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 first day of class for that semester. Students who have not paid in full or have a payment plan agreement will be withdrawn from all classes after the last day to add, which is one week after the beginning of the term. Students with an outstanding balance will not receive a diploma or academic transcript or be eligible to enroll for a subsequent term. Students preregistering for a semester must have their current account paid in full. Financial assistance, including grants, scholarships, loans, 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 online, in person, 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 Affairs.

Tuition and Fees

Tuition for 12-16 hours is $17,750 per semester for fall and spring semesters. For each hour below the 12 hours, the tuition will be $1150 per hour. For each hour in excess of 16 hours the tuition will be $1150 per semester hour. The audit fee for any semester/term is $145 per hour; audit does not apply toward graduation.

The General Student fee covers a variety of University costs, including but not limited to the following: health services fee, admissions to athletic and campus-sponsored events, student activities, counseling services, student organization fees, career services, academic tutoring, wellness center membership, intramurals, post office box rental, student publications, computer lab/technology fee, online learning management system, graduation fee, printing, class dues, student ID, parking fee/sticker, and library services.

Tuition Summary

Tuition Summary

Fall or Spring
1-11 hours .............................. $1150/hour
12-16 hours .............................. 17,750
17+ hours .............................. 17,750 + 1150/hour
Summer .............................. 775/hour
Summer Internet Courses (location WB)  $775/hour

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 .............................. $3850
The Quads Apartments .............................. 4250
Meals
50 meals (commuter only) ......................... $495
140 meals plus $150 in Buster Bucks
(minimum required for incoming freshmen) ........ 1520
120 meals plus $125 in Buster Bucks (minimum required for returning/transfer students, including those registered only for internships or practicums) ........ 1310
160 meals plus $175 in Buster Bucks ........... 1660
200 meals plus $200 in Buster Bucks ........... 1975

Resident Student Charges for Summer Terms

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) ............................ $140
25 meals (minimum for residential students, including those registered only for internships or practicums) ........ 230
40 meals ............................................. 360

Family or Graduate Resident Student Charges

Warmath Family Student Apartments including utilities
Fall and Spring term(s) ....................................... $3100
Summer per month rate(s) ......................... $775

Hope Graduate Student Apartments including utilities
Fall and Spring term(s) ....................................... $2375
Summer per month rate(s) ......................... 595

General Student Fee

Fall/Spring, Day/Evening
12 hours or more .............................. $615
1-11 hours ........................................... 52/hour
Summer (per term) .............................. 52/hour

Expenses Paid in Addition To Tuition

As Applicable To Student Enrollment in Courses And Programs Noted

Orientation fee ........................................ $150
Orientation, additional (required of all International Students and MKs) ................ 30
ART 113, 114, 116, 117, 218, 357 ................ 25
ART 120, 221, 345, 346, 348, 445 ................. 90

