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 CHARACTER.  
 COMMUNITY.  
 COMISSION.

EXPERIENCE WHAT  
 CORNERSTONE IS  
 ALL ABOUT!



Updated September 8, 2010

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## ACADEMIC CALENDAR

<b>Fall 2011</b>	
Fall Term Orientation and Classes Begin	September 26
Fall Retreat	October 13-15
Thanksgiving Break	November 21-27
Finals Week	December 12-15
Christmas Break	December 16-January 8
<b>Winter 2012</b>	
Classes begin	January 9
Finals Week	March 12-15
Spring Break	March 16-25
<b>Spring 2012</b>	
Classes Begin	March 26
Spring Retreat	TBA
Memorial Day- No School	May 28
Finals Week	May 29-31
Graduation	June 1

## LETTER FROM THE DIRECTOR

On behalf of the faculty and staff of Cornerstone School of Ministry, I would like to welcome you and thank you for your interest in our school. The very fact that you are holding this handbook in your hands suggests that you, or perhaps someone you know, are exploring the possibility of investing an extended period of time studying and training in the Scriptures. Perhaps you're a graduating high school student who is wisely considering investing nine months of your life in the Word of God before committing to a certain college. Maybe you're a graduating college student who is choosing to come under the influence of Scripture for an extended period before selecting a particular career path. It could be that you're at a crossroads in life, and would greatly benefit from the spiritual nourishment and solid biblical training offered at the School of Ministry. I am confident that whoever you are, your experience at Cornerstone will impact and pay spiritual dividends to your life for many years to come. Wherever you are in your spiritual journey with Christ, we here at Cornerstone would love to serve you and point you toward Jesus!

The church today needs men and women who are grounded in God's Word, filled with God's love, spiritually deep, and eager to serve. At Cornerstone, we believe it is vital for people to be trained and equipped to live for God with their head, heart, and hands. I believe that Cornerstone School of Ministry occupies a unique place in God's church today, and is being used by the Lord to raise up a generation of healthy servant-leaders.

As a student, you will experience a dynamic blend of quality training which aims at shaping your mind and heart for the Lord. During this time, you will survey every book of the Bible, study the great themes of Scripture, gain the skills to properly handle and interpret the Bible, and learn key principles and truths about walking with Jesus. In addition to the spiritual learning that characterizes the school, you will also enjoy a rich sense of community with your classmates, as you study and serve in God's kingdom together. Through studying and serving together, discussing different questions and presuppositions, and sharpening one another's minds and hearts, you will establish beautiful lifetime friendships with your fellow classmates. Finally, you will gain experience in ministry as you serve in practical and spiritual ways throughout the year. Your experience at Cornerstone may also include either a short term mission trip abroad, or a two-week Bible tour of Israel. Truly, after completing our nine month school, you will have a solid spiritual and biblical foundation on which to build the rest of your life.

If any of these things describe the kind of learning, equipping, and enriching experience that you are drawn to, I would encourage you to please read through this handbook and talk to the Administrative Staff of the school. We welcome you to email the teachers, visit our school, and initiate conversation about Cornerstone. If you desire to be more equipped for the Great Commission and to fulfill God's purposes for your life, join us at Cornerstone School of Ministry. You'll be forever changed for God's glory!

Blessings,

Adam Poole, Director

### **Life of Christ: Gospels**

This course helps students grow in their awareness of God's love for them and grow in their love for Him and for one another. The purpose is Love.

*SF 144: Credits 2*

### **A Survey of Church History**

A survey of church and Christian history from the time of Christ through the 19th century. Key people, events and themes will be highlighted in the environment of both classic historical observation and an emphasis on spiritual formation through knowledge of church history.

*SF 145: Credits 2*

### **Lectures in Ministry**

Lectures in Ministry features guest lecturers who will share with students their experiences, strengths, weaknesses and growth during their journeys with Christ in ministry.

