprised of academic, government, and industry personnel dedicated to the preservation and advancement of Defensive Electronic Countermeasures.

- Ruth Counter Klopfenstein, R.N. and A. Rees Klopfenstein, M.D. Nursing Education Endowment** Given to students pursuing an undergraduate degree in nursing. Recipients must meet one of two sets of criteria: junior with an overall GPA of 2.75 and 3.0 in basic sciences and senior with an overall GPA of 2.75 and 3.0 in professional nursing courses. Both recipients must demonstrate maturing Christian character in their personal and professional life and a commitment to and love for the nursing profession.
- 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 be involved in extracurricular activities. Provided by Cindy Sutter-Tkel in honor of her grandmother.
- 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.
- Sam Lyndon Memorial Scholarship** Given to students pursuing an undergraduate degree in any academic program under the Department of Business. At least one of the recipient's parents must be deceased. This scholarship is provided by Walsworth Publishing in memory of Sam Lyndon, the father of CU graduate Angela Lyndon.
- Irene MacArthur Memorial Scholarship** Benefits students with at least a 3.5 GPA who are members of Calvary Memorial Church in Racine, Wisconsin. Students must demonstrate financial need. Provided by Mr. and Mrs. John Weeks.
- 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.
- Mephibosheth Scholarship Endowment** Given to students who have a physical impairment that is likely to continue indefinitely. Preference given to those who have an impairment that makes employment during the academic year less likely. Given to students pursuing an undergraduate degree in any academic program. The endowment is provided by the late Peter DeKorete, a successful businessman who himself had a physical disability.
- 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.
- 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.
- Rita G. Patterson Nursing Scholarship** Awarded to a full-time junior or senior student majoring in nursing. Must have a cumulative grade average of 3.0. This scholarship is provided by Donald and Rita Patterson.
- Ervin J. Nutter Memorial Scholarship** Established by the Ervin J. Nutter family, this scholarship assists junior and senior students who are pursuing careers in the field of Mechanical Engineering. Recipients must demonstrate financial need. The Director of Financial Aid selects the recipients.
- Pastoral Studies Scholarship** The grantors established this fund to reduce the student loan debt of exceptional students who are preparing for service in the pastorate. Recipients must be seniors who are preparing for service in the pastorate. Recipients must have accumulated loan debt and demonstrate exceptional ability and passion for pastoral studies. Preference is given to students who are planning to attend seminary. The Department of Biblical Education faculty and the Director of Financial Aid select the recipients.
- 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.
- Dan Poole Broadcasting Award** Given to students pursuing an undergraduate degree in broadcasting who are actively involved with the University student radio station.
- Derek Richardson Memorial Scholarship Fund** Kendall and Susan Richardson established this scholarship in memorial to their son, Derek Richardson, who died tragically in an auto accident in 2005 while enrolled at the University as a sophomore. This scholarship assists freshmen students who demonstrate financial need and who are enrolled in the University ROTC program. Recipients must have the attitude, aptitude and character to succeed as an Air Force officer. Recipients selected should reflect the character of Cadet Derek Richardson, succeeding physically and academically, and being more concerned for the well being of others than themselves. Recipients must have a record of public/social service both within and outside the Air Force ROTC program. The Air Force ROTC detachment commander and the Cedarville ROTC liaison select the recipients.
- 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.
- 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 service.
- 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.
- James A. Smith Elderly Compassion Memorial Scholarship** Given to students pursuing an undergraduate degree in any academic program. Student must demonstrate a passion for serving the elderly community through Christian service of career aspirations.
- Jane Adams Smith Memorial Scholarship** Given to students pursuing an undergraduate degree under the department of Psychology. Recipients must have completed at least one year at Cedarville University.
- 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.
- Al and Joanna Stevens Scholarship** Given to students pursuing an undergraduate degree in any academic program. Recipients must be children of full time employees of Opex Corporation, Moorestown, NJ.
- Dr. Daniel C. Stevens Memorial Scholarship** Awarded to advancing sophomores or juniors majoring in Christian Education. Must be routinely faithful in exhibiting the biblical triad of faith, hope, and love. This award is given by Mrs. Suzanne Stevens in loving memory of her husband and Cedarville University faculty member, Dr. Daniel Stevens.
- 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.
- Dave Taylor Memorial Scholarship** Given to junior or senior students pursuing an undergraduate degree in any academic program. Recipients must also have steadfast plans to enter the foreign mission field. This scholarship is endowed by friends and classmates of Dave Taylor, class of 1964.
- Philip L. and June W. Taylor Scholarship Endowment** Established by bequest through the estate of Philip and June Taylor, this scholarship assists students who are preparing for service in missions or business. Recipients must have completed at least one academic year at Cedarville. Preference will be given to students who demonstrate financial need. The Director of Financial Aid selects the recipients.
- Jonathan Taylor (J.T.) Honorary Scholarship** The Class of 2007 established this endowed fund in honor of their classmate Jonathan Taylor (J.T.), a leader among students in service and academics. The scholarship assists senior students who reflect J.T.'s distinctive

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character—one who is marked by a quality of excellence and spiritual maturity in all of their endeavors at the University. Recipients must serve in leadership roles within the student body and demonstrate financial need. Preference will be given to students who have a GPA of 3.0 or above. The Director of Financial Aid and members of the Student Life Division select the annual recipients.

