

UNION INSTITUTE & UNIVERSITY

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

PSY.D. (DOCTOR OF PSYCHOLOGY WITH A CONCENTRATION IN CLINICAL PSYCHOLOGY) Program is in Teach out

REGISTRATION POLICY

- The Psy.D. with a Concentration in Clinical Psychology Program operates on a trimester, 12-month academic year calendar. The program length is 124 credit hours for students who matriculated in 2007-2008. Students who matriculated in 2009 and thereafter have a program length of 120 credit hours.
- **Full-time status is defined as a minimum of 9 credit hours per term (Fall and Winter terms); 4.5 credit hours per term (Spring/Summer term).**
- 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 **All adjustments of tuition due to dropped or withdrawn courses are processed in accordance with the Schedule of Adjustments (shown below).**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.
- While no credit hours are earned during terms of registration for internship or dissertation supervision, both are considered the equivalent of full-time academic work in the program.

The term start and end dates are:

2017 – 2018 Term Dates		
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

Tuition and Fee Schedule*	
July 1, 2017 – June 30, 2018	
Tuition	\$ 897.00/credit hour
Technology Fee	\$ 88.00/term
Clinical Internship Fee –Full Time **	\$ 1,350.00/ term
Clinical Internship Fee –Half Time **	\$ 675.00/ term
Dissertation Research & Writing Extension Fee** (CEX 799)	\$ 1,010.00/ term
Dissertation Supervision Fee (years five, six, and seven) (DIS 778-783) **	\$ 895.00/ term
Program Completion Fee** (PCX 799)	\$ 1,010.00/ 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.*

****Fee based courses will be prorated for graduating students based on the date of graduation. The date of graduation (last day of the month) is provided to the Business Office by the Program Office.**

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>). 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 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 incurred by UI&U must be paid in full before consideration of the request for readmission.

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

Students can drop or add a course through web course registration. After web course registration ends, drop/adds may be done through the program office by completing the Drop/ Add section of the Change of Status form. The Change of Status form serves as an addendum to the original registration form and becomes a part of the official registration record. To receive a tuition refund, students must drop individual courses no later than 30 days from the start of the academic term. Students are permitted to add courses during the first 15 days of the term. The effective date of a drop/add is either the date of postmark, or the date the written or oral request is received by the program office or Registrar's Office. Drop/Adds can impact continuing financial aid eligibility, so students should contact the Financial Aid Office immediately if they plan to drop courses to determine the effect, if any, on their Financial Aid status. All drop/add requests must be approved by the faculty advisor. Any course(s) dropped after 30 days from the start of the term will remain recorded on the student's registration record and a grade of "W" (for Withdrawn) will be the posted grade.

Dropping or adding courses by the published deadline may alter the student's tuition charges for the term in the following manner:

- if the number of credit hours added equals the number dropped there will be no change in 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, an adjustment in tuition will be made.

There is no refund of tuition for a dropped course after the drop/add date. Students who are withdrawing from the program should consult the Schedule of Adjustments. **Drop/Adds can impact continuing financial aid eligibility.** Financial aid adjustments are based on federal guidelines.

The starting point for determining any tuition refund is the term start date. No adjustment to this schedule will be made for late registrations. **There is no refund of tuition for a dropped course after the Drop deadline.**

Students who plan to withdraw from the program should consult the Schedule of Adjustments for the financial impact of their decision.

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 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, 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 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:

Schedule of Adjustments	
Week One	100%
Week Two	100%
Week Three	75%
Week Four	50%
Days #29 and #30	25%
No refund after day #30	

CLINICAL INTERNSHIP (PSY 830-832 FULL TIME/PSY833-838 PART TIME)

Students are required to complete a clinical internship starting their fifth year that can extend into the sixth year. Clinical Internship is a non-credit course that is considered the equivalent of full-time academic work in the program; however, a part-time clinical internship is reported to external agencies as half-time status. Students are required to successfully complete a clinical review (third year) to be eligible to apply for internship during the fourth year.

DISSERTATION SUPERVISION (DIS 778-783/ 0 CREDITS)

If a student is registered for the Clinical Internship in Year Five and does not complete the research and writing of the dissertation by the end of Year Five, he/she must register for Dissertation Supervision. Dissertation Supervision is a non-credit course that is

considered the equivalent of full-time academic work for registration status. The dissertation committee must recommend registration for Dissertation Supervision with approval of the dissertation chair.

PROGRAM COMPLETION EXTENSION (PCX 799/0 CREDITS)

If a doctoral student reaches the end of their intended final term of full-time academic enrollment (last registered term or Dissertation Supervision) and needs additional time for final editing of the dissertation, post completion of the dissertation oral defense, or to prepare final documents for dean's review/approval, he/she is required to register for PCX 799 – Program Completion Extension (0 credits) for the subsequent four-month term. In order for a student to have this four-month completion extension approved, the student must have successfully completed all prior enrollment terms. (See tuition/fee schedule above). A student cannot be registered for any credit-hour coursework during a PCX 799 term.

Please note that the PCX 799 Program Completion Extension does not qualify students for continuing financial aid or for in-school loan deferment status. The Registrar's Office will report students on this extension as registered less than half-time during the next scheduled report to the National Student Clearinghouse.

DISSERTATION RESEARCH AND WRITING EXTENSION (CEX 799/0 CREDITS)

This course is for research and completion of the dissertation, under the supervision of the dissertation chair for each student, after the seven-year program limitation. Please note that CEX 799 does not qualify students for continuing financial aid or for in-school loan deferment status. The Registrar's Office will report students on this extension as registered less than half-time during the next scheduled report to the National Student Clearinghouse. A student cannot be registered for any credit hour course work during this CEX 799 term.

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.