*SF 147: Credits 1*

### **Spiritual Life**

Study of the foundational principles of living a faithful Christian life as a disciple of Jesus Christ. Study methods for developing and training disciples, integrated with the exercise of spiritual disciplines. Special emphasis will be given to character development, core principles of sanctification and a relationship with Christ and one another.

*Varies: Credits 1 to 2*

### **World Missions**

Survey of the biblical basis of missions, the history of missions and strategies of missions along with interactions from Calvary Chapel's missions pastor and selected visiting missionaries.

*EV 110: Credits 2*

### **Proverbs**

This course takes an in-depth look at the principles of Proverbs and the application of these principles in student lives.

*Varies : Credit 1*

### **Core Truths for Life**

This course consists of core messages on the spiritual life given by various speakers.

*SF 148 Credit: 1*

## CSOM CORE: CORSE DESCRIPTIONS

### **Old Testament Survey I & II**

Survey of the Biblical books of Genesis through Malachi, with emphasis upon the message, major themes, structure, and distinctive features of these books.

*OT 101, 102: Credits 6*

### **Bible Doctrine I, II, & III**

Survey of Christian doctrine, emphasizing a systematic approach to studying the essential teachings of the Christian faith as revealed in God's Holy Word. Specifically: Theology Proper: God, Bibliology: The Bible, Ecclesiology: The Church, Christology: Jesus Christ, Soteriology: Salvation.

*TH 111, 112, 113: Credits 12*

### **Hermeneutics I & II**

Study of the foundational principles of Biblical interpretation and application of these principles in actual Bible study. Prerequisites: satisfactory completion of each hermeneutics course prior to beginning the subsequent course.

*HM 121, 122: Credits 4*

### **Acts and Pauline Epistles**

Survey of the Book of Acts and the Pauline Epistles, stressing the key cultural, historical, doctrinal, and practical themes. The time line of the events in Acts and the life lessons of the Apostle Paul are emphasized.

*NT 131: Credits 4*

### **The General Epistles**

An exposition and survey study of the General Epistles, keying in on the message, structure, and distinctive features of each letter. Special emphasis will be given to issues of ministry in contexts of physical and doctrinal adversity.

*NT 132: Credits 4*

### **Romans**

An expositional study through the book of Romans, emphasizing the central themes of the love and grace of God, His sovereignty, the finished work of Jesus Christ, depravity of man, justification by faith, sanctification through unity with Christ and life in the Holy Spirit.

*NT133: Credits 2*

### **Pastoral Discipleship**

Students will discuss, share, and interact with several pastors concerning the contemporary issues of the church.

*SF 142, 143: Credits 1 to 2*

### **Prayer**

Emphasize the student's development of a personal prayer life and ministry. Attention will be given to the prayers recorded in the Scriptures and the development of a personal prayer strategy.

*SF 141: Credits 2*

## CORNERSTONE'S MISSION & CORE VALUES

### **OUR MISSION**

***Our mission is to nurture and equip students for lifetime of Kingdom service.***

### **CORE VALUES**

Our core values are Communion, Character, Community, and Commission. We integrate these values into all that we do at Cornerstone School of Ministry.

1. **Communion**— development of relationship with God
2. **Character**— development of self
3. **Community**— development of relationship with others
4. **Commission**— development of interaction and ministry to the world

## CORNERSTONE'S DOCTRINAL BELIEFS

- We believe the Bible to be the only inspired, inerrant, infallible, and authoritative Word of God.
- We believe there is one God who eternally exists in three persons, the Father, the Son, and the Holy Spirit.
- We believe that Jesus Christ, the second person of the Holy Trinity, was born of a virgin, lived a sinless life, died a sacrificial death for the sins of the world, rose bodily from the dead, ascended into heaven, and is coming again to judge the living and the dead and to establish God's kingdom of righteousness and peace on earth.
- We believe in the depravity of man. Man in his essential being is sinful and lacks the righteousness of God.
- We believe that salvation is by grace, through faith alone in the Person and finished work of Jesus Christ on the cross.
- We believe in the sovereignty of God and the responsibility of man.
- We believe that all of the gifts of the Spirit are for the church today.
- We believe in the sufficiency of the Scriptures and the Holy Spirit to supply us with all things that pertain to life and godliness.
- We believe in the premillennial return of Jesus Christ who will establish His physical Kingdom on earth.
- We believe that the Church exists to worship God, edify itself in love, and to proclaim the gospel of Jesus Christ to a lost world.

