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# FINANCIAL AID SCHOLARSHIPS LOAN FUNDS

## Financial Aid

Valparaiso University is committed to providing resources necessary to help students complete their education. In selecting the students to receive this assistance, the University places primary emphasis on the student's academic achievement and financial need. Financial aid consists of scholarships, grants, loans and campus employment, which may be offered to a student singly or in various combinations. The family of a student is expected to make a maximum effort to assist with college expenses. For more information about financial aid programs, contact the Office of Financial Aid.

### METHOD OF APPLICATION

The following procedure should be followed by any student entering the University for the first time who wishes to apply for financial aid:

1. File an Application for Admission with the Office of Admission. No student will be considered for assistance until the formal application has been approved.
2. Submit the Free Application for Federal Student Aid (FAFSA). The FAFSA requires no fee and can be secured from your high school guidance office, by writing to the Office of Financial Aid, Valparaiso University, or on-line at <[www.fafsa.ed.gov](http://www.fafsa.ed.gov)>. All students should file the FAFSA before March 1 for priority consideration. (For Indiana residents, FAFSA must be received by the federal processor by March 10 to be eligible for Indiana awards.) Students who filed a FAFSA for the previous year may complete the Renewal Application for Federal Student Aid. This may be filed in lieu of the FAFSA. The filing of the FAFSA should be completed as soon after

January 1 as possible. The Office of Financial Aid cannot guarantee full consideration for students whose FAFSA is filed later than March 1 of the spring before matriculation.

## RENEWAL

All need-based financial assistance requires the annual filing of the Free Application for Federal Student Aid (FAFSA) or the Renewal Application. Students should file the renewal application by March 1 for priority consideration. Renewal depends on continued need, the availability of funds, and eligibility as described below.

## FINANCIAL AID PROGRAMS

Financial aid awards may include gift aid (grants and scholarships) and/or self help (loans and employment).

**Financial Aid Eligibility.** To be eligible for most federal, state, and Valparaiso University assistance undergraduate students must be enrolled full-time (some federal and state assistance is available to part-time students) in a degree or certificate program with at least twelve credits per semester; maintain satisfactory academic progress; demonstrate financial need as determined by filing the FAFSA; be a U.S. citizen or an eligible noncitizen; not be in default on a federal loan or owe a refund or repayment on any federal or state program.

Graduate students also must meet the above requirements. However, they must be enrolled in a degree program with at least five credits per semester.

Initial financial aid awards are based on the assumption that the recipient will be enrolled as a full-time student. Students who enroll for less than full time or who withdraw during a semester could have their financial aid award reduced or canceled. Enrollment status is determined at the beginning of each semester. For Federal Direct Loans, enrollment status is determined when the loan is disbursed.

## SCHOLARSHIPS AND SPECIAL AWARDS

Valparaiso University makes available to new students a variety of scholarships and awards based on academic and other qualifications. Eligibility for all scholarships and grants is determined by the University Scholarship Committee whose decision is

final. Scholarships and awards are offered in good faith by the University with the intent that they will be renewed under the conditions specified. Specific renewal requirements for scholarships and awards are stated in the scholarship award letter sent to each recipient. If an award is not renewed because the cumulative grade point average falls below the standard, the award may be restored if the student's cumulative grade point average meets the standard at a later time. The student should contact the Office of Financial Aid to request restoration of the award. The University does reserve the right to alter any scholarship or award should circumstances dictate. Some scholarships and awards may not be offered in combination with each other.

## ACADEMIC SCHOLARSHIPS

Academic Scholarships for freshmen are awarded to eligible admitted applicants without regard to financial need on a funds-available basis, based on the admission application. Standardized test scores and high school academic record are the primary factors in determining scholarships.

## SPECIAL AWARDS

These special awards are based on the admission application and in some cases, an additional application as noted below.

**Allen Pre-Ministerial**, varying award amounts, for students preparing for church professions. A separate application is required; contact the Admissions Office.

**Alumni Heritage Awards**, \$1,000 annually to children of Valparaiso University alumni.

**Art Department Scholarships**, \$1,000 annual award, selected by the Art Department.

**Athletic Grants**, varying award amounts, selected by the Athletic Department and individual coaches. Renewal subject to Athletic Department policy and NCAA regulations.

**Awards for Excellence**, \$500-\$1,000 annual award, for outstanding Lutheran High School performance.

**Chemistry Scholarships**, \$1,000 annual award, selected by the Chemistry Department.

**Deaconess Grants**, varying award amounts, selected by the Lutheran Deaconess Association.

**Foreign Language Scholarships**, \$1,000 annual award, selected by the Foreign Language Department.

**International Scholarships**, varying award amounts, to selected international students.

**Lutheran Leadership Awards**, varying award amounts, for one new student from the LCMS and one from the ELCA, selected for outstanding leadership. Nominations are due November 1; applications are due January 15.

**Martin Luther Awards**, Annual awards of varying amounts to children of full-time Lutheran professional church workers.

Students who qualify for an academic scholarship will receive the higher of the academic award or the Martin Luther award.

**Music Grants**, varying award amounts, selected by the Music Department based on auditions.

**Physics Scholarships**, \$1,000 annual award, selected by the Physics Department.

**Phi Theta Kappa Awards**, up to \$7,000 annual award, to selected transfer students who are Phi Theta Kappa members.

**Theatre Scholarships**, \$1,000 annual award, selected by the Theatre Department.

**Valparaiso University National Merit Awards**, varying award amounts to National Merit finalists. Recipients must list Valparaiso University as the first college choice and not be receiving another type of National Merit Scholarship.

### CAMPUS EMPLOYMENT

Students are employed in a variety of positions on campus. Open positions are posted in the Financial Aid Office throughout the year, and also on Valparaiso University's web site at <[www.valpo.edu/finaid](http://www.valpo.edu/finaid)>.

Students should contact the individual departments with job openings to apply for positions. Students with demonstrated financial need may work under the Federal Work Study Program (FWS). FWS students may also apply for off-campus jobs in the Community Service component of the program. Students may work on campus under the Valparaiso University Work Study Program regardless of financial need.

### NEED-BASED AID

#### GRANT PROGRAMS

**Valparaiso University Gift Awards** are institutional awards that are not repaid.

All students who file the FAFSA and demonstrate need will be considered. These awards may be funded by endowed scholarships, and other designated funds. Students will be notified if their award is funded by an endowed scholarship, and will be encouraged to thank the donor.

**Federal Pell Grants** are available to all students who have demonstrated financial need according to a federal formula. The FAFSA is required. Awards range from \$400 to \$4,050 annually; may be enrolled full-time or part-time.

**Federal Supplemental Educational Opportunity Grants (SEOG)** are federal grants, awarded to Valparaiso University students with the greatest financial need. Amount of the awards range from \$200 to \$4,000 annually; may be enrolled full-time or part-time.

**State Grants** (Higher Education Award, Freedom of Choice Award, and 21st Century Award) are for eligible Indiana residents and may be used at Valparaiso University. Non-Indiana residents should contact their state agencies for information and application procedures for any state grants for which they may be eligible. The FAFSA must be received by the federal processor by March 10 to be eligible for Indiana Awards. Awards are based on need, and are determined annually by state formula. Students must be enrolled full-time for the standard grant programs. Limited funds may be available for part-time students.

