

# Financial Information

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## Expenses

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

Meals (includes 8.75% sales tax)*	
7 per week .....	\$ 640
12 per week .....	925
20 per week .....	1125

Resident Student Charges for Winter Term or Summer Term

Room	
Without kitchen .....	\$270
With kitchen .....	320
McAfee Residence Complex .....	335
%	
7 per week .....	\$160
12 per week .....	220
20 per week .....	285

\*Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum 7-meal plan. Students in an apartment without a kitchen may purchase a 12 or 20 meal plan but are required to buy the minimum of 12 meals per week.

Family Apartments

(per month plus utilities) .....	\$420
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Student Services/Technology Fee

Fall/Spring, Day/Evening	
12 hours or more .....	\$250
5-11 hours .....	200
1-4 hours .....	150
Winter, Day/Evening .....	50
Summer (one or more terms) .....	50

Graduation Cap & Gown Minimum .....	\$16
Orientation fee (required of all freshmen and Resident Transfers) .....	70
Orientation, additional (required of all International Students and Mk's) .....	30

Materials Fee Per Semester

ART 113, 114, 115, 116, 117, 218, 357 .....	\$ 20
ART 216, 217, 220, 231, 232, 242, 311, 312, 316, 317, 323, 324, 333, 343, 411, 412, 424 .....	25
ART 413, 414, 499 .....	10
ART 221, 345, 346, 445 .....	30
Communication Arts 220, 230, 406, 410 .....	50
EDU 233, 326, 351, 352, 353, 354, 355, 356, 410, 411, 414, 416, 430, 431, 433, 435 .....	15
Language 111, 112 .....	15
MGT 250 .....	15
SE 320, 321, 340, 345, 405, 410, 415, 430, 435 .....	15
PEWS 107 .....	40
PEWS 116 .....	50
PEWS 115 .....	Actual Cost of Ski Trip
PEWS 121 .....	30
PEWS 125 .....	67

Music Fees Per Enrollment

Class Piano, Class Voice .....	50
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Private lessons 1 hour credit (one-30 minute lesson per week) .....	125
Voice Accompanist Fee .....	50
2 or 3 hours credit (two-30 minute lessons per week) .....	225
Voice Accompanist Fee .....	100
<b>Nursing Fees as indicated:</b>	
Insurance fee (per year) .....	\$25
Achievement tests (approximate cost) .....	110
National Student Nurse Association Membership Fee, optional .....	35
Union University Student Nurse Association Membership Fee, optional .....	3
School Pin (at graduation) .....	35-120
<b>Clinical Fees per enrollment*</b>	
NUR 308, 421, 423, 425 .....	220
NUR 310 .....	110
NUR 318, 418, 430, 440 .....	165

### Student Teaching Fee

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

### Non-Traditional Programs

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

### Rising Seniors

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

### Refunds

#### A. Advance Deposits

A tuition deposit of \$200 is required after the student has been accepted for admission to reserve a place in class. This deposit applies totally to the tuition charges for

\*\*\*Less \$50 withdrawal processing fee

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

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

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

G. Proration of financial assistance upon withdrawal

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

### How to Obtain a Credit of Institutional Charges

In order to obtain a credit of institutional charges, a student must notify Union Station in person or the Academic Center in writing of his/her desire to withdraw from the university, the reason for withdrawing, and indicate the last day which he attended class. This information will be recorded on a withdrawal record and passed on to the Office of Business Services and the Financial Aid Office for calculation of credit of institutional charges and adjustment of financial assistance.

### Equipment

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

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

### Policies and Practices Governing Student Financial Assistance

1. Recipients of financial assistance from the University are required to notify the Financial Aid Office of any other scholarship or loans extended to them from sources outside the university.
2. The following requirements must be met in order to continue receiving certain financial assistance:
  - maintain 3.25 following completion of Fall/Spring semesters of freshman year. Awards are for a maximum of 128 hours.
  - maintain 3.0 following completion of Fall/Spring semesters of freshman year. Awards are for a maximum of 128 hours.
  - maintain 2.0 and comply with inservice requirements.
  - maintain 3.0 GPA for \$1000 scholarship; maintain 3.5 GPA for \$1500 scholarship. Awards are for a maximum of 4 semesters.Federal/State Grants and Loans—Qualitative requirement: Achieve 1.5 GPA by end

of first academic year, maintain 2.0 after completing second academic year. Quantitative requirement: Successfully complete a minimum of 67% of cumulative credit hours attempted. Maximum Time Frame: Students must complete degree program within 150% of the published length of the program. If a student loses eligibility for federal funds due to failure to meet these standards, appeal may be made through the Financial Aid Office.

