RENEWING MINDS
An Investment in Christ-Centered Excellence
You will make many investments during your lifetime. But few—if any—will produce greater returns than the one you’re about to make in your own higher education. At some point you will ask yourself an important question: “Can I afford a private, Christian college?” A Christian college does come with a price. But research suggests that every penny of that price may be worth avoiding the cost of the alternatives. We think this investment will be even more attractive when it involves a Union University education, so we’re prepared to help you find a way to get it done.

The Office of Student Financial Planning will assist you in financing your dream of higher education. The investment can be significant; however, by prayer, planning, and perseverance, you can attain this dream.

Financial aid comes from institutional, federal, state, and outside sources which may include grants, scholarships, student employment, student loans, and/or parent loans. Two different categories of aid are merit-based and financial need-based. Merit awards are given based on academic excellence, leadership development, and/or individual talent. Awards based on financial need are determined by the Free Application for Federal Student Aid (FAFSA) form.

The intent of this guide is to introduce you to the financial aid available to Union University students enrolled full-time in a traditional undergraduate degree program. Please contact us at 800-33-UNION, or finaid@uu.edu if you have any questions. May God’s richest blessings be yours.

John T. Brandt
Assistant Vice President for Student Financial Planning

GETTING Started

You will make many investments during your lifetime. But few—if any—will produce greater returns than the one you’re about to make in your own higher education. At some point you will ask yourself an important question: “Can I afford a private, Christian college?” A Christian college does come with a price. But research suggests that every penny of that price may be worth avoiding the cost of the alternatives. We think this investment will be even more attractive when it involves a Union University education, so we’re prepared to help you find a way to get it done.

Consider these facts:

• When compared to institutions of similar type and quality, Union University is often less expensive than its peers.
• More than 95 percent of our students receive some form of financial aid or scholarship assistance.
• There are colleges and universities that are less expensive than Union, but the combination of high quality and low cost found here is difficult to duplicate. That’s one reason the publishers of America’s 100 Best College Buys have included Union in their listings for eight consecutive years and 15 of the last 17 years.
**Scholarships**

**Scholars of Excellence**

- **Presidential Scholars Award**
  Full tuition, room, board and student services fee

- **Provost Scholars Award**
  Full tuition

- **Dean Scholars Award**
  Three-quarters tuition

- **University Scholars Award**
  Half tuition

All applicants who meet the requirements for Scholars of Excellence will receive an annual academic award of $12,000. Those participating in the on-campus competition weekend in February may compete for a higher award.

Students, with the exception of the Presidential Scholars Award, may possibly be able to stack additional Union awards on a limited basis. Contact Student Financial Planning for further information.

Scholars of Excellence applicants must satisfy the following two criteria:

1. Minimum 31 ACT score OR Minimum 1360 SAT score (combined critical reading and math).
2. Top 15% class rank OR a 3.5 GPA on a 4.0 scale.

Students achieving finalist or semi-finalist status with the National Merit Scholarship Corporation, finalist or semi-finalist status with National Achievement, or scholar finalist or honorable mention with the National Hispanic Recognition Program will be deemed eligible for Scholars of Excellence competition in recognition of this significant accomplishment.

For more information regarding the Scholars of Excellence scholarships, please contact the Office of Undergraduate Admissions at 800-33-UNION. Scholars of Excellence scholarships require a separate application, which is available through the Office of Undergraduate Admissions.

**National Merit Scholarships**

National Merit Finalists are automatically eligible for the Dean Scholars Award, and National Merit Semi-Finalists are automatically eligible for the University Scholars Award. National Merit Scholars are welcome to compete for a greater Scholars Award.

**National Achievement Scholarships**

National Achievement Finalists are automatically eligible for the Dean Scholars Award, and National Achievement Semi-Finalists are automatically eligible for the University Scholars Award. National Achievement Scholars are welcome to compete for a greater Scholars Award.

**National Hispanic Scholarships**

National Hispanic Scholar Finalists are automatically eligible for the Dean Scholars Award, and those achieving National Hispanic Honorable Mention are automatically eligible for the University Scholars Award. National Hispanic Scholars are welcome to compete for a greater Scholars Award.

**Academic Scholarships**

Academic awards are based on ACT/SAT scores, class rank and high school GPA. Awards are renewable by maintaining a cumulative Union University GPA of 3.0. Award amounts range from $1,000 to $8,000 annually.

**Academic Achievement Scholarships**

The Academic Achievement Scholarships are for students who excel academically while enrolled at Union University in a traditional undergraduate program but did not receive an academic scholarship when they started as a freshman or freshman transfer student.

