

# Financial Information

## Expenses

The registration of a student signifies an agreement by the student and if applicable, 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 and allocations, are due and payable before the beginning of classes for that semester.

Charges for class changes, dormitory damages, and 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 the student may (1) receive a diploma or academic transcript, or (2) enroll for a subsequent term. 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 participates in the Supplemental Educational Opportunity Grant Fund and the Federal Perkins Loan Program. The University accepts payment by cash, check, VISA, MasterCard, Discover Card or a combination of these methods. 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 assessed monthly on all outstanding student account balances.

## Tuition and Fees

Tuition, at the rate of \$440 per semester hour, is \$6,660 for 15 semester hours for the Fall and Spring Semesters. 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 \$275 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 .....	\$440/hour
Winter or Summer .....	275/hour
Audit .....	110/hour

### Resident Student Charges for each Fall or Spring Semester

Room	
Without kitchen .....	\$ 1250
With kitchen .....	1420
McAfee Residence Complex .....	1480

Meals (includes 8.75% sales tax)*	
7 per week .....	\$ 640
12 per week .....	925
20 per week .....	1125

**Resident Student Charges for Winter Term or Summer Term**

Room	
Without kitchen .....	\$270
With kitchen .....	320
McAfee Residence Complex .....	335

**Meals ( includes 8.75% sales tax)\***

7 per week .....	\$160
12 per week .....	220
20 per week .....	285

\*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 but are required to buy the minimum of 12 meals per week.

**Family Apartments**

(per month plus utilities) .....	\$420
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**Student Services/Technology Fee**

Fall/Spring, Day/Evening	
12 hours or more .....	\$250
5-11 hours .....	200
1-4 hours .....	150
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 and Resident Transfers) .....	70
Orientation, additional (required of all International Students and Mk's) .....	30

**Materials Fee Per Semester**

ART 113, 114, 115, 116, 117, 218, 357 .....	\$ 20
ART 216, 217, 220, 231, 232, 242, 311, 312, 316, 317, 323, 324, 333, 343, 411, 412, 424 .....	25
ART 413, 414, 499 .....	10
ART 221, 345, 346, 445 .....	30
Communication Arts 220, 230, 406, 410 .....	50
EDU 233, 326, 351, 352, 353, 354, 355, 356, 410, 411, 414, 416, 430, 431, 433, 435 .....	15
Language 111, 112 .....	15
MGT 250 .....	15
SE 320, 321, 340, 345, 405, 410, 415, 430, 435 .....	15
PEWS 107 .....	40
PEWS 116.....	50
PEWS 115.....	Actual Cost of Ski Trip
PEWS 121 .....	30
PEWS 125 .....	67

**Music Fees Per Enrollment**

Class Piano, Class Voice .....	50
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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
<b>Clinical Fees per enrollment*</b>	
NUR 308, 421, 423, 425 .....	220
NUR 310 .....	110
NUR 318, 418, 430, 440 .....	165
NUR Challenge Exam 310 .....	300
Nursing Challenge Exams 302, 410 .....	75
NUR Challenge Exam 309 .....	50
NUR Challenge Exams 308, 318, 418 .....	150

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

**Science Laboratory Fees per enrollment:**

BIO 100, 112, 121, 200, 211, 213, 214, 215, 221, 222, 312, 315, 316, 317, 318, 395 ...	\$ 25
BIO 320, 321, 323, 325, 424 .....	35
BIO 322 .....	100
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 .....	61
DANTES SST .....	55
English Proficiency Examination .....	Cost of Exam

**Incomplete Processing Fee**

A fee of \$10 is charged per Incomplete, grade of I, assigned.

**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 housing deposit of \$100 is charged for room reservation in all resident complexes. 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. Students withdrawing due to disciplinary action will not receive a refund on housing charges.

#### 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 withdrawal processing 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 through day 5	75%
4. Day 6 through day 7	50%
5. Day 8 through day 9	25%
6. After day 9 following the first day of class there is no refund.	

\*\*Less \$50 withdrawal processing 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 10	75%
4. Day 11 through day 16	50%
5. Day 17 through day 22	25%
6. After day 22 following first day of class there is no refund.	

