Welcome, and thank you so much for prayerfully considering spending a year or two with us. It would be such a privilege to have you on our campus in New York or one of our teaching sites in Florida, Ontario, Quebec, Korea, Uganda, or Hungary.

The Word of Life Bible Institute is an incredible place to build a biblical foundation for life. Imagine being immersed in the Word of God every day and then having the opportunity to put it right into action in a local church ministry, youth camp, community outreach or even as part of an Open Air Evangelism, sports, or music team. You learn the Word and then live it out! As a staff and faculty, you need to know that our focus transcends the classroom. We want to train and prepare you for a life of service for Jesus Christ.

As you look through the pages of this catalog, it is impossible to miss that the Bible is at the core of all we do and offer. Resident professors, combined with widely-known adjunct faculty, will challenge you with the Word of God - perhaps like never before. There’s simply no better place to get into the Word and to grow in your walk with the Lord. I know, because my time at the Bible Institute was one of the best years of my life.

Please let us know how we can pray for you and serve you as you consider God’s direction for the days ahead.

I’m looking forward to meeting you soon.

Don Lough Jr
Chancellor
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OUR FOUNDATION

PHILOSOPHY
Word of Life Bible Institute as an educational institution has developed its entire program around a particular philosophy of education. This philosophy of education is based on three key words: Know (study), Grow (life), and Show (ministry). These three words characterize our approach to education.

Believers are commanded to study the Word of God, accepting it as their foundation and authority. Since discipleship and character building are the responsibility of godly leadership, we need to build an institution that will educate students in biblical doctrine and conduct through the classroom and lifestyle of our staff. Our goal is to produce students who practice excellence in the Christian life, bringing glory to God.

BIBLICAL PRINCIPLES
A. 2 TIMOTHY 2:15
We believe that the Bible is not only the foundation for morality, but it is also authoritative in every area that it addresses. It is, therefore, the beginning of wisdom and a prerequisite for any academic endeavor.

B. COLOSSIANS 2:6-7
We believe that any area of Bible study must be built on a proper relationship with Jesus Christ.

C. 2 TIMOTHY 2:1-2
We believe that intellectual “knowing” is only a beginning step and that a student has not learned until he/she has put this knowledge into practice.

D. COLOSSIANS 1:9-11, 2:8-9; TITUS 2:7-8
We believe that character development is a legitimate concern of education.

E. EZRA 7:10; 1 CORINTHIANS 4:15-16; MATTHEW 28:19-20
We believe that staff and faculty are more than teachers. They are role models and, as such, must display Christian character and commitment before the student.

F. 2 TIMOTHY 3:16; TITUS 2:1
We believe that doctrine is the foundation for all our endeavors.

MISSION STATEMENT
The mission of Word of Life Bible Institute is to educate each student within a rigorous academic and structured discipleship atmosphere, preparing him or her to live a life of maximum effectiveness for the Lord.

OBJECTIVES
1. ACADEMIC OBJECTIVES (STUDY)
The Bible Institute offers only Bible and Bible-related courses in its standard two-year curriculum and in its electives, which are designed for those able to handle additional academic work. We seek to instill within students a practical working knowledge of the Bible that will enable them to articulate and defend a biblical worldview. The specific objectives of the academic program are to provide students with:
a. An understanding of the context, content and contribution of every book of the Bible.
b. An understanding of all the basic doctrines of orthodox Christianity.
c. An in-depth understanding of the major books of the Bible.
d. Particular ministry skills in evangelism, discipleship, Bible study methodology, leadership, counseling, and biblical communication courses. These are taught by a dynamic combination of both resident and adjunct faculty who have distinguished themselves in their fields of expertise.

Courses are structured to meet high academic standards and are recognized by most Bible colleges so that students may achieve their degree (Bachelor's or Associate's in Bible) from that Institution without interruption.

The above objectives are the specific focus of the Academic Department.

2. SPIRITUAL OBJECTIVES (LIFE)
In addition to the study of the Bible, the Bible Institute seeks to develop students’ character and life skills outside the classroom. Programs designed to enhance personal spiritual growth are an important part of the Bible Institute experience. Our specific objectives are to help every student to:

a. Develop a habit of daily devotional time in the Scriptures.
b. Pursue personal godly character and corporate Biblical community.
c. Apply biblical principles of physical, emotional, and social wholeness to daily life. A team of godly, compassionate men and women provide instruction, encouragement, and counsel in both formal and informal settings, helping students to deepen their relationship with the Lord and to demonstrate a loving concern for others.

The above objectives are the specific focus of the Student Life Department.

3. FUNCTIONAL OBJECTIVES (MINISTRY)
Whether the Lord leads a student to the mission field, the ministry, a trade, a business, a profession, or any other field of endeavor, in the light of eternity, the most important issue is how effective that person is for the Lord. Effectiveness in Christian service is measured by the influence that is exerted in the lives of others to lead them to Christ or to help them toward spiritual maturity. Therefore, the Bible Institute seeks to nurture within students a passion for Christian ministry and to equip them to impact today’s society for Christ by involving them in meaningful ministry to others. Our specific objectives are to give every student the opportunity to:

a. Share the gospel with someone and/or counsel them to trust Christ as their Savior.
b. Use their natural abilities and their spiritual gifts in service to others.
c. Gain first-hand experience in missions.

The above objectives are the specific focus of the Ministries Department.

PROGRAM
Word of Life Bible Institute is a two-year, non-degree granting institution whose high academic standards are recognized by most Christian colleges. The emphasis of the Freshman year is Biblical Foundation, and it is offered at several locations around the world. The emphasis of the Sophomore year is Ministry Foundation, and it is offered at the main campus located in Pottersville, New York. Students who complete the Freshman year receive a Bible Certificate. A diploma is awarded for the successful completion of both years of the program. Each year is comprised of two academic semesters followed by a Ministry Practicum (1st Year) and a Ministry Internship (2nd year).
Word of Life Bible Institute is accredited by the Transnational Association of Christian Colleges and Schools (TRACS), which is an accrediting agency for Christian, postsecondary education that is recognized by the United States Department of Education (USDE). Word of Life Bible Institute is listed in the Accredited Institutions of Postsecondary Education Directory.

STATEMENT OF FAITH

1. We believe that the Scriptures of the Old and New Testament are verbally inspired of God, and they are without error in the original writings, and they are the supreme and final authority for faith and life.

2. We believe in one God, Creator and Sustainer of the universe, Who is eternally existent in three persons – Father, Son, and Holy Spirit.

3. We believe in the Deity of Jesus Christ; His virgin birth; sinless life; His death to pay the penalty for our sins; His bodily resurrection; His exaltation to God’s right hand; and His personal, imminent, pretribulational and premillennial return.

4. We believe that all men have sinned, and, therefore, guilty before God and are under His condemnation.

5. We believe that all who by faith receive Jesus Christ are then born again of the Holy Spirit, therefore, children of God and eternally saved, and that the Holy Spirit dwells within every believer to enlighten, guide, and enable the believer in life, testimony, and service. We believe that God answers the prayers of His people and meets their needs according to His purpose.

6. We believe that God gives spiritual gifts to all believers for the building up of the Body of Christ. However, the miraculous sign-gifts of the Spirit, such as tongues and healings, were limited to the early church.

7. We believe in the bodily resurrection of the just and unjust, the everlasting blessedness of the saved in Glory, and the everlasting conscious punishment of the lost in hell.

8. We believe that all believers are called to a life of separation from all worldly and sinful practices and alliances.

9. We believe that from the beginning with Adam and Eve, God ordained marriage as only between a man and a woman. All sexual activity outside of marriage, including homosexual practices, is in direct contradiction to God’s Word and His institution of the home.

A STATEMENT ON THE HISTORICITY OF GENESIS

Word of Life Bible Institute is committed to the historical and factual accuracy of the Book of Genesis. Therefore, we teach a recent creation of the entire universe and all forms of life in the six, 24-hour days of the creation week. We believe that Adam and Eve were the first man and woman and that all of mankind has descended from them and has inherited a sin nature from their fall into sin, resulting in a cursed creation. We believe in a personal Satan who led some of the angels to rebel, enticed Eve to eat the forbidden fruit, and continues to oppose God’s program for human history. We believe in a worldwide flood which explains the disappearance of certain species recorded in the fossil record, the subsequent development of mankind from Noah, and the creation of language groups and nations from God’s intervention at the Tower of Babel. We believe that Satan’s attempt to overturn God is doomed to fail and that the Lake of Fire has been prepared as a place of eternal conscious punishment for him, his demons, and all humans who reject Christ.
1. Word of Life Fellowship, Inc., including domestic and foreign affiliations under the Word of Life structure, is dedicated to the Lordship of Christ in all areas of life. The distinctives of Word of Life lay in its philosophy and goals. The Word of Life family is a community of a board of directors, staff members and students (hereafter referred to as “associates”). Each associate consequently bears certain responsibilities and obligations within the organization for the implementation of its philosophy and goals. In order that the organization functions efficiently and its goals be realized, it is necessary that there be a mutual commitment to a corpus of standards which involve the willing surrender of certain individual purposes and goals.

2. Word of Life follows specific Biblical principles, which relate to Christian behavior. Therefore, Word of Life prohibits practices, which are clearly forbidden by the Word of God, such as drunkenness, sexual immorality, dishonesty, and the like (I Corinthians 6:9-20). Further, to expect associates to exemplify Christian love, consideration for the rights of others, honesty, and a high sense of Christian ethics is to expect only that which the Word of God teaches to be primary in the character of the Christian (Ephesians 4:24-5:8).

3. Word of Life is firmly committed to a literal interpretation of the Bible and rejects any attempt to “reinterpret” Scripture in light of “modern” moral or psychological theories. In the Biblical account of creation, the family was the first societal institution ordained by God (Genesis 1:27, 2:18-22). Furthermore, Scripture plainly declares that the first two humans created by God were a man and a woman (Genesis 1:27, 2:18-22). God joined the man and woman in the holy rite of matrimony and commanded them to be fruitful, multiply, and replenish the earth (Genesis 1:28). Therefore, the only legitimate marriage is the joining of one man and one woman (Genesis 2:24, Romans 7:2, I Corinthians 7:10, Ephesians 5:22-23).

In both the Old and New Testaments, God has commanded that no intimate sexual activity should take place outside of a marriage between a man and a woman. Accordingly, all forms of homosexuality, lesbianism, bisexuality, bestiality, incest, fornication, adultery, and pornography are sinful perversions of God’s gift of sex (Genesis 2:24, 19:5, 13, 26:8-9, Leviticus 13:22, 18:1-30, Romans 1:26-29, I Corinthians 5:1, 6:9, I Thessalonians 4:1-8, Hebrews 13:4).

Since Word of Life believes that all sexual activity outside of a marriage, including homosexual practices, are in direct opposition to God’s Word and constitute a direct contradiction to God’s institution of the home, Word of Life will not employ or continue to employ men or women who promote or participate in homosexual behavior or any other sexual activity outside of marriage.

4. Word of Life recognizes the principles of Christian liberty within the sphere of those things, which are intrinsically innocent. However, Word of Life also recognizes that liberty needs to be restricted in certain instances. Scriptural precedent is found in Acts 15 and Romans 14, where certain practices inherently innocent were forbidden because they could do spiritual harm to other members of the Christian community. 

Verses for reference include:

» 1 Corinthians 6:12 - Lawful, but not expedient (not profitable for our good).
» 1 Corinthians 10:23 - Lawful, but not edifying.
» 1 Corinthians 8:9 - Could be a stumblingblock.
» Romans 1:32 - Christians are different, and by living like the world, we approve of it. There should be no pleasure in watching sin.
» Ephesians 5:6-7, 11 - Don’t be deceived with vanity and participate in it.
» Colossians 3:17 - Make sure it pleases the Lord, not the emotions - flesh or self.
» Hebrews 12:1-2 - Lay aside weights as well as the sin.
5. Certain principles of conduct are a necessary part of the effort to establish an atmosphere within which the goals of Word of Life can be realized. For this reason and in an effort to maintain a consistent and above-reproach testimony to youth, Word of Life requires associates to refrain from the possession or use of alcoholic beverages, all smoking products, recreational and illicit drugs, from gambling, and from social dancing. Ceremonial dancing at special family events such as weddings and anniversaries is permitted. Biblical discretion and restraint will be exercised in all choices of entertainment, including radio, television, all forms of audio and visual recordings, movies, stage productions, computer and video gaming, various forms of literature and social media (Psalm 101:3, Romans 14:13-17, I Corinthians 9:22-23, I Corinthians 10:31, 2 Corinthians 6:3, Philippians 4:8, Ephesians 5:3-4, I Timothy 4:12, Titus 2:12). Furthermore, it is expected that associates will actively support a local Bible-believing church through service, giving, and allegiance (Hebrews 10:24-25).

6. Word of Life rejects the principle that exposure to and/or experimentation with doubtful and objectionable practices is essential to the development of moral or intellectual discernment and/or discrimination. Word of Life reserves the right to make the final decision in any questionable area.

7. Word of Life recognizes that observance of Word of Life standards does not comprise the whole of an individual’s responsibility to God and hence does not necessarily indicate that one is living a life of full commitment. The philosophy of Word of Life, however, maintains that willingness to obey these standards shows a maturity and spiritual concern for the whole Christian community (Galatians 5:13-24).

8. Conduct that is an offense to good taste, sound morality, or Christian propriety will not be acceptable. While some may not have personal convictions wholly in accordance with Word of Life standards, the purpose underlying them necessitates the honorable obedience to them. If an individual can no longer in integrity conform to them, that person should withdraw from Word of Life. Willful disobedience of these standards will bring about dismissal from Word of Life immediately.

9. To insure that the doctrinal position of Word of Life will be maintained in an uncompromising manner and believing that a consistent and exemplary life should be expected of those who undertake the instruction and guidance of Christian youth, it is required that those associated with the organization shall individually affirm by signing the following at the time of initial association and shall so reaffirm at such time as determined by Word of Life.
II ADMISSIONS
ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age at the time of registration.
2. Since the Bible Institute is a postsecondary Institute, applicants must be high school graduates, have obtained a GED, or have met the requirements of New York State (or their state) regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. It is recommended that each student take either the ACT or SAT test and have the results sent to the Admissions Office at Word of Life Bible Institute. The ACT scores are preferred. The ACT School Code is 2991; the SAT School Code is 7974.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

ABILITY TO BENEFIT
It is in the student’s best interest to receive either a high school diploma or its equivalent before beginning college work. However, there is another process by which the student’s ability to benefit can be determined.

