

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

Charges for class changes, dormitory damages, and cleaning costs will be billed as they are assessed. 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.

Financial assistance, including grants, scholarships, loans for students an/or parents, and student employment is available for those who qualify. Please review the section below entitled "Scholarships and Financial Aid" for additional information. The University accepts payment by cash, check, various credit cards 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.

## Tuition and Fees

Tuition for 12-16 hours is \$9,490 per semester hour for Fall and Spring Semesters. For each hour below the 12 hours, the tuition will be \$655 per hour. For each hour in excess of 16 hours the tuition will be \$655 per semester hour. The Audit fee for any semester/term is \$125 per hour; audit does not apply toward graduation.

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	
1-11 hours . . . . .	\$655/hour
12-16 hours . . . . .	9490
17+ hours . . . . .	9490 + 655/hour
Winter or Summer . . . . .	425/hour
Winter or Summer Internet Courses (location WB) . . . . .	395/hour
Audit . . . . .	125/hour

## Resident Student Charges for each Fall or Spring Semester

Room	
McAfee Residence Complex . . . . .	\$2450
New Residence Halls . . . . .	2775
Meals (includes 9.75% sales tax)*	
50 Meal Block . . . . .	\$395
100 Meal Block . . . . .	785
150 Meal Block . . . . .	1180
250 Meal Block . . . . .	1960

## Resident Student Charges for Winter Term or Summer Term

Room	
McAfee Residence Complex . . . . .	\$400
New Residence Halls . . . . .	460
Meals ( includes 9.75% sales tax)*	
15 Meals per term . . . . .	\$115
25 Meals per term . . . . .	195
45 Meals per term . . . . .	350
65 Meals per term . . . . .	510
*Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum 100 Block Meal Plan. Students without a kitchen may purchase a 150 Block Meal Plan or 250 Block Meal Plan but are required to buy the minimum of 150 Block Plan.	
Warmath Family Student Apartments (per month plus utilities) . . . . .	\$590

## Student Services/Technology Fee

Fall/Spring, Day/Evening	
12 hours or more . . . . .	\$315
5-11 hours . . . . .	260
1-4 hours . . . . .	200
Winter, Day/Evening . . . . .	80
Summer (per term) . . . . .	80

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

Graduation Cap & Gown Minimum . . . . .	\$16
Orientation fee (required of all freshmen and Resident Transfers) . . . . .	100
Orientation, additional (required of all International Students and Mk's) . . . . .	30

ART 113, 114, 116, 117, 218, 357	\$25
ART 120, 221, 345, 346, 445, 490	90
ART 216, 217, 220, 242, 311, 312, 316, 317, 323, 324, 333, 343, 411, 412, 424	30
ART 413, 414, 499	15
ART 325	40
ART 231, 232	45
ART 221, 345, 346, 445	90
AT 265, 275, 365, 375, 465, 475	50
BIO 100, 112, 121, 200, 211, 213, 214, 215, 221, 222, 312, 315, 316, 317, 318, 395, 495	\$30
BIO 320, 321, 323, 325, 336, 337, 424	40
BIO 322	110
CHEM 105, 111, 112, 301	40
CHEM 106, 221, 319, 324, 326, 327, 405, 430, 435	45
CHEM 424, 425, 498	50
COM 210, 333	30
COM 121, 311, 322, 330, 350, 360, 365, 395 (when applicable), 403 412, 490, 498	90
COM 220, 230, 406, 410	90
EDU 233	20
EDU 326, 351, 352, 353, 354, 355, 356, 410, 411, 414, 416, 417, 430, 431, 432, 433, 435, 437	20
EGR 250, 262, 342, 350, 352, 370, 405, 435, 450, 470	35
Keystone Program	200
Language 111, 112	20
MGT 445	35
SE 320, 321, 340, 345, 405, 410, 415, 435	20
PEWS 107, 116	60
PEWS 115	Actual Cost
PEWS 121	35
PEWS 125	85
PHY 111, 112, 213, 214, 231, 232, 301, 311, 317, 31040	
PHY 424, 430, 498	50

### Music Fees Per Enrollment

Class Piano, Class Voice	\$55
Private lessons 1 hour credit (one-30 minute lesson per week)	140
2 or 3 hours credit (two-30 minute lessons per week)	240

### Nursing Fees as indicated

Insurance fee (per year)	\$25
Standardized Exams	Actual Cost
National Student Nurse Association Membership Fee, optional	35
Union University Student Nurse Association Membership Fee, optional	3
School Pin and Composite (at graduation)	35-120
Clinical Fees per enrollment*	
NUR 303, 419	50
NUR 304, 307, 308, 309, 421, 423, 425	245
NUR 310	145
NUR 318, 418, 430, 440	195
NUR Challenge Exam 310	330
NUR Challenge Exams 309	85

NUR Challenge Exam 302	140
NUR Challenge Exam 308	220
NUR Challenge Exam 410	110
NUR Challenge Exams 318, 418	195
*Transportation to the clinical site is the responsibility of the student.	