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ART 413, 414, 499 .......................... 15
ART 325 .......................... 40
ART 231, 232 .......................... 45
AT 170 .......................... 30
AT 265, 275, 365, 375, 465, 475 .......................... 50
BIO 100, 110, 112, 200, 211, 215, 221, 222, 304, 305, 310, 312, 315, 316, 317, 318, 324, 395, 495 .......................... 40
BIO 210, 301, 307, 309, 313, 320, 321, 323, 325, 326, 329, 336, 337, 358, 359, 360, 415, 419, 426 .......................... 40
BIO 322 .......................... 110
CHEM 102, 105, 111, 112 .......................... 40
CHEM 106, 112, 221, 319, 324, 326, 327, 405, 430, 435 .......................... 45
CHEM 424, 425, 498 .......................... 50
CMU 400 .......................... 25
CMU 118, 230, 231, 362, 462, 463, 471 .......................... 50
CMU 399, 499 .......................... 100
COM 210 .......................... 30
COM 236, 326, 327, 330, 336, 337, 346, 352, 360, 426 .......................... 60
COM 220, 230, 315, 339, 344, 410 .......................... 90
COM 359 (Study abroad fee to Center for Intercultural Engagement) .......................... 75
EDU 326, 331, 332, 417 .......................... 20
EDU 201, 305, 306, 340, 358 .......................... 60
EGR 250, 261, 262, 342, 352, 355, 361, 405, 470, 475 .......................... 40
EGR 281, 282 .......................... 75
GEO 112 .......................... 40
Keystone Program .......................... 300
Language 111, 112 (French, German, Spanish) .......................... 20
MAT 111, 114 (Adult Studies Tutoring Fee) .......................... 80
MGT 445 .......................... 35
MUS 214 .......................... 55
MUS 439 .......................... 60
PEWS 107, 109, 116 .......................... 80
PEWS 115 .......................... Actual Cost
PEWS 121 .......................... 40
PEWS 125 .......................... 135
PHY 111, 112, 213, 214, 231, 232, 301, 310, 311 .......................... 40
PHY 262 .......................... 35
PHY 430 .......................... 40
SE 305, 306, 405 .......................... 20
SE 230, 331 .......................... 60
SOC 308 .......................... 40
SW 423 .......................... 100
WL 206 .......................... 50
WL 499 .......................... 100

**Music Fees Per Enrollment**

Class Piano (MUS 121, 122) .......................... $55
Class Voice .......................... $140
Private lessons 1 hour credit (one 30-minute lesson per week) .......................... 140
2 or 3 hours credit (two 30-minute lessons per week) .......................... 240

**Nursing Fees as indicated**

Insurance fee (per year) .......................... $25
Random Drug Screening Fee (per year) .......................... 50
Course Evaluation Fee (per year) .......................... 100
National Student Nurse Association Membership Fee, optional .......................... 40
Union University Student Nurse Association Membership Fee, optional .......................... 10
School Pin and Composite (at graduation) .......................... approx. 76
*(varies by campus)*

**Clinical Fees per enrollment**

NUR 302, 308, 418, 425 .......................... 25
NUR 304, 307/308, 421, 423, 425 .......................... 245
NUR 309 .......................... 305
NUR 310 .......................... 145
NUR 408, 421 .......................... 50
NUR 318, 418, 430, 440 .......................... 195
NUR Challenge Exam 310 .......................... 330
NUR Challenge Exams 309 .......................... 85
NUR Challenge Exam 302 .......................... 140
NUR Challenge Exam 308 .......................... 220
NUR Challenge Exam 410 .......................... 110
NUR Challenge Exams 318, 418 .......................... 195
*(Transportation to the clinical site is the responsibility of the student.)*

Assessment Technologies Institute (ATI) testing fee (assessed through NUR 307/308, 318, 418, 421, 425, 499) .......................... 204
Simulation Fee (assessed through NUR 307/308, 318, 418, 425) .......................... $1,500 paid in 4 installments/clinical semester

**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 clinical 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) for current charges
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. When dropping a class but not withdrawing from school:
A refund will be given to those students who drop a course by the deadline to drop (course does not appear on transcript). Refund policy for the nine to sixteen week semester is as follows:

1. Days one through five…………………………………………...100%
2. Days six through eleven………………………………………75%
3. After the eleventh day, there is no refund.

Refund policy for the three to eight week semester is as follows:

1. Days one through five……………………………………………100%
2. After the fifth day, there is no refund.

C. When withdrawing from school:
A student following proper procedures for 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. General Student Fee, lab fees, and all other fees are not refundable. Students withdrawing due to disciplinary action will not receive a refund on housing charges. Refund policy for the nine to sixteen week semester is as follows:

1. Days one through five ...........................................100%
2. Days six through ten ...........................................75%
3. Days eleven through fifteen ...............................50%
4. Days sixteen through twenty-five .....................25%
5. After the twenty-fifth day, there is no refund.

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

1. Day one .........................................................100%
2. Day two .........................................................75%
3. Day three .........................................................50%
4. Day four .........................................................25%
5. After day four, there is no refund.