Students who do not possess a high school diploma or who have not passed the General Education Development tests are required to demonstrate the ability to benefit from the programs offered at Word of Life Bible Institute. Students must demonstrate the ability to benefit by the following methods:

OPTION 1 Successful completion of a training program in the United States Armed Forces.

OPTION 2 Successful completion of at least 15 credit hours at an accredited institution of higher education with an accumulative GPA of at least a 2.0 on a four-point scale.

NOTICE OF NONDISCRIMINATORY POLICY AS TO STUDENTS
The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.
INTERNATIONAL STUDENT ADMISSIONS
Due to difficulties that often arise, international students are advised to make early contact with the Admissions Department. Please note that all documents must be translated into U.S. English. Applicants are advised to adhere to the following procedures:

1. Complete and return the application, autobiography, and two reference forms.
2. Applicants must be able to read, write and communicate in English. If English is not the student’s first language, he or she must pass the TOEFL (Test of English as a Foreign Language) with a 61 or better on the internet-based test. Students who have attended one of Word of Life’s SYME programs must pass the MPT (Michigan Placement Test) with a score of 81 (with 4 months completed), 71 (with 6 months completed) or 61 (with 8 months completed) to attend. Students should submit TOEFL scores to Word of Life Bible Institute using our TOEFL Code 3955.
3. Submit high school and any postsecondary transcripts.

TRANSFERRING TO WORD OF LIFE BIBLE INSTITUTE
Word of Life Bible Institute will consider for transfer coursework completed at accredited institutions of postsecondary education whose accrediting agencies are recognized by the U.S. Department of Education. Only coursework completed at a C average or better will be considered for transfer after a review by the Academic Dean. Students need to provide a transcript for all accredited coursework taken and indicate a desire to transfer coursework before enrolling in the current semester. Coursework earned at a non-accredited institution may be submitted for review with an official transcript and course descriptions. Coursework earned at non-accredited institutions will be considered on a case by case basis by the Academic Dean. In most cases, refusal to transfer work will be based on content or academic standards incompatible with the courses required for graduation at Word of Life Bible Institute.

Since Word of Life Bible Institute offers a unified curriculum in each of the four academic semesters and exists as a discipleship program requiring that all resident students maintain a full load of coursework each semester, students may transfer in only the number of courses that would enable them to maintain a full load, substituting the transferred courses with electives or video coursework. Students may also transfer in an entire semester’s worth of coursework or an entire year’s worth of coursework once the coursework has been evaluated by the Academic Dean. Graduates of the Word of Life Bible Institute must complete 50% of the work towards graduation at Word of Life Bible Institute.

TRANSFERRING FROM WORD OF LIFE BIBLE INSTITUTE
Depending on the anticipated course of study and academic record, up to two years of credit is granted by most Christian colleges. Among the schools that have granted credit for coursework completed at Word of Life are the following:

Appalachian Bible College, Clarks Summit University (formerly Baptist Bible College), Cairn University, Calvary Bible College, Cedarville University, Christian Heritage College, Davis College, Grace College, Cornerstone University, Lancaster Bible College, Liberty University, Moody Bible Institute, Pensacola Christian College, Piedmont International University, Southeastern College at Wake Forest, The Masters College, and many others. Scholarships are often offered by many of these schools to Word of Life Bible Institute graduates.
COST FOR 2018 - 2019

FIRST YEAR

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<tr>
<td>TUITION</td>
<td>$9,480</td>
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<td>ROOM &amp; BOARD</td>
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SECOND YEAR

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<td>TUITION</td>
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<tr>
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<tr>
<td><strong>TOTAL</strong></td>
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* Fees for Sophomore students do not include the cost of books. Fees for Freshman students include a Logos Bible Software package which contains many of the required textbooks. Class notes are delivered via the campus intranet in Microsoft Word format optimized for use with Logos. Students are expected to bring tablets/laptops with Microsoft Word to class for note-taking purposes. These must have a battery life exceeding five hours since class size does not allow for power outlets. Please visit our website (www.wordoflife.edu/logos) for further information and a list of recommended computers. Some students may incur additional fees due to participation in specialty ministry programs. All prices are subject to change without notice.

PAYMENT SCHEDULE

Word of Life Bible Institute bills students on the basis of two semesters. The fall semester is billed in July, and the spring semester is billed in December. Payments for the fall and spring semesters are due and payable when the bill is received. Payment plans are available; please contact the Business Office for details. Students may use credit/debit cards (VISA, MasterCard or Discover) to pay their school bills.

FINANCIAL AID

Each teaching site has its own financial aid offerings based on their unique context. Please refer to the addendums at the end of the catalog for the particular financial aid offerings.

The New York and Florida teaching sites participate in Federal Title IV financial aid programs and are eligible to process Pell Grants, Stafford Loans, Plus Loans, Federal Work Study and FSEOG federal assistance programs. The Title IV school code is 011859.

The following scholarships are available for students who have participated in the Word of Life Club program: Cre8ive Discipleship (C-8). Also, qualified students who have worked at a Word of Life Camp may apply for the Crew/Summer Training Corps (STC) Scholarship. Many other scholarships are also available. Interested students should contact the Bible Institute Financial Aid Office for more information. Information concerning additional scholarships, financial aid information, and applications are available online at www.wordoflife.edu.

Word of Life Bible Institute offers several scholarships each year to students who demonstrate spiritual maturity and leadership abilities. These scholarships are for the position of student leadership. Student Leaders are responsible for overseeing student life in the dorms, for enforcing standards and regulations, for supervising specific work assignments, and for assuming other leadership roles associated with campus life.

Scholarship funds are also made available for dependent children of parents who are full-time pastors or missionaries.
Word of Life Bible Institute is also approved for the training of Veterans and dependents of disabled Veterans in the U.S. Word of Life is eligible to participate in the Post-911 program.

Each student is expected to have completed arrangements necessary to meet any and all financial obligations by registration. Diplomas and final transcripts are not issued until all financial obligations have been met. Standards for academic progress must be maintained to be eligible for all Federal, Veteran’s, and institutional aid programs.

REFUNDS
If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

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<tr>
<th>Period</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Within the first week</td>
<td>100 %</td>
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<tr>
<td>During the second week</td>
<td>85 %</td>
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<td>During the third week</td>
<td>70 %</td>
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<td>During the fourth week</td>
<td>55 %</td>
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<td>During the fifth week</td>
<td>40 %</td>
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<td>During the sixth week</td>
<td>25 %</td>
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<tr>
<td>After the sixth week</td>
<td>No refund except board</td>
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Board refunds will be granted on the actual number of weeks remaining in the semester after week six. Federal/State grants and loans will be refunded according to current Federal/State regulations. Students receiving Veteran’s benefits will be contacted by the VA in the event the VA is due a refund.

DISMISSAL
The student handbook is available online at www.wordoflife.edu and is provided for all students when they register. This handbook supplies additional information concerning all areas of life at the Bible Institute. Any student who cannot cheerfully abide by these would be expected to withdraw from the school. Academic dismissal may occur when a student’s GPA is less than 1.00 during the first semester of attendance, 1.50 during the second semester, or less than 2.00 cumulative GPA to continue into the Sophomore year. Exceptions to this policy may be made by petition to the Academic Dean.

NEW YORK CAMPUS
The New York main campus is situated in the heart of the Adirondack Mountains. Its 270 acres stretch northward along the western shore of Schrond Lake, offering panoramic views of God’s creation at every turn. Montreal, Quebec is 120 miles north, while Albany, the state capital, lies just 77 miles due south. The colorful Lake Placid Olympic Village, historic Fort Ticonderoga, and many ski resorts are also within easy driving distance. The campus is easily accessible by car or bus via the Adirondack Northway (Interstate 87), which runs north and south within one mile of the school, and by plane at the Albany International Airport.

Word of Life Bible Institute NY
4200 Glendale Rd.
Pottersville, NY 12860-2300
www.wordoflife.edu
<table>
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<tr>
<th>Date Range</th>
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<tr>
<td>September 13</td>
<td>Returning Student Registration</td>
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<tr>
<td>September 14</td>
<td>New Student Registration</td>
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<tr>
<td>September 18 – January 18</td>
<td>Fall Semester</td>
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<tr>
<td>December 7 – January 2</td>
<td>Winter Break</td>
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<tr>
<td>January 17 – 19</td>
<td>Missions Conference</td>
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<td>January 29 – May 24</td>
<td>Spring Semester</td>
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<td>March 10 – 25</td>
<td>Spring Break</td>
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<tr>
<td>March 29 - 31</td>
<td>Founders Conference</td>
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<td>May 24 – June 11</td>
<td>Summer Break</td>
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<tr>
<td>June 11 – August 17</td>
<td>Ministry Practicum</td>
</tr>
<tr>
<td>August 18</td>
<td>Graduation for the Class of 2019</td>
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</tbody>
</table>

These dates are subject to change. Please check the calendar page on the [www.wordoflife.edu](http://www.wordoflife.edu) website for current information.
III STUDENT LIFE
STUDENT LIFE

STUDENT LIFE DEPARTMENT PURPOSE STATEMENT
The Student Life Department exists to provide the leadership and atmosphere so that each student can be biblically discipled and encouraged to “bear fruit” (Galatians 5:22-24) in their relationship with one another and with Christ.

STAFF INTERACTION
Word of Life Bible Institute strives to maintain a close relationship between students and staff. Many members of the staff of Word of Life Fellowship are involved in discipling students during the school year. Staff members encourage students as they grow in their personal devotions, discuss things they are learning in class, and challenge them in areas where the student may be struggling. Students have ready access to any staff or faculty member and are encouraged to seek help and counsel for spiritual, academic, or personal problems.

STUDENT LEADERSHIP
Every year a number of students are selected to participate in the leadership of our campus. The two primary positions of leadership are Dorm Resident Assistants and Service Experience Program. Students are selected based on their leadership ability and character and contribute in a major way to the development of the student body. Student leaders also receive a scholarship.

STUDENT ACTIVITIES
Bringing together Bible knowledge and practical application of that truth is a key component of the Student Life Department. Each semester the Student Events Coordinator organizes a variety of social activities to give students a fun way to get to know other students and to implement in a practical way what they are learning in the classroom. Some of these events include coffee houses, paintball, skiing, snowboarding, hiking, talent shows, sports tournaments, as well as many other events and activities. A variety of sports opportunities also exist at Word of Life both in casual and intramural settings including football, soccer, ultimate frisbee, volleyball, basketball, and table tennis. There are a variety of means, in addition to the classroom, for students to grow in their walk with God. The Student Life Department is responsible for developing chapel services, and Sunday morning worship where the Word of God is taught in a passionate and dynamic way.

STUDENT COUNCIL
The Student Council is a group of students who represent and serve the entire student body. Sophomore Student Council members will be selected for leadership positions and will serve in these positions as their service assignment.

HEALTH CENTER
Campus Security and Health Center staff, in conjunction with local 911 services, are available to respond to emergencies. Upstate Concierge Medicine provides telemedicine access for routine illnesses and injuries. This service provides fast and easy health care access 24/7/365. All students are automatically enrolled as members in this program while they are enrolled at the Bible Institute. With this program, students have access to a physician by phone, with secure messaging and/or video chat. Our facilities are located near off-campus walk-in and emergency-care facilities. Students may contact one of the area medical centers to schedule a doctor’s appointment.
CONFERENCES
MISSIONS CONFERENCE*
At the end of the fall semester, several days are devoted to a special emphasis on missionary service. These days provide vital information for students considering missions and often dramatically change the direction of many lives.

FOUNDER’S CONFERENCE* - NEW YORK
A highlight of the spring semester is the Bible conference where gifted conference speakers minister the Word, meeting the spiritual needs of the Bible Institute family.
*Attendance at this conference is required as part of the program.

FACILITIES
CLASSROOMS
In New York, Freshman classes are held in the Jack Wyrtzen Center, a 1,200-seat auditorium. Sophomore classes are held in Council Hall, a 600-seat auditorium.

LIBRARIES
In New York, the Charles C. Ryrie Library houses over 30,000 volumes. In Florida, the Lehman Strauss Library houses over 15,000 volumes. Students have access to Bible commentaries, resources, theological works, biographies, devotional, and Christian life books. Audio and video recordings of classes are also available for students.
IV MINISTRY
MINISTRIES DEPARTMENT PURPOSE STATEMENT
The purpose of the Ministries Department is to provide training and opportunity for each student to participate in multiple, meaningful ministry opportunities that have the potential to significantly impact the lives of others.

MINISTRY PHILOSOPHY
Completing the education process at Word of Life Bible Institute are the ministry opportunities, which combine the students’ knowledge of Scripture and their own personal Christian life to influence the lives of others. Through various means, we provide opportunities for students to work out their faith as Christ would have them to do. Just as evangelism was very close to the heart of Jesus, it is very much an important part of the ministry of Word of Life. The students are not just taught principles of God’s Word, but they also learn how to apply these principles in everyday life through specific ministries.

FRESHMAN STUDENTS
The Ministries Department takes a very strategic approach with our Freshman students to provide them with classroom learning and hands-on ministry opportunities. Every Freshman student will learn from a classroom setting how to personally share their faith one on one. A ten hour accredited course is taught on how to take everyday conversations and direct them towards spiritual matters, ultimately culminating in the sharing of the gospel. Each student will then be given opportunities to make it practical as they go to to heavily-populated areas, participate in youth activities and retreats, and serve and interact through various service outreaches.

SOPHOMORE STUDENTS
Because the emphasis of the Sophomore year is ministry foundation, many more opportunities are provided for students to develop and to strengthen their God-given gifts and abilities. Through children’s ministries, sports, drama, music, online ministries, consistent weekly local church involvement, or ministries that students create themselves, students are provided with a wide range of opportunities that will best prepare them for future service.

SAMPLE MINISTRY OPPORTUNITIES
Note: Ministry offerings vary at teaching sites.

SNOWCAMP
Each weekend during the winter, Word of Life Bible Institute hosts up to 430 young people at our New York campus and 100 at our Canadian campus for SnowCamp. Many students have the opportunity to apply their classroom knowledge to practical experience as camp counselors. The students will be involved in every aspect of the camp from counseling, to working on maintenance, to running the program. Those at the Florida teaching site will counsel in their winter camping program.

PRAISE TEAMS
Students have several opportunities across our teaching sites to audition for the Praise Teams. These teams will lead corporate worship during campus services, in local churches, and in various youth events. Students who play the guitar, drums, keyboard are encouraged to try out.
COLLEGIANS
The Word of Life Collegian Choir is an elective that allows students from multiple ministry groups an opportunity to participate and receive transferable coursework. The Collegians rehearse for 2 hours each week and have several opportunities throughout the year to minister to students and guests. Knowledge of music is good, but it is not absolutely necessary; however, it is necessary to possess some musical talent. Auditions for Collegians take place the first week of school.

