



# Financial Information

*This section contains the specific prices for the current academic year. Note: Modest changes may be expected for the next academic year.*

## ***Current Year***

### **General**

The *average annual college* charges are summarized below. Tuition is a flat rate for 12-18 credits per semester, the number of hours necessary to be considered a full-time student and to be eligible for most aid programs. If you are considering part-time attendance, please contact the Student Financial Services Office (SFSO) for more information. Travel, personal expenses, textbooks and supplies are costs that vary and are not included in the fixed costs below. However, the SFSO will provide an estimate of these expenses as part of the financial aid package. The estimate for travel ranges from \$500-\$1,750 depending on the distance traveled.

Tuition.....	\$25,994
Health Center and Counseling Fee.....	\$100
Room rent.....	\$4,050
Board.....	<u>\$3,500</u>
Total.....	\$33,644

The room rent used above is based on a double room in a traditional residence hall. The board rate is based on the Full Access plan. Additional fees are charged in specific circumstances. See the following page.

### **Tuition rates**

Tuition (flat rate: 12-18 hours per semester) .....	\$12,997
Tuition (per hour, 1-11 hours).....	\$1,092
Tuition (per hour, for hours over 18).....	\$600
Fee for auditing class (if not covered under flat rate) .....	\$50
Tutorial fee (per hour; add to tuition fee) .....	\$300
Tuition (per hour Mayterm overload and summer sessions) .....	\$600

### **Houghton Off-Campus Program rates** *(these fees are in addition to tuition)*

Tanzania Program (includes room, board, fees and airfare)	\$4,915
Houghton Down Under (includes room, board, fees and airfare) .....	\$6,182
Honors Program: Contemporary Contexts (includes room, board, fees and airfare).....	\$1,200
Honors Program: East Meets West (includes room, board, fees and airfare).....	\$1,200
Go ED (includes room, board, fees and airfare from a gateway airport) .....	\$4,610

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## Applied Music

In addition to the flat rate fee for tuition, students taking applied music are charged a special fee according to the following schedule:

Half-hour lesson (for 1-2 hours credit) .....	\$348
Hour lesson (for 3-4 hours credit) .....	\$696
Hour-and-a-half lesson (for 5-6 hours credit) .....	\$1,044

## Housing:

Room rates per semester are as follows:

Dorm doubles .....	\$2,025
Doubles in townhouses and apartments .....	\$2,205
Gillette dorm single .....	\$2,447
Dorm triple .....	\$1,751
Gillette quad .....	\$1,446
Dorm singles (except Gillette), double held as single, triple held as double, flat single, and townhouse single .....	\$2,914
Singles in townhouses and apartments .....	\$2,969
College Farm .....	\$1,500
Brown House .....	\$1,944

**[Damage deposit (per year, refundable) for townhouses and Rothenbuhler Hall: \$150.]**  
Rooms through Community Living Option vary in cost depending on location and quality.

## Board rate:

Following are the rates for the various meal plans:

Full Access Board Plan .....	\$1,750
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**(Full Access board plan is required for first-year students; sophomores, juniors and seniors in traditional residence halls must be on 14-meal plan or Full Access plan)**

14 meals (per week) plan/170 block (per semester) .....	\$1,543
7 meals (per week) plan/90 block (per semester) .....	\$826

## College fees

Application .....	\$40
Art studio lab fee .....	\$133
Certification fee for Wilderness First Responder .....	\$185
Communication lab fee .....	\$133
Enrollment deposit (annual; credited toward tuition/room)	
First-year students .....	\$300
Returning students .....	\$100
Highlander .....	\$566
Horsemanship I and II course fee .....	\$185
Horsemanship (all other courses with labs) .....	\$370
Late registration fee .....	\$250
Science laboratory fee (per lab) .....	\$133
Science Honors laboratory fee .....	\$266
Sickness and accident coverage (12 months) .....	TBA
Accident only insurance .....	TBA
Special Test Fee .....	\$15
Transcript fee (each copy) .....	\$5
Vehicle registration/year, depending on parking location .....	\$30 - \$150

## P.A.C.E., Program for Accelerating College Education (Adult Degree Completion)

All information regarding P.A.C.E. may be found in the Adult Learning Opportunities section of the catalog.

## GENERAL

This section provides general information and explanation about the expenses (previously listed) that students will encounter during each academic year.

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## Housing

All students who do not commute from home are required to live in college-owned housing. Students who transfer to Houghton as juniors or seniors are required to live at least one semester in college-owned housing. Junior and senior students have the opportunity to apply to live in a college-owned townhouse or outside college housing (and within the hamlet of Houghton) under the “community living option” (CLO). A limited number of townhouse and community living options are granted each year. The housing type the student selects for the school year will continue for Mayterm, at additional charge, should the student attend Mayterm. *This section contains the specific prices for the current academic year. Note: Modest changes may be expected for the next academic year.*

The college reserves the right, in case of institutional necessity, to reassign college-owned rooms, and it will in such instances reimburse the students involved for any financial loss sustained in such a move. Students who live in residence halls or community houses are financially liable for any damage to rooms or to furnishings. Some housing has a refundable damage deposit requirement.

