

Financial Information

Student Accounts

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, Due and Payable

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 receive a diploma or academic transcript or enroll for a subsequent term. Students preregistering for a semester must have their current account paid in full; subsequent withdrawal will still incur fees.

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

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Tuition, \$465/semester hour, is \$6,975 for 15 semester hours for Fall and Spring Semesters. Tuition for Winter and Summer Terms is \$290/semester hour. The Audit fee for any semester/term is \$110 per 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	\$465/hour
Winter or Summer	290/hour
Audit	110/hour

Resident Student Charges for each Fall or Spring Semester

Room	
Without kitchen	\$ 1365
With kitchen	1550
McAfee Residence Complex	1615
Meals (includes 9.75% sales tax)*	
7 per week	\$ 660
12 per week	955
20 per week	1165

Resident Student Charges for Winter Term or Summer Term

Room	
Without kitchen	\$295
With kitchen	350
McAfee Residence Complex	365
Meals (includes 9.75% sales tax)*	
7 per week	\$165
12 per week	230
20 per week	295

*Students in an apartment with a kitchen may purchase any meal option but required to buy the minimum 7-meal plan. Students without a kitchen may purchase a 12 or 20 meal plan but 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
COM 220, 230, 406, 410	50
EDU 333	25
EDU 326, 351, 352, 353, 354, 355, 356, 410, 411, 414, 416, 430, 431, 432, 433, 435, 437	15
Language 111, 112	15
MGT 250	15
SE 320, 321, 340, 345, 405, 410, 415, 430, 435	15
PEWS 107, 116	50
PEWS 115, 125	Actual Cost
PEWS 121	30

Music Fees Per Enrollment

Class Piano, Class Voice	50
Private lessons 1 hour credit (one-30 minute lesson per week)	125
2 or 3 hours credit (two-30 minute lessons per week)	225

FINANCIAL INFORMATION

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, 309, 421, 423, 425	220
NUR 310	130
NUR 318, 418, 430, 440	175
NUR Challenge Exam 310	300
NUR Challenge Exams 309	75
NUR Challenge Exam 302	125
NUR Challenge Exam 308	200
NUR Challenge Exam 410	100
NUR Challenge Exams 318, 418	175

*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	35
CHEM 106, 221, 319, 324, 325, 327, 405, 430, 435	40
CHEM 424, 425, 498	45
EGR 250, 262, 342, 350, 352, 370, 405, 435, 450, 470	30
PHY 111, 112, 213, 214, 231, 232, 301, 311, 317, 310	35
PHY 424, 430, 498	45

Social Work Program Practice Insurance and Fees

Professional Liability Insurance for agency experiences (approximate cost)	25
National Association of Social Workers Membership Fee, optional	42
Student Association of Social Workers Membership Fee, optional	10

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

Study Abroad, mimimum 50

Teacher Education Program

Professional Liability Insurance for field experiences (approximate cost)	25
Enhanced Student Teaching (in addition to \$15 materials fee)	125
Extended Field Experience (in addition to \$15 materials fee)	35

Testing, per attempt:

ACT(R)	\$20
CLEP	61
DANTES SST	55
English Proficiency Examination	Cost of Exam

Incomplete and In Progress Processing Fee

A fee of \$10 is charged per Incomplete and In Progress grade 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.

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 for New Students

A tuition deposit of \$200 is required after acceptance for admission to reserve a place in class. This deposit applies to the tuition for the entering semester. A housing deposit of \$100 is charged for room reservation in all resident complexes. All tuition and residence complex deposit will be refunded if the cancellation and request is made by **May 1** for Fall semester, **November 15** for Winter term, **December 1** the Spring semester, and **May 1** for Summer. **NO REFUND WILL BE GIVEN ON CANCELLATIONS MADE AFTER THESE DATES.** If the student is not accepted for admission, all deposits will be refunded. Requests for refund of tuition deposit must be submitted in writing to the Director of Admissions.

B. A student withdrawing from all classes will be refunded tuition, housing charges, course and orientation fees 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.

