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

<table>
<thead>
<tr>
<th>Semester</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall or Spring</td>
<td>$440/hour</td>
</tr>
<tr>
<td>Winter or Summer</td>
<td>$275/hour</td>
</tr>
<tr>
<td>Audit</td>
<td>$110/hour</td>
</tr>
</tbody>
</table>

Resident Student Charges for each Fall or Spring Semester

<table>
<thead>
<tr>
<th>Room</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without kitchen</td>
<td>$1250</td>
</tr>
<tr>
<td>With kitchen</td>
<td>1420</td>
</tr>
<tr>
<td>McAfee Residence Complex</td>
<td>1480</td>
</tr>
</tbody>
</table>
Meals (includes 8.75% sales tax)*

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 per week</td>
<td>$640</td>
</tr>
<tr>
<td>12 per week</td>
<td>$925</td>
</tr>
<tr>
<td>20 per week</td>
<td>$1125</td>
</tr>
</tbody>
</table>

Resident Student Charges for Winter Term or Summer Term

<table>
<thead>
<tr>
<th>Room Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without kitchen</td>
<td>$270</td>
</tr>
<tr>
<td>With kitchen</td>
<td>$320</td>
</tr>
<tr>
<td>McAfee Residence Complex</td>
<td>$335</td>
</tr>
</tbody>
</table>

Meals (includes 8.75% sales tax)*

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 per week</td>
<td>$160</td>
</tr>
<tr>
<td>12 per week</td>
<td>$220</td>
</tr>
<tr>
<td>20 per week</td>
<td>$285</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>(per month plus utilities)</td>
<td>$420</td>
</tr>
</tbody>
</table>

Student Services/Technology Fee

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall/Spring, Day/Evening</td>
<td></td>
</tr>
<tr>
<td>12 hours or more</td>
<td>$250</td>
</tr>
<tr>
<td>5-11 hours</td>
<td>200</td>
</tr>
<tr>
<td>1-4 hours</td>
<td>150</td>
</tr>
<tr>
<td>Winter, Day/Evening</td>
<td>50</td>
</tr>
<tr>
<td>Summer (one or more terms)</td>
<td>50</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduation Cap &amp; Gown Minimum</td>
<td>$16</td>
</tr>
<tr>
<td>Orientation fee (required of all freshmen and Resident Transfers)</td>
<td>70</td>
</tr>
<tr>
<td>Orientation, additional (required of all International Students and Mk’s)</td>
<td>30</td>
</tr>
</tbody>
</table>

Materials Fee Per Semester

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>ART 113, 114, 115, 116, 117, 218, 357</td>
<td>$20</td>
</tr>
<tr>
<td>ART 413, 414, 499</td>
<td>10</td>
</tr>
<tr>
<td>ART 221, 345, 346, 445</td>
<td>30</td>
</tr>
<tr>
<td>Communication Arts 220, 230, 406, 410</td>
<td>50</td>
</tr>
<tr>
<td>Language 111, 112</td>
<td>15</td>
</tr>
<tr>
<td>MGT 250</td>
<td>15</td>
</tr>
<tr>
<td>SE 320, 321, 340, 345, 405, 410, 415, 430, 435</td>
<td>15</td>
</tr>
<tr>
<td>PEWS 107</td>
<td>40</td>
</tr>
<tr>
<td>PEWS 116</td>
<td>50</td>
</tr>
<tr>
<td>PEWS 115</td>
<td>30</td>
</tr>
<tr>
<td>PEWS 121</td>
<td>67</td>
</tr>
</tbody>
</table>

Music Fees Per Enrollment

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class Piano, Class Voice</td>
<td>50</td>
</tr>
</tbody>
</table>
Private lessons 1 hour credit (one-30 minute lesson per week) ......................... 125
Voice Accompanist Fee ......................................................................................... 50
2 or 3 hours credit (two-30 minute lessons per week) ......................................... 225
Voice Accompanist Fee ......................................................................................... 100

Nursing Fees as indicated:
Insurance fee (per year) ....................................................................................... $25
Achievement tests (approximate cost) ................................................................. 110
National Student Nurse Association Membership Fee, optional ..................... 35
Union University Student Nurse Association Membership Fee, optional ......... 3
School Pin (at graduation) .................................................................................... 35-120
Clinical Fees per enrollment*
  NUR 308, 421, 423, 425 .................................................................................. 220
  NUR 310 ............................................................................................................ 110
  NUR 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 experi-
ences 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.
FINANCIAL AID

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 Workship/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 Workship/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.
isfactory 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.

