

UNION INSTITUTE & UNIVERSITY

REGISTRATION AND TUITION POLICIES *EFFECTIVE JULY 1, 2017 – JUNE 30, 2018*

BACHELOR OF ARTS UNDERGRADUATE PROGRAM

B.A. WITH A MAJOR IN PSYCHOLOGY

B.A. WITH A MAJOR IN LIBERAL STUDIES (IN TEACH-OUT)

REGISTRATION POLICY

- The B.A. program operates on a term basis (16-week term or two 8-week sessions). The length of the program is a minimum of 120 credit hours.
- **Full-time status is 12 credit hours. Part time status is 6 credit hours.**
- Students (Psychology) initiate the registration process prior to the beginning of the term, and must register for courses in CampusWeb through web registration in consultation with a program advisor. Courses selected must be according to the student's approved degree audit; when the registration is approved financial aid can then be disbursed. Questions regarding registration and course offerings should be directed to the program office. When web registration closes, any registration changes need to be approved by the advisor, and submitted to the Registrar's Office.
- Web registration is not available to B.A. Liberal Studies students. These students will register through their Program Advisor.
- Drop/Add deadlines are for academic purposes only. **All adjustments of tuition due to dropped or withdrawn courses are processed in accordance with the Schedule of Adjustments (shown below).**
- **Students with past due balances must obtain financial clearance from the Business Office prior to the term start date.**
- Approval of the Registration Agreement (which includes the Financial Responsibility Agreement) constitutes acceptance of academic policies and financial responsibility for tuition obligations as outlined in the university catalog. The student must click "I agree" to the Registration Agreement at the time of web registration or approve by signature on a registration form.
- Students registering for less than six credit hours for the term do not qualify for federal student loans or in-school loan deferment, and will be reported as less than half-time to external agencies.
- A student and a faculty member must complete a Learning Agreement before registering for an independent study.
- Any undergraduate registration over 16 credit hours per term must be approved by the Associate VPAA.

The term start and end dates are:

2017 – 2018 Term/Session Dates		
Fall Term 2017 (1718 F)	8/28/17-12/17/17	Add Deadline: 9/26/17
Fall Session I 2017 (1718 F1)	8/28/17-10/22/17	Add Deadline: 9/11/17
Fall Session II 2017 (1718 F2)	10/23/17-12/17/17	Add Deadline: 11/6/17

Winter Term 2018 (1718 W)	1/2/18 – 4/22/18	Add Deadline: 1/31/18
Winter Session I 2018 (1718 W1)	1/2/18 – 2/25/18	Add Deadline: 1/16/18
Winter Session II 2018 (1718 W2)	2/26/18 – 4/22/18	Add Deadline: 3/12/18
Spring/Summer Term 2018 (1718 S)	4/30/18 – 8/19/18	Add Deadline: 5/29/18
Spring/Summer Session I 2018 (1718 S1)	4/30/18 – 6/24/18	Add Deadline: 5/14/18
Spring/Summer Session II 2018 (1718 S2)	6/25/18 – 8/19/18	Add Deadline: 7/9/18

TUITION POLICY

Tuition and Fee Schedule *	
July 1, 2017 – June 30, 2018	
Tuition	\$530.00/credit hour
Technology Fee (full time)	\$ 88.00 per term/session
Technology Fee (part time)	\$ 44.00 per term/session
Certified Learning Fee	\$ 65.00 per credit hour accepted
Prior Learning Assessment	\$ 250.00 per course
Transcript Fee	\$ 10.00

**Amounts shown in the Tuition and Fee Schedule, or in other university publications or web pages, represent tuition and fees as currently approved by the Board of Trustees. However, Union Institute & University reserves the right to increase or modify tuition and fees without prior notice, upon approval by the Board of Trustees or as otherwise consistent with board policy, and to make such modifications applicable to students enrolled at Union Institute & University at that time as well as to incoming students. In addition, all tuition amounts and fees are subject to change at any time for correction of errors.*

Tuition is due on a term/session basis on the first day of the term or session. Payment options include check, credit card authorization (over the phone), or online credit card payment via CampusWeb (<https://CampusWeb.myunion.edu>). Certified learning fees and Prior Learning Assessments are due and payable once the charges have posted to the student's account. Students may choose a deferred payment option that requires equal monthly payments over the duration of the term/session. Balances due for self-payers or balances due after financial aid has been applied may be divided into equal monthly payments. The monthly payment option is the only deferred payment option available and is processed using the Automatic Recurring Billing (ARB) system. Contact the Business Office at 800.861.6400 x 1095 to set up ARB payments.

Financial aid is a means of payment, and the absence of or delay in receipt of financial aid funds does not affect the financial responsibility of the student for charges due to the university. Balances unpaid at the time of leaving the UI&U program will be processed for collection after 60 days. Should the student seek re-admission at a later date, all unpaid balances and collection costs must be paid in full before consideration of a request for re-admission.

CREDIT BALANCES

Credit balances created by federal or state financial aid funds are automatically refunded. Credit balances created by scholarships or third party payments are not automatically refunded and must be requested by noon on Monday to be included in the week's refund process. Please contact the Business Office 800.861.6400 x 1095 before Monday at noon (EST).