3. Award amount for Workshop/Work Study is the amount a student may expect to earn during the academic year contingent upon actual placement in a job assignment and actual number of hours worked. Students must report to the Financial Aid Office upon arrival on campus for job assignment and clearance.
4. It is the policy of the University to disburse to the student's account one half of awards excluding Workshop/Work Study per Fall/ Spring semester enrolled.
5. Original award amounts for federal and state grants assume the federal/state standard for full-time enrollment (12 credit hours per semester). Students enrolled in fewer than 12 hours per semester may have these award amounts adjusted as required by federal and state regulations.
6. Original award amounts for tuition-based award packages assume a minimum class load of 16 hours per semester. A student taking fewer than or more than 16 hours per semester will have his/her award package adjusted/prorated according to actual number of hours enrolled.
7. Any commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant or Perkins Loan) or state funds, (Tennessee Student Assistance Award) is contingent upon subsequent congressional or state appropriation and actual receipt of the funds by Union University.
8. Financial assistance will be adjusted upon withdrawal from all classes, in accordance with the Refund Policy of Union University, published in this *Catalogue*, and federal law. Examples of the calculation of the refund and/or return of financial assistance are available in the Financial Aid Office.
9. Any student receiving a Federal Perkins Loan or Federal Stafford Loan will be notified to schedule an appointment for a conference to discuss repayment of the loan prior to graduation or withdrawal from the University.
10. Financial need will be reevaluated each year and appropriate increase or decrease in the amount of assistance offered will be made. For the purpose of reevaluation, all students must submit a Reapplication for Financial Assistance to the Financial Aid Office no later than May 1. Students wishing to reapply for federal funds must also file the FAFSA or Renewal FAFSA. It is the student's responsibility to secure the necessary forms and apply by the deadline.
11. The Financial Aid Office reserves the right on behalf of the University to review and cancel an award at any time because of changes in financial, enrollment, or academic status; changes of academic program; or because of the recipient's failure to observe reasonable standards of citizenship.

### **Standards Of Satisfactory Academic Progress For Financial Aid Eligibility**

The Higher Education Act of 1965, as amended, mandates institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving financial assistance. Consequently, students must make progress toward completing their degree or certificate each term the student is enrolled. These standards apply to the following financial aid programs: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, Federal Parent Loan for Undergraduate Students (PLUS). These financial aid standards of academic progress are separate from, and in addition to, academic standards required by the University for continued enrollment.

The criteria used to determine academic progress for purposes of determining eligibility for federal financial aid are Cumulative Grade Point Average (CUM GPA), Cumulative Completion Rate, and Maximum Time Frame for completion of educational objective.

#### Qualitative Requirement—Cumulative Grade Point Average

Undergraduate students who have not yet completed two Fall/Spring semesters must have a minimum CUM GPA of 1.5. Students who fail to meet this standard may have a conditional period of one semester during which they may continue to receive aid in which they must earn a minimum 1.5 CUM GPA. Undergraduate students who have completed four semesters must have a 2.0 CUM GPA.

#### Quantitative Requirement - Completion Rate

Students must successfully complete a minimum of 67% of cumulative credit hours attempted excluding transfer credits, audits, and testing credit. To successfully complete means to receive a final grade of A, B, C, D, or P.

#### Maximum Time Frame for Completion of Educational Objective

Students must complete their degree program within 150% of the published length of their degree program. For example, pursuing a degree which requires 128 credit hours to graduate, a student could not receive financial aid beyond 192 credit hours attempted, including transfer hours, whether or not financial aid was received for these credit hours.

#### Incomplete Grades

A grade of Incomplete will not be factored into calculating satisfactory academic progress until the grade is changed to a final grade.

#### Repeated Courses

isfactory progress for students in term-based programs will be evaluated at the end of each Fall/Spring Semester.

Students in non-term based programs will be evaluated at the end of each payment period. A payment period is the increment of time for which a disbursement of federal aid is made. Payment periods are determined in part by the date the student began the program.

A student who does not meet standards at the end of a semester who enrolls in the following short term will not be eligible to receive financial aid for that term. However, credit hours attempted and grades earned during the term could conceivably restore the student to satisfactory progress for the following semester. A student who wishes his progress to be reevaluated following a term should follow the procedures in "Reinstatement of Eligibility."

#### Notification of Failure to Meet Satisfactory Academic Progress Standards

At the end of each semester, if a student is not making satisfactory academic progress, the Financial Aid Office will inform the student by letter of this determination. Unless the student falls under a conditional period as described in this policy, the student will not be eligible to receive any federal financial aid from that point forward. He/She may appeal the decision and if approved may be awarded aid, or if his/her academic progress improves to again meet the standards, and he/she applies for reinstatement of eligibility, then aid may be awarded.

#### Appeal Process

Students who have lost eligibility for aid due to GPA or completion rate may appeal their case if extenuating circumstances prevented them from making satisfactory progress. Circumstances which are considered extenuating are those that are unusual and/or unforeseen at the beginning of the semester, such as serious illness or injury of the student, death or serious illness of a close relative, or other situations which were unexpected and beyond the student's control. Appeal is made by submitting a letter to the Director of Financial Aid describing the extenuating circumstances and indicating steps the student plans to take to improve his academic progress.

