

## 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

ART 216, 217, 220, 242, 311, 312, 316, 317, 323, 324,

## 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

## How to Obtain a Credit of Institutional Charges

To obtain a credit of institutional charges, a student must notify Union Station or the Academic Center and indicate the last day which he attended class. Upon verification and approval, this information will be recorded on a withdrawal record and passed to the offices of Business Services and Student Financial Planning for calculation of credit of institutional charges and adjustment of financial assistance.

## Equipment

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 the campus, unless in care of the faculty member responsible for it.

## Scholarships and Financial Aid

The cost of a college education inevitably rests upon the student and his/her family. The Office of Student Financial Planning of Union University exists to help make a Union education more affordable by offering institutional scholarships and grants, and disbursing federal and state funds for which students qualify. A student interested in financial assistance can contact Student Financial Planning to obtain the appropriate forms necessary to complete the financial aid process.

## Application

1. New students must submit the Union University Application for Undergraduate Admission and 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, Phi Theta Kappa Scholarship, TN Baptist Convention Church Scholarship, Tennessee Scholars Award, African American Scholarship, Minority Scholarship, and Church and Vocational 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.

## 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 if there are any changes.
2. Federal Direct 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 Direct 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 Department of Education.
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

by email when disbursement has been made. Funds received electronically by Union will be posted to the student's account within 3 business days.

6. If the student's account of federal aid shows a credit balance, a credit refund check will be available within 14 days.

### Financial Aid Census Date

1. A Financial Aid Census Date is established to determine a student's enrollment status (full time: 12 hours or more,  $\frac{3}{4}$  time: 9 – 11 hours, half time: 6 – 8 hours, less than half time: 1 – 5 hours) upon which their awards will be made. Union University's Financial Aid Census Date shall be the last day to add a class for the regular semester.
2. A student is required to be enrolled full time as of the census date in order to receive Union University funds. Students whose required hours to graduate are less than full time in their final semester may request their Union University aid be prorated based on the number of actual hours enrolled. A student is required to be enrolled at least half time as of the census date to be awarded the 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 Parent Loan (PLUS), or

## 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.
  - b. 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 credit hours, whether or not aid was received for all of those hours.
3. Freshmen students who either do not achieve the required 1.5 GPA after 24 hours earned or do not achieve the 67% Completion Rate after 24 hours attempted will be allowed to continue to receive state/federal financial aid for one conditional semester, after which they must meet both requirements.

## Incomplete Grades

Satisfactory Progress will not be calculated for a student with a grade of Incomplete or In Progress. Therefore

## Reinstatement of Eligibility

A student whose letter of appeal is approved will have eligibility reinstated. A student who has no basis of appeal may regain eligibility by bringing his/her cumulative GPA to the standard or, in the case of insufficient Completion Rate, by making up the deficient credit hours. When a student believes that he/she has regained eligibility, he/she should make a written request to Student Financial Planning that eligibility be reinstated. The request should be accompanied by a 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 by letter or email the results of this request.

## 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.

## 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.uu.edu/financialaid/veteranservices.cfm](http://www.uu.edu/financialaid/veteranservices.cfm) for information on obtaining these benefits. Check with the Office of Student Financial Planning as soon as possible after enrolling in courses.