FINANCIAL INFORMATION

The generous support of the Arkansas Baptist State Convention and endowments and gifts from alumni and friends of the College enable Williams to maintain a tuition among the lowest to be found in any accredited private senior college in the nation. Students at Williams usually receive some form of institutional or public financial assistance. Such assistance is allocated regardless of students' religious affiliation.

Students are encouraged to review carefully the financial information which follows.

EXPENSES

The College reserves the right to adjust or revise charges at any time.

General Expenses Per Semester

Tuition (12-17 hours)	$ 6,450.00
1-11 hours (per semester hour)	540.00
18 hours and above (per semester hour)	330.00
Student Activity Fee	150.00
Library Fee	85.00
Computer Resource Fee	135.00
Accident Insurance	55.00
Parking Decal	40.00
Bike Decal	5.00
Residence Hall Activity Fee	60.00
May/Summer Term (per semester hour)	540.00
Senior Citizen Tuition (age 60 and above)	One-half of the regular tuition charges

ROOM AND BOARD

All residence hall students are required to take their meals in the cafeteria. Meals are furnished for actual days College is in session, except Saturday morning, Sunday evenings, holidays, and periods between semesters. Students, who need a special diet, as certified by a physician, may be required to pay an additional charge for meals. The charges below include both room and meals.

Residence Housing

Residence Hall	
Non-Private	$ 3,100.00
Private (when available)	3,400.00
Women's Honor Apartments	3,100.00
Butler Honor Apartments	3,400.00
Summer School Rooms	Contact the Office of Student Affairs

Family Housing

Family housing is available on campus for those who qualify. Rental rates vary depending on the type of housing. Inquiries regarding family housing should be addressed to the Office of Student Affairs. All rent for family housing is due in advance, no later than that first day of each month.

Rental Rates (approximately) ..... $ 300.00 to 335.00

Security Deposits

Residence Hall .....$ 75.00
Residence Hall early/late check-in fee.....50.00
Early per-night lodging fee 50.00
Family Housing..... Equivalent to first month's rent
Key Replacement (per key) 50.00

SPECIAL FEES AND EXPENSES

Special fees are assessed when applicable and are due when assessed. ***Other*** special fees may be assessed, (e.g., honor society fees).

Application Fee (due with application).....$ 20.00
Course Change
Cash.....10.00
Charge 15.00
Dishonored Check
First check…… 20.00
Second check (no checks cashed after second check) 30.00
English Proficiency Exam Fee.....15.00
Freshman Orientation Fee.....100.00
Graduation Fee.....75.00
Late Registration Fee (after registration day) 100.00
Special Examination or Make-up Test (per exam or test) 10.00
Transcript, per each after the first 5.00

Course Fees

These fees are in addition to hourly tuition for the course. ***Other*** special class fees may be assessed.

Audit (per hour) .....$ 125.00
(Please refer to Academic Regulations, *Auditing Courses*, page 49, for more information concerning assessment of audit charges.)
Independent Study (per hour)
(Irrespective of semester and/or total hours taken within a semester)…… 540.00
On-line Course (per hour – exclusively for Williams students)
(Irrespective of semester and/or total hours taken within a semester)..... 425.00
Art
Studio Art Fee (per course)..... 70.00
(Intro to Ceramics, Advanced Ceramics, Intro to Printmaking, and Advanced Printmaking)

Education
Student Teaching Fee.....135.00
Health and Physical Education
First Aid.....13.00
Music Fees:
One private lesson per week composition, conducting, piano, voice.....125.00
Two private lessons per week composition, conducting, piano, voice.....250.00
One private lesson per week brass, percussion, woodwinds, strings.....300.00
Two private lessons per week brass, percussion, woodwinds, strings.....600.00
Class Piano.....65.00
Class Voice.....55.00
Senior Recital.....85.00
Natural Science
Science Lab (per course).....50.00
Psychology Fees
Personality NEO-PI-3.....25.00
Statistics SPSS Fee.....80.00
Synthesis Major Field Exam/Formal Dinner.....60.00
Testing and Measurement Exam.....45.00

PERSONAL EXPENSES

Students should allow about $3,628.00 per year for textbooks, clothing, travel, entertainment, and laundry. Students are allowed a one-time increase to their *Cost of Attendance* to purchase a computer. Please contact the Financial Aid Office for additional information.

BOOKSTORE

The bookstore is operated by NEEBO. The student should plan to pay for all books at the time of purchase. Book purchases may, in some special circumstances, be billed to the student's account. Major credit cards are accepted.

PAYMENT OF ACCOUNTS (WBC Campus)

All charges for tuition, fees, and room and board are due in full at the beginning of each semester. Students unable to pay the full balance at the time of registration must make satisfactory arrangements for payment with the Business Office. A deferred payment plan for WBC campus students is available if necessary, with a down payment of one-fourth of the total bill, due and payable at registration. The balance will be divided into three equal payments, with the three installments due at approximately monthly intervals. Due dates will be October 10, November 10, and December 1, for the fall semester, and February 10, March 10, and April 10 for the spring semester. A finance charge at the rate of .833% per month will be levied on any unpaid balance.

Security deposits and family housing rent cannot be included in the deferred payment plan.

Any student who is delinquent in payments to the College is subject to dismissal. A student may take no final examinations in any semester unless the student's account is settled before examinations begin; nor may the student receive grades, obtain a transcript, or enroll for another

semester until all accounts are settled. Accounts can be paid by cashier's check, money order, or credit card (VISA, MasterCard or Discover). Personal checks will be accepted; however, should this form of payment be made, transcripts will be placed on hold for fifteen business days.

REFUNDS OR PAYMENT DUE

Withdrawal from College. A student who officially withdraws from the College will be notified at the time of withdrawal as to whether further payments are due the College or whether a refund is due the student. **The official withdrawal procedure begins in the Registrar's office**. The rate of refund will be as follows:

WITHDRAWAL DURING:	PAYMENT DUE	REFUND DUE
First Week	20%	80%
Second Week	30%	70%
Third Week	40%	60%
Fourth Week	60%	40%
Fifth Week	80%	20%
After Fifth Week	Pro rata refund of unused cafeteria services only.	

Should the student fail to officially withdraw, all semester charges will become immediately due and payable.