Students who have lost eligibility for aid for exceeding the 150% maximum time frame may appeal if they have changed their major since beginning attendance at Union. Appeal should be made in writing to the Director of Financial Aid and accompanied by documentation from the Academic Center showing the student's new major and the credit hours which will apply towards the new major. The student will be allowed to appeal on the basis of a change in major one time.

If the student who loses eligibility does not appeal or the appeal is not approved, he/she will not receive federal aid until he/she regains eligibility. Students will be informed in writing of the results of their appeal.

#### Reinstatement of Eligibility

A student who has lost eligibility for federal aid may regain eligibility by bringing his/her CUM GPA to the standard or in the case of insufficient completion rate, making up the deficient credit hours. When a student believes that he has regained eligibility, he/she should request in writing to the Financial Aid Office that eligibility be reinstated. This written request should be accompanied by a official copy of the student's most recent grades, or in the case of regaining eligibility for completion rate, a current academic transcript. The student will be notified in writing the results of this request.

#### Missionary Dependent Scholarship

In an effort to enhance Union University's commitment to missions and its positive and constructive relationship with the Southern Baptist Convention, the children of



International Mission Board and North American Mission Board missionaries who desire to attend Union University will be given the following considerations:

## 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.

### FINANCIAL AID

Albert and Hannah Adams  
John Adams  
Ralph E. Alexander  
Jimmy Allen Memorial  
Andrews Scholarship  
Emma Lee Austin  
Rosamond Avery Music  
Mr. & Mrs. Barney C. Baker Charitable  
Ball Fund  
Virgil Lee and Lillian Smith Barr Memorial  
Judge William Carey Bateman  
J. E. "Doc" and Myrla Bell  
J. Harbert Bennett  
Bethel Baptist Church Ministerial  
Frank M. and Helen S. Blythe  
Joe and Mildred Owen Bobbitt  
Kathryn Sullivan Bowld  
Phelan B. Brasher  
Ruby G. and Pled W. Brisendine  
Brown-Granger Scholarship  
Roy E. Bryant  
Curry Carlton Music  
Donald Lamar Carter  
54 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



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, First Baptist Church  
 \*Chris Graham Memorial Trust  
 Somerville, First Baptist Church  
 South Fulton Baptist Church  
 Southland Baptist Church, Memphis  
 Tiptonville, First Baptist Church  
 Toone Baptist Church  
 Trenton, First Baptist Church  
 Trezevant, First Baptist Church  
 Trimble, First Baptist Church  
 Union Avenue Baptist Church  
 Union City, First Baptist Church  
 Unity Baptist Church, Jacks Creek  
 Walnut Hill Baptist Church, Bells  
 West Jackson Baptist Church  
 West Memorial Baptist Church (Cooper Trust)  
 West Paris Baptist Church  
 West Side Baptist Church, Trenton  
 Westover Baptist Church  
 White Hall Baptist Church  
 White Station Baptist Church  
 Woodland Baptist Church, Brownsville  
 Woodland Baptist Church, Jackson  
 Zion Baptist Church, Brownsville

## Non-Endowed Scholarships and Grants

Algee-Auston Scholarship Fund  
 Andrew Clarke Scholarship  
 Ayers Foundation Scholarship  
 BankCorp South  
 Chip and Rita Christian  
 DeVilbiss  
 Benny and Norma Fesmire  
 First Bank  
 Foreman Memorial Scholarship  
 Elizabeth J. Fossey Music Scholarship  
 Hammons Foundation Scholarship

Carl Grant Scholarship  
 Jack and Zan Holmes  
 Carl Kirkland  
 Porter Cable  
 Colin Powell  
 Ted and Tricia Nelson  
 Schilling Enterprises  
 Union Planters Bank  
 Ben West Scholarship  
 Roy L. White

## Private Loans

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

Mrs. Alice Sturgis Auston Loan Fund

L. J. Brooks Fund

Chi Omega Loan Fund and Memorial Fund to  
Lillian Watters

Class of 1922-23

Crump Fund

Norris Gilliam Loan Fund

Walter Gray Fund

Hall-Moody-I.N. Penick Loan Fund

Jarman Loan Fund

Lanier Fund

Mac Lyon Memorial Loan Fund

E. W. McKenzie Loan Fund

Ministerial Loan Fund

W. H. Nichols Fund

Pilot Club of Jackson Nurses Loan Fund

Claudia Procter Memorial Fund

H. C. Sanders Fund

J. Earl Seaton Loan Fund

Senior Class of 1959-60 Fund

Betty Sevier White Memorial Fund

## Other Funds

The following loan funds have been established in the name of the donor to be awarded to worthy students:

Alexander Loan Fund

Alma Fulghum Appleton Loan Fund for  
Teachers

The Burnley Loan Fund

Roy McCollum Loan Fund

Parrott Loan Fund

Savage Memorial Loan Fund

Sublett Loan Fund

Still other funds established by individuals and organizations are: Cox Ministerial, Crook, Guy C. Hall, the Lydia Circle Loan Fund, Metz, Missionary Girls, and other friends whose names are withheld by request.

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

## Other Programs