## ACADEMIC OVERVIEW

### **Certificate in Biblical and Ministry Studies**

The year of study at Cornerstone is the foundation upon which students can choose to continue their academic pursuits at other Bible colleges, public universities, or in the world of real life. The fundamental goals of the Certificate in Biblical and Ministry Studies program are:

- A basic understanding of all of Scripture.
- A foundational grasp of the major doctrines of the Christian faith.
- Developing skills in hermeneutics.
- Developing an appreciation for involvement in ministry and missions.
- A growing personal walk with God.
- A developing servant's heart for ministry.

Students in the program will complete 48 quarter units required for the Certificate in Biblical and Ministry Studies.

## FACULTY, STAFF, AND ADMINISTRATION

**Director Adam Poole** (B.S., Oregon State University; M.Div., Multnomah Biblical Seminary; PhD Candidate, Biola University) Adam is passionate to see students instructed, matured and spiritually transformed through a relationship with God and knowledge of His Word. Adam was able to help plant a Calvary Chapel church in Recife, Brazil, where he served for almost two years until returning in 2003. Adam and his wife Grace have five children: Micah, Isaiah, Zachariah, Jeremiah and Charis.

**Amanda Westfall** (B.A., Oregon State University) Amanda serves CSOM in the role of Student Care and Administration. She has a passion for people, communication, music, family, and traveling. She is also on staff with Calvary Chapel's college group, Real Life, mentoring and discipling college girls and doing major event planning.

**Curt Duever** (B.S., University of Missouri, Calvary Chapel Bible College) Curt serves as the Cornerstone School of Ministry pastor, to provide leadership, mentoring, spiritual guidance and support for students. Before coming to Calvary Corvallis he served at Calvary Bible College and Retreat Center in California. For over a decade he has assisted Pastor Rob Verdeyen in at Calvary Chapel as the Administrative Pastor.

**Kēne Panas** (B.A. Multnomah University; M.Div., Multnomah Biblical Seminary) As pastor of Northside Church, Kēne shares with students his passion for evangelism, seeing people come to Christ, and equipping God's people to make an impact for the Kingdom. He loves to study theology, the Bible, church history, and to teach difficult concepts in a way that is understandable, transforming and practical. He has a beautiful wife, Machele, and two wonderful children, Korban & Trajan.

c. Students should remain in the classroom during instructional time unless there is an emergency or an urgent necessity that requires them to leave the classroom. Examples of urgent necessities include: significant illness, injury, an expected phone call of large importance, etc. It is not appropriate to leave because of boredom, feeling overwhelmed, a visiting friend, a casual phone conversation, etc.

d. Cell phones should be turned off during instructional and devotional time. Texting is *not* allowed during any class times. We encourage students to limit their cell phone usage during the morning, although it is allowed during break times.

e. Sleeping during instructional/devotional hours is not allowed.

f. Students should be attentive and engaged, respectful and aware of those around them during class time. The nature of a spiritually-driven academic school is to learn and to be transformed; all students are encouraged to be invested mentally and spiritually when they are in the classroom.

g. Students are expected to keep track of their attendance on the provided attendance sheets for each class.

h. Students are expected to participate in student service activities as assigned (i.e. cleaning bathrooms, vacuuming, etc.); these activities occur 1x per week. Should the student be unable to attend to their specific duty they must arrange for someone to cover that duty and communicate that to the Student Care and Administration staff member.

### **General Guidelines for Tardiness**

- 1-3 tardies: Students are required to seek out the Director during an appropriate time (break, after school) and explain the reason for their tardiness.
- 4-5 tardies: Student will be requested to apologize to the class.
- 6+ tardies: That student and the entire class and faculty present that day will be penalized as a whole group.

