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, 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.

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 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 via Web Advisor, in person, or by phone or mail. Debit or credit card payments are subject to a convenience fee of 2.5%. Payment plans are available if needed, and may be established through the Office of Business and Financial Services.

**Tuition and Fees**

Tuition for 12-16 hours is $16,325 per semester for fall and spring semesters. For each hour below the 12 hours, the tuition will be $1050 per hour. For each hour in excess of 16 hours the tuition will be $1050 per semester hour. The audit fee for any semester/term is $145 per hour audit fee.

Financial assistance, including grants, scholarships, loans for students 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 via Web Advisor, in person, or by phone or mail. Debit or credit card payments are subject to a convenience fee of 2.5%. Payment plans are available if needed, and may be established through the Office of Business and Financial Services.

**Tuition Summary**

<table>
<thead>
<tr>
<th></th>
<th>Fall or Spring</th>
<th>Winter or Summer Internet Courses (location WB)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-11 hours</td>
<td>$1050/hour</td>
<td>$730/hour</td>
</tr>
<tr>
<td>12-16 hours</td>
<td>$16,325</td>
<td></td>
</tr>
<tr>
<td>17+ hours</td>
<td>16325 + 1050/hour</td>
<td></td>
</tr>
</tbody>
</table>

Audit courses taken with 12 or more hours are subject to an additional charge of $145 per hour audit fee.

**Resident Student Charges for Each Fall or Spring Semester**

**Room**

- Heritage Apartments: $3,600
- The Quads Apartments: $4,000

**Meals**

- 50 meals (commuter only): $455
- 140 meals plus $150 in Buster Bucks: $1,375
- 120 meals plus $125 in Buster Bucks (minimum required for returning/transfer students, including those registered only for internships or practicums): $1,190
- 200 meals plus $200 in Buster Bucks: $1,795

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

**Room**

- Heritage Apartments: $505
- The Quads Apartments: $575

*There will be no charge for Winter Term housing for students enrolled in Winter Term.

**Meals**

- 15 meals (commuter only): $129
- 25 meals (minimum for residential students, including those registered only for internships or practicums): $217
- 40 meals: $347

**Family or Graduate Resident Student Charges**

- Warmath Family Student Apartments including utilities: $2,900
- Hope Graduate Student Apartments including utilities: $2,240

**General Student Fee**

- Fall/Spring, Day/Evening:
  - 12 hours or more: $550
  - 1-11 hours: 45/hour
- Winter, Day/Evening:
  - 45/hour
- Summer (per term):
  - 45/hour
## Expenses Paid in Addition To Tuition As Applicable To Student Enrollment in Courses And Programs Noted

