Expenses

The regular school year is composed of two semesters and one Winter Term.

The registration of a student signifies an agreement by the student and his/her parents to fulfill the related financial obligations to the end of the semester in which the student is registered. The University expects that every student will care for his/her account. The University takes the position that it is a part of the education of the students to allow them to be responsible for handling their financial commitments.

Expenses Are Due and Payable as Follows:

There are two methods for the payment of school expenses:
1. All expenses may be paid in full prior to or on the date of registration.
2. Payment of expenses may be made in two equal payments, (a) one-half due on or before the date of registration, (b) the balance to be paid by October 1 in the Fall Semester and by March 1 in the Spring Semester. A 1% per month (12% APR) service charge will be added to the account following the payment at registration. For students who have a definite commitment (allocation letter) of financial aid from the Financial Aid Office of the University, the difference between the total cost for the term and the financial aid allocation, excluding workshop, is the amount payable by the student to the University. Charges for class changes, bookstore charges, dormitory damage, and/or cleaning costs will be billed in a separate statement. Failure of a student to keep payments current will make him/her liable for exclusion from class attendance and from the University. All charges must be paid before a student may (1) take final examinations at any term, (2) receive a diploma or a transcript of grades, or (3) enroll for a subsequent term. Accounts must be paid in full for students to receive a refund or a workship check. Students preregistering for a subsequent semester must have their current account paid in full. Loans which are insured by the state or federal government may be available at your local bank. The University also participates in the Supple-

mental Educational Opportunity Grant Fund, the Student Nursing Loan Fund, and the Carl D. Perkins National Direct Student Loan Program. All are explained later in this Catalogue. All charges listed below are subject to change without notice.

Tuition and Fees

Tuition for 13-16 hours of classwork is $3,995.00 per semester for the Fall and Spring Semesters. For each hour in excess of 16, the charge will be $155.00 per hour. Tuition for those enrolling for fewer than 13 hours will be $320.00 per semester hour. Music majors taking 16 hours plus an ensemble may request a tuition waiver for the ensemble credit provided that credit is not applicable to their degree.

Tuition for the Winter Term and the Summer Term is $190.00 per semester hour.

These charges cover the cost of matriculation, class instruction, basic medical fee, admissions to many campus-sponsored events (including home athletic contests), and post office box rental.

Basic Charges Per Semester

<table>
<thead>
<tr>
<th>Tuition (13-16 hrs.)</th>
<th>$3,995.00</th>
</tr>
</thead>
</table>

Men's and Women's Residences

Room Rent (each person per semester)

<table>
<thead>
<tr>
<th>Apartment with kitchen</th>
<th>900.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment without kitchen</td>
<td>725.00</td>
</tr>
<tr>
<td>McAfee Complex</td>
<td>950.00</td>
</tr>
</tbody>
</table>

Board (Subject to change without notice. Required of all dormitory students)

Cafeteria Tickets

<table>
<thead>
<tr>
<th>7 meals per week (tax extra)</th>
<th>$15.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 meals per week (tax extra)</td>
<td>715.00</td>
</tr>
<tr>
<td>20 meals per week (tax extra)</td>
<td>840.00</td>
</tr>
</tbody>
</table>

Note:

1. Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum of a 7-meal plan.
2. Students in an apartment without a kitchen may purchase a 20-meal plan, but they are required to buy a minimum of 12 meals per week.
3. Any student may buy a 20-meal plan.
Basic Charges for the Four-Week Term (Winter and Each Summer Term)

Tuition
Per Semester Hour $190.00

Men's and Women's Residences
Apartment with kitchen 220.00
Apartment without kitchen 180.00
McAfee Complex 240.00

Board (Sales tax extra)
7 meals per week 130.00
12 meals per week 180.00
20 meals per week 230.00

Condensed Table of Expenses

Regular Fall and Spring Semesters

A. Day Students (non-boarding)
Tuition (13-16 hrs.) $3,995.00
Total per year for regular semesters (excluding books) 7,990.00

B. Boarding Students
Tuition and Fees (13-16 hrs.) 3,995.00
Apartment with kitchen 900.00
Cafeteria Tickets—7 meals per week 515.00
Total semester, minimum (excluding books) 5,410.00
Total per year for regular semesters, minimum (excluding books) 10,820.00
Married Students' Apartments (per month plus utilities) 330.00