\*\*\*Less \$50 withdrawal processing 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 community values 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.

### 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.

### Policies and Practices Governing Student Financial Assistance

1. Recipients of financial assistance from the University are required to notify the Financial Aid Office of any other scholarship or loans extended to them from sources outside the university.
2. The following requirements must be met in order to continue receiving certain financial assistance:

**Presidential, Dean's and Provost Scholarship**—maintain 3.25 following completion of Fall/Spring semesters of freshman year. Awards are for a maximum of 128 hours.

**Other Academic Scholarships**—maintain 3.0 following completion of Fall/Spring semesters of freshman year. Awards are for a maximum of 128 hours.

**Church and Convention Ministry Scholarship**—maintain 2.0 and comply with inservice requirements.

**Junior College Scholarship**—maintain 3.0 GPA for \$1000 scholarship; maintain 3.5 GPA for \$1500 scholarship. Awards are for a maximum of 4 semesters.

**Federal/State Grants and Loans**—Qualitative requirement: Achieve 1.5 GPA by end

of first academic year, maintain 2.0 after completing second academic year. Quantitative requirement: Successfully complete a minimum of 67% of cumulative credit hours attempted. Maximum Time Frame: Students must complete degree program within 150% of the published length of the program. If a student loses eligibility for federal funds due to failure to meet these standards, 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 contingent upon actual placement in a job assignment and actual number of hours worked. 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 to the student's account one half of awards excluding Workshop/Work Study per Fall/ Spring semester enrolled.
5. Original award amounts for federal and state grants assume the federal/state standard for full-time enrollment (12 credit hours per semester). Students enrolled in fewer than 12 hours per semester may have these award amounts adjusted as required by federal and state regulations.
6. Original award amounts for tuition-based award packages assume a minimum class load of 16 hours per semester. A student taking fewer than or more than 16 hours per semester will have his/her award package adjusted/prorated according to actual number of hours enrolled.
7. Any commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant or Perkins Loan) or state funds, (Tennessee Student Assistance Award) is contingent upon subsequent congressional or state appropriation and actual receipt of the funds by Union University.
8. Financial assistance will be adjusted upon withdrawal from all classes, in accordance with the Refund Policy of Union University, published in this *Catalogue*, and federal law. Examples of the calculation of the refund and/or return of financial assistance are available in the Financial Aid Office.
9. 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 or withdrawal from the University.
10. 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.
11. 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.

### **Standards Of Satisfactory Academic Progress For Financial Aid Eligibility**

The Higher Education Act of 1965, as amended, mandates institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving financial assistance. Consequently, students must make progress toward completing their degree or certificate each term the student is enrolled. These standards apply to the following financial aid programs: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, Federal Parent Loan for Undergraduate Students (PLUS). These financial aid standards of academic progress are separate from, and in addition to, academic standards required by the University for continued enrollment.

The criteria used to determine academic progress for purposes of determining eligibility for federal financial aid are Cumulative Grade Point Average (CUM GPA), Cumulative Completion Rate, and Maximum Time Frame for completion of educational objective.

#### **Qualitative Requirement—Cumulative Grade Point Average**

Undergraduate students who have not yet completed two Fall/Spring semesters must have a minimum CUM GPA of 1.5. Students who fail to meet this standard may have a conditional period of one semester during which they may continue to receive aid in which they must earn a minimum 1.5 CUM GPA. Undergraduate students who have completed four semesters must have a 2.0 CUM GPA.

#### **Quantitative Requirement - Completion Rate**

Students must successfully complete a minimum of 67% of cumulative credit hours attempted excluding transfer credits, audits, and testing credit. To successfully complete means to receive a final grade of A, B, C, D, or P.

#### **Maximum Time Frame for Completion of Educational Objective**

Students must complete their degree program within 150% of the published length of their degree program. For example, pursuing a degree which requires 128 credit hours to graduate, a student could not receive financial aid beyond 192 credit hours attempted, including transfer hours, whether or not financial aid was received for these credit hours.

#### **Incomplete Grades**

A grade of Incomplete will not be factored into calculating satisfactory academic progress until the grade is changed to a final grade.