Simulation Fee (assessed through NUR 303, 410, 419, 425) . . . \$1,500 paid in 4 installments/clinical semester

### Social Work Program Practice Insurance and Fees

Professional Liability Insurance (approximate cost per year / assessed through SW 201 & 490)	\$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.	
SW 490	50

**Study Abroad**, minimum. . . . . \$50

### Teacher Education Program

Portfolio Fee (assessed in EDU 150)	\$100
Professional Liability Insurance for field experiences (approximate cost)	25
Enhanced Student Teaching (\$20 materials fee / \$140 teaching fee)	160
Background Check / Fingerprinting	Actual Cost

### Testing, per attempt:

ACT(R)	\$20
CLEP	70
DANTES SST	75
Calculus-Readiness Test	20

### 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.

### Course Drop Fee

A fee of \$10 per dropped course will be assessed in addition to any applicable proration of tuition. 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 semester hour is charged. Materials fees are charged as applicable. 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 following proper procedures for dropping a class(es) or withdrawing from all classes will be refunded tuition charges according to the chart below. Refunds on housing charges will be prorated to the end of the week in which the student withdraws up to day 25. Refunds on meal plans 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 semester is as follows:

1. On or before the fifth day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
2. Days six through ten . . . . . 75%
3. Days eleven through fifteen. . . . . 50%
4. Days sixteen through twenty-five . . . . . 25%
5. After the twenty-fifth day, there is no refund.

D. Refund policy for the three week semester is as follows:

1. On or before the first day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
2. Day 1 . . . . . 100%
3. Day 2 . . . . . 75%
4. Day 3 . . . . . 50%
5. Day 4 . . . . . 25%
6. After the fifth day, there is no refund.

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

1. On or before the second day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
2. Day three . . . . . 75%
3. Day four . . . . . 50%
4. Days five through six . . . . . 25%
5. After day six, there is no refund.

Note: Days noted in C, D, and E exclude Saturdays and Sundays.

F. Refund policy for the six week term is as follows:

1. On or before the first day following the official day of registration as indicated on the University

calendar (if withdrawing—100% less \$40 per course matriculation fee)

2. Day three through day four . . . . . 75%
3. Day five through day six . . . . . 50%
4. Day seven through day eight . . . . . 25%
5. After the eighth day, there is no refund.

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

1. On or before the fourth day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
2. Days five through ten . . . . . 75%
3. Days eleven through fifteen. . . . . 50%
4. Days sixteen through eighteen . . . . . 25%
5. After the eighteenth day, there is no refund.

H. 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 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.

I. Proration of financial assistance upon withdrawal  
Information regarding proration of financial assistance upon withdrawal from all classes or dropping of class(es) may be found below in the Scholarship and Financial Aid section.

J. 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. Upon verification and approval, 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 Office of Student Financial Planning of Union University exists to help make a Union education more affordable by offering institutional scholarships and grants, and disbursing federal and state

funds for which students qualify. A student interested in financial assistance can contact Student Financial Planning to obtain the appropriate forms necessary to complete the financial aid process.

## Application

1. New students must submit the Union University Application for Undergraduate Admission and Scholarship Assistance for the appropriate year to be considered for any aid. Applicants for federal/state assistance must also file the Free Application for Federal Student Aid (FAFSA) for the appropriate year. Applicants for Scholars of Excellence, Engineering Scholarship, TN Baptist Convention Church Scholarship, African American Scholarship, Minority 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. Students wishing to reapply for federal and state funds must file the FAFSA or Renewal FAFSA each year. It is the student's responsibility to complete all applications by the deadline.
3. All students are required to notify Student Financial Planning of any other scholarships or loans extended to them from sources outside the university.
4. The returning student'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 by an Award Letter. The Award Acceptance Form should be signed and returned to Student Financial Planning 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 by an Award Letter. Students must return the Award Acceptance Form to begin the loan certification process, being sure to make any desired changes to the amount(s).
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 may be 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. Most scholarships from the outside sources will show on the Award Letter simply as "Outside 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 Student Financial Planning upon arrival on campus for job assignment and clearance.