Institutional Scholarship Assistance Policy Relating to Withdrawal from College. If a student withdraws from the College, regardless of the reason, then the student's institutional assistance will be prorated according to the same schedule used to refund tuition.

Federal Financial Assistance Policy Relating to Withdrawal from College. The following procedure will be used to determine the percentage of federal financial aid, which may be applied to the student's account, and the percentage which must be returned to the Federal Financial Aid (Title IV) Programs. The percentage of the Federal Financial Aid Package which may be applied to the student's account is as follows:

The total number of calendar days completed (last date of class attendance)
÷ The total number of calendar days in the semester
= Total Percentage of Enrollment

The above percentage will be used to calculate the amount the student has earned in his or her Financial Aid package. Federal financial aid packages (such as Pell and loans) must be applied to the student's account prior to withdrawal before they can be included in the percentage earned. If the student withdrawal occurs after the 60 percent point, the student will have 100 percent of his or her federal financial aid package applied to his or her account.

If, after a student withdraws, they decide to return to Williams, they must write a letter to the Financial Aid Committee explaining: 1) why they withdrew; 2) their plan of action to resolve the issues pertaining to their initial withdrawal; and 3) how their initial withdrawal will not disrupt

their timely progress toward a Williams degree. Letters can be mailed to the Financial Aid Office. P. O. Box 3734, Walnut Ridge, AR 72476.

Tuition Refunds for Withdrawal from a Class. Withdrawal from a class during the first five weeks of a semester may result in a partial refund or reduction of tuition charges. The reduction or refund rate will be the same as stated above in the Withdrawal from College section. The official withdrawal procedure begins in the Registrar's Office.

Federal Financial Assistance Policy Relating to Withdrawal from a Class. Withdrawal from a class during the first five weeks of school may result in a reduction in a student's Financial Aid Package. Reducing the course load below 12 hours will result in a reduction of the Pell grant and loss of all institutional, state and other scholarships and grants.

Refund of Credit Balances. In the event a combination of grants, loans, and/or payments creates a credit balance to the student's account, the business office will refund the credit balance to the student by means of a check. The refund check will be placed in the student's campus mailbox or mailed to the student's residence.

Refund of Security Deposits. One-third of the security deposit is refundable only after the premises have been vacated, inspected, charges for any damage have been assessed, and all accounts have been cleared, and a formal written refund request has been made. The remaining balance of the security deposit is used for maintenance of the facility in preparation for new residents. Requests for *Residence Hall Security Deposits* and *Family Housing Deposits* must be made in writing to the Office of Student Affairs. If a written request is not made within 6 months of vacating, it will be assumed the refundable deposit amount is being donated to Williams Baptist College. The refundable deposit will be placed in the Scholarship Fund.

SPECIAL ASSESSMENTS

The College reserves the right to make special assessments.

STUDENT FINANCIAL ASSISTANCE

A college education is one of the most important investments a person can make, but the cost of higher education is increasing, making it difficult for many students to attend. During the most recent year, 98 percent of the WBC student body received some form of financial aid. The following information is designed to show various avenues of financial assistance available at Williams.

Anyone receiving financial aid will receive an award letter that lists sources of aid, amounts, and conditions governing these awards. Scholarships, grants, and loans are normally applied to the student's account at the beginning of each semester, provided all the necessary documents are accurate and on file. (Awards from employment are only received after the student has worked the hours designated.) These documents would include, but are not limited to, the Free Application for Federal Student Aid (FAFSA), documentation of income (such as 1040 tax transcript, Social Security letter, non-taxable income form, Veteran's Administration award letter), and Selective Service Draft Registration Acknowledgment. Fulfillment of specified citizenship requirements and demonstrated financial need are also requirements for the federal financial aid programs.

DETERMINATION OF NEED

Williams uses the Free Application for Federal Student Aid (FAFSA) to determine the financial need of each student. This statement must be submitted to the Financial Aid Office to assess properly a student's need and provide adequate financial assistance. The statement becomes part of the student's financial aid file. The FAFSA form may be filled out on-line at http://www.fafsa.ed.gov. Paper applications are also available at most high schools or by contacting the Financial Aid Office at Williams.

The following regulations govern the awarding of aid:

1. The student must meet all admission requirements to attend Williams.
2. The student must be attending Williams on at least a half-time basis. (Certain aid requires full time enrollment.)
3. The student must observe all College regulations governing social and academic life.
4. Financial assistance is renewable each semester provided the appropriate requirements are met.
5. Williams reserves the right to cancel any aid if the student does not show satisfactory academic progress or does not fulfill obligations to the College as specified as a condition of the aid.
6. Williams reserves the right to adjust any financial aid awards depending on the availability of federal, state, institutional, and/or restricted funds. Adjustments may also be necessary to prevent over-awards.
7. All institutional and private scholarships may be revoked if the student does not satisfactorily discharge their financial obligations to the College.
8. All applications should be filed in the Financial Aid Office by the time of registration each semester.
9. A student cannot be in default on a Perkins Student Loan (formerly National Direct Student Loan) or Stafford Student Loan or owe a refund on a Pell Grant or Supplemental Educational Opportunity Grant and receive financial aid.

Williams has set a priority date of May 1 for awarding financial aid for the fall semester.

STANDARD OF SATISFACTORY ACADEMIC PROGRESS TO MAINTAIN FINANCIAL ELIGIBILITY

The Federal Higher Education Amendments of 1976 require the College to define and enforce standards for Satisfactory Academic Progress. Students receiving financial aid from federal, state, private, and institutional sources must conform to the College's definition of satisfactory progress. The guidelines are established to encourage the student to successfully complete courses for which aid is received. To receive financial assistance, a student must be enrolled as a regular student in an eligible program. A regular student is defined as one who enrolls in 6 or more hours in an eligible program for the purpose of obtaining a degree, certificate, or credits in a transfer program. Students must complete requirements within a reasonable length of time and maintain a minimum cumulative grade point average.

Eligibility for Financial Aid is generally limited to one and one-half times the published time frame to complete the academic program. Example: Students enrolled in a four-year degree program will be allowed to receive Financial Aid up to 6 years. Students attending less than full

time will have required credits earned prorated and their length of eligibility extended respectively.

Students enrolled full-time must maintain and successfully complete each academic year with the following respective credit hours earned and cumulative grade point average.