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation fee</td>
<td>$150</td>
</tr>
<tr>
<td>Orientation, additional (required of all International Students and MKs)</td>
<td>30</td>
</tr>
<tr>
<td>ART 113, 114, 116, 117, 218, 357</td>
<td>25</td>
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<tr>
<td>ART 120, 221, 345, 346, 348, 445</td>
<td>90</td>
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<tr>
<td>ART 216, 217, 220, 242, 311, 312, 316, 317, 323, 324, 332, 343, 411, 412, 424</td>
<td>30</td>
</tr>
<tr>
<td>ART 413, 414, 499</td>
<td>15</td>
</tr>
<tr>
<td>ART 325</td>
<td>40</td>
</tr>
<tr>
<td>ART 231, 232</td>
<td>45</td>
</tr>
<tr>
<td>AT 170</td>
<td>30</td>
</tr>
<tr>
<td>AT 265, 275, 365, 375, 465, 475</td>
<td>50</td>
</tr>
<tr>
<td>BIO 100, 110, 112, 200, 211, 215, 221, 222, 304, 305, 310, 312, 315, 316, 317, 318, 324, 395, 495</td>
<td>40</td>
</tr>
<tr>
<td>BIO 210, 301, 307, 309, 320, 321, 323, 325, 336, 337, 358, 359, 360, 415, 426</td>
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</tr>
<tr>
<td>BIO 322</td>
<td>110</td>
</tr>
<tr>
<td>CHEM 102, 105, 111, 112</td>
<td>40</td>
</tr>
<tr>
<td>CHEM 106, 113, 221, 319, 324, 326, 327, 405, 430, 435</td>
<td>45</td>
</tr>
<tr>
<td>CHEM 424, 425, 498</td>
<td>50</td>
</tr>
<tr>
<td>COM 210</td>
<td>30</td>
</tr>
<tr>
<td>COM 311, 322, 330, 350, 360, 365, 395 (when applicable), 412, 498</td>
<td>90</td>
</tr>
<tr>
<td>COM 220, 230, 406, 410</td>
<td>90</td>
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<tr>
<td>CSC 100 (Adult Studies Textbook Fee)</td>
<td>117.50</td>
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<tr>
<td>EDU 331, 332, 417</td>
<td>20</td>
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<tr>
<td>EDU 201, 305, 306, 340, 358</td>
<td>60</td>
</tr>
<tr>
<td>EGR 250, 261, 262, 342, 352, 355, 361, 405, 470</td>
<td>475</td>
</tr>
<tr>
<td>GEO 112</td>
<td>40</td>
</tr>
<tr>
<td>Keystone Program / Purposeful Reading</td>
<td>300</td>
</tr>
<tr>
<td>Language 111, 112 (French, German, Spanish)</td>
<td>20</td>
</tr>
<tr>
<td>MAT 111, 114 (Adult Studies Tutoring Fee)</td>
<td>80</td>
</tr>
<tr>
<td>MGT 445</td>
<td>35</td>
</tr>
<tr>
<td>MUS 439</td>
<td>60</td>
</tr>
<tr>
<td>PEWS 107, 116</td>
<td>80</td>
</tr>
<tr>
<td>PEWS 115, Actual Cost</td>
<td>40</td>
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<td>PEWS 121</td>
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<tr>
<td>PEWS 125</td>
<td>135</td>
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<tr>
<td>PHY 111, 112, 213, 214, 231, 232, 301, 310, 311</td>
<td>40</td>
</tr>
<tr>
<td>PHY 262</td>
<td>35</td>
</tr>
<tr>
<td>PHY 424, 430, 498</td>
<td>50</td>
</tr>
<tr>
<td>SE 305, 306, 405</td>
<td>20</td>
</tr>
<tr>
<td>SE 230, 331</td>
<td>60</td>
</tr>
</tbody>
</table>

## Music Fees Per Enrollment

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class Piano, Class Voice</td>
<td>$140</td>
</tr>
<tr>
<td>Private lessons 1 hour credit (one 30-minute lesson per week)</td>
<td>140</td>
</tr>
<tr>
<td>2 or 3 hours credit (two 30-minute lessons per week)</td>
<td>240</td>
</tr>
</tbody>
</table>

## Nursing Fees as indicated

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance fee (per year)</td>
<td>$25</td>
</tr>
<tr>
<td>Random Drug Screening Fee (per year)</td>
<td>50</td>
</tr>
<tr>
<td>National Evaluation Fee (per year)</td>
<td>100</td>
</tr>
<tr>
<td>National Student Nurse Association Membership Fee, optional</td>
<td>40</td>
</tr>
<tr>
<td>Union University Student Nurse Association Membership Fee, optional</td>
<td>10</td>
</tr>
<tr>
<td>School Pin and Composite (at graduation) approx. 76 (varies by campus)</td>
<td>195</td>
</tr>
<tr>
<td>Clinical Fees per enrollment*</td>
<td></td>
</tr>
<tr>
<td>NUR 307/308, 421, 423, 425</td>
<td>245</td>
</tr>
<tr>
<td>NUR 309</td>
<td>305</td>
</tr>
<tr>
<td>NUR 310</td>
<td>145</td>
</tr>
<tr>
<td>NUR 318, 418, 430, 440</td>
<td>195</td>
</tr>
<tr>
<td>NUR Challenge Exam 310</td>
<td>330</td>
</tr>
<tr>
<td>NUR Challenge Exams 309</td>
<td>85</td>
</tr>
<tr>
<td>NUR Challenge Exam 302</td>
<td>140</td>
</tr>
<tr>
<td>NUR Challenge Exam 308</td>
<td>220</td>
</tr>
<tr>
<td>NUR Challenge Exam 410</td>
<td>110</td>
</tr>
<tr>
<td>NUR Challenge Exams 318, 418</td>
<td>195</td>
</tr>
<tr>
<td><strong>Transportation to the clinical site is the responsibility of the student.</strong></td>
<td></td>
</tr>
<tr>
<td>Assessment Technologies Institute (ATI) testing fee (assessed through NUR 307/308, 318, 418, 499)</td>
<td>160</td>
</tr>
<tr>
<td>Simulation Fee (assessed through NUR 307/308, 318, 418, 425) $1,500 paid in 4 installments/clinical semester</td>
<td></td>
</tr>
</tbody>
</table>

