

FINANCIAL INFORMATION



CHARGES AND FEES FOR ACADEMIC YEAR 2011-2012

TUITION, PER SEMESTER:

1 through 11 credit hours, per credit hour	\$836
12 through 17 credit hours, block rate.....	\$10,909
18 plus credit hours, per credit hour	\$596
(J-term credit hours are included as part of Spring load)	
Summer School, 2012; per credit hour.....	\$596
Audit, per credit hour	\$191

ROOM AND BOARD, PER SEMESTER:

Room & Board	Meal Plan	Residence Hall Style	Apartment Style
	7 meals (seniors only).....	\$2,936	\$3,136
	10 meals	\$3,214	\$3,414
	12 meals	\$3,394	\$3,594
	15 meals	\$3,657	\$3,857
	18 meals	\$3,911	\$4,111
Commuter student life fee (includes 25 meals per semester)			\$250
Residence life fee, per semester			\$100
Commuter meal plan (25 meals per semester).....			\$160

SUPPLEMENTAL FEES:

Technology fee, per semester	\$185
Laptop rental fee, per semester (less than 6 credit hours)	\$175
Student Insurance Fee (per year – may be waived if covered by other insurance)	\$595
Enrollment application fee	\$25
Replacement I.D. card fee	\$10
Payment plan fee, per semester	\$50
Late payment fee, initial charge	\$100
Late payment fee (monthly, after initial charge if financial obligations not fulfilled).....	\$25
Lab fee, per semester (Science, Psych., Sociology, Comp. Science, Stat., etc. Fee may vary; see course description in catalog)	\$60
Independent Study/Directed Reading/Independent Enrollment (per class).....	\$250
Private music lesson fee, per semester:	
One-half hour lessons	\$250
One hour lessons	\$500
Recital fee	\$40
Photography fee, per semester	\$80
Kinesiology fee, per semester:	
Off-campus classes (fencing, golf, skiing, tennis, etc.).....	varies
Classes on Wellness, Anatomical Kinesiology, Exercise Physiology, First Aid, Martial Arts	\$30
IDS-103 & 106 Course fee (Terra Firma)	\$275
Media Course Fee	\$50-\$100
PSY-443, PSY-444	\$50
Transcript fee	\$5
Vehicle registration fee, per semester	\$75

HOUSING DEPOSIT:

Residence hall deposit	\$150
Campus apartment housing deposit	1-month rent

CAMPUS APARTMENT RENT: (includes all utilities and local phone; 1-year lease required)

One-bedroom apartment, per month	\$530
Two-bedroom apartment, per month	\$595

Travel and personal expense figures used for the federal cost of attendance budget can be found at www.cornerstone.edu/financial_aid/tuition/cost.

PAYMENT OF BILLS

The balance for total tuition, fees, room and board charges is reduced by all financial aid awards a student receives for that semester. If your financial aid award letter includes "Federal Work Study," your account balance will not be reduced by the suggested amount of work study. Bills will be sent to students prior to the beginning of each semester provided the student registers in a timely manner. Students have two choices for paying the balance due:

Pay in Full: Payment due dates for each semester will be indicated on the semester bill.

Payment Plan: Students may choose to pay the balance due in four or five equal monthly installments. Fall semester payment due dates are the 5th or 20th of each month August – December, depending on payment plan chosen. Spring semester payment due dates are the 5th or 20th of each month January – May, depending on payment plan chosen. There is a \$50 payment plan fee each semester. Students who do not pay as arranged on the payment plan may be excluded from using the payment plan in succeeding terms.

Late payment fees may be added to accounts not paid as arranged. Accounts are expected to be paid in full before taking examinations, obtaining transcripts, receiving diplomas, or registering for a succeeding term. Accounts not paid as arranged may be submitted to a collection agency. Students are responsible for all collection costs if an account is submitted to a collection agency.