## Disbursement

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 if there is a balance owed. If 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. If there is no balance owed, the student will receive a paycheck for total amount earned.
3. Federal Perkins Loan funds cannot be disbursed until the recipient has signed a Perkins Loan Promissory Note and completed Perkins Loan Entrance Counseling as required by federal regulation. Regulations also require a student to complete Stafford Loan Entrance Counseling before Federal Stafford Loan funds can be disbursed. Union policy requires completion of TELS Entrance Counseling before HOPE Scholarship funds can be disbursed.
4. Union awards requiring separate applications (Union TBC Award, Engineering Scholarship, and CCMS) will not be disbursed until the recipient's approved application is on file in Student Financial Planning.
5. The lender will notify the loan borrower of the estimated disbursement dates for Stafford and PLUS loans. Union will notify the student by email when disbursement has been made. Funds received electronically by Union will be posted to the student's account within 3 business days.
6. If the student's account of federal or state aid shows a credit balance, a credit refund check will be available within 14 days.

## Financial Aid Census Date

1. A Financial Aid Census Date is established to determine a student's enrollment status (full time: 12 hours or more,  $\frac{3}{4}$  time: 9 – 11 hours, half time: 6 – 8 hours, less than half time: 1 – 5 hours) upon which their awards will be made. Union University's Financial Aid Census Date shall be the last day to add a class for the regular semester.
2. A student is required to be enrolled full time as of the census date in order to receive Union University funds, Federal ACG or Federal SMART funds. Students whose required credit hours to graduate is less than full time in their final semester may request their Union University aid to be prorated based on the number of actual credit hours enrolled. A student is required to be enrolled at least half time as of the census date to be awarded Federal Stafford Loans, Federal Parent Loan (PLUS), or TN Student Assistance Award (TSAA).

## Adjustment of Awards

1. Students whose Financial Aid Enrollment Status is less than full time on the census date will have their federal and state awards adjusted according to their enrollment status. Any institutional aid that may have been awarded prior to the census date will be removed due to the full-time enrollment requirement.
2. Students dropping or adding a class after the census date will not have their federal and state awards adjusted. An exception is that a Pell Grant recipient who drops a class in which he never began attendance, will have his Pell Grant adjusted according to the resulting enrollment status, as per federal regulations. Students awarded Federal Stafford Loans or Federal Parent Loans (PLUS) who are less than half-time at the time of disbursement will have those disbursements returned to the lender.
3. Students dropping or adding a class after the census date, but during the period of tuition refunds established by the Office of Business and Financial Services, will have their institutional aid adjusted according to actual enrollment status.

## Withdrawal from all classes

1. A student who withdraws from all classes before the 60% point in time of the semester, calculated using calendar days will have a portion of federal funds (Federal Pell Grant, Federal SEOG, Federal ACG, Federal SMART Grant, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan but not Federal Work Study) returned to the source as required by federal regulations. This calculation may result in a student owing a balance to Union University and to the U. S. Department of Education.
2. A student who withdraws from all classes before the last day to receive a refund of tuition charges will have their institutional aid prorated according to the same schedule used to refund tuition.
3. State awards will remain the same according to enrollment status established on the census date.
4. Scholarships received from outside sources will remain the same according to enrollment status established on the census date, unless specified by the donor to be returned in full or in part.

## Satisfactory Academic Progress for Financial Aid Eligibility

Federal regulations mandate that institutions of higher education establish minimum standards of "satisfactory academic progress" for students receiving federal financial assistance. These standards apply to Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), ACG, SMART Grant, Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, and Federal Parent Loan for Undergraduate Students (PLUS). These standards are separate from academic standards required by the university for continued enrollment.

## Requirements/Provisions

1. The following scholarships require a student to maintain a minimum cumulative GPA to retain the scholarship. Exact GPA requirements are specified on the Award Letter. Scholars of Excellence Scholarships (Presidential, Provost, Dean, University, Collegiate), Academic Scholarship, Church and Convention Ministry Scholarship, Engineering Scholarship and Transfer Academic Leadership Scholarship.
2. Scholars of Excellence Scholarships, Missionary Dependent Scholarships, and Seminary Dependent Scholarships 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. Transfer/Academic Leadership 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.
4. Prior to graduation or withdrawal, recipients of a Federal Perkins Loan and/or Federal Stafford Loan must complete exit counseling regarding loan repayment.