VOICES OF VICTORY
Voices of Victory is a mixed vocal ensemble offering a varied repertoire which requires strong vocal ability and instrumental talent. Voices of Victory members rehearse two to three hours per week and minister at campus events as well as travel periodically to minister in schools and churches around New England. They also minister on the Magi tour, the traveling Christmas production. Students in Voices of Victory will fulfill their Ministry Practicum at the Word of Life Island teen camp. They may also travel to other Christian camps as part of their practicum. Voices of Victory members are required to fulfill the entire eight weeks to Ministry Practicum with Word of Life Bible Institute and then sing at Graduation. Auditions for Voices of Victory take place the first week of school.

SPORTS MINISTRY
The Sports Ministry has an incredible opportunity for discipleship and evangelism through the avenue of sports. This ministry is available for those students who have special abilities in the area of athletics. Tryouts are necessary to select the students who will form the teams that represent Word of Life Bible Institute.

Sports offered:

» Men’s Basketball
» Women’s Basketball
» Men’s Soccer
» Women’s Soccer
» Women’s Volleyball

DRAMA
This program allows students to use their dramatic abilities to minister in churches, Christian schools, and elsewhere. Students must try out during the first week of school. The drama teams practice at least once a week. Performances include both short skits and more specialized, longer presentations involving salvation and dedication themes. The purchase of an outfit is required.

MINISTRY TEAMS
Students on Ministry Teams will assist in various ministry outreaches and events both on and off campus, primarily focusing on teen ministry. In addition, students provide support to other organizations or businesses in the community and on campus.

CHURCH SUPPORT MINISTRY
Opportunities to work within the local church are available. This program is run as a ministry of a local church and gives opportunities to work with both saved and unsaved boys and girls.
OPEN AIR EVANGELISM
Training in street evangelism is offered under the supervision of Word of Life’s Open Air Evangelism Ministry. Students spend time in urban areas such as New York City, Tampa, or Toronto, learning to be a witness to children and adults.

SPANISH MINISTRY
Students on these teams will partner with Spanish youth ministries of New York City. They will be scheduled for one trip of ministry and will also be required to attend a training session before they leave.

PRISON MINISTRY (MEN ONLY)
This ministry provides opportunities to work within the prison system, teaching Bible studies and holding in-prison seminars. This ministry takes place during the week and is only available to men.

ALBANY MEDICAL CENTER (WOMEN ONLY)
While serving on the Albany Medical Center (AMC) team, students will have the unique opportunity to interact with children staying at the AMC. This team will be responsible to plan activities and crafts for the children. Students will also have the opportunity to serve at the Ronald McDonald House to be a testimony to the families and employees working there.

PUBLIC SCHOOL RELEASE TIME
Release Time is an established after school ministry in the Schroon Lake Central School. Each week, teams will have the opportunity to lead games and songs, teach a lesson, or help review the memory verse.

RESCUE MISSION MINISTRY (MEN ONLY)
The Capital City Rescue Mission of Albany, New York will provide teams with the opportunity of serving through a work project, leading chapel services, and serving dinner to the guests.

OPEN DOOR SOUP KITCHEN
This team will travel every other Monday to serve meals and to interact with those in need in the Glens Falls area.

SERVICE ASSIGNMENTS
Every student while in attendance at the Bible Institute will receive a service assignment, which runs six to eight hours per week. Students serve in a variety of areas such as food service, maintenance, and office work. One of the goals at the Bible Institute is to provide opportunities for application of the biblical truths being taught in the classroom. In His ministry here on earth, Jesus emphasized being a servant to all. Service assignments help instill that same heart of service in each student. Service assignments are included within the overall academic component of the Bible Institute program and comprise a portion of the Christian Disciplines grade.
V ACADEMICS
ACADEMICS

ACADEMIC DEPARTMENT PURPOSE STATEMENT
The Academic Department seeks to train each student within a rigorous academic atmosphere to maximize the student’s effectiveness for the Lord by the practical discernment of biblical truth.

ACCREDITATION

1. Word of Life Bible Institute is accredited by the Transnational Association of Christian Colleges and Schools, an institutional accrediting body. TRACS can be contacted at 15935 Forest Rd, Forest, VA 24551, or by phone at 434.525.9539, www.tracs.org.
2. The New York State Education Department approves Word of Life Bible Institute for operation in New York State.
3. Word of Life Bible Institute is authorized under Federal law to enroll nonimmigrant alien students.
4. The New York State Education Department approves Word of Life Bible Institute for the training of veterans.
5. Transfer to other schools: Depending upon the anticipated course of study and academic record, two years of credit are normally granted by most Christian colleges for those students completing two years at Word of Life Bible Institute.

COURSE OF STUDY
A refreshing exposure to a diversity of teaching styles and ministry philosophies makes the Word of Life Bible Institute experience unique. Resident faculty members teach Bible Survey and Theology to the entire Freshman class, providing a unified overview of the sixty-six books of the Bible and the principal doctrines of the Christian faith. Adjunct faculty provide an interesting counterpoint as they exegete books of the Bible, teaching from their perspectives as pastors, missionaries, evangelists, college presidents, or college and seminary professors.

Word of Life Bible Institute offers a 24-month course of study in New York. A diploma is awarded for the successful completion of two years, each of which is comprised of two academic semesters and one term of practical ministry emphasis. Students who complete the Freshman year are recognized with a Bible certificate and are eligible to continue to the Sophomore year of the program. Students who finish the Freshman year with under a 2.0 will be awarded a certificate of attendance.

GRADING SCALE

<table>
<thead>
<tr>
<th>Percent</th>
<th>Grade Points</th>
<th>Hour</th>
<th>Percent</th>
<th>Grade Points</th>
<th>Hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>93-100</td>
<td>A</td>
<td>4.00</td>
<td>70-72</td>
<td>C-</td>
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<tr>
<td>90-92</td>
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<td>87-89</td>
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<td>83-86</td>
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<td>73-76</td>
<td>C</td>
<td>2.00</td>
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</tbody>
</table>
Grades may be viewed online with the appropriate password. All grades issued at the end of the semester are final and are placed on the student’s transcript. When grades are computed, a student may be placed in one of several classifications depending upon their grade point average: Dean’s Honor List (3.50 or above), Dean’s List (3.00 - 3.49), Academic Probation (2.00 or below), and Academic Discipline (below 1.50 at end of first semester to below 2.00 by middle of second academic semester). Details of Academic Probation, Discipline, or Dismissal are found in the Academic Handbook. There is limited academic assistance offered for students with academic struggles: group tutoring, peer tutoring, study skills seminars, and academic advising. Students may contact the Academic Dean for further information regarding these programs. Students are involved in a full schedule of classes, a six to eight hour/week service assignment program, chapel services, a personal quiet time, and weekly ministries. The schedule normally provides for morning classes. Afternoons are occupied with service assignments and free time.

Saturdays and Sundays are occasionally devoted to special seminars and practical experience in various ministry areas. Special emphasis is given to expose each student to many different ministry opportunities. Evening electives are offered during each academic semester.

**STUDY HOURS**

For students needing extra help with academics, required study hours are held Monday through Thursday evenings from 7:00-9:00.

**GRADUATION REQUIREMENTS**

**STUDENTS MUST:**

1. Complete one year of the core curriculum with a cumulative grade point average of 2.0 or higher to receive a Bible certificate. Students who complete two years of the core curriculum with a grade point average of 2.0 or higher will receive a diploma.

2. Successfully complete the Ministry Practicum (1st year) and Ministry Internship (2nd year) requirements.

3. Be in agreement with the Word of Life Statement of Faith.

Students will be allowed to participate in commencement exercises but will not receive their awards or transcripts until all financial obligations have been met in full. Those meeting all the requirements of the Freshman year, but with a cumulative average of less than 2.0, receive a Certificate of Attendance. Students may begin their training in either September (first semester) or January (second semester).
# Freshman Curriculum

Note: Course offerings may vary at teaching sites.

<table>
<thead>
<tr>
<th><strong>First Semester (Fall)</strong></th>
<th><strong>Hours</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>General Epistles</td>
<td>BIBL160</td>
</tr>
<tr>
<td>Daniel &amp; Revelation</td>
<td>BIBL167</td>
</tr>
<tr>
<td>Old Testament Exposition</td>
<td>I BIBL170</td>
</tr>
<tr>
<td>Gospels Exposition</td>
<td>BIBL175</td>
</tr>
<tr>
<td>Old Testament Survey</td>
<td>BSHG104</td>
</tr>
<tr>
<td>Personal Evangelism &amp; Acts</td>
<td>EVAN102</td>
</tr>
<tr>
<td>Christian Disciplines</td>
<td>I PRTH104</td>
</tr>
<tr>
<td>Theology</td>
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<table>
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<th><strong>Second Semester (Spring)</strong></th>
<th><strong>Hours</strong></th>
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<tbody>
<tr>
<td>Romans</td>
<td>BIBL145A</td>
</tr>
<tr>
<td>Old Testament Exposition II</td>
<td>BIBL171</td>
</tr>
<tr>
<td>Pastoral Epistles &amp; Counseling</td>
<td>BIBL180</td>
</tr>
<tr>
<td>Pauline Epistles</td>
<td>BIBL185</td>
</tr>
<tr>
<td>New Testament Survey</td>
<td>BSHG103</td>
</tr>
<tr>
<td>Church History</td>
<td>CHHI102</td>
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<tr>
<td>Christian Disciplines II</td>
<td>PRTH105</td>
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<tr>
<td>Theology II</td>
<td>THE0102</td>
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<tr>
<td><strong>Total</strong></td>
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</table>

**Ministry Practicum**

| Ministry Practicum            | MIPR101   | 4  |

Students will be involved for a minimum of 15 hours a week in our discipleship program. This includes a daily quiet time, dorm devotions, service assignment and Scripture memorization. Students will also participate in a ministry. This will include training and on-the-field experience. Hours will vary depending upon the semester.

*1 hour is equivalent to 15 classroom hours of 50 minutes each.*
# SOPHOMORE CURRICULUM

## FIRST SEMESTER (FALL)

<table>
<thead>
<tr>
<th>Course</th>
<th>Code</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old Testament Exposition III</td>
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</tr>
<tr>
<td>New Testament Exposition</td>
<td>BIBL275</td>
<td>3</td>
</tr>
<tr>
<td>Bible Study Methods</td>
<td>COMM208A</td>
<td>2</td>
</tr>
<tr>
<td>Christian Disciplines III</td>
<td>PRTH204</td>
<td>2</td>
</tr>
<tr>
<td>Practical Theology I</td>
<td>PRTH216</td>
<td>2</td>
</tr>
<tr>
<td>Apologetics &amp; World Views</td>
<td>THEO219</td>
<td>3</td>
</tr>
<tr>
<td>Contemporary Issues</td>
<td>THEO220</td>
<td>2</td>
</tr>
<tr>
<td>Youth Work</td>
<td>YTHC213</td>
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**TOTAL** **18**

## SECOND SEMESTER (SPRING)

<table>
<thead>
<tr>
<th>Course</th>
<th>Code</th>
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</thead>
<tbody>
<tr>
<td>Homiletics/Public Speaking</td>
<td>COMM201/202</td>
<td>2</td>
</tr>
<tr>
<td>Evangelizing Monotheists</td>
<td>EVAN204</td>
<td>2</td>
</tr>
<tr>
<td>Missions Reality</td>
<td>MISS303</td>
<td>3</td>
</tr>
<tr>
<td>Christian Disciplines IV</td>
<td>PRTH205</td>
<td>2</td>
</tr>
<tr>
<td>Practical Theology II</td>
<td>PRTH217A/B</td>
<td>2</td>
</tr>
<tr>
<td>Spiritual Disciplines</td>
<td>PRTH219</td>
<td>2</td>
</tr>
<tr>
<td>Dispensationalism</td>
<td>THEO211</td>
<td>2</td>
</tr>
<tr>
<td>Hermeneutics</td>
<td>THEO212</td>
<td>2</td>
</tr>
<tr>
<td>Marriage, Family &amp; The Home</td>
<td>YTHC214</td>
<td>2</td>
</tr>
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</table>

**TOTAL** **19**

## MINISTRY INTERNSHIP

<table>
<thead>
<tr>
<th>Course</th>
<th>Code</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth Ministry or Missions Internship</td>
<td>PRTH311</td>
<td>4</td>
</tr>
</tbody>
</table>

*1 hour is equivalent to 15 classroom hours of 50 minutes each.*
BIBLE EXPOSITION
Students receive dynamic training in the classroom from an impressive list of Bible scholars who make the Scriptures come alive. Understanding God’s Word is the first step to becoming effective leaders for Christ.

These courses are taught by adjunct faculty in one-week or two-week modules. This unique approach provides a highly qualified and versatile faculty. Ten class lectures are devoted each week to a specific module. Final exams for that module are given at the beginning of the following week. In most cases these lectureships are averaged into the larger courses in the chart above (for example: Hebrews, James, and 2 Peter/Jude are combined to form the two semester hour course called “General Epistles”). Courses taught by resident faculty contain multiples of ten clock hours of classroom activity. Topics taught by adjunct faculty have an additional thirty minutes for testing added to each ten clock hours of instruction.

