

# Financial Information

## CHARGES AND FEES FOR ACADEMIC YEAR 2007-2008

### Tuition, per semester:

1 through 11 credit hours, per credit hour . . . . .	\$690
12 through 17 credit hours, block rate . . . . .	\$9,020
18 plus credit hours, per credit hour . . . . .	\$495
(J-term credit hours are included as part of Spring load)	
Summer School, 2007; per credit hour . . . . .	\$495
Audit, per credit hour . . . . .	\$155

### Room and Board, per semester:

Standard room & board . . . . .	\$3,150
Honors Program room & board . . . . .	\$2,570
Commuter meal plan (45 meals per semester) . . . . .	\$265

### Fees:

Late payment fee, per semester . . . . .	\$100
Technology fee, per semester . . . . .	\$160
Enrollment application fee - non-refundable . . . . .	\$25
Replacement I.D. card (each) . . . . .	\$5
Payment plan fee, per semester . . . . .	\$50
Course fee, per semester (Science, Psych., Sociology, Comp. Science, Stat., etc.) fee may vary, see course description in catalog . . . . .	\$30
Music fees (private instruction), per semester:	
One-half hour lessons . . . . .	\$240
One-hour lessons . . . . .	\$480
Music recital fee (MUS-340, 440, 442) . . . . .	\$40
Photography fee, per semester . . . . .	\$80
Kinesiology fee, per semester:	
Off-campus (bowling, ice skating, rock climbing, skiing, tennis, etc.) . . . . .	varies
Classes in Wellness, Biomechanics & Physiology . . . . .	\$20
MGT-100 fee (Leadership Journey) . . . . .	\$250
Transcript fee . . . . .	\$5
Vehicle registration fee (per semester) . . . . .	\$55

### Housing deposit:

Residence hall deposit . . . . .	\$150
Campus apartment housing deposit . . . . .	1-month rent
Campus apartments (including all utilities and local phone; 1-year lease required):	
One-bedroom apartment, per month . . . . .	\$515.00
Two-bedroom apartment, per month . . . . .	\$580.00

### Indirect Costs:

Books, per semester . . . . .	\$300-800
Travel . . . . .	variable*
Personal . . . . .	variable*

\*The travel and personal expense figures used for the federal cost of attendance budget can be found at [www.cornerstone.edu/financial\\_aid/tuition/cost](http://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 credits a student receives for that semester. 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 equal monthly installments. Fall semester payment due dates are August 1, September 1, October 1, November 1. Spring semester payment due dates are January 1, February 1, March 1, April 1. There is a carrying charge for the plan. 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. A finance charge of 1 percent per month may be assessed on any unpaid balance. 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 %
Second week . . . . .	86 %
Third week . . . . .	80 %
Fourth week . . . . .	73 %
Fifth week . . . . .	66 %
Sixth week . . . . .	60 %
Seventh week . . . . .	53 %
Eighth week . . . . .	46 %
Ninth week . . . . .	40 %
After 9th week . . . . .	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 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:

100 % of tuition charges during week one.
86 % of tuition charges during week two.
80 % of tuition charges during week three.
73 % of tuition charges during week four.
66 % of tuition charges during week five.
60 % of tuition charges during week six.
53 % of tuition charges during week seven.
46 % of tuition charges during week eight.
40 % of tuition charges during week nine.
No refund of tuition charges after week nine.

Room and board will be refunded on a prorated basis. Fees are not refundable. Students receiving financial aid who 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 see 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. 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. 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.

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).

Students must complete the required financial aid forms each year. If needed, these forms are available from the student financial services office.

It is important that all requested information is submitted to the student financial services office in a timely manner. Failure to do so will create delays. Once 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.

To receive financial aid for the Aviation Maintenance program students must have earned 24 credits from Cornerstone prior to enrolling in the maintenance program.

### REQUIREMENTS TO RECEIVE FEDERAL FINANCIAL AID

**Statement of Educational Purpose** - To receive financial aid, a student must be enrolled as a degree-seeking student. A student 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** - To receive federal financial aid, a student must not owe a refund on any federal grant or loan. A student must not be in default on any 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** - Prior to receiving federal financial aid, male students born after December 31, 1959, are required to comply with Selective Service registration regulations.

**Satisfactory Academic Progress** - Students must make satisfactory academic progress as defined by Cornerstone University to be eligible for financial aid. Students must achieve the appropriate grade point percentage based on hours completed and complete a minimum number of hours for which they enroll. In order to continue to receive financial aid, a student must be progressing at a rate that would allow for completion of their program within a period not greater than 150 % of the normal program length.

