

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 and allocations, 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.

Charges for class changes, dormitory damages, and cleaning costs will be billed as they are assessed. Failure

*Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum 100 Block Meal Plan. Students without a kitchen may purchase a 150 Block Meal Plan or 250 Block Meal Plan but are required to buy the minimum of 150 Block Plan.

Family Apartments (per month plus utilities) \$550

Student Services/Technology Fee

Fall/Spring, Day/Evening
 12 hours or more. \$315
 5-11 hours. 260
 1-4 hours 200
 Winter, Day/Evening. 80
 Summer (per term) 80

Expenses Paid in Addition To Tuition As Applicable To Student Courses And Programs Noted:

Graduation Cap & Gown Minimum \$16
 Orientation fee (required of all freshmen and Resident Transfers) 100
 Orientation, additional (required of all International Students and Mk's) 30
 Athletic Training Clinical Fees Per Enrollment AT 265, 275, 365, 375, 465, 475 50

Materials Fee Per Semester

ART 113, 114, 115, 116, 117, 218, 357. \$ 25
 ART 120, 221, 345, 346, 445, 490 90
 ART 216, 217, 220, 242, 311, 312, 316, 317, 323, 324, 333, 343, 411, 412, 424 30
 ART 413, 414, 499 15
 ART 231, 232 45
 ART 221, 345, 346, 445 90
 COM 210, 333 30
 COM 121, 311, 322, 330, 350, 360, 365, 395 (when applicable), 403 412, 490, 498. 90
 COM 220, 230, 406, 410 90
 EDU 233 20
 EDU 326, 351, 352, 353, 354, 355, 356, 410, 411, 414, 416, 417, 430, 431, 432, 433, 435, 437 20
 Keystone Program 200
 Language 111, 112 20
 MGT 445. 35
 SE 320, 321, 340, 345, 405, 410, 415, 430, 435 20
 PEWS 107, 116

Simulation Fee.....\$1,500 paid in 4 installments/clinical semester

Science Laboratory Fees per enrollment:

BIO 100, 112, 121, 200, 211, 213, 214, 215, 221, 222, 312, 315, 316, 317, 318, 395, 495	\$ 30
BIO 320, 321, 323, 325, 336, 337, 424.....	40
BIO 322.....	110
CHEM 105, 111, 112, 301	40
CHEM 106, 221, 319, 324, 326, 327, 405, 430, 435	45

scholarships and grants, and by disbursing federal funds for which students qualify. A student interested in financial assistance can contact the SFP to obtain the appropriate forms necessary to complete the financial aid process.

Application

1. New students must submit the Union University Application for Financial Assistance for the appropriate year to be considered for any aid. Applicants for federal assistance must also file the Free Application for Federal Student Aid (FAFSA) for the appropriate year. Applicants for Scholars of Excellence, Engineering Scholarship, and Church and Convention Ministry Scholarship must submit separate applications. Applicants for on-campus employment must complete a separate online application for employment.
2. Students wishing to reapply for federal and state funds must file the FAFSA or Renewal FAFSA each year. It is the student's responsibility to complete all applications by the deadline.
3. All students are required to notify the SFP of any other scholarships or loans extended to them from sources outside the university.
4. The returning student's financial need will be reevaluated each year and appropriate increase or decrease in the amount of assistance offered will be made.

Financial Aid Information

Award Notification

1. Applicants will be notified of their award package via an Award Letter. The Award Acceptance Form should be signed and returned to the SFP within the time specified on the Acceptance Form.
2. Federal Stafford Loans are awarded each academic year from a serial Master Promissory Note. Notification of the amount is made to the student via an Award Letter. Students must return the Award Acceptance Form to begin the loan certification process, being sure to make any desired changes to the amount(s).
3. Federal Stafford Loan and PLUS amounts shown on the Award Letter reflect the gross amount of the loan. The net amount of the disbursements will be 2-3% less, due to fees deducted by the lender.
4. Most awards are divided evenly between fall and spring semesters. The Award Letter indicates how each award will be divided.
5. Most scholarships from the outside sources will show on the award letter simply as "Outside Scholarship."
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. Students must report to the SFP upon arrival on campus for job assignment and clearance.

Disbursement

1. Disbursement of awards for a semester (excluding Federal Work Study and Institutional Workship) is made by crediting the student's account.
2. Students on Federal Work Study receive a monthly paycheck for hours worked. Students on Institutional Workship have the amount earned each month credited to their student account, unless the amount earned exceeds any balance owed on the account; the student will receive a paycheck for the amount earned which exceeds the amount owed.
3. Federal Perkins Loan funds will not be disbursed until the recipient has signed a Promissory Note for the award. Union TBC Award, Engineering Scholarship, and CCMS funds will not be disbursed until the recipient's approved application is on file in the SFP.
4. The lender will notify the loan borrower of the estimated disbursement dates for Stafford, Grad PLUS and PLUS loans. Funds received electronically by Union will be posted to the student account within 3 business days.
5. If the student's account of federal or state aid shows a credit balance, a credit refund check will be available within 14 days.