42 C. Refund policy for the 16-week semester is as follows

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|--|-----------------------------------|
| 1. On or before the second day of class | 100% less \$200 matriculation fee |
| 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. |

D. Refund policy for the 4-week terms is as follows:

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|---|----------------------------------|
| 1. On or before the second day of class | 100% less \$50 matriculation fee |
| 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. |

E. Refund policy for the 8-week terms is as follows:

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|--|----------------------------------|
| 1. On or before the second day of class | 100% less \$50 matriculation fee |
| 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. |

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

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

- Students refusing to conform to the community values of the university forfeit all claims for refunds.

2. All refund regulations put the responsibility on the student. He/she saves money and avoids misunderstanding by immediately seeing the Vice President (or Assistant Vice President) for Business and Financial Services.
- G. Proration of financial assistance upon withdrawal
Institutional assistance awarded a student will be prorated as above shown if the student withdraws. Scholarship funds received from outside sources 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 or the Federal Government.
- H. Housing Deposits
A student graduating or moving out of the residence complex permanently must give written notice to the Director of Residence Life to secure a refund or the housing deposit. Request for refund dates semester/term match those in A. above.

How to Obtain a Credit of Institutional Charges

To obtain a credit of institutional charges, a student must notify Union Station or the Academic Center and indicate the last day which he attended class. This information will be recorded on a withdrawal record and passed to the offices of Business Services and Financial Aid for calculation of credit of institutional charges and adjustment of financial assistance.

Equipment

Any University equipment, musical instruments, athletic equipment, laboratory apparatus, etc., 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.

Scholarships and Financial Aid

The cost of a college education inevitably rests upon the student and his/her family. The Financial Aid Office (FAO) of Union University exists to help make a Union education more affordable by offering institutional scholarships and grants, and by disbursing federal funds for which students qualify. A student interested in financial assistance can contact the FAO to obtain the appropriate forms necessary to complete the financial aid process.

Application

1. New applications for assistance must submit the Union University Application for Financial Assistance for the appropriate year to be considered for any aid. Applicants for federal assistance must also file the Free Application for Federal Student Aid (FAFSA) for the appropriate year. Applicants for Scholars of Excellence, Leadership Scholarship, and Church and Convention Ministry Scholarship must submit separate applications. Applicants for on-campus employment must complete a separate online application for employment.
2. Reapplicants for assistance must submit a Reapplication for Financial Assistance for the appropriate year to the FAO no later than May 1 each year. Students wishing to reapply for federal funds must also file the FAFSA or Renewal FAFSA. It is the student's responsibility to complete all applications by the deadline.

3. Applicants are required to notify the FAO of any other scholarships or loans extended to them from sources outside the university.
4. A reapplicant's financial need will be reevaluated each year and appropriate increase or decrease in the amount of assistance offered will be made.

Award Notification

1. Applicants will be notified of their award package via an Award Letter. The Award Acceptance Form should be signed and returned to the FAO within the time specified on the Acceptance Form.
2. Federal Stafford Loans are awarded each academic year from a serial Master Promissory Note. Notification of the amount is made to the student via an Award Letter. A student need take action on the Award Acceptance Form *only* if an adjustment is to be made to the Stafford Loan award.
3. Federal Stafford Loan and PLUS amounts shown on the Award Letter reflect the gross amount of the loan. The net amount of the disbursements will be 2-3% less, due to fees deducted by the lender.
4. Most awards are divided evenly between fall and spring semesters. The Award Letter indicates how each award will be divided.
5. The Award Letter will NOT show scholarships from outside sources. These funds are credited directly to the student's account as received by the university. Exceptions: TN Baptist Foundation Scholarship, Hammons Scholarship.
6. Award 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 hours worked. Students must report to the FAO upon arrival on campus for job assignment and clearance.

Disbursement

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1. Disbursement of awards for a semester (excluding Federal Work Study and Institutional Workshop) is made by crediting the student's account.
2. Students on Federal Work Study receive a monthly paycheck for hours worked. Students on Institutional Workshop have the amount earned each month credited to their student account, unless the amount earned exceeds any balance owed on the account; the student will receive a paycheck for the amount earned which exceeds the amount owed.
3. Federal Perkins Loan funds will not be disbursed until the recipient has signed a Promissory Note for the award. CCMS funds will not be disbursed until the recipient's approved CCMS Application is on file in the Financial Aid Office.
4. Federal Stafford Loan and PLUS funds will be disbursed within 3 days of the university's receiving the funds. Anticipated leader disbursement dates are printed on the Award Letter.
5. Should a student's account show a credit balance of federal aid exceeding the institutional charges for a semester (or adult studies term), a credit refund check will be issued by the Office of Business Services within 14 days.