#### SAP Requirements

Cumulative Semester Hours Completed	Minimum % of Attempted Hours Completed	Minimum Cumulative GPA
25	65 %	1.5
26-57	70 %	1.7
58 +	75 %	2.0

Part-time students are evaluated on an individual basis.

Entering freshmen have no minimum GPA requirement.

Satisfactory academic progress for the purpose of financial aid is evaluated at the end of each academic year except for students already on financial aid probation. Those students will be evaluated each semester they are on probation. Copies of the complete policy are available in the student financial services office.

Students not permitted to continue may appeal their academic dismissal to the academic appeals committee, whose decision is final.

A request for readmission will be reviewed by the academic appeals committee and the admissions committee; readmission following academic dismissal will be based upon evidence that the difficulties previously encountered can be overcome and that eventual completion of degree requirements can reasonably be expected.

### FEDERAL FINANCIAL AID PROGRAMS

Eligibility for federal student financial aid is determined through the 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.

**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. 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. Repayment of both principal and interest begins 6 months after the student enrolls less than half-time or graduates.

**Federal Supplemental Educational Opportunity Grant** - This grant is awarded to students who demonstrate exceptional need based upon the information provided on the FAFSA.

**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 student development offices. Additional information on community service and other student work opportunities is available through the career services office.

**Study Abroad Program** - Students participating in a study abroad program may be eligible for federal financial aid. Contact the student financial services office for more information.

## 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 Adult Part-Time Grant** - Limited funds are provided to independent students from Michigan enrolling for 3 to 11 credit hours. To qualify, students must be out of high school at least two years and demonstrate need.

**Michigan Competitive Scholarship** - Gift aid is available to Michigan residents attending either private or public colleges in the state. A qualifying score must be achieved on the national ACT exam and financial need must be established by filing the FAFSA. Students may only receive either the Michigan Tuition Grant or the Michigan Competitive Scholarship at any one time.

**Michigan Merit Award** - This award is available to Michigan residents attending private or public colleges. Award is based upon MEAP test scores and ACT/SAT scores if applicable, and does not consider financial need.

**Michigan Tuition Grant** - Gift aid is available to Michigan residents attending independent non-profit Michigan colleges. Awards are based on financial need only. Application is made by filing the FAFSA.

**Michigan Work-Study** - This program provides work opportunities for Michigan students with financial need. State funds are used to subsidize part of each eligible student's salary. Students should contact the career services office for more information on student work opportunities.

**MI-Loan Program** - This loan program offers loans to students attending a Michigan college. Participation in the MI-Loan programs is conditional upon passing a credit check. While in school forbearance is avoidable, interest does accrue during the forbearance period. Information packets are available at the Cornerstone University student financial services office and on the student financial services Web site.

## 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 upper-classmen 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 web site. 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.

**Athletic Scholarships** - These awards are based on proven athletic ability. Athletic scholarship information may be obtained by contacting the athletic director or coach directly.

**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.

**Gloria Baker Endowed Kinesiology Award** - This award is granted yearly by vote of the kinesiology department faculty to a junior or senior student 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 GPA, and utilizes opportunities for professional development.

**The Russell H. Bateman Memorial Scholarship** - This scholarship is awarded by vote of the music department faculty to the outstanding entering freshman music major.

**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 GPA or undergraduate students with a 2.5 GPA. 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 GPA. 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.

**T. M. Branch Scholarship** - This 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.

**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 GPA. 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.

**Chancellor's Scholarship** - Available to incoming students based on high school GPA and ACT scores. The maximum amount for first-time students is \$6000. Maximum amount for transfer students is \$2,000. The scholarship is renewable based on a 3.0 GPA.

**Dorothy J. and Clinton J. Christoff Scholarship** - Eligibility is for anyone 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.

**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, MI. Applicants must have 60 earned credits and a minimum cumulative 3.0 GPA. 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.

**Cornerstone Need Grant** - These funds are available to students meeting 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 designed for Michigan residents who are rendered ineligible for Michigan Tuition Grant funds 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 GPA and ACT scores. The maximum amount for first-time, in-state students is \$4,000. The maximum amount for first-time, out-of-state students is \$5,000. The maximum amount for transfer students is \$1,000. The scholarship is renewable based on a 2.5 GPA.

**Orpha Galloway Endowed Music Award** - This award is granted yearly by the chair of the music department 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.

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

**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.

**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 GPA, and demonstrate financial need. Applications are available on the Student Financial Services office web site.

**Kent and Hazel Endowment** - The Kent and Hazel 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 GPA of 3.0. Application is made on the institutional scholarship application.