**Leadership Awards**

Awards are based on leadership positions held in clubs and organizations in the student’s school, church and community. Early applicants receive priority, as funding is limited for leadership scholarships. Award amounts vary based on the applicant’s demonstrated level of leadership.
Transfer/Academic Leadership Scholarships
Transfer students who have the equivalent of 24 semester hours and at least a 3.0 GPA are eligible for this scholarship. Amounts range from $3,000 to $6,000 annually depending on GPA. Renewal is based on a cumulative Union University GPA of 3.0.

Phi Theta Kappa Transfer Scholarships
Transfer students who are members of Phi Theta Kappa may receive up to $2,500 annually. Renewal is based on a cumulative Union University GPA of 3.0. The required application can be obtained online at uu.edu/financialaid.

Fine Arts Scholarships
Students planning to major in voice, keyboard or instrumental music may audition as required by the Department of Music. Scholarships in art, theatre, and communication are also available. Contact the appropriate department for requirements in these areas.

Debate Scholarships
Students selected to be on the Debate Team may receive up to $4,000 in additional aid. Students are selected based on interviews, ACT/SAT scores, and essays. No previous experience is required! For information regarding the Debate Team, visit the team's website, uu.edu/org/debate, or contact Dr. Web Drake at wdrake@uu.edu or 731-661-5961.

Engineering Scholarships
Students majoring in Engineering may apply for a limited number of $2,000 annual scholarships. The required application has a priority deadline of February 15, and can be obtained online at uu.edu/financialaid.

Athletic Scholarships
Student athletes may be awarded scholarships in men's and women's basketball, men's baseball, women's softball, men's and women's soccer, women's volleyball, men's and women's golf, and men's and women's cross country. Contact the athletic department or the individual coach in each sport.

Cheerleading Scholarships
Students may compete for a cheerleading scholarship in early fall of each academic year. These scholarships are available for both male and female students. Please contact Union's Cheerleading Coach, Tina Giddens, at 731.661.5299 or tgiddens@uu.edu.

African American Scholarships
The required application has a priority deadline of February 15, and can be obtained online at uu.edu/financialaid. A limited number may be awarded up to $2,000 annually.

Minority Scholarships
The required application has a priority deadline of February 15, and can be obtained online at uu.edu/financialaid. A limited number may be awarded up to $2,000 annually.

External Study Scholarships
Scholarship assistance is available for students participating in approved domestic and international programs. Contact the Institute for International and Intercultural Studies at 731.661.5057 or go to uu.edu/institutes/international for details on this opportunity.

International Student Scholarships
International students may be eligible for at least $4,000 in annual scholarship assistance.

Tennessee Scholars Awards
These awards are for first time college students who have completed the Tennessee Scholars graduation requirements. A limited number of awards are available for up to $2,500 annually. The required application, which requires verification by a high school representative, has a priority deadline of February 15, and can be obtained online at uu.edu/financialaid.

Eligibility-Based Aid

Alumni Legacy Awards
Students whose parent or grandparent has completed at least 48 credit hours at Union University may be eligible for up to $1,000 annually.

Church and Vocational Ministry Scholarships (CVMS)
Students committed to full-time Christian ministry and who are members of a Southern Baptist church may receive up to $1,000 annually. The required application can be obtained online at uu.edu/financialaid.

Multi-Student Awards
If more than one member of an immediate family is enrolled at Union as a full-time student in a traditional undergraduate program, each student may receive up to $1,000 annually.
Christian Educator's Dependent Awards
These are awarded to the child or spouse of an eligible, full-time employee of an accredited Christian elementary or secondary school. Dependents of Southern Baptist schools located in Tennessee may receive up to $4,000 annually and dependents of non-Tennessee SBC schools up to $2,000 annually. Evangelical non-SBC school dependents may receive up to $1,800 annually.

Minister’s Dependent Awards
These are awarded to the child or spouse of an eligible ordained full-time minister. Dependents of Southern Baptist ministers residing in Tennessee may receive up to $4,000 annually, and dependents of non-Tennessee resident SBC ministers up to $2,000 annually. Evangelical non-SBC minister dependents may receive up to $1,800 annually.

Tennessee Baptist Convention (TBC) Church Awards
Students who have been members of a Tennessee Baptist Convention church for the previous 12 months may receive up to $2,000 annually. The required application can be obtained online at uu.edu/financialaid.

Denominational Service Dependent Awards
Dependents of full-time employees serving in select Southern Baptist Convention agencies, organizations, and ministries may be eligible for scholarship awards. Contact the Office of Student Financial Planning for details.