First Year	18	1.25 CGPA
Second Year	39	1.65 CGPA
Third Year	60	2.00 CGPA
Fourth Year	81	2.00 CGPA
Fifth Year	105	2.00 CGPA
Sixth Year	129	2.00 CGPA

Successful completion is defined as earning A, B, C, or D on course work. I or W received on course work will be used in determining hours attempted for the semester.

With the exception of Institutional scholarships, satisfactory academic progress will be reviewed once a year, at the end of the spring term. Scholarship requirements are reviewed each semester according to the renewal guidelines of the respective scholarships. Progress of students not maintaining the minimum academic levels as described in the above chart will be evaluated by the Financial Aid Director.

Students who do not meet the above requirements will be notified in writing that their financial aid has been denied. Students are given an option to appeal to the Financial Aid Committee. This appeal must be made in writing and must include (1) what caused their work to fall below acceptable standards (be specific), (2) plan of action to resolve the cause for the circumstance and explain how it will not cause problems in the future. After a student's appeal has been approved, the student will be placed on *Financial Aid Probation* and will be evaluated at the end of the following semester. If the student fails to meet the academic progressive policy requirement after the semester of *Financial Aid Probation*, the student will no longer be making satisfactory academic progress and will not be eligible to receive federal, state, or Institutional aid. The decision of the Financial Aid Committee is final in appeal matters.

If the student does not make satisfactory academic progress and is suspended from receiving Financial Aid, the student may reapply for financial aid after having made sufficient academic progress to satisfy the terms of the stated policy. A student may be paid for the payment period in which he or she regains satisfactory progress, but not for any payment periods in which the student did not meet the standards.

The summer term may be used to make up hours dropped during the fall or spring terms and will be included as part of the prior academic year. Students making up hours will not be eligible for Financial Aid during this period.

Students placed on Financial Aid denial may appeal the denial if they feel that mitigating circumstances prevented them from making satisfactory progress. This appeal must be made in writing and must include the reason(s) minimum academic requirements were not met and the reason(s) why financial aid should not be terminated. After review of the appeal by the Financial Aid Committee, the student will be advised of the decision.

SCHOLARSHIPS

There are two types of scholarships, private and institutional.

INSTITUTIONAL/PRIVATE SCHOLARSHIP GUIDELINES

Funds for these scholarships are provided by the institution, churches, individuals, and/or other concerned groups. Guidelines for these scholarships are described below:

1. Anyone who receives the benefits of an institutional or private scholarship administered by the College is expected to maintain a sympathetic and cooperative attitude toward the purpose and policies of Williams.
2. Students who enter into their second disciplinary offense in one semester forfeit institutional and/or private scholarships immediately and become ineligible for institutional/private scholarships for the following semester. Future eligibility will be determined on an individual basis by the Financial Aid Committee.
3. In the event of withdrawal, dismissal, or a reduction in course load to less than 12 semester hours that student forfeits institutional and/or private scholarship for the current semester. In certain situations, scholarship benefits may be prorated.
4. If a student withdraws voluntarily from an activity for which he/she is receiving scholarship assistance, or if the student is dismissed for disciplinary reasons, then his/her scholarship assistance will be discounted on a prorated basis.
5. The amount of the institutional/private scholarship and other financial aid awards (such as Pell Grant, SEOG, etc.) may not exceed the student's direct college cost which includes tuition, fees, room, board, and books charged to the student’s account.
6. No student may receive institutional/private scholarship funds for more than eight semesters or after a bachelors degree is earned.
7. International students are eligible to apply for academic and athletic scholarships.

INSTITUTIONAL ACADEMIC SCHOLARSHIPS

Freshman Academic Scholarships are available to full-time students with academic abilities and exceptional leadership potential. A student may not be awarded two academic scholarships. To receive an academic scholarship the student needs to make application for admission, send an official high school transcript and an official ACT/SAT score to the admissions office. All scholarships are subject to availability and there are a limited number of scholarships in each category. Early application is encouraged.

SCHOLARSHIP WITH HONORS PROGRAM

Students with an ACT of 28 or higher and a minimum high school GPA of 3.25 are eligible to compete for the Trustee’s, Founder’s, Heritage, and President’s Elite Scholarship within the *Williams Scholarship With Honors Program*. **Note:** Two reference forms are required and are made available to the applicant once he or she is accepted for admissions. (One recommendation is required from a teacher or administrator; one recommendation is required from a pastor of church leader.) Scholarship award notifications will be mailed beginning January 20.

Trustee's Scholarship pays up to full tuition and residence hall semi-private room and board charges. This four-year scholarship is awarded to one freshman completing an admissions application for one of the academic programs of Williams, who has a composite score of 30 or higher on the ACT and a minimum sixth or seventh-semester high school CGPA of 3.5. The Trustee's Scholarship deadline is January 20. The scholarship may be renewed by maintaining a minimum cumulative GPA of 3.25 on at least 15 credit hours per semester.

Founder's Scholarship pays to a select group of recipients up to $5000 per semester for those living in College housing or up to $4000 per semester for commuter students. This four-year scholarship is awarded to freshmen completing an admissions application for one of Williams' academic programs, having a minimum composite score of 28 on the ACT, and a minimum high school GPA of 3.25. The scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study the first four semesters at Williams. Thereafter, a cumulative GPA of 2.5 will be required to retain this scholarship.

Heritage Scholarship pays to a select group of recipients up to $4000 per semester for those living in College housing or up to $3,000 per semester for commuter students. This four-year scholarship is awarded to freshmen completing an admissions application for one of Williams' academic programs, having a minimum composite score of 28 on the ACT, and a minimum high school GPA pf 3.25. The scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study the first four semesters at Williams. Thereafter, a cumulative GPA of 2.5 will be required to retain this scholarship.

President's Elite Scholarship pays to a select group of recipients up to $3,000 per semester for those living in College housing or up to $2,700 per semester for commuter students. This four-year scholarship is awarded to freshmen completing an admissions application for one of Williams' academic programs, having a composite score of 28 on the ACT, and having a minimum high school GPA of 3.25. The scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study for the first four semesters at Williams. Thereafter, a cumulative GPA of 2.5 will be required to retain this scholarship.