REFUNDS: WITHDRAWAL FROM INDIVIDUAL COURSES

Students withdrawing from individual courses will receive refunds based upon the following schedule:

One week or less	100 percent
Second week	86 percent
Third week	80 percent
Fourth week	73 percent
Fifth week	66 percent
Sixth week	60 percent
Seventh week	53 percent
Eighth week	46 percent
Ninth week	40 percent
After nine weeks	No refund

Appropriate adjustments will be made to financial aid programs following formulas mandated by federal, state and institutional regulations. Students whose enrollment status (i.e. full-time, 3/4-time, 1/2-time) would change if classes were dropped should consult with the Student Financial Services office to determine the extent of these adjustments.

REFUNDS: WITHDRAWAL FROM THE INSTITUTION

Students who cease attending but do not officially withdraw from a course will receive a failing grade for that course. Tuition refunds for students who withdraw during the course of the semester, as well as those who are dismissed or suspended, will be computed as follows:

One week or less	100 percent
Second week	86 percent
Third week	80 percent
Fourth week	73 percent
Fifth week	66 percent
Sixth week	60 percent
Seventh week	53 percent
Eighth week	46 percent
Ninth week	40 percent
After nine weeks	No refund

Room and board will be refunded on a prorated basis. Fees are not refundable after drop/add week. Students who receive financial aid and withdraw from the institution during the semester may be required to return all or a portion of the aid to the appropriate programs. A calculation will be made based on the student's withdrawal date to determine what portion of the financial aid must be returned. Students may request a copy of the refund and repayment policy from the Student Financial Services office.

Federal Title IV Aid – If a student withdraws before completing 60 percent of the semester or period of enrollment, the institution must determine the percentage of Title IV assistance the student has earned. The percent earned is determined by dividing the total number of calendar days in the semester into the number of calendar days completed as of the withdrawal date. Any unearned amount must be returned to the Title IV program(s).

State of Michigan – The state award is reduced by the percent of the tuition and fees originally paid by the state. The student may retain an amount equal to the percent of the actual tuition and fees charged based on the withdrawal date. The remaining amount must be returned to the state.

Institutional Aid – Institutional aid is reduced by the percent of the tuition and fees originally covered by the institutional aid. The student may retain an amount equal to the percent of the actual tuition and fees charged based on the withdrawal date. The remaining amount must be returned to the institutional programs.

FINANCIAL AID

INTRODUCTION TO FINANCIAL AID:

Cornerstone University provides financial aid to students who can benefit from further education but cannot do so without assistance. It also seeks to recognize students with exceptional abilities in the areas of academics, athletics, leadership and music. The Cornerstone University Student Financial Services office is committed to assisting students in receiving the maximum amount of financial assistance for which they qualify under federal, state, and institutional programs. It is important to keep in mind that the primary responsibility for financing a college education rests with the student and the student's family.

All students wishing to receive need-based financial assistance through federal, state, and/or institutional need-based aid programs must file the Free Application for Federal Student Aid (FAFSA) as soon as possible after Jan. 1 each year. Access the FAFSA at www.fafsa.gov or through the financial aid page of the CU website.

It is important that all requested information be submitted to the Student Financial Services office in a timely manner. Failure to do so will create delays and may result in the loss of aid. When all requested information is received, the Student Financial Services office makes an evaluation to determine student aid eligibility. Notification is sent to students informing them of the types and amounts of their awards.

Students may view the institution's federal financial aid policies and procedures in the Student Financial Services office.

REQUIREMENTS TO RECEIVE FEDERAL FINANCIAL AID:

Statement of Educational Purpose – A student must be enrolled as a degree-seeking student and must sign a statement indicating that all federal financial aid will be used for expenses related to study at Cornerstone University.

Statement of Refund and Default – A student must not owe a refund on any previously awarded federal grant or loan. A student must not be in default on any Federal loan, or must have made satisfactory arrangements to repay any defaulted federal loan, and have not borrowed in excess of the loan limits under federal programs at any institution.

Selective Service Registration – Male students born after Dec. 31, 1959, are required to comply with Selective Service registration regulations.