### LOAN PROGRAMS

Need-based student loans feature below-market interest rates, subsidized interest, and deferred payments. Students must be enrolled at least half-time. Repayment of these loans does not begin until six to nine months after graduation or after dropping below half-time status. Payments may be deferred for attending graduate school or for a variety of special circumstances. Repayments usually extend over a period of ten years although extended terms and income-contingent plans are also offered. There is no penalty in student loan programs for prepaying interest and principal. Many Valparaiso University students receive loans as part of their financial aid packages.

In addition to the loans listed below, there are other private lenders who specialize in educational loans that are not based upon

financial need. Contact the Office of Financial Aid for further information.

The following federal need-based educational loans are available through Valparaiso University. To be eligible, you must complete and submit the FAFSA. Valparaiso University notifies the student of eligibility via an Award Notification and sends a Promissory Note to sign and return.

**Federal Perkins Loans.** Students enrolled full-time who have exceptional need. Monies come from the federal government and are administered by Valparaiso University. The interest rate is 5 percent and repayment begins nine (9) months after the student is no longer enrolled at least half-time. Entrance and exit counseling is required. Complete and submit the FAFSA before March 1<sup>st</sup>. Part-time students may receive Perkins loans in special circumstances if funding permits.

**Federal Direct Subsidized Student Loans.** Students enrolled at least half-time who demonstrate financial need. Monies come from the federal government. The federal government pays interest while the borrower is in school. Repayment begins six (6) months after the borrower is no longer enrolled in college at least half-time. Entrance and exit counseling is required. A variable interest rate adjusts every July 1, capped at 8.25 percent. All Direct Loans originated on or after July 1, 2006 will have a fixed interest rate of 6.8%. Loan limits are \$2,625 per year for freshmen; \$3,500 for sophomores; \$5,500 for juniors, seniors, and fifth year students. The aggregate maximum is \$23,000 in the undergraduate program. Graduate students are capped at \$8,500 per year, with a lifetime aggregate cap (including undergraduate loans) of \$65,000. All first-time borrowers must complete an entrance interview.

#### ALTERNATIVE SOURCES OF AID

The following sources are not based on financial need. Non-need based loans are limited to the cost of education less other financial aid, or the annual loan limits, whichever is less.

**Federal Direct Unsubsidized Loans.** These loans are available to students who are enrolled at least half-time and who are not eligible for or were partially eligible for the Federal Direct Subsidized Loan. Terms and limits are the same as Federal Direct

Subsidized Loans, except the student is charged interest on the loan from the date funds are disbursed.

For independent undergraduate and graduate students, the loan limits are higher than the Federal Direct Loan maximums. Freshmen and sophomore independent students may receive up to \$4,000 in additional unsubsidized loans, juniors and seniors up to \$5,000 and graduate students up to \$10,000.

Students should complete and submit the FAFSA and contact the Office of Financial Aid to apply.

**Federal Direct Parent Loans for Undergraduate Students (PLUS).** These loans are for parents of dependent students enrolled in at least six semester hours. Monies come from the federal government. This loan is not based on financial need, but a credit check is required. The variable interest rate adjusts every July 1, and is capped at 9%. Plus Loans originated on or after July 1, 2006 will have a fixed interest rate of 8.5%.

The loan limits are up to the cost of education, less other aid, per student. Repayment of the principle and interest begins 60 days after the loan is fully disbursed.

Contact the Office of Financial Aid to apply.

**Alternative Loans.** Available from a variety of private lenders. Principal and interest may be deferred while in school, and a co-signer is usually required. Contact the Financial Aid Office.

**Veterans Programs.** Contact the Veteran's Administration about programs for veterans and dependents.

**Valparaiso University Loans.** Limited, low interest loans are administered by Valparaiso University. The amounts vary. Contact the Office of Financial Aid for details.

**Academic Management Services, Inc.** This service offers an insured monthly payment plan. A \$55 annual participation fee is charged to participants. Contact Academic Management Services, Inc., 50 Vision Blvd., East Providence, RI 02914 (Telephone: 800-635-0120 or 410-431-1290; web site: <[www.tuitionpay.com](http://www.tuitionpay.com)>).

**Vocational Rehabilitation.** Under the provision of Public Law 565, the federal government and the State of Indiana jointly provide funds for scholarship grants-in-aid to students who have a physical or mental

impairment which constitutes a vocational handicap. The State Vocational Rehabilitation Division is responsible for the determination of the grants.

### LOAN REPAYMENT INFORMATION

Sensible borrowing can not only help pay for college but also help establish a good credit history. Similarly, not making regular payments can result in a poor credit rating or even default status on student loans.

To estimate future repayment obligations, go to <[www.finaid.org/calculators](http://www.finaid.org/calculators)> and select "Loan Calculators". For example monthly payment on \$20,000 in Direct Loans at 6.8% interest will be \$230.16 per month for ten years.

Federal Direct Loan borrowers will be notified by the Direct Loan Servicing Center about repayment of loans. There are a variety of repayment options and options for deferring repayment, including community service, Peace Corps Service, and service under the Domestic Volunteer Service Act of 1973.

### PAYMENT OF FINANCIAL AID

Most aid is divided and credited to student accounts in equal amounts for each semester. Most aid is ready to disburse at the beginning of each semester, although the actual date that funds are disbursed varies and no aid can be disbursed until all requested documentation has been submitted to the Office of Financial Aid. Aid is credited regularly throughout the semester. Students must be enrolled for the sufficient number of credits (according to the requirements of each program) in a semester to receive financial aid.

Students whose financial aid exceeds the University charges for the semester, may request a refund check from Student Accounts. It is each student's responsibility to verify semester charges, financial aid credits, and refund check amounts for accuracy.

Students receive work-study awards as a direct deposit to their financial institution every two weeks for hours worked in the previous pay period, not as a credit on their student account.

Financial aid for students who withdraw from Valparaiso University will be adjusted based on the University's refund policy. Specific information may be found in the Refund Policy section of this catalog.

### SPECIAL STUDENTS

Certain restrictions apply to financial aid for students who are considered to have "special" status. These are students in certification programs such as teacher/diaconal certification programs or students who have earned a bachelor's degree and return to school to enroll in undergraduate courses necessary as prerequisites to specific graduate programs. In any case, the student is eligible only for Federal (Unsubsidized or Subsidized) Direct and PLUS loans or employment. Not all certified programs are eligible for loans. It is advised that students with "special student" status meet with a financial aid counselor for detailed information.

### OFF-CAMPUS STUDY

Students enrolled in an off-campus program, including study abroad programs, which are approved for credit by Valparaiso University, are eligible to apply for federal and university financial aid.

### EXIT INTERVIEWS

Prior to graduation, leaves of absence, or withdrawal from the University, students who have accepted loans must participate in separate interviews for Federal Direct Loans and Perkins Loans.

