

Financial Information

Expenses

The registration of a student signifies an agreement by the student and his/her parents to fulfill the related financial obligations to the end of the semester in which the student is registered. The University expects that every student will care for his/her account and believes that responsibility for handling the student account is a part of the educational experience as a whole.

All financial information is subject to change without notice.


Expenses Are Due and Payable as Follows:

All expenses for the semester, after subtraction of financial aid awards and allocations, are due and payable before the beginning of classes for that semester.

Payment plans are available if needed, and may be established through the Office of Business Services. Please contact an admissions counselor or the Office of Business Services for details on payment plans.

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

Charges for class changes, bookstore charges, dormitory damage, and/or cleaning

M s F s E ▶ 

Class Piano

LIABILITY INSURANCE

Liability insurance is available through Union University, for approximately \$25 per year, and through other sources. Evidence must be provided to the Director of Teacher Education prior to any field experience.

A fee of \$125 plus \$15 materials fee will be charged all students engaging in Enhanced Student Teaching. Extended field experience fee is \$35 plus \$15 materials fee.

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

A fee of \$100.00 per hour is charged for the first 3 RHSS hours. Up to four additional hours may be taken for a flat fee of \$150, such that the maximum cost does not exceed \$450 per term. Room and board is available at the regular rates.

Refunds

A. Advance Deposits

A tuition deposit of \$200 is required after the student has been accepted for admission to reserve a place in class. This deposit applies totally to the tuition charges for the entering semester. A deposit of \$50 is charged for room reservation in all resident complexes. In case of cancellation, all of the tuition and residence complex deposit will be refunded if the cancellation and request is made in writing by March 1 for the Fall semester, November 15 for the Winter term, December 1 for the Spring semester, and March 1 for the Summer term. NO REFUND WILL BE GIVEN ON CANCELLATIONS MADE AFTER THESE DATES. If the student is not accepted for admission, all deposits will be refunded. If a student is graduating or moving out the residence complex permanently, notice must be received by the above dates to secure a refund of this deposit. Refunds will be made by crediting the student's account in the Office of Business Services.

B. A student withdrawing from all classes will be refunded tuition, housing charges, student services fee, course fees, and/or orientation fee according to the chart below. Refunds on cafeteria will be prorated to the end of the week in which the student withdraws.

C. Refund policy for the sixteen-week terms is as follows

1. On or before the second day of class	100%*
2. After second day of class through week 1	90%
3. Week 2 through Week 3	75%
4. Week 4 through week 5	50%
5. Week 6 through week 8	25%
6. After week 8 following first day of class there is no refund.	

*Less \$200 matriculation fee

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

1. On or before the second day of class	100%**
2. Day 3	90%
3. Day 4	75%
4. Day 5	50%
5. Day 6 through day 7	25%
6. After day 7 following the first day of class there is no refund.	

**Less \$50 matriculation fee

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

1. On or before the second day of class	100%***
2. Day 3 through Day 4	90%
3. Day 5 through day 7	75%

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| 4. Day 8 through day 10 | 50% |
| 5. Day 11 through day 16 | 25% |
| 6. After day 16 following first day of class there is no refund. | |
- ***Less \$50 matriculation fee

Note: Day in D and E refers to working day.

F. Regulations for refunds for all terms are as follows:

1. Students refusing to conform to the disciplinary rules of the university forfeit all claims for refunds.
2. All above rules and regulations put the responsibility on the student. He/she saves money and avoids misunderstanding by immediately seeing the Vice President for Business and Financial Services or the Assistant Vice President for Business and Financial Services.

G. Proration of financial assistance upon withdrawal

Institutional assistance awarded a student will be prorated as shown in the above schedule if the student withdraws. Scholarship funds received from sources outside the University will be used to satisfy any remaining balance a student may owe unless specified by the source to be returned in full or in part. Withdrawal occurring on or before the 60% period of enrollment, calculated using calendar days, will require a portion of Title IV funds awarded (Pell Grant, Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan, but not Federal Work Study) be returned in accordance with provisions of the Higher Education Amendments of 1998. This may result in the student owing a balance to Union University and/or to the Federal Government.

Policies and Procedures Governing Student Financial Assistance

1. Recipients of financial assistance from the University are required to notify the Financial Aid Office of any other scholarships, loan re the 348.5mnts

ance) and all applicable institutional aid.

2. In addition to (1), any student meeting the qualifications above may receive a short-term scholarship for 6 semester hours to be taken in one Winter, Summer I or II Term per year. Inquiries should be made to the Director of Financial Aid.
3. If the student qualifies for additional aid from Union University or federal or state aid, this support will be expected to help satisfy the tuition expenses at Union University. Any monies received from these sources over and above tuition expenses at Union may be applied to the other expenses at the University such as room, board and textbooks. If these additional funds are not available, the student will be expected to pay for his/her expenses above those covered by the University.
4. In keeping with Union's institutional policy, no student will be overfunded beyond tuition, textbooks, room and board.

