

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 Students who have not paid in full or have a payment plan agreement will be withdrawn from all classes after the last day to add, which is one week after the beginning of the term.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

Winter or Summer 760/hour
 Winter or Summer Internet Courses (location WB) \$760/hour
 Audit courses taken with 12 or more hours are subject to an additional charge of \$145 per hour audit fee.

Resident Student Charges for Each Fall or Spring Semester

Room
 Heritage Apartments \$3,725
 The Quads Apartments 4,125
 Meals
 50 meals (commuter only) \$475
 140 meals plus \$150 in Buster Bucks (minimum required for incoming freshmen) 1,455
 120 meals plus \$125 in Buster Bucks (minimum required for returning/transfer students, including those registered only for internships or practicums) 1,250
 160 meals plus \$175 in Buster Bucks 1,595
 200 meals plus \$200 in Buster Bucks 1,900

Resident Student Charges for Winter Term or Summer Term

Room*
 Heritage Apartments \$505
 The Quads Apartments 575
 *There will be no charge for Winter Term housing for students enrolled in Winter Term.
 Meals
 15 meals (commuter only) \$140
 25 meals (minimum for residential students, including those registered only for internships or practicums)

graduation.

The General Student fee covers a variety of University costs, including but not limited to the following: health services fee, admissions to athletic and campus-sponsored events, student activities, counseling services, student organization fees, career services, academic tutoring, wellness center membership, intramurals, post office box rental, student publications, computer lab/technology fee, online learning management system, graduation fee, printing, class dues, student ID, parking fee/sticker, and library services.

Tuition Summary

Fall or Spring
 1-11 hours \$1100/hour
 12-16 hours 17,160
 17+ hours 17160 + 1100/hour

. 50/hour
 Winter, Day/Evening 50/hour
 Summer (per term) 50/hour

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

Orientation fee \$150
 Orientation, additional (required of all International Students and MKs) 30

Incomplete and In Progress Processing Fee

A fee of \$10 is charged per Incomplete and In Progress grade assigned.

Course Drop Fee

A fee of \$10 per dropped course will be assessed in addition to any applicable proration of tuition. Permission of the

Late Entrance Fees

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

and Entrance Counseling, the student must also complete the Annual Student Loan Acknowledgement for, online. The Annual Student Loan Acknowledgement is an online session that allows students and parents to see how much they have borrowed, preview what their monthly payments might be, and explain concepts such as capitalization and the difference between federal and private loans.

4. Federal Direct Loan, including Subsidized/Unsubsidized, Parent PLUS, or GradPLUS, along with Alternative Loan amounts shown on the award listing reflect the gross amount of the loan. The net amount of disbursements may be up to 5% less, due to fees deducted by the lender.
5. Most awards are divided evenly between fall and spring semesters. The award listing indicates how each award will be divided.
6. Most scholarships from outside sources will show on the Award Letter simply as "Outside Scholarship" and will be divided equally between fall and spring semesters unless otherwise indicated by the donor.
7. 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. Recipients must report to Vocatio Center upon arrival on campus for job assignment and clearance.

Disbursement

1. Disbursement of awards for a term (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 student account. Students will receive a direct deposit for the amount earned which exceeds the amount owed.
3. Federal student loan funds will not be disbursed until the recipient has signed a Promissory Note and completed Entrance Counseling. TEACH Grant funds require students complete the Agreement to Serve and TEACH Entrance Counseling prior to receiving the grant. Certain institutional awards will not be disbursed until the recipient's approved required documents are on file in the Office of Student Financial Planning as required by award program.
4. The lender will notify the loan borrower of the estimated disbursement dates for Federal Direct Subsidized/Unsubsidized, PLUS, and alternative loans. Union will notify the student by email when disbursement has been made. Funds received electronically by Union will be posted to the student's account within 3 business days.
5. If a federal aid recipient has charges that are exceeded by the sum of federal aid, creating a credit balance, a direct deposit will be issued by the Office of Business Services within 14 days of the credit balance occurring.