ADDITIONAL FRESHMAN ACADEMIC SCHOLARSHIPS

Lawrence County Scholarship. High school seniors who graduate from one of the five schools in Lawrence County are eligible. Students must score at least a 19 on the ACT and have a high school GPA of a 2.5. The amount of the scholarship ranges from $2000 to $3000 per semester depending on the student's ACT. This scholarship may not be stacked with other institutional scholarships from Williams such as merit-based, restricted, performance-based, or church-related scholarships.

Randolph County Scholarship. High school seniors who graduate from one of the two schools in Randolph County are eligible. Students must score at least a 19 on the ACT and have a high school GPA of a 2.5. The amount of the scholarship ranges from $2000 to 3000 per semester depending on the student's ACT. This scholarship may not be stacked with other institutional scholarships from Williams such as merit-based, restricted, performance-based, or church-related scholarships.

President's Select pays up to $2,500 per semester for students living in College housing or up to $2,200 per semester for commuter students. This four-year scholarship is awarded to freshmen completing an admissions application for one of the academic programs of Williams who have a minimum composite score of 26-27 on the ACT and a sixth or seventh-semester high school CGPA of 3.0 or Valedictorian of their high school class. The scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study the first four semesters at Williams. Thereafter, a cumulative GPA of 2.5 will be required to retain this scholarship.

President's pays up to $2,000 per semester for students living in College housing or up to $1,700 per semester for commuter students. This four-year scholarship is awarded to freshmen

completing an admissions application for one of the academic programs of Williams who have a composite score of 24-25 on the ACT and a sixth or seventh-semester high school CGPA of 3.0 or salutatorian of their high school class. The scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study the first four semesters at Williams. Thereafter, a 2.5 cumulative GPA will be required to retain this scholarship.

Dean's pays up to $1,500 per semester for students living in College housing and up to $1,200 per semester for commuter students. This four-year scholarship is awarded to freshmen that have a composite score of 22-23 on the ACT and a sixth or seventh semester high school CGPA of 2.5 or higher. The scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study the first four semesters at Williams. Thereafter, a 2.25 cumulative GPA will be required to retain this scholarship.

Top 10% pays up to $1,500 per semester for students living in College housing and up to $1,200 per semester for commuter students. This four-year scholarship is awarded to freshman who have a composite score of less than a 22 on the ACT, a minimum seventh semester high school CGPA of 3.5, and are in the top 10% of their high school class. This scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study the first four semesters at Williams. Thereafter, a 2.25 cumulative GPA will be required to retain this scholarship.

Leadership pays up to $1,000 per semester for students living in College housing and up to $700 per semester for commuter students. This four-year scholarship is awarded to freshmen that have a composite score of 19-21 on the ACT and a minimum high school GPA of 2.25. This scholarship may be renewed by maintaining a 2.0 cumulative GPA and completing a full-time course of study at Williams.

Private High School Scholarship pays up to $250 per semester for the first year only for students who attended a private high school. This scholarship may be stacked with an academic scholarship.

Homeschool Scholarship pays up to $250 per semester for the first year only for students who are homeschooled. This scholarship may be stacked with an academic scholarship.

TRANSFER ACADEMIC SCHOLARSHIPS

Williams Summit pays up to $2,000 per semester for students from Black River Technical College, Ozarka College, University of Arkansas Community College in Batesville, Arkansas Northeastern College, Arkansas State University in Newport, Crowley's Ridge College, or East Arkansas Community College with a minimum cumulative GPA of 3.0 on 45 hours of college credit from those institutions. This three-year scholarship may be renewed by maintaining a 3.0 cumulative GPA on at least 12 hours. Williams will waive the application fee for qualified applicants under the terms of the WSSP. This scholarship cannot be stacked with the Academic Excellence or the Institutional Grant. Students must enroll immediately upon the completion of their program at one of the above named institutions.

Academic Excellence pays up to $1,500 per semester for students living in College housing and up to $1,200 per semester for commuter students. This four-year scholarship is awarded to transfer students with a minimum GPA of 3.0 on 24 hours of college credit. All Phi Theta Kappa members are eligible for this scholarship. The scholarship may be renewed by maintaining a cumulative GPA of 2.75 on at least 12 credit hours per semester.

Phi Theta Kappa pays up to $500 per semester for full-time students who are members of Phi Theta Kappa and have a minimum cumulative GPA of 3.5 on 24 hours of transferable college credit. Students must enroll immediately following a two-year college. Students receiving the Summit Scholarship may receive up to $250 per semester for the Phi Theta Kappa Scholarship. Only five scholarships are awarded per semester.

Institutional Grant pays up to $500 per semester for students living in College housing and up to $350 per semester for commuter students. This scholarship is awarded to transfer students who have a minimum GPA of 2.5 on 24 hours of college credit. This scholarship may be renewed by maintaining a minimum cumulative GPA of 2.0 on at least 12 credit hours per semester.

MINORITY STUDENT SCHOLARSHIPS

Minority Educator's Scholarship. This scholarship is designed to supplement other financial aid a candidate may have, and it may be used for books, fees, or other needs related to costs associated with a major in education at Williams. An applicant must: (1) Have at least a 2.5 GPA (4.0 scale); (2) plan to complete a major in education at Williams; (3) be recommended as one having potential for life success as a classroom teacher; (4) be recommended as one with moral integrity suitable for Williams Teacher Education Program's view of a professional educator; (5) demonstrate maturity and a desire to become an effective classroom teacher who personifies a professional educator; (6) exhibit a willingness to make a time commitment to all aspects of the education requirements of his/her specific degree program, both in and out of the classroom.

The Minority Educator's Scholarship deadline is June 15. Applications and more information are available in the Williams Financial Aid Office, P.O. Box 3734, Walnut Ridge, AR 72476.