**Theta Rho Epsilon Scholarship** Awarded to a student pursuing a bachelor's degree in any academic program. Students who have a cumulative grade point average closest to 2.75 during the spring term of their junior year and who do not qualify for other forms of merit-based scholarships will be considered for the scholarship.

**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 Melvina 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.

**James & Ruby Wells Scholarship** Benefits students who attend the Haxtun Berean Bible Church in Haxtun, Colorado. Recipients shall be full-time and maintain satisfactory academic progress. If there are no recipients meeting these criteria, all other CU students will be considered who have financial need and excel academically. Provided by Mrs. Ruby Wells.

**Samuel L. Westerman Foundation Scholarship** Established by the Samuel L. Westerman Foundation, this endowed scholarship assists junior and senior students who are pursuing careers in nursing or special education and who engage in volunteer work at the University or in the community. Recipients must maintain a GPA of 3.2 or above and demonstrate financial need. Residents of Michigan will be shown preference. The Director of Financial Aid selects the recipients.

**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.

**World Missions Scholarship** Awarded to students planning to enter full-time missions under the authority of a recognized Christian organization that provides appropriate accountability and support. Primary consideration will be given to students who are planning to enter the foreign mission field immediately following graduation. Secondary consideration may be given to students planning to complete seminary before entering the mission field or to students planning to serve in the domestic mission field. Must possess aptitude to excel in missionary service, evidenced by their ministry experience, spiritual maturity, and academic performance.

**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

**AFCEA Scholarship** The Dayton-Wright Chapter of the Armed Forces Communication and Electronics Association (AFCEA) sponsors this scholarship. Recipients must be pursuing studies in electrical engineering, data communications, information technology, computer engineering, hard physical sciences (such as physics, chemistry, mathematics, etc.) and C4I (command, communications, computers, and intelligence.) Selection criteria emphasize academic performance, leadership, and involvement in electrical engineering organizations. Recipients of this award are nominated and selected by department faculty.

**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 his/her sophomore, junior, or senior year and must have a GPA of 3.3 or above.

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

**The Amstutz Nursing Award** This endowed annual award is granted to a deserving junior majoring in nursing and has been provided by Mr. 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 loving memory of and in gratitude for the life and educational ministry of General Autio's mother, Arline Littleton Autio.

**Nathan R. Arnold Accounting Award** Given to sophomore or junior accounting majors who have a minimum GPA of 3.5 and demonstrate exceptional Christian character. Established by Robert and Brenda Arnold in honor of their son, Nathan, a 2005 Cedarville graduate.

**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 Dolph & Brown Psychology Award** Given to two juniors majoring in psychology or applied science. Provided by Dr. and Mrs. Charles Dolph and Mrs. Alcene Brown.

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

**Burriss Logistics Computer Science Award** Given to students pursuing a degree in computer science who have demonstrated exemplary character in the personal, spiritual, and academic pursuits. Must have a GPA of 3.3, participate in community service and ministry opportunities, and make contributions to the advancement of the computer science program. Established by Burriss Information Technology.

**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.

**Christian Service and Academic Excellence Award** Established by Stephen Brown '67, this endowed award assists students who demonstrate faithful Christian service and academic excellence. Recipients must be sophomore, junior, or senior students with a GPA of 3.3 or above. The Vice President for Christian Ministries selects the recipients.

**Compton/Knight Family Music Scholarship** Given to students who demonstrate extraordinary potential to excel as classroom teachers for vocal and/or instrumental music. Recipients must have a minimum GPA of 3.5 and have completed at least one year of study at the University. Established by Harland P. and Pauline G. Knight.

**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.

**Jenna Lynn Ellis Award** Awarded to junior or senior students pursuing a career in law and planning to attend law school. Preference will be given to students who want to serve in a branch of law relating to victim advocacy or criminal prosecution. Recipients must demonstrate exceptional academic, personal, and spiritual standards. Interested parties must complete an essay application explaining their motivation for pursuing a career in law, their definition of justice, and their ethical responsibilities within their expected field of practice. This scholarship is funded by Jenna Ellis.