Endowed Scholarships and Grants

Union University administers other privately endowed scholarship funds which are awarded through the Committee on Student Aid. Most are designed for students preparing for specific vocations. Further information pertaining to the following scholarships may be obtained by contacting the Financial Aid Office.

Albert and Hannah Adams
John Adams
Ralph E. Alexander
Jimmy Allen Memorial
Andrews Scholarship
Emma Lee Austin
Rosamond Avery Music
Mr. & Mrs. Barney C. Baker Charitable
Ball Fund
Virgil Lee and Lillian Smith Barr Memorial
Judge William Carey Bateman
J. E. "Doc" and Myrla Bell
Bethel Baptist Church Ministerial
Frank M. and Helen S. Blythe
Joe and Mildred Owen Bobbitt
Kathryn Sullivan Bowld
Phelan B. Brasher
Ruby G. and Pled W. Brisendine
Brown-Granger Scholarship
Roy E. Bryant
Curry Carlton Music
Donald Lamar Carter
Albert Cason Trust
Christian Educators
Christian Vocational Leadership
(Department of Chemistry/Physics)
Dr. George E. and Mimi Clark
Grady and Carolyn Clements
Emma Gene Cobb
Coburn Trust Fund
Rev. Maurice D. Coleman Memorial
Crabtree Memorial Fund
R. E. Craig
Jewell Crickman and Benjamin Frank Moore
Camelia Cunningham
Paul E. Daniel

Jeff Davis II, Memorial
Fred DeLay
Wayne T. (Pete) Delay
Dr. E. E. and Marie Deusner
John G. Dickinson and Mary Hudson
Dickinson Memorial
Mrs. Samuel Dockery
Dr. George W. and Roberta Dodds
William Carlos and Rheudean Bailey Douglass
Michael and Laura Dudit
Bertie Edwards
Thomas E. and Sandra Britt Elam
Lorena Maness Elcan
D. A. Ellis
Sarah Elizabeth Elston
John Eppinger
Tedrants
Betty Williams Farr
A. W. Ferguson
Benny D. and Norma J. Fesmire
Betty Hillix Foellinger Trust
Thomas Carter Foote Memorial
William and Cynthia Fore
Mrs. Warner Earle Fusselle
Ann Huey George
Dale Francis Glover Family
Polk and Polly Glover
Carl Mattewson Greer Memorial Trust
Greer-Layman
Kay and Carroll Griffin
Mary Sue Barr Griggs Memorial
W. G. Guthrie
Betty Hadley Memorial
Audrey Brasfield Haney
Wert Elmer and Gertrude Lyles Hanks
Hardeman County Baptist Association Work

