

Award Policy Summary

Student Financial Services will use the email address provided on your admissions application or on your Union College Self-Service account as a primary source of communication.

Students are responsible for monitoring their account, submitting required documents, and providing information needed to complete and process their financial aid.

Status changes, including financial, marital, academic, housing (on campus/off campus), Satisfactory Academic Process, student life, enrollment, etc. could result in changes to your award eligibility including reduction or cancellation of your financial aid.

The total of grant and scholarship funds from all sources will be applied up to, but may not exceed tuition and fees. Credit balances resulting from institutional funds will not be refunded.

Institutional financial aid awards are based on full-time enrollment (at least 12 hours per semester). Students enrolling in less than 12 hours are not eligible to receive institutional funding. Audit courses do not count toward full time hours. Financial Aid does not pay for audit courses.

Students must re-file the FAFSA each year (after October 1) for the upcoming academic year in order to be given consideration for all sources of aid.

Payment plan calculations are based on estimated aid. If all estimated aid is not received by the college, the remaining balance is the responsibility of the student and must be paid in full.

A student will not be 'cleared' to attend class until all scholarship, loan, and other financial aid forms have been completed and Union College has received the new amount billed (or the first payment as agreed).

A student who is delinquent in payment of any financial obligation may be removed from classes; may not be allowed to register for future semester(s); may not be issued official transcripts or a diploma; and may be subject to further disciplinary action.

If a student is selected for the Federal verification process and the required documentation has not been submitted 30 days after the Fall Semester starts, Federal aid and payment plan arrangements may be revoked and the student will be billed for any remaining balance owed due payable immediately.

Financial Aid recipients must be making Satisfactory Academic Progress (SAP) and be in good standing with the college. Students who change their enrollment status (full time to part time) or withdraw from the college may not meet the standards of the SAP Policy and could forfeit future financial aid. You must check with the Student Financial Services Office before dropping a class.

All outside funds (including scholarship and loan) will not be credited to the student account until the funds are received by the college. Fund match (such as camp and literature evangelism) will not be credited until the corresponding funds and required documentation are received by the institution. Federal and state awards are contingent upon fund appropriations.

Student financial aid is awarded on an academic year basis.

Students must notify Student Financial Services of other financial assistance expected.

Union periodically evaluates students for eligibility for named scholarships which are awarded to recognize specific interests, abilities, and achievements. These awards may replace current Union College funds already in your award and may not increase your overall award total. Awards funded by donors require a thank you letter.

Student Loan Information

- **Federal Direct Loan** recipients must complete the Direct Loan Master Promissory Note and Direct Loan Entrance Counseling at www.studentloans.gov before receiving a loan disbursement.
- **ALL** loan recipients are also required to complete Exit Counseling before leaving the college.