#### **Repeated Courses**

Repeated courses affect academic progress for financial aid purposes as follows:

GPA—Only the most recent grade counts in the student's GPA.

Completion Rate—Each time a course is repeated it will be counted as "attempted hours."

Maximum Time Frame—Each time a course is repeated it will be counted as "attempted hours."

#### **Drop and Withdrawal from Classes**

A student's aid is adjusted whenever a class is dropped based on the remaining number of hours for which he is enrolled, therefore, dropping a class does not affect satisfactory academic progress. However, upon attendance in all classes, if the student then withdraws from all classes, those hours will be counted as credit hours attempted in future calculations of completion rate and maximum time frame.

#### **Transfer Hours**

Transfer hours count only toward the overall maximum time frame calculation. Transfer hours have no effect upon the cumulative GPA or completion rate.

#### **Students Readmitted to Union**

A student readmitted to Union whose prior academic record, including transfer records, who does not meet the standards for satisfactory progress will be eligible to receive financial aid for a conditional period of one semester. If at the end of the conditional period the student fails to regain satisfactory academic progress, he will not receive aid for a subsequent semester unless he regains satisfactory academic progress or is approved through the appeal process stated below.

#### **Evaluation of Progress**

Standards used to measure progress must include all semesters and terms of the student's enrollment, including 4-week terms (Winter, Summer) and 8-week terms. Sat-

isfatory progress for students in term-based programs will be evaluated at the end of each Fall/Spring Semester.

Students in non-term based programs will be evaluated at the end of each payment period. A payment period is the increment of time for which a disbursement of federal aid is made. Payment periods are determined in part by the date the student began the program.

A student who does not meet standards at the end of a semester who enrolls in the following short term will not be eligible to receive financial aid for that term. However, credit hours attempted and grades earned during the term could conceivably restore the student to satisfactory progress for the following semester. A student who wishes his progress to be reevaluated following a term should follow the procedures in "Reinstatement of Eligibility."

#### **Notification of Failure to Meet Satisfactory Academic Progress Standards**

At the end of each semester, if a student is not making satisfactory academic progress, the Financial Aid Office will inform the student by letter of this determination. Unless the student falls under a conditional period as described in this policy, the student will not be eligible to receive any federal financial aid from that point forward. He/She may appeal the decision and if approved may be awarded aid, or if his/her academic progress improves to again meet the standards, and he/she applies for reinstatement of eligibility, then aid may be awarded.

#### **Appeal Process**

Students who have lost eligibility for aid due to GPA or completion rate may appeal their case if extenuating circumstances prevented them from making satisfactory progress. Circumstances which are considered extenuating are those that are unusual and/or unforeseen at the beginning of the semester, such as serious illness or injury of the student, death or serious illness of a close relative, or other situations which were unexpected and beyond the student's control. Appeal is made by submitting a letter to the Director of Financial Aid describing the extenuating circumstances and indicating steps the student plans to take to improve his academic progress.

Students who have lost eligibility for aid for exceeding the 150% maximum time frame may appeal if they have changed their major since beginning attendance at Union. Appeal should be made in writing to the Director of Financial Aid and accompanied by documentation from the Academic Center showing the student's new major and the credit hours which will apply towards the new major. The student will be allowed to appeal on the basis of a change in major one time.

If the student who loses eligibility does not appeal or the appeal is not approved, he/she will not receive federal aid until he/she regains eligibility. Students will be informed in writing of the results of their appeal.

#### **Reinstatement of Eligibility**

A student who has lost eligibility for federal aid may regain eligibility by bringing his/her CUM GPA to the standard or in the case of insufficient completion rate, making up the deficient credit hours. When a student believes that he has regained eligibility, he/she should request in writing to the Financial Aid Office that eligibility be reinstated. This written request should be accompanied by a official copy of the student's most recent grades, or in the case of regaining eligibility for completion rate, a current academic transcript. The student will be notified in writing the results of this request.