Other Expenses Paid When Applicable
Student Services Fee
Full-time, fall/spring, day/night
12 hours or more 95.00
Part-time fall/spring, day/night
5-11 hrs. 75.00
1-4 hrs. 50.00
Winter/Summer
5 hours or more 35.00
3-4 hours 25.00
1-2 hours 10.00

For night students taking more than one accelerated-session course in a semester, the enrolled hours breakdown above will be considered as if both sessions were one. So, a student taking two three-hour courses the first session would be charged $75.00, being in the 5-11-hour range. If that student takes six more hours during the second session of the same semester, an additional $20.00 will be assessed. This results in a total fee of $95.00 for the semester since the student would be considered full-time for the semester, having taken a total of 12 hours. There are no individual-class computer fees.

Freshman orientation fee (required of all freshmen) 55.00

Music Fees (Regularly enrolled students will be charged the following fees in addition to the usual tuition charges)
Class Piano 50.00
Class Voice 50.00

Private lessons—Organ, Voice, Piano, Other, and All Applied Music Subjects, Art and Drama, Special Coaching
2 or 3 hours credit
(2 thirty-minute lessons per week) 225.00
Voice Accompanist Fee 100.00
One hour credit
(one thirty-minute lesson per week) 125.00
Voice Accompanist Fee 50.00

Audit Fee Per Semester Hour 40.00

English Proficiency Examination Fee 32.00

Graduation Fees
Diploma 30.00
Cap and Gown (minimum fee) 16.00

Student Insurance
Student Insurance is available at the time of registration at the student's option and upon request. Students participating in intramural sports must show evidence of being insured or be required to enroll in an insurance program.

Materials Fee Per Semester
Art 113, 114, 116, 117, 218, 325 $ 40.00
Art 216, 217, 220, 316, 317, 323, 324 65.00
Art 231, 232, 242, 343 65.00
Art 311, 312, 411, 412 65.00
Art 413, 414, 499 50.00
Art 221, 345, 346, 445 100.00
Communication Arts 220, 230, 403, 410 50.00
Education 310, 311, 312, 313, 320, 325, 326, 327, 328, 329, 333, 335, 430, 431, 433, 435 15.00
Language 111, 112 15.00
Management 250 15.00
Special Education 340, 345, 350, 405, 410, 430, 435 15.00
Physical Education, Wellness, and Sport
PEWS 107 30.00
Physical Education Wellness, and
Sport 116 50.00
Physical Education Wellness, and
Sport 115  Actual Cost of Ski Trip

Laboratory Fees
Biology 112 15.00
Biology 211, 213, 214, 215, 221, 222, 312, 316,
317, 318, 319, 395 25.00
Biology 315, 320 20.00
Biology 424 35.00
Chemistry 105, 111, 112, 30 125.00
Chemistry 106, 221, 319, 324, 325, 327, 426 30.00
Chemistry 424 35.00
Chemistry 498 20.00
Physics 111, 112, 213, 214, 231, 232,
301, 311, 317, 310 25.00
Physics 424, 430 35.00

Students Enrolled in Nursing:
Fees and Special Costs: See section above for
Fees and Special Costs: See section above for
tuition, fees, etc. In addition, there are the fol-
tuition, fees, etc. In addition, there are the fol-
lowing costs:
lowing costs:

National Student Nurse Association
Membership Fee 35.00
Union University Student Nurse Association
Membership Fee 3.00
Insurance fee (per year) 25.00
Achievement tests 95.00
Each student is responsible for making his/her
own arrangements for transportation to the
clinical laboratory.
School Pin (at graduation) 35.00 - 120.00

Nursing Clinical Fee
Nursing 308, 421, 432 220.00
Nursing 310 110.00
Nursing 300, 318, 425, 430, 440 165.00
Nursing 421, 423, 425 220.00
Nursing Challenge Exam 310 300.00
Nursing Challenge Exam 410 75.00

Social Work Field Practice Fee
Professional liability insurance
Fee (per year) 25.00

This is for students involved in volunteer
experiences in an agency as a part of the Community Social Service Experience (SW201) and
students completing their Social Work Field Practicum (SW 490).

Late Entrance Fees
A late entrance fee of $25.00 will be
charged those registering during late registraton or those not completing their enrollment
through the Business Office by the normal reg-
istration date specified in the calendar.

