

Financial Information

Expenses

The registration of a student signifies an agreement by the student and his/her parents to fulfill the related financial obligations to the end of the semester in which the student is registered. The University expects that every student will care for his/her account and believes that responsibility for handling the student account is a part of the educational experience as a whole.

All financial information is subject to change without notice.

Expenses Are Due and Payable as Follows:

All expenses for the semester, after subtraction of financial aid awards and allocations, are due and payable before the beginning of classes for that semester.

Payment plans are available if needed, and may be established through the Office of Business Services. Please contact an admissions counselor or the Office of Business Services for details on payment plans.

A 1.5% service charge will be charged monthly on all outstanding student account balances.

Charges for class changes, bookstore charges, dormitory damage, and/or cleaning costs will be billed in a separate statement. Failure of a student to keep payments current will make him/her liable for exclusion from class attendance and from the University. All charges must be paid before a student may (1) take final examinations at any term, (2) receive a diploma or a transcript of grades, or (3) enroll for a subsequent term. Accounts must be paid in full for students to receive a refund or a workshop check. Students preregistering for a subsequent semester must have their current account paid in full. Loans which are insured by the state or federal government may be available at your local bank. The University also participates in the Supplemental Educational Opportunity Grant Fund and the Federal Perkins Loan Program.

Tuition and Fees

Tuition for 15–16 credit hours is \$5,775 per semester for the Fall and Spring Semesters. For each hour in excess of 16, the charge will be \$250 per credit hour. Tuition for those enrolling for fewer than 14 hours will be \$385 per credit hour. Music majors taking 16 hours plus an ensemble may request a tuition waiver for the ensemble credit provided that credit is not applicable to their degree.

Tuition for the Winter Term and the Summer Terms is \$250 per semester hour of credit.

The Audit fee for any semester or term is \$110 per audit hour. Audit does not apply toward graduation.

These charges cover the cost of matriculation and class instruction. The Student Services Fee covers a variety of university costs, including the basic medical fee, admission to many campus-sponsored events (including home athletic contests), post office box rental, student publications, graduation, computer lab fees, etc.

Tuition Summary

Fall or Spring	
1-14 hours	\$385/hour
15-16 hours	5775
17 + hours	250/hour
Winter or Summer	250/hour
Audit	110/hour

Resident Student Charges for each Fall or Spring Semester

Room	
Without kitchen.....	\$ 1055
With kitchen	1220
McAfee Apartments	1280
Meals (includes 8.75% sales tax)*	
7 per week	\$620
12 per week	860
20 per week	1005

Resident Student Charges for Winter Term or Summer Term

Room	
Without kitchen.....	\$230
with kitchen	275
McAfee Apartments	290
Meals (includes 8.75% sales tax)*	
7 per week	\$155
12 per week	215
20 per week	275

*Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum 7-meal plan. Students in an apartment without a kitchen may purchase a 12 or 20 meal plan are required to buy the minimum of 12 meals per week.

Married Student Apartments

(per month plus utilities)	\$375
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Student Services Fee

Fall/Spring, Day/Evening	
12 hours or more	\$185
5-11 hours	145
1-4 hours	110
Winter, Day/Evening	50
Summer (one or more terms)	50

Expenses Paid in Addition To Tuition As Applicable To Student Courses And Programs Noted:

Graduation Cap & Gown Minimum	\$16
Orientation fee (required of all freshmen)	\$55
Materials Fee Per Semester	
ART 113, 114, 116, 117, 218, 325	\$ 40
ART 216, 217, 220, 316, 317, 323, 324, 333, 424	65
ART 231, 232, 242, 343	65
ART 311, 312, 411, 412	65
ART 413, 414, 499	50
ART 221, 345, 346, 445	100
Communication Arts 220, 230, 403, 410	50
EDU 233, 320, 325, 326, 351, 352, 353, 354, 355, 356, 411, 414, 416, 430, 431, 433, 435	15
Language 111, 112	15
MGT 250	15
SE 320, 321, 340, 345, 350, 405, 410, 415, 430, 435	15
PEWS 107	40
PEWS 116.....	50
PEWS 115.....	Actual Cost of Ski Trip