Most campus and private rooms are planned for double occupancy and may not be rented for single occupancy unless it is clear that the space will not be needed.

Campus rooms are supplied with single beds and other basic furniture. Students must provide bed linen, pillows, blankets, bedspreads, and decorative articles.

## Board

All students who do not commute from home are required to board in the college dining hall. All board is arranged on a contract basis with various plans available. All first-year students are required to be on the full access board plan. All sophomores, juniors and seniors may elect either the 14-meal/170 block or full access board plan regardless of where they live. Juniors or seniors living in housing with full cooking facilities and who have written verification from their landlords may elect a 7-meal/90 block, 14-meal/170 block, or full access board plan. The contract period begins on the day preceding student registration and does not include meals during vacation periods.

The board plan the student selects for the school year will continue for Mayterm at additional charge should the student attend Mayterm.

## Mayterm

There is no additional tuition charge for up to four credit hours of Mayterm courses under the following conditions:

1. A full-time student at Houghton for the fall and spring semesters preceding Mayterm whose total registered (*or attempted\**) hours for Mayterm or summer internship/practicum and the preceding two semesters do not exceed 36 credit hours.
2. A full-time student at Houghton for one of the two semesters preceding Mayterm whose total registered (*or attempted\**) hours for Mayterm or summer internship/practicum and preceding semester do not exceed 18 hours.

**\*Attempted hours include any hours from which a student withdraws and receives a grade of W for the course.** Courses from which a student withdraws after the add period remain on the transcript as attempted hours and a grade of W is recorded. Therefore, these “withdrawn” hours continue to be counted as attempted hours and should be included in any calculations toward the 36 or 18 total when endeavoring to determine whether a student has exceeded the limit. These are not considered “dropped” hours—they are “withdrawn” hours.

Courses which are dropped during the add period (first two weeks for a full-semester course, or first week of a half-semester course) do not appear on the transcript. They are not counted as attempted hours. A full copy of this policy may be obtained from Student Financial Services.

Students whose Mayterm or summer internship/practicum course causes them to exceed the maximum hours allowed will be charged the regular Mayterm rate per hour for each hour beyond the limit.

**Student Fees** (General information of student fees appears below.)

**Application fee is nonrefundable** and is payable at the time of applying for admission to the college.

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**Enrollment deposit, required** annually of all students, reserves the student's position in the fall registration list. Due by May 1 for all new students and by the room drawing date for all returning students, the deposit is **non-refundable** but is credited toward tuition.

**Health and Accident insurance** coverage is mandatory. Students without health insurance coverage will be enrolled in and billed for the illness/accident college plan. The college accident insurance is mandatory for all intercollegiate athletes and is an option for all other students. The student's personal or family insurance is primary; college plans are always secondary. Claim forms and assistance in filing claims are provided by health service personnel.

**Laboratory** - charged for certain courses which involve additional expenditures for equipment, supplies, and supervision.

**Late registration** - assessed to each student who fails to complete the full registration process, including payment in full for the account balance (less financial aid and amounts budgeted through TMS/Tuition Management Systems) according to the billing statement.

**Special test** - charged any student who receives such a service.

**Transcript** - charged for each copy of a transcript of record and must be paid before a transcript can be issued.

**Vehicle registration and parking** - all student vehicles must display a current registration sticker. Costs vary depending on desired parking location.

### **Payments**

Semester charges are due according to the billing statement. Timely payments will reduce time spent being deregistered from classes and incurring a late registration fee. Checks should be made payable to Houghton College and should be sent to the Student Financial Services Office. Payments can also be made at [www.afford.com/Houghton](http://www.afford.com/Houghton) via credit card (Mastercard, AMEX, and Discover.) When using this option you will be charged a 2.99% service fee. The same website and link accepts payments by checking account for no charge. A **monthly payment plan** is available through TMS/Tuition Management Systems that allows fixed payments of annual college expenses over eight to twelve-month periods. The plans begin on the fifteenth of each month in April and end in August. Enrollment can be done online at [www.afford.com](http://www.afford.com) or by calling 1-888-463-6994. If interested complete information about the plan is available from the Student Financial Services Office.

### **Off-campus Study**

Houghton College students who are enrolled in a Houghton operated or Go ED program will normally receive their Houghton financial aid. Students receiving ETAG need to check eligibility for Go ED. Limited Houghton aid is available for students who enroll in approved affiliated programs; application is required. The cost of these programs varies so each student must contact the OCP office and Student Financial Services for information regarding personal financial details. For more specific information regarding off-campus programs please refer to the off-campus section of the catalog.