E. Refund policy for the four and five week terms is as follows:
1. Day one and two .................................................100%
2. Day three .........................................................75%
3. Day four .........................................................50%
4. Days five and six .............................................25%
5. After day six, there is no refund.

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

F. Refund policy for the six week term is as follows:
1. Days one and two .................................................100%
2. Day three through day four ...............................75%
3. Day five through day six .................................50%
4. Day seven through day eight ...........................25%
5. After the eighth day, there is no refund.

G. Refund policy for the eight week terms is as follows:
1. Days one through four ........................................100%
2. Days five through ten .......................................75%
3. Days eleven through fifteen .........................50%
4. Days sixteen through eighteen .....................25%
5. After the eighteenth day, there is no refund.

H. Regulations for refunds for all terms are as follows:
1. Students refusing to conform to the community values of the University forfeit all claims for refunds.
2. All refund regulations put the responsibility on the student. He/she saves money and avoids misunderstanding by immediately seeing the Vice President (or Assistant Vice President) for Business and Financial Services.
3. Proration of financial assistance upon withdrawal
Information regarding proration of financial assistance upon withdrawal from all classes or dropping of class(es) may be found below in the Scholarship and Financial Aid section.

J. Housing Deposits
A student graduating or moving out of the residence complex permanently must give written notice to the Director of Residence Life to secure a refund or the housing deposit. Request for refund dates semester/term match those in A. above.

How to Obtain a Credit of Institutional Charges
To obtain a credit of institutional charges, a student must notify Union Station or the Academic Center and indicate the last day which he attended class. Upon verification and approval, this information will be recorded on a withdrawal record and passed to the offices of Business Services and 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. However, the Office of Student Financial Planning at Union University exists to help make a Union education more affordable by offering institutional scholarships and grants, and by disbursing federal and state funds for who students qualify. Students interested in financial assistance can contact Student Financial Planning for assistance with the financial aid process if needed. Students can complete their FAFSA annually at www.studentaid.gov.

The Office of Student Financial Planning makes every effort to communicate effectively to our students both 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 processes. Students and parents will want to familiarize themselves with the policies and practices outlined in this section.

Additionally, please review the Student Financial Planning website policy page for any updates or addendums that are required after publication of our catalog as well as additional important financial aid policies: www.uu.edu/financialaid.

Application

New applicants for financial assistance must submit the Union University Application for Undergraduate Admission and Scholarship Assistance and must be admitted/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.

Returning students wishing to re-apply 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.

All students are required to notify Student Financial Planning of any other scholarships or loans extended to them from sources outside the University.

Returning students’ financial need will be evaluated each year and the appropriate increase or decrease in the amount of assistance offered will be made.

Applicants for Federal Direct Stafford, PLUS and/or GradPLUS Loans are required to maintain half-time enrollment status in their program of study. Half-time for Undergraduate students is defined as 6 or more credit hours. Half-time for Graduate/Professional students is defined as 3 or more credit hours. Students must be enrolled full-time (12 credits for undergraduates) in a traditional undergraduate degree-seeking program to receive institutional assistance.

Awarding of Funds

When a student requests financial 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 information from their FAFSA (their Expected Family Contribution, or EFC) and the Cost of Attendance (COA). COA is calculated by adding together direct costs such as tuition, books, room and meal costs; as well as indirect costs included miscellaneous fees, transportation costs and personal costs. Student eligibility for need-based financial aid is determined from the FAFSA by subtracting the Expected Family Contribution (EFC) from the Cost of Attendance. A student’s total financial aid offer including any institutional, federal, state, or other outside resources cannot exceed the Cost of Attendance.

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. Type of loan offered is determined by financial need and may be updated as new information on scholarships and resources is received.

New, first-time students who are selected for verification and have not yet provided the required documentation will receive a tentative financial aid offer. Federal and state financial aid will not disburse, however, until all required documentation is received and reviewed for accuracy. All other students selected for verification by the Department of Education must provide the institution with documentation of information that was used to file the FAFSA in order to process and receive their financial aid offer. When submitted, 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 (National Student Loan Data System) data to be sure the student is eligible for federal aid. NSLDS is a comprehensive history of federal student loan borrowing, and the information can be accessed by students using their FSA ID and logging into www.studentaid.gov.