Music Fees Per Enrollment

Class Piano	\$50
Class Voice	50
Private lessons 1 hour credit one-30 minute lesson per week	125
Voice Accompanist Fee	50
2 or 3 hours credit two-30 minute lessons per week	225
Voice Accompanist Fee	100

Nursing Fees as indicated:

Insurance fee (per year)	\$25
Achievement tests (approximate cost)	110
National Student Nurse Association Membership Fee, optional	35
Union University Student Nurse Association Membership Fee, optional	3
School Pin (at graduation)	35-120
Clinical Fees per enrollment*	
NUR 308, 421, 423, 425	220
NUR 310	110
NUR 300, 318, 418, 430, 440	165
NUR Challenge Exam 310	300
Nursing Challenge Exam 410	75

*Transportation to the clinical site is the responsibility of the student.

Science Laboratory Fees per enrollment:

BIO 100, 112	\$15
BIO 121, 200, 211, 213, 214, 215, 221, 222, 312, 316, 317, 318, 319, 395	25
BIO 315	20
BIO 320, 321, 323, 325, 424	35
CHEM 105, 111, 112, 301	25
CHEM 106, 221, 319, 324, 325, 327, 426	30
CHEM 424	35
CHEM 498	20
PHY 111, 112, 213, 214, 231, 232, 301, 311, 317, 310	25
PHY 424, 430	35

Testing, per attempt:

ACT(R)	\$20
CLEP	49
DANTES SST	45
English Proficiency Examination	32

Late Entrance Fees

A late entrance fee of \$25 will be charged those registering during Late Registration as specified in the calendar.

Registration Change Fee

A fee of \$10 per semester/term will be made for changes in registration. Permission of the Registrar is required to exempt the charge.

Social Work Field Practice Insurance

Professional liability insurance is required for students involved in agency experiences as a part of SW 201 and SW 490. Approximate annual cost is \$25.

Teacher Education Field Experience Insurance

Liability insurance is available through Union University, for approximately \$25 per year, and through other sources. Evidence must be provided to the Director of Teacher Education prior to any field experience.

Student Teaching Fee

A fee of \$125 plus \$15 materials fee will be charged all students engaging in Enhanced Student Teaching. Extended field experience fee is \$35 plus \$15 materials fee.

Non-Traditional Programs

For tuition and fees please see the *Catalogue* section entitled Adult Studies.

Rising Seniors

A fee of \$100.00 per hour is charged for the first 3 RHSS hours. Up to four additional hours may be taken for a flat fee of \$150, such that the maximum cost does not exceed \$450 per term. Room and board is available at the regular rates.

Refunds

A. Advance Deposits

A tuition deposit of \$200 is required after the student has been accepted for admission to reserve a place in class. This deposit applies totally to the tuition charges for the entering semester. A deposit of \$50 is charged for room reservation in all resident complexes. In case of cancellation, all of the tuition and residence complex deposit will be refunded if the cancellation and request is made in writing by **May 1** for the Fall semester, **November 15** for the Winter term, **December 1** for the Spring semester, and **May 1** for the Summer term. **NO REFUND WILL BE GIVEN ON CANCELLATIONS MADE AFTER THESE DATES.** If the student is not accepted for admission, all deposits will be refunded. If a student is graduating or moving out the residence complex permanently, notice must be received by the above dates to secure a refund of this deposit. Refunds will be made by crediting the student's account in the Office of Business Services.

B. A student withdrawing from all classes will be refunded tuition, housing charges, student services fee, course fees, and/or orientation fee according to the chart below. Refunds on cafeteria will be prorated to the end of the week in which the student withdraws.

