

# UNION INSTITUTE & UNIVERSITY

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

### MASTER OF ARTS PROGRAM

#### REGISTRATION POLICY

- The M.A. Program operates on a 16 week term basis. The program length is a minimum of 36 credit hours and a maximum of 60 credit hours.
- **Full time status is 9 credit hours. Part time status is 6 credit hours.**
- Students 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.
- 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 **All adjustments of tuition due to dropped or withdrawn courses are processed in accordance with the Schedule of Refunds (shown below).**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.
- Registration for PCX courses are not available in web registration and must be done through the MA program office.

The term start and end dates are:

<b>2017-2018 Term Dates</b>		
Fall Term 2017 (1718 F)	8/28/17 – 12/17/17	Add Deadline: 9/11/17 Drop Deadline: 9/26/17
Winter Term 2018 (1718 W)	1/2/18 – 4/22/18	Add Deadline: 1/16/18 Drop Deadline: 1/31/18
Spr/Summer 2018 (1718 S)	4/30/18 – 8/19/18	Add Deadline: 5/14/18 Drop Deadline: 5/29/18

#### TUITION POLICY

<b>Tuition and Fee Schedule*</b>
<b>July 1, 2017 – June 30, 2018</b>

Tuition		\$ 748.00/credit hour
Program Completion Extension Fee (PCX 509)	9 credits	\$ 1260.00
Program Completion Extension Fee (PCX 506)	6 credits	\$ 840.00
Program Completion Extension Fee (PCX 503)	3 credits	\$ 420.00
Internship Fee (HWEL 528)		\$ 250.00 (one time)
Technology Fee		\$ 88.00 per term
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 the first day of the term. Payment options include check, credit card authorization (over the phone), or online credit card payment via CampusWeb (<https://CampusWeb.myunion.edu>). Students may choose a deferred payment option that requires equal monthly payments over the duration of the term. 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 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 readmission will be considered.

### **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. Courses dropped after 30 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 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 program office.

**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 to the Registrar's Office. When a student withdraws from the university prior to the end of a term 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 academic transcript. If the withdrawal is effective at the end of the term, the grade as supplied by the evaluating faculty for each course will be posted to the student's academic 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 only 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:

<b>Schedule of Adjustments</b>	
Week One	100%
Week Two	100%
Week Three	75%
Week Four	50%
Week Five and Thereafter	0%

### **PROGRAM COMPLETION EXTENSION (PCX 503/PCX 506/PCX 509)**

If additional time is needed to complete the thesis or Capstone II, a student may register for Program Completion Extension based on the number of credit hours (3, 6, or 9) assigned to the thesis. This extension allows the student one additional 16 week term to complete the thesis as approved by the thesis advisor and the second reader. The extension maintains the student in a registered active status but at zero (0) credit hours. Students registered for extension are ineligible for financial aid. The Registrar's Office reports students on extension as registered less than half time during the next scheduled report to external agencies; therefore, students on financial aid and students with prior loans in a deferred status will have their loans processed for repayment by their lenders. The fee is non-refundable.

### **HEALTH EDUCATION CERTIFICATE PROGRAM INFORMATION-TUITION RATE**

*Refer to Certificate Programs Registration & Tuition Policy*

Non-degree students pursuing only the Health Education Certificate have a different per credit hour tuition rate (\$460.00/per credit hour) than degree seeking Master of Arts students (\$748.00/per credit hour). Non-degree students who complete the Health Education certificate may choose to apply to the Master of Arts degree program with a major in Health & Wellness. Certificate students accepted into the Master of Arts will be allowed to transfer 12 credit hours to the Master of Arts degree program; however, the student will be charged the difference in tuition (\$288.00) per credit hour. The 12 certificate credits will be applied toward the 36 credits required to earn the Master of Arts degree with a major in Health & Wellness.

### **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.**