While it is not the School of Ministry's intention to belittle or demean a student in any way, habitual tardies cannot be accepted. The staff will work with students who have specific concerns or issues which prevent timeliness. Communication is the key in preventing penalization for tardiness.

### **General Guidelines for Absence**

- Students should notify *both* the instructor of their class and the Director when they know they will not be in class the following day or on a future date.
- Students should communicate by a phone call to the appropriate phone number or an email to the instructor. This should happen at the *earliest* possible time and the student should make every effort to connect verbally with the instructor and Director before class.
- Attendance policies will be laid out in the syllabus for each class. Penalties for attendance in each class will be at the discretion of the instructor.
- General attendance will be monitored by the staff and Director and will be addressed when necessary.

## CSOM STUDENT ACADEMIC AND BEHAVIOR POLICIES

While Cornerstone School of Ministry is a environment that is casual and relational in spirit, certain academic and behavioral expectations are present. Respect is necessary for the educational and spiritual development of each student and the class as a whole. Scripture is clear in its instruction regarding respect and behavior towards others in the Body of Christ and to the world.

### Academic

#### **Homework Policy**

*(Applied to assignments which are required to receive a passing grade in a class per syllabus)*

Each syllabus will specify the assignments required to pass the class. These assignments must be completed within the frame of the particular term. If a student does not complete the entirety of their required assignments by the assigned date at the end of term the following process is enacted:

- 1.) The student will meet with the Director and the teacher for the particular class(es) for which they have missing assignments.
- 2.) A specific plan will be created with the student, Director and teacher(s) to map out remaining assignments and modified due dates. Homework is to be completed during the school break between terms (i.e. Christmas Break or Spring Break).

If the homework plan created in step 2 is not completed by the 1<sup>st</sup> day of the following term (i.e. Winter Term or Spring Term), **the student will not be allowed to attend classes for that term until they have completed the homework plan for the prior term.**

### Behavior

Student behavior and discipleship is overseen by the CSOM Director. General behavior guidelines for in-class time are listed below. This is not a comprehensive list, and appropriate, common-sense behavior is expected from students at all times.

#### ● **Student Behavior Guidelines**

a.) Movement during class, such as visiting the restroom, getting a cup of coffee, standing to stretch, sitting in a different location, etc., are acceptable (at the discretion of the teacher). This provision does not apply when there are visiting pastors and speakers. Students should strive to limit distractions or extensive loud noise created by their movement around the classroom during instruction/devotional hours.

b.) Students are expected to be on time for both the beginning of the day and the return from scheduled breaks. It is encouraged that students consistently aim to be 5 minutes early to avoid delays.

**Gene and Trish Stokes** (Certificate in Bible, School of Ministry) As Accountant and Marriage Pastors at Calvary Corvallis, Gene and Trish bring a unique perspective of God's heart for couples and families. They also contribute a healthy discipleship influence in the School of Ministry by teaching and demonstrating a life of discipline and wise stewardship. Trish helps to coordinate the practical service ministry for the school. Above all, they bring a genuine love for Christ and for people into the school.

**Ryan Smith** (Certificate in Bible, School of Ministry) As worship leader and college pastor at Calvary Chapel Corvallis, Ryan loves leading people into the presence of God, and teaching by way of both experience and instruction on how to enter into worship and how to live worshipful lives. He has a passion for the Love of God and sharing His heart for people.

**Cindy Rodgers** Cindy serves at the hub of ministry life at Calvary Corvallis. Cindy loves serving in her official roles as Calvary's full-time Office Manager and Women's Ministry Leader, but the thrust of her influence in the school comes from the sum of her life that she has spent walking with the Savior. Cindy loves being involved in shaping women's lives and encouraging students to keep pressing hard after Jesus.

**Tom Ewers** Tom brings to the Cornerstone classroom the lessons of a life well lived. He celebrates more than twenty years of marriage, the privilege of being entrusted with five children and living a life under the light of the Gospels. It is from this perspective that Tom tutors students from the life of Christ as recorded in the Synoptic Gospels. Tom has been an elder and teacher at Calvary Corvallis since 1995.