## Study Abroad, minimum $75

## Social Work Program Practice Insurance and Fees

- Professional Liability Insurance (approximate cost per year / assessed through SW 201, 315 and 409) $25
- National Association of Social Workers Membership Fee, optional 57
- SW 490 (assessed through SW 423) 100
- **Transportation to the practicum site is the responsibility of the student.**

## Study Abroad, minimum $75

## Educator Preparation Program

- Professional Liability Insurance for field experiences (approximate cost) 25
- Background Check/Fingerprinting Actual Cost
- Praxis II Tests required depending on endorsement(s); fees vary – see [www.ets.org/praxis](http://www.ets.org/praxis)
- Internship - $200 fall, $200 spring 400

## Testing, per attempt:

- ACT(R) 35
- CLEP 105
- DANTES SST 105

## 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.

**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 residence complexes. All tuition and housing deposit will be refunded if the cancellation and request is made by May 1 for fall semester, November 15 for winter term, December 1 for 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. Student Services Fee, lab fees, and all other fees are not refundable. Students withdrawing due to disciplinary action will not receive a refund on housing charges.**

C. **Refund policy for the nine to sixteen week semester is as follows:**

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

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

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

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

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

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

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

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

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

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

**Non-Traditional Programs**

For tuition and fees please see the Catalogue section entitled Adult Studies.

**Rising Seniors**

A fee of $255 per semester hour is charged. Materials fees are charged as applicable. Room and board is available at the regular rates.
I. 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.

J. 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.

K. 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 Student Financial Planning 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.

   The Office of Student Financial Planning makes every effort to communicate effectively to our students the policies and practices used by our office in the process of administering financial assistance. Most of the policies regarding federal and state assistance are statutory in nature. Other policies and practices have been developed by our office to ensure efficiency, accuracy, and understanding of the financial aid process. Students and parents will want to familiarize themselves with the policies and practices outlined in this section.

Application
   1. New applicants for financial assistance must submit the Union University Application for Undergraduate Admission and Scholarship Assistance and must be accepted into their program of study 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 certain other institutional scholarships may be required to submit separate applications. See www.uu.edu/financialaid for a complete listing. Applicants for on-campus employment must complete a separate online application for employment.
   2. Returning students wishing to reapply for federal and/or state funds must file the 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. Returning students’ financial need will be evaluated each year and appropriate increase or decrease in the amount of assistance offered will be made.
   5. Applicants for Federal Stafford, PLUS and/or GradPLUS Loans are required to maintain half-time enrollment status in their program of study. Students must be enrolled full-time in a traditional undergraduate degree-seeking program to receive institutional assistance.

Awarding of Funds
   When a student requests aid information, he or she is given a list of steps to follow in applying for financial aid including a web link to the Free Application for Federal Student Aid.

   Each student’s final financial aid need is determined based on the student’s family income and the Cost of Attendance (COA). COA is calculated by adding together tuition, books, room and meal costs, miscellaneous fees, transportation costs and personal costs. Student eligibility for aid is determined from the student aid application by subtracting the family contribution from the Cost of Attendance. The information for making the calculations and determining eligibility is obtained from the student’s financial aid application, ISIR and tax return.

   Loan amounts are limited to specific dollar amounts based on student’s level of education. The amounts are outlined on the financial aid website and the financial aid handbook provided by the Department of Education.

   Students selected for verification by the Department of Education must provide the institution with documentation of information that was used to file the FAFSA. This documentation is maintained in the student’s file.

