

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,

a subsequent term. Students preregistering for a semester must have their current account paid in full; subsequent withdrawal will still incur fees.

Financial assistance, including grants, scholarships, loans for students or parents, 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 via Web Advisor, in person, or by phone or mail. Debit or credit card payments are subject to a convenience fee of 2.5%. We can not accept VISA due to their policies. Payment plans are available if needed, and may be established through the Office of Business and Financial Services.

Tuition and Fees

Tuition for 12-16 hours is \$12,470 per semester hour for Fall and Spring Semesters. For each hour below the 12 hours, the tuition will be \$845 per hour. For each hour in excess of 16 hours the tuition will be \$845 per semester hour. The Audit fee for any semester/term is \$125 per hour; audit does not apply toward graduation.

The Student Services Fee covers a variety of university costs, including the basic medical fee, admission to many campus-sponsored events (including home athletic contests), post office box rental, student publications, graduation, computer lab fees, etc. The student services fee is not refundable.

Tuition Summary

Fall or Spring	
1-11 hours	\$845/hour
12-16 hours	12,470
17+ hours	12,470 + 845/hour
Winter or Summer	580/hour

Winter or Summer Internet Courses (location WB)	
.....	.580/hour
Audit courses taken with 12 or more hours are subject to an additional charge of \$125 per hour audit fee.	

Resident Student Charges for each Fall or Spring Semester

Room	
Heritage Apartments	\$3,420
The Quads Apartments	3,795
Meals	
50 Meal Block	\$400
100 Meal Block . . . . .	.795
150 Meal Block	1,190
250 Meal Block	1,985

Resident Student Charges for Winter Term or Summer Term

Room*	
Heritage Apartments (summer only)	\$480
The Quads Apartments (summer only)	540
*There will be no charge for Winter Term housing for students enrolled in Winter Term.	

Meals (includes 9.75% sales tax)*	
15 Meals per term	\$120
25 Meals per term . . . . .	.200
45 Meals per term . . . . .	.360
65 Meals per term . . . . .	.525

*Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum 100 Block Meal Plan.	
Warmath Family Student Apartments (per month plus utilities)	\$620
Warmath Single Student Apartments	
Single Traditional Student occupancy/semester	\$620
Double Traditional Student occupancy/semester	\$1,260

Student Services/Technology Fee

Fall/Spring, Day/Evening	
.....	290
1-4 hours	225
Winter, Day/Evening . . . . .	.90
Summer (per term) . . . . .	.90

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

Orientation fee (required of all freshmen and Resident Transfers)	\$100
Orientation, additional (required of all International Students and Mk's) . . . . .	.30
ART 113, 114, 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 325 . . . . .	.40

is made by 1 for Fall semester, 15 for
Winter term, D 1 the Spring semester, and
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Scholarship Assistance 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 Scholars of Excellence, Engineering Scholarship, TN Baptist Convention Church Scholarship, African American Scholarship, Minority 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 Student Financial Planning 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.

amount earned which exceeds the amount owed. If there is no balance owed, the student will receive a paycheck for total amount earned.

3. Federal Perkins Loan funds cannot be disbursed until the recipient has signed a Perkins Loan Promissory Note and completed Perkins Loan Entrance Counseling as required by federal regulation. Regulations also require a student to complete Stafford Loan Entrance Counseling before Federal Stafford Loan funds can be disbursed. TEACH Grant funds require students complete the Agreement to Serve and TEACH Entrance Counseling prior to receiving the grant.
4. Union awards requiring separate applications (Union TBC Award, Engineering Scholarship, and CCMS) will not be disbursed until the recipient's approved application is on file in Student Financial Planning.
5. The lender will notify the loan borrower of the estimated disbursement dates for Stafford and C 1sUSoan bs. ec 568.13 Tm (

Award Notification

1. Applicants will be notified of their award package by an Award Letter. The Award Acceptance Form should be signed and returned to Student Financial Planning 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 by 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 may be 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 outside sources will show on the Award Letter simply as "Outside Scholarship." Any tuition reimbursement will be indicated on the Award Letter as "Tuition Reimbursement."
6. Award 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 hours worked. Students must report to Student Financial Planning upon arrival on campus for job assignment and clearance.

Disbursement

1. Disbursement of awards for a semester (excluding Federal Work Study and Institutional Workshop) is made by crediting the student's account.
2. Students on Federal Work Study receive a monthly paycheck for hours worked. Students on Institutional Workshop have the amount earned each month credited to their student account if there is a balance owed. If the amount earned exceeds any balance owed on the account, the student will receive a paycheck for the

- Students dropping or adding a class after the census date, but during the period of tuition refunds established by the Office of Business and Financial Services, will have their institutional aid adjusted according to actual enrollment status.
- Scholarship, Church and Convention Ministry Scholarship, Engineering Scholarship and Transfer Academic Leadership Scholarship.
- Scholars of Excellence Students awards 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 either Fall/Spring Semesters. Transfer /Academic Leadership Scholarship is awarded for a maximum of four Fall/Spring Semesters.

Withdrawal from all classes

- A student who withdraws from all classes before the 60% point of the semester, calculated by calendar days, may have a portion of federal funds (Federal Pell Grant, TEACH 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 federal regulations. This calculation may result in the student owing a balance to Union University and to the U.S. Department of Education.
- 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 census date.
- Scholarships received from outside sources will remain the same according to enrollment status established on the census date, unless specified by the donor to be returned in full or in part.
- Students must meet the requirements of Union's Standards of Satisfactory Academic Progress for Financial Aid Eligibility to receive federal/state grants and loans.
- Prior to graduation or withdrawal, recipients of Federal Perkins Loan, Federal Stafford Loan or TEACH Grant must complete exist counseling regarding loan repayment.

Disclaimers

- Commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant, ACG, SMART Grant, or Perkins Loan) or state funds (Tennessee Student Assistance Award, HOPE Scholarship, General Assembly Merit Scholarship, Aspire Award) is tentative and contingent upon subsequent congressional and/or state appropriation and actual receipt of the funds by Union University.
- Student Financial Planning 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.

Requirements/Provisions

- The following scholarships require a student to maintain a minimum cumulative GPA to retain the scholarship. Exact GPA requirements are specified on the Award Letter. Scholars of Excellence Scholarships (Presidential, Provost, Dean, University, Collegiate), Academic

Satisfactory Academic Progress for Financial Aid Eligibility

Federal regulations require institutions of higher education establish minimum standards of "satisfactory academic progress" for students receiving federal financial assistance: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), ACG, SMART Grant, TEACH Grant, Federal Work Study, Federal Perkins

Incomplete Grades

Satisfactory Progress will not be calculated for a student with a grade of Incomplete or In Progress. Therefore awards based on cumulative GPA 5190 >>BDC a0k 7hm1p1

student's cumulative GPA.

2. Completion Rate and Maximum Time Frame - Only

Drop and Withdra0kl from Classes

Dropping classes or withdra0kl from a90 classes prior to last day to drop affects a student's completion rate