### APPEAL PROCEDURE

A review of any decision concerning a financial aid package may be requested. First, contact the Office of Financial Aid. If the outcome of the initial review is unsatisfactory, then a case review by the Financial Aid Appeals Committee may be requested. If the decision of the Financial Aid Appeals Committee is unsatisfactory, then an appeal may be presented to the Vice President for Admissions and Financial Aid. The decision of the Vice President is final.

### FINANCIAL AID REFUND POLICY

If a student is due a refund under the Valparaiso University refund policy, and the student has received any financial aid other than Federal Work-Study, part of the refund must be returned to the sponsoring aid programs. The amount of refund is determined in accordance with the University refund policy listed in the catalog (see pages 270-271). Policies for returning a portion of that refund to sponsoring aid programs are as follows.

**Valparaiso University Awards and Scholarships.** If a refund balance remains after funds have been returned to the federal programs, a prorated percentage of Valparaiso University funds will be refunded.

**Privately Funded Grants and Scholarships.** Some students will be recipients of funds from private donors such as churches, civic groups, foundations, etc. Many of these organizations will provide specific instructions concerning disbursement of their funds to students who withdraw. In the absence of specific instructions from the donor, 100 percent of the semester award will be credited to the student's account. Funds on deposit with the University that the donor designated for future terms of enrollment within the academic year will be returned to the donor.

**Title IV Programs (Federal).** Federal law determines the total amount of refund due, if any, when a student withdraws and how much of that refund must be returned to the federal programs. See pages 270-271.

**State Grants and Scholarships.** Refunding proration is done according to specific regulations of the sponsoring state.

#### STANDARDS OF SATISFACTORY ACADEMIC PROGRESS POLICY

Financial Aid recipients must maintain minimum standards of satisfactory academic progress for receipt of federal, state, and most Valparaiso University aid programs. All students receiving financial assistance must maintain matriculated status in a degree program. Regulations require a maximum time frame for degree completion, a quantitative measurement (credits earned toward a degree), and a qualitative measurement (cumulative grade point average). These three criteria are checked at the end of each academic year in May to determine whether students are maintaining satisfactory academic progress.

#### UNDERGRADUATE STUDENTS

Graduate and Law Students should refer to the Graduate and Law Bulletins for specific policy requirements.

**Time Frame Measurement.** Students may attempt up to 150 percent of the hours required for a bachelor's degree. The 150 percent cap is the maximum limit according to federal regulations. The actual credit hour limit may vary depending on the requirements

of each degree program. Most programs require 124 hours: for those programs the maximum attempted hours allowed is 186. Other programs, including music, engineering, nursing, and business degrees require more than 124 hours; therefore the maximum number of attempted hours allowed would be greater.

All attempted hours at Valparaiso University, including regular semesters and summer sessions, as well as any credits transferred from other schools, will apply toward the 150 percent.

**Quantitative Measurement.** To comply with the 150 percent time frame requirement, students must complete at least two thirds (2/3) of all Valparaiso University hours attempted with a passing grade. At the end of each academic year, each student's Valparaiso University total hours completed will be compared to the Valparaiso University total hours attempted to determine whether they are meeting this requirement.

**Qualitative Measurement.** Minimum cumulative grade point average standards are as follows:

Freshmen (less than 24 hours completed) .....	1.65
Sophomores (24 to 55 hours completed) .....	1.75
Junior and above (56 or more hours completed) .....	2.00

**Incompletes, withdrawals, repeated courses, and non-credit remedial courses.** Incompletes and withdrawals will count as hours attempted but not completed. If incompletes are later completed, they will be reflected when progress is again checked, or sooner if the student appeals. Repeated courses will not add to total hours attempted or hours completed; the grade will simply be replaced. The new grade will be included in the grade point average calculation, which will be considered when progress is again checked, or sooner if the student appeals.

Valparaiso University does not offer non-credit remedial courses.

**Appeals and reinstatement.** Students whose academic progress is not in compliance with these standards will be notified in writing after the Spring semester that their eligibility for aid has been terminated. They will also be advised of the appeal and reinstatement policy at that time.

Students may appeal termination of their financial aid eligibility based on extenuating

circumstances, which may include illness, death in the family, other circumstances beyond the student's control, or special academic circumstances. If the appeal is approved, the student will normally have one semester to attain grade point average and completed credit hour standards specified by the appeals committee. Students who do not appeal, or whose appeal is denied, will not regain financial aid eligibility until the semester after they have attained the appropriate grade point average and completed credit hour standards. The student should contact the Office of Financial Aid to initiate reinstatement.

Appeals should be directed to the Office of Financial Aid Appeals Committee.

**Other Considerations.** Summer school credits may be considered in evaluating attainment of the academic progress standards on an appeal basis.

Certain aid programs have shorter time-frame limits, and different grade point average requirements. Recipients of Valparaiso University Scholarships and other merit awards should refer to their scholarship award letter for the terms and conditions for renewal. In addition, federal loan programs have cumulative limits that may be reached before the maximum time-frame limits are reached.

### STUDENT FINANCIAL AID RESPONSIBILITIES

Students have the following responsibilities regarding financial aid assistance:

1. To pay special attention to their application for financial aid, complete it accurately, and submit it on time to the proper place.
2. To know and meet all deadline dates for applying or reapplying for aid.
3. To provide all documentation, corrections, and new information requested by the Office of Financial Aid or the agency to which the application is submitted.
4. To notify the institution of any information that has changed since first applying for financial aid.
5. To read, understand, and keep copies of all forms that they are asked to sign.
6. To repay student loans on a timely basis and keep the university informed of current address.

7. To attend any necessary interview sessions related to the loan.
8. To be aware of all published financial aid policies, understand them, and comply with these policies.

### STUDENT FINANCIAL AID RIGHTS

1. To know what financial assistance is available, including information on all federal, state, and institutional financial aid programs.
2. To know the procedures and deadlines for submitting applications for each available financial aid program.
3. To know how the institution selects aid recipients.
4. To know how and when payments will be made and to know the refund policy for students who withdraw.
5. To request a review of the financial aid package should there be changes in the family's ability to meet costs of attendance.
6. To know how the institution determines whether the student is making satisfactory progress and what happens if he or she is not.
7. To be fully informed of the terms and provisions of loan payments, including typical repayment schedules.
8. To appeal any decisions relating to the determination of financial aid eligibility.

## Donated and Endowed Scholarships

These scholarships are funded by corporations, foundations, churches, organizations, and individual friends of Valparaiso University. Donors may provide annual funds, called Donated Scholarships, or establish Endowed Scholarships where the earnings from the funds are used to provide assistance to students. In most cases, donated and endowed scholarships are used to fund Valparaiso University Gift Awards and Academic Scholarships.

### APPLICATION REQUIRED

Students should contact the indicated department or the Office of Financial Aid for further information about the following scholarships.