Award Notification

All applicants will be notified of their financial aid offer via email. New students will additionally receive a financial aid offer by mail. All students can also view their financial aid in real time through their Union SelfService portal.

Students and/or parents who choose to utilize federal loan options, in addition to accepting the loan through SelfService, must also complete a Master Promissory Note and Entrance Counseling if they have not borrowed from the Federal Direct loan program before. Parent borrowers of the Parent PLUS loan and student borrowers of the Graduate PLUS loan must additionally complete an online application for these loans, as they are credit based. All these items can be completed at www.studentaid.gov.
Federal Direct Loan, including Subsidized/Unsubsidized, Parent PLUS, or GradPLUS, along with Alternative Loan amounts shown on the financial aid offer reflect the gross amount of the loan. The net amount of disbursements may be up to 5% less depending on the type of loan, due to fees deducted by the government/lender.

Most awards are divided evenly between fall and spring semesters. The financial aid offer indicates how each award will be divided. Most scholarships from outside sources will show on the financial aid offer simply as “Outside Scholarship” and will be divided equally between fall and spring semesters unless otherwise indicated by the donor. Students who are enrolling in a different schedule than their financial aid offer indicates (i.e. graduating, etc.) may contact our office to have the award offer reviewed and/or updated as necessary.

Financial aid offers for 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 Vocation Center upon arrival on campus for job assignment and clearance.

Disbursement

Disbursement of financial aid for a term (excluding Federal Work Study) is made by crediting the student’s account. Students on Federal Work Study receive a paycheck (or direct deposit) for hours worked through the University payroll process.

Federal student loan funds will not be disbursed until the recipient has accepted the fund through Self-Service, signed a Promissory Note, and completed Entrance Counseling (see above). Parent and Graduate PLUS loan borrowers must additionally complete and have an approved application on file for the academic year as well (see above). TEACH Grant funds require students to complete the Agreement to Serve and TEACH Entrance Counseling prior to receiving the grant. All these items can be completed at www.studentaid.gov. 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 the financial aid program.

Disbursement dates will be listed on the Office of Student Financial Planning webpage each semester. Alternative loan disbursements will be sent by the lender once they have met all requirements to release the funds. Union will notify the student by email when disbursements have been made. Funds received electronically by Union will be posted to the student’s account within 3 business days.

If a federal aid recipient has charges that are exceeded by the sum of federal aid, creating a credit balance, a direct deposit (for hours worked through the University payroll) or direct deposit) for hours worked through the University payroll will be issued by the Office of Business Services within 14 days of the credit balance occurring.

Students who are taking module-based courses and do not begin any courses until later in the semester will receive disbursement on a later schedule, based on the start date of their courses. See the Office of Student Financial Planning disbursement webpage for more information.

Students must begin attendance and/or have academically participated in their courses to receive disbursement of funds as well.

Financial Aid Census Date

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 financial aid offer will be made. Union University’s Financial Aid Census Date shall be the last date to drop for the semester, generally the 10th day of class for the full semester—although this date may slightly move based on the start term of the semester. Students who are taking modules within a term and who do not start any courses until later in the term will have a census date aligned with the last date to add/drop the later starting courses.

A student is required to be enrolled full time as of the Financial Aid 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 Financial Aid Census Date to be awarded state aid.

Students who have not attended or academically participated by the Financial Aid Census Date are at risk of being removed from courses and losing financial aid eligibility for the term.

Adjustment of Awards

Initial award offers 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 — contact Student Financial Planning for more information if needed.

Students whose Financial Aid enrollment status is less than full time as of the Financial Aid Census Date could have their federal and state aid adjusted according to their 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.