PERFORMANCE

Athletic Scholarships are available for both men and women in several sports. Scholarships range in value up to the full cost of tuition, room, and board. Cheerleading scholarships are also available. **For more information contact:**

Athletic Director
Williams Baptist College
P.O. Box 3611
Walnut Ridge, AR 72476

An **Art Scholarship** is given annually by the Art Department and is awarded to a freshman Art Education or BA Art major. The amount of the Art scholarship will vary depending on other financial aid and the individual student's eligibility, but may range up to $2000 per semester. This scholarship can be stacked with other academic and/or institutional scholarships. **For more information contact:**

Chairman, Department of Art
Williams Baptist College
Walnut Ridge, AR 72476

Student Ambassador Scholarship is administered by the Office of Institutional Advancement. Students serve as campus hosts. **For more information contact:**

Office of Institutional Advancement
P.O. Box 3736
Walnut Ridge, AR 72476

MUSIC SCHOLARSHIPS

Music Accompanying Scholarship: Awarded to a student majoring in music who demonstrates exceptional skill in keyboard accompanying. The amount of this scholarship will range up to $2,000 per semester, depending on other financial aid and individual student eligibility. This scholarship can be stacked with other academic and/or institutional scholarships.

Williams Singers Scholarships: Awarded to students with musical abilities who become members of the Williams Singers. This scholarship is awarded on an audition basis upon the recommendation of the music faculty. Students must be enrolled full time to receive this scholarship.

Music Talentship: Awarded to a full time student majoring in music and exhibiting outstanding musical abilities. The amount of the Music Talentship will vary depending on other financial aid and individual student eligibility. This scholarship can be stacked with other academic and/or institutional scholarships. **For more information contact:**

Chairman, Department of Music
Williams Baptist College
Walnut Ridge, AR 72476

PRIVATE SCHOLARSHIPS

These are funds made available through gifts of individuals, groups, churches, and/or organizations. Recipients must meet certain restrictions to qualify for these scholarships.

Baker, made available by funds from Mrs. B.C. Baker, is for deserving students; preference is given to students from Wynne, Arkansas.

Dale Barnett is awarded to ministerial students with a minimum 3.0 GPA who are from north Arkansas and White River Baptist Association.

Harry A. Belford Memorial, established by Mrs. Neil Belford and Mrs. Carol Belford-Lewallen, is used to assist students majoring in elementary education with a minimum 3.0 GPA who are from Randolph County. Scholarships are awarded by the Education Department.

Harry and Mary Belk, established by Harry and Mary Belk, is awarded to students with a minimum 3.0 GPA and financial need who are from Lawrence County, Arkansas.

Douglas and Helen Bradley Ministerial, established by Mr. and Mrs. Douglas Bradley, is used to assist students training for rural and/or bi-vocational ministry.

Burleson China Fund, established by Mrs. Frances Burleson to assist students from the Peoples Republic of China.

Burton assists students with financial need through funds given by the late Mr. I.S. Burton.

P.D. Chat Caldwell Memorial, established by Jerry and Peggy Caldwell, assist students with average incoming grades, but showing academic promise, and who demonstrate a financial need. Priority will be given to those students who profess to be Christians.

Refus and Minnie Lea Caldwell is awarded to Southern Baptist students with a GPA of 2.5 or better who are seeking a religious vocation.

Cannon-Harrelson Fund, established by Mrs. Carroll Cannon, is used to assist students planning to spend their lives on the home or foreign mission field.

Joan Carter, given in honor of Mrs. Joan Carter by Mr. and Mrs. James Carter, is awarded to students demonstrating financial need, with first preference given to students coming from single mother homes.

Carter's Corner Work, a work scholarship established by James L. Carter, Sherry Carter, and Karen Carter.

Eric Clairday Memorial, established in memory of Eric Clairday by his parents, for students entering church related vocations.

Clark Scholarship, established by C. L. Clark of Walnut Ridge, Arkansas, in memory of Jayetta Rowsey Clark and C. Leroy Clark, Sr. First preference is given to Lawrence County students. Students must have a 3.0 GPA.

H.E. and Verbeth Coe Endowed, established by H.E. and Verbeth Coe. Priority is to be given to students from the north one-half of Jackson County, Arkansas.

Cossey Memorial was established by Mrs. J.I. Cossey in memory of her late husband for students with financial need.

Don and Ruth Ann Cox, give first preference to a Randolph County, Arkansas student.

Crabb Endowed Ministerial, established by Mr. and Mrs. Bob Crabb, is used to assist married ministerial students.

Crane Fund for Widows and Children, is awarded to needy and deserving widows and children of men who, at their death, have left their widows and children without adequate means of support. For deserving wives and/or children of men upon whom they are dependent for support, but, because of age or disability, are unable or, for other reasons, fail or neglect to adequately support their respective wives and/or children.

Jackson and Grace Crouch Endowment, a work scholarship established by Mr. and Mrs. Jackson Crouch, for students with financial need.

Marissa Crow Memorial Fund, is for an English major with first preference given to students from Fulton County, Arkansas. Student must maintain a 3.0 GPA.

Dr. Albert H. Cullen Endowed Memorial, for students with financial need.

Max and Patsy Dacus Endowed, endowed by Max and Patsy Dacus, is used to assist married ministerial students.

Eugene and Opal Davis, established by Thomas and Joy Davis, is awarded to junior/senior level students majoring in Business and is awarded by the Business Department. Students must maintain a 3.0 GPA.

Thomas and Joy Davis Church Music, is awarded to a sophomore, junior, or senior level student majoring in Church Music. Student must maintain a 3.0 GPA.

Sheila Adams Dobyns, for high school seniors graduating from Oak Ridge Central or Sloan Hendrix Schools. Student must demonstrate financial need as determined by Williams Financial Aid office. This scholarship will be for two sequential semesters only.

Ralph Douglas, for students with financial need.

William and Gladys Farris Memorial, established by Dr. Roy Farris, is for students from Norfork High School, Norfork, Arkansas and Calico, Arkansas.

First Generation, for Arkansas resident students with a high school GPA of 3.0, who represent the first generation of family to attend college and demonstrate financial need. Recipient shall be designated as a UPS Scholar. Student must maintain a 3.0 GPA.

Formosa Baptist Church Endowed was established by members of Formosa Baptist Church for students with financial need.

Frankum Fund, established by Dr. and Mrs. Jerry Frankum, is used to assist students training for the ministry.

Fuller Fund, a work-scholarship established by Mr. and Mrs. Sherman Fuller, is for students from the Ozark Mountain area.

Glendale, provided by the estate of Miss Glen Kirkland, is for ministerial students and is administered by the Religion Department.

Greenway Baptist Church, is for students from Greenway Baptist Church or surrounding area.

Gregory, a work-scholarship established by Nathan Gregory, is used to assist students with financial need.