**Larry Lyon** (Certificate in Bible, School of Ministry) As Missions Pastor at Calvary Corvallis, the Lord has given Larry the delightful role of participating in the lives of missionaries around the world. As a man of prayer and sincere devotion, Larry is a spark-plug for CSOM. He has God's heart for the world, and wishes to transfer this passion to the students.

**Brenton Sabo** (Associates Degree in Theology, Calvary Chapel Bible College; Cornerstone School of Ministry) Brenton is the Middle School pastor at Calvary Chapel. He is the oldest of 12 siblings and is a gifted and dynamic speaker and teacher. His respect for the Word of God and his tender heart are emphasized in roles with the middle schoolers and the School of Ministry.

**Rob Verdeyen** (Certificate in Bible, YWAM School of Biblical Studies) As the Senior Pastor of Calvary Corvallis, Rob brings to the school a depth of insight. Having been tried and tested in the ministry he has seen God's great faithfulness time and again. Students will greatly benefit from one who has gone before them in life's experiences.

**Virgil Hebert** (B.A., University of Oregon; M.S., University of Colorado) Virgil has a passion for studying the Bible verse by verse and associating what he learns there with God's physical creation. His formal education and experience in the high tech industry give him a unique perspective to pursue and teach this intersection of the physical and spiritual realms.

## **CSOM LIFE: SPIRITUAL ATMOSPHERE, FELLOWSHIP AND SERVICE**

### **Morning Worship and Devotions**

Students and staff meet every morning for a time of prayer, worship and devotions before starting the day's lessons. Dedicating the day to the Lord is an integral part fostering an environment for spiritual learning and discipleship in the classroom.

### **Weekly Devotional and Pastoral Counseling**

Often a devotional message is presented by one of the evangelical pastors from the community of Corvallis. The devotional speakers can be closely tied to the pastoral care and spiritual formation courses offered year-long to students.

### **Days of Prayer and Praise**

Students, faculty and staff are encouraged to participate in the Saturday night prayer service of Calvary Corvallis. At the beginning of the school year, CSOM students attend a Saturday prayer service where members of the Calvary Corvallis body pray for the students and their upcoming academic year. Students will also participate in a week of prayer and fasting during the Winter Term.

### **Church Attendance**

Cornerstone staff expects every student to affiliate with an evangelical church and to participate in the program of that church through faithful attendance at weekly services. If an applicant would like recommendations on a place to worship, faculty is available for counsel regarding those choices.

### **Spiritual and Practical Ministry**

CSOM encourages all students to wisely choose and serve in spiritual and practical ministry opportunities throughout the school year. CSOM will also provide specific opportunities for the students to share in the joy of practical ministry in and around the hosting body of Calvary Corvallis. We strongly encourage a balance of ministry time, recognizing that we expect CSOM to be a primary focus for the full time student's life.

### **House Groups**

Each CSOM student will be assigned to a House Group. These House Groups will serve as the immediate social network at the beginning of the school year, allowing all students to be heard and meet other students on a more intimate level. Later, the House Groups evolve into practical ministry teams as well as study groups for the Hermeneutics courses. The students are encouraged to utilize the groups as much as possible for academic as well as spiritual support. The House Groups will be assigned practical ministry tasks at the beginning of the school year.

### **Retreats and School Community**

Two school-wide weekend retreats occur during the school year which are vital to building community and connection within the school. Occasionally, activities will be organized by staff or students to engage on a personal level through study nights, game nights, community events, etc. Fun is encouraged as a way of relieving stress and enjoying each other and the Lord!

## **Auditing Courses**

Students who register to attend courses without receiving credit are classified as auditing. Admission as an auditing student requires an abbreviated application, admission approval and payment of required fees. Since auditors are not active participants, an instructor has the option to close a class to auditors. Auditors are not responsible to complete the in-class or out of class assignments but are expected to help maintain a respectful learning environment. Auditors are still required to pay tuition for the classes they attend. CSOM past graduates are permitted to audit any class free of charge after completing an abbreviated application.