C. Refund policy for the sixteen-week terms is as follows

- | | |
|--|-------|
| 1. On or before the second day of class | 100%* |
| 2. After second day of class through week 1 | 90% |
| 3. Week 2 through Week 3 | 75% |
| 4. Week 4 through week 5 | 50% |
| 5. Week 6 through week 8 | 25% |
| 6. After week 8 following first day of class there is no refund. | |

*Less \$200 matriculation fee

D. Refund policy for the four-week terms is as follows:

- | | |
|---|--------|
| 1. On or before the second day of class | 100%** |
| 2. Day 3 | 90% |
| 3. Day 4 | 75% |
| 4. Day 5 | 50% |
| 5. Day 6 through day 7 | 25% |
| 6. After day 7 following the first day of class there is no refund. | |

**Less \$50 matriculation fee

E. Refund policy for the eight-week terms is as follows:

- | | |
|---|---------|
| 1. On or before the second day of class | 100%*** |
| 2. Day 3 through Day 4 | 90% |
| 3. Day 5 through day 7 | 75% |

- | | |
|--|-----|
| 4. Day 8 through day 10 | 50% |
| 5. Day 11 through day 16 | 25% |
| 6. After day 16 following first day of class there is no refund. | |
- ***Less \$50 matriculation fee

Note: Day in D and E refers to working day.

F. Regulations for refunds for all terms are as follows:

1. Students refusing to conform to the disciplinary rules of the university forfeit all claims for refunds.
2. All above rules and regulations put the responsibility on the student. He/she saves money and avoids misunderstanding by immediately seeing the Vice President for Business and Financial Services or the Assistant Vice President for Business and Financial Services.

G. Proration of financial assistance upon withdrawal

Institutional assistance awarded a student will be prorated as shown in the above schedule if the student withdraws. Scholarship funds received from sources outside the University will be used to satisfy any remaining balance a student may owe unless specified by the source to be returned in full or in part. Withdrawal occurring on or before the 60% period of enrollment, calculated using calendar days, will require a portion of Title IV funds awarded (Pell Grant, Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan, but not Federal Work Study) be returned in accordance with provisions of the Higher Education Amendments of 1998. This may result in the student owing a balance to Union University and/or to the Federal Government.

Policies and Procedures Governing Student Financial Assistance

1. Recipients of financial assistance from the University are required to notify the Financial Aid Office of any other scholarships, loans or other assistance extended to them from sources outside the University.
2. The following requirements must be met in order to continue receiving certain financial assistance:
 - a. Academic Scholarship—maintain 3.0 following completion of Fall/Spring semesters of freshman year.
 - b. Scholarships are awarded for a maximum of eight semesters.
 - c. Church Related Vocation Scholarship—maintain 2.0 and comply with inservice requirements.
 - d. Junior College Scholarship—maintain 2.5 GPA for \$1000 scholarship; maintain 3.0 GPA for \$1250 or \$1500 scholarship.
 - e. Federal Funds—maintain 1.25 GPA with under 39 credit hours earned; maintain 2.0 GPA with 39 or more credit hours earned. If a student loses eligibility for federal funds due to unsatisfactory academic progress, appeal may be made through the Financial Aid Office.
3. Award amount for Workshop/Work Study is the amount a student may expect to earn during the academic year as a result of work performed and the hours necessary to perform such work. Students must report to the Financial Aid Office upon arrival on campus for job assignment and clearance.
4. It is the policy of the University to disburse one half of awards (excluding Workshop/Work Study) per semester enrolled (Fall and Spring).
5. Students receiving financial aid must be enrolled full time (at least 12 hours) to receive the maximum amount of federal loans or grants. Awards will be adjusted for students who are enrolled for less than 12 hours.
6. Any commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant or Perkins Loan) or state funds (Tennessee Student Assistance Award) is tentative and contingent upon subsequent congressional and/or state

- appropriation and actual receipt of the funds by Union University.
7. Financial assistance will be adjusted should a student withdraw from all classes, according to the Refund Policy of Union University published in the current *Catalogue* and federal law which may apply. Examples of the calculation of the refund and/or return of financial assistance are available in the Financial Aid Office.
 8. Any student receiving a Federal Perkins Loan or Federal Stafford Loan will be notified to schedule an appointment for a conference to discuss repayment of the loan prior to graduation of withdrawal from the University.
 9. Financial need will be reevaluated each year and appropriate increase or decrease in the amount of assistance offered will be made. For the purpose of reevaluation, all students must submit a Reapplication for Financial Assistance to the Financial Aid Office no later than May 1. Students wishing to reapply for federal funds must also file the FAFSA or Renewal FAFSA. It is the student's responsibility to secure the necessary forms and apply by the deadline.
 10. The Financial Aid Office reserves the right on behalf of the University to review and cancel an award at any time because of changes in financial, enrollment, or academic status; changes of academic program; or because of the recipient's failure to observe reasonable standards of citizenship.