**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.

**Stephen M. Harriman Memorial award** This Award was established by Earle and Donnabelle Harriman to honor the memory of their beloved, late son who graduated in 1973 with a major in Social Science. Recipients must be history or history education majors, have at least one year remaining in their academic program, and demonstrate spiritual maturity and leadership qualities. The faculty of the Department of Social Science and History nominate and select the recipients.

**Marinus Hazen, Jr. Memorial Scholarship** Awarded to graduating seniors pursuing a bachelor's degree in Finance. Recipients must demonstrate exceptional integrity, a strong Christian testimony, and consistent ethical behavior. This scholarship was established in loving memory of Rene by his family and friends.

**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.

**Raymond P. Holland, Jr. Engineering Excellence Award** Awarded to advancing sophomore or junior students pursuing a bachelor's degree in engineering. Recipients must have a minimum 3.3 cumulative GPA and must exhibit excellence, creativity, dedication, and common sense in their studies and application of engineering principles. This award is provided annually by Steve and Linda Nelson.

**Rev. Henry and Lillian Hutchison Christian Education Award** This award was established by Thomas and Amy Hutchison to honor his parents, Henry and Lillian Hutchison, by subsidizing student 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.

**Reverend Michael Holt Memorial Scholarship** Established by Deborah Holt '87 to honor the life and ministry of her husband and to assist students preparing for a career in the pastorate. The recipient must have a minimum GPA of 3.3 and exhibit attributes that reflect the life ministry of Rev. Michael Holt, including integrity and steadfastness, passion of biblical study, and zeal for preaching.

**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 junior or senior varsity men's or women's soccer team members who are 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.

**Madison Caroline Law Memorial Scholarship** Given to a full-time junior or senior female student pursuing a bachelor's degree in music education with vocal emphasis. Financial need is not required but may be considered. Recipient will be a Christian woman who shows gifting and true promise as a vocalist and educator. The scholarship is given in memory of Madison Caroline Law, infant daughter of Mike and Jill Law, who are Cedarville graduates. Provided by Randy and Meredith Johnson.

**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.

**Jim & Phyllis Murphy Business Award** Awarded to advancing sophomores and juniors pursuing a degree in any academic major in business, with the exception of accounting. Recipients must have a minimum

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cumulative grade average of 3.5. Jim ('68) and Phyllis ('71) Murphy are the donors of this scholarship.

**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.

**Rolan David Polsdorfer Electrical Engineering Award** Awarded to advancing sophomore and junior students pursuing a bachelor's degree in electrical engineering. Recipients must have one year of study remaining in their academic program. This scholarship is provided by Mrs. Catherine Polsdorfer, in loving memory of Rolan David Polsdorfer, to recognize the academic achievements of outstanding students who are pursuing careers in the field of electrical engineering.

**Mr. & Mrs. Rolan David Polsdorfer Music Award** Given to a full-time advancing junior or senior pursuing a bachelor's degree in music with piano as principal instrument. Recipient must have one year of study remaining. Provided by Mrs. Catherine Polsdorfer.

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

**The Donna Purple Award in Education** 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.

**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 the area of studio art. Established by Mr. and Mrs. Floyd Rietveld.

**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.

**Salt and Light Scholarship** Given to students with a minimum GPA of 3.3 who are pursuing a degree under the department of business administration or the department of communication arts. Students must complete an essay application explaining how they plan to integrate biblical thought and practice into their academic discipline.

**Jane Adams Smith Memorial Scholarship** Given to students pursuing an undergraduate degree in any academic major under the department of Communication Arts who have also completed at least one year at Cedarville University.

**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.

**Olen Tilma Small Business Scholarship** Given to students pursuing an undergraduate degree in any academic major under the department of business administration with a minimum cumulative GPA of 3.3.

**The Undergraduate Award for Achievement in Organic Chemistry** Given by the Polymer Education Committee of the Division of Polymer Chemistry and Polymeric Materials to the most outstanding chemistry major in organic chemistry with a GPA of 3.4 or higher.

**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 GPA in elementary Greek.

## Institutional Loan Funds

Detailed information concerning the application and repayment process is available from the financial aid office. There are several types of short and long-term loans available for situations where funding is delayed. A co-signer is required unless payment is guaranteed through another source of financial aid in the given academic year. The annual limit for an institutional loan is \$2,400.

## Federal Family Education Loan Programs

### Federal Stafford Student Loan

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 the guarantee agency. 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, 2006, is a fixed rate at 6.8%. Freshmen can borrow a maximum of \$3,500, sophomores \$4,500, and 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

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 interest 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 may borrow an additional \$5,000 per year.

### Federal Parent Loan to Undergraduate Students (PLUS)

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 fixed interest rate is 8.5%. 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 funds. 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 funds 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 pro-rated 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 citizen 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 standard Perkins Loan amount is \$1,500. However, the annual amount may be increased as funding allows.