**IFCA Competition Scholarship** - National first place winners in a music category will receive a one-year \$1,500 scholarship.

**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 dean of admissions and the director of student financial services, based on a student's financial situation. The maximum amount is \$3,000.

**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 them to serve Him in their chosen field and be in the top ten percent of their class. The Cornerstone learning center faculty makes nominations for the scholarship.

**Sylvia King Music Scholarship** - This scholarship is provided for the undergraduate student who is selected by the music faculty to play piano in the spring musical. Interested students must audition with the music department prior to December 1 of each year for the following spring musical.

**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.

**Lorence & VanderZwart Advisor's Scholarship** - This \$1,500 scholarship was established to financially assist a junior or senior majoring in business, with a 3.0 or higher GPA. Preference will be given to students focusing on finance. 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.

**The Ronald B. Mayers Pre-Seminary Ministry Award** - This \$1,000 scholarship is provided to a student on the basis of scholarship (3.3 GPA), vocational ministry aspirations, and seminary education expectations. It is awarded to a student in their junior year who is selected by the faculty of the Bible, Religion, and Ministry Division.

**Clair McCombs Aviation Scholarship** - This scholarship of up to \$2,000 per year is available to students planning a career in missionary aviation who have earned at least 24 credit hours in general education and biblical studies. (12 of these credits must have been earned at Cornerstone University.) The applicant must have at least a cumulative 2.50 GPA. Application is made on the aviation scholarship application.

**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.

**Verna Miller Memorial Leadership Scholarship** - Scholarships of \$2,000 are provided to incoming students with demonstrated academic excellence and leadership ability who have completed a leadership scholarship application. This award may be renewed for four years of undergraduate study. Applications are available on the student financial services office web site.

**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.

**Multicultural Scholarship** - This award is available to students who are part of a recognized minority group and who meet specific institutionally determined need requirements.

**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 maintain an overall 2.5 GPA, a 3.0 in music courses, a 3.5 in the applied major, and participate in music groups as determined by the music faculty.

**The Margery Nichols Memorial Scholarship** - This \$1,500 scholarship is awarded by vote of the music department faculty to the outstanding entering male vocalist.

**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.

**Out of State Grant** - This award is available to first-time students who are not residents of the state of Michigan who do not receive other academic aid. The maximum amount for this scholarship is \$1,000 and is renewable as long as the student maintains residency out of state.

**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 or semi-finalists. It is available to first-time enrollees and transfer 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 for 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. Semi-finalist awards may not be applied to summer school or J-term as a stand-alone session. Finalists will receive institutional aid equal to the amount of tuition. Contact the student financial services office for the current amount of the semi-finalist award. Total institutional aid for recipients of either award may not exceed total tuition.

**Partners for Success Award** - Available to incoming students based on high school GPA and ACT score. The maximum amount for first-time students is \$2,000. The maximum amount for transfer students is \$1,000. The scholarship is renewable based on a 2.0 GPA.

**The Potter's House Scholarship** - This \$5,000 annual scholarship is available for graduates of Potter's House school to financially assist them to achieve their God-given potential in an educational environment encouraging Christian worldview. The scholarship is renewable for up to five years. Applicants must be full-time, maintain a 2.5 GPA and apply for all other available federal and state aid when possible. Application is made through Potter's House school.

**Edward R. Powell Family Scholarship** - This scholarship recognizes students majoring in communication arts or secondary education 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.

**Presidential Scholarship** - Available to incoming first-time students based on high school GPA and ACT score. The maximum amount is \$7,000. The scholarship is renewable based on a 3.3 GPA.

**Resident Need Grant** - Awarded to students living in university residence halls who demonstrate financial need. These funds are available to students meeting 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.

**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 GPA. Application is made on the institutional scholarship application.

**C. Dexter Rohm Memorial Award** - This award was created to provide needy students who have earned at least 60 credit hours the opportunity to complete their studies. Application is made on the institutional scholarship application.

**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 English or English writing majors with a demonstrated desire to write as a vocation. Financial need is considered.

**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 demonstrates financial need. Application is made on the institutional scholarship application.

**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.

**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 GPA. 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 GPA. Application is made on the institutional scholarship application.

**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.

**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.

**Talents for Christ Scholarship** - National first place winners in a music category will receive a one-year \$1,500 scholarship.

**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. Application is made on the institutional scholarship application.

**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.

**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.

**Word of Life Matching Scholarship** - Cornerstone University will award a one-year scholarship equal to the amount a student earns through the Word of Life Bible memorization scholarship program. Students must submit documentation to the student financial services office showing the amount earned through this program.



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