



Cornerstone
UNIVERSITY®
BUILD A LIFE THAT MATTERS

Grand Rapids, Michigan

FINANCIAL INFORMATION



CHARGES AND FEES FOR ACADEMIC YEAR 2018-2019

TUITION, PER SEMESTER

1 through 11 credit hours, per credit hour	\$942
12 through 18 credit hours, block rate	\$12,250
19 plus credit hours, per credit hour	\$680
(J-term credit hours are included as part of Spring load)	
Summer School, 2018; per credit hour (on-ground)	\$735
Summer School, 2018; per credit hour (on-line)	\$375
Audit, per credit hour	\$235
Dual Enrolled, per credit hour	\$191

ROOM & BOARD, PER SEMESTER

Room & Board	Meal Plan	Residence Hall Style	Apartment Style
	7 meals (seniors only)	\$3,930	\$4,130
	10 meals	\$4,205	\$4,405
	12 meals	\$4,390	\$4,590
	15 meals	\$4,650	\$4,850
	18 meals	\$4,905	\$5,105

Commuter student life fee (includes 25 meals per semester)	\$150
Supplemental commuter meal plan (25 meals per semester)	\$175

SUPPLEMENTAL FEES

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)	Varies
Independent Study/Directed Reading/Independent Enrollment (per credit)	\$95
Private music lesson fee, per semester:	
One-half hour lessons	\$250
One hour lessons	\$500
Recital fee	\$40
Kinesiology fee, per semester	varies
IDS-103 course fee (Terra Firma)	\$275
Transcript fee	\$5
Vehicle registration fee, per semester	\$75

HOUSING DEPOSIT

Residence hall deposit	\$150
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CAMPUS RENTAL APARTMENTS LEASE

(includes most utilities; 1-year lease required - for students who are married, are GRTS students, have children, or are 25 or older)

One-bedroom apartment, per month	\$530-580
Two-bedroom apartment, per month	\$595-650
Campus rental apartments security deposit1-month rent

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

PAYMENT OF BILLS

The balance for total tuition, fees, room & 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: Full payment is due by the first day of the semester.

Payment Plan: Students may choose to pay the balance due in four or five equal monthly installments. Fall semester payment due dates are the fifth or twentieth of each month August – December, depending on payment plan chosen. Spring semester payment due dates are the fifth or twentieth 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 subsequent term. All balances must be paid in full prior to starting classes for a semester. 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.

**Students who do not make payments as required may have meal plans or CU network access suspended. Further failure to pay may result in all classes being dropped.*

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

Students who cease attending, but do not officially withdraw from a course, will receive a failing grade for that course and be charged in full. 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 AND/OR RESIDENCE HALLS

Students who cease attending, but do not officially withdraw from a course, will receive a failing grade for that course and be charged in full. Tuition and Room & Board refunds for students who withdraw during the course of the semester, those who are dismissed or suspended, or those who moved out of the residence halls will be computed as follows:

One week or less	100 percent (93 percent for Room & Board)
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

Tuition refunds are based on the withdrawal date. Room & Board refunds are based on the week of the check out date or move out date, whichever is later. 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 – If a student is assessed any tuition and required fee charges, the State of Michigan award is retained. If all charges are cancelled, the entire award must be returned to the State.

Institutional Aid – Institutional aid is reduced by the percent of the tuition 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.

Room & Board – Students must officially check out of their residence hall by contacting their resident director and completing a Room Condition and Inventory (RCI) form. Refunds are based on the week of the check out date. Check out date used will be the date of the check out on the RCI and/or date of move out, whichever is later. Each week starts on the day of the week the term starts.

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 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 October 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. Awards can be viewed on WebAdvisor.

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

Summer is considered a leader term. Federal financial aid eligibility will be based on the FAFSA for the upcoming year (e.g. Summer 2018 = 2018-19 FAFSA). Aid received for the summer counts against total eligibility for the year. There is no institutional aid given for summer courses.

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 GPAs are monitored at the end of each semester. Entering freshmen have NO MINIMUM GPA requirement.

1-25 credits completed	1.60 GPA
26-57 credits completed	1.85 GPA.
58+ credits completed	2.00 GPA

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 Completed</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 for which a student is enrolled.

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 the student is granted financial aid eligibility, 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. There is a lifetime Pell limit of 12 full-time semesters or the equivalent.

Federal Direct 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. There are lifetime limits on the amount a student can borrow and the amount of interest subsidy a student can receive.

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 \$3,728 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.

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 is March 1.

Michigan Competitive Scholarship – The award is available to students attending either private or public Michigan colleges. A qualifying score must be achieved on the SAT exam, and financial need must be established by filing the FAFSA before March 1. Lifetime eligibility is limited to 10 full-time semesters or the equivalent.

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 March 1. Students may only receive either the Michigan Tuition Grant or the Michigan Competitive Scholarship at any one time. Lifetime eligibility is limited to 10 full-time semesters or the equivalent.

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. Apply online through the Student Financial Services website by February 1st. 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.