COURSE DESCRIPTIONS

FOUNDATIONAL COURSES

BIBL145A - Romans
Romans is the classic treatise on justification by faith. Students will be able to use select verses from Romans in soulwinning. Emphasis is placed on Israel’s relationship to the Church. Students will also recognize the practical results of justification in Christian life and service.
30 clock hours

BIBL160 - General Epistles
The student will study either 2 Peter, James and Hebrews. 2 Peter reveals the heart of Peter and exhorts believers to endure in the Christian life. James is a personal challenge to a pure Christian life. Hebrews is a masterful explanation of the superiority of Christ as taught in light of the background of the book of Leviticus. The New Covenant is a major emphasis.
31.5 clock hours

BIBL167 - Daniel & Revelation
Daniel: Many of the foundations of Dispensationalism can be traced to this book. Special attention is devoted to the role of a strong testimony in a decadent society.
Revelation: The signs and symbols of this prophetic book are presented within a dispensational framework.
31.5 clock hours

BIBL170 OLD - Testament Exposition I
Ezra: Ten lectures will be spent examining the spiritual leadership principles found in Ezra.
Leviticus: In ten lectures a thorough description of the Old Testament sacrificial system and religious practices connected with the holy days is presented.
31.5 clock hours

BIBL171 - Old Testament Exposition II
Ecclesiastes: Ten lectures will be spent examining a piece of Old Testament wisdom literature which provides surprisingly contemporary evaluations of the cycles of life and the futility of living apart from the divine point of view.
Creation Seminar: Ten lectures will be spent studying the Biblical and scientific foundations for a creationist view of origins.
Proverbs: The student is introduced to Old Testament wisdom literature in ten lectures. Proverbs is a source of practical, relevant wisdom for everyday life and interpersonal relationships. 
31.5 clock hours

BIBL175 - Gospels Exposition
The students will study in Matthew for twenty lectures and then either ten lectures in John or the Passion Week of the Life of Christ. In Matthew, the Life and Ministry of Christ is studied from the Jewish perspective. In John, the Life of Christ will be presented with an emphasis on why John expected Jews and Gentiles to believe in Jesus of Nazareth. In the Passion Week, ten class sessions will cover the events of the last week of the Life of Christ. Background and calendar issues will be discussed. The physical, social, and spiritual suffering of Christ will be analyzed leading to a renewed appreciation of Christ’s love for us. 
31.5 clock hours

BIBL180 - Pastoral Epistles & Counseling
Pastoral Epistles: In twenty lectures, 1 and 2 Timothy and Titus are taught with the goal of showing the exegetical basis for church organization and function. Special emphasis is placed on the qualifications for elders and deacons.
Introduction to Biblical Counseling: Ten lectures will be invested developing a Biblical basis for counseling and giving guidance in the counseling process. The Nouthetic model of Biblical Counseling is explained and promoted. 
31.5 clock hours

BIBL185 - Pauline Epistles
Galatians: Ten lectures are devoted to this Epistle which provides warnings against the dangers of mixing works with grace and challenges believers to godly Christian living through the power of the indwelling Spirit.
1 Corinthians: Ten lectures are devoted to this Epistle which addresses several problem areas for the Church. Paul’s view on the proper use of spiritual gifts is a major emphasis.
Philippians: Ten lectures are devoted to this Epistle which is a word of encouragement and comfort expressing how believers can pattern their thinking and behavior after Jesus Christ and find lasting joy and contentment. 
31.5 clock hours

BIBL270 - Old Testament Exposition III
Genesis 12-50: Ten lectures will be invested developing God’s dealings with Abraham, Isaac, Jacob, and Joseph.
Nehemiah: The students are introduced to the last historical book of the Old Testament. The godly life and leadership ability of Nehemiah is emphasized in ten lectures.
Zechariah: The motivational aspects of rebuilding the Temple will be the background for the fantastic visions of Judah’s future in ten lectures. 
31.5 clock hours

BIBL275 - New Testament Exposition
1, 2, 3 John: These books have been chosen for their contribution to practical Christian living. There will be a detailed exposition of these timely Epistles. The students will be taken verse by verse through the three books.
2 Corinthians: Ten lectures will be spent evaluating the Christian’s life and ministry principles in this Epistle from the Apostle Paul.
1 and 2 Thessalonians: Twenty-five lectures will be invested in the exposition of 1 and 2 Thessalonians, a valuable study because of the debate over the pretribulational rapture theory. The two epistles also have many practical exhortations for successful church services and the Christian life. 
46 clock hours
BSHG103 - New Testament Survey
This course conducts an overview of the Bible from Matthew to Revelation. Pertinent background and introductory material is covered. The theme and main teaching of each book is considered. The particular contribution of each book to the Canon is noted. Time permitting, difficult or vital passages of each book are explained.
45 clock hours

BSHG104 - Old Testament Survey
This course conducts an overview of the Bible from Genesis to Malachi. Pertinent background and introductory material is covered. The theme and main teaching of each book is considered. The particular contribution of each book to the Canon is noted. Time permitting, difficult or vital passages of each book are explained.
45 clock hours

CHHI102 - Church History
One week is given to tracing the conflict between God and Satan throughout human history. Two weeks are spent in providing the outline of church history. The students will gain an appreciation for the faithful personalities of the past, aspiring to learn more and become more like them.
31.5 clock hours

COMM201/202 - Homiletics/Public Speaking
Male students will become familiar with the various types of sermons including the topical, textual and topical/textual. Expositional preaching will be emphasized. The various parts of a sermon will be discussed. Female students will learn how to prepare Bible presentations for Sunday school classes, Ladies’ Bible studies and other speaking opportunities. Both male and female students will prepare and present orally their own sermons/lessons.
30 clock hours

COMM208A - Bible Study Methods
This course is designed to introduce the students to the basic principles of Biblical research. The various Bible study tools and methods will be taught. The skills learned in this course will be used in the Homiletics and Public Speaking courses.
30 clock hours

EVAN102 - Personal Evangelism & Acts
Personal Evangelism: Ten lectures are provided by a prominent specialist in the field. Also included are three hours of supervised practical experience in actual evangelistic settings.
Acts: In twenty lectures the start of the Church is traced, and the evangelistic techniques of the Apostles are emphasized.
31.5 clock hours

EVAN204 - Evangelizing Monotheists
This course is designed to explore principles for evangelistic work among monotheists. Ten lectures will be devoted to each of the following: Jewish evangelism, Islamic evangelism, and evangelism among Roman Catholics.
31.5 clock hours

MIPR101 - Ministry Practicum
The Ministry Practicum serves as the capstone to the Freshman academic experience by providing students with a supervised, concentrated ministry experience with an emphasis on evangelism and discipleship. The precise format of the Ministry Practicum varies between teaching sites, but, in all cases, students are placed in real life ministry environments that provide multiple opportunities to apply what they have learned in the classroom throughout the year. In some cases, the Ministry Practicum may include additional training sessions.
MISS203 - Missions Reality
Ten class lectures will include a general survey of the history of missions with special emphasis on the last 150 years and the student volunteer movement. Ten more class lectures will survey current issues in missions.
20.5 clock hours

MISS303 - Missions Reality - International
This course and a ten day international trip coordinated through the Word of Life International Ministries Department is designed to help prepare Word of Life Bible Institute sophomores for a life of service to the Lord. In addition, the course will prepare students for the task of evangelism and discipleship through a combination of classroom teaching and actual field experience. Assignments will include: creation of a prayer letter, church presentations, daily journal, 1,000 word report, a ten-question missionary interview, and a performance evaluation completed by the staff member overseeing the trip.
100 clock hours

PRTH104, 105, 204, 205 - Christian Disciplines
A minimum of 225 hours each semester are spent in a variety of required activities designated to cultivate and mature each student in a godly fashion. Students must complete these components in each semester of their studies. Approximately 50% of the grade will be objective. The rest is subjective: evaluations by the Deans, Resident Assistants, other students and the student himself. The students are trained in the areas of quiet time, prayer, personal evangelism, testimonies, Sunday School lessons, and devotional talks. In the fall, the students are prepared for witnessing with weekend seminars by experienced evangelists. During the first half of the fall semester, the students are led on witnessing trips by the staff. The student body is then divided into several ministry groups: Choir, Open Air Evangelism, Local Church Ministries, Children’s Ministry Teams, Spanish Outreaches, etc. This course provides a tool for the staff counselor and a measuring stick for the students to gauge his/her character as observed through the eyes of others. Included in these hours are quiet time (a personal time of intense Biblical reflection: 2.5 hours per week), devotions (observed recitation time: 1.5 hours per week), chapel (less formal lecture time addressing a wide range of current or pertinent issues: 2 hours per week), worship (structured services with student participation in various aspects of traditional worship services: 3 hours per week), work assignment (supervised training addressing marketplace skills and attitudes: six to eight hours per week) and Scripture memory (recitation time testing the student’s mastery of assigned verses).
225 clock hours per semester

PRTH216 - Practical Theology I
Discipleship: Ten lectures will emphasize the need for and techniques of directive Biblical counseling. It will also demonstrate the importance of one-on-one discipleship. Models of discipleship will be studied with practical principles for discipleship in a local church structure.
Leadership: This series of ten lectures starts with an examination of Biblical leadership principles. These will be applied to people management, time management, and team building. The emphasis will be on how to develop esprit de corps, staff loyalty, cooperation, and positive attitudes for an atmosphere conducive to individual effort, creativity, and success.
Prayer: Ten lectures will be devoted to an exegetical and topical evaluation of the Bible’s teaching on prayer.
31.5 clock hours

PRTH217A, B - Practical Theology II
Pastoral Counseling: Ten lectures will examine the qualifications of a biblical counselor as well as the theological basis for the counseling in the local church. He will also study such topics as crisis and core counseling as well as resolving family conflicts. During these ten lectures, female students will separate for lectures on women’s ministries. The women’s lecturer will investigate the various ministry opportunities for women in the local church and in society. She will discuss
the Biblical principles and practical steps to take to participate in these various ministries.

Church Planting: Ten lectures will be delivered by a successful church planter, considering all the steps necessary to start a local church in a community.

Counseling Youth: Ten lectures will emphasize counseling issues unique to young people and the Biblical principles that apply to those situations.

31.5 clock hours

**PRTH 219 - Spiritual Disciplines**

Evangelistic Public Speaking: Ten lectures for both men and women on the design, delivery, and techniques of evangelistic public speaking.

Life Transitions: Ten lectures will be devoted to a consideration of the next steps in life for the student including discussions of choosing their next college and degree program, student aid, the consideration of seminary or graduate school, creating resumes, applying for jobs, establishing a routine that considers personal growth, family life, community life, ministry and employment.

Spiritual Gifts: In ten lectures students study how to identify and develop spiritual gifts.

31.5 clock hours

**PRTH311 - Youth Ministries or Missions Internship**

This course consists of forty hours of ministry per week for ten weeks, a supervisor evaluation and a series of papers including the history/context of the ministry students are working with, the inner workings of the ministry and an evaluation of the ministry and the end of their internship.

**THEO101 - Theology I**

This course includes Theology Proper, Bibliology, Anthropology, and Christology.

45 clock hours

**THEO102 - Theology II**

This course includes Soteriology, Angelology, Pneumatology, Ecclesiology, and Eschatology.

46.5 clock hours

**THEO211 - Dispensationalism**

The Christian philosophy of history will be discussed and the dispensational system of interpretation presented as the best way to understand God’s program on Planet Earth, both for the “The Church” and “Israel.”

30 clock hours

**THEO212 - Hermeneutics**

This course deals extensively with the science and art of Biblical interpretation. It surveys the major schools of interpretation, including a historical study of their rise and influence on the church. There will also be discussions of theological methodology – how hermeneutical and exegetical considerations inform the development of systematic theology.

30 clock hours

**THEO219 - Apologetics & Worldviews**

Apologetics: Twenty lectures will be invested in the Theology of Evangelism: How should we approach the secular mind with the claims of Christ? In this topic we will investigate the various models of Christian Apologetics: rational, semi-rational and presuppositional; concluding with support for the presuppositional approach. Various “rational”
presentations will be considered for the sake of “pre-evangelism” such as: the historicity of Scriptures, Jesus Christ and His resurrection, prophecy and the law of averages, the contribution of archaeology.

Cults & World Religions: Twenty-six lectures will be invested in a study of the cults and worldviews youth workers may face while ministering with young people. This study will include Jehovah Witnesses, Mormonism, Moonies, Hare Krishna, the New Age Movement, and five lectures on the non-monotheistic World Religions.

46 clock hours

THEO220 - Contemporary Issues
This is a thirty class-hour course taught in three weeks by a variety of instructors. Ten hours will be an in-depth critique of the Charismatic Movement and Reformed Theology. Ten hours will be an evaluation of ethics. Ten hours will be a survey of “The Issues of the 21st Century” including: philosophical and theological trends since the 1800’s that has set the stage for the current situation in Evangelical Christianity, Postmodernism, The Emerging Church, Homosexuality, Transgenderism, Depression and Suicide.

31.5 clock hours

YTHC213 - Youth Work
Thirty lectures from the following potential topics will be combined for this course.

Biblical Philosophy of Ministry: Ten lectures are devoted to examining how to develop a Biblical approach to ministry. The students will see how verses from Colossians are put into a format for a philosophy of ministry. Responsibilities of youth leaders, teens and the program will also be looked at during class. The Word of Life Local Church Ministry objectives will be discussed as well as other youth work philosophies.

History of Christian Education: Ten lectures provide an overview of the historical development of Christian Education.

Children’s Ministries: Ten lectures provide insight into the learning styles and learning needs of children at various stages of development.

31.5 clock hours

YTHC214 - Marriage, Family & the Home

Christian Manhood/Womanhood: Ten lectures will be in split sessions with the men studying “The Man of God” and the women studying “The Woman of God.”

Marriage and Family: Ten lectures will be invested in a discussion of the Biblical standards for marriage and family life.

Personal Finances: Ten lectures prepare the students for creating a personal budget and managing their finances with a view to the special needs of full-time Christian workers, particularly those who raise support.

31.5 clock hours

In addition to Academic Courses, a variety of enrichment opportunities are required for graduation from Word of Life Bible Institute.

EXPOSITION SEMINAR
At least twenty-one hours of lectures are delivered by established leaders in the field of Bible Exposition over the opening weekend of the first semester as well as the Missions Conference and Founders Conference weekends. Themes for these seminars vary from year to year as do the lecturers.

21 clock hours
ELECTIVES
Additional courses which may be offered for students who are doing well academically include the following:

**PHED302 - Responding to Emergencies**
Taught by registered nurses, this is a first aid class which teaches participants to recognize and respond appropriately to medical emergencies. This course utilizes the American Red Cross curriculum, and certification is available in the following areas: Responding to Emergencies, CPR/AED for Professional Rescuers and Health Care Providers, Administering Emergency Oxygen, Anaphylaxis and Epinephrine Auto-Injector, Bloodborne Pathogens, and Opioid Overdose Prevention.

**YTHC110 - Introduction to Local Church Ministries**
A course designed to introduce students to the Biblical foundation for youth ministry as well as the best practices of effective youth ministry. The students will learn how to establish and sustain effective youth ministries in local churches.

**PHED111/112 - Safety and Security in the Context of Ministry 1 & 2**
This course provides students with an introduction to safety and security and an overview of the main trends and threats. Special attention will be given to security at churches, safety on the international mission field, and emergency response. Students will gain an appreciation for safety and security in ministry, an understanding of the key principles, and the practical application of these principles.