Registration Change Fee
A fee of $10.00 per change will be made
for changes in registration unless the change is
recommended to the student. Permission of the
Registrar is required to exempt the charge.

Teacher Education Field Experience Insurance
Liability insurance at a cost of $20.00 (per
year) is available at the time of registration
through Union University or, at the student’s
option, may be obtained from other sources, in-
cluding the Student Tennessee Education Asso-
ciation (STEA). Evidence of being insured must
be provided to the Director of Clinical Experi-
ence prior to any field experience.

Student Teaching Fee
A fee of $125.00 will be charged all stu-
dents engaging in enhanced student teaching.

Adult and Evening Program
For tuition and fees please see the Cata-
logue section entitled Adult and Evening Stud-
ies.

Rising Seniors
Students enrolling in the Summer Rising
Senior Program will be charged a fee of $225.00
per four-week term, plus room and board costs
at the regular rate for boarding students. Com-
muter students will pay only the $225.00 fee.

Refunds

A. Advance Deposits
A tuition deposit of $200.00 is required af-
ter 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. Students canceling their application in writing at least 60 days before the semester/term will receive a full refund. Those canceling after that date will lose their deposit.
A deposit of $50.00 is charged for room reservation in all Resident Complexes. In case of cancellation of reservation, all of the deposit will be refunded if cancellation is made by May 15 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 the deposit will be refunded. If a student is graduating or moving out of the residence complex permanently, notice must be received by the above dates to secure a deposit. Reimbursement of all refunds will be made through crediting the student’s account in the Business Office.

B. If a student withdraws during the period of registration, he/she will be refunded all charges except matriculation, room reservation and place-in-class deposits, photo fees, class dues, and meals consumed. (Registration period shall be construed to mean the period of time in which a student may still enroll in classes.)

C. A student withdrawing from a semester after the period of registration will be refunded tuition on a prorated basis as follows:
   1. Within one week following registration                        90%
   2. Within two weeks following registration                      80%
   3. Within three weeks following registration                   70%
   4. Within four weeks following registration                    60%
   5. Within five weeks following registration                    50%
   6. Within six weeks following registration                     40%

   After six weeks following the registration period, there is no refund.

D. Refund policies for the four-week terms are as follows:
   1. Within three academic days following registration           90%
   2. Within four academic days following registration           80%
   3. Within five academic days following registration           70%

   After eight academic days following the registration period, there is no refund.

E. Refund policies for the eight-week terms are as follows:
   1. Within six academic days following registration            90%
   2. Within eight academic days following registration          80%
   3. Within ten academic days following registration           70%
   4. Within twelve academic days following registration        60%
   5. Within fourteen academic days following registration      50%
   6. Within sixteen academic days following registration       40%

   After sixteen academic days following the registration period, there is no refund.

F. Regulations for refunds for all terms are as follows:
   1. Only in cases of illness or its equivalent will any refund be made after the sixth week, with the exception of meals.
   2. Students in refusing to conform to the disciplinary rules of the school forfeit all claims for refunds.
   3. Refunds on cafeteria are prorated to the end of the week in which the student drops.
   4. All the above rules and regulations put the responsibility upon 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.
Equipment

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

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

Financial Assistance

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

VETERANS: Union University is approved by the Department of Veterans Affairs for all veterans and dependents of veterans who qualify under the G.I. Bill. Any person who qualifies for the above should check with the Academic Center as soon as possible after arriving at the campus.

SCHOLARSHIP CONSIDERATION FOR CHILDREN OF FOREIGN MISSIONARIES: The children of foreign missionaries who wish to come to Union University for their education will be given the following consideration:

1. The University will guarantee any student indicated above a full tuition scholarship for Fall Semester, Winter Term, and Spring Semester provided that the following is applied toward the tuition: Margaret Fund scholarship amount, one-half Margaret Fund supplement, and minister’s dependent aid provided by Union University. If the student qualifies for additional aid from Union University or federal or state aid, this will be expected to help satisfy first the tuition expense at Union University. Any monies received by the student from the above sources above and beyond the tuition expense at Union may be applied to other expenses at the University (room, board, books, etc.). The student will be expected to pay for his/her own room and board expenses for all terms and tuition for summer school if he/she decides to attend at that time.
How to Apply

The steps to apply for financial aid at Union University are listed and numbered below. The Financial Aid Table which follows utilizes these numbers to explain how to apply for each kind of aid. The Table describes financial aid programs available through Union University and state and federal assistance. By completing all these steps, students will maximize the aid for which they will be considered. Throughout the process, our financial aid staff is available to answer questions and offer assistance to complete the application forms.