#### **Missionary Dependent Scholarship**

In an effort to enhance Union University's commitment to missions and its positive and constructive relationship with the Southern Baptist Convention, the children of

International Mission Board and North American Mission Board missionaries who desire to attend Union University will be given the following considerations:

### **Option One**

1. Union University will award a Missionary Dependent Scholarship for 1/2 tuition per semester for up to four years so long as their (MD) parent(s) continue to serve in a full time capacity with the IMB or the NAMB.
2. Students who accept this option will not be eligible for any additional financial aid benefits (academic, leadership, music, athletic, etc.).
3. Students may apply for federal financial aid (Pell grant, loans, or Work Study). Any additional aid will be applied to tuition or other costs directly related to Union (room and board).

### **Option Two**

1. Students who meet all admissions requirements may, like other Union students, apply for academic, ministry, leadership, athletic, drama, or need-based financial aid benefits.
2. Students who accept Option Two will not be eligible for Option One.

### **Either Option**

- Students receiving MD Scholarship will be expected to maintain 2.5 cumulative GPA to retain the scholarship.
- In no event will a student be funded beyond the actual cost of attendance.
- The initial MD award will be made based on an assumed enrollment of 16 hours (per semester). If a student is taking more or less, than the 16 hours, the University will make a proportional adjustment in the scholarship to accurately reflect the actual hours taken.
- Funds received from Workship or Work Study employment will be in addition to the scholarship offered in Option One.
- Any student receiving a MD Scholarship may also receive a tuition scholarship for up to 6 semester hours per academic year, to be taken in Winter or Summer Terms.
- The MD Scholarship will be not be applied toward Study Abroad hours.
- The MD Scholarship will not cover charges for any course dropped during the semester. Any tuition charges assessed due to the dropping of a class will be the responsibility of the student.
- The MD Scholarship will not cover tuition charges for the audit of a class.
- The MD Scholarship will be based on the regular class rate for the semester that the hours are taken. If an on-line course is taken during any term, the scholarship will cover the portion based on the regular in-class rate.
- The IMB MD is required to attend an orientation session and culture class his/her initial Fall Semester of enrollment.
- Union University reserves the right to alter this policy at any time. However, should the terms of the MD scholarship change during any academic year, all students currently receiving the scholarship would be allowed to complete that academic year under the existing policy.

### **Veterans and Their Dependents**

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.

## 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.

### FINANCIAL AID

54

Albert and Hannah Adams	Sarah Elizabeth Elston
John Adams	John Eppinger
Ralph E. Alexander	Teddy H. Evans
Jimmy Allen Memorial	Betty Williams Farr
Andrews Scholarship	A. W. Ferguson
Emma Lee Austin	Benny D. and Norma J. Fesmire
Rosamond Avery Music	Betty Hillix Foellinger Trust
Mr. & Mrs. Barney C. Baker Charitable	Thomas Carter Foote Memorial
Ball Fund	William and Cynthia Fore
Virgil Lee and Lillian Smith Barr Memorial	Mrs. Warner Earle Fusselle
Judge William Carey Bateman	Ann Huey George
J. E. "Doc" and Myrlla Bell	Dale Francis Glover Family
J. Harbert Bennett	Polk and Polly Glover
Bethel Baptist Church Ministerial	Carl Mattewson Greer Memorial Trust
Frank M. and Helen S. Blythe	Greer-Layman
Joe and Mildred Owen Bobbitt	Kay and Carroll Griffin
Kathryn Sullivan Bowld	Mary Sue Barr Griggs Memorial
Phelan B. Brasher	W. G. Guthrie
Ruby G. and Pled W. Brisendine	Betty Hadley Memorial
Brown-Granger Scholarship	Audrey Brasfield Haney
Roy E. Bryant	Wert Elmer and Gertrude Lyles Hanks
Curry Carlton Music	Hardeman County Baptist Association Work
Donald Lamar Carter	Charles V. Harris
Albert Cason Trust	Charles V. Harris Nursing
Christian Educators	Wilda Tilghman Harris
Christian Vocational Leadership	J. T. and Mary Helen Hart
(Department of Chemistry/Physics)	Robert and Rosa Jackson Hendrix
Dr. George E. and Mimi Clark	Henry Harrison and Lucille Duncan Herron
Grady and Carolyn Clements	Jason Browning Highsmith
Emma Gene Cobb	J. J. Hurt Fund
Coburn Trust Fund	Thomas William Ingram Piano
Rev. Maurice D. Coleman Memorial	Rev. William T. "Billy" Jacobs
Crabtree Memorial Fund	Cynthia Jelks
R. E. Craig	Lewis E. Jernigan, Jr.
Jewell Crickman and Benjamin Frank Moore	Harvey W. and Flora Reid Johnson Memorial
Camelia Cunningham	George B. and Vivian Jones Memorial
Paul E. Daniel	Jones (Shelby County Pastors Children)
Jeff Davis II, Memorial	Albert Kelly
Fred DeLay	Lara Kendall
Wayne T. (Pete) Delay	Millard M. Kesterson, Jr. Memorial
Dr. E. E. and Marie Deusner	Willis Hamilton Kimzey, Jr.
John G. Dickinson and Mary Hudson	Kenneth C. and Melinda Scott Krei Education
Dickinson Memorial	Hance Lassiter Memorial
Mrs. Samuel Dockery	Dr. Robert G. Lee
Dr. George W. and Roberta Dodds	Joe D. and Doris Littlefield, Sr.
Ralph T. and Loy D. Donnell	Zora Bell Lovelace
William Carlos and Rheudean Bailey Douglass	Hattie Mackey Memorial
Michael and Laura Duduit	Alvin Martin Ministerial Student
James F. and Jeane Eaves Ministerial	Virginia Naylor Martin
Bertie Edwards	C.W. "Bill" Matlock
Thomas E. Elam, Ph.D., Business/Economics	Irvin and Elise Mauldin
Lorena Maness Elcan	McConnell Memorial
D. A. Ellis	McConnell Memorial Nursing