- **Oliver W. and Emma W. Allen Scholarship.** Awarded annually to students, selected through a special process, preparing for church professions within the Lutheran church (ordained ministries, commissioned ministries, associates in ministry, or lay teachers). Preference is given to students preparing to enter Lutheran seminaries, then to those preparing to attend seminaries of other church bodies or university-based divinity schools leading to ordination in the Lutheran church or to placement in some other rosterable full-time Lutheran ministry. Students of other church bodies, preparing for similar ministries in their respective church bodies, may also be eligible as funds permit. Application forms are available from the Office of Admissions.
- **Ament-Brenner Endowed Scholarships in Nursing.** Preference to undergraduate students from Lutheran congregations in the greater St. Louis area studying nursing, preparing for admission to medical schools, or preparing for any profession that provides direct health care services (physical therapy, occupational therapy, etc.). Preference to students belonging to congregations affiliated with the Lutheran Charities Association and secondly with The Lutheran Church-Missouri Synod. Scholastic ability and financial need will be major criteria. Application forms are available from the Office of Admissions.
- **Shirley Ayers Jud Memorial Endowed Guild Scholarship.** Funded by memorials to Shirley Jud and gifts by Dr. Henry G. Jud, matched in part by Unisys matching gifts in 1989, 1990, 1991, this scholarship will be awarded to a freshman student with academic ability. The scholarship may be renewed if the recipient maintains a 3.0 or better grade point average. This scholarship recipients shall be sons or daughters of Guild members. Application must be made for this scholarship. Application forms are available from the Office of Admissions or the Guild Office.
- **Dr. Philip G. Kapfer Memorial Endowed Scholarship.** This annual award is based on academic merit and character, and is given to a Valparaiso University senior with preference for a student majoring in chemistry and preparing for a teaching career. The award is based on merit rather than need. Contact the Chair of the Chemistry Department for application procedures.
- **James S. Kemper Foundation Scholarship.** To be awarded to one freshman each year. Candidates must have substantial academic potential and ability, and the maturity, perspective and motivation to undertake summer work experience in a rigorous business environment each of their undergraduate summers. The Dean of the College of Business distributes applications to eligible students currently enrolled in that college and selects recipients.
- **The Donna Spanopoulos Memorial Scholarship.** Annual award. Preference to senior student(s) enrolled in the College of Nursing at Valparaiso University, who express an interest in specializing in pediatric care and have demonstrated clinical and academic ability. Financial need not a criterion.
- **Valparaiso University Guild (Cookbook) Endowed Scholarship.** New scholarships will be awarded annually to freshmen students with financial need and with academic ability. The scholarships may be renewed if the recipients maintain a 3.00 or better grade point average. The scholarship recipients shall be sons or daughters of Guild members. Application must be made for this scholarship. Application forms are available from the Office of Admissions or the Guild Office.
- **Valparaiso University Guild Past National Officer's Endowed Scholarship.** Initiated by the Past National Presidents and Executive Directors in the name of all the women who have served as presidents, vice presidents, secretaries, treasurers and executive directors of the Guild, this scholarship is awarded to two juniors with a 3.00 grade point average at the University. These scholarships are awarded to sons or daughters of University Guild members. It may be renewed if the student maintains a 3.00 or better grade point average. Application must be made for this scholarship. Application forms are available from the Office of Admissions or from the Guild Office.
- **Datatel Scholars Foundation Scholarships.** Sponsored by Datatel Inc., the leading independent provider of information management systems to institutions of higher learning, for eligible students attending a Datatel client university. Scholarship amount ranges from \$700 to \$2,000, based on merit. Scholarship candidates recommended to Datatel Scholars Foundation by Office of Financial Aid based on preliminary application. Semifinalists complete formal application in early February. Scholarship recipients are notified by Datatel in May. **Note:** There is no guarantee that one of the recommended semifinalists from Valparaiso University will be selected as a scholarship recipient.
- **Indiana Nursing Scholarship Fund Program.** Administered by the State Student Assistance Commission of Indiana. Eligible student must be Indiana resident, agree in writing to work as a nurse in an Indiana health care setting for at least the first two years following graduation, demonstrate financial need, and have a minimum grade point average of 2.0/4.0. Renewable for a total of four years. Students must apply each year. Application forms available in the Office of Financial Aid.
- **Indiana Minority Teacher and Special Education Services Scholarship Program.** Administered by the State Student Assistance Commission of Indiana. Eligible students agree in writing to pursue their teaching career in an Indiana accredited school or vocational rehabilitation or other developmental disability center for three out of the first five years following completion of program. Eligible students must be Indiana resident and United States citizen, minority student seeking teacher certification or a student seeking a Special Education teaching certification or a student seeking an Occupation or Physical Therapy certification, and have a minimum grade point average of 2.0/4.0. Renewable for total of four annual scholarships. Students must reapply each year. Financial need may be considered. Applications available in the Office of Financial Aid.

### NO APPLICATION REQUIRED

Listed below are the scholarships awarded annually by Valparaiso University. Valparaiso University Academic Scholarships or Valparaiso University Gift Awards may be funded by these special scholarships. If additional information is required, the student will be contacted by the Office of Financial Aid. Students need not make a separate application or request to be considered for these awards.

**Note:** The amount and number of awards given in endowed scholarships varies depending on the earnings of the established fund.