Step 1.
Apply and be accepted to Union University.

Step 2.
Secure a Free Application for Federal Student Aid (FAFSA) from your high school guidance office or the Financial Aid Office at Union University. Complete this form and mail to the federal processor (address is on packet) as soon after January 1 as possible. The instructions are selfexplanatory, but there are required procedures to follow to apply for the maximum aid. When you receive your Student Aid Report, mail all copies to the Financial Aid Office.

Step 3.
Complete and return a Union University application for Financial Aid which is available in the Financial Aid Office or Admissions Office at Union University. Transfers must also send financial aid transcripts from each previous college attended.

Financial Aid Table

The Financial Aid Table on the next four pages answers the following questions about each type of financial aid:
• Am I Eligible?
• How Much Can It Help Me?
• How Do I Apply (using the steps described above)?
<table>
<thead>
<tr>
<th>Scholarship Type</th>
<th>Am I Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alumni Dependent Scholarship</td>
<td>Yes, if one of your parents attended Union University for a minimum of 48 semester hours</td>
</tr>
<tr>
<td>Alumni Leadership Scholarship</td>
<td>Yes, if you have demonstrated a leadership role in high school, church, and community activities</td>
</tr>
<tr>
<td>Athletic Grants-in-Aid</td>
<td>Yes, if you participate in varsity athletics and are selected on the basis of your skills by the individual coach</td>
</tr>
<tr>
<td>Church Matching Scholarship</td>
<td>Yes, if you are a member of a Baptist church which participates and meet the qualifications of your individual church</td>
</tr>
<tr>
<td>Church Related Vocation Grant</td>
<td>Yes, if you participate in the CRV In-Service Guidance Program, and major or minor in the Department of Christian Studies, or are granted an exemption by the Office of Campus Ministries and Church Services</td>
</tr>
<tr>
<td>Competitive Academic Scholarship</td>
<td>Yes, if you are an entering freshman and score 24 or above on your ACT (or SAT equivalent)</td>
</tr>
<tr>
<td>Creative Writing Award</td>
<td>Yes, if you are a winner in either the poetry, short story, or essay competition sponsored each spring by the Union University English Department</td>
</tr>
<tr>
<td>Departmental Scholarship</td>
<td>Yes, if you are selected by the department in your major field</td>
</tr>
<tr>
<td>Home School Scholarship</td>
<td>Yes, if you are admitted to Union and have a 3.0 GPA</td>
</tr>
<tr>
<td>Honor Scholarship</td>
<td>Yes, if you rank first or second in your high school graduating class</td>
</tr>
<tr>
<td>Junior College Transfer Grant</td>
<td>Yes, if you are a junior college graduate or have the equivalent of sixty semester hours with the last 30 completed at a community college and a 2.5 GPA (on a 4.0 scale)</td>
</tr>
<tr>
<td>Mathematics Scholarship</td>
<td>Yes, if you are a senior winner at local, regional, or state levels in the Comprehensive or Advanced Topics sections of the Annual Tennessee High School Mathematics Contest sponsored by the Tennessee State Mathematics Teachers Association</td>
</tr>
<tr>
<td>Minister Dependent Grant</td>
<td>Yes, if you are a dependent child or spouse of a full-time Baptist minister or SBC Agency employee</td>
</tr>
<tr>
<td>Miscellaneous Scholarship and Grant</td>
<td>Yes, if selected by the Committee on Student Aid on the basis of a specific vocation</td>
</tr>
<tr>
<td>Music Scholarship</td>
<td>Yes, if selected by the Music Department after an audition</td>
</tr>
<tr>
<td>Need-Based Grant</td>
<td>Yes, if you have established need (as determined by the FAFSA)</td>
</tr>
</tbody>
</table>
## Financial Aid