If you withdraw from the university and have a credit balance a refund will be issued within 30 days of the withdrawal notification to the Business Office.

DROP/ADD POLICY

Deadlines for academic course adds, drops, and withdrawals are as follows. Refer to the Schedule of Adjustments below for the financial effect of adds, drops, and withdrawals.

- **The Drop/Add deadline:** is 30 days from the term start date, or 15 days from the 8-week session start date. Courses dropped after 30 days/15 days will receive a grade of "W" on the academic record. The effective date of the Drop/Add is the postmark date of a written request, an email request or phone call received by the program office or the Registrar's office.
- **Academic withdrawal policy:** Students may withdraw through the last day of the term by notifying the program office and the program advisor in writing prior to the last day of the term.

Drop/Adds can impact continuing financial aid eligibility. Financial aid adjustments are based on federal guidelines. Students should contact the Financial Aid Office immediately if they plan to drop any courses. All Drop/Add requests must be approved by the faculty member and the center dean or his/her designee.

Adding or dropping courses by the published deadline may alter the student's tuition charges for the semester in the following manner:

- If the number of credit hours added equals the number dropped, there will be no adjustment of tuition.
- If the number of credit hours added is greater than the number dropped, tuition will be charged for the difference at the applicable tuition rate for the full term/session.
- If the number of credit hours dropped is greater than the number added, tuition will be adjusted for the difference per Schedule of Adjustments.

WITHDRAWAL POLICY

A withdrawal is considered to be a **complete** withdrawal from the university. The date of withdrawal is the earlier of:

- The date the student notifies the university; or
- The ending date of the previous term if the student fails to register for a new term; or
- The date the student specifies as the date of withdrawal if this date is after the date of notification.

The withdrawal can be written or verbal and sent directly to either the student’s program office or communicated directly to the Registrar’s Office. When a student withdraws from the university prior to the end of a term/session all incomplete courses for which the student is currently registered at the time of withdrawal will be recorded as withdrawn/“W” on the student’s transcript. If the withdrawal is effective at the end of the term/session, the grade as supplied by the evaluating faculty for each course will be posted to the student’s transcript.

It is understood that a student who fails to notify Union Institute & University of withdrawal from the program is obligated for all tuition assessed for the complete term. Students who withdraw prior to the end of the term should refer to the current tuition policies statement for information about appropriate tuition adjustments. Tuition is not prorated for coursework with earned academic credit. The amount of the tuition adjustment, if applicable, will be determined by the effective date of the withdrawal. A refund will be issued after financial aid adjustments are made. Financial aid adjustments are based on federal guidelines.

The following table shows the percentage of tuition to be adjusted for complete withdrawals from the program:

Schedule of Adjustments		
	Full Term	Session
Week One	100%	100%
Week Two	100%	50%
Week Three	75%	25%
Week Four	50%	0%
Week Five	25%	0%
Week Six and Thereafter	0%	0%

PAST DUE BALANCES

Balances due from a previous term must be paid in full before continued enrollment is allowed. Students are encouraged to contact the Business Office 800.861.6400 x 1095 to set up a payment plan. The university emails a monthly notification titled: “Monthly Statement of Account Balance” and students are encouraged to periodically review their account activity. Although the university will periodically email and/or mail past due notifications, it is the student’s responsibility to review account activity and contact the Business Office with any questions. Failure to pay past due balances will result in a final demand letter and dismissal from the university. If satisfactory payment arrangements are not made with the Business Office within 30 days of a final demand letter the account is placed with a collection agency. Collection fees of 33.33 percent may be assessed. Diplomas and transcripts will not be released if there is a remaining balance including any unrecovered collection costs.

FINANCIAL AID INFORMATION

Financial assistance in the form of grants, loans, scholarships, and work-study, is available to students attending all UI&U academic degree programs. In order to receive financial aid from federal and most state sources, a student must first establish their eligibility by filing the *Free Application for Federal Student Aid (FAFSA)*. The *FAFSA* must

be filed annually. Detailed information on all of the financial aid programs administered by UI&U can be found on the financial aid pages of the university website (<http://myunion.edu/current-students/financial-resources/>).

Federal aid recipients who withdraw prior to the completion of 60 percent of the current term are subject to a federal aid refund (also called a Title IV refund calculation) which can impact the amount of aid a student can retain upon withdrawing from UI&U. In addition, a decrease in a student's enrolled credit hours can require a modification to some financial aid awards. Students who drop below half-time status begin repayment of their federal student loans. Courses that are audited or canceled and registration for program completion extensions do not count toward enrollment status for financial aid purposes and eligibility.

Students who receive tuition assistance from external sources, i.e. scholarships or tuition assistance or tuition reimbursement from employers are required to document that aid with the Financial Aid Office using the "Scholarship Benefits Reporting" form available on our web site (<http://myunion.edu/current-students/financial-resources/>).

Many private or alternative student loan sources are available to help with payment of your educational costs. Most private/alternative loans do not require completion of the annual *FAFSA* to determine your eligibility; however, most consider your credit history. Many of these lending sources are available by searching the Internet.

Refer to the University Catalog for all academic and financial policies and procedures.