Dan and Virginia Harrison Endowed.

N.B. Harty International Student, established by Mr. and Mrs. N.B. Harty, to assist students from Kenya.

Mary Lee Haynes Endowed, established in memory of Erman and Mayme Haynes and Lt. Col. James Ray, for students from northeast Arkansas, with preference given to students from First Baptist Church, Pocahontas, and/or Randolph County, Arkansas.

Mr. and Mrs. Paul Henry gives first priority to students from the Rocky-Bayou Baptist Association.

Ruth Reid Hill Endowed, was established by T. Clifford Toney.

Earl and Mable Humble Endowed

Robert W. and Drucilla Lam Inman Endowed was established by Robert W. and Drucilla Lam Inman. Scholarship is awarded through the Scholarship with Honors Program.

International Student Fund, to assist international students with first preference given to students from Kenya.

John Jenkins Family, established by John F. And Delores B. Jenkins, is for needy students from Hot Springs, Arkansas area.

William T. Jessen was established by the Jessen family for hill area students from Lawrence County or Northeast Arkansas.

Janie M. Johnson Memorial Endowed, was established by B. Harold Johnson for students with financial need.

Harvey and Bernice Jones Endowed was established by Mrs. Bernice Jones in memory of her late husband, Harvey Jones, through foundations established by her and Mr. Jones prior to his death.

Paul King Estate Fund, for students with financial need.

Moses Knight, in conjunction with the Office of Financial Aid, the Helping Hands Foundation in Rector, Arkansas, identifies eligible students with a 3.0 GPA. Must demonstrate financial need. Must maintain at least a 2.5 GPA. First preference to Rector high school students. Second preference to Clay County high school students.

Barry A. Lamar Endowed, established by Mrs. Audrey Lamar Bray and Mrs. Virginia Lamar Swaim, is awarded to junior level students majoring in English, history, or secondary education English or social studies. Preference is given to students from Southeast Missouri.

Delmar and Lola Lemarr Endowed, is awarded to a deserving student showing academic promise and has a need for financial assistance.

Judge and Mrs. Edward Maddox is awarded to students with a GPA of 3.0 or better who demonstrate financial need.

Sylvia L. Maddux Memorial was established by her husband, the late Roy Maddux and her son, Dale Maddux. Music student with financial need.

Bob and Dolores Magee, music majors are eligible to apply. To retain the scholarship, students must continue as music majors and maintain a 3.0 cumulative GPA.

Jeff and Shelly Main Endowed, is awarded to a student majoring in missions, preferably a female student. Student must maintain a 3.0 GPA.

Otta J. Mathers Endowed was established by her grandson, Frank E. Sansone for students with financial need.

Willis and Bonnie Maxwell, first preference to Greene County student. Must maintain a 2.5 GPA.

Minnie Mays is for students from Randolph County in Arkansas. Students who are members of First Baptist Church, Pocahontas, Arkansas are given first priority.

Linda Gayle (Miller) McFarland, established by Mr. C. K. McFarland, is awarded to the history major who has earned the highest cumulative GPA by the end of their junior year.

Meyer Endowed Fund, established by Wayne and Doris Meyer, assists students from the Arkansas Baptist Children's Homes and Family Ministries who work on campus.

Ethel and Nell Mondy, established by Dr. Nell Mondy, is awarded to a junior science major with the highest GPA in the class and is awarded by faculty committee.

Moody, is made available through funds given by Mr. and Mrs. J.H. Moody for students with financial need.

Moreland was provided by the late Dr. W. H. Moreland for students with financial need.

Clara Murray, for students with high moral standing and financial need.

John and Lucile Noble Endowed, for students with financial need determined by the Financial Aid Office. Student must maintain a 3.0 GPA.

Roy E. Nowell, for students with financial need.

Opdyke is for Southern Baptist students from mountain areas.

Pippen, established by the late Mr. Earl Pippen, assists ministerial students or students entering mission work.

B.A. Rand/Central College was established by a friend and business associate in honor of Mr. Rand.

Lura Reaves Endowed, for students with financial need. Student must maintain a 3.0 GPA.

W.O. and Rosamond Reece Ministerial, established by Mr. Don Reece, is awarded to ministerial students by the Religion Department.

Harold and Cora Rhoads Endowed, established by Paul and Lana Rhoads, is awarded to a junior Psychology major with a 3.0 GPA and is awarded by the Psychology Department.

Richardson Married Ministerial Student is awarded to junior or senior status married ministerial students with families.

Riley-Frazier, established in memory of Mrs. W.C. Riley by Mr. W. C. Riley and Mrs. Quanita Frazier, is used to assist students going into the foreign mission field. Priority is given to students from East Side Baptist Church in Paragould.

Ida Thomas Robbins was established by Mr. Wiley Robbins for students with financial need.

Marion Eugene Robert Memorial was established by Mr. and Mrs. John Robert in memory of their son for students with financial need.

Chappel Rogers, made available by W. Carey and Elizabeth B. Rogers is based on financial need for students from Greene County and adjacent counties in Arkansas.

Vela Rook Endowed Memorial is for students with financial need. Incoming freshmen must have a 3.0 high school GPA. Recipient must maintain a 3.0 GPA.

Lila W. Rorie, for students with financial need.

Dr. Fred and Nellie Savage Memorial, given in memory of Dr. Fred and Mrs. Nellie Savage for the wife of a Southern Baptist ministerial student.

Carolyn Shell Memorial, established by the North Central Baptist Association, is awarded to a deserving young lady with an interest in either music or missions.

Earl B. Sloan, Jr. Memorial, is for students with at least a 3.0 GPA.

A. J. and Ethel Pumphrey Stephens, is for students with above average academic abilities, leadership and character with a GPA of 3.0 or above. A special consideration for students from middle-income families who demonstrate need.

Leland and Irane Stratton Endowed was established for students with financial need.

Student Leader, degree completion scholarships for junior or senior students who are Arkansas residents with a GPA of 3.0 or above, who have demonstrated campus leadership, concern for home community, and financial need in order to complete degree. Recipient shall be designated as a UPS Scholar. Student must maintain a 3.0 GPA.

Jerol and Virginia Swaim Endowed, given in honor of Dr. and Mrs. Swaim, by friends from Randolph County in Arkansas. Priority is given to students from Randolph County, Arkansas.