### How Much Can It Help Me?  How Do I Apply? 

<table>
<thead>
<tr>
<th>Award Type</th>
<th>How To Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200 per academic year</td>
<td>Steps 1, 3</td>
</tr>
<tr>
<td>Awards range up to $1,000</td>
<td>Steps 1, 3, plus lists of activities</td>
</tr>
<tr>
<td>Awards vary</td>
<td>Steps 1, 3, and contact the coach in your sport</td>
</tr>
<tr>
<td>Awards vary</td>
<td>Steps 1, 3, and apply through your church</td>
</tr>
<tr>
<td>Awards are $1,000 a year and are renewable each year based upon maintaining a 2.0 GPA</td>
<td>Steps 1, 3, and have your church complete a separate form which you obtain from the Office of Campus Ministries and Church Services or the Financial Aid Office</td>
</tr>
</tbody>
</table>

### Scholarships

Scholarships are awarded per year for ACT/SAT (R) scores as follows:

<table>
<thead>
<tr>
<th>ACT</th>
<th>SAT(R)</th>
<th>Scholarship Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-25</td>
<td>1090-1160</td>
<td>$3,200 (800 per year)</td>
</tr>
<tr>
<td>26-27</td>
<td>1170-1230</td>
<td>$4,000 (1,000 per year)</td>
</tr>
<tr>
<td>28-29</td>
<td>1240-1310</td>
<td>$5,000 (1,250 per year)</td>
</tr>
<tr>
<td>30+</td>
<td>1320</td>
<td>$6,000 (1,500 per year)</td>
</tr>
</tbody>
</table>

Awards are renewable based upon an academic standing of 3.0.

### Other Scholarships

Each department awards a one-year $300 scholarship.

$1,000 per academic year renewable with a cumulative 3.0 GPA.

First honor, or second honor, $1,500 per year, renewable based upon an academic standing of 3.0.

A limited number of grants of $1,000 per year are available, renewable if student maintains a 2.5 GPA; students graduating from a junior college with a 3.0 GPA are eligible for a $1,250 scholarship per year; students with a 3.5+ GPA are eligible for a $1,500 scholarship per year. These grants are renewable a second year if the student maintains a 3.0 GPA. Students who receive this grant are ineligible to receive any other academic scholarship offered by Union.

A $100 scholarship is awarded as follows: $100 to freshmen who are among the top ten finalists at the state or regional levels, or the top three finalists at the local level; renewable for $100 for three years upon continued pursuit of mathematics and/or computer science courses and satisfactory performance in all subjects.

$800 is awarded each year.

## Awards

Awards vary. Further information pertaining to these scholarships may be obtained by contacting the Financial Aid Office.

Awards vary.

Awards range up to $1,200.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### TABLE - INSTITUTIONAL FINANCIAL AID

<table>
<thead>
<tr>
<th>Am I Eligible?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Off-Campus Employment</strong></td>
</tr>
<tr>
<td><strong>On-Campus Employment</strong></td>
</tr>
<tr>
<td><strong>Scholars of Excellence Program</strong></td>
</tr>
<tr>
<td><strong>Science Fair Scholarship</strong></td>
</tr>
<tr>
<td><strong>Second Member Scholarship</strong></td>
</tr>
<tr>
<td><strong>Special Music Scholarship</strong></td>
</tr>
<tr>
<td><strong>Tennessee Baptist Convention Scholarship</strong></td>
</tr>
<tr>
<td><strong>Top 5% Scholarship</strong></td>
</tr>
<tr>
<td><strong>Top 15% Scholarship</strong></td>
</tr>
</tbody>
</table>