**FACULTY**

**RESIDENT FACULTY**

**Dr. Tom Davis**
Diploma, Word of Life Bible Institute
BS, Lancaster Bible College
MDiv, Grace Theological Seminary
Advanced Studies, Jerusalem University College
EdD, Nova Southeastern University

**Mr. Mark Strout**
Diploma, Word of Life Bible Institute
BMTh, Faith Bible Theological Seminary
BA, MMin, Baptist Bible Seminary

**Dr. Todd Kinzer**
Diploma, Word of Life Bible Institute
BS, Baptist Bible College
MDiv, ThM, Capital Bible Seminary
PhD, Dallas Theological Seminary

**Dr. Paul Weaver**
Diploma, Word of Life Bible Institute
BA, Appalachian Bible College
ThM, Dallas Theological Seminary
PhD (ABD), Baptist Bible Seminary

**Dr. Marshall Wicks**
Diploma, Word of Life Bible Institute
BA, Tennessee Temple University
MDiv, ThM, Grace Theological Seminary
PhD, Baptist Bible College and Seminary
ADJUNCT FACULTY

**Rev. Glenn Amos**
BA, Faith Baptist Bible College  
MDiv, Baptist Bible Seminary  
Lead Pastor, Heritage Baptist Church

**Dr. Dan Anderson**
BA, Faith Baptist Bible College  
MDiv, Grace Seminary  
STM, ThD, Dallas Theological Seminary  
President, Appalachian Bible College

**Mr. Ryan Arnold**
Diploma, Word of Life Bible Institute  
BS, Music Education from the University of Mobile AL  
Music Director, Word of Life Bible Institute

**Dr. John Barnett**
BS, & BA, Bob Jones University  
MA, & MDiv, Bob Jones University  
DMin, Dallas Theological Seminary  
Founder and Director, Discover the Book Ministries

**Dr. Jim Bjornstad**
BA, Northeastern Bible College  
ThB, Northeastern Bible College  
MRE, New York Theological Seminary  
PhD, Union Institute  
Professor of Philosophy (retired), Cedarville University

**Dr. Doug Bookman**
BA, Pillsbury Baptist Bible College  
MDiv & ThM, Central Baptist Theological Seminary  
ThD, Dallas Theological Seminary  
Professor of New Testament, Shepherds Theological Seminary

**Rev. Bill R. Boulet**
Diploma, Word of Life Bible Institute  
AA, Bryant College  
BA, Cedarville College  
Pastor, Heritage Baptist Church, Lakeland, FL

**Rev. John Bouquet**
BA, Tennessee Temple University

**Dr. Wendell Calder**
Diploma, New Brunswick Bible Institute  
DD, Tennessee Temple University  
President, Local Church Evangelism, Inc.  
Evangelist

**Mr. Mike Calhoun**
BA, Tennessee Temple University  
MDiv, Baptist Bible Seminary  
Pastor of Ministry Training, The Summit Church

**Dr. Emir Caner**
BA, Criswell College  
MDiv, Southeastern Baptist Theological Seminary  
PhD, University of Texas at Arlington  
President, Truett McConnell College

**Dr. John Cartwright**
Diploma, Word of Life Bible Institute  
BS, Liberty University  
MAR & MDiv, Liberty Baptist Theological Seminary  
EdD, Southern Baptist Theological Seminary  
Associate Dean, Rawlings School of Divinity

**Dr. Kenneth Cleaver**
BA, Bryan College  
ThM, Dallas Theological Seminary  
PhD, Trinity Evangelical Divinity School  
Associate Professor of Church History & Theology

**Dr. Christopher Cone**
BBS, Tyndale Biblical Institute  
MBS, Scofield Graduate School  
MEd, Regent University  
ThD, Scofield Graduate School  
PhD, Trinity School of Theology  
PhD, University of North Texas  
President, Calvary University

**Dr. Dick Emmons**
BA, Cairn University  
ThM, Dallas Theological Seminary  
PhD, Westminster Theological Seminary  
Senior Pastor, Graceway Bible Church  
Professor Emeritus, Cairn School of Divinity
Mr. Chris Eppling  
BS, Carson-Newman College  
MDiv, Southeastern Baptist Theological Seminary  
ThM, Southeastern Baptist Theological Seminary  
PhD (In Progress) University of Pretoria – South Africa  
Vice President for Student Services,  
Associate Professor of Christian Studies,  
Truett McConnell University

Dr. Gerald Franz  
BA, Calvary Bible College  
MDiv, Capital Bible Seminary  
MA, State University of New York at Cortland  
MLS, University of Arkansas  
DMin. Faith Evangelical Seminary  
PhD, Regent University  
Adjunct Professor, Davis College

Rev. Ric Garland  
Diploma, Word of Life Bible Institute  
BS, Tennessee Temple University  
MM, Baptist Bible Seminary  
Pastor, Epsom Bible Church, Epsom, NH

Mrs. Carla Gray  
Diploma, Word of Life Bible Institute  
Christian Heritage College  
Assistant Dean of Women, Word of Life Bible Institute

Dr. Ben Gutierrez  
Diploma, Word of Life Bible Institute  
AA & BS, Liberty University  
MDiv & MAR, Liberty Baptist Theological Seminary  
PhD, Regent University  
Co-Provost and VP for Academic Affairs  
Professor of Divinity, Liberty University

Mr. David James  
BS, Rose Hulman Institute of Technology  
MA, Dallas Theological Seminary  
Ministry Coordinator, The Alliance for Biblical Integrity

Dr. James Jeffery  
BRE, Baptist Bible College  
MRE, Grand Rapids Baptist Seminary  
Doctoral Studies, Grace Seminary, Grand Rapids Baptist Seminary  
DD, Shepherds Theological Seminary  
Equipping Pastor, Chapel Pointe Church

Jerry Johnson  
BA, Criswell College  
MA, Denver Seminary  
PhD The Southern Baptist Theological Seminary  
President and CEO of National Religious Broadcasters

Mr. Chris Katulka  
Certificate, Institute of Jewish Studies,  
BS, Cairn University  
ThM, Dallas Theological Seminary  
Church Ministries Representative, Friends of Israel Gospel Ministry

Dr. Jeremy Kimble  
BA, Clarks Summit University  
MDiv, The Southern Baptist Theological Seminary  
PhD, Southeastern Baptist Theological Seminary  
Assistant Professor of Theological Studies

Mr. Don Lough, Jr.  
Diploma, Word of Life Bible Institute  
BA, Cedarville College  
ThM, Dallas Theological Seminary  
Chancellor, Word of Life Bible Institute

Dr. Matt McAlack  
BS, Cairn University  
ThM, Dallas Theological Seminary  
PhD, Temple University  
Professor of Youth and Family Ministry, Cairn School of Divinity

Dr. Terry Mortenson  
MDiv, Trinity Evangelical Divinity School  
PhD, University of Coventry, England  
International speaker & scholar, Answers in Genesis

Rev. Phil Moser  
Diploma, Word of Life Bible Institute  
MDiv, Master’s Seminary  
Teaching Pastor, Fellowship Bible Church

Dr. Larry Moyer  
BA, Philadelphia College of Bible  
ThM, Dallas Theological Seminary  
Doctor of Sacred Theology, Philadelphia Biblical Seminary  
Founder and President, EvanTell
Rev. Randy Patten  
BA, Cedarville College  
MDiv, Grace Theological Seminary  
President of TEAM Focus Ministries

Dr. David Payne  
Diploma, Word of Life Bible Institute  
BA, Winthrop University  
ThM, Dallas Theological Seminary  
PhD, Piedmont International University

Mr. Tom Phillips  
BS, Tennessee Temple University  
Campus Pastor, Word of Life Bible Institute

Dr. Sean Pierce  
BS, University of Maine  
MDiv, Mid-America Baptist Seminary  
DMin, Golden Gate Baptist Seminary  
Lead Pastor, River of Life Church

Dr. Ray Pritchard  
BA, Tennessee Temple University  
ThM, Dallas Theological Seminary  
DMin, Talbot School of Theology  
Founder and President, Keep Believing Ministries

Mrs. Anne Rich  
BA, Cedarville University  
MS, University of Central Florida  
Professor of Accounting

Dr. David Rich  
BA, Cedarville University  
MPA, University of Dayton  
DPA, Western Michigan University  
Professor of Public Administration and Political Science

Mr. Joe Schenke  
Diploma, Word of Life Bible Institute  
BS, Trinity College  
MA, The Masters College  
Director of Counseling, Word of Life Bible Institute

Mr. Bruce Scott  
BA, Grace College of Bible  
MDiv, Central Baptist Theological Seminary  
Field Ministries Director, Friends of Israel Gospel Ministry

Mr. Tom Simcox  
BS, Philadelphia College of Bible  
Northeastern States Director, Friends of Israel Gospel Ministry

Mrs. Karen Smith  
Diploma, Word of Life Bible Institute  
Dean of Women, Word of Life Bible Institute

Mr. Kris Stout  
Diploma, Word of Life Bible Institute  
Diploma, Word of Life Bible Institute, Argentina  
Executive Vice President, Word of Life International and Local Church Ministries

Dr. Matthew Vander Wiele  
Diploma, Word of Life Bible Institute  
BS, Liberty University  
MAR, Liberty Baptist Theological Seminary  
EdD, Southern Baptist Theological Seminary  
Bible Teacher, Heritage Christian School

Dr. Stephen Viars  
BS, Baptist Bible College  
MDiv, Grace Seminary  
DMin, Westminster Theological Seminary  
Senior Pastor, Faith Baptist Church

Mrs. Joy White  
BS, University of Florida  
MDiv, Southeastern Baptist Theological Seminary  
PhD Candidate, Southeastern Baptist Theological Seminary  
Women’s Ministry Director, The Cross Baptist Church

Dr. Thomas White  
AA & BA, Anderson College  
MDiv, Southeastern Baptist Theological Seminary  
PhD, Southeastern Baptist Theological Seminary  
President, Cedarville University, Cedarville, OH
Dr. Stephen Wilt
BS, Philadelphia College of Bible
MDiv, Grace Theological Seminary
ThD, Dallas Theological Seminary
President (Retired), Fellowship International Mission

ADMINISTRATION

ADMINISTRATION PURPOSE STATEMENT
The Administration exists to oversee all aspects of the functioning of Word of Life Bible Institute in order to build an effective, cohesive, and unified ministry. It exercises immediate oversight for the development, maintenance and management of the physical campus of the Bible Institute.

GOVERNING BOARD
Donald H. Lough, Jr., President
B. John Nelson, Vice President
Wendell Calder, Secretary
John Barnett
Mark Berardelli
Andres Fernandez Paz
Robert L. Horst
Donald D. Kelso
Bruce Peterson
Lisa Schmidt
Mark Strout
Dane Swanson
Ron Wyrtzen
Roger L. Peace, Jr.

ADMINISTRATION
Mr. Ryan Arnold
» Music Director
Mr. Mike Bush
» Alumni Director
Mr. Alan Cappella
» Librarian
Mr. Adam Cook
» Registrar
Mr. Randy Curtis
» Dean of Men
Dr. Tom Davis
» Associate Academic Dean
Mr. Brice Futch
» Marketing Recruitment Public Relations
Mr. Jason Headlee
» Dean of Ministries
Mr. James Henson
» Financial Aid Director
Mr. Don Lough, Jr.
» Chancellor and Executive Director of Word of Life Fellowship, Inc.
Mr. Donald Oakes
» Director of Enrollment and Customer Care
Mr. Eric Messer
» Executive Dean
Mr. Chris Tompkins
» Business Manager
Dr. Todd Kinzer
» Dean of Students
Mr. Glenn Slothower
» Human Resources
Mrs. Karen Smith
» Dean of Women
Mr. Mark Strout
» Executive Dean of Global Campuses
Mrs. Debbie Wallace
» Executive Assistant
Mr. Paul Weaver
» Academic Dean
VI TEACHING SITE ADDENDUMS
FLORIDA TEACHING SITE

RESIDENT FACULTY
Mr. Gary Ingersoll
Diploma, Word of Life Bible Institute
BME, General Motors Institute
MDiv, MRE, Grand Rapids Seminary

Dr. Marshall Wicks
Diploma, Word of Life Bible Institute
BA, Tennessee Temple University
MDiv, ThM, Grace Theological Seminary
PhD, Baptist Bible College and Seminary

Mr. Mark Strout
Diploma, Word of Life Bible Institute
BMTh, Faith Bible Theological Seminary
BA, MMin, Baptist Bible Seminary

FLORIDA CALENDAR OF EVENTS 2018/2019

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 31</td>
<td>Registration</td>
</tr>
<tr>
<td>December 14 – January 8</td>
<td>Winter Break</td>
</tr>
<tr>
<td>January 7</td>
<td>New Spring Students Registration</td>
</tr>
<tr>
<td>January 9 – 11</td>
<td>Missions Conference</td>
</tr>
<tr>
<td>March 1 – 18</td>
<td>Spring Break</td>
</tr>
<tr>
<td>May 10 – June 1</td>
<td>Summer Break</td>
</tr>
<tr>
<td>June 1 – August 2</td>
<td>Ministry Practicum</td>
</tr>
<tr>
<td>August 3</td>
<td>Graduation for the Class of 2018</td>
</tr>
</tbody>
</table>
ATIBAIA, BRAZIL TEACHING SITE

Word of Life Bible Institute CLD Brazilian teaching site is located in the beautiful city of Atibaia, just 40 miles from the prominent city of São Paulo. Facilities include sports installations, an outdoor swimming pool, and an indoor heated swimming pool for recreational activities. Our educational structure is designed to grow our students in their relationship with God through the study of His Word while developing their ministerial life. All these activities happen in an environment surrounded by nature. Because of the charisma and kindness of the Brazilian people, relationships on

ADMISSIONS

The Admissions Department of the Atibaia teaching site is located at:
Curso de Liderança e Discipulado - Brazil
Alameda Periquito, 98
Condomínio Recanto Tranquilo
Atibaia – SP
CEP 12949-155
Brasil
Tel. 55 (11) 2119-1480
Tel. from the United States: 518.494.1790 Ext 5725
Email: secretaria@cld.org.br
Website: www.opv.org.br/portal

ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, applicants must be a high school graduate or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and indicate a sincere desire to study the Word of God.
6. Applicants must be fluent in Portuguese. Applicants who do not speak Portuguese as their first language will be sent a proficiency exam before their acceptance is determined.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

Notice of Nondiscriminatory Policy as to Students

The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.
INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography and two reference forms. We cannot issue an acceptance letter without this information. [www.opv.org.br/portal/cld/prematricula]
2. Applicants must be fluent in Portuguese. Applicants who do not speak Portuguese as their first language will be sent a proficiency exam before their acceptance is determined.
3. Submit high school and any post-secondary transcripts. The Bible Institute may request a certified translation of such transcripts.
4. Applicants must possess a valid passport to travel to and remain in Brazil for the period of their studies. The passport must be valid until at least 6 months after graduation.
5. Participants must have proof of international health insurance in order to attend the WOL CLD program.
6. Participants from certain countries may be required to certify their ability to pay for their tuition and personal needs in order for the government to grant permission to stay in Brazil.