   For students who transfer to Union from another institution and request financial aid, Union uses NSLDS data to be sure the student is eligible for federal aid.
**Award Notification**

1. Applicants will be notified of their award package via email. The award letter will only need to be returned to the Office of Student Financial Planning if the applicant is reducing or declining any award.
2. Federal Direct Loans are awarded each academic year from Master Promissory Note. Notification of the amount is made to the student via email. Students must complete a Master Promissory Note and Entrance Counseling at www.studentloans.gov to begin the loan certification process. The award letter will need to be returned if reducing or declining the Direct loan amount(s), or by using the online decline or reduce functionality.
3. Federal Direct Loan, including Subsidized/Unsubsidized, Parent PLUS, or GradPLUS, along with Alternative Loan amounts shown on the award listing reflect the gross amount of the loan. The net amount of disbursements may be up to 5% less, due to fees deducted by the lender.
4. Most awards are divided evenly between fall and spring semesters. The award listing indicates how each award will be divided.
5. Most scholarships from outside sources will show on the Award Letter simply as “Outside Scholarship” and will be divided equally between fall and spring semesters unless otherwise indicated by the donor.
6. Award 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 hours worked. Recipients must report to Vocatio Center upon arrival on campus for job assignment and clearance.

**Disbursement**

1. Disbursement of awards for a term (excluding Federal Work Study and Institutional Workshop) is made by crediting the student’s account.
2. Students on Federal Work Study receive a monthly paycheck for hours worked. Students on Institutional Workshop have the amount earned each month credited to their student account, unless the amount earned exceeds any balance owed on the student account. Students will receive a direct deposit for the amount earned which exceeds the amount owed.
3. Federal student loan funds will not be disbursed until the recipient has signed a Promissory Note and completed Entrance Counseling. TEACH Grant funds require students complete the Agreement to Serve and TEACH Entrance Counseling prior to receiving the grant. Certain institutional awards will not be disbursed until the recipient's approved required documents are on file in the Office of Student Financial Planning as required by award program.
4. The lender will notify the loan borrower of the estimated disbursement dates for Federal Direct Subsidized/Unsubsidized, PLUS, and alternative 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.
5. If a federal aid recipient has charges that are exceeded by the sum of federal aid, creating a credit balance, a direct deposit will be issued by the Office of Business Services within 14 days of the credit balance occurring.

**Financial Aid Census Date**

1. A Financial Aid Census Date is established to determine a student’s enrollment status (for undergraduate students, full time: 12 hours or more; ¾ 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. Students whose required hours to graduate are less than full time in their final semester may request their Union University aid be prorated based on the number of actual hours enrolled. A student is required to be enrolled at least half time as of the census date to be awarded the Federal Direct Loan, Federal Parent Loan (PLUS), or TN Student Assistance Award (TSAA). A student must be enrolled at least half time at time of disbursement to receive federal loan funds.

**Adjustment of Awards**

1. Original award amounts for non-tuition based institutional funds, federal and state grants assume the federal/state standard for undergraduate 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 and university policy. Students enrolled in less than 12 credit hours in their final semester prior to graduation will receive a pro-rated award amount.
2. 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.
3. Students dropping or adding a class after the census date will not have federal and state awards adjusted. An exception is a Pell Grant or TEACH Grant recipient who drops a class never attended, may have Pell Grant or TEACH Grant adjusted according to the resultant enrollment status, per federal regulations. Students awarded Federal Direct Loans who are enrolled less than half time at the time of disbursement will have disbursements returned to the Department of Education.
4. 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.
5. Financial assistance will be adjusted should a student withdraw from all classes, according to the Refund Policy of Union University published in the current catalog and federal regulations which may apply.
6. A student’s aid may be adjusted per federal regulations should the aid exceed the student’s need as determined by the FAFSA. Institutional aid may be adjusted if the sum of all scholarships exceeds the direct institutional costs.
7. If the verification process for federal/state aid causes a change in the student’s eligibility, awards will be adjusted accordingly.
Withdrawal from All Classes
1. A student who withdraws from all classes before the 60% point of the semester, calculated by calendar days, may have a portion of federal funds (Federal Pell Grant, TEACH Grant, Federal SEOG, Federal Direct Subsidized/Unsubsidized Loan, or Federal PLUS Loan) returned to the source as required by federal regulations. This calculation may result in the 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.