Albert and Hannah Adams
John Adams
Ralph E. Alexander
Jimmy Allen Memorial Andrews Scholarship
Emma Lee Austin
Rosamond Avery Music
Mr. & Mrs. Barney C. Baker Charitable Ball Fund
Virgil Lee and Lillian Smith Barr Memorial
Judge William Carey Bateman
J. E. “Doc” and Myrla Bell
J. Harbert Bennett
Bethel Baptist Church Ministerial
Frank M. and Helen S. Blythe
Joe and Mildred Owen Bobbitt
Kathryn Sullivan Bowlid
Phelan B. Brasher
Ruby G. and Pled W. Brisendine
Brown-Granger Scholarship
Roy E. Bryant
Curry Carlton Music
Donald Lamar Carter
Albert Cason Trust
Christian Educators
Christian Vocational Leadership
(Department of Chemistry/Physics)
Dr. George E. and Mimi Clark
Grady and Carolyn Clements
Emma Gene Cobb
Coburn Trust Fund
Rev. Maurice D. Coleman Memorial
Crabtree Memorial Fund
R. E. Craig
Jewell Crickman and Benjamin Frank Moore
Camelia Cunningham
Paul E. Daniel
Jeff Davis II, Memorial
Fred DeLay
Wayne T. (Pete) Delay
Dr. E. E. and Marie Deusner
John G. Dickinson and Mary Hudson
Dickinson Memorial
Mrs. Samuel Dockery
Dr. George W. and Roberta Dodds
Ralph T. and Loy D. Donnell
William Carlos and Rheudean Bailey Douglass
Michael and Laura Duduit
James F. and Jeane Eaves Ministerial
Bertie Edwards
Thomas E. Elam, Ph.D., Business/Economics
Lorena Maness Elcan
D. A. Elcan
Sarah Elizabeth Elston
John Eppinger
Teddy H. Evans
Betty Williams Farr
A. W. Ferguson
Benny D. and Norma J. Fesmire
Betty Hillix Foellinger Trust
Thomas Carter Foote Memorial
William and Cynthia Fore
Mrs. Warner Earle Fusselle
Ann Huey George
Dale Francis Glover Family
Polk and Polly Glover
Carl Matthewson Greer Memorial Trust
Greer-Layman
Kay and Carroll Griffin
Mary Sue Barr Griggs Memorial
W. G. Guthrie
Betty Hadley Memorial
Audrey Brasfield Haney
Wert Elmer and Gertrude Lyles Hanks
Hardeman County Baptist Association Work
Charles V. Harris
Charles V. Harris Nursing
Wilda Tilghman Harris
J. T. and Mary Helen Hart
Robert and Rosa Jackson Hendrix
Henry Harrison and Lucille Duncan Herron
Jason Browning Highsmith
J. J. Hurt Fund
Thomas William Ingram Piano
Rev. William T. “Billy” Jacobs
Cynthia Jelks
Lewis E. Jernigan, Jr.
Harvey W. and Flora Reid Johnson Memorial
George B. and Vivian Jones Memorial
Jones (Shelby County Pastors Children)
Albert Kelly
Lara Kendall
Millard M. Kesterson, Jr. Memorial
Willis Hamilton Kimzey, Jr.
Kenneth C. and Melinda Scott Krei Education
Hance Lassiter Memorial
Dr. Robert G. Lee
Joe D. and Doris Littlefield, Sr.
Zora Bell Lovelace
Hattie Mackey Memorial
Alvin Martin Ministerial Student
Virginia Naylor Martin
C.W. “Bill” Matlock
Irvin and Elise Mauldin
McConnell Memorial
McConnell Memorial Nursing
McCoy Fund of McNairy County
McLean Scholarship
John McRee Golf
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
Sight 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 Springston, 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
Bruneton, 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
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
- L. J. Brooks Fund
- Chi Omega Loan Fund and Memorial Fund to Lillian Watters, Class of 1922-23
- Crump Fund
- Norris Gilliam Loan Fund
- Walter Gray Fund
- Hall-Moody-I.N. Penick Loan Fund
- Jarman Loan Fund
- Lanier Fund
- Mac Lyon Memorial Loan Fund
- E. W. McKenzie Loan Fund
- Ministerial Loan Fund
- W. H. Nichols Fund
- Pilot Club of Jackson Nurses Loan Fund
- Claudia Procter Memorial Fund
- H. C. Sanders Fund
- J. Earl Seaton Loan Fund
- Senior Class of 1959-60 Fund
- Betty Sevier White Memorial Fund

Other Funds
The following loan funds have been established in the name of the donor to be awarded to worthy students:
- Alexander Loan Fund
- Alma Fulghum Appleton Loan Fund for Teachers
- The Burnley Loan Fund
- Roy McCollum Loan Fund
- Parrott Loan Fund
- Savage Memorial Loan Fund
- Sublett Loan Fund
Still other funds established by individuals and organizations are: Cox Ministerial, Crook, Guy C. Hall, the Lydia Circle Loan Fund, Metz, Missionary Girls, and other friends whose names are withheld by request.

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

Other Programs
The following scholarships and loans are available to Union University students. For further information on these programs contact the Financial Aid Office:
- ARA Slater Scholarship
- Elks Club Scholarship
- Exchange Club Scholarship
- Jackson-Madison County Hospital Scholarship for Nurses
- Mary Northington Scholarship
- Pickett and Hatcher Educational Loan Fund

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.