Students dropping or adding a class after the Financial Aid Census Date will not have federal and state awards adjusted. An exception is a Pell Grant or TEACH Grant recipient who drops a class that was 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.

Students dropping or adding a class after the Financial Aid Census Date, but during the period of tuition refunds established by the Office of Business and Financial Services, may have their institutional aid adjusted according to actual enrollment status.

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.

A student’s aid may be adjusted per federal regulations should the aid exceed the student’s need as determined by
Withdrawal from All Classes

Students who withdraw from Union University after the start of a semester may be required to repay a percentage of their financial aid. Students will be informed of any balance due by the Business Office. The amount that must be repaid is based on the amount of time completed in the semester and is determined by the federal Return of Title IV Funds formula. Please refer to the following information regarding the return of federal student aid (contact our office if you have additional questions to your specific situation):

To remain eligible for federal student aid during the semester, the student must be attending classes, taking exams and/or completing required course work.

The 1998 Reauthorization of the Higher Education Act requires the institution to calculate a Return of Federal Student Aid Funds for students who withdraw (officially or unofficially) from all classes on or before the 60 percent attendance point in the semester.

The required calculation determines a student's earned and unearned Title IV aid based on the percentage of the semester. The percentage of the student semester completed is derived by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used but breaks of at least 5 days are excluded.

Until a student has passed the 60% point of the semester, they have only a portion of the aid earned. A student who remains enrolled beyond the 60% point is considered to have earned all awarded aid.

Beginning in July of 2021, students taking courses considered to be in modules will have additional requirements reviewed to determine the necessity of returning funds. Students who successfully complete a module that makes up more than 49% of the countable days of a term, who successfully complete (Withdrawal) procedures are independent of one another. A student who withdraws from a course may be required to return unearned aid and still owe the college for the course. Please contact the Business Office related to changes to tuition charges will appear on a bill the student will receive from the Business Office as well as reflected on the student's Self Service. Students will also be notified of financial aid updates to awards via emails from Student Financial Planning. If the Return of Title IV calculation results in a return amount of financial aid greater than the school’s portion, the student will be required to repay the remaining funds on their own.

If, due to the withdrawal calculation, the student's aid balance, this balance will be disbursed as soon as possible, but no later than 14 days after completion of the Return of Title IV calculation for the withdrawal. Students will be notified of updates to awards via emails from Student Financial Planning and updates are reflected real-time on Self Service.

If, due to the withdrawal calculation, the student is found to have eligibility for funds that have not yet been disbursed (known as a Post-Withdrawal Disbursement), the student will be notified of any federal loan funds available by paper letter from the University explaining the amount of funds available, as well as giving authorization to disburse these funds. Grant funds that are found to be eligible from the Post-Withdrawal calculation will be disbursed within 45 days and do not require student authorization. Post-Withdrawal disbursements will first be made to any outstanding student charges with the University, and any remaining funds will then be released to the student through direct deposit or paper check, if no direct deposit account is designated.

The University’s refund policy and Return of Title IV Funds (Withdrawal) procedures are independent of one another. 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.

State awards will remain the same according to enrollment status established on the Financial Aid Census Date (see above). Scholarships received from outside sources will remain the same according to enrollment status established on the Financial Aid Census Date, unless specified by the donor to be returned in full or in part.

Students who stop attending all classes without officially withdrawing are processed as an "unofficial withdrawal" from the University for that semester. The return of federal student aid calculation will be performed based on withdrawal date/last date of attendance as determined Union University.
Requirements/Provisions

Some scholarships require the student to maintain a minimum GPA to retain the scholarship. Failure to meet GPA requirements will cause the student to lose that assistance. Fund specific requirements will be published in the student’s online financial aid listing through Self-Service. Federal and state aid requires that the student maintain Satisfactory Academic Progress according to the policies established by the Office of Student Financial Planning (see below). 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.

Institutional "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.

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.studentaid.gov.

Disclaimers

Any commitment of Federal funds (Federal Pell Grant, TEACH Grant, Federal SEOG, Federal Direct Subsidized/Unsubsidized Loan, Federal PLUS Loan, or 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.