### **Financial Delinquency**

Any student failing to pay his or her college account when it is due may be excluded from all classes, lectures, laboratories, examinations, dormitories, meals in the dining hall, co-curricular activities, and graduation until such payment or satisfactory arrangement is made. The student may also be denied grades, transcripts, diplomas, and the opportunity to enroll for subsequent semesters if payment is not made when due. A 1.5 percent per month finance charge is applied to all account balances remaining after the student's enrollment ends. If it becomes necessary to engage the services of a collection agency or attorney to effect collection or settle any dispute in connection with the terms, the student is subject to pay any and all costs as are thereby incurred.

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## **Title IV Refunds**

Houghton College's refund policy is in accordance with the U.S. Department of Education's regulations. The policy applies to all students who do not complete the enrollment period for which they have been charged. The term "Title IV Funds" refers to the Federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs: Federal Direct loans, Federal PLUS loans, Federal Perkins loans, Federal Pell Grants, and Federal SEOG.

A student's withdrawal date is the date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw; or the student's last date of attendance at a documented academically-related activity; or the midpoint of the period for a student who leaves without notifying the institution. Refunds on all charges, including tuition, room and board, and special fees, will be prorated on a per diem basis based on the academic calendar up to the 60 percent point in the semester. There are no refunds after that time. Students withdrawing before the classes begin for a given term will receive a 100 percent refund of charges. A copy of the worksheet used for the refund calculation can be requested from the Student Financial Services Office.

Title IV aid and all other aid is earned in a prorated manner on a per diem basis based on the academic calendar up to the 60 percent point in the semester. Title IV aid and all other aid is viewed as 100 percent earned after that point in time. A copy of the worksheet used for the Title IV refund calculation can be requested from the Student Financial Services Office.

Students who are granted a medical withdrawal receive a refund of charges prorated on a per diem basis up to the 100 percent point in the semester. The Office of Student Life must approve a medical withdrawal. Students who are granted a leave of absence are treated in the same manner as students who withdraw from the college.

In accordance with federal regulations, when financial aid is involved, refunds are allocated in the following order: unsubsidized Direct loans, subsidized Direct loans, Federal Perkins loans, Federal PLUS loans, Federal Pell Grants, Federal SEOG, other Title IV assistance, other Federal sources of aid, other state, private and institutional aid, and finally, the student.

The fees, procedures, and policies listed above supersede those published previously and are subject to change at any time.

# *Scholarships, Grants and Loans*

## **Financial Aid (Student Financial Services)**

The goal of the Student Financial Services Office is to assist families through the financial aid process and to help them identify sources of aid so that a Houghton education is affordable. Houghton College distributes aid in compliance with all federal, state, and institutional policies and procedures. All students are urged to consult with the aid counselors about particular situations regarding funding. This is especially true for students considering participation in consortium or study-abroad programs.

## **Free Application for Federal Student Aid (FAFSA)**

Any student who wishes to be considered for aid funds administered by Houghton College must submit a copy of the FAFSA annually listing Houghton College (code number: 002734) as a recipient. The FAFSA may be submitted online after January 1 at [www.fafsa.gov](http://www.fafsa.gov). Priority consideration is given to students whose applications are received by March 1. **Houghton College aid may not be renewed to those applying for it after July 1.**

Houghton College uses the federal methodology formula to determine financial need. The expected family contribution, which is a calculation of the federal methodology formula from the FAFSA data, is subtracted from the cost of attendance to determine need. The SFSO attempts to meet the financial need of each student through the various financial aid programs.

All grants, scholarships, and Federal Perkins loans are credited to the student's account by the Accounting Office each semester. Federal college work-study earnings are paid by check (or direct deposit if requested) to the student on a bi-weekly basis. Direct Student loan proceeds may be received by check or by electronic funds

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transfer (EFT). Checks are made co-payable to Houghton College and the student or parent. Once endorsed, the Direct Student checks are credited to the student's account. Any credit created by the loan proceeds will be disbursed to the student or parent by request.

### **Requirements for Financial Aid Consideration**

A student must be a matriculated student making satisfactory academic progress to receive financial aid. A matriculated student is one who has met the entrance requirements and is pursuing a program of study toward a degree.

## **TITLE IV STUDENT ASSISTANCE PROGRAMS**

### **Federal College Work-Study**

The Federal College Work-Study Program is designed to make work opportunities available to college students. It is a federally-funded aid program available to matriculated students. Priority will be given to students in full-time attendance. A portion of the **federal** work-study funds will be used to employ students in community service jobs. A work-study student may qualify to work up to 12 hours a week during the academic year, although academic considerations may limit work to six hours per week.

Approval of all job assignments is made by the SFSO, but hiring is done by the agency or department which will employ the students.