### TABLE - FEDERAL AND STATE FINANCIAL AID

<table>
<thead>
<tr>
<th>Am I Eligible?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal College Work-Study Program (FWS)</strong></td>
</tr>
<tr>
<td><strong>Federal Pell Grant</strong></td>
</tr>
<tr>
<td><strong>Federal Supplemental Educational Opportunity Grant (SEOG)</strong></td>
</tr>
<tr>
<td><strong>Tennessee Student Assistance Award (TSSA)</strong></td>
</tr>
<tr>
<td><strong>Perkins Federal Loan Program</strong></td>
</tr>
<tr>
<td><strong>Federal Stafford Student Loan (SSL)</strong></td>
</tr>
<tr>
<td>How Much Can It Help Me?</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Many students earn a considerable part of their college expenses.</td>
</tr>
<tr>
<td>Awards vary. The number of hours students are permitted to work ranges from five to fifteen per week.</td>
</tr>
<tr>
<td>Scholarships are full tuition for the Fall and Spring semesters for four years. The value of the scholarship will increase annually to reflect any rise in tuition.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>$1,000 per year</th>
<th>Steps 1,3</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>An $800 scholarship is awarded to all such members except the first member.</th>
<th>Steps 1,3</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Scholarship amounts are determined at the beginning of the school year.</th>
<th>Steps 1,3, plus contact the Music Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 per year</td>
<td>Steps 1,3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>An award of $1,250 per year, renewable based upon an academic standing of 3.0. GPA. You may apply for the Top 5% Scholarship as well as the Competitive Academic Scholarship</th>
<th>Steps 1,3, plus furnish written verification of your class standing from your high school guidance counselor</th>
</tr>
</thead>
<tbody>
<tr>
<td>A $1,000 Scholarship is awarded per year, renewable based upon a 3.0. GPA. You may apply for the top 15% as well as the Competitive Academic Scholarship.</td>
<td>Steps 1,3, plus furnish written verification of your class standing from your high school guidance counselor</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How Much Can It Help Me?</th>
<th>How Do I Apply?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs are granted on the basis of need as indicated by the FAFSA.</td>
<td>Steps 1,2,3, plus contact the Financial Aid Office</td>
</tr>
<tr>
<td>Awards range up to $2,340 per year based upon cost of attendance.</td>
<td>Steps 1,2,3, plus contact the Financial Aid Office</td>
</tr>
<tr>
<td>Awards may not be less than $200 or more than $1,500. The average award is $600</td>
<td>Steps 1,2,3</td>
</tr>
<tr>
<td>Awards range from $100 to $1,482 per year.</td>
<td>Steps 1,2,3, plus you must apply for the Pell Grant</td>
</tr>
<tr>
<td>It provides a low interest, liberal program of loans.</td>
<td>Steps 1,2,3, plus contact the Financial Aid Office</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum loan amount is $2,625 per year for the first year, $3,500 for the second year, and $5,500 for the remaining years of undergraduate study, not to exceed $23,000</th>
<th>Steps 1,2,3, plus contact the Financial Aid Office</th>
</tr>
</thead>
</table>
ENDOWED SCHOLARSHIPS AND GRANTS