Satisfactory Academic Progress – To be eligible for financial aid, students must maintain Satisfactory Academic Progress (SAP) in accordance with the following guidelines:

Qualitative Requirements: The student must meet the appropriate cumulative grade point requirement. Cumulative G.P.A.s are monitored at the end of each semester. Entering freshmen have NO MINIMUM G.P.A. requirement.

1-25 credits completed	1.60 G.P.A.
26-57 credits completed	1.85 G.P.A.
58-ABOVE credits completed	2.00 G.P.A.

Quantitative Requirements: A student must complete his/her program within a period not greater than 150% of the normal program length (measured by credit hours). A student who receives financial aid is required to maintain the following pace to ensure progression towards the 150% completion requirement:

<u>Cumulative Hours Attempted</u>	<u>Minimum Percent Completed</u>
1-25	65%
26-57	70%
58+	75%

SAP and all related criteria are evaluated at the end of each academic term.

All regularly accepted and continuing students who do not meet either or both of the above requirements will be placed on financial aid warning. After a semester on financial aid warning, students still not meeting the criteria will have their financial aid suspended.

If a student suffers unusual circumstances and would like to appeal the financial aid suspension, he/she must submit to the Academic Appeals Committee a written explanation regarding noncompliance with these criteria. The Academic Appeals Committee will then determine the academic status of the student. If it is determined that the student is making SAP, the student will be placed on financial aid probation. The Student Financial Services office will then consider eligibility for financial aid based upon the availability of funds and financial need.

If a student meets the qualitative requirements but does not meet the quantitative requirements and is allowed to continue enrollment, he/she will not be eligible for any type of financial aid until the proper level of progress is attained.

Repeat Courses – Federal rules allow a student to receive federal aid for a course more than once as long as it is not a result of more than one repetition of a previously passed course or any repetition of a previously passed course due

to the student failing other coursework. A repeated course will be counted towards the 150% maximum time frame. Please contact the Student Financial Services office for a copy of the complete SAP policy.

FEDERAL FINANCIAL AID PROGRAMS:

Eligibility for federal student financial aid is determined through the annual submission of the Free Application for Federal Student Aid (FAFSA).

Financial aid is typically disbursed in equal disbursements for the fall and spring semesters.

Federal Parent PLUS Loan Program – Parents may be eligible to borrow up to the cost of education minus other aid each academic year. Both interest and principal payments begin 60 days after disbursement of the loan. Credit approval is required.

Federal Pell Grant – This federal program provides grants to students with exceptional financial need. The grant amount is based upon the information provided on the FAFSA each year.

Federal Perkins Loan Program – This federal program provides loans to students demonstrating exceptional financial need. No interest accrues, nor is repayment required while the student carries at least a half-time academic load at any institution of higher education. Repayment begins nine months after the student ceases enrollment or graduates. The interest rate is 5 percent.

Federal Stafford Loan Program – This federally insured loan program is available to all students who successfully file the FAFSA. The maximum loan eligibility each year is based on total credit hours earned and dependency status. For those who qualify for a subsidized (need-based) loan, the government pays the interest while the student is in school. The student is responsible for all interest on an unsubsidized loan which accrues from the date of disbursement. Repayment of both principal and interest begins 6 months after the student enrolls less than half-time or graduates. The student must complete online entrance counseling and a master promissory note prior to the initial distribution.

Federal Supplemental Educational Opportunity Grant (SEOG) – This grant is awarded to students who demonstrate exceptional need based upon the information provided on the FAFSA. Recipients must be eligible for a Pell grant.

Federal TEACH Grant – The TEACH Grant program provides grant funds to future teachers who agree to serve at least four years as a full-time, highly qualified teacher in a high-need area of study and in a school serving low-income students. Eligible students may receive up to \$4000 per year in TEACH Grant funds, up to a maximum of \$16,000 for undergraduate and \$8,000 for graduate study. If the recipient does not complete the required four years of teaching service within eight years after completing the coursework or does not meet all other requirements of the program, the TEACH Grant funds will be converted to a Federal Unsubsidized Stafford Loan that must be repaid in full, with interest accrued from the original date of the grant. If the TEACH Grant is converted to a loan, it cannot be converted back to a grant.