### **Federal Pell Grant**

The Federal Pell Grant is an entitlement to students who qualify under a federal formula which determines eligibility. To be eligible, a student must be a U.S. citizen or permanent resident and have not earned a bachelor's degree. This award is a grant, not a loan. For the 2011-12 academic year the maximum Pell Grant is \$5,550.

### **Federal SEOG**

The Federal Supplemental Educational Opportunity Grant is a federally-funded grant program administered by Houghton. FSEOG grants are awarded first to Pell Grant recipients with low estimated family contributions. FSEOG recipients must have demonstrated financial need. FSEOG is available to full-time or half-time students. This award is a grant, not a loan. The average FSEOG award is \$750.

### **Federal TEACH Grant**

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to \$4,000 per year to students who intend to teach in a high-need field (Bilingual Education and English Language Acquisition, Foreign Language, Mathematics, Reading Specialist, Science and Special Education) in a public or private elementary or secondary school that serves low-income students. Recipients of the TEACH Grant must agree to teach for at least four academic years within eight calendar years of graduating.

### **Federal Perkins Loan**

The Federal Perkins Loan is a federally-funded program which provides loan funds for students to help meet their educational expenses. The program is administered by Houghton College, and recipients are selected on the basis of financial need. Recipients must be at least half-time students. The loans are interest- and payment-free until nine months after a student graduates or ceases attendance at the college. The annual interest rate is 5% and the average Perkins Loan borrowing limit is \$1,500.

### **Federal Subsidized Direct Loan**

Freshmen may borrow \$3,500; sophomores \$4,500; juniors and seniors \$5,500 (based on conditional classification.) The interest rate for new borrowers is currently 3.4%. The Federal Direct Loan is based on financial need, and no interest accrues while the student is enrolled. Repayment is delayed until six months after cessation of enrollment as at least a half-time student.

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### **Federal Unsubsidized Direct Loan**

In addition to the Direct Loan, students may borrow an extra \$2,000 in unsubsidized Direct Loan. Students who do not qualify for the need-based Direct Loan may borrow an equivalent amount in unsubsidized Direct Loan. Interest at 6.8% begins while the student is in school and principal repayment starts six months after cessation of enrollment as at least a half-time student.

### **Federal Direct Parental Loan for Undergraduate Students (PLUS)**

Parents may borrow a PLUS up to the cost of attendance minus any other financial aid. The current interest rate on a PLUS is 7.9%.

**Rights and responsibilities** of recipients of any of the Title IV federally-funded programs (FCWSP, FSEOG, PELL, Direct loans, Federal Perkins loan):

- The student must report all funds received from outside agencies.
- The student must continue to make satisfactory academic progress. (See below)
- The student must not owe any refunds on Pell Grants or other awards paid or be in default on repayment of any student loan.
- The student must also sign an affidavit that all moneys received will be used only for the cost of attendance.
- The student must be in compliance with Selective Service regulations.

### **Alternative Student Loans**

Alternative Student Loans are private educational loans. The loan is in the student's name, but a co-signer is required. Students are eligible to apply for a maximum loan of the cost of attendance minus financial aid. The current interest rate varies for Houghton student borrowers. Applications and information may be obtained at [www.houghton.edu/admission/finaid/government.htm](http://www.houghton.edu/admission/finaid/government.htm). Loan approval is based on certification by the SFSO and a worthy credit history for the student and co-signer.

### **New York State Tuition Assistance Program**

New York State's Tuition Assistance Program (TAP) is a state-funded program for New York state residents. A recipient of this award must be a full-time matriculated student in an approved program at an approved New York state post-secondary institution and must maintain satisfactory academic progress as defined in the first eight academic semesters as shown in the chart for satisfactory academic progress (below). Grants are based on the New York net taxable income of the preceding year. This program is an entitlement program. There is neither a qualifying examination nor a limited number of awards. To apply, students must complete a FAFSA and a separate TAP application. For the 2011-2012 academic year, the maximum TAP award for first-year students is \$5,000. Christian Formation students are ineligible for TAP unless they have declared a double major.

### **Veteran's Benefits**

Houghton College is approved by the New York State division of Veterans Affairs for the training of veterans. Houghton College also participates in the Yellow Ribbon Program for students receiving educational assistance under the Post-9/11 GI Bill. Application forms and information are available in the Student Financial Services Office.

### **Satisfactory Academic Progress**

According to financial aid regulations, students must make satisfactory progress toward a degree in order to remain eligible to receive financial aid. Satisfactory academic progress includes both a qualitative (grade point average) and quantitative (number of credit hours completed) measure of the student's progress.

The Student Financial Services Office will assess the student's progress once a year (after Mayterm) for all federal and institutional aid programs. However, while these are the guidelines for "satisfactory academic progress" for financial aid purposes, meeting this guideline *only* will not ensure a student's graduation from Houghton in four, or even five, years. See "Classification" in Academic Information section for further information.

