

## 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 fulfill

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## Refunds

### A. Advance Deposits for New Students

A tuition deposit of \$200 is required after acceptance for admission to reserve a place in class. This deposit applies to the tuition for the entering semester. A housing deposit of \$100 is charged for room reservation in all residence complexes. All tuition and housing deposit will be refunded if the cancellation and request is made by **May 1** for Fall semester, **November 15** for Winter term, **December 1** for Spring semester, and **May 1** for Summer. **NO REFUND WILL BE GIVEN ON CANCELLATIONS MADE AFTER THESE DATES.** If the student is not accepted for admission, all deposits will be refunded. Requests for refund of tuition deposit must



Federal Stafford Loan, Federal Parent Loan (PLUS), or TN Student Assistance Award (TSAA). A student must be enrolled at least half time at time of disbursement to receive federal loan funds.

## Adjustment of Awards

1. Students whose Financial Aid Enrollment Status is less than full time on the census date will have their federal and state awards adjusted according to their enrollment status. Any institutional aid that may have been awarded prior to the census date will be removed due to the full-time enrollment requirement.
2. Students dropping or adding a class after the census date will not have federal and state awards adjusted. An exception is a Pell Grant or TEACH Grant recipient who drops a class never attended, may have Pell Grant or TEACH Grant adjusted according to the resultant enrollment status, per federal regulations. Students awarded Federal Stafford Loans (PLUS) who are enrolled less than half time at the time of disbursement will have disbursements returned to the Department of Education.
3. 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.

## Withdrawal from all classes

1. 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 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.
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 enrollment status established on the census date.
4. 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.

## Requirements/Provisions

1. 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), Academic Scholarship, Church and Vocational Ministry Scholarship, Engineering Scholarship, Academic Achievement Scholarship, African American Scholarship, Illinois Baptist Award, Minority Scholarship, Phi Theta Kappa Scholarship, HOPE Scholarship, and Transfer Academic Leadership Scholarship.

2. 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 CVMS are awarded for a maximum of eight Fall/Spring Semesters. Transfer /Academic Leadership Scholarship is awarded for a maximum of four Fall/Spring 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.
4. Prior to graduation or withdrawal, recipients of Federal Perkins Loan, Federal Stafford Loan or TEACH Grant must complete exit counseling 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, 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.
2. 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.

## 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), TEACH Grant, Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, and Federal Parent Loan for Undergraduate Students (PLUS). These standards are separate from academic standards required by the University for continued enrollment.

## Criteria and Requirements

The criteria used to determine academic progress for purposes of determining eligibility for federal/state financial aid are cumulative GPA, cumulative Pace of Completion, and Maximum Time for completion of educational objective.

1. Qualitative Requirement
  - a. Undergraduates must achieve a 1.5 cumulative GPA by the end of the first academic year (24 credit hours).
  - b. A student must achieve a 2.0 cumulative GPA after completing the second academic year (48 credit hours), and must maintain a minimum 2.0 through the completion of his program.
2. Quantitative Requirement
  - a. Pace of Completion - Students must successfully complete a minimum of 67% of cumulative credit hours attempted, excluding audits and testing credits. To successfully complete is to receive a final grade of A, B, C, D or P.



## Veterans and Their Dependents

Union University is approved by the State Approving Agency for Veterans Training and training of dependents of veterans who qualify. Go to [www.va.gov](http://www.va.gov) for information on obtaining these benefits. Check with the Office of Student Financial Planning as soon as possible after enrolling in courses.

## Endowed Scholarships

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 Financial Aid web page. All are awarded based on student eligibility and availability of funds. The Application for Undergraduate Admission and Scholarship Assistance serves as the application for these endowed scholarships.