Union University administers a number of other scholarship funds which are privately endowed. These scholarships are awarded through the Committee on Student Aid. Most of these scholarships 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
William S. and Christine Fanning Bates
J. E. “Doc” and Myrla Bell
Bethel Baptist Church Ministerial
Frank M. and Helen S. Blythe
Joe and Mildred Owen Bobbitt
Kathryn Sullivan Bowld
Phelan B. Brasher
Ruby G. and Pled W. Brisendine
Brown-Granger Scholarship
Roy E. Bryant
Curry Carlton Music
Donald Lamar Carter
Christian Educators
Christian Vocational Leadership
   (Department of Chemistry/Physics)
Grady and Carolyn Clements
Emma Gene Cobb
Coburn Trust Fund
Dr. William Cockroft Golf Scholarship
Crabtree Memorial Fund
Camelia Cunningham
Jeff Davis II, Memorial
Fred DeLay
Wayne T. (Pete) Delay
Dr. E. E. and Marie Deusner
John G. Dickinson and Mary Hudson
Dickinson Memorial
Dr. George W. and Roberta Dodds
William Carlos and Rheudean Bailey Douglass
Michael and Laura Duduit
Bertie Edwards
Lorena Maness Elcan
D. A. Ellis
Sarah Elizabeth Elston
John Eppinger
Betty Williams Farr
Benny D. and Norma J. Fesmire Memorial
Betty Hillix Foellinger Trust
Thomas Carter Foote Memorial
William and Cynthia Fore
Mrs. Warner Earle Fusselle
Ann Huey George
Dale Francis Glover Family
Polk and Polly Glover
Carl Mattewson Greer Memorial Trust
Greer-Layman
Kay and Carroll Griffin
Mary Sue Barr Griggs Memorial
W. G. Guthrie
Betty Hadley Memorial
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 Lucile Duncan Herron
Jason Browning Highsmith
J. J. Hurt Fund
Thomas William Ingram Piano
Rev. William T. “Billy” Jacobs
Cynthia Jenks
Lewis E. Jernigan, Jr.
Harvey W. and Flora Reid Johnson Memorial
Albert Kelly
Lara Kendall
Millard M. Kesterson, Jr. Memorial
Willis Hamilton Kimsey, Jr.
Hance Lassiter Memorial
Dr. Robert G. Lee
Zara 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
Mc Coy Fund of McNairy County
McLean Scholarship
McLean Scholarship
Mildred McWherter
Joe and Ruby Lynn Nelson
Lidie Turner Michie Endowed
Beulah S. Miller
Joseph H. Miller
Elmer and Opal Moore Memorial
John H. Moorefield
Chandler and Onola Mullins
Chandler and Onola Mullins Nursing
Isabel H. Neely Nursing Scholarship
James Thomas and Mary Newsom Memorial
Nelle Kinsey Owen
Clyde O. and Louise M. Page
E. T. (Rocky) Palmer Memorial
Lucy McLemore Pearson
Margo Marie Petersen Memorial Nursing—Established by Bill and Mary Adcock
Clarence E. Pigford Memorial
John H. Pippin
W. Thomas and Jane Norville Powell
Max W. Pugh Piano Scholarship
Billy E. and Larry J. Ray
Mr. and Mrs. W. H. Roberts Memorial
Thomas R. and Christine P. Ruch Memorial
Everette and Winnie Sanders
Linda Scarborough Nursing
Howard L. Schuster, Jr. Nursing
Curtiss E. Scott
E. O. and Eula Petty Sheppard
Mary Catherine Siler
T. O. Siler Family Memorial
Grace Ayliff Simonton
Elsie Young Smith Pre-Medical
Jerry B. Smith Memorial
Eulon Lee Smothers, '31, and Louise Weldon Smothers, '33, Spight Fund
Dr. Jonas L. and Emma Lee Stewart
Susan O. Thomason Nursing
R. S. Tipler Fund
Roy H. Touchstone Memorial
Veazey Memorial
Howard L. and Claire Cooper Vestal
Victory Heights Baptist Church
Bettye Blankenship Walker Memorial
Joe Walker, Jr.
Clara E. Waller Memorial
William Walter Warmath Memorial
Loyemma and R. G. Watson Memorial
H. E. Watters Memorial
Bettye McIntosh Whiteaker, DDS, MSD, Annie Wista Williams
John L. Williams
Charles A. Wingo
Woodland Mills, First Baptist Church
Homer B. and Mary Jewell Woodward Student Aid Fund

CHURCH MATCHING SCHOLARSHIPS

Adamsville, First Baptist Church
(Herman & Nellie Cavitt Trust)
Newbern, First Baptist Church
North Jackson Baptist Church
Oak Grove Baptist Church, Covington
Obion, First Baptist Church
Paris, First Baptist Church
Parsons, First Baptist Church
Poplar Corner Baptist Church, Brownsville
Puryear Baptist Church
Ridgely, First Baptist Church
Ridgeway First Baptist Church, Memphis
Ripley, First Baptist Church
Rock Hill Baptist Church
Rutherford, First Baptist Church
Salem Baptist Church (Rosa Fairless Memorial)
Savannah, First Baptist Church
Second Baptist Church, Union City
Selmer, First Baptist Church
Somerville, First Baptist Church
Southland Baptist Church, Memphis
Tiptonville, First Baptist Church
Toone Baptist Church
Trenton, First Baptist Church
Trimble, First Baptist Church
Union City, First Baptist Church
Unity Baptist Church, Jacks Creek
Walnut Hill Baptist Church, Bells
West Jackson Baptist Church
West Memorial Baptist Church (David Cooper Trust)
West Paris Baptist Church
West Side Baptist Church, Trenton
Westover Baptist Church
White Hall Baptist Church
White Station Baptist Church
Woodland Baptist Church, Brownsville
Woodland Baptist Church, Jackson
Zion Baptist Church, Brownsville

NON-ENDOWED SCHOLARSHIPS AND GRANTS

Algee-Auston Scholarship Fund
Thomas Carter Foot Memorial Scholarship
Foreman Memorial Scholarship
Elizabeth J. Fossey Music Scholarship
Ben West Scholarship

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-L.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