- 40th Reunion Scholarship
- James and JoAnne Albers Scholarship
- Waldemar H. and Alyda Albers Endowed Scholarship
- Anna B. Althans Scholarship
- Alumni Board Endowed Scholarship (PACT)
- Alumni Heritage Endowed Scholarship
- Amoco Foundation, Inc. Scholarship
- John W. Anderson Scholarship
- Reverend Theodore and Vera Andres Memorial Endowed Scholarship
- D. J. Angus-Scientech Education Foundation Award
- Robert Augustine Memorial Endowed Scholarship
- Oscar and Wilhelmetta Bahr Endowed Scholarship
- Eric Lee Bandick Endowed Scholarship
- Bark Memorial Endowed Scholarship
- Mr. and Mrs. Harry G. Barr Endowed Scholarship
- Herbert C. Bartelt Endowed Scholarship
- Otto and Gertrude Bartelt Endowed Scholarship (PACT)
- Carl H. Barz Memorial Endowed Scholarship
- Emory and Elsie Bauer Endowed Scholarship
- The Aimee M. L. Becker Memorial Endowed Scholarship
- Millard and Dianne Becker Scholarship Fund
- Dr. and Mrs. Henry Frederick Beckman Endowed Scholarship
- Donald and Eunice Behrman Scholarship
- Victor H. Bergmann Endowed Scholarship
- Wilfred and Olga Bernthal Scholarship
- Leo and Jean Cunningham Besozzi Scholarship
- Bethel Lutheran Church of University City, Missouri, Endowed Scholarship (PACT)
- Lionel "Bill" Bigman Memorial Scholarship
- Black Law Students Association Scholarship (BLSA)
- Edwin O. Bleich Scholarship
- Charles H. and Elizabeth Blume Endowed Scholarship
- Mrs. Amalie Bokerman Endowed Scholarship
- W.H. and Phyllis Dierker Boltz Endowed Scholarship
- John V. Borgerding Endowed Scholarship
- Mr. and Mrs. Stanley E. Bovim Memorial Endowed Scholarship
- Otis R. and Elizabeth Bowen Family Endowed Scholarship
- Otis R. and Elizabeth Bowen Endowed Scholarship
- Carol Ann Bowman Scholarship
- Professor John Bowman Endowed Scholarship
- Daniel M. Brandt Endowed Scholarship
- Martin W. Brandt, Ph.D., Memorial Endowed Scholarship
- Paul and Cleo Brandt Endowed Scholarship
- Carl and Isabelle Brauer Endowed Scholarship
- A. John & Ruth J. Briel Endowed Scholarship
- Norman H. and Catherine C. Brockmeier Scholarship Fund
- Ruth Brown Memorial Endowed Scholarship (PACT)
- Julius C. Bruechner Endowed Scholarship
- William G. Buchinger Endowed Scholarship
- Luella R. and Herbert P. Buetow Endowed Scholarship
- Mrs. Ella M. Burkhart Endowed Music Scholarship
- Allen L. Burreson Memorial Scholarship
- Selma Deeke Busse Endowed Music Scholarship
- Kermit H. Carlson Endowed Scholarship (PACT)
- Paul and Cecilia Carmichael Endowed Scholarship
- Olive and Holger Cattau Memorial Endowed Scholarship
- Dr. Eugene J. Chesrow Memorial Endowed Scholarship
- John E. Christen Memorial Endowed Scholarship
- Emma E. Claus Christ College Scholarship
- Emma E. Claus Law Scholarship
- Robert F. and Caroline McMillan Collings Endowed Scholarship
- Community Foundation Incorporated Endowed Nursing Scholarship
- Concordia Lutheran Church, Wilmington, Delaware, Endowed Scholarship (PACT)
- Concordia Lutheran Church, Kirkwood, Missouri, Endowed Scholarship (PACT)
- The Conrad Family Scholarship
- Delma Coovert Memorial Endowed Scholarship
- Kenneth Bayard Copeland and Todd Cushman Copeland Family Memorial Endowed Scholarship
- Eugene Crawford Memorial Endowed Scholarship (PACT)
- Czamanske Family Endowed Scholarship
- Arthur Vining Davis Endowed Scholarship
- Edwin F. Deicke Endowed Scholarship
- Tom and Violet DeLassau Scholarship
- Delta Upsilon Chapter of Eta Sigma Phi Scholarship
- Harold "Slim" and Betty (Klewin) Denig Endowed Scholarship
- Randy and Linda Dessau Law School Scholarship
- Donna and Lonnie Dodge Endowed Memorial Scholarship
- Sophie Doern Endowed Scholarship
- Wilber C. and Donald W. Dopp Memorial Endowed Scholarship
- Wilbur H. and Marguerite M. Dosland Endowed Scholarship
- Robert K. Duerr and Family Endowed Scholarship
- Hugo and Edna Duesenberg Endowed Scholarship
- Richard W. and Phyllis (Buehner) Duesenberg Endowed Scholarship
- Rupert and Ruth Dunklau Endowed Scholarship
- East Asian Donated Scholarship
- Bruce and Linda Eastmond Award
- Linda Ann Eastmond (Bauer) Memorial Endowed Scholarship
- Charles and Ruth Ebenreiter Family Endowed Scholarship (PACT)
- Reverend Ernest H. Eggers Memorial Endowed Scholarship
- Oliver H. Eggers '36 Memorial Scholarship
- Prof. James F. Ehrenberg Memorial Scholarship

- Reverend and Mrs. P. J. (Myrtle E.) Eickstaedt Endowed Scholarship
- Henry F. and Elsie M. Engel Scholarship
- E. Stanley and Calista Enlund Endowed Scholarship
- Erna J. Erickson Memorial Fund
- Larry Evans Donated Law Scholarship
- Twilla Fabrizius Memorial Endowed Scholarship
- Faith Lutheran Church, Lake Forest, Illinois, Endowed Scholarship (PACT)
- Fedder Scholarship
- Ruth E. Findeisen Scholarship
- Helen Firnhaber Memorial Endowed Scholarship (PACT)
- Carl Christian Fleischer Memorial Endowed Scholarship
- Henry W. Flemming Endowed Scholarship
- Esther H. and Elmer E. Foelber Memorial Endowed Music Scholarship (PACT)
- Herbert J. and Marie Foelber Endowed Scholarship
- Edith Schuchardt Forsberg Family Memorial Endowed Scholarship
- Dr. Louis Foster Scholarship
- Arthur Franke Memorial Endowed Scholarship
- Paul and Emilie Freitag Endowed Scholarship
- Paul W. D., Jr. and Alita H. Freitag Endowed Scholarship
- Leslie F. and Katherine D. Frerking Endowed Scholarship
- Patterson McLean Friedrich Endowed French Award
- Earl R. Fruehling Endowed Scholarship
- William A. Fuzy Family Endowed Scholarship
- Daniel and Thomas Gahl Endowed Scholarship (PACT)
- Dr. Ernest J. Gallmeyer Memorial Endowed Scholarship
- Bette J. Galow Memorial Scholarship
- Dr. and Mrs. E. C. Galsterer Endowed Scholarship
- Gamma Phi Anniversary (PACT)
- William C. Gast Memorial Endowed Scholarship
- Harold C. Gearing Endowed Scholarship
- Judith D. Gehrs Memorial Scholarship
- Herbert Gerke Scholarship
- Dorothy Goeglein Memorial Donated Scholarship
- Erwin E. Goehring Endowed Scholarship
- Mr. and Mrs. William H. Gouty Endowed Scholarship
- Grace Lutheran Church, Winter Haven, Florida, Endowed Scholarship (PACT)
- Grace Lutheran Church, River Forest, Illinois, Endowed Scholarship (PACT)
- Grace Lutheran Church, Tulsa, Oklahoma, Endowed Scholarship (PACT)
- Erwin and Helen Gratzler Endowed Scholarship (PACT) IV and V
- William B. and Nellie Booth Green Endowed Scholarship
- Earl L. Grieger Memorial Endowed Scholarship
- Professor Charles R. Gromley Endowed Scholarship
- Leona M. Groth Memorial Endowed Scholarship
- Henry C. and Ura E. Guhl Endowed Scholarship
- Charles A. Halleck Endowed Scholarship
- Arthur E. Hallerberg Memorial Endowed Scholarship (PACT)
- Elsa and Lloyd Halverson Endowed Scholarship
- Clarence and Elsie Hansen Endowed Scholarship
- Walter D. and Helene A. Hansen Endowed Scholarship
- Rev. Dr. Oliver R. and Bertha Harms Family Endowed Scholarship
- Dr. Oliver R. and Bertha Harms Endowed Board Scholarship
- Adolph H. "Mike" Harre Memorial Scholarship
- Edward W. Hartman Memorial Endowed Scholarship
- Rev. Harlan Hartner Endowed Scholarship
- Lilly Hayden Memorial Endowed Scholarship
- Rev. Harry H. Haysbert Endowed Scholarship (PACT)
- William Randolph Hearst Endowed Scholarship
- Walther T. F. and Laura M. Heinicke Endowed Scholarship
- Edward H. Heinze Memorial Scholarship
- Karl T. Hellerman Endowed Scholarship
- John and Dorothea Helms Endowed Scholarship
- Dr. Karl H. Henrichs Endowed Scholarship
- Karl H. and Luetta M. Henrichs Endowed Scholarship
- Hildegard Herfurth Endowed Scholarship
- John and Rosa Herscher Endowed Scholarship
- Herman C. and Helen Hesse Endowed Scholarship
- Mr. and Mrs. Peter Hessler Endowed Scholarship
- William and Vera Heyne Endowed Bach Scholarships (PACT)
- Charles H. Hickman Memorial Endowed Scholarship
- Dee Hildebrandt Memorial Endowed Scholarship (PACT)
- Mary Hilgemeier Endowed Scholarship
- Dan Hilgendorf Memorial Endowed Scholarship
- Heidi Steskel Hill Endowed Scholarship
- Jack Hiller Law Scholarship
- Rose L. Hilt Memorial Endowed Scholarship
- Walter S. Hiltbold Endowed Scholarship
- History Faculty Merit Scholarship
- Hoepfner, Wagner and Evans Scholarship
- Richard J. Hoerger Endowed Scholarship
- Harold and Margaret Hoffman Endowed Scholarship
- Margaret H. Hoffman Memorial Endowed Scholarship
- Edwin Gustav Hoffmann Scholarship
- Dr. O. C. J. Hoffmann-Dr. A. G. Huegeli Endowed Scholarship
- Clara Hofmann Endowed Scholarship in honor of Dr. and Mrs. Andrew Hofmann
- Louis C. Holland Endowed Scholarship
- Oscar Homann Endowed Scholarship
- Hope Lutheran Church, Park Forest, Illinois, Endowed Scholarship (PACT)
- Dr. and Mrs. A. G. Huegeli Endowed Scholarship for Leadership
- A. G. Huegeli Southeastern Michigan Endowed Scholarship
- Joyce Huegeli Memorial Endowed Scholarship
- Goldie Hunt Memorial Endowed Scholarship Fund
- James and Karen Huston Scholarship
- Immanuel Lutheran Church, Michigan City, Indiana, Endowed Scholarship (PACT)
- Incentive Endowed Scholarship (PACT)
- Indian Medical Association of Northwest Indiana
- Judge and Mrs. F. A. Jaeckel Memorial Endowed Scholarship
- David A. Jenny Endowed Scholarship
- Richard F. and Martha W. Jeske Endowed Scholarship
- Jewish Students Scholarship in Law
- Edward Jiede, Jr. Endowed Scholarship
- Mr. and Mrs. Emil Jochum Scholarship
- Ralph and Marilyn Johnson Scholarship
- Max Kade Donated Scholarship
- The Irma B. Kampschmidt Endowed Scholarship