The Office of Student Financial Planning reserves the right on behalf of the University to review, modify, and/or cancel an award or offer at any time because of changes in financial, enrollment, 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; See also: EDGE Standards of Satisfactory Academic Progress for Financial Aid Eligibility

Background

All institutions that participate in Title IV programs, which include all Federal and State Financial Aid (Loans, grants, Hope Scholarship, Work Study), must develop, implement, and disseminate a Satisfactory Academic Progress (SAP) policy. Failure to meet the following requirements for Satisfactory Academic Progress in coordination with Federal Satisfactory Academic Progress (SAP) Guidelines, may result in the loss of financial aid. All students (those receiving Title IV aid as well as those not receiving Title IV aid) will be reviewed to determine their SAP status. Students who are not Satisfactory will be notified via email at the conclusion of each term of their current status.

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.

1. Course Completion Rate (Pace) — Students must earn (pass) a cumulative 67% of all credit hours attempted to remain eligible for Financial Aid. Grades of A, B, C, D, & S count as attempted and earned credit hours. Grades of F, I, IP, NC, NR, W, & WF count as attempted but not earned credit hours. For example, a student with 100 cumulative attempted hours must have earned a passing grade in at least 67 of those attempted hours.

2. Minimum Cumulative GPA – These GPA requirements do not include remedial or developmental courses. (Revised 5/1/14)
   a. Undergraduate students must maintain a GPA of 2.0
   b. Graduate students must maintain a GPA of 3.0
   c. Graduate level Pharmacy students must maintain a GPA of 2.33

3. Maximum Time Frame – The maximum time limit for a student to receive financial aid is 150% of the published program length.
   a. Undergraduate programs: Most undergraduate degree programs at Union University require 128 credit hours to complete. For a student to be placed on unsatisfactory progress due to the maximum time frame, they would either meet or exceed 192 attempted hours. All grades, A, B, C, D, S, F, I, IP, NC, NR, W, and WF count as attempted hours. Students who exceed the maximum time frame will immediately be placed on SAP Suspension for the semester in which they exceed time frame.
   b. Graduate programs: The maximum time frame is determined as 150% of the required hours for the degree as published in the Graduate Catalog. All grades, A, B, C, D, S, F, I, IP, NC, NR, W, and WF count as attempted hours. Students who exceed the maximum time frame will immediately be placed on SAP Suspension for the semester in which they exceed time frame.

Financial Aid Satisfactory Academic Progress Policy Information

1. Graduation Plan – Students exceeding the Maximum Time Frame (150%) MUST submit a Graduation Plan with their appeal packet. This Graduation Plan should consist of the classes and number of hours left to graduate as well as the signature of the student's advisor or equivalent. Failure to submit this Graduation Plan with appeal packet may result in an immediate denial. However, submitting a signed Graduation Plan does not guarantee an approved appeal. If the student's appeal is approved, the Graduation Plan will be reviewed at the end of each term. If a student's appeal for
Maximum Time Frame, or exceeding 150%, is approved, they will ONLY be approved for the number of hours indicated on their Graduation Plan.

2. Warning Period – Failure to make SAP (GPA or Pace), but student is financial aid eligible for one more period of enrollment and must make SAP by the end of that period of enrollment or student will be placed on Financial Aid Suspension/Unsatisfactory status. Warning applies to both Undergraduate and Graduate students.

3. Timing of Financial Aid SAP review – Financial aid satisfactory academic progress is reviewed each semester after grades are finalized as notified by the Office of the Registrar.

4. Timing of Appeals – Students who do not meet the required standards and are eligible to appeal should submit their appeal by the end of the first week of the semester for which they are appealing. It is recommended, of course, to submit the appeal as soon as possible, however.

5. Consistent Applications – Federal regulation requires all students, including those students not currently receiving any financial aid, be evaluated, and notified of eligibility status based on financial aid SAP standards.