Federal Work Study – This program provides work opportunities for students with financial need. Federal funds are used to subsidize part of each eligible student's salary. Students may receive federal work study funds for employment in areas of community service contingent on prior approval by the Student Financial Services and Spiritual Formation Offices. Additional information on community service and other student work opportunities is available through the Career Services Office. Eligibility for work study noted on the award letter does not guarantee a student a job. The student must obtain campus employment on their own. If the student obtains a work study position he may be allowed to earn more than the amount listed on his award letter.

STATE FINANCIAL AID PROGRAMS:

Persons who are legal residents of the state of Michigan as defined by the Michigan Department of Education may receive aid from state programs. Eligibility for state student financial aid is determined through the submission of the Free Application for Federal Student Aid (FAFSA). The current state application deadline for priority consideration is March 1. Consideration is given to applications received prior to June 30 and is based on availability of funds.

Michigan Competitive Scholarship – The award is available to students attending either private or public Michigan colleges. A qualifying score must be achieved on the ACT exam, and financial need must be established by filing the FAFSA before March 1.

Michigan Tuition Grant – The grant is available to students attending independent non-profit Michigan colleges. Awards are based on financial need only. Application is made by filing the FAFSA prior to June 30. Students may only receive either the Michigan Tuition Grant or the Michigan Competitive Scholarship at any one time.

INSTITUTIONAL GRANT AND SCHOLARSHIP PROGRAMS:

To be eligible for need-based university gift aid programs, a student must submit a Free Application for Federal Student Aid (FAFSA). A student must be enrolled full-time as a degree-seeking student in a traditional undergraduate program. Students who have previously earned a bachelor's degree are not eligible for institutional aid. Priority consideration is given to students with financial need who have completed their FAFSA by March 1. In many cases, students only need to complete the FAFSA to be considered for these awards. Some upperclassmen awards require completion of an institutional scholarship application. Contact the Student Financial Services office for additional information. Applications are available on the Student Financial Services website. Conditions for receiving an endowed or restricted fund institutional scholarship include attendance at the Legacy dinner and the writing of thank-you notes to the donors or donor representatives. The Advancement Office will provide further details regarding these conditions to recipients.

Abraham Kuyper Journalism Scholarship – This scholarship was established by an anonymous donor in memory of Abraham Kuyper, the late Dutch newspaper editor, theologian/pastor and politician. He founded a Calvinist-oriented newspaper (1872), was elected to the national assembly (1874), formed the first organized Dutch political party, founded the Free University at Amsterdam (1880), founded the Reformed Churches in The Netherlands (1892). As prime minister of The Netherlands (1901-05), he advocated a wider franchise and broader social benefits. This scholarship is granted to early enroll students participating in Cornerstone University journalism courses while still in high school. The scholarship is given to help high school students who possess the potential to become outstanding journalists at media companies in West Michigan, Michigan and across the United States of America.

Amanda and Michael Nielsen Children's Ministry Scholarship – This scholarship is awarded to undergraduate students who are pursuing a career in children's ministry in a local church or para-church organization following graduation or for a student serving in summer camping ministries. Application is made on the institutional scholarship application.

Athletic Scholarships – Awards are based on proven athletic ability. Athletic scholarship information may be obtained by contacting the athletic director or coach directly.

Belden Brick and Supply Architectural and Masonry Scholarship – This \$1,000 scholarship is provided to assist undergraduate students whose parents or grandparents are associated with the masonry, architectural or home building professions. Priority is given to employees of Belden Brick & Supply. Applicants must be high school students with a 3.0 G.P.A. or undergraduate students with a 2.5 G.P.A.. Application is made on the institutional scholarship application.

Bernie and Marge Mollema Multicultural Ministry Scholarship – This scholarship was created to financially assist Cornerstone University students entering full-time multicultural (Hispanic preferred) ministry after graduation. Applicant must maintain a minimum 3.0 G.P.A. Application is made on the institutional scholarship application.