## **Student Responsibility**

It is the student's responsibility to know and understand the school's policies related to the program. The student should be familiar with the information in the school handbook, which is updated every year. While the school provides advising services to its students final responsibility rests with the student for fulfilling all the requirements for graduation. This includes requirements resulting from program modifications affecting course offerings as adopted by the faculty.

## **ACADEMIC REQUIREMENTS FOR COMPLETION OF PROGRAM**

1. Meet general admission requirements as listed in the "Admission and Financial Information".
3. Satisfactorily complete all core and elective requirements for the program.
4. Demonstrate commendable spiritual life and Christian character in accordance with the school's requirements.
5. Pay all tuition and student fees in full.

## ACADEMIC INFORMATION AND POLICIES

### Schedule

The academic calendar provides for three trimesters and a one-week break scheduled during the Fall and Spring terms and a holiday break of several weeks. While CSOM class sessions normally are based upon a 50-minute class period for each credit hour, some course sessions are scheduled back-to-back with appropriate breaks. The average student load is 15-16 term credits, and assignments are designed to require approximately one to two hours of preparation for each hour in class.

### Class Eligibility

Before enrolling in any class, the student is responsible to ensure all prerequisite courses and requirements have been fulfilled. Any exception to completing a prerequisite must be approved by the instructor and the CSOM Director. Please see the Academic and Behavioral policy for more information on class eligibility.

### Grading System

Evaluation of student achievement is determined according to the CSOM grading system (see table below).

CSOM Grading System				
A	4.0		C	2.0
A-	3.7		C-	1.7
B+	3.3		D+	1.3
B	3.0		D	1.0
B-	2.7		D-	.7
C+	2.3		F	0

Official withdrawal from a course before the final withdrawal date is marked by a W; and a temporary mark of I (Incomplete) is used in special cases when an extension is granted by CSOM. Several classes will also be graded on a pass/fail basis.

### Academic Probation

If a student does not complete the entirety of their required assignments by the assigned date at the end of term he or she will be placed on academic probation.

1. The student will meet with the Director and the teacher for the particular class(es) for which they have missing assignments.
2. A specific plan will be created with the student, Director and teacher(s) to map out remaining assignments and modified due dates. Homework is to be completed during the school break between terms (i.e. Christmas Break or Spring Break).

If the homework plan created in step 2 is not completed by the 1<sup>st</sup> day of the following term (i.e. Winter Term or Spring Term), **the student will not be allowed to attend classes for that term until they have completed the homework plan for the prior**

## ADMISSIONS

### Personal Conduct

The Cornerstone School of Ministry experience is for earnest Christians who are sensitive to the principles of Christian life and conduct as set forth in the Word of God. A student's registration is considered an agreement to abide by Cornerstone School of Ministry's specific guidelines detailed in the academic and behavioral policies set forth by the school and outlined in this handbook

### Spiritual Qualifications

Admission to all programs requires a statement of personal faith in Jesus Christ as Lord and Savior. Students are expected to be in essential agreement with Cornerstone's doctrinal position.

### Educational Qualifications

Students entering the nine-month Certificate of Biblical and Ministry Studies program shall, at a minimum, possess a high school diploma or its equivalent.

### Nondiscrimination Policy

Cornerstone admits qualified applicants, regardless of sex, race, color, national origin or physical disability, who are personally committed to faith in Jesus Christ.

### Financial Arrangements

During student orientation CSOM students are asked to complete a Financial Planning Meeting and sign a statement. The student must also pay the application fee of \$50 for clearance to begin classes.

The Administrative staff is prepared to work with applicants as they go through the application process. Applicants are welcome to contact the CSOM office for assistance. Please see the Financial Policy posted at [www.cornerstonesom.org](http://www.cornerstonesom.org) for more information.

## ADMISSION PROCEDURE

Applicants are encouraged to file all application forms for admission well in advance of the application deadline and/or enrollment date. For fall term, the priority application deadline is May 2 and the final deadline is June 30. Applications submitted after June 30 risk denied acceptance for fall term.