6. Academic Forgiveness – Financial Aid regulations do not have a provision for academic forgiveness; therefore, all credits and grades removed for academic forgiveness must be used to calculate financial aid SAP standard.

7. Transfer Hours and GPA – Transfer students' course completion rate, minimum GPA, and maximum time frame requirements will be evaluated for satisfactory academic progress based on the transfer credits and grades accepted by Union at the time of acceptance for their program when applicable.

• 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.

8. 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/Unsatisfactory and will not be eligible to receive financial aid. The student may follow the appeal process.

9. Withdrawals

• Students who officially withdraw from the University are required to continue to meet the course completion rate, minimum GPA, and maximum time frame.

• Please be aware the University has a policy regarding the repayment of financial aid due to withdrawing.

10. Incomplete Grades – Hours for which an incomplete grade is received will count toward attempted but not earned hours in the calculation of the course completion rate. The final grade for the incomplete hours will be calculated into the GPA at the end of the subsequent term.

11. Repeated Coursework – All hours attempted (original and repeated) will count toward the completion rate and maximum time frame. Only grades counted by the Registrar will count in the cumulative GPA for financial aid purposes, which by policy is the most recent grade.

12. Developmental/Remedial Coursework – Federal regulation limits the number of developmental credits covered by financial aid funds to 30 hours.

13. Double Majors – The Satisfactory Academic Progress policy does not allow the University to increase the Maximum Time Frame of attempted hours due to double majors. Students who double-major and exceed the timeframe established for the program may follow the outlined SAP appeal procedure.

14. Second Degrees – A student may receive financial aid to earn a second degree so long as he or she completes the second degree within the 150% maximum time frame for the second degree.

Notification

Students who fail to make satisfactory progress at the end of a semester will be notified by the Office of Student Financial Planning via email notices to their Union University email account following the deadline for grades to be posted.

Appeal Process

Students who have lost eligibility for aid due to GPA, Pace of Completion, or Maximum Timeframe may appeal. The student should submit any supporting documentation to the extenuating circumstances as well. Appeal is made by submitting a letter along with supporting documentation to the Director for 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 who can meet SAP standards within one semester will be placed on Financial Aid Probation and will be eligible to receive aid for at least one semester.

A student whose appeal is approved who will take more than one semester to meet SAP standard will be placed on an Academic Plan to ensure the students will meet the standards by a specific time. Academic Plans will be evaluated at the end of each semester/term (Fall, Spring, Summer).

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 can make a subsequent appeal.

Students seeking a second undergraduate degree who have exceeded the Maximum Time Frame may be required to appeal to extend their time frame. If notified of SAP deficiencies,
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 email to their Union email account of the results of their appeal.

Students who lose eligibility and whose appeal is not approved by the Director for Student Financial Planning will remain on Financial Aid Suspension/Unsatisfactory status and be ineligible for Federal and State financial aid and may lose institutional aid as well. However, students whose appeal is denied by the Director will have the opportunity to appeal to the SAP Financial Aid Committee which consists of constituents from the Union campus. If the Financial Aid Committee approves the appeal, the student will be placed on an academic plan. If the Financial Aid Committee does not approve the appeal, the student will remain on Financial Aid Suspension and be ineligible for Federal and State financial aid and may lose institutional aid as well.

Reinstatement of Eligibility
After at least one semester of Financial Aid Suspension/Unsatisfactory status 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% (unrounded).
- In the case of both insufficient GPA and insufficient Pace of Completion, 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/academic-standards.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 accepted by Union count as both hours attempted and hours completed. 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/academic-standards.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. Visit the Student Financial Planning website (www.uu.edu/financialaid) 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. Disbursement of TSAC funds will not occur until funds are received from the state. After this date, any additional awards are transmitted weekly. The Business Office disburses any credit balance due to students caused by state aid by direct deposit. For a complete listing of TSAC administered awards and their policies and procedures, please visit our website (www.uu.edu/financialaid).

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 Student Financial Planning website (www.uu.edu/financialaid). 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.