Charles V. Harris
 Charles V. Harris Nursing
 Wilda Tilghman Harris
 J. T. and Mary Helen Hart
 Robert and Rosa Jackson Hendrix
 Henry Harrison and Lucille Duncan Herron
 Jason Browning Highsmith
 J. J. Hurt Fund
 Thomas William Ingram Piano
 Rev. William T. "Billy" Jacobs
 Cynthia Jelks
 Lewis E. Jernigan, Jr.
 Harvey W. and Flora Reid Johnson Memorial
 Albert Kelly
 Lara Kendall
 Millard M. Kesterson, Jr. Memorial
 Willis Hamilton Kimzey, Jr.
 Hance Lassiter Memorial
 Dr. Robert G. Lee
 Joe D. and Doris Littlefield, Sr.
 Zora Bell Lovelace
 Hattie Mackey Memorial
 Alvin Martin Ministerial Student
 Virginia Naylor Martin
 C.W. "Bill" Matlock
 Irvin and Elise Mauldin
 McConnell Memorial
 McConnell Memorial Nursing
 McCoy Fund of McNairy County
 McLean Scholarship
 John McRee Golf Scholarship
 Mildred McWherter
 Joe and Ruby Lynn Melson
 Lidie Turner Michie Endowed
 Beulah S. Miller
 Elmer Miller Foundation
 Joseph H. Miller
 Elmer and Opal Moore Memorial
 John H. Moorefield
 Chandler and Onola Mullins
 Chandler and Onola Mullins Nursing
 Lorelle Paschall Myers
 Isabel H. Neely Nursing Scholarship
 James Thomas and Mary Newsom Memorial
 Della Shaw Nichols
 Nelle Kinsey Owen
 Clyde O. and Louise M. Page
 E. T. (Rocky) Palmer Memorial
 Jessie S. "Mutt" Parrish Nursing
 Lucy McLemore Pearson
 Margo Marie Petersen Memorial Nursing—
 Established by Bill and Mary Adcock
 Clarence E. Pigford Memorial
 John H. Pippin
 W. Thomas and Jane Norville Powell
 Max W. Pugh Piano Scholarship
 Billy E. and Larry J. Ray
 Mai Del English Richard
 Mr. and Mrs. W. H. Roberts Memorial
 Thomas R. and Christine P. Ruch Memorial
 R. C. Ryan
 Everette and Winnie Sanders
 Linda Scarborough Nursing
 Howard L. Schuster, Jr. Nursing
 Curtiss E. Scott
 E. O. and Eula Petty Sheppard
 Mary Catherine Siler
 T. O. Siler Family Memorial
 Grace Ayliff Simonton
 Elsie Young Smith Pre-Medical
 Jerry B. Smith Memorial
 Eulon Lee Smothers, '31, and
 Louise Weldon Smothers, '33
 Jason Snipes Scholarship
 Spight Fund
 Dr. Jonas L. and Emma Lee Stewart
 Susan O. Thomason Nursing
 R. S. Tipler Fund
 Roy H. Touchstone Memorial
 Veazey Memorial
 Howard L. and Claire Cooper Vestal
 Victory Heights Baptist Church
 Bettye Blankenship Walker Memorial
 B3(BlalTwTjt*rship)arship
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Briarcrest Baptist Church, Memphis
 Brownsville Baptist Church
 Bruceston, First Baptist Church
 Calvary Baptist (Davidson Memorial)
 Camden, First Baptist Church
 Center Baptist Church
 Charleston Baptist Church, Stanton
 Cherry Road Baptist Church, Memphis
 Covington First Baptist Church
 Cross Roads Baptist Church, Bells
 Curve Baptist (Leggett Memorial)
 Dresden, First Baptist Church
 Dyer, First Baptist Church
 Dyersburg, First Baptist Church
 East Union Baptist Church
 Englewood Baptist Church, Jackson
 *Harbard & Thelma Jett Family Trust
 *Roderick & Amy Parker Trust
 *Thelma Barksdale Trust
 Faith Baptist Church, Bartlett (Irvin & Dorothy
 Hays Scholarship)
 Finley Baptist Church
 Fowlkes Baptist Church
 Garland Baptist Church
 Germantown Baptist Church
 Gleason, First Baptist Church
 Halls, First Baptist Church
 Henderson, First Baptist (Smith Memorial)
 Hendersonville, First Baptist Church (Babb
 Trust)
 Henning, First Baptist Church
 Hillcrest Baptist Church, Dyersburg
 Holly Grove Baptist Church
 Humboldt, First Baptist Church
 Huntingdon, First Baptist Church
 Jackson, First Baptist Church
 *William & Christine Bates Trust
 Kenton, First Baptist Church
 Leawood Baptist Church, Memphis
 Lexington, First Baptist Church (Deusner
 Trust)
 *Joe Davis Memorial Trust
 E.E. Hays Trust
 Maplewood Baptist Church, Paris (Shaffer
 Trust)
 McKenzie, First Baptist Church
 *James & C.B. Bryant Trust
 Milan, First Baptist Church
 Millington, First Baptist Church
 Morris Memorial Baptist Church
 Mt. Nebo Baptist Church (Cole Memorial)
 New Hope Baptist Church (Cavitt Trust)

*Shanklin Memorial Trust
 Newbern, First Baptist Church
 North Jackson Baptist Church
 Oak Grove Baptist Church, Covington
 Obion, First Baptist Church
 Parkview Baptist Church, Jackson
 Paris, First Baptist Church
 Parsons, First Baptist Church
 *Billy J & Allie Mae (Tinker) Stevens Trust
 *Faith Finders Youth Group
 *Floyd Powell Carrington
 *James Logan & Jewell Houston Tinker
 *Teresa Smith Haggard
 *Towsend-Vise Scholarship
 Poplar Corner Baptist Church, Brownsville
 Poplar Heights Baptist Church, Jackson
 Puryear Baptist Church
 Raleigh Baptist Church, Memphis
 Ridgely, First Baptist Church
 Ridgeway First Baptist Church, Memphis
 Ripley, First Baptist Church
 Rock Hill Baptist Church
 Rutherford, First Baptist Church
 *Marie and J.W. King
 Salem Baptist Church (Fairless Memorial)
 Savannah, First Baptist Church
 Second Baptist Church, Union City
 *Barry J. Keathley Trust
 Selmer

Porter Cable
Colin Powell
Ted and Tricia Nelson

Union Planters Bank
Ben West Scholarship
Roy White

Private Loans

Several privately administered educational loan funds are available at Union, as follows:

Mrs. Alice Sturgis Auston Loan Fund
L. J. Brooks Fund
Chi Omega Loan Fund and Memorial Fund to
Lillian Watters
Class of 1922-23
Crump Fund
Norris Gilliam Loan Fund
Walter Gray Fund
Hall-Moody-I.N. Penick Loan Fund
Jarman Loan Fund