(continued on next page)

## ADMISSION PROCEDURE (CONTINUED)

The following application materials should be mailed or delivered to CSOM:

1. A formal application provided online at [www.cornerstonesom.org](http://www.cornerstonesom.org), through CSOM's admissions office or through Calvary Corvallis' main office.
2. Three reference forms completed and turned into the CSOM office (one from church leadership, two from other personal references).
3. Signed Liability and Consent Form.
4. A nonrefundable application fee of \$50.
5. Official transcripts sent directly from high school, college, university or seminary. If an applicant has completed two full years of college credits, they do not need to include high school transcripts. In addition to application materials, interviews are required of all applicants.

### **Approval for Admission**

Decisions are made only on completed applications. Upon receipt of applications school staff will make their best effort to notify the student of the receipt within one week and schedule the student's entrance interview. Staff will review all files and sends official notification to the applicant, usually within one month of initial application. Approval for admission will be accompanied or followed by important information about when to arrive, orientation, academic advising and registration.

### **Required Student Orientation**

The CSOM student orientation session is required for all students. Orientation includes an introduction to the spiritual and educational objectives of CSOM, information on procedures and guidelines of the school and academic program advisement for those interested, introduction to staff, and community building time. There also may be an evening meal held the first week of classes for all CSOM students and their spouses.

## FINANCIAL INFORMATION

### **CSOM Costs**

Tuition and Fees (full-time students): Academic year total: \$3,800.

Tuition and Fees (part-time students): \$80/credit.

These amounts do not include books, living expenses or incidentals. Many of the books are used in the sequential classes for the entire academic year. The total cost of books for the year should not exceed \$100-\$150.

### **Payment Plans**

Our administration recognizes that the cost of a private education may seem prohibitive to some, and we have committed efforts and resources to assist and guide students through this challenge. In addition to potential scholarships, Cornerstone's payment plan is designed to give flexibility in payment for tuition to the school. For more information, contact the CSOM Office at 541-752-2851 or email [amanda@cornerstonesom.org](mailto:amanda@cornerstonesom.org).

### **Out-of-Area Students**

In addition to tuition payments, out-of-area students should reserve funds to cover expenses of moving, living expenses and a month's advance rental (approximately \$400 to \$700, depending on accommodations desired and available). CSOM staff can be contacted to discuss options and help out-of-area students consider their options, though the school does not become directly involved with living arrangements. Several independent, on-campus housing options are available for college-age students to apply for residence if desired, and CSOM can help facilitate student connection with those facilities.

## WITHDRAWAL PROCESS

Should a student choose to withdraw from CSOM, the staff should be notified by that student in writing. Staff will communicate with the student and provide a letter of unenrollment for the student. It is possible to receive a refund from Cornerstone School of Ministry after withdrawing from the school and going through the appropriate steps.

<i>Tuition Refunds Schedule</i>	<b>Refunds for total withdrawal from school</b>	<b>Refunds for reduction of credit hours</b>
<b>Week 1</b>	90% of remainder	100% tuition refund
<b>Week 2</b>	75% of remainder	75% tuition refund
<b>Week 3</b>	50% of remainder	75% tuition refund
<b>Week 4</b>	25% of remainder	50% tuition refund
<b>Week 5</b>	10% of remainder	50% tuition refund

## FINANCIAL AID

### **Cornerstone Scholarship Opportunities**

Limited scholarships may be available. Please see [www.cornerstonesom.org](http://www.cornerstonesom.org) for our Financial Policy and Scholarship Policy and guidelines for applying. This information can also be requested from the CSOM staff.

### **Federal Subsidized Loan Programs and Unsubsidized Educational Loan Programs**

CSOM is not an accredited institution. Therefore, *Cornerstone cannot accept any type of Federally Subsidized Student Aid*. Wise and cautious borrowing of needed educational funds has proven to be a sound investment for many students. An educational loan program offers low interest loans through local lending institutions. Students are responsible for initiating these types of loan programs as they identify their needs.