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## Satisfactory Academic Progress Chart for Federal and Houghton College Financial Aid

Semesters	Min. credit hrs. enrolled	Credit hrs. that must be completed	Min. accrued credit hrs.	Cum. grade point average
1	12	6	6	1.0
2	12	6	15	1.5
3	12	9	27	1.75
4	12	9	39	2.0
5	12	12	51	2.0
6	12	12	63	2.0
7	12	12	78	2.0
8	12	12	93	2.0
9	12	12	108	2.0
10	12	12	125	2.0

The Student Financial Services Office will assess the student's progress at the end of every semester for the New York State Tuition Assistance Program (TAP).

## Satisfactory Academic Progress Chart for New York State Tuition Assistance Program (TAP)

Semesters	Min. credit hrs. enrolled	Credit hrs. that must be completed	Min. accrued credit hrs.	Cum. grade point average
1	12	6	6	1.5
2	12	6	15	1.8
3	12	9	27	1.8
4	12	9	39	2.0
5	12	12	51	2.0
6	12	12	66	2.0
7	12	12	81	2.0
8	12	12	96	2.0
9	12	12	111	2.0

When a student transfers to Houghton from another institution, the director of assessment will determine the number of credit hours acceptable toward a degree at Houghton College. The SFSO will place the student at the appropriate point on the satisfactory academic progress chart according to the number of credit hours transferred or the number of semesters completed, whichever is most beneficial to the student.

Students who fail to meet the satisfactory academic progress requirements will lose eligibility for financial aid. Students may petition the Committee on Satisfactory Academic Progress to request a one-time waiver of the necessary academic requirements. Petitions will be considered based on physical injury or illness, extraordinary personal difficulty, or other special circumstances. If a student applies but is denied a waiver, they may reestablish eligibility for aid by successfully completing a semester with no financial aid.

## HOUGHTON COLLEGE SCHOLARSHIPS AND GRANTS

### Houghton College Academic Scholarships

Academic Scholarships are awarded to outstanding first-year and transfer students who are accepted for admission to Houghton College and who exhibit scholastic achievement and academic potential.

First-year students:

First-year students with a combined score of 1100 or higher on the SAT (critical reading and math sections) or a composite score of 24 or higher on the ACT and a grade point average (GPA) of 3.2 or higher will be considered for a Houghton College Academic Scholarship. (For more information on GPA calculations and requirements contact the admission office or visit the Houghton College website.) These scholarships are renewed annually providing the student maintains at least a 3.0 GPA at the end of each year. Awards for first year students range from \$8,000 to \$14,000 per year for four years. Full time attendance is required.

	1400+ SAT or 32+ ACT	1300-1390 SAT or 29-31 ACT	1200-1290 SAT or 26-28 ACT	1100-1190 SAT or 24-25 ACT
3.8+ GPA	\$14,000	\$12,000	\$12,000	\$10,000
3.6-3.79 GPA	\$12,000	\$12,000	\$10,000	\$10,000
3.4-3.59 GPA	\$12,000	\$10,000	\$10,000	\$8,000
3.2-3.39 GPA	\$10,000	\$10,000	\$8,000	\$8,000

Transfer students:

Transfer students with a college GPA of at least a 3.25 will be considered for a Houghton College Academic Scholarship ranging from \$6,000 to \$10,000. Transfers who are members of Phi Theta Kappa will be guaranteed a minimum of \$8,000.

### **Houghton College Heritage Scholarships**

Houghton's highest academic award is the Heritage Scholarship of \$16,000 per year. These awards are renewable annually with a cumulative GPA of at least 3.25. Eligible students who have been accepted for admission will be invited to apply for these scholarships as part of the application/interview process for the Houghton Honors Program. For recipients, the Heritage Scholarship replaces the initial Houghton College Academic Scholarship that had been granted upon admission.

### **Houghton College Grants**

Houghton College provides financial assistance to students with demonstrated financial need or who exhibit other positive personal qualities. Consideration for Houghton Grants is given to but not limited to students with the following characteristics:

- Financial need
- Co-curricular involvement
- Leadership qualities
- Service to school, church, and/or community
- Diversity
- Regularly attends a Wesleyan church
- Wesleyan students pursuing full-time Christian service
- National Merit Finalists, National Achievement Scholars, or National Hispanic Recognition Scholars
- Parents employed in full-time Christian service as ministers or missionaries
- Parents or grandparents who are alumni of Houghton College
- International
- Have more than one family member enrolled at Houghton

### **Performance Scholarships**

Performance Scholarships are awarded to students who display exceptional talent in fine arts. Art and music faculty may nominate candidates to the Student Financial Services Office. The awards range from \$1,000 to \$8,000 per year. Awards are renewed annually if satisfactory participation in the area of performance and a minimum 2.0 GPA is maintained.