Taylor Work, a work-scholarship made available by donations from Reverend W.O. Taylor, is used to assist students with financial need.

Teacher-Ed, is awarded to an Arkansas resident student studying to be a K-12 classroom teacher. Recipient shall be designated as a UPS Scholar. Student must maintain a 3.0 GPA.

Christopher K. Thompson Endowed Music, for students who are majoring in music. Student must maintain a cumulative 3.0 GPA. Scholarship will be awarded by the Music Department and Financial Aid.

H. R. and Beauton Thurman, established by Thomas and Joy Davis, is awarded to students majoring in psychology and maintaining a 3.0 GPA and is awarded by the Psychology Department. First priority given to employees of Families, Inc.

Reverend and Mrs. Fred Varner, established by Marjorie Psalmonds, is for ministerial or education majors, sophomore or above.

Wal-Mart Foundation, is awarded to students majoring in Merchandising, Business Administration, Information Services, Finance, Marketing, or Retail Management.

Jimmy Wampler Scholarship, established by Mr. and Mrs. J. E. Wampler of Wynne, Arkansas, in memory of their son. Priority will be given to students from Cross County. Students must have a 3.0 GPA.

Wasson Fund, established by Bill L.Wasson, is used to assist ministerial students.

H. L. Waters Fund, established in memory of Dr. H. L. Waters by his children, is awarded to ministerial students.

Rev. Jess W. Whitlock Endowed, established by Willard and Nancy Whitlock, is used to assist ministerial students with financial need.

Beatrice Black Williams Endowed, for a junior or senior with a declared major in elementary education (first preference) or secondary education, with plans to teach upon graduation. The recipient must have a minimum 3.0 GPA to receive the scholarship and maintain at least a 3.0 GPA to retain the scholarship. The scholarship may be awarded to the same recipient for a maximum of two years.

H. E. Williams International Student, established by the founder of the College, Dr. H. E. Williams, to aid Baptist foreign students.

Lela Ziegenhorn Endowed, established by Mrs. Lela Ziegenhorn of Jonesboro, Arkansas, assists students of above average high school grades with a priority given to students from Poinsett and Craighead counties.

OFF CAMPUS SCHOLARSHIPS

These scholarships also have restrictions; however, in most cases the award is made by the donor or contributing group and not by Williams.

Nancy Cooper, is for students committed to a career in missions or to vocational Christian ministry. The student must be an active member of a Southern Baptist church in Arkansas and have completed one year of college with a minimum GPA of 2.0. Preference shall be given to women applicants. Applications are available on-line from the Arkansas Baptist Foundation at http://www.abf.org/individuals_scholarships.htm. The deadline is March 1.

Grace Fellowship is to be awarded to an orphaned, abandoned, or neglected student going into a Christian vocation. Applications are available on-line from the Arkansas Baptist Foundation at http://www.abf.org/individuals_scholarships.htm. The deadline is April 1.

Hammons Charitable Foundation, established in memory of Mr. and Mrs. O.P. Hammons by their son, Dr. Edward P. Hammons. Freshman or sophomores from eastern Arkansas or western Tennessee are eligible to apply. Applications are available on-line from the Arkansas Baptist Foundation at http://www.abf.org/individuals_scholarships.htm. The deadline is February 1.

Harriet Elizabeth Pryor, is awarded by the Arkansas Baptist State Convention and is for students entering mission work.

A. O. Smith Emergency Fund for married ministerial students was established by Mr. A. O. Smith.

COMBINATION SCHOLARSHIPS

Missionary Dependents' Scholarship is awarded to qualifying Southern Baptist students. Each missionary's dependent that is eligible for the School Allowance-Post Secondary from the International Mission Board of the Southern Baptist Convention and meets Williams admissions standards will receive a full tuition, fees, semi-private room, and board award through a combination of federal, state, private funds, and the MK School Allowance-Post Secondary. The

scholarship may be renewed by maintaining a minimum cumulative GPA of 2.0 on at least 12 credit hours per semester.

Family and Child Scholarship is awarded to single students from the Arkansas Baptist Family and Child Care Services. This scholarship assures the recipient of a full tuition, fees, resident hall semi-private room and board award through a combination of federal, state, and private funds. The Family and Child Care Agency provides books and a personal expenses allowance. Student must maintain a 2.0 GPA.

CHURCH RELATED SCHOLARSHIPS

Church-Matching: Williams will match contributions up to $200 per semester from the student's church, regardless of denomination. The student may receive this scholarship for both semesters during the academic year. Checks (from the sponsoring church) must be received by November 15 for the fall semester and by April 1 for the spring semester. Checks received after the deadline will not be matched. In accordance with Internal Revenue Service guidelines, contributions for this scholarship must be from the church and cannot represent designated gifts from an individual for a particular student. Forms are available in the Financial Aid Office and can be downloaded in the *Financial Aid* section (Printable Forms) of the Williams website.

Christian Foundation Scholarship: The Christian Foundation Scholarship was developed to enable Southern Baptist churches and Williams to join together in a common goal of providing the finances needed to obtain a Christian education. Southern Baptist churches can sponsor a student by providing from $500 to $2000 per semester. Williams will match this contribution on a ratio of one to two dollars basis. Fall applications must be in by February 15 and Spring applications are due October 15. Forms are available in the Financial Aid Office and can be downloaded in the *Financial Aid* section (Printable Forms) of the Williams website.

Pastoral Ministry Scholarship: Provided in large part by the Arkansas Baptist State Convention. For a ministerial student to receive this aid the following must be observed:

1. Student must be a Christian Ministry major.
2. Student must be involved in some form of ministry on a consistent basis while receiving the scholarship.
3. The student's home church must contribute the appropriate amount each semester.
4. The student must provide a copy of his ministerial license or ministerial ordination papers to the Chair of the Christian Ministries Department.
5. Students must sign a promissory agreement indicating they will repay the scholarship if they discontinue in a vocational ministry sponsored by the Southern Baptist Convention.
6. Student must fill out/update a "ministries form" with the Department of Christian Ministries.

A ministerial student, enrolled full-time, is eligible for a $825 ministerial loan-scholarship per semester if a sponsoring church contributes $125 per semester. If the ministerial student is employed by a church with an average worship attendance of one hundred or less, the convention will award $1650 ministerial loan-scholarship per semester if a sponsoring church contributes $125 per semester.