## Financial Aid, Scholarships, Loan Funds

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- Bud Keller Memorial Endowed Scholarship (PACT)
- Norman W. and Joanne C. Kettner Scholarship
- Susan Kilroy Memorial Scholarship
- Dwight M. Kinder Endowed Memorial Scholarship for Law
- Stephen R. Kinder Endowed Music Scholarship
- Sharon L. King Scholarship for Law Students
- O. Charles and Dorothy Klingsick Endowed Scholarship
- Edwin H. Klinkerman Endowed Scholarship
- Walter C. and Elizabeth K. Klug Memorial Endowed Scholarship
- Ernie T. Knapp Memorial Endowed Scholarship
- John A. Knoepfel Memorial Endowed Scholarship
- Mr. and Mrs. Edwin H. Koeneman Endowed Scholarship
- Erra E. Koenemann (Mrs. Henry F.) Endowed Scholarship
- Eleanor R. and Richard P. Koenig Memorial Endowed Scholarship (PACT)
- Herbert H. and Edith A. Koenig Memorial Endowed Scholarship (PACT)
- Dean Kohlhoff Memorial Award for Excellence in Environment Law
- Martin and Dora Koschmann Scholarship in Church Music
- Jayne Hoffmann Kraegel Memorial Endowed Scholarship
- Lauretta M. Kramer Memorial Scholarship
- Matilda M. Kramer Memorial Endowed Scholarship
- George V. Krampien Scholarship in Law
- John W. and Clara A. Krathwohl Endowed Scholarship
- Mr. and Mrs. Gilbert W. Krause Athletic Endowed Scholarship
- Carl Krekeler Endowed Scholarship
- Carl and Viola Krentz Endowed Scholarship
- Reverend Paul G. Krentz Memorial Endowed Scholarship (PACT)
- Ruth Krentz Endowed Scholarship (PACT)
- William H. Kroeger Endowed Scholarship
- William Henry Kroeger Memorial Endowed Scholarship (PACT)
- Krumsieg Scholarship-Loan Fund
- Arlene E. Laesch Endowed Scholarship
- Charles and Meta Laesch Endowed Scholarship
- Clara A. Laesch Endowed Scholarship
- William F. and Florence R. Laesch Endowed Scholarship
- Ernest and Adelaide Laetz Endowed Scholarship
- Ernest C. and Adelaide E. Laetz Scholarship in Business
- Ruth May Landis Scholarship in Church Music
- Erwin A. and Eleanor H. Lange Endowed Scholarship
- Harry and Emma Lange Memorial Endowed Scholarship
- Burton and Maureen Langer Donated Scholarship
- Harry Langer Memorial Scholarship
- Helen Langer Memorial Scholarship
- Steven and Diane Langer Law Scholarship
- Edward and Margaret Larson Endowed Scholarship
- Tommy Lasorda Endowed Scholarship
- Richard H. Laube Memorial Endowed Scholarship (PACT)
- Charles and Gladys Laue Endowed Scholarship
- David A. and Jane E. Lienau Endowment
- The Laura and Lindsay Endowment Fund
- Law School General Scholarship
- School of Law Board of Visitors Donated Scholarship
- Blase Lazzara Memorial Endowed Scholarship Fund
- A.J. W. and Elfrieda M. LeBien Endowed Scholarship
- Dr. & Mrs. H. A. P. Leininger Endowed Scholarship
- Edith Lessor Endowed Scholarship
- George and Floretta Letz, Sr. Endowed Scholarship
- Stephen and Elaine Lewis Scholarship
- Ernest and Clara M. Lichtfuss Endowed Scholarship
- John A. Liechti Endowed Scholarship
- Nancy Lieneck Memorial Endowed Scholarship
- David L. Litten Endowed Scholarship
- George H. Liu Memorial Scholarship
- Scott G. Lohr Endowed Scholarship
- Mr. and Mrs. Orval M. Lohse Endowed Scholarship
- Lynette and Norman Luekens Endowed Scholarship
- Lutheran Brotherhood Challenge Endowed Scholarship
- Lutheran Deaconess Endowed Scholarships (PACT)
- Esther and Karl Lutze Minority Endowed Scholarship (PACT)
- Walter A. MacNary Memorial Endowed Scholarship
- Orval L. and Maud L. Mains Memorial Endowed Scholarship
- Dr. and Mrs. Max K. Mallon Endowed Scholarship
- Dan and Louise Manka Endowed Chemistry Scholarship
- Manning/Spannagel Memorial Endowed Scholarship
- Albert A. and Martha Marks Endowed Education Scholarship (PACT)
- Marowske Endowed Scholarship
- Dr. and Mrs. E. W. Marquardt Endowed Scholarship
- Margery M. Martin Scholarship
- G. H. Maskus Endowed Scholarship
- Russell H. Matthias Endowed Scholarship
- Irene Mayer Endowed Scholarship
- Katherine McCallum Endowed Scholarship
- McGregor Fund Endowed Scholarship
- James H. McGill Memorial Scholarship
- J. Ron & Joanne McLeod Endowed Scholarship
- Vera M. McLeod Memorial Endowed Scholarship
- Mr. and Mrs. A. A. Meitz Endowed Scholarship
- Memorial Endowed Scholarship
- Ernest A. Menzel Endowed Scholarship
- Richard and Ann Hackman Mertz Endowed Fund
- Mr. and Mrs. Dirk Meyer Endowed Scholarship
- Gerhard F. Meyne Endowed Scholarship
- Michigan Student Endowed Scholarship
- Helen Miller Endowed Scholarship
- Leonard and Mildred Millies Donated Scholarship
- Minnesota Merit Award
- Dean H. Mitchell Endowed Scholarship
- Marie Moehring Endowed Nursing Scholarship
- Henry F. Moellering Endowed Scholarship
- Alma and Henry Moellering Endowed Music Scholarship Fund
- Dr. and Mrs. Robert C. Moellering, Sr. Endowed Scholarship
- Drs. Charles and Florence Montz Endowed Scholarship
- R. Stuart and Margaret Moore Memorial Endowed Scholarship
- Robert and Nell Moore Law Scholarship
- Morrison Foundation Endowed Scholarship
- Clara Mueller Endowed Scholarship
- H.F.C. Mueller Endowed Scholarship
- Samuel A. Mueller Endowed Scholarship
- Gail (nee Hendrickson) and Robert Muir Endowed Scholarship
- Martin David Mundt Memorial Endowed Scholarship (PACT)