How to Obtain a Credit of Institutional Charges

In order to obtain a credit of institutional charges, a student must notify Union Station in person or the Academic Center in writing of his/her desire to withdraw from the university, the reason for withdrawing, and indicate the last day which he attended class. This information will be recorded on a withdrawal record and passed on to the Office of Business Services and the Financial Aid Office for calculation of credit of institutional charges and adjustment of financial assistance.

Equipment

Any University equipment such as musical instruments, athletic equipment, laboratory apparatus, etc., that may be made available for students' use is the responsibility of the student. Any damage or breakage, other than by normal use, will be charged to the student's account.

No equipment is to leave the campus, unless in care of the faculty member responsible for it.

Financial Assistance

Union offers several types of scholarships which are awarded on different bases such as academics, performance, athletics, leadership ability and financial need. After receiving a scholarship, the student must maintain a cumulative grade point average as required by the specific scholarship. All applications for scholarships and grants-in-aid must be processed through the chairman of the Scholarship and Grants-in-Aid Committee. Policy and procedures for administration of financial aid are published in the financial aid handbook, *Financing Your Education*, available in the Financial Aid Office.

VETERANS: Union University is approved by the Department of Veterans Affairs for all veterans and dependents of veterans who qualify. Check with the Academic Center as soon as possible after arriving at the campus.

SCHOLARSHIP CONSIDERATION FOR CHILDREN OF INTERNATIONAL MISSION BOARD MISSIONARIES: The children of IMB missionaries who wish to attend Union University will be given the following consideration:

1. The University will guarantee any student indicated above a full tuition scholarship for Fall and Spring Semesters for a maximum of 16 hours per semester. The following will be applied toward the tuition: MK Post Secondary (basic allow-

ance) and all applicable institutional aid.

2. In addition to (1), any student meeting the qualifications above may receive a short-term scholarship for 6 semester hours to be taken in one Winter, Summer I or II Term per year. Inquiries should be made to the Director of Financial Aid.
3. If the student qualifies for additional aid from Union University or federal or state aid, this support will be expected to help satisfy the tuition expenses at Union University. Any monies received from these sources over and above tuition expenses at Union may be applied to the other expenses at the University such as room, board and textbooks. If these additional funds are not available, the student will be expected to pay for his/her expenses above those covered by the University.
4. In keeping with Union's institutional policy, no student will be overfunded beyond tuition, textbooks, room and board.

Endowed Scholarships and Grants

Union University administers other privately endowed scholarship funds which are awarded through the Committee on Student Aid. Most are designed for students preparing for specific vocations. Further information pertaining to the following scholarships may be obtained by contacting the Financial Aid Office.

Albert and Hannah Adams
John Adams
Ralph E. Alexander
Jimmy Allen Memorial
Andrews Scholarship
Emma Lee Austin
Rosamond Avery Music
Mr. & Mrs. Barney C. Baker Charitable
Ball Fund
Virgil Lee and Lillian Smith Barr Memorial
Judge William Carey Bateman
J. E. "Doc" and Myrla Bell
Bethel Baptist Church Ministerial
Frank M. and Helen S. Blythe
Joe and Mildred Owen Bobbitt
Kathryn Sullivan Bowld
Phelan B. Brasher
Ruby G. and Pled W. Brisendine
Brown-Granger Scholarship
Roy E. Bryant
Curry Carlton Music
Donald Lamar Carter
Albert Cason Trust
Christian Educators
Christian Vocational Leadership
(Department of Chemistry/Physics)
Dr. George E. and Mimi Clark
Grady and Carolyn Clements
Emma Gene Cobb
Coburn Trust Fund
Rev. Maurice D. Coleman Memorial
Crabtree Memorial Fund
R. E. Craig
Jewell Crickman and Benjamin Frank Moore
Camelia Cunningham
Paul E. Daniel