FINANCIAL INFORMATION

Word of Life Bible Institute’s Atibaia teaching site bases all charges on an eleven month school year consisting of two academic semesters and a ministry practicum. Tuition, room and board is to be paid before the beginning of each semester. A 5% early payment discount off the total price is given to those who pay the entire school bill at the beginning of the year. There is a 2% late fee for payments made after the fifth business day of each month. There is an additional fee of 1% of the pending balance for every month the school fee is not paid. Payments may be made in cash or by bank transfer. All prices are subject to change without notice. Note that prices are in Brazilian Reais.

2019 SCHOOL YEAR COST

Note: All fees are payable in Reais.

Tuition, Room & Board  R$ 27,573 payable in up to 15 installments.

ADDITIONAL CHARGES

Missions Trip Expenses first semester  R$ 250
Missions Trip Expenses second semester  R$ 450

FINANCIAL AID

SCHOLARSHIPS

Students from all Brazilian states are eligible to receive financial aid; however, they must fill out a scholarship application by January 10 each year in order to be considered. Contact us at secretaria@cld.org.br. There is a limited supply of scholarship funds that will be distributed according to need.
DISCOUNTS
Dependents of full-time Word of Life staff members are eligible for a 70% discount off their total bill.
There is a limited amount of Work Scholarships that are distributed based on need and available funds.
It is important to note that Atibaia teaching site is not part of Word of Life’s participation agreement with the U.S.
Department of Education relating to Title IV funding and is therefore not eligible to receive federal funding such as the Pell
Grant or Stafford Loan.

PAYMENT SCHEDULE
Fees for all the semesters are due and payable when the student registers for that semester. A 5% early payment
discount off the total price is given to those who pay the entire school bill at the beginning of the year. Students may use
cash or a bank transfer to pay their school fees. Each student is expected to have completed all arrangements necessary
to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in
full. Certificates and final transcripts are not issued until all financial obligations have been met.

REFUNDS
If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

<table>
<thead>
<tr>
<th>Period</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within the first week</td>
<td>100 %</td>
</tr>
<tr>
<td>During the second week</td>
<td>85 %</td>
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<tr>
<td>During the third week</td>
<td>70 %</td>
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<tr>
<td>During the fourth week</td>
<td>55 %</td>
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<tr>
<td>During the fifth week</td>
<td>40 %</td>
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<tr>
<td>During the sixth week</td>
<td>25 %</td>
</tr>
<tr>
<td>After the sixth week</td>
<td>No refund except board</td>
</tr>
</tbody>
</table>

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.

ATIBAIA, BRAZIL
CALENDAR OF EVENTS 2019

February 9 – June 28         First Semester
February 27 – March 8        First Student Break
April 15 - 21                Second Student Break
May 13 - 16                  Missions Conference
June 19 - 23                 Missions Trip
June 29 – July 21            Ministry Practicum
July 5 – December 7          Second Semester
November 4 - 10              Third Student Break
November 22 - December 2     Second Missions Trip
December 7                   Graduation

These dates are subject to change. Visit www.opv.org.br/portal/clid for the latest calendar updates.
BENEVIDES, BRAZIL TEACHING SITE

Our Benevides location primarily serves Brazilian youth from Northern and Northeastern Brazil. The teaching site operates in Portuguese and is located at Word of Life’s campus in Benevides, 22 miles east of Belém, Pará. Word of Life established this location in the winter of 1989, and it has been offering a Bible Institute program since February of 1992. Our students can grow in their relationship with God and study His Word while enjoying a remarkable culture and the incredible natural beauty of the Amazon river and rainforest of the Northern Region of Brazil. The student body is comprised of singles as well as married couples from up to 20 different states of Brazil and some internationals, allowing students to witness firsthand the unity and diversity of the Church of Jesus Christ.

ADMISSIONS

The Admissions Department of the Benevides teaching site is located at:
Avenue Joaquim Pereira de Queiroz
450, Benevides, Pará, Brazil
68795-000
Tel: +55-91-3724-2633
Tel. from the United States: 518.494.1790 Ext 5725
Email: secretaria@pvnorte.com.br
Website: www.pvnorte.com.br

ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, applicants must be a high school graduate or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. Applicants must be fluent in Portuguese. Applicants who do not speak Portuguese as their first language will be sent a proficiency exam before their acceptance is determined.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

Notice of Nondiscriminatory Policy as to Students

The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.
INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography and two reference forms. We cannot issue an acceptance letter without this information.
2. Applicants must be fluent in Portuguese. Applicants who do not speak Portuguese as their first language will be sent a proficiency exam before their acceptance is determined.
3. Submit high school and any postsecondary transcripts. The Bible Institute may request a certified translation of such transcripts.
4. Applicants must possess a valid passport to travel to and remain in Brazil for the period of their studies. The passport must be valid until at least six months after graduation.
5. Participants must have proof of international health insurance in order to attend the WOL CLD program.
6. Participants from certain countries may be required to certify their ability to pay for their tuition and personal needs in order for the government to grant permission to stay in Brazil.

FINANCIAL INFORMATION

Word of Life Bible Institute’s Benevides teaching site bases all charges on an eleven month school year consisting of two academic semesters and a ministry practicum. Tuition, room and board is to be paid before the beginning of each semester. A 5% early payment discount off the total price is given to those who pay the entire school bill at the beginning of the year. There is a 2% late fee for payments made after the fifth business day of each month. There is an additional fee of 1% of the pending balance for every month the school fee is not paid. Payments may be made in cash or by bank transfer. All prices are subject to change without notice. Note that prices are in Brazilian Reais.

2019 SCHOOL YEAR COST
Note: All fees are payable in Reais.

SINGLE STUDENT  ▶  R$ 15,750
What is included: three meals a day, participation in classes, handouts in each subject, lodging, use of campus facilities structure, participation in some special events during the school year

MARRIED STUDENT  ▶  R$ 15,180
What is included: two meals per week for the couple (if you have children, see the prices that need to be added in the monthly amount), participation in classes, handouts in each subject, participation in some events during the school year. There is a monthly condo fee. The amount is charged when the student moves to reside on campus. The rate is set according to the previous year’s minimum wage and varies according to the student’s residence. The married student must also pay for their own consumption of electricity.

ADDITIONAL CHARGES
Nonrefundable Confirmation Fee R$ 100 (single student) R$ 600 (married student)
FINANCIAL AID

SCHOLARSHIPS
Students may apply for scholarships, but there is a limited supply of scholarship funds that will be distributed according to need.

DISCOUNTS
Dependents of full-time Word of Life missionaries, are eligible for a 75% discount off their total bill.

5% discount (on net value, for each one) for brothers and / or students of the same church.

15% discount (on net value) for children of former IMPV students in the resident program.

10% discount for students sent by partner mission agencies. Currently we have partnership with MEIB, MEAP, MEAB and MEVA. The student needs to sign an agreement between the IMPV and the missionary sending agency, committing to serve in the agency for the same period of time that the benefit was received.

10% discount for the children of graduates of the Seminary in Atibaia (SBPV) or PV-Northeast.

Discounts are not cumulative. In case of overlap, only the largest of them will be credited.

Recruitment Discount: A 10% discount off the total price is offered to those who recruit others to come and attend the Bible Institute. The recruiting participant will receive a 10% discount for each person who enrolls in the same academic year. This discount does not apply as a refund for participants who have already graduated.

It is important to note that the Benevides teaching site is not part of Word of Life’s participation agreement with the U.S Department of Education relating to Title IV funding and is therefore not eligible to receive federal funding such as the Pell Grant or Stafford Loan.

PAYMENT SCHEDULE
Fees have to be paid monthly, but a 5% early payment discount off the total price is given to those who pay the entire school bill at the beginning of the year.

Also, a discount of 2% is given in the amount of the monthly fee if it is paid until the first business day of the month.

Students have to use bank transfers to pay for their school fees. Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Diplomas and final transcripts are not issued until all financial obligations have been met.

REFUNDS
If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

<table>
<thead>
<tr>
<th>Period of Withdrawal</th>
<th>Refund Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within the first week</td>
<td>100 %</td>
</tr>
<tr>
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<td>70 %</td>
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</tr>
<tr>
<td>During the fifth week</td>
<td>40 %</td>
</tr>
<tr>
<td>During the sixth week</td>
<td>25 %</td>
</tr>
<tr>
<td>After the sixth week</td>
<td>No refund except board</td>
</tr>
</tbody>
</table>

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.
BENEVIDES
BRAZIL
CALENDAR
OF EVENTS
2019

February 12 – June 21
First Semester
June 22 – July 14
Ministry Practicum
July 15 - August 9
Summer Break
August 10 – December 13
Second Semester
September 24 – 27
Missions Conference
December 6 - 8
Celebration of the end of classes
December 14
Graduation

These dates are subject to change. Visit www.pvnorte.com.br for the latest calendar updates.

RECIFE, BRAZIL TEACHING SITE

The Recife, Brazil teaching site is located on a gorgeous 70-acre rural property, in the municipality of Paudalho, 28 miles east of the beautiful city of Recife. Our students are able to grow in their relationship with God and study His Word while experiencing the unique culture and diversity that the region has to offer. The student body is composed of students from many states in Brazil and several countries allowing the students to witness firsthand the unity and diversity of the Church of Jesus Christ.

ADMISSIONS

The Admissions Department of the Recife teaching site is located at:
Instituto Bíblico Palavra da Vida - Recife, Brazil
Mail address: Rua Bulhões Marques, 15/911 Boa Vista
Recife -PE CEP: 50.060-050 Brazil
Campus address: Br 408 Km 81 Zona Rural, Paudalho - PE
CEP: 55.825-000 Brazil
Tel. +55 81 3525.0477 or +55 81 99631.7155 (cell phone)
E-Mail: ibpv@pvnordeste.com.br
Website: www.pvnordeste.com

ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, each applicant must be high school graduates or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. Applicants must be fluent in Portuguese. Applicants who do not speak Portuguese as their first language will be sent a proficiency exam before their acceptance is determined.
Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

**Notice of Nondiscriminatory Policy as to Students**
The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.

**INTERNATIONAL STUDENT ADMISSIONS**

1. Complete and return the application, autobiography and two reference forms. The Bible Institute teaching site in Atibaia, Brazil cannot issue an acceptance letter without this information.
2. Applicant must be fluent in Portuguese. Applicants who do not speak Portuguese as their first language will be sent a proficiency exam before their acceptance is determined.
3. Submit high school and any postsecondary transcripts. The Bible Institute may request a certified translation of such transcripts.
4. Applicants must possess a valid passport to travel to and remain in Brazil for the period of their studies. The passport must be valid until at least six months after graduation.
5. Participants must have proof of international health insurance in order to attend the WOL CLD program.
6. Participants from certain countries may be required to certify their ability to pay for their tuition and personal needs in order for the government to grant permission to stay in Brazil.

**FINANCIAL INFORMATION**

Word of Life Bible Institute’s Recife teaching site bases all charges on an eleven month school year consisting of two academic semesters and a ministry practicum. Tuition, room and board is to be paid before the beginning of each semester. A 5% early payment discount off the total price is given to those who pay the entire school bill at the beginning of the year. There is a 2% late fee for payments made after the fifth business day of each month. There is an additional fee of 1% of the pending balance for every month the school fee is not paid. Payments may be made in cash or by bank transfer. All prices are subject to change without notice. Note that prices are in Brazilian Reais.

**2019 SCHOOL YEAR COST**

Note: All fees are payable in Reais

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>R$ 4,000</td>
</tr>
<tr>
<td>Room + Board</td>
<td>R$ 7,000</td>
</tr>
</tbody>
</table>

**ADDITIONAL CHARGES**

- Nonrefundable confirmation fee: R$ 630
- Practical and Educational trips: R$ 630
FINANCIAL AID

SCHOLARSHIPS

Students from North America and Central and European countries are not eligible to receive financial aid.

Brazilians who live outside the country and whose source of income is also outside of Brazil will not be eligible to receive financial aid.

Any requests for financial aid for national students must be requested by sending an email to the admissions office at ibpv@pvnordeste.com.br.

DISCOUNTS

Dependents of Word of Life missionaries are eligible to receive 50% off tuition, room and board.

Dependents of Christian workers are eligible to receive 10% off of tuition, room and board.

Brothers and sisters more than one member of the same church are eligible to receive 10% off for each student.

It is important to note that the Recife teaching site is not part of Word of Life’s participation agreement with the U.S Department of Education relating to the Title IV funding and is therefore not eligible to receive federal funding such as the Pell Grant or Stafford Loan.

PAYMENT SCHEDULE

1. Additional charges for the year are due and payable when the students confirm their registration.
2. Tuition, Room and Board may be paid as a one-time payment for the year or divided into two installments, payable at the beginning of each semester.
3. All payments may be made in cash or via bank transfer.
4. Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration.
5. Final grades are issued only to students whose accounts are paid in full. Diplomas and final transcripts are not issued until all financial obligations have been met.

REFUNDS

If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

<table>
<thead>
<tr>
<th>Period</th>
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<td>During the sixth week</td>
<td>25 %</td>
</tr>
<tr>
<td>After the sixth week</td>
<td>No refund except board</td>
</tr>
</tbody>
</table>

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.
RECIFE BRAZIL
CALENDAR OF EVENTS 2019

March 11 – June 21
First Semester
May 21 - 27
Mission Trip 1
June 22 - 26
Break
June 27 - July 27
Ministry Practicum
July 28 - August 4
Break
August 5 – December 6
Second Semester
September 6 - 8
Leadership Conference
September 24 - 30
Mission Trip 2
October 19 - 27
Break
December 7
Graduation

These dates are subject to change. Visit www.pvnordeste.com/ibpv for the latest calendar updates.

OWEN SOUND, CANADA TEACHING SITE

The Ontario teaching site is located in Owen Sound in the heart of the Great Lakes region of Georgian Bay, a popular year-round recreational destination for boaters, hikers, skiers, and snowmobilers. The 200-acre campus lies adjacent to the Niagara Escarpment and overlooks an expansive valley below, yet is only fifteen minutes from the region’s largest shopping and medical facilities. Toronto International Airport is 2 ½ hours to the southeast with shuttle bus service to Owen Sound easily available.