### **Timothy R. Fuller Neighbor Grants**

New students who are graduates of a high school in Allegany County (NY), Cattaraugus County (NY), Livingston County (NY), McKean County (PA), Potter County (PA), Steuben County (NY), or Wyoming County (NY), and have attended that high school for at least two years are eligible for the Fuller Neighbor Grant. The Fuller Neighbor Grant is based on financial need with a maximum of \$6,000 per year and is renewable.

### **Canadian Grants**

Canadian students will receive a \$4,000 grant to assist with the exchange differential. The student must be a matriculated full-time student who is a Canadian citizen and whose residence is in Canada.

### **Houghton College Matching Scholarships**

The Houghton College Matching Scholarship program creates the possibility of an exciting partnership between the local church and Houghton College. Participating churches will continue an active ministry in

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the lives of their young people. Further, they will be encouraging these students to attend a Christian college with a national reputation for academic excellence. This program also provides an opportunity for members to support the ongoing spiritual growth of worthy students.

Houghton College matches (up to \$750 per student, per year) a scholarship awarded by the student's church or Dollars for Scholars Scholarships. Thus, a \$750 gift from a church can become \$1,500 towards the student's cost at Houghton. A student may receive a scholarship from his/her church that is larger than \$750, although Houghton College will only match up to \$750.

The church must submit an award form stating the amount of the scholarship. This form must be submitted by July 1 to ensure a matching scholarship for the following academic year. Church funds must be received in the Student Financial Services Office by November 1. Money used for the scholarship must be from sources which are "detached and of disinterested generosity" (i.e., not family). Please contact the Student Financial Services office for further information.

### **Wesleyan Campus Challenge and WBB Scholarships**

Houghton College will honor any scholarships to winners of the Wesleyan Campus Challenge and Wesleyan Bible Bowl competitions. Recipients may redeem one quarter of their total scholarship awards per year.

### **Houghton College Endowed Scholarships**

Generous friends of Houghton have funded a number of scholarships which are awarded according to the wishes of the donors. These scholarships are primarily for returning, full-time students. Recipients are selected on the basis of academic achievement at Houghton and financial need. Specific information about the endowed scholarships may be obtained from the Student Financial Services Office. Recipients of these scholarships must submit a FAFSA by March 1 for priority consideration.

### **Area-of-Residence Scholarships**

Arlin Scholarship (Central New York)  
Howard and Helen Barney (Whitesville)  
The Bezalel Award  
Ruth L. Bergen Scholarship (Western New York)  
Madolin C. Walchli Bliss Scholarship (Bolivar, then Wellsville)  
Byrd and Eva K. Bohannon Endowed Scholarship for Canadian Students (Ontario, Canada)  
Houghton College Foundation of Canada Scholarship  
Kenneth and Phyllis Canary Scholarship (Adirondack Region)  
Jesse Crowder, Jr. Scholarship  
Dayton Champlain District Scholarship  
Chester and Marjean Dayton Scholarship (Champlain District)  
Finger Lakes Chapter Scholarship  
Rose and Genevieve Galuteria Scholarship (Hawaiian or international)  
H. Vernon and Marjorie W. Gibby Scholarship (Arcade)  
Frieda and Mildred Gillette Scholarship (international student)  
Haskinville Scholarship  
Clarence W. Hillman Memorial Scholarship (Pioneer High School)  
Ingham Scholarship (Hume and Allegany County)  
Joseph A. Kemp Scholarship (Pioneer High School)  
Sarah McLeod Scholarship (Appalachia)  
Gladys M. Moll Endowed Scholarship (Wayne County)  
Orlando Alumni Chapter Scholarship  
William and Hildred Presley Scholarship (North Country of NYS)  
Robinson Scholarship (West Chazy)  
Royce Scholarship (Richburg and Bolivar)  
RVG Scholarship (Mineral County, W. Va., and surrounding counties)  
Bertha Schiele Scholarship (Cuba)  
Simons Memorial Scholarship (Nunda)  
Steuben County Endowed Scholarship  
Walchli Family Scholarship (Bolivar, then Wellsville)  
Carl W. Walchli Scholarship (Bolivar, then Wellsville)  
West-Central Florida Alumni Scholarship  
Wetherbee Scholarship

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### **Christian Service Scholarships**

Paul Timothy Anderson Memorial Scholarship  
Harriet Jones Findlay Scholarship for Sunday School Education  
McCamman-Nussey Scholarship  
Messersmith Christian Service Scholarship  
Moses Memorial Scholarship  
Professor William O'Byrne Endowed Scholarship  
Strock Scholarship  
United Wesleyan College Christian Service Scholarship