Jeff Davis II, Memorial
Fred DeLay
Wayne T. (Pete) Delay
Dr. E. E. and Marie Deusner
John G. Dickinson and Mary Hudson
Dickinson Memorial
Mrs. Samuel Dockery
Dr. George W. and Roberta Dodds
William Carlos and Rheudean Bailey Douglass
Michael and Laura Dudit
Bertie Edwards
Thomas E. and Sandra Britt Elam
Lorena Maness Elcan
D. A. Ellis
Sarah Elizabeth Elston
John Eppinger
Tedrants
Betty Williams Farr
A. W. Ferguson
Benny D. and Norma J. Fesmire
Betty Hillix Foellinger Trust
Thomas Carter Foote Memorial
William and Cynthia Fore
Mrs. Warner Earle Fusselle
Ann Huey George
Dale Francis Glover Family
Polk and Polly Glover
Carl Mattewson Greer Memorial Trust
Greer-Layman
Kay and Carroll Griffin
Mary Sue Barr Griggs Memorial
W. G. Guthrie
Betty Hadley Memorial
Audrey Brasfield Haney
Wert Elmer and Gertrude Lyles Hanks
Hardeman County Baptist Association Work

Charles V. Harris
 Charles V. Harris Nursing
 Wilda Tilghman Harris
 J. T. and Mary Helen Hart
 Robert and Rosa Jackson Hendrix
 Henry Harrison and Lucille Duncan Herron
 Jason Browning Highsmith
 J. J. Hurt Fund
 Thomas William Ingram Piano
 Rev. William T. "Billy" Jacobs
 Cynthia Jelks
 Lewis E. Jernigan, Jr.
 Harvey W. and Flora Reid Johnson Memorial
 Albert Kelly
 Lara Kendall
 Millard M. Kesterson, Jr. Memorial
 Willis Hamilton Kimzey, Jr.
 Hance Lassiter Memorial
 Dr. Robert G. Lee
 Joe D. and Doris Littlefield, Sr.
 Zora Bell Lovelace
 Hattie Mackey Memorial
 Alvin Martin Ministerial Student
 Virginia Naylor Martin
 C.W. "Bill" Matlock
 Irvin and Elise Mauldin
 McConnell Memorial
 McConnell Memorial Nursing
 McCoy Fund of McNairy County
 McLean Scholarship
 John McRee Golf Scholarship
 Mildred McWherter
 Joe and Ruby Lynn Melson
 Lidie Turner Michie Endowed
 Beulah S. Miller
 Elmer Miller Foundation
 Joseph H. Miller
 Elmer and Opal Moore Memorial
 John H. Moorefield
 Chandler and Onola Mullins
 Chandler and Onola Mullins Nursing
 Lorelle Paschall Myers
 Isabel H. Neely Nursing Scholarship
 James Thomas and Mary Newsom Memorial
 Della Shaw Nichols
 Nelle Kinsey Owen
 Clyde O. and Louise M. Page
 E. T. (Rocky) Palmer Memorial
 Jessie S. "Mutt" Parrish Nursing
 Lucy McLemore Pearson
 Margo Marie Petersen Memorial Nursing—
 Established by Bill and Mary Adcock
 Clarence E. Pigford Memorial
 John H. Pippin
 W. Thomas and Jane Norville Powell
 Max W. Pugh Piano Scholarship
 Billy E. and Larry J. Ray
 Mai Del English Richard
 Mr. and Mrs. W. H. Roberts Memorial
 Thomas R. and Christine P. Ruch Memorial
 R. C. Ryan
 Everette and Winnie Sanders
 Linda Scarborough Nursing
 Howard L. Schuster, Jr. Nursing
 Curtiss E. Scott
 E. O. and Eula Petty Sheppard
 Mary Catherine Siler
 T. O. Siler Family Memorial
 Grace Ayliff Simonton
 Elsie Young Smith Pre-Medical
 Jerry B. Smith Memorial
 Eulon Lee Smothers, '31, and
 Louise Weldon Smothers, '33
 Jason Snipes Scholarship
 Spight Fund
 Dr. Jonas L. and Emma Lee Stewart
 Susan O. Thomason Nursing
 R. S. Tipler Fund
 Roy H. Touchstone Memorial
 Veazey Memorial
 Howard L. and Claire Cooper Vestal
 Victory Heights Baptist Church
 Bettye Blankenship Walker Memorial
 Joe Walker, Jr.
 Clara E. Waller Memorial
 William Walter Warmath Memorial
 Loyemma and R. G. Watson Memorial
 H. E. Watters Memorial
 Drs. Kermit E. and Bettye Whiteaker
 Annie Wista Williams
 Charles Bray Williams
 John L. Williams
 Charles A. Wingo
 Woodland Mills, First Baptist Church
 Homer B. and Mary Jewell Woodward Student
 Aid Fund