RESIDENT FACULTY
Mr. Douglas Reider
Diploma, Word of Life Bible Institute
BSEE, The George Washington University
MDiv, Capital Bible Seminary

Mr. Jonathan Ward
Diploma in Biblical & Theological Studies, New Brunswick Bible Institute
MMin, Bible Baptist Seminary, Clarks Summit, PA
M.Div, Luther Rice University, Lithonia, GA

ADMISSIONS
The Admissions Department of the Ontario teaching site is located at:
Word of Life Bible Institute - Admissions Department
RR 8
Owen Sound, ON N4K 5W4
CANADA
Tel. in Canada: 1-800-461-3503
Tel. outside Canada: (519) 376-3516
Fax: (519) 376-9893
Email: admissions@wolbi.ca
Website: www.wolbi.ca
ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, applicants must be high school graduates or have obtained a GED Diploma or have met the requirements of province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. Applicants must be able to read, write and communicate in English. If English is not their first language, you must pass the TOEFL (Test of English as a Foreign Language) or attend one of Word of Life’s SYME (School of Youth Ministries in English) programs for a minimum of four months. SYME programs are currently located in Korea, Japan and Taiwan.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

Notice of Nondiscriminatory Policy as to Students
The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.

INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography, and two reference forms. We cannot issue an acceptance letter without this information.
2. Applicants must be able to read, write and communicate in English. If English is not your first language, you must pass the TOEFL (Test of English as a Foreign Language) with a 61 or better on the internet-based test. Students who have attended one of Word of Life’s SYME programs must pass the MPT (Michigan Placement Test with a score of 81 (with four months completed), 71 (with six months completed) or 61 (with eight months completed) to attend.
3. Submit high school and any postsecondary transcripts. The Bible Institute may request a certified translation of such transcripts.
4. Provide proof of health insurance for the time you will be a student.
5. Submit funds to be held on deposit for tuition, room and board, and return transportation. Additionally, provide evidence of sufficient funds or financial support to pay incidental expenses.
6. Obtain a study permit from the Canadian Consulate. A U.S. citizen may obtain a student visa at the port of entry, but check with the port of entry to determine the hours when immigration offices are open. See the Canadian government’s website at www.cic.gc.ca for up-to-date details. Applicants will need to provide the Canadian government with the following:

» An acceptance letter from the Bible Institute’s Ontario teaching site.
» Proof of health insurance.
» Evidence of sufficient funds or financial support to pay for the year at the Bible Institute which may be a letter from the Bible Institute certifying that the funds are already on deposit.
TRANSFERRING TO OTHER SCHOOLS
Depending on the anticipated course of study and academic record, up to one year of credit may be granted by most Christian colleges for studies at the Bible Institute’s Ontario teaching site. Among the schools granting credit for coursework at Word of Life are: Appalachian Bible College, Clarks Summit University (formerly Baptist Bible College), Cairn University, Calvary Bible College, Cedarville University, Christian Heritage College, Davis College, Grace College, Cornerstone University, Lancaster Bible College, Liberty University, Moody Bible Institute, Pensacola Christian College, Piedmont International University, Southeastern College at Wake Forest, The Masters College, Washington Bible College and many others. Scholarships are often offered by many of these schools to Word of Life Bible Institute graduates.

FINANCIAL INFORMATION

Word of Life Bible Institute’s Ontario teaching site bases all charges upon an 11-month school year consisting of two academic semesters and a summer Ministry Practicum. All prices are subject to change without notice. Please visit www.wolbi.ca/financial/ for updated costs.

2018 - 2019 SCHOOL YEAR COST

<table>
<thead>
<tr>
<th>Tuition</th>
<th>$6,525</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room &amp; Board</td>
<td>$6,525</td>
</tr>
<tr>
<td>Basic Fees</td>
<td>$1,120</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$14,170</strong></td>
</tr>
</tbody>
</table>

**OTHER CHARGES**
- Estimated Cost of Health Insurance **$700 (for international students)**
- Electives per hour **$100**
- Late Registration Fee/Early Exit Fee **$100**
- Estimated Cost of Textbooks **$450**
- Summer Ministry Practicum Fee: **$100**
- Key Deposit **$25**
- Graduation Fee **$50**
- Special Dietary Needs (as required) **$225**

*Note all prices are expressed in Canadian dollars.

PAYMENT SCHEDULE
Fees for the Fall and Spring semesters are due and payable when the student registers for that semester. Students may use debit cards or approved credit cards (VISA or MasterCard) to pay their school bills.

Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Certificates and final transcripts are not issued until all financial obligations have been met. Satisfactory academic progress must be maintained to be eligible for institutional aid.
FINANCIAL AID

The following scholarships are available for students who have participated in the Word of Life Local Church Ministry program: Teens Involved International Award Certificates and Cre8ive Discipleship Certificates. Also, qualified students who have worked at a Word of Life Camp may apply for the Summer Ministry Training (SMT)/Summer Training Corps (STC)/Camp Crew Scholarship. The Directors Scholarship is available for Canadian students who are able to document significant financial need. The Wyrten Scholarship Fund provides a need-based scholarship and can be applied for in the Fall semester. Interested students should contact the Bible Institute for more information.

Word of Life Bible Institute offers several scholarships each year to students who demonstrate spiritual maturity and leadership abilities. These scholarships are for the position of student leadership. Student Leaders are responsible for overseeing student life in the dorms, for enforcing standards and regulations, for supervising specific work assignments, and for assuming other leadership roles associated with campus life. Scholarship funds are also made available for dependent children of parents who are full-time pastors or missionaries. Students are expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Diplomas and final transcripts are not issued until all financial obligations have been met. Satisfactory academic progress must be obtained to be eligible for institutional aid.

The Ontario teaching site is not part of Word of Life’s participation agreement with the U.S. Department of Education relating to Title IV funding and is, therefore, not eligible to receive federal funding such as the Pell Grant or Stafford Loan.

REFUNDS

Within the first week 100 %
During the second week 85 %
During the third week 70 %
During the fourth week 55 %
During the fifth week 40 %
During the sixth week 25 %
After the sixth week No refund except board

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.

ONTARIO CALENDAR OF EVENTS 2018/2019

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 7 – February 1</td>
<td>Fall Semester</td>
</tr>
<tr>
<td>December 14 - January 3</td>
<td>Winter Break</td>
</tr>
<tr>
<td>January 16 - 20</td>
<td>Missions Conference</td>
</tr>
<tr>
<td>February 5 - May 31</td>
<td>Spring Semester</td>
</tr>
<tr>
<td>March 8 - 25</td>
<td>Spring Break</td>
</tr>
<tr>
<td>June 1</td>
<td>Celebration of the End of Classes</td>
</tr>
<tr>
<td>June 23 - August 16</td>
<td>Ministry Practicum</td>
</tr>
</tbody>
</table>

(Required to complete the program)

These dates are subject to change. Visit www.wolbi.ca/school-calendar/ for the latest calendar updates.
QUEBEC, CANADA TEACHING SITE (FRENCH)

Four hours north of Boston and two hours east of Montreal, the Parole de Vie Québec campus flourishes in the heart of the beautiful Eastern Townships. Close to the country and yet strategically urban, the campus is minutes from two major Canadian universities. Quebec is a unique platform for offering the first year of our program in French to youth from North America and Europe. The majority of the students are from Quebec.

Applicants must be able to read, write and communicate in French. Since the campus also offers a separate French language training program, there is the possibility of enrolling in this program in preparation for attending the Bible Institute once adequate French proficiency has been achieved.

RESIDENT FACULTY

Dr. Wesley Peach
BA, Columbia International University
ThM, Dallas Theological Seminary
PhD, University of Montreal

Mr. Martin Jalbert
Diploma, Kawartha Lakes Bible College
BA, Laval University

ADMISSIONS

The Admissions Department of the Quebec teaching site is located at:
Parole de Vie Québec - Registraire
1175 Ch. Thomas-Woodward
Sherbrooke QC J1M 0B4
CANADA
Tel: (819) 823-8435
Email: registraire@paroledevie.ca
Website: www.paroledevie.ca

ADMISSIONS REQUIREMENTS

1. Since the Bible Institute is a postsecondary institution, applicants must be high school graduates or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.

2. Transcripts are required for all secondary and postsecondary education.

3. Each applicant must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.

4. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.

5. Applicants must be able to read, write and communicate in French.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.
Notice of Nondiscriminatory Policy as to Students
The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.

INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography, and two reference forms. We cannot issue an acceptance letter without this information.
2. Applicants must be able to read, write and communicate in French.
4. Provide proof of health insurance for the time you will be a student.
5. Submit funds to be held on deposit for tuition, room and board, and return transportation. Additionally, provide evidence of sufficient funds or financial support to pay incidental expenses.
6. Obtain a Quebec Certificate of Acceptance (CAQ) which is required in order to then obtain a Study Permit from Citizenship and Immigration Canada. For further details, please consult www.paroledevie.ca. International students are advised to make early contact with the Admissions Department to work through these details.

TRANSFERRING TO OTHER SCHOOLS
Depending on the anticipated course of study and academic record, up to one year of credit may be granted by most Christian colleges for studies at the Bible Institute’s Quebec teaching site. Among the schools granting credit for coursework at Word of Life are: Appalachian Bible College, Summit University (formerly Baptist Bible College), Cairn University, Calvary Bible College, Cedarville University, Christian Heritage College, Davis College, Grace College, Cornerstone University, Lancaster Bible College, Liberty University, Moody Bible Institute, Pensacola Christian College, Piedmont International University, PROFAC (Programme de Formation des Assemblées Chrétienes), SEMBEQ (Séminaire Baptiste Évangélique du Québec), Southeastern College at Wake Forest, The Masters College, Washington Bible College and many others. Scholarships are often offered by many of these schools to Word of Life Bible Institute graduates.

FINANCIAL INFORMATION

Word of Life Bible Institute’s Quebec teaching site bases all charges on an eleven month school year consisting of two academic semesters and a summer Ministry Practicum. All prices are subject to change without notice. Please visit www.paroledevie.ca for updated costs.

2018 - 2019 SCHOOL YEAR COST

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TUITION</strong></td>
<td>$4,490</td>
</tr>
<tr>
<td><strong>ROOM &amp; BOARD</strong></td>
<td>$5,393</td>
</tr>
<tr>
<td><strong>BASIC FEES</strong></td>
<td>$425</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$10,308</strong></td>
</tr>
</tbody>
</table>

OTHER CHARGES
Intercultural Internship fees set during the Fall semester
Key Deposit: $10
Special Dietary Needs fee depends on the situation
* Note: All prices are expressed in Canadian dollars. Textbooks are included in the cost of tuition."
FINANCIAL AID

The Quebec teaching site does not offer additional funding such as Cr8tive Discipleship, STC/Camp Crew, SMT, Teens Involved, etc., that are offered at some of our other locations. It is also important to note that the Quebec teaching site is not part of Word of Life’s participation agreement with the U.S. Department of Education relating to Title IV funding and is, therefore, not eligible to receive federal funding such as the Pell Grant or Stafford Loan.

PAYMENT SCHEDULE

Fees for the Fall and Spring semesters are due and payable when students registers for that semester. Students may use debit cards, electronic transfers, checks, or cash. Students are expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Certificates and final transcripts are not issued until all financial obligations have been met. Satisfactory academic progress must be maintained to be eligible for institutional aid.

REFUNDS

If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

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<td>25 %</td>
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<td>After the sixth week</td>
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</tr>
</tbody>
</table>

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.

QUEBEC CALENDAR OF EVENTS 2018/2019

- September 8 – January 19: Fall Semester
- December 15 - January 6: Winter Break
- January 17 - 19: Missions Conference
- January 21 - May 17: Spring Semester
- March 4 - 9: Spring Break
- May 17 - 31: Intercultural Internship
- June 1 - 9: Summer Break
- June 10 - 22: Ministry Practicum Training
- June 15: Celebration of the end of classes
- June 23 - July 20: Ministry Practicum (required to complete the program)

These dates are subject to change. Visit www.paroledevie.ca for the latest calendar updates.
HUNGARY TEACHING SITE

Word of Life Bible Institute’s Hungarian teaching site is located on a gorgeous 76-acre castle property, in the quaint village of Tőalmás, just 45 miles east of the beautiful city of Budapest. Our students are able to grow in their relationship with God and study His Word while experiencing the unique culture and amazing history Hungary has to offer. The student body is comprised of up to 17 distinct nationalities, allowing the student to witness firsthand the unity and diversity of the Church of Jesus Christ.

RESIDENT FACULTY

Mr. László Kádár
Diploma, Word of Life Hungary Bible Institute
BA, Eötvös Lóránd University
ThM, Dallas Theological Seminary

Mr. Joshua Bramer
BA, Criswell College
ThM, Dallas Theological Seminary

ADMISSIONS

The Admissions Department of the Hungarian teaching site is located at:
Word of Life Bible Institute - Admissions Department
2252 Tőalmás
Kókai 2
HUNGARY
Tel. within Europe: +36.29.800.700
Tel. from the United States: 518.494.1790 Ext 5725
Email: admissions@wolhbi.com
Website: www.wolhbi.com

ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, applicants must be high school graduates or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. Applicants must be fluent in either Hungarian or English. Applicants who do not speak English as their first language will be sent a proficiency exam before their acceptance is determined.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.
Notice of Nondiscriminatory Policy as to Students
The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.

INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography and two reference forms. The Bible Institute teaching site in Hungary cannot issue an acceptance letter without this information.
2. Applicants must be fluent in either Hungarian or English. Applicants who do not speak English as their first language will be sent a proficiency exam before their acceptance is determined.
3. Submit high school and any postsecondary transcripts. The Bible Institute may request a certified translation of such transcripts.
4. Applicants outside the European Union must possess a valid passport to travel to Hungary. The passport must be valid until at least 6 months after graduation.
5. Non-European Union participants will apply for their Residency Permit shortly after arriving in Hungary. The institutional staff will help each participant fill out the application and take them to the immigration office in Budapest.
6. Participants must have proof of international health insurance in order to apply to Word of Life Hungary. This is a requirement by law.
7. Participants from certain countries may be required to certify their ability to pay for their tuition and personal needs in order for the government to grant permission to stay in Hungary.

FINANCIAL INFORMATION

Word of Life Bible Institute’s Hungary teaching site bases all charges upon an eleven month school year consisting of two academic semesters and a ministry practicum. Tuition, room and board is to be paid before the beginning of each semester. A 3% early payment discount off the total price is given to those who pay the entire school bill at the beginning of the year. There is a 2,000 HUF late fee for every week a student is late paying his or her school bill. Payments may be made in cash or by bank transfer. All prices are subject to change without notice.

2018 - 2019 SCHOOL YEAR COST
Note: All fees listed are in Hungarian Forints and payable in Forints.

| Tuition | 1,350,000 HUF |
| Room & Board | 1,530,000 HUF |
| **Total** | **2,880,000 HUF** |

OTHER CHARGES
Textbooks/Year (estimate) 46,000 HUF

Please visit www.wolhbi.com for updated costs.
**FINANCIAL AID**

**SCHOLARSHIPS**
Students from Central and Eastern European countries are eligible to receive financial aid; however, they must fill out a scholarship application by June 1st each year in order to be considered. The applicant should download the scholarship application, scan the completed document, and email it back to admissions@wolhbi.com. There is a limited supply of scholarship funds that will be distributed according to need.