Requirements/Provisions
1. Some scholarships require the student to maintain a minimum GPA in order to retain the scholarship. Select requirements can be viewed at www.uu.edu/financialaid/awards.cfm; award-specific requirements will be published in the student’s online award listing. Federal and state aid requires that the student maintain Satisfactory Academic Progress according to the policies established by the Office of Student Financial Planning. Failure to meet GPA requirements will cause the student to lose that assistance.
2. “Scholars of Excellence” Scholarships (awarded prior to fall 2015) may be applied towards regular hours for fall, winter, spring, or summer terms for the first 128 hours taken at Union University. Academic Scholarships and CCMS are awarded for a maximum of eight regular semesters. Transfer/Academic Leadership Scholarship is awarded for a maximum of 4 regular semesters. Recipients may appeal these limits through the Office of Student Financial Planning.
3. Students must meet the requirements of Union’s Standards of Satisfactory Academic Progress for Federal Aid Eligibility in order to receive Federal/State Grants and Loans. Full Satisfactory Academic Progress policy is published at www.uu.edu/financialaid/academic-standards.cfm. If a student loses eligibility for federal funds due to failure to meet these standards, appeal may be made through the Office of Student Financial Planning.
4. Upon graduation or withdrawal from the university, recipients of a Federal Direct student loan or Federal TEACH Grant are notified to complete exit counseling at www.studentloans.gov.

Disclaimers
1. Any commitment of federal funds (Federal Pell Grant, TEACH Grant, Federal SEOG, Federal Perkins Loan, Federal Direct Subsidized/Unsubsidized Loan, or Federal PLUS Loan and Federal Work Study) or state funds (TSAA and TELS) is tentative and contingent upon subsequent congressional and/or state appropriation and actual receipt of the funds by Union University.

2. The Office of Student Financial Planning reserves the right on behalf of the University to review, modify, and/or cancel an award at any time because of changes in financial, enrollment, or academic status; changes of academic program; or because of the recipient's failure to observe reasonable standards of citizenship.

Standards of Satisfactory Academic Progress for Financial Aid Eligibility

Background
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. Progress is evaluated at the end of fall, spring, and summer semesters to ensure that the student is on track to obtain a degree/certificate.

These standards apply to all federal and state grants and loans. 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 define academic progress for purposes of determining eligibility for federal financial aid are Cumulative Grade Point Average, Pace of Completion and Maximum Time Frame.

Grade Point Average
• Undergraduate students who have not yet completed 24 credit hours must have a minimum cumulative GPA of 1.5. Students who fail to meet this standard will be placed on Financial Aid Warning and will have a conditional period of one regular semester during which they may continue to receive aid.
• Undergraduate students who have completed 24 or more credit hours but less than 48 credit hours must have a minimum cumulative GPA of 1.5.
• Undergraduate students who have completed 48 or more credit hours must have a minimum cumulative GPA of 2.0.
• Graduate students must maintain a minimum cumulative GPA as required by their specific program of study.
• These GPA requirements do not include remedial or developmental courses. (Revised 5/1/14)

Pace of Completion
• Undergraduate and graduate students must successfully complete a minimum of 67% of credit hours attempted.

To successfully complete means to receive a final grade of A, B, C, D, or F. The calculated percentage of completion can be rounded up. (Revised 5/1/14)
• Pace of Completion is calculated by dividing the cumulative number of hours completed by the cumulative number of hours attempted.
• Transfer credits accepted by Union count as both hours attempted and hours completed. Courses dropped after
the last day to drop without academic record for the enrollment period count as hours attempted. Audited classes and credits earned through testing are not counted.

- Undergraduate students who have not yet completed 24 credit hours and do not meet the 67% Pace of Completion requirement will be placed on Financial Aid Warning and will have a conditional period of one regular semester during which they may continue to receive aid.

**Maximum Time Frame**

- Undergraduate and graduate students must complete their degree program within 150% of the published length of their degree program. For example, if a degree requires 128 credit hours to graduate, a student could not receive financial aid beyond 192 credit hours attempted whether or not financial aid was received for these credit hours.
- Transfer credits and credits for courses repeated are included in hours attempted. Audited classes and credits earned through testing are not counted.
- Students starting a second bachelor's degree program at Union may be required to have the Academic Center document the change of program if the student has completed more than the maximum time frame. (Revised 5/1/14)

**Determining Satisfactory Progress**

Standards used to measure progress must include all periods of the student's enrollment, including all accelerated and cohort terms. Satisfactory progress will be evaluated at the end of fall, spring, and summer semesters. Courses taken during the winter term will be evaluated along with spring courses at the end of spring semester.

After grades are posted at the end of each regular semester the Office of Student Financial Planning will contact by letter students who are not meeting satisfactory progress standards. Undergraduate students with less than 24 credit hours not meeting the standards will be placed on Financial Aid Warning and will have a conditional period of one regular semester during which they may continue to receive aid. All other students not meeting the standards will be placed on Financial Aid Suspension and will not be eligible to receive any federal financial aid from that point forward even if aid has already been awarded.