The church's contribution should be made by check payable to the "Arkansas Baptist State Convention" and sent to: Financial Aid Office, P. O. Box 3734, Walnut Ridge, AR. A notation should accompany the check indicating the following: (1) the student's name; (2) the semester covered – Fall or Spring; and (3) the name and address of the sponsoring church.

Acteens Scholarship: This scholarship, worth varying amounts for four years, is made available to students who have completed a level of MissionsQuest.

Baptist Associational: The Baptist Associational Scholarship is made available to Baptist students who are nominated by Directors of Associational Missions. The Director of Missions of each Arkansas Baptist Association is encouraged to recommend one high school senior from their association for the scholarship. Students selected must enroll full-time at Williams for the semester following their selection. The award is valued at $500 per year and is offered for one year only.

Ministerial Dependent: This scholarship is made available to dependent children of Southern Baptist ministers. Students receiving this award must be enrolled full-time at the College and must be financially dependent on their parent. Additionally, the parent must be (1) employed as a minister in a Southern Baptist Church; or (2) employed as a denominational employee of the Arkansas Baptist State Convention; or (3) a retired or deceased Southern Baptist minister; or (4) employed as an Associational missionary. The award of the Ministerial Dependent Scholarship is valued at $800 per year and is renewable.

GRANTS

Federal Pell Grants: This is the basic grant available to undergraduate students. Funding is provided by the federal government, which also determines eligibility and award amounts. Awards are expected to range from $605 to $5645 for the 2013-2014 academic year. Application is made through the Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Educational Opportunity Grants (SEOG): The SEOG program provides grant funds for needy undergraduate students who have not completed their first baccalaureate or professional degree. Awards of SEOG funds must be made first to students who show exceptional financial need, and priority must be given to Pell Grant recipients. The minimum annual SEOG award is $200, and the maximum annual award is $2000.

LOANS

Federal Direct: These programs allow students to borrow money from the federal government's Stafford Loan Program to pay for educational expenses. Williams will apply the loan to a student's account to pay for school charges. After all charges have been cleared, Williams will disburse the money to the student for personal educational expenses. Students must fill out a Free Application for Federal Student Aid (FAFSA) to determine eligibility for a student loan.

Federal Direct Loans are determined by the number of hours a student has earned in college. If a student changes loan level in the spring semester, they need to bring an official transcript to the Financial Aid Office to request the next loan level. A dependent student can take out a maximum of $31,000 (no more than $23,000 in a subsidized loan) for a Bachelor's degree. An independent student can take out a maximum of $57,500 (no more than $23,000 in a subsidized loan) for a Bachelor's degree.

The loan calculator is located at http://www.ed.gov/DirectLoan/RepayCalc/dlentry1.html.

Semester Loan Limits for Subsidized and Unsubsidized Loans

Hours Earned	Dependent/Independent	Dependent/Independent Unsubsidized Loan	Independent Unsubsidized Loan
0 - 29	$ 1,750.00	$ 1,000.00	$ 2,000.00
30 - 59	$ 2,250.00	$ 1,000.00	$ 2,000.00
60 and up	$ 2,750.00	$ 1,000.00	$ 2,500.00
Maximum total debt from loans upon graduation	**$ 23,000.00**	**$ 8,000.00**	**$ 34,500.00**

There are three types of Federal Direct Loans.

Federal Direct Subsidized Loans: These loans are for students that demonstrate a financial need. The interest is deferred while the student is enrolled at least half time in college.

Federal Direct Unsubsidized Loans: These loans are available regardless of the families income and need. Students are charged interest on the loan during in-school and deferment periods. This loan, plus the Subsidized Direct Loans, in combination, may not exceed the limitations, nor can the cost of education be exceeded.

Federal Direct PLUS Loans (Parent Loans to Undergraduate Students): Parents of undergraduate students may borrow up to the cost of education minus other aid. The interest is variable, not to exceed 9% and repayment begins 60 days after the loan is made. The amount of the loan payment is determined by the amount borrowed with $50 monthly being the minimum.

EMPLOYMENT

Federal Work-Study: College work-study is a federal program that allows a student to earn money to help pay educational expenses. College work-study is based on the student's need, the amount of money the College has for the program, and the amount of aid that the student receives from other programs. The student earns minimum wage and is paid monthly. Eligibility is determined by the Free Application for Federal Student Aid (FAFSA).

Institutional Work-Scholarship is a Williams' funded work-study position that is used to provide for students that do not qualify for the federal work-study program. It is also used to provide work-study for offices and positions that have a religious emphasis. All money earned through this program and work-study funded by a restricted work-scholarship must be applied to the student account.

ARKANSAS DEPARTMENT OF HIGHER EDUCATION PROGRAMS

Arkansas Academic Challenge Scholarship: This grant is awarded to Arkansas high school seniors and students currently enrolled in college. Students must meet the ACT and GPA requirements established by the Arkansas Department of Higher Education. Applications and more information are available at http://www.adhe.edu (chose the "**YOUniversal**:" icon). The deadline is June 1.

Governor's Scholarship Program: The Governor's Scholarship Program provides $4,000 merit grants each year to 100 of Arkansas' academically superior high school graduates to assist them in their undergraduate studies at approved colleges or universities in Arkansas. Students must have a 3.0 grade point average and/or an ACT Composite Score of 24 or above. Applications and more information are available at http:/www.adhe.edu (chose the "**YOUniversal**" icon). The deadline is February 1.

The Arkansas Higher Education Opportunities Grant (Go! Opportunities Grant): This Grant is intended to help low income students attend college. Income requirements and more information are available at http://www.adhe.edu (chose the "**YOUniversal**" icon). The deadline is June 1.

Detailed information concerning these programs is available by contacting: Arkansas Department of Higher Education, 423 Main Street, Suite 400, Little Rock, AR 72201-3818, telephone (501) 324-9300 or 1-800-54Study or visit their website at http://www.adhe.edu (chose the "**YOUniversal**" icon).

Students desiring more specific information on scholarships, work, grants, loans, or any general questions regarding student financial assistance are invited to contact the Financial Aid Office, Williams Baptist College, P.O. Box 3734, Walnut Ridge, AR 72476, telephone 870-759-4112.