**DISCOUNTS**
Dependents of Missionaries and Christian Workers: Dependents of full-time missionaries and Christian workers, including Word of Life staff members, are eligible for a 20% discount off their total bill (tuition, room + board) if they serve in a Region 3 country (North America and most of Western Europe). Dependents whose family serves in a Region 2 country (Central Europe and parts of Western Europe) will receive Region 2 prices (excluding another 20% discount). Dependents of non-Hungarian Christian workers living in Hungary will be eligible for Region 2 pricing.

Resident Assistant Discount: Certain participants are personally invited by the Deans staff to serve in a leadership capacity on campus and in the dorm rooms as Resident Assistants. The Resident Assistant Discount is 20% off the total price from any region, with a 40% maximum discount available for any one student.

It is important to note that the Hungarian teaching site is not part of Word of Life’s participation agreement with the U.S. Department of Education relating to Title IV and is therefore not eligible to receive federal funding such as the Pell Grant or Stafford Loan.

**PAYMENT SCHEDULE**
Fees for the Fall and Spring semesters are due and payable when the student registers for that semester. A 5% early payment discount off the total price is given to those who pay the entire school bill at the beginning of the year. Students may use cash or bank transfer to pay their school fees. Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Diplomas and final transcripts are not issued until all financial obligations have been met.

**REFUNDS**
If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within the first week</td>
<td>100 %</td>
</tr>
<tr>
<td>During the second week</td>
<td>85 %</td>
</tr>
<tr>
<td>During the third week</td>
<td>70 %</td>
</tr>
<tr>
<td>During the fourth week</td>
<td>55 %</td>
</tr>
<tr>
<td>During the fifth week</td>
<td>40 %</td>
</tr>
<tr>
<td>During the sixth week</td>
<td>25 %</td>
</tr>
<tr>
<td>After the sixth week</td>
<td>No refund except board</td>
</tr>
</tbody>
</table>

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.
HUNGARY CALENDAR OF EVENTS 2018/2019

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 17 – January 31</td>
<td>Fall Semester</td>
</tr>
<tr>
<td>December 9 - January 7</td>
<td>Winter Break</td>
</tr>
<tr>
<td>February 1 - 3</td>
<td>Missions Conference</td>
</tr>
<tr>
<td>February 4 - May 31</td>
<td>Spring Semester</td>
</tr>
<tr>
<td>March 4 - 18</td>
<td>Spring Break</td>
</tr>
<tr>
<td>June 1</td>
<td>Celebration of the end of classes</td>
</tr>
<tr>
<td>June 4 - August 19</td>
<td>Ministry Practicum (required to complete the program)</td>
</tr>
</tbody>
</table>

These dates are subject to change. Visit www.wolhbi.com for the latest calendar updates.

SOUTH KOREA TEACHING SITE

Our Jeju Island location is just 15 minutes from beautiful Iho Beach, Halla Mountain, Jeju City (population 400,000) and Jeju International Airport. Centrally located south of the Korean Peninsula we are a short two hour flight from Tokyo, Osaka, Beijing and Shanghai. The mix of students from Asia, America and around the world makes this a truly international campus.

RESIDENT FACULTY

Mr. Steve Nicholes
BS, Liberty University
MRE, Asia Baptist Theological Seminary of Cornerstone University

Mr. Filipe Santos
Diploma, Word of Life Hungary Bible Institute
BS, Universidade Candido Mendes
ThB, Seminario Bíblico Palavra da Vida
MDiv, Universidade Presbiteriana Mackenzie
MABS, Dallas Theological Seminary
PhD Candidate, Free University Amsterdam

Dr. Mike Ivey
BA, Pacific Coast Baptist College
MA, Yonsei University
MA, Columbia International University
PhD, University of South Carolina

ADMISSIONS
The Admissions Department of the South Korea teaching site is located at:
Word of Life Bible Institute Admissions
622 Gwangsangro Aewol-Up
Jeju City, Jeju Island 63037
Republic of Korea
ADMISSIONS REQUIREMENTS

1. Applicants must be at least 17 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, applicants must be high school graduates or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Each applicant must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. Applicants must be able to read, write and communicate in English. If English is not your first language you must pass the TOEFL (Test of English as a Foreign Language) or attend one of Word of Life’s SYME (School of Youth Ministries in English) programs for a minimum of four months. SYME programs currently are located in Korea, Japan and Taiwan.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

Notice of Nondiscriminatory Policy as to Students
The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.

INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography and two reference forms. The Bible Institute teaching site in Korea cannot issue an acceptance letter without this information.
2. Applicants must be able to read, write and communicate in English. If English is not your first language you must pass the TOEFL (Test of English as a Foreign Language) with a 61 or better on the internet-based test. Students who have attended one of Word of Life’s SYME programs must pass the MPT (Michigan Placement Test) with score of 81 (with four months completed), 71 (with six months completed) or 61 (with eight months completed) to attend.
3. Submit high school and any postsecondary transcripts. The Bible Institute may request a certified translation of such transcripts.
4. Students must obtain a passport or verify that their existing passport will remain valid six months past their intended period of study. Students from countries participating in the Korean visa waiver program including the U.S. and Canada do not need to apply for a visa and will be admitted as tourists upon arrival in Korea.
FINANCIAL INFORMATION

Word of Life Bible Institute’s South Korea teaching site bases all charges upon an eleven month school year consisting of two academic semesters and a Ministry Practicum. All prices are subject to change without notice. Please visit www.wolbiasia.com for updated costs. Note that prices are in U.S. dollars.

2018 - 2019 SCHOOL YEAR COST

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>TRAVEL*</td>
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</tr>
<tr>
<td>TUITION</td>
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</tr>
<tr>
<td>MEALS</td>
<td>$4,615</td>
</tr>
<tr>
<td>HOUSING</td>
<td>$2,050</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$15,277</strong></td>
</tr>
</tbody>
</table>

*Includes trip to Thailand and Israel

FINANCIAL AID

The South Korea teaching site is priced very affordably considering all that is included. Except for our Earlybird scholarships (offered monthly to confirmed applicants beginning 11 months prior to entrance), we do not offer additional funding such as Creative Discipleship, STC, SMT, Teens Involved, etc., that are offered at some other teaching sites. It is also important to understand that the South Korea teaching site is not part of Word of Life’s participation agreement with the U.S. Department of Education and is, therefore, not eligible to receive federal funding such as the Pell Grant or Stafford Loan at this time.

PAYMENT SCHEDULE

Fees for the Fall and Spring semesters are due and payable when the student registers for that semester. Students may use debit cards or approved credit cards. Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Diplomas and final transcripts are not issued until all financial obligations have been met. Satisfactory academic progress must be maintained to be eligible for institutional aid.

REFUNDS

If a student withdraws or is dismissed from school, refunds will be granted on the following basis:

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<tbody>
<tr>
<td>Nonrefundable Confirmation Fee</td>
<td>$600</td>
</tr>
<tr>
<td>Textbooks per Year (estimate)</td>
<td>$150</td>
</tr>
<tr>
<td>Supplementary Materials Fee</td>
<td>$100</td>
</tr>
<tr>
<td>Laundry Fee</td>
<td>$120</td>
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<td>Late Registration/Early Exit Fee</td>
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<tr>
<td>Electives per hour</td>
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FINANCIAL INFORMATION

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FINANCIAL INFORMATION

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PAYMENT SCHEDULE

Fees for the Fall and Spring semesters are due and payable when the student registers for that semester. Students may use debit cards or approved credit cards. Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Diplomas and final transcripts are not issued until all financial obligations have been met. Satisfactory academic progress must be maintained to be eligible for institutional aid.

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</tbody>
</table>
Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 12 – March 1</td>
<td>Fall Semester</td>
</tr>
<tr>
<td>September 23 - 26</td>
<td>Chuseok Break</td>
</tr>
<tr>
<td>November 2 - 4</td>
<td>Founders Conference</td>
</tr>
<tr>
<td>December 4 - 17</td>
<td>Missions Trip to Thailand</td>
</tr>
<tr>
<td>December 17 - January 1</td>
<td>Winter Break</td>
</tr>
<tr>
<td>February 2 - 7</td>
<td>Lunar New Year Break</td>
</tr>
<tr>
<td>February 8 - 10</td>
<td>Missions Conference</td>
</tr>
<tr>
<td>March 5 - July 7</td>
<td>Spring Semester</td>
</tr>
<tr>
<td>March 15 - 27</td>
<td>Israel Trip</td>
</tr>
<tr>
<td>April 12 - 14</td>
<td>Family Life Conference</td>
</tr>
<tr>
<td>May 31 - June 1</td>
<td>Visa Trip Break</td>
</tr>
<tr>
<td>July 8 - 17</td>
<td>Summer Break</td>
</tr>
<tr>
<td>July 18 - August 10</td>
<td>Ministry Practicum</td>
</tr>
</tbody>
</table>

These dates are subject to change. Visit www.wolbiasia.com for the latest calendar updates.

UGANDA TEACHING SITE

Our Uganda teaching site is located 30 minutes from Kampala city center and near Entebbe International Airport. Situated on the East African highlands, Uganda is blessed with a tropical climate. With its many bodies of water and beautiful scenery, Uganda prides itself in being the Pearl of Africa. A blend of students from different parts of the continent make this a truly international campus.

RESIDENT FACULTY
Mr. David Kirabira
Diploma, Word of Life Bible Institute
BA, Njeje University
MA, Liberty University

Mr. Moses Mallombe
BTh, Scot Theological University
ADMISSIONS

The Admissions Department of the Uganda teaching site is located at Plot 4374, Lumuli, Kitende, approximately 2km off Entebbe Rd, Wakiso District.

Postal Address:
Word of Life Africa Bible Institute - Uganda Admissions
P.O Box 29899
Kampala, Uganda
East Africa
Tel. within Uganda: 0703 504 353 / 0771 687 053
Tel. outside Uganda: +256 703 504 353 / +256 771 687 053
Email: wolabi@woluganda.org

ADMISSIONS REQUIREMENTS

1. Each applicant must be at least 18 years of age on the day of registration.
2. Since the Bible Institute is a postsecondary institution, applicants must be high school graduates or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Transcripts are required for all secondary and postsecondary education.
4. Applicants must be in agreement with Word of Life’s Statement of Faith and must signify a willingness to abide by its Standard of Conduct.
5. Applicants must give testimony to being born again and must indicate a sincere desire to study the Word of God.
6. Applicants must be able to read, write and communicate in English. If English is not your first language you must pass the TOEFL (Test of English as a Foreign Language) with a 61 or better on the internet-based test.

Note: Once a student has been accepted to Word of Life Bible Institute or one of its teaching sites, transfer of that acceptance to another teaching site must be approved through the Word of Life Bible Institute Admissions Office.

Notice of Nondiscriminatory Policy as to Students

The Word of Life Bible Institute admits students of any sex, race, color, or national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the Institute. It does not discriminate on the basis of sex, race, color, or national and ethnic origin in its educational policies, admissions policies, scholarship and loan programs, or athletic and other school-administered programs.

INTERNATIONAL STUDENT ADMISSIONS

1. Complete and return the application, autobiography and two reference forms. We cannot issue an acceptance letter without this information.
2. Applicants must be a high school graduates or have passed a recognized high school equivalency test approved by their government or have met the requirements of their province, state, or country regarding high school completion.
3. Applicants must be able to read, write and communicate in English. If English is not your first language you must pass the TOEFL (Test of English as a Foreign Language) with a 61 or better on the internet-based test.
4. Submit high school and any postsecondary transcripts. The Bible Institute will request a certified translation of such transcripts.
5. Students must obtain a passport or verify that their existing passport will remain valid six months past their intended period of study. The applicant must pay for and obtain all relevant visas and/or permits to study in Uganda.
FINANCIAL INFORMATION

The Uganda teaching site bases all charges on an eleven month school year consisting of two academic semesters and a Ministry Practicum. All prices are subject to change without notice. Please email us at wolabi@wologanda.org for updated costs. Note that prices are in U.S. dollars.

2018 - 2019 SCHOOL YEAR COST

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
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<tbody>
<tr>
<td>Tuition</td>
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<tr>
<td>Meals</td>
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<tr>
<td>Housing</td>
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<td><strong>Total</strong></td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
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<tbody>
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<td>Registration</td>
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<td>One Year Student Pass</td>
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<tr>
<td>Library Fee</td>
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<tr>
<td>Council of Higher Education Fee</td>
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<tr>
<td>Graduation Fee</td>
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<tr>
<td>Student Life and Ministry</td>
<td>$600</td>
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<tr>
<td>Maintenance</td>
<td>$200</td>
</tr>
</tbody>
</table>

FINANCIAL AID

The Uganda Bible Institute is priced very affordably compared to our other accredited teaching sites. For this reason we do not offer additional funding such as Cr8tive Discipleship, STC, SMT, Teens Involved, etc., that are offered at some of our other locations. It is also important to note that the Uganda teaching site is not part of Word of Life’s participation agreement with the U.S. Department of Education and is, therefore, not eligible to receive federal funding such as the Pell Grant or Stafford Loan.

PAYMENT SCHEDULE

Fees for the Fall and Spring semesters are due and payable when the student registers for that semester. Students may use debit cards or approved credit cards. Each student is expected to have completed all arrangements necessary to meet any and all financial obligations by registration. Grades are issued only to students whose accounts are paid in full. Final transcripts are not issued until all financial obligations have been met.

REFUNDS

If a student withdraws or is dismissed from school, refunds will be granted on the following basis:
REFUNDS

Within the first week 100 %
During the second week 85 %
During the third week 70 %
During the fourth week 55 %
During the fifth week 40 %
During the sixth week 25 %
After the sixth week No refund except board

Board refunds will be granted on the actual number of weeks remaining in the semester after week 6.

UGANDA CALENDAR OF EVENTS 2018/2019

August 6 Fall Semester Begins
August 6 - 12 Student Orientation
December 10 - 20 Ministry Practicum (Camps)
December 20 Winter Break Begins
January 14 Spring Semester Begins
March 11 - 21 Ministry Practicum (Internship)
April 5 - 7 Missions Conference
April 19 - 22 Easter Break
May 20 - 25 Ministry Practicum (Camps)
June 10 - 13 Community/Debrief Camp
June 14 Baccalaureate Dinner
June 15 Graduation

These dates are subject to change. For any queries email us at wolabi@woluganda.org.