Missionary Dependent Awards
Dependents of full-time missionaries of the International Mission Board or the North American Mission Board receive one-half tuition for fall and spring terms. This award cannot be stacked with other Union aid. Dependents of full-time evangelical missionaries (not affiliated with the SBC) may receive up to $1,500 per year in addition to any other Union aid for which they qualify. Please note: Missionary dependents in either category who attend winter or summer terms may receive up to six total hours of free tuition per fiscal year.

Awana Citation Achiever Awards
These award amounts are up to $1,000 per year for those achieving this status from Awana Clubs International. A copy of an eligibility notification letter is required.

Institutional Endowed Scholarships
Scholarships are available through the generosity of individuals and churches that have supported Union University through the years. These scholarships have eligibility guidelines established by the donors, and the award amounts vary. No additional application is required; recipients will be notified if awarded endowed scholarships.

Tuition Waiver Consortia
Union University participates in a number of tuition waiver programs, including the Council for Christian Colleges & Universities (CCCU), The Tuition Exchange, and the International Association of Baptist Colleges and Universities (IABCU). For additional information, contact the university liaison, Mr. Rich Grimm, Senior Vice President for Enrollment Services.

Union University Grants
Students exhibiting financial need will automatically be considered for these grants upon review of the FAFSA results, generally beginning in March. Award amounts vary based on the applicant’s demonstrated level of financial need. Because Union grant funding is limited, students who apply early will be given priority.

First Generation Scholarships
These scholarships are awarded to those who are the first in their family to attend college. Early applicants receive priority, as funding is limited. Award amounts range from $1,000 to $3,000 annually depending upon the applicant’s demonstrated level of financial need.

Student Employment Opportunities
Many of our students work part-time to help defray the costs of their education. Students can apply online at uu.edu/financialaid/studentemployment.htm.

Federal Work-Study
Work-Study is a federal need-based program determined by FAFSA results. Eligibility does not guarantee job placement due to limited funding. Award amounts vary.

Campus Workships
Workship is funded by Union, and is not based on federal financial need formulas. Since there are a limited number of positions available, workships are generally given to assist students in paying their student account balance. Award amounts vary.
Eligibility for federal and state aid is determined by completing the Free Application for Federal Student Aid (FAFSA) form. The information your family provides on the FAFSA is used to determine the Expected Family Contribution (EFC).

The EFC is the estimated amount the U.S. Department of Education determines a family is expected to contribute toward the cost of their education in the upcoming school year at any college or university. This amount is calculated based on the previous year’s income tax returns, family assets and household size.

When completing the FAFSA, please enter school code 003528 so that Union may receive your results. Tennessee residents are encouraged to list Union University and this code as their first-choice institution on the FAFSA form.

Pell Grant and SEOG
A Pell Grant is federal grant money awarded on the basis of the EFC and is reserved for students with significant need. The amount of Pell Grant a student can receive is based on an EFC/payment table provided annually to Union by the U.S. Department of Education.

Students who are eligible for Pell Grants may also be eligible to receive the Federal Supplemental Educational Opportunity Grant (SEOG). SEOG is awarded to Pell Grant recipients who demonstrate the greatest need. Because Union’s SEOG funding is limited, students who have completed the FAFSA by February 1 with an EFC of 0 will be given priority.

TEACH Grant
The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to $4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If a student fails to complete the teaching requirement, the grant will convert into an Unsubsidized Direct Stafford Loan. Recipients of the TEACH Grant must annually complete TEACH Counseling and an Agreement to Serve. Go to teachgrant.ed.gov for additional information.

Veterans Education Benefits and Services
Veterans education benefits are available through the U.S. Department of Veteran Affairs. The VA programs include Post 9/11 GI Bill, Montgomery GI Bill for Active Duty and Reserves, Reserves Educational Assistance Program (REAP), and the Survivors’ and Dependents’ Educational Assistance Program (DEA). For the Post 9/11 GI Bill, Union does participate in the Yellow Ribbon program. Go to uu.edu/financialaid/veteranservices.cfm for more information. Union’s Veteran Certifying Official, Kathie Tracy, may be reached at 731-661-6582, or ktracy@uu.edu.

Army ROTC Benefits
Union University partners with an area university to provide Army ROTC programming to undergraduate students. Participants may be eligible for Army ROTC education benefits. Please contact the Office of Undergraduate Admissions for details.