Bertha Dewey Stock Memorial Scholarship – These funds are awarded to married students who have completed 60 credit hours and are preparing for full-time Christian ministry. Recipients must demonstrate financial need. Application is made on the institutional scholarship application.

BNI Chapter Business Scholarship – This scholarship of up to \$1,500 is awarded to a needy minority student entering their junior or senior year of study in the business program with at least a 3.0 G.P.A.. Application is made on the institutional scholarship application.

Bob Becker Journalism Scholarships – This scholarship was established by friends of veteran journalist Bob Becker, Grand Rapids Press sports editor for more than 30 years until his retirement in 2007, who has dedicated his professional career to covering high school, collegiate and professional sports in Michigan and across the nation. He helped change the face of sports coverage in Michigan, as both a pioneer in the coverage and sponsorship of women's sports in the earliest stages of Title IX, and in the hiring and training of minority journalists in that field that, for generations was the exclusive domain of white males. This scholarship is granted to incoming journalism majors who possess the potential to become outstanding journalists at media companies in West Michigan, Michigan and across the United States of America.

Bronkema Family Scholarship – This \$1,000 scholarship is granted to a full-time female student facing unusual family and financial challenges. Applicant must maintain a 2.35 G.P.A. Application is made on the institutional scholarship application.

Capital Region Community Foundation Davis Fund Scholarship – This scholarship is awarded to a resident of Ingham, Eaton, or Clinton County (Michigan). Selection criteria include proven superior ability, scholarship and character. Application is made on the institutional scholarship application.

Catherine Ross Wirtz Elementary Education Scholarship – This scholarship was established to provide assistance to students endeavoring to become elementary and middle school teachers. Candidates must have a record of service to the Lord and mankind, and must be accepted into the teacher education program with a minimum 3.0 G.P.A.. Financial need will be considered. Application is made on the institutional scholarship application.

Chancellor's Scholarship – Available to incoming students based on high school G.P.A. and ACT scores. The maximum amount for first-time students is \$9000. Maximum amount for transfer students is \$5000. The scholarship is renewable.

C. John Miller Business Leadership Scholarship – This \$1,000 scholarship is provided for upperclassmen who have demonstrated exceptional potential for leadership in business. Application is made on the institutional scholarship application.

Cornerstone Need Grant – The grant is awarded to students who meet specific need criteria based on a student's EFC, academics, residency plans and other gift aid. The amount of the award is determined based on the same criteria.

Cornerstone University Assistance – Available to incoming students based on high school G.P.A. and ACT scores. The maximum amount for first-time students is \$4000 for out of state students and \$3000 for in state students. The scholarship is renewable.

Cornerstone University Ministry Major Grant - This grant is awarded to Michigan residents who are ineligible for the Michigan Tuition Grant due to their enrollment in a Christian ministry major. Students must have attained junior or senior status and otherwise demonstrate eligibility for the MTG to be eligible for this grant. The amount of the grant is one-half of the estimated state grant eligibility for the year.

Dean's Scholarship – Available to incoming students based on high school G.P.A. and ACT scores. The maximum amount is \$8000 for first-time students and \$4000 for transfer students. The scholarship is renewable.

Dorothy J. and Clinton J. Christoff Scholarship – Eligibility is for a student living in or attending school in the Lowell school district. One \$1,000 scholarship will be given annually to a candidate who demonstrates “service above self.” Selection is by the Lowell Rotary Club scholarship committee.

Dorothy L. Sayers Promising Young Writers Scholarship – This \$1000 scholarship is designed to encourage undergraduate writers to develop the skills for writing connected careers and is awarded by vote of the English faculty. Candidates must be humanities majors with a demonstrated desire to write as a vocation. Financial need is considered.

Edward R. Powell Family Scholarship – This scholarship recognizes students majoring in media studies who intend to pursue careers in secular organizations in order to be “salt and light” as described in Matthew 5:13-16. The applicant must have completed at least 60 credit hours toward a degree at Cornerstone. Application is made on the institutional scholarship application.