Church Endowed Matching Scholarships

Adamsville, First Baptist Church
 Alamo, First Baptist Church
 Antioch Baptist Church, Humboldt
 Ararat Baptist Church
 *Gee Family Trust
 Ardmore Baptist Church
 Atwood, First Baptist Church
 Audubon Park Baptist Church
 Bartlett Baptist Church (Hays Trust)

Beech Bluff Baptist Church
 Bellevue Baptist Church, Cordova
 Bells, First Baptist Church
 Bemis, First Baptist Church
 Bethel Springs, First Baptist Church
 Beverly Hills Baptist Church
 Bolivar, First Baptist Church
 Boulevard, First Baptist Church
 Bradford, First Baptist Church

Briarcrest Baptist Church, Memphis
 Brownsville Baptist Church
 Bruceton, First Baptist Church
 Calvary Baptist (Davidson Memorial)
 Camden, First Baptist Church
 Center Baptist Church
 Charleston Baptist Church, Stanton
 Cherry Road Baptist Church, Memphis
 Covington First Baptist Church
 Cross Roads Baptist Church, Bells
 Curve Baptist (Leggett Memorial)
 Dresden, First Baptist Church
 Dyer, First Baptist Church
 Dyersburg, First Baptist Church
 East Union Baptist Church
 Englewood Baptist Church, Jackson
 *Harbard & Thelma Jett Family Trust
 *Roderick & Amy Parker Trust
 *Thelma Barksdale Trust
 Faith Baptist Church, Bartlett (Irvin & Dorothy
 Hays Scholarship)
 Finley Baptist Church
 Fowlkes Baptist Church
 Garland Baptist Church
 Germantown Baptist Church
 Gleason, First Baptist Church
 Halls, First Baptist Church
 Henderson, First Baptist (Smith Memorial)
 Hendersonville, First Baptist Church (Babb
 Trust)
 Henning, First Baptist Church
 Hillcrest Baptist Church, Dyersburg
 Holly Grove Baptist Church
 Humboldt, First Baptist Church
 Huntingdon, First Baptist Church
 Jackson, First Baptist Church
 *William & Christine Bates Trust
 Kenton, First Baptist Church
 Leawood Baptist Church, Memphis
 Lexington, First Baptist Church (Deusner
 Trust)
 *Joe Davis Memorial Trust
 E.E. Hays Trust
 Maplewood Baptist Church, Paris (Shaffer
 Trust)
 McKenzie, First Baptist Church
 *James & C.B. Bryant Trust
 Milan, First Baptist Church
 Millington, First Baptist Church
 Morris Memorial Baptist Church
 Mt. Nebo Baptist Church (Cole Memorial)
 New Hope Baptist Church (Cavitt Trust)