Amanda and Michael Nielsen Children's Ministry Scholarship - This scholarship is awarded to undergraduate students who have completed at least 30 credits and 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 scholarship is provided to assist undergraduate students whose parents or grandparents are associated with the architectural, home building, masonry or landscape professions. Priority is given to employees of Belden Brick & Supply. Applicants must be high school students with a 3.0 GPA or undergraduate students with a 2.5 GPA. 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 GPA. 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.

Billy Zeoli/Gospel Communications International Scholarship in Christian Communications - This scholarship was established to honor the contributions of Billy Zeoli to the field of Christian Media Communications and will provide financial assistance to students seeking a career in the field of media production who desire to make an impact on the culture through media. Sophomore or greater status with a minimum 3.25 GPA is required. Selection will be made by the media faculty.

Brian L. Wright Scholarship - This scholarship was established to honor Pastor Brian Wright, a 1971 graduate of Grand Rapids School of Bible and Music and is awarded to a student who demonstrates strong academic promise, clear call to ministry, love for the Church and has demonstrated financial need. The student should be preparing for seminary and lifelong vocational ministry. Selection is made by the BRM faculty.

Bronkema Family Scholarship - This scholarship is granted to a full-time female student from a broken home or who is facing financial challenges. Applicant must maintain a 2.35 GPA. 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 GPA. Financial need will be considered. Application is made on the institutional scholarship application.

C.E. Pinckard Scholarship - This scholarship was established to provide financial assistance to an outstanding student who shows significant leadership in the spiritual life of Cornerstone. A minimum 3.0 GPA is required. The recipient is chosen by the Student Life Department.

Chancellor's Scholarship - Available to incoming students based on high school GPA and ACT scores. The maximum amount for first-time students is \$9,000. Maximum amount for transfer students is \$5,500. The scholarship is given each year the student maintains full time enrollment.

C. John Miller Business Leadership Scholarship - Assists returning students who have demonstrated exceptional potential for leadership in business. Applicant must be a business major, have at least 30 completed credits, and a minimum 3.0 GPA. Application is made on the institutional scholarship application.

Clair McCombs Aviation Scholarship - This scholarship was created to honor Col. McCombs and his work in missions aviation. Eligible recipients must have completed one year of coursework at School of Missionary Aviation Technology (SMAT) and maintain a 2.5 GPA. Application is made on the institutional scholarship application.

Cornerstone Need Grant - This 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 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.

Creation Stewardship Scholarship Award – Students of Environmental Biology or Biology Majors who show behavior and activities outside of the classroom for stewardship of creation, with a 2.5 GPA or better, can apply for this award up to \$1,000. The student is chosen by three science professors.

CU Empowered Scholarship – Scholarship for African American or Hispanic students from diverse, urban backgrounds. Scholarship amounts range from \$500-\$2,500 per year. Student must display strong leadership potential and clear spiritual commitment to excel in the Cornerstone campus community. Involvement must include, but is not limited to, the Cornerstone University Multicultural Organization. Student must maintain a cumulative 2.0 GPA in college and live on campus in order to retain the scholarship each year. Students must be nominated and complete their FAFSA to be considered for this scholarship.

Dakota Gonzales Scholarship Fund – To recognize urban students with great potential. Eligible students must be a CU empowered scholarship recipient who requires financial assistance to attend Cornerstone University. Application is made on the institutional scholarship application.

Deanna Scholarship – Assists students who were raised by a single parent with economical challenge. Application is made on the institutional scholarship application.

Dean's Scholarship – Available to incoming students based on high school GPA and ACT scores. The maximum amount is \$7,000 for first-time students and \$4,500 for transfer students. The scholarship is given each year the student maintains full time enrollment.

Dorothy Sayers Scholarship – Assists undergraduate writers in their endeavor to develop the skills for writing-connected careers. English or English writing major; financial need considered. Application is made on the institutional scholarship application.

Dr. Raymond E Bartholomew Scholarship – This scholarship was established in memory of Dr. Bartholomew, Cornerstone professor of English literature and language from 1971 to 1983. Recipient must be a junior or senior undergraduate student pursuing a career in the fields of professional writing or publishing and have established involvement and leadership in on-campus publications or off-campus internships in related fields. A 3.7 GPA or higher and essay are required. Financial need is not a factor. Application is made on the institutional scholarship application.

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.

Ernest and Yvonne Rogers Scholarship – This scholarship was established to financially assist music majors with at least 26 completed credits 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 GPA. 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 GPA. Application is made on the institutional scholarship application.

Ethel M. Collins Children's Education Scholarship – This scholarship assists students with demonstrated financial need who are majoring in teacher education and preparing for a teaching profession ministering to children. Applicants must have at least 26 completed credits and a 2.0 GPA. Application is made on the institutional scholarship application.

The Frank H. Gordon Memorial Scholarship – This scholarship of \$1,500 is awarded by the music department faculty to an 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 GPA. Application is made on the institutional scholarship application.

Global Scholarship – Awarded to incoming freshmen or transfer students who are missionary kids of families serving in overseas missions. Students must be nominated by a mission organization leader based on demonstrated spiritual maturity, the capacity to contribute to a spiritually contagious environment at Cornerstone, strong academic credentials, active participation within their church and community, and a desire to be an influencer in the world for Christ. Students must be accepted for admission, meet academic criteria, complete the nominated student resume form and file the FAFSA. The scholarship is renewable each year based on engagement with the campus community. Students are required to live on campus to be eligible. Amount and number of awards varies based on available funds.