Financial Aid Census Date

The Census Date for determining enrollment status for federal and state aid shall be the last day to add a class for the semester. At that time the student's Financial Aid Enrollment Status will be frozen according to the number of hours for which they are enrolled.

Adjustment of Awards

1. Students with a Financial Aid Enrollment Status less than full time on this census date will have their federal

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Withdrawal from all classes

1. A student who withdraws from all classes before the 60% point in time of the semester, calculated using calendar days, will have a portion of federal funds (Federal Pell Grant, Federal SEOG, Federal ACG, Federal SMART Grant, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan but not Federal Work Study) returned to the source as required by the Higher Education Act of 1965, as amended. This calculation may result in a student owing a balance to Union University or 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 Financial Aid Enrollment Status established on the census date.
4. Scholarships received from outside sources will remain the same according to Financial Aid Enrollment Status established on the census date, unless specified by the donor to be returned in full or in part.

Requirements/Provisions

1. The following scholarships require a student to maintain a minimum GPA to retain the scholarship. Exact GPA requirements are specified on the Award Letter. Scholars of Excellence Scholarships (Presidential, Provost's, Dean's, University, Collegiate), Academic Scholarship, Church and Convention Ministry Scholarship, Engineering Scholarship and Transfer Academic Leadership Scholarship.
2. Scholars of Excellence Scholarships, Missionary Dependent Scholarship, and Seminary Dependent Scholarship are awarded for a maximum of 128 semester hours. Award may be applied towards any regular or overtime hours for fall, winter, spring, or summer terms. Academic Scholarship and CCMS are awarded for a maximum of eight regular semesters. Transfer/Academic Leadership Scholarship is awarded for a maximum of 4 regular semesters.
3. Students must meet the requirements of Union's Standards of Satisfactory Academic Progress for Financial Aid Eligibility to receive Federal/State Grants and Loans detailed below.
4. Prior to graduation or withdrawal, recipients of a Federal Perkins Loan or Federal Stafford Loan must complete an exit conference regarding loan repayment.

Disclaimers

1. Commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant or Perkins Loan) or state funds (Tennessee Student Assistance Award) is tentative and contingent upon subsequent congressional and/or state appropriation and actual receipt of the funds by Union University.
2. The SFP reserves the right to review, modify 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.

Satisfactory Academic Progress for Financial Aid Eligibility

The Higher Education Act of 1965, mandates institutions of higher education establish minimum standards of "satisfactory academic progress" for students each term receiving financial assistance. These standards apply to: 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 standards are separate from 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 CUM GPA, Cumulative Completion Rate, and Maximum Time for completion of educational objective.

If a student loses eligibility for federal funds due to failure to meet these standards, the student may appeal through the SFP.

Qualitative Requirement, CUM GPA: Undergraduates must achieve a 1.5 CUM GPA by the end of the first academic year (24 hours); students will be allowed to receive financial aid one conditional semester to attain the 1.5. Students must maintain a 2.0 CUM GPA after completing the second academic year (48 hours).

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

Maximum Time for Completion: Students must complete their degree program within 150% of the published length of the program. For example, pursuing a degree requiring 128 credit hours, a student could not receive aid beyond 192 hours attempted, including transfer whether or not aid was received for all hours.

Incomplete Grades

A grade of Incomplete or In Progress will not be calculated in satisfactory academic progress until the final grade is awarded.

Repeated Courses

For financial aid purposes, repeated courses affect academic progress as indicated:

GPA: Only the most recent grade applies to the student's CUM GPA

Completion Rate: Each time a course is repeated it will be “attempted hours”

Maximum Time: Each time a course is repeated it will be “attempted hours.”

Drop and Withdrawal from Classes

A student's aid is adjusted whenever a class is dropped based on the remaining number of hours for which he is enrolled, therefore, dropping a class does not affect satisfactory academic progress. However, upon attendance in all classes, if the student then withdraws from all classes, those hours will be counted as credit hours attempted in future calculations of completion rate and maximum time frame.

Transfer Hours

Transfer hours count only toward the overall Maximum Time calculation. Transfer hours have no effect upon the CUM GPA or Completion Rate.

Students Readmitted to Union

A student readmitted to Union whose prior academic record, including transfer records, does not meet the stan-

Endowed Scholarships and Grants

Union University administers over 350 privately endowed scholarship funds, loans and other funds which are awarded through the Committee on Student Aid. Most are designated for students preparing for specific vocations. A full listing of Endowed Scholarships and Grants, Church Endowed Scholarships, Non-Endowed Scholarships and Grants, Private Loans, and Other Funds is available on the Financial Aid web page. All are awarded based on availability of funds. For further information, please contact the Office of Student Financial Planning.