Elijah P. Lovejoy Journalism Scholarship – Established by friends of Cornerstone University's Journalism Department, this scholarship is named after Elijah Lovejoy. Mr. Lovejoy demonstrated the courage of his convictions in the face of great peril to his personal safety and without the advantage of today's well-established press freedoms. He is known as the first American martyr to the freedom of the press when he was shot and killed in Illinois for using his newspaper to strongly oppose slavery during the mid-1800s in the United States. This scholarship may be granted to a Journalism major, News-Editorial emphasis, who possesses the potential to become an outstanding journalist and/or commentary writer at a newspaper or other print or online publication in West Michigan, Michigan and across the United States.

Ernest and Yvonne Rogers Scholarship – This scholarship was established to financially assist music majors entering their sophomore or junior year who demonstrate exceptional instrumental or vocal ability and are actively involved in a church music ministry during the academic year. The recipient must maintain a 3.0 G.P.A. Application is made on the institutional scholarship application.

Esther Gilbertson Scholarship – This scholarship is reserved for continuing students preparing for vocational ministry. A cumulative 3.0 college G.P.A. and financial need is required. Application is made on the institutional scholarship application.

Ethel M. Collins Children's Education Scholarship – This scholarship assists sophomore, junior or senior students with demonstrated financial need who are majoring in teacher education and preparing for a teaching profession ministering to children. Application is made on the institutional scholarship application.

Eugene S. Pulliam Internship Journalism Scholarship – This scholarship is awarded to a student majoring in journalism with a news-editorial emphasis who best demonstrates an aptitude in the area of journalism, who has reported for the campus' print newspaper, The Herald, and who is enrolled in a university internship course to work at a print publication for a summer semester. The student must have completed the freshman year, but freshmen, sophomores, juniors and seniors are eligible to apply. This scholarship is not renewable. Student may only be recipient one time for this scholarship.

The Frank H. Gordon Memorial Scholarship – This scholarship of \$1,500 is awarded by vote of the music department faculty to the outstanding junior music major.

Ginger Coburn Memorial Scholarship – This scholarship assists female teacher education students with the cost of education at Cornerstone University. Priority is given to students from Alpena County, Mich. Applicants must have 60 earned credits and a minimum cumulative 3.0 G.P.A. Application is made on the institutional scholarship application.

Glenn and Barbara Steil Scholarship – This scholarship assists undergraduate students over the age of 21 who have completed two years of college course work and demonstrate financial need. The recipient must have a minimum 2.0 G.P.A. Application is made on the institutional scholarship application.

Gloria Baker Endowed Kinesiology Award – The award is granted yearly by vote of the kinesiology department faculty to a junior or senior who demonstrates the qualities necessary to become a successful physical educator, models a consistent commitment to a biblical lifestyle, demonstrates proficiency in kinesiology coursework with a 3.0 or higher G.P.A. and utilizes opportunities for professional development.

Grand Rapids Foundation Scholarship – The Grand Rapids Foundation provides scholarships for sophomore, junior and senior students. Applicants must have been residents of Kent County for a minimum of three years, have a minimum 3.0 G.P.A. and demonstrate financial need. Applications are available on the Student Financial Services office website.

Herb and Ethel Corum Partnership Program – The Herb and Ethel Corum Partnership Program provides matching funds for church-based scholarships for students attending Cornerstone University. Application is made through the Corum church scholarship application.

Howard and Mary Simms Memorial Scholarship – This scholarship assists students majoring in social work with demonstrated growth and intentional work in several arenas, and who demonstrate financial need. Application is made on the institutional scholarship application.

International Student Grant – These scholarships are available to international students who have financial need and are not eligible to receive assistance through the federal student aid programs. Eligibility is determined by the director of admissions and the director of Student Financial Services, based on a student's financial situation. The maximum amount is \$3,000.

Kent and Hazel Hagel Endowment – The Kent and Hazel Hagel Endowment Fund was established to financially assist students preparing for full-time Christian work who are entering their junior or senior year and maintain a minimum G.P.A. of 3.0. Application is made on the institutional scholarship application.