## Disclaimers

1. Commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant, ACG, SMART Grant, or Perkins Loan) or state funds (Tennessee Student Assistance Award, HOPE Scholarship, General Assembly Merit Scholarship, Aspire Award) is tentative and contingent upon subsequent congressional and/or state appropriation and actual receipt of the funds by Union University.
2. Student Financial Planning 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.

## Criteria and Requirements

The criteria used to determine academic progress for purposes of determining eligibility for federal/state financial aid are cumulative GPA, cumulative Completion Rate, and Maximum Time for completion of educational objective?

1. Qualitative Requirement
  - a. Undergraduates must achieve a 1.5 cumulative GPA by the end of the first academic year (24 credit hours).
  - b. A student must achieve a 2.0 cumulative GPA after completing the second academic year (48 credit hours), and must maintain a minimum 2.0 through the completion of his program.

2. Quantitative Requirement
  - a. Completion Rate - Students must successfully complete a minimum of 67% of cumulative credit hours attempted, excluding audits and testing credits. To successfully complete is to receive a final grade of A, B, C, D or P.
  - b. Maximum Time for Completion - 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 hours attempted, including transfer credit hours, whether or not aid was received for all of those hours.
3. Freshmen students who either do not achieve the required 1.5 GPA after 24 hours earned or do not achieve the 67% Completion Rate after 24 hours attempted will be allowed to continue to receive state/federal financial aid for one conditional semester, after which they must meet both requirements.

### **Incomplete Grades**

Satisfactory Progress will not be calculated for a student with a grade of Incomplete or In Progress. Therefore awards based on cumulative GPA will not be awarded until a final grade is received and the calculation is made.

### **Repeated Courses**

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

1. GPA - Only the most recent grade applies to the student's cumulative GPA.
2. Completion Rate and Maximum Time Frame - Only credit hours earned for the retake will be counted.

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

Dropping classes or withdrawal from all classes prior to last day to drop affects a student's completion rate (counts as credit hours attempted but 0 credits earned) and Maximum Time Frame (counts as credit hours attempted).

### **Transfer Hours**

Transfer credit hours apply only toward the overall Maximum Time 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 does not meet the standards for satisfactory progress will not be eligible to receive financial aid until satisfactory progress is regained. A student may become eligible through the appeal process described below.

### **Evaluation of Progress**

1. Standards used to measure progress must include all semesters/terms of the student's enrollment. Satisfactory progress will be evaluated at the end of each Fall/Spring/Summer Semester.

2. A student who does not meet standards at the end of a semester who enrolls in the following 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 particular 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, Student Financial Planning will 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. The student may appeal to the Director of Student Financial Planning to have aid reinstated.

### **Appeal Process**

1. Students who have lost eligibility due to GPA or Completion Rate may appeal if extenuating circumstances prevented them from making satisfactory progress. Appeal is made in writing to the Director of Student Financial Planning describing the extenuating circumstances and indicating steps the student plans to take to improve his academic progress.
2. 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 apply toward the new major. The student will be allowed to appeal on the basis of a change in major one time only.
3. If the student who loses eligibility does not appeal or if the appeal is not approved, he/she will not receive federal aid until regaining eligibility. Students will be informed by letter or email of the results of their appeal.

### **Reinstatement of Eligibility**

A student whose letter of appeal is approved will have eligibility reinstated. A student who has no basis of appeal may regain eligibility by bringing his/her cumulative GPA to the standard or, in the case of insufficient Completion Rate, by making up the deficient credit hours. When a student believes that he/she has regained eligibility, he/she should make a written request to Student Financial Planning 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 by letter or email the results of this request.

## Veterans and Their Dependents

Union University is approved by the State Approving Agency for Veterans Training and training of dependents of veterans who qualify. Go to [www.uu.edu/financialaid/veteranservices.cfm](http://www.uu.edu/financialaid/veteranservices.cfm) for information on obtaining these benefits. Check with the Office of Student Financial Planning as soon as possible after enrolling in courses.

## Endowed Scholarships

Union University administers numerous privately endowed scholarship funds. Many are designated for students preparing for specific vocations. A full listing of privately endowed scholarships, church endowed scholarships and non-endowed scholarships is available on the Financial Aid web page. All are awarded based on student eligibility and availability of funds. The Application for Undergraduate Admission and Scholarship Assistance serves as the application for these endowed scholarships.