Adjustments

1. Original award amounts for non-tuition based institutional funds, 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 may have award amounts adjusted as required by federal and state regulations and university policy.
2. Original award amounts for tuition-based award packages assume a minimum of 16 credit hours per semester. A student taking fewer or more than 16 hours will have his/her award package prorated according to actual hours enrolled and terms of the particular scholarship.

3. Financial assistance will be adjusted should a student withdraw from all classes, according to the Refund Policy of Union University and applicable federal law. Examples of refund calculation and return of financial assistance are available in the FAO.

Requirements/Provisions

1. The following scholarships require a student to maintain a minimum GPA to retain the scholarship. Exact GPA requirements are specified on the Award Letter.
Scholars of Excellence Scholarships (Presidential, Provost's, Dean's, University, Collegiate)
Academic Scholarship
Church and Convention Ministry Scholarship
Junior College Scholarship
Missionary Dependent Scholarship
Seminary Dependent Scholarship
2. Scholars of Excellence Scholarships, Missionary Dependent Scholarship, and Seminary Dependent Scholarship are awarded for a maximum of 128 semester hours. Award may be applied towards any regular or overtime hours for fall, winter, spring, or summer terms. Academic Scholarship and CCMS are awarded for a maximum of eight regular semesters. Junior College Scholarship is awarded for a maximum of 4 regular semesters.
3. Students must meet the requirements of Union's Standards of Satisfactory Academic Progress for Financial Aid Eligibility to receive Federal/State Grants and Loans detailed below.
4. Prior to graduation or withdrawal, recipients of a Federal Perkins Loan or Federal Stafford Loan must complete an exit conference regarding loan repayment.

Disclaimers

1. 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.
2. The FAO reserves the right to review, modify or 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 each term receiving financial assistance. These standards apply to: 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, 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 CUM GPA, Cumulative Completion Rate, and Maximum Time for completion of educational objective.

If a student loses eligibility for federal funds due to failure to meet these standards, the student may appeal through the FAO.

Qualitative Requirement, Cumulative Grade Point Average (CUM GPA): Undergraduates must achieve a 1.5 CUM GPA by the end of the first academic year (2 semesters); students will be allowed to receive financial aid one conditional semester to attain the 1.5. Students must maintain a 2.0 CUM GPA after completing the second academic year (4 semesters).

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

Maximum Time for Completion of Educational Objective: Students must complete their degree program within 150% of the published length of the program. For example, pursuing a degree requiring 128 credit hours, a student could not receive aid beyond 192 credit hours attempted, including transfer whether or not aid was received for all hours.

Incomplete Grades

A grade of Incomplete or In Progress will not be factored into calculating satisfactory academic progress until the final grade is awarded.

Repeated Courses

For financial aid purposes, repeated courses affect academic progress as indicated:

GPA: Only the most recent grade applies to the student's CUM GPA

Completion Rate: Each time a course is repeated it will be "attempted hours"

Maximum Time: Each time a course is repeated it will be "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

46 Transfer hours count only toward the overall Maximum Time calculation. Transfer hours have no effect upon the CUM GPA or Completion Rate.

Students Readmitted to Union

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

Evaluation of Progress

Standards used to measure progress must include all semesters/terms of the student's enrollment. Satisfactory 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 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 progress, the FAO will so inform the student by letter. 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 due to GPA or Completion Rate may appeal if extenuating circumstances prevented them from making satisfactory progress. Circumstances which are considered extenuating are those that are unusual 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 beyond the student's control. Appeal is made in writing 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 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 apply toward 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 regaining 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 with 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 FAO that eligibility be reinstated. The request should be accompanied by a 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 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 over 350 privately endowed scholarship funds, loans and other funds which are awarded through the Committee on Student Aid. Most are designated for students preparing for specific vocations. A full listing of Endowed Scholarships and Grants, Church Endowed Scholarships, Non-Endowed Scholarships and Grants, Private Loans, and Other Funds is available on the Financial Aid web page. All are awarded based on availability of funds. For further information, please contact the Financial Aid Office.