- Hildegard Must Memorial Scholarship
- George L. and Mary S. Myers Endowed Scholarship
- Max G. and Judith E. Nagel Scholarship
- Nancy Wehmeier Nagel and Robert B. Nagel Scholarship
- National Association of Purchasing Management, Northwest Indiana Scholarship in Business
- Mr. and Mrs. Martin J. Nehring Endowed Scholarship
- Shirley J. Neitzel Memorial Organ Scholarship
- J. Melvin and Lucille G. Nelson Endowed Psychology Scholarship
- Faye Newton Memorial Endowed Scholarship (PACT)
- Nickless Family Scholarship
- Marilyn Niequist Memorial Endowed Scholarship
- Marilyn L. Norstedt Memorial Endowed Prize
- Nicholas H. and Marguerite Lilly Noyes Endowed Scholarship Fund
- Nuechterlein Endowed Scholarship (PACT)
- Audrey C. and Duane Nuechterlein Donated Scholarship
- Carl and Arnold C. Nuechterlein Endowed Scholarship
- Duane and Audrey Nuechterlein Deaconess Scholarship
- Joel S. Oberman Endowed Basketball Scholarship
- Oberst Family Endowed Scholarship
- Arnold W. Oestmann Endowed Scholarship
- Eleanor Davis Oexemann Scholarship for the School of Law
- Ohio Annual Endowed Scholarship
- Rev. Armin and Evelyn Oldsen Endowed Scholarship
- Dr. Kraig Olejniczak Power Engineering Scholarship (formerly IEEE)
- Helen Mae Olson Memorial Endowed Scholarship
- Walter E. Olson Memorial Scholarship
- Orling Family Endowed Scholarship (PACT)
- Dr. Richard Oster Scholarship
- Thomas and Joyce Otten Memorial Endowed Scholarship (PACT)
- Our Redeemer Lutheran Church, South Bend, Indiana Endowed Scholarship
- Our Savior Lutheran Church Congregation of Raleigh, North Carolina, Endowed Scholarship (PACT)
- Pacific Hills Lutheran Church, Omaha, Nebraska, Endowed Scholarship (PACT)
- Mollie V. Page Endowed Scholarship
- Pauling Music Endowed Scholarship (PACT)
- Professor Charles G. Peller and John Van Alstyne Peller Memorial Endowed Scholarship
- Peters Family West Michigan Endowed Scholarship
- Gilbert A. Peters Endowed Scholarship
- Professor Carol Petersen Award in French and German
- Arthur F. Peterson Endowed Scholarship
- Ella Pfeifer Endowed Scholarship
- Margaret A. Pfeiffer Endowed Scholarship
- Irma Pflueger Memorial Endowed Lutheran Deaconess Scholarship (PACT)
- Phi Delta Theta Class of '84 Endowed Scholarship (PACT)
- Phi Mu Alpha Endowed Scholarship (PACT)
- Paul F. Phipps Merit in English Endowed Scholarship (PACT)
- Hattie Lowe Pierce Endowed Scholarship
- Pilgrim Evangelical Lutheran Church of Detroit Memorial Endowed Scholarship
- Edward and Marie Plucinski Scholarship
- Arthur H. Poepf Memorial Endowed Scholarship
- Arthur E. Pohlman Endowed Scholarship
- Pohlman Family Endowed Scholarship
- Paul V. and Evelyn A. Ponzit Scholarship
- The Rodney B. Poppe Endowed Scholarship
- Porter County Cancer Society Endowed Scholarship (PACT)
- Professor Henry W. and Laura M. Prael Scholarship
- Mrs. Hazel Predoehl Memorial Endowed Scholarship
- Presidential Endowed Scholarship for Minorities
- President's Student Assistance Scholarship
- Vernon F. and Katherine H. Radde Endowed Scholarship
- Charles E. Laue and Herman R. Rahn Memorial Scholarship
- Emma and William Rakowsky Memorial Endowed Scholarship
- Elizabeth Raney Endowed Scholarship
- Charles and Elizabeth Rau Scholarship
- Rev. and Mrs. Arthur L. Reinke and the Rev. and Mrs. Augustus Reinke Memorial Endowed Scholarship
- Reutlingen Semester Scholarship
- Alton F. Riethmeier Memorial Endowed Alumni Scholarship (PACT)
- Mr. and Mrs. Carl Rittberger Scholarship
- Sandra Felton Roberts Memorial Endowed Nursing Scholarship (PACT)
- Walter and Dorothy Rogosheske Scholarship (PACT)
- Cora H. Rosin Memorial Endowed Scholarship
- Waldemar M. Roth Memorial Endowed Scholarship
- Leona Rotzoll and Elsie Skusa Memorial Endowed Scholarship
- Walter C. and Gudrun M. Rubke Endowed Scholarship
- Adele Ruetters Endowed Scholarship
- Noah B. Ruff Memorial Endowed Scholarship
- August and Helene Ruhe Endowed Scholarship
- Bernice Lillie Ruprecht Endowed Scholarship (PACT)
- Freeman and Frances Russell Endowed Scholarship
- Clemonce and Glenice Sabourin Endowed Scholarship (PACT)
- Gerhard Salzmann Endowed Scholarship
- San Diego Guild/Alum Endowed Scholarship (PACT)
- Judy Satikas and Julie Kline Memorial Endowed Scholarship
- James Savage Endowed Scholarship Fund
- Walter W. Schantz Endowed Scholarship
- Frederick A. Schaper Endowed Scholarship
- Gilbert L. Schaus Scholarship
- Philip Scheid Family Endowed Scholarship
- Lee R. Schlender Memorial Endowed Scholarship
- Walter E. Schmalz Memorial Endowed Scholarship (PACT)
- Jane Conway Schmeckpeper Endowed Scholarship
- Dr. Robert V. Schnabel Endowed Scholarship
- Mr. and Mrs. Henry J. Schneider Endowed Scholarship
- Richard A. Schoenbohm Endowed Music Scholarship (PACT)
- Scholarship in Law for Jewish Students
- Dr. Scholl Foundation Scholarship
- School of Law Alumni Board of Directors Scholarship
- Kermit A. Schottman Scholarship in Law Endowment
- Paul Schrage Endowed Scholarship
- Pastor Carl (Pat) and Bert Schuette Endowed Scholarship (PACT)
- Dr. and Mrs. Ronald Schultz Scholarship
- Rev. and Mrs. Walter G. Schultz Endowed Scholarship