### **Ministry or Missions Scholarships**

Caroline V.S. Bergen Endowed Scholarship  
Ivan Brown Missions Scholarships  
William and Marjorie Calkins Scholarship  
Ray and Marianne Chamberlain Scholarship  
Chatlos Foundation Scholarship  
Bernice Fish Scholarship  
Gunsalus-UWC Ministerial Scholarship  
Bert Hall Ministerial Scholarship  
Daniel Heinz Ministerial Scholarship  
James H. and Elizabeth Hogg Scholarship  
Howard and Iva Jacox Scholarship  
Lee Christian Service Loan/Grant  
J. H. Lockwood Memorial Scholarship  
Joy Palmer Missionary Endowed Scholarship  
Norman and Grace Pusey Scholarship  
Paul S. Reeves Scholarship  
Claude Ries Scholarship  
Seaman Family Scholarship  
Carlyle and Scott Smith Scholarship  
Willard G. and Mae L. Smith Scholarship  
Cora Esther Sparks Memorial Scholarship  
James E. Spear Memorial Scholarship  
Wesleyan Missionary Kid Scholarship  
Earle L. Wilson Scholarship  
Ziegler-Bronner Scholarship

### **Music Scholarships**

Marion Anderson Voice Scholarship  
Wilfred and Mary Bain Scholarship  
Joanne L. Bingham Senior Music Scholarship  
Carolyn Keil Campbell Scholarship (Music)  
Clint A. Clifford Endowed Scholarship  
Frederick C. Denham Organ Scholarship  
Florence B. Dodds Scholarship  
Charles Finney Endowed Scholarship (Organ or Church Music)  
Ethel Boyce Johnson Music Scholarship  
Walter T. Knox Scholarship  
Robert R. Mackenzie Scholarship  
David and Laura Mee Music Scholarship  
S. Hugh and Wilfreda Paine Scholarship  
Presser Foundation Scholarship  
Jacob and Marie Smith Church Music Scholarship  
Paul and Mildred Temple Scholarship  
Dorothy Yahn Walrath Organ Scholarship  
Linford C. Wilcox Memorial Scholarship  
Robert W. Woods Memorial Scholarship  
Marilyn York Scholarship



**Scholarships for Demonstrated Financial Need**

Emily Markham Adelman Scholarship in Medical Missions  
George I. Alden Trust Scholarship  
Laurel Davies Alexander Scholarship  
Barnes-Eldrod Scholarship  
Alfred and Hazel Benson Scholarship  
Kenneth Boon Scholarship  
The Rev. P. Arthur Brindisi Scholarship  
Fred J. Brotherton Charitable Foundation Scholarship  
Buffalo Endowed Scholarship  
Calvary Church Scholarship  
Carnahan-Jackson Foundation Merit Scholarship  
Antoinette Conway Scholarship  
Howard A. and Helen C. Crosby Scholarship

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Thomas Danks Scholarship  
Ethel Davis Scholarship  
Deerfoot Lodge Scholarship  
Sam and Louise Dominguez Scholarship  
Education Assistance Limited  
Emerson Foundation Scholarship  
Bess Fancher Scholarship  
Rachel Davison Fee Scholarship  
Folger Family Scholarship  
Kaltenbaugh General Scholarship  
Gardner Scholarship  
George and Jane Gibbins Scholarship  
Everett Graffam Scholarship  
Alice Houghton Scholarship  
Howes Trust Scholarship  
James Harrington Hurd Scholarship  
Samuel Howes II Scholarship  
Kalla Memorial Scholarship  
Kalle-Herbst Scholarship  
George Ivan Koonce Scholarship  
Carl J. Lambein Scholarship  
Luke and Pearl Lindley Scholarship  
Paul Maxwell Memorial Scholarship  
Richard W. McCann Scholarship  
McKee Scholarship  
Paul V. Miller Scholarship  
E.A. Moos Foundation Scholarship  
Richard and Evelyn Naughton Scholarship  
Jennie Parker Scholarship  
Mary R. Presley Scholarship  
Dr. and Mrs. Gustave Prinsell Scholarship  
Bert Rapp Scholarship  
Rev. Bertrand E. Rudd Endowed Scholarship  
Fred H. and Susanne K. Sawada Scholarship  
Franklin Shisler Scholarship  
Howard F. and Guendolen S. Smith Scholarship  
Snowberger Scholarship  
Ethlyn Stebbins Scholarship  
Janet Decker Steiner Memorial Scholarship  
Layton and Olive Vogel Scholarship  
Wight Memorial Scholarship

### **Special Category Scholarships**

Abdullah Scholarship: equestrian  
John M. Andrews III Scholarship: physics  
Lionel Basney Memorial Endowed Scholarship: English  
Benninger Scholarship: pre-med  
Betts Scholarship: transfer students  
John G. Brokaw III Scholarship: voice or pre-med  
Dorah Burnell Memorial Scholarship: chemistry  
Nora Rigall Calhoon Scholarship: communications  
Chastain Endowed Scholarship: minority or disabled  
Colossians 1:9-12 Scholarship: biology or education  
James A. Comstock Memorial Scholarship: pre-engineering  
Arnold Cook Scholarship: business administration  
Hazel I. Crocker Scholarship: mathematics  
Daniel Cutter Literature Scholarship: English  
Gordon Ferm Presbyterian Scholarship  
Gallagher Family: Salvation Army Scholarship  
Dr. & Mrs. DeVere Gallup Scholarship: music and science  
Ruth Ortlip Gibson Memorial Scholarship