State Grants
Tennessee residents will automatically be considered for the Tennessee Student Assistance Award (TSAA) and the Tennessee Educational Lottery Scholarship (TELS) Program when the Free Application for Federal Student Aid (FAFSA) form is completed. For maximum funding, Union University strongly encourages all families who believe they may qualify for federal and/or state need-based assistance to complete the FAFSA immediately after January 1. Please use estimated tax return data if the actual return is not yet available. Students are encouraged to list Union University, code 003528, as their first choice institution on the FAFSA. The TSAA award requires a student to show significant financial need.

For more information on these programs, visit the Tennessee Student Assistance Corporation’s website at tn.gov/CollegePays or call 800-342-1663.

Federal Direct Stafford Loan
This loan is made available by the U.S. Department of Education’s Direct Loan program. The student is the borrower on this loan. The annual amount available is based on the number of cumulative earned credit hours. Freshmen may borrow a maximum of $5,500, sophomores $6,500, and juniors...
and seniors $7,500 annually. Students must file the FAFSA to be eligible for a Stafford Loan, and must also complete a Master Promissory Note (MPN) and Entrance Counseling, which can be done online at studentloans.gov.

The MPN is a serial note (good for up to 10 years). Once students have completed the MPN to attend Union, they are eligible for the appropriate Stafford Loan amount each year, as long as the FAFSA is completed each of those years. Loans are disbursed by semester (fall and spring). The Direct Loan Program will notify the student of the anticipated disbursement dates and amounts.

Two types of Stafford Loans exist: subsidized and unsubsidized. The Subsidized Stafford is a need-based loan in which the federal government pays the interest while students are enrolled at least half-time. The Unsubsidized Stafford is available for students who have no established need, based on the FAFSA, or whose need has been met by other aid. Interest accrues while students are enrolled, but they have the option to either pay or defer the interest. The interest rate on newly originated Stafford loans is 6.8%.

Federal Direct Parent Loan for Undergraduate Students (PLUS)
The parent is the borrower on this credit-based loan. Parents may borrow up to the cost of attendance at Union, minus any aid – including loans – the student will receive. The interest rate is fixed at 7.9%. The disbursement schedule is the same as a Stafford Loan (fall and spring). Parents are required to complete a PLUS Master Promissory Note (MPN) as well as the Plus Request process at studentloans.gov. The Plus Request process must be done each time a loan is obtained. The FAFSA must also be completed each year a PLUS loan is requested.

Alternative Loans through Private Lenders
This is a non-federal educational loan available through private lenders. The student is the borrower, but a cosigner is generally required. The interest rate is variable and is set by the individual lender. Information regarding lenders that offer alternative loans is available online at uu.edu/financialaid/loans.
HOW TO Apply

**Step One:** Complete the Union University Application for Undergraduate Admission and Scholarship Assistance.

Please go to https://www.uu.edu/applications/undergrad. The application for financial assistance is part of your application for admission and is required for consideration for all Union University financial aid and scholarships. Since funding for institutional aid is limited, students are encouraged to apply early.

**Step Two:** Complete the Free Application for Federal Student Aid (FAFSA).

a) Go to pin.ed.gov to obtain your PIN, which is used as an electronic signature on the FAFSA. Both the student and one parent need a PIN.

b) Go to fafsa.gov to complete the FAFSA online using your PIN.

**Step Three:** Receive your Union University Award Letter.

Keep this for your records. If you wish to decline or reduce any award, please indicate such and fax or mail a copy to our office.

**Step Four:** Seek financial assistance from other sources.

Check with your high school guidance counselor about local community and organizational scholarships. Investigate other scholarship sources including finaid.org, your church, your employer, your parents’ employers and your extended family.

**Step Five:** Consider our monthly payment plan.

The FACTS Management Company gives families an option of budgeting monthly payments. Please apply for FACTS online at uu.edu/admissions/financialinfo/facts or with the FACTS/Student Account office at 731.661.5071.

**Step Six:** Consider applying for a loan.

For more information on loans, go to uu.edu/financialaid/undergraduate/loans.cfm

a) Federal Direct Stafford Loan (Student Loan)
The Stafford loan offers students favorable interest rates and repayment terms, such as allowing students a six month grace period after graduation before any payments must be made. More information is included in the Federal and State Aid section. Your award letter gives further instruction on how to complete this loan process.

b) Federal Direct Parent PLUS Loan
The PLUS loan is borrowed by the parent for the student’s expenses. This is a credit-based loan which allows parents to borrow up to the cost of attendance minus other aid.

c) Alternative Loan
Students needing additional funds may wish to apply for this credit-based loan.

For additional information, call us toll free at 800.33.UNION or send an email to finaid@uu.edu or scan this code.