Students may appeal the denial of their aid through the Appeal Process described in this policy.

**Incomplete Grades**

A grade of “incomplete” will not be factored into calculating satisfactory academic progress until the grade is changed to a completed grade. This may result in failure to achieve satisfactory progress and denial of aid until a final grade is earned. A student should contact the Office of Student Financial Planning when an incomplete grade is changed to a final grade for recalculation of satisfactory progress.

**Repeated Courses**

Repeated courses affect academic progress as follows:

- GPA—Only the most recent grade counts in the student's GPA.
- Pace of Completion and Maximum Time Frame—Each time a course is repeated it will be counted as attempted hours.

**Withdrawal From Classes**

Once a student has begun attendance in a semester, if he/she then drops a class or withdraws from the semester after the last day to drop without academic record for the enrollment period, those credit hours will be counted as credit hours attempted in calculating Pace of Completion and Maximum Time Frame.

A student who withdraws from a semester and returns the following semester must meet the SAP requirements in order to be eligible for federal aid.

**Transfer Students**

Transfer hours accepted by Union are counted as both hours attempted and hours completed for calculating Pace of Completion, and are counted toward the student's overall Maximum Time Frame. Transfer credits do not affect a student's GPA.

New transfer students will be eligible for federal aid their first semester at Union unless they have already exceeded their Maximum Time Frame. Students may follow the process for appeal of Maximum Time Frame if they changed majors upon enrolling at Union.

Transfer students who previously were enrolled at Union will have their eligibility determined by evaluating past credits/grades earned at Union combined with transfer credits accepted.

**Readmitted Students**

A student who is readmitted to Union whose prior academic record does not meet the standards for satisfactory progress is considered to be on Financial Aid Suspension and will not be eligible to receive financial aid. The student may follow the appeal process and if successful will be put on Financial Aid Probation and be eligible to receive aid for at least one semester.

**Notification**

Students who fail to make satisfactory progress at the end of a semester will be notified by the Office of Student Financial Planning within ten business days following the deadline for grades to be posted.

**Appeal Process**

Students who have lost eligibility for aid due to GPA or Pace of Completion may appeal based on extraordinary circumstances which were unexpected and beyond the student’s control. Depending on the circumstance, the student may be required to submit documentation to support the appeal. Appeal is made by submitting a letter along with any supporting documentation to the Director of Student Financial Planning explaining:

- why the student failed to make satisfactory progress.
- what has changed in the student’s situation that will allow him/her to make satisfactory progress at the next evaluation.

The student whose appeal is approved will be placed on Financial Aid Probation and will be eligible to receive aid for at least one semester if:
• it is determined that he/she should be able to meet the standards after the subsequent semester OR
• the student is placed on an Academic Plan that when followed will ensure the student will meet the standards by a specific time.

The student who fails to meet the satisfactory progress requirements at the end of a semester of Financial Aid Probation, or is not adhering to the requirements of an Academic Plan, will be put on Financial Aid Suspension and will not be eligible to receive federal aid until eligibility has been reinstated. If there are extenuating circumstances a student may be given an opportunity for a subsequent appeal.

Students who have lost eligibility for aid due to 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 Student Financial Planning and accompanied by documentation from the Academic Center or their Academic Advisor showing the student’s new major and the credit hours which will apply toward the new major. The student will be allowed to appeal on the basis of a change in major one time.

Students seeking a second undergraduate degree who have exceeded the Maximum Time Frame may appeal to extend their time frame. The student must submit to the Office of Student Financial Planning a degree plan from their Academic Advisor listing all courses needed to complete their second undergraduate degree. A new time frame will be calculated based on the number of hours needed.

Students will be informed by campus email of the results of their appeal.

Students who lose eligibility and do not appeal or whose appeal is not approved will be placed on Financial Aid Suspension and will not receive federal aid until eligibility has been reinstated.

Reinstatement of Eligibility

After at least one semester of Financial Aid Suspension a student may reestablish eligibility for aid as follows:

• In the case of insufficient GPA, bringing his/her cumulative GPA back up to the standard.
• In the case of insufficient Pace of Completion, making up the deficit hours as to bring up the percentage to at least 67% (can be rounded up). (Revised 5/1/14)
• In the case of both insufficient GPA and insufficient Pace of Completion, the student must be making satisfactory progress in both before eligibility can be reinstated.