Gloria Baker Endowed Kinesiology Award – The Gloria Baker Endowed Kinesiology Award is granted yearly to a student with at least 58 completed credits who demonstrates the qualities necessary to become successful in the field of Physical Education or Exercise Science. Application is made on the institutional 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 Hager Endowment – The Kent and Hazel Hager Endowment Fund was established to financially assist students preparing for full-time Christian work who have completed at least 58 credits and maintain a minimum GPA of 3.0. Application is made on the institutional scholarship application.

Lawrence J. Bos Scholarship - This scholarship is awarded to a finance, economics or accounting major who participates in an extra-curricular or co-curricular activity. Student must have completed at least 60 credits and maintain a 3.0 GPA. Application is made on the institutional scholarship application.

Lukas Squires Memorial Scholarship - This scholarship was established to financially assist an undergraduate student with a desire to pursue youth ministry; preference given to those who has overcome a personal hardship. The recipient must maintain a 2.5 GPA. 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 GPA. 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. Priority given to those with a concentration in piano. 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.

Nepal Student Scholarship - Assists students from Nepal who demonstrate financial need, minimum 2.75 GPA and a desire to study in a student-focused learning community where Jesus Christ is central.

Orpha Galloway Endowed Scholarship - Established to provide financial assistance to an outstanding music student who shows significant leadership in the spiritual life of Cornerstone University and maintains a minimum 3.0 GPA. The \$1,000 award is given by the Chairman of the Department of Music. Application is made on the institutional scholarship application.

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. After a student has earned a degree, he or she is no longer eligible to receive the award. 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 GPA and ACT score. The maximum amount for first-time students is \$5,000. The maximum amount for transfer students is \$3,500. The scholarship is given each year the student maintains full time enrollment.

Pastor's Scholarship - Students must be incoming freshmen nominated by their pastor or youth pastor based on demonstrated spiritual maturity, the capacity to contribute to a spiritually contagious environment at Cornerstone, strong academic credentials, active participation within their church and community, and a desire to be an influencer in the world for Christ. Students must be accepted for admission, meet academic criteria, and file the FAFSA. The scholarship is renewable each year based on engagement with the campus community. Students are required to live on campus to be eligible.

Pat Irwin "Jabez" Urban Scholarship - The Jabez Scholarship Fund was created to recognize inner-city students with great potential, educate them in a Christ-centered atmosphere, and prepare them to distinguish themselves as people of professional agility, integrity and spiritual depth in order to influence our world for Christ. Application is made on the institutional scholarship application.

Paul Gordon Family Endowed Scholarship - This scholarship was established to assist three students who demonstrate good citizenship, give evidence of strong Christian character, maintain a minimum 3.0 GPA and have demonstrated financial need. One student whose parents are in ministry, one student who is an ministry major, and one student who is a business major. Application is made 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 Kappa membership. Phi Theta Kappa 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 GPA and Phi Theta Kappa membership can apply by filing the Phi Theta Kappa Application.

Presidential Scholarship - Available to incoming first-time students based on high school GPA and ACT score. The maximum amount is \$11,000. The scholarship is given each year the student maintains full time enrollment.

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 have at least 26 completed credits 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.

Rev. Joseph Balbach Scholarship - Assists Bible or music majors who have a passion for others, demonstrate financial need, and have good academic standing. Application is made on the institutional scholarship application.

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.

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, 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. Awarded candidate is chosen by the faculty of the BRM division.

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 GPA. An essay may be required.

Samuel L. Westerman Scholarship - This scholarship is awarded to students who have earned at least 60 credit hours and at least a 3.0 GPA with financial need, and who have demonstrated active involvement in community and/or church related work. Application is made on the institutional scholarship application.

Stewart Music Endowment - This scholarship is awarded by vote of the voice and choral music faculty to the most promising entering freshman male vocalist.

Stewart-Woodward Accounting Scholarship - This endowed fund was established by Scott Stewart, Cornerstone University Controller to honor his grandfather Robert Woodward and to financially assist Cornerstone University students with at least 60 completed credits preparing for a career in accounting. Application is made on the institutional scholarship application.

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 GPA. Candidate is chosen by the faculty of the Music division.

T. M. Branch Scholarship - This scholarship was provided by the Thomas M Branch family to support baseball athletes with financial need and is awarded annually by the athletic department.

The Victor Matthews Center for Leadership (CLD) Award Program Scholarship - This scholarship was created to financially assist undergraduate students who have completed the CLD program and are enrolling full-time at Cornerstone University. Selection is made by the Office of Admissions. Contact them for application details.

Virtual Soccer, LLC Christian Character Scholarship - Recognizes a returning Cornerstone woman soccer player who has displayed exceptional Christian Character, leadership, and involvement through participation on the Cornerstone University Women's Soccer team. 2.0 minimum GPA required.

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. Application is made on the institutional scholarship application.