Financial Aid Census Date

1. A Financial Aid Census Date is established to determine a student's enrollment status (for undergraduate students, full time: 12 hours or more; ¾ 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 10th day of class for the full semester. MCUTS students, please contact your Program Coordinators for census dates.

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 Direct 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. Original award amounts for non-tuition based institutional funds, federal and state grants assume the federal/state standard for undergraduate full-time enrollment (12 credit hours per semester). Students enrolled in fewer than 12 hours per semester may have these award amounts adjusted as required by federal and state regulations and university policy. Students enrolled in less than 12 credit hours in their final semester prior to graduation will receive a pro-rated award amount.
2. 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.
3. 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 Direct Loans who are enrolled less than half time at the time of disbursement will have disbursements returned to the Department of Education.
4. 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.
5. Financial assistance will be adjusted should a student withdraw from all classes, according to the Refund Policy of Union University published in the current catalog and federal regulations which may apply.
6. A student's aid may be adjusted per federal regulations should the aid exceed the student's need as determined by the FAFSA. Institutional aid may be adjusted if the sum of all scholarships exceeds the direct institutional costs.
7. If the verification process for federal/state aid causes a change in the student's eligibility, awards will be adjusted accordingly.

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 Direct Subsidized/Unsubsidized Loan, or Federal PLUS Loan) 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. Some scholarships require the student to maintain a minimum GPA in order to retain the scholarship. Select requirements can be viewed at www.uu.edu/financialaid/awards. Award-specific requirements will be published in the student's online award listing. Federal and state aid requires that the student maintain Satisfactory Academic Progress according to the policies established by the Office of Student Financial Planning. Failure to meet GPA requirements will cause the student to lose that assistance.
2. "Scholars of Excellence" Scholarships (awarded prior to fall 2015) may be applied towards regular hours for fall, winter, spring, or summer terms for the first 128 hours taken at Union University. Academic Scholarships and CCMS are awarded for a maximum of eight regular semesters. Transfer/Academic Leadership Scholarship is awarded for a maximum of 4 regular semesters. Recipients may appeal these limits through the Office of Student Financial Planning.
3. Students must meet the requirements of Union's Standards of Satisfactory Academic Progress for Financial Aid Eligibility. BDC B 0 10 64d A30-0.5 (>> BDCsC /P st10 64.8 ctualTextBDC 55467 (y appU BT -0.01ents21-o)-0.5

- Undergraduate students who have not yet completed 12 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

- Undergraduate and graduate students must complete their degree program within 150% of the published length of their degree program. For example, if a degree requires 128 credit hours to graduate, a student could not receive financial aid beyond 192 credit hours attempted whether or not financial aid was received for these credit hours.
- Transfer credits and credits for courses repeated are included in hours attempted. Audited classes and credits earned through testing are not counted.
- Students starting a second bachelor's degree program at Union may be required to have the Academic Center document the change of program if the student has completed more than the maximum time frame. (Revised 08/01/20)

Determining Satisfactory Progress

Standards used to measure progress must include all periods of the student's enrollment, including all accelerated and cohort terms. Satisfactory progress will be evaluated at the end of fall,

- the student is placed on an Academic Plan that when followed will ensure the student will meet the standards by a specific time.

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 Academic Plan, will be put on Financial Aid Suspension and will not be eligible to receive federal aid until eligibility has been reinstated. If there are extenuating circumstances a student may be given an opportunity for a subsequent appeal.

Students who have lost eligibility for aid due to exceeding the 150% maximum time frame may appeal if they have changed their major since beginning attendance at Union. Appeal should be made in writing to the Director of Student Financial Planning and accompanied by documentation from the Academic Center or their Academic Advisor showing the student's new major and the credit hours which will apply toward the new major. The student will be allowed to appeal on the basis of a change in major one time.

Students seeking a second undergraduate degree who have exceeded the Maximum Time Frame may appeal to extend their time frame. The student must submit to the Office of end

- 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/academic-standards/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