*Shanklin Memorial Trust
 Newbern, First Baptist Church
 North Jackson Baptist Church
 Oak Grove Baptist Church, Covington
 Obion, First Baptist Church
 Parkview Baptist Church, Jackson
 Paris, First Baptist Church
 Parsons, First Baptist Church
 *Billy J & Allie Mae (Tinker) Stevens Trust
 *Faith Finders Youth Group
 *Floyd Powell Carrington
 *James Logan & Jewell Houston Tinker
 *Teresa Smith Haggard
 *Towsend-Vise Scholarship
 Poplar Corner Baptist Church, Brownsville
 Poplar Heights Baptist Church, Jackson
 Puryear Baptist Church
 Raleigh Baptist Church, Memphis
 Ridgely, First Baptist Church
 Ridgeway First Baptist Church, Memphis
 Ripley, First Baptist Church
 Rock Hill Baptist Church
 Rutherford, First Baptist Church
 *Marie and J.W. King
 Salem Baptist Church (Fairless Memorial)
 Savannah, First Baptist Church
 Second Baptist Church, Union City
 *Barry J. Keathley Trust
 Selmer, First Baptist Church
 *Chris Graham Memorial Trust
 Somerville, First Baptist Church
 South Fulton Baptist Church
 Southland Baptist Church, Memphis
 Tiptonville, First Baptist Church
 Toone Baptist Church
 Trenton, First Baptist Church
 Trezevant, First Baptist Church
 Trimble, First Baptist Church
 Union Avenue Baptist Church
 Union City, First Baptist Church
 Unity Baptist Church, Jacks Creek
 Walnut Hill Baptist Church, Bells
 West Jackson Baptist Church
 West Memorial Baptist Church (Cooper Trust)
 West Paris Baptist Church
 West Side Baptist Church, Trenton
 Westover Baptist Church
 White Hall Baptist Church
 White Station Baptist Church
 Woodland Baptist Church, Brownsville
 Woodland Baptist Church, Jackson
 Zion Baptist Church, Brownsville

Non-Endowed Scholarships and Grants

Algee-Auston Scholarship Fund
 Andrew Clarke Scholarship
 Ayers Foundation Scholarship
 BanCorp South
 DeVilbiss
 Benny and Norma Fesmire

First Bank
 Foreman Memorial Scholarship
 Elizabeth J. Fossey Music Scholarship
 Hammons Foundation Scholarship
 Jack and Zan Holmes
 Carl Kirkland

Porter Cable
Colin Powell
Ted and Tricia Nelson

Union Planters Bank
Ben West Scholarship
Roy White

Private Loans

Several privately administered educational loan funds are available at Union, as follows:

Mrs. Alice Sturgis Auston Loan Fund
L. J. Brooks Fund
Chi Omega Loan Fund and Memorial Fund to
Lillian Watters
Class of 1922-23
Crump Fund
Norris Gilliam Loan Fund
Walter Gray Fund
Hall-Moody-I.N. Penick Loan Fund
Jarman Loan Fund

Lanier Fund
Mac Lyon Memorial Loan Fund
E. W. McKenzie Loan Fund
Ministerial Loan Fund
W. H. Nichols Fund
Pilot Club of Jackson Nurses Loan Fund
Claudia Procter Memorial Fund
H. C. Sanders Fund
J. Earl Seaton Loan Fund
Senior Class of 1959-60 Fund
Betty Sevier White Memorial Fund

Other Funds

The following loan funds have been established in the name of the donor to be awarded to worthy students:

Alexander Loan Fund
Alma Fulghum Appleton Loan Fund for
Teachers
The Burnley Loan Fund

Roy McCollum Loan Fund
Parrott Loan Fund
Savage Memorial Loan Fund
Sublett Loan Fund

Still other funds established by individuals and organizations are: Cox Ministerial, Crook, Guy C. Hall, the Lydia Circle Loan Fund, Metz, Missionary Girls, and other friends whose names are withheld by request.

The above funds are loaned at 12% interest and are administered by the Vice President for Business Services.

Other Programs

The following scholarships and loans are available to Union University students. For further information on these programs contact the Financial Aid Office.

ARA Slater Scholarship
Elks Club Scholarship
Exchange Club Scholarship

Jackson-Madison County Hospital Scholarship
for Nurses
Mary Northington Scholarship
Pickett and Hatcher Educational Loan Fund