## Financial Aid, Scholarships, Loan Funds

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- Andrew and Margaret Schulze Endowed Scholarship Fund (PACT)
- Dorothy Schumacher Scholarship
- The Schwan Family Scholarship Fund
- Dana B. Schwanholt Memorial Endowed Scholarship (PACT)
- Albert F. and Miriam B. Scribner Endowed Scholarship
- Elmer Seebeck Memorial Endowed Scholarship
- Susan E. Seeber Memorial Endowed Scholarship
- Ray and Marie Seegers Family Scholarship
- Seuel Endowed Scholarship
- Carl W. and Caroline D. Seyboldt Endowed Scholarship
- Mr. and Mrs. Hugh O. Sherbert Endowed Scholarship
- Vera L. Sieb Endowed Scholarship
- Sigma Phi Epsilon Undergraduate Endowed Scholarship
- Sigma Tau Gamma Undergraduate Endowed Scholarship
- Helen Slayback Memorial Endowed Scholarship
- J. Howard Smith Endowed Scholarship
- Carl O. Sohre Memorial Scholarship
- Karl and Marjorie Speckhard Donated Scholarship
- St. John Lutheran Church, Lombard, Illinois, Endowed Scholarship (PACT)
- St. John's Lutheran Church, Long Green, Maryland, Endowed Scholarship (PACT)
- Friends of Valparaiso University, St. John's Lutheran Church, Orange, CA
- St. Peter Lutheran Church, Mishawaka, Indiana, Endowed Scholarship (PACT)
- Edward I. P. Staede and Amanda Hall Staede Endowed Scholarship
- Arthur and Cecelia Stamm Endowed Scholarship
- C. V. Starr Scholarship Fund
- Rev. Martin Th. Steege Endowed Scholarship
- J. L. Stendel Family Memorial Endowed Scholarships
- Frederick A. Stendell and Harry E. Stendell Endowed Scholarship
- Paul Stoner Endowed Scholarship
- Alvin A. and Marion S. Stredler Endowed Scholarship
- Stride Donated Law Scholarship
- Mr. and Mrs. Herbert F. Stride Endowed Scholarship
- Fred L. and Selma A. Strieter Memorial Endowed Music Scholarship (PACT)
- Ida S. Strieter Memorial Endowed Scholarship
- George Strimbu Memorial Endowed Arts Scholarship (PACT)
- William R. and Georgette M. Strutz Endowed Scholarship
- Margaretta Sackville Tangerman Endowed Scholarship
- Mr. and Mrs. Paul E. Tegge Memorial Endowed Scholarship
- Lawrence E. Teich Endowed Scholarship
- Louis Thoeming Endowed Scholarship
- John David Thomas Endowed Scholarship
- James A. Tiemann Memorial Scholarship
- Bertha S. Tietjen Endowed Scholarship
- Rev. Kenneth O. Timm Endowed Scholarship
- Laura E. Traue Endowed Scholarship
- Turk Family Endowed Scholarship
- Margot Ann Uehling Endowed Scholarship
- George C. Uhlir Scholarship
- Dr. and Mrs. H. L. Ulbrich Endowed Scholarship
- UPS Donated Scholarship
- Wilbur and Gertrude Urbin Memorial Scholarship
- William E. Urschel Endowed Scholarship
- Valparaiso University Board of Directors Endowed Scholarship (PACT)
- Valparaiso Women's Club Endowed Scholarship
- Valparaiso University College of Nursing Endowed Scholarship
- Valparaiso University Guild Scholarship
- Glenn S. and Dawn J. Vician Scholarship
- Merlyn and Judith Vocke Donated Scholarship
- Ed. L. Voelz Endowed Scholarship
- Theodore H. and Paula Vogel Endowed Scholarship
- Henry and Anna Waldschmidt Memorial Scholarship
- F. G. Walker Endowed Scholarship
- David J. Walton Memorial Endowed Scholarship
- Frances Tilton Weaver Scholarship - Law
- Florence E. and John F. Weck Scholarship
- Wehrenberg Endowed Scholarship
- Dr. and Mrs. J. Frederic Wenchel Memorial Endowed Scholarship
- Walter G. Wendland Endowed Scholarship
- Clara and Spencer Werner Endowed Law Scholarship
- Clara and Spencer Werner Endowed Scholarship
- Mr. and Mrs. L. W. Werner Endowed Scholarship
- Janet Wesemann Scholarship-Loan Fund
- Edith M. Will Endowed Scholarship
- Otherine Wilson Endowed Scholarship
- Wisconsin Endowed Merit Award
- Mathew Witter Memorial Endowed Scholarship (PACT)
- Charles W. Wolf Memorial Endowed Scholarship
- Mathilda E. Wolff Memorial Endowed Scholarship
- Gilbert R. and Vivian P. Wolter Endowed Scholarship
- Dr. Joyce R. Zastrow Scholarship in Vocal Music
- Zion Lutheran Church, Kalamazoo, Michigan, Endowed Scholarships (PACT)
- Zuehlke Endowed Scholarship

## Loan Funds

- **The Garland Loan Fund.** Loans for students majoring in the sciences or mathematics. These will be non-interest bearing loans.
- **Garman Loan Fund.** A loan fund has been established by Benjamin L. Garman to help students who cannot qualify for a scholarship but who must have financial assistance or those with scholarships who need more help.
- **Nellie Winifred Cheney Overton Memorial Loan Fund.** This fund was established by Mr. William J. Overton as a memorial to Mrs. Overton. The income from the fund is available for loans to students from Lake County, Indiana.
- **Henry Strong Educational Foundation.** Provides loans to qualified full-time upperclass students under thirty years of age.

### LOAN REPAYMENT TERMS

Each of the loan programs contains specific repayment terms and conditions which are a part of the promissory note the student signs upon receipt of the loan fund. Students are responsible for being aware of the various loan provisions and thus should review the terms of the repayment obligation prior to accepting funds under these loan programs.