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Mary Alice Baker Hazlett Scholarship  
William and Diane Hein Award: political science  
Joan C.V.G. Holman Scholarship: education  
Grover and Ingrid Jensen Scholarship: business administration  
Alan R. Johnson Scholarship: science  
Winston Johnson Scholarship: sociology  
Clyde E. Keeler Memorial Scholarship: chemistry  
Adrien R. LaBombarde Math Scholarship  
Lazares Lazarides Memorial Scholarship: business administration  
Edna Lennox Scholarship: communication  
Liberal Arts Scholarship  
Kenneth L. May Memorial Scholarship: soccer  
Emilie and Frank Mazza Endowed Scholarship: athletics, psychology or education  
Raymond and Ethel Meahl Scholarship: education  
Mephibosheth Scholarship: physically challenged  
Bruce Merritt Memorial Scholarship: pre-law  
George E. Moreland Scholarship: pre-med or pre-dental  
Jeffrey Osgood Memorial Scholarship  
Osgood Science and Academic Scholarship: physics  
S.W. Paine/Wycliffe Scholarship: linguistics  
Jeffrey R. Prinsell Scholarship: pre-med or pre-dental  
David C. Pollock Preachers and Missionary Kids Scholarship: MK or PK  
Richard W. Price Scholarship: science, math or pre-med  
Reynolds-Santor Women in Business Scholarship: business administration  
Jennifer A. Roorda Scholarship: psychology  
Crystal Rork Scholarship: biology  
Hans Rothenbuhler Scholarship: business administration  
Dr. George Seher Scholarship: pre-med or music  
Shannon Scholarship: pre-med  
Rosa Mae Smith Modern Language Scholarship: foreign language  
Paul Robert Steese Memorial Scholarship: Christian testimony  
Nancy L. Swift Memorial Scholarship: daughter of missionaries  
Stanley P. Szymanski Scholarship: Polish descendant  
Jeff Telego Memorial Scholarship: pre-med  
Clifford W. and Katherine T. Thomas Scholarship: education  
Dean V. and Doris Bain Thompson Scholarship: secondary educ.  
Arvis & Mavis Tucker Scholarship: pre-med  
Valk Presbyterian Endowed Scholarship: Reformed Presbyterian or Lutheran  
Gerald & Mildred Vander Veen Scholarship Fund: business administration  
Weir Scholarship: resident assistant  
Artist A. Wilcox Scholarship: art  
Willett Alumni scholarship  
Daniel S. Willett Endowed Scholarship: communication or writing  
Lucele Hatch Wilson Scholarship: teaching  
Fred and Floy Willmott United Methodist Scholarship: United Methodist

### **High School Grant**

High school students may take up to seven hours per semester and receive a study grant equal to 75 percent of the tuition. This applies only to standard courses and excludes independent studies, online courses, tutorials and internships. The student will be responsible for any associated course or lab fees. This grant may not be held concurrently with any other Houghton grants or scholarships.

### **Houghton Loan Funds**

Students may borrow modest amounts for academic needs from one of the college-controlled loan funds. Upperclassmen are given preference.

Unless otherwise stated, the interest rate on the loan issued to a student is the prime lending rate plus two percent per year. A regular payment schedule is set up by mutual consent of the borrower and the Scholarship Committee.

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Students applying for Houghton loans may be requested to have the co-signature of a parent or guardian.

### General Student Loan

Alumni and friends of the college contribute to the General Student Loan Fund to provide loans for general student use. Among several substantial gifts are those of Lawrence Harris Salle of the class of '37, Miss Matie Keegans, and Mrs. Grace Goldsberry.

### Name Loan Fund

Living memorials may be established by creating a name loan fund of \$1,000 or over.

***Presently of use to students are the following:***

<u>Name Loan Funds</u>	<u>Established by</u>
Jennie E. Alexander Fund	Bequest
*Darrow Basney Fund	Professor & Mrs. Eldon Basney
Haven and Marie Burk Fund	
*Lucius H. & Mary E. Fancher Fund	Children and Grandchildren
Kenneth Hill Glasier Fund	The Rev. Walter C. Glasier
Lee Christian Service Loan Fund	Bequest
Henry F. Meeker Jr. Fund	Miss Harriet Meeker
George M. Press Fund	Bequest
Clarence Watson Fund	Bequest
United Wesleyan College	

***\*Interest-free while borrower is in school; six percent thereafter.***

***All inquiries concerning scholarships, grants, or loans should be directed to: Student Financial Services Office, Houghton.***