Lorence & VanderZwart Adviser's Scholarship – This \$1,500 scholarship was established to financially assist a junior or senior majoring in business, with a 3.0 or higher G.P.A. Preference will be given to students focusing on finance. Application is made on the institutional scholarship application.

The Lukas Squires Memorial Scholarship – This scholarship was established to financially assist an undergraduate student with a declared youth ministries major or minor who has overcome a personal hardship. The recipient must maintain a 2.5 G.P.A. Application is made on the institutional scholarship application.

Margaret Ward Music Scholarship – This scholarship is provided for students who have demonstrated financial need, are majoring in music with an emphasis in piano or voice and have a minimum 3.0 G.P.A. Application is made on the institutional scholarship application.

Meryl Welch Musical Arts Endowed Scholarship – This fund financially assists students in their commitment to exhibit excellence in the field of music. Application is made on the institutional scholarship application.

Multicultural Scholarship – This award is available to students who are part of a recognized minority group and who meet specific institutionally determined need requirements. Filing of the FAFSA is required.

Music Scholarship – Renewable scholarships are awarded to students in various designated areas of study (i.e. voice, keyboard, brass, woodwinds, etc.). Recommendations for awards are submitted by the music department faculty. Entering students must complete an application and will be expected to audition in person before the music faculty (or send an audition tape if a visit to campus is not possible). Recipients must adhere to contractual obligations, including participation in the appropriate applied lessons and large ensemble.

Norwood Hubbell Youth Ministry Scholarship – The Fleetwood Group Inc., founded by Norwood Hubbell, has established a restricted scholarship for those planning to serve in youth ministry. Applicant must be a college junior or senior; G.P.A. and financial need may be considered. Scholarship may be renewable. Application is made on the institutional scholarship application.

Orpha Galloway Endowed Music Award – This award is granted yearly to a junior or senior who has significantly contributed to the spring musical production with demonstrated excellence and commitment, and who exhibited a dedication to a Christian lifestyle and a professional work ethic.

Outstanding Female Athlete Scholarship – This scholarship is intended to recognize outstanding female student athletes who have displayed outstanding Christian character, leadership, and involvement in Cornerstone University. The student must have earned a minimum of 60 credit hours. Nominations are made by the Athletic Advisory Committee.

Outstanding Scholar Award – This scholarship recognizes National Merit scholarship finalists. It is available to students who enroll at Cornerstone by the beginning of the third semester after the student graduates from high school. Recipients are eligible to receive the award for up to ten semesters at Cornerstone University and the award is renewable by maintaining a cumulative G.P.A. of 3.5. After a student has earned a degree, he or she is no longer eligible to receive the award. The finalist award may be used to cover summer courses and J-term courses through the summer following the tenth semester of enrollment. Finalists will receive a \$12,000 scholarship. Total institutional aid and Michigan Tuition Grant, or Competitive Scholarship for recipients of either award may not exceed total tuition. The award may not be used for off-campus programs such as CCCU programs.

Partners for Success Award – Available to incoming students based on high school G.P.A. and ACT score. The maximum amount for first-time students from \$6000 for out of state students and \$3000 for in state students. The maximum amount for transfer students is \$1000. The scholarship is renewable.

Pat Irwin "Jabez" Scholarship – This scholarship was created to assist financially needy students participating in the Cornerstone University learning center. The candidate must demonstrate a walk of faith and trust in God to enable him or her to serve him in their chosen field and be in the top ten percent of his or her class. The Cornerstone learning center faculty makes nominations for the scholarship. Information available on the institutional scholarship application.

Phi Theta Kapa Scholarship – This scholarship is designed to award students who transfer from a community college with Phi Theta Kapa membership. Phi Theta Kapa is a prestigious college honor society and Cornerstone University values student involvement. The scholarship adds \$1,000 to the recipient's academic scholarship. Students with a 3.7 or higher G.P.A. and Phi Theta Kapa membership can apply by filing the Phi Theta Kapa Application.

