2022-2023

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.

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 Students who have not paid in full or have a payment plan agreement will be withdrawn from all classes after the last day to add, which is one week after the beginning of the term.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 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

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

Room
Heritage Apartments \$3,850
The Quads Apartments
Meals
50 meals (commuter only) \$495
140 meals plus \$150 in Buster Bucks
(minimum required for incoming freshmen) 1,520
120 meals plus \$125 in Buster Bucks (minimum required
for returning/transfer students, including those registered only for
internships or practicums)
160 meals plus \$175 in Buster Bucks
200 meals plus \$200 in Buster Bucks 1,975
Room*
Heritage Apartments \$505
The Quads Apartments 575

hours the tuition will be 3.2 (n)2.3 (ile24 r7anF7.1 (upen-US)/MCID 4676 BDC 0.018 Tw T* [6.9C 0.018 Tw T* [hour)- uS)/Mm≮Lang (u

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BIO 100, 110, 112, 200, 211, 215, 221, 222, 304, 305,	00
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BIO 210, 301, 307, 309, 313, 320, 321, 323, 325, 326, 32	
336, 337, 358, 359, 360, 415, 419, 426	
BIO 322	
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CHEM 106, 113, 221, 319, 324, 326, 327, 405, 430,	45
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CMU 400	
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CMU 399, 499	
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COM 236, 326, 327, 330, 336, 337, 346, 352, 360,	
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COM 359 (Study abroad fee to Center for Intercultural	l
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EDU 326, 331, 332, 417	20
EDU 201, 305, 306, 340, 358	60
EGR 250, 261, 262, 342, 352, 355, 361, 405, 470,	
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EGR 281, 282	75
GEO 112	40
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PEWS 125	
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SE 305, 306, 405	
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SW 423	
WL 206	
WL 499	
VVL 499	UU
Class Piano (MUS 121, 122)	55
Class Voice	
Private lessons 1 hour credit (one 30-minute lesson	40
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r	40
$2 \text{ or } 3 \text{ hours credit (two 30-minute lessons per week)} \dots 2$	4U

Insurance fee (per year) \$25

A late entrance fee of \$25 will be charged those registering during Late Registration as specified in the calendar.

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.

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 th d7 gs $^{\prime}$ Flea

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 assi0adA sent

the FAFSA. Institutional aid may be adjusted if the sum of all scholarships (institutional or from outside sources) exceeds the direct institutional costs (tuition/mandatory fees, and room/meals charged by the University).

If the verification process for federal/state aid causes a change in the student's eligibility, financial aid offers and awards will be adjusted accordingly.

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

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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.

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.

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.

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 0.5 (oar)14

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.

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.

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.

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 and credits for courses repeated are included in hours attempted. Audited classes offered through the Union EDGE program will be included in hours attempted. Credits earned through testing are not counted.

Other Satisfactory Academic Progress Policies

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

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

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.

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).

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 (