When a student believes that he has regained eligibility, he/she should send a request in writing or by email to the Office of Student Financial Planning that eligibility be reinstated. The student will be notified by campus email the results of this request.

Completed Program, No Degree

A student who completes the academic requirements for a program, but does not yet have the degree or certificate is not eligible for further Federal Student Aid funds for that program.

EDGE Standards of Satisfactory Academic Progress for Financial Aid Eligibility

Union University has established minimum standards of "satisfactory academic progress" (SAP) for the Union EDGE program, which is classified by the US Department of Education as a comprehensive transition and postsecondary (CTP) program for students with intellectual disabilities. Progress will be evaluated at the end of fall, spring, and summer semesters to ensure that the student is on track to obtain the certificate offered through the EDGE program. These standards apply to all federal and state grants and loans. These financial aid standards of academic progress are separate from, and in addition to, academic standards required by the University for continued enrollment, and are published along with the general financial aid SAP policy at www.uu.edu/financialaid/academicstandards.cfm.

The criteria used to define academic progress for purposes of determining eligibility for federal financial aid are Cumulative Grade Point Average, Pace of Completion and Maximum Time Frame.

Grade Point Average

• Union EDGE students must have a minimum cumulative GPA of 1.5. Students who fail to meet this standard will be placed on Financial Aid Warning and will have a conditional period of one regular semester during which they may continue to receive aid.
• These GPA requirements do not include remedial or developmental courses. (Revised 5/1/14)

Pace of Completion

• Union EDGE students must successfully complete a minimum of 67% of credit hours attempted. To successfully complete means to receive a final grade of A, B, C, D, or P.
• Pace of Completion is calculated by dividing the cumulative number of hours completed by the cumulative number of hours attempted.
• Transfer credits accepted by Union count as both hours attempted and hours completed. Courses dropped after the last day to drop without academic record for the enrollment period count as hours attempted. Audited classes offered through the Union EDGE program will be included in hours attempted. Credits earned through testing are not counted.
• Undergraduate students who have not yet completed 24 credit hours and do not meet the 67% Pace of Completion requirement will be placed on Financial Aid Warning and will have a conditional period of one regular semester during which they may continue to receive aid.
Maximum Time Frame

- Students must complete their degree program within 150% of the published length of their degree program. The Union EDGE program's published length will consist of 48 credit hours, to be completed in 2 academic years; the maximum time frame will be 72 credit hours, to be completed in 3 academic years.
- Transfer credits and credits for courses repeated are included in hours attempted. Audited classes offered through the Union EDGE program will be included in hours attempted. Credits earned through testing are not counted.

Other Satisfactory Academic Progress Policies

The process for determining satisfactory progress and notification of failed progress for Union EDGE students will follow the general financial aid SAP policy (see www.uu.edu/financialaid/academicstandards.cfm for full policy). Students may appeal the denial of their aid through the Appeal Process described in this policy.

Policies covering incomplete grades, repeated courses, withdrawal from classes, transfer of credit and transfer students, readmitted students, as well as reinstatement of eligibility and completing the Union EDGE program without obtaining the certificate will occur in accordance with Union’s general SAP policy for financial aid.

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/veterans for information on obtaining these benefits. Check with the Office of Student Financial Planning as soon as possible after enrolling in courses.

Policies and Procedures for Tennessee Student Assistance Corporation (TSAC) Administered Awards

In general, financial aid available to students through the state of Tennessee will be awarded and certified by the Office of Student Financial Planning. Awarding of state grants and scholarships assumes the standard for undergraduate full-time enrollment (12 credit hours per semester). In accordance with the Financial Aid Census Date, state awards will remain the same according to enrollment status established on the census date. Awards are adjusted after the census date if needed and are posted to student accounts prior to reporting. Institutional funds cover the disbursement until the payment is received from TSAC. After this date, any additional awards are transmitted weekly. The Business Office disburses any credit balance due to students caused by TELS by direct deposit.

For a complete listing of TSAC administered awards and their policies and procedures, please visit www.uu.edu/financialaid/teals.cfm.

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. In the case of church endowed funds, students whose names are submitted by their church are awarded those funds. No additional application is required. Recipients will be notified if awarded endowed scholarships. Generally speaking, endowed scholarships administered by Union University may be used in full or in part to fund institutional scholarships and/or grants and may be substituted for these awards on the student account.