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 withdrawals 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 university students. Students in this program may qualify for up to 20 hours of work a week during the academic year, providing they show a demonstrated need based on their FAFSA. 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. Visit [www.cedarville.edu/dept/fa/studentemployment.htm](http://www.cedarville.edu/dept/fa/studentemployment.htm) for more information.

### Campus Employment

Although unable to guarantee actual job placement, the number of hours worked, or total dollar amount earned, Cedarville University 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 student employment is not restricted to upperclassmen and is encouraged at all levels.

### Off-Campus Employment

Because of the University's reputation for attracting quality students, many area employers contact the career services office to employ students on a part-time basis. 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 University 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 University recognizes that conditions that create the need for financial assistance may also create other educational needs that 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 University are:

1. Unsubsidized Stafford loans
2. Subsidized Stafford loans
3. Federal Perkins loans
4. FFEL PLUS loans
5. Federal Pell Grant
6. Academic Competitiveness Grant
7. National SMART Grant
8. Federal SEOG Grant

### 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 semester 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 University. The following academic requirements would be appropriate in achieving this goal by "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 average consistent with the requirements for graduation. The following illustrates the academic progress policy:

Hours attempted	1-30	31-60	61-90	91-192
Completed (percent)	65%	70%	75%	80%
Minimum cumulative GPA	1.70	1.90	2.00	2.00

Satisfactory academic progress means that first-time students must, after a reasonable probationary period not to exceed one semester, have registered the minimum cumulative grade point average each semester thereafter as indicated above. In addition, these students must complete 65% of attempted course work the

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first academic year, 70% the second year, 75% the third year and 80% the fourth year.

**Note:** *Academic progress is measured at the end of each academic term. (Satisfactory progress for summer coursework will be evaluated at the end of the fall semester when fall term academic progress is evaluated.) It is assumed that the majority of students will graduate in the normal time frame. However, no student may continue more than six years as a full time student in order to complete his/her academic program. Regardless of the credit hours a full-time student attempts and received aid for, (which cannot exceed 192) they must complete the percentage of work attempted and have the appropriate cumulative grade point average as stipulated above.*

Aid recipients who fail to complete the required percentage of work attempted as listed above during the applicable semester and/or do not meet the minimum cumulative grade point requirements each semester 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 semester will be encouraged to confer with the Financial Aid Office. If permitted to continue, students who withdraw from all courses during each semester for two consecutive semesters will be considered as not making satisfactory academic progress and will be discontinued from receiving federal financial aid.

In conjunction and addition to the academic policy listed in the University catalog, the grading marks F, I, W, WF & WP will not be considered as successful completion of courses attempted. The attempt of these courses will be considered in quantitative (percent completion) analysis of SAP but not the qualitative (GPA) analysis. The incomplete (I) grades will be considered into the qualitative (GPA) analysis when completed according to the provisions in the university catalog. When an incomplete grade changes to another grade notation, that change will be picked up in the next SAP review.

Repeat course credits earned are averaged into the cumulative grade point averages; however, credit hours are counted only once towards the graduation requirement, but both attempts towards the percent of completion 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. Non-credit hours for which "NC" has been earned are not used in the computation of grade point averages.

Audit (AU) classes do not constitute hours attempted or completed and 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.

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 semester sessions.

### Part-time Students

Students who enroll for less than full-time (12 hours per semester) 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 (except the Federal Pell Grant) will not be awarded to students who enroll for fewer than six credit hours per semester (half-time).

### Transfer Students

Transfer students who have never attended Cedarville University will be treated as new students in regard to the probationary period (one semester). The transfer credits plus the credits received at Cedarville will be used for the percent of completion measurement; however, only the cumulative grade point average earned at Cedarville will be the evaluating factor to determine if progress is being made, 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 University must be taken at the student's own expense. This will be necessary until the minimum cumulative grade point average and the percentage of completion requirements meet the academic progress criteria. In all cases, each student, upon completion of these requirements, must schedule an appointment with the assistant director of financial aid to determine his or her future eligibility for federal assistance.

### Method for Appeal

Students who have been denied federal aid due to unsatisfactory academic progress have the right to appeal and can do so by a written request to the assistant director of financial aid. All appeals must include substantive reasons for failure to comply with this policy.

The assistant director of financial aid along with the appeal committee will review the appeal and the assistant director will respond by letter with either an approval or rejection of the student's appeal. On an individual basis, future progress requirements may be placed on a student whose appeal is approved. If the appeal is approved, the student's financial aid will be reinstated for the term.

If necessary, further appeals may be made to the vice president for enrollment management.



## 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 that 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 university 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.