Presidential Scholarship – Available to incoming first-time students based on high school G.P.A. and ACT score. The maximum amount is \$10,000. The scholarship is renewable.

Renee K. Spaanstra Memorial Scholarship – This scholarship was established after the death of Renee Spaanstra, an employee of Cornerstone’s Student Financial Services office, to financially assist undergraduate single parents with children under the age of 18. Secondary consideration is given to undergraduate students who face domestic hardship that results in loss of financial support. The recipient must be at least a sophomore, enrolled six credits or more, and demonstrate financial need. Application is made on the institutional scholarship application.

Resident Need Grant – Awarded to students living in university residence halls who demonstrate financial need. Funds are available to students meeting specific criteria based on a student’s EFC, academics, residency plans and other gift aid. The amount of the award is determined based on the same criteria.

Richard and Doris Baker Learning Center Endowment – This endowment was created to develop the learning center staff and programming and to provide scholarships to learning center students who face emotional, physical or educational challenges. Nominations for scholarships are made by faculty or staff, and the amounts vary based upon funding.

Richard H. and Marion B. Stewart Endowment for Choral Arts – This \$1,250 scholarship is awarded by vote of the voice and choral music faculty to the most promising entering freshman male vocalist.

Robert and Ruth Lanting Endowed Scholarship – The student candidate must be committed to Christian ministry or mission work and demonstrate financial need. Application is made on the institutional scholarship application.

The Ronald B. Mayers Religion Major Award – This \$1,000 scholarship is provided to a student on the basis of scholarship (3.3 G.P.A.), vocational ministry aspirations, and seminary education expectations. It is awarded to a student in his or her junior year who is selected by the faculty of the Bible, Religion and Ministry Division. Application is made on the institutional scholarship application.

Ronald Meyers Scholarship – The Ronald Meyers Science Scholarship is granted yearly to a student who demonstrates the qualities necessary to become a successful scientist. Recipient is selected by the science department faculty and must be a full-time junior or senior science major with a 3.6 higher cumulative G.P.A. An essay may be required.

Samuel L. Westerman Scholarship – This scholarship is awarded to students who have earned at least 60 credit hours with financial need, and who have demonstrated active involvement in community and/or church related work. Application is made on the institutional scholarship application.

Servant Leadership Award – The \$1000 Servant Leader Award identifies and recognizes students entering their senior year who are chosen by their peers and faculty as servant leaders in the areas of ministry and community service. This award serves as an effective instrument to the entire educational community by promoting the ideals of service that substantially benefits others. Application is made on the servant leadership application which can be obtained from the Spiritual Formation Office.

Study Abroad Scholarship – Students participating in a study abroad program may be eligible for this scholarship. The amount of the scholarship may be up to 100% of a student’s normal institutional aid depending on available funds and whether it is an international or domestic program.

Sylvia King Music Scholarship – This scholarship is provided for the undergraduate student who has demonstrated financial need, is majoring in music with an emphasis in piano or voice and has a minimum 3.0 G.P.A. Application is made on the institutional scholarship application.

T. M. Branch Scholarship – The scholarship is awarded to a junior or senior who is making satisfactory progress toward a degree at Cornerstone and demonstrates financial need. Application is made on the institutional scholarship application.

Victor and Bonnie Matthews Outstanding Athletic Scholarship – This scholarship is intended to recognize an outstanding student athlete who has completed at least 60 credit hours and has displayed outstanding Christian character, leadership and involvement in the Cornerstone University community. The Athletic Advisory Committee makes nominations for the award.

Wendell K. Babcock/Grand Rapids School of Bible and Music Alumni Children’s Scholarship – To be eligible, a student must be the child of a GRSBM alumnus with demonstrated financial need. An eligible student may receive up to \$1,500 per academic year. Application is made on the institutional scholarship application.

William J. and Nora J. Bolthouse Scholarship – Students from Ensley Baptist Church of Sand Lake, Michigan, and children of employees or the employees of William Bolthouse Farms, Inc. are given first priority to receive this scholarship. Demonstrated financial need is required. Application is made on the institutional scholarship application.