McCoy Fund of McNairy County  
 McLean Scholarship  
 John McRee Golf  
 Mildred McWherter  
 Joe and Ruby Lynn Melson  
 Lidie Turner Michie Endowed  
 Beulah S. Miller  
 Elmer Miller Foundation  
 Joseph H. Miller  
 Elmer, Opal, and Dean Moore Memorial  
 John H. Moorefield  
 Chandler and Onola Mullins  
 Chandler and Onola Mullins Nursing  
 Lorelle Paschall Myers  
 Isabel H. Neely Nursing  
 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  
 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  
 Carla D. Sanderson Nursing  
 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  
 Spight Fund  
 Dr. Jonas L. and Emma Lee Stewart  
 Alvin L. and Ressa Kile Stobaugh Nursing  
 Susan O. Thomason Nursing  
 R. S. Tipler Fund  
 Roy H. Touchstone Memorial  
 Joe Tucker  
 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  
 June B. White Chemistry  
 Drs. Kermit E. and Bettye Whiteaker  
 Andrew L, Jr. and Frances Tate Williams  
 Language  
 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 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  
 Brucecon, 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  
 BankCorp South  
 Chip and Rita Christian  
 DeVilbiss  
 Benny and Norma Fesmire  
 First Bank  
 Foreman Memorial Scholarship  
 Elizabeth J. Fossey Music Scholarship  
 Hammons Foundation Scholarship

Carl Grant Scholarship  
 Jack and Zan Holmes  
 Carl Kirkland  
 Porter Cable  
 Colin Powell  
 Ted and Tricia Nelson  
 Schilling Enterprises  
 Union Planters Bank  
 Ben West Scholarship  
 Roy L. White

## Private Loans

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

Mrs. Alice Sturgis Auston Loan Fund	Mac Lyon Memorial Loan Fund
L. J. Brooks Fund	E. W. McKenzie Loan Fund
Chi Omega Loan Fund and Memorial Fund to Lillian Watters	Ministerial Loan Fund
Class of 1922-23	W. H. Nichols Fund
Crump Fund	Pilot Club of Jackson Nurses Loan Fund
Norris Gilliam Loan Fund	Claudia Procter Memorial Fund
Walter Gray Fund	H. C. Sanders Fund
Hall-Moody-I.N. Penick Loan Fund	J. Earl Seaton Loan Fund
Jarman Loan Fund	Senior Class of 1959-60 Fund
Lanier 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

All endowed and Non-Endowed Scholarships and Grants, Private Loans, and other Funds are awarded based on availability of funds. For information regarding availability, please contact the Financial Aid Office.