REGISTRATION AND TUITION POLICIES *EFFECTIVE JULY 1, 2021 – JUNE 30, 2022*

BACHELOR OF SCIENCE/BACHELOR OF ARTS (PSYCHOLOGY)

EXCLUDING:

EARLY CHILDHOOD EDUCATION & ADOLESCENT DEVELOPMENT (CHAD)	**CRIMINAL JUSTICE MANAGEMENT (CJM)**
EMERGENCY SERVICES MANAGEMENT (ESM)	**SOCIAL WORK (SOW)**

REGISTRATION POLICY

- The undergraduate programs operate on a term basis (16-week term or two 8-week sessions). The program length is a minimum of 120 credit hours.
- **Full-time status is 12 credit hours. Part-time status is 6 credit hours.**
- All newly admitted students must e-sign an enrollment agreement and university performance fact sheet before being able to register. Your student success coach will guide you through this process.
- Students have the right to cancel an enrollment agreement and receive refund of charges if notice of cancellation is made within fourteen (14) calendar days of the term or by the seventh (7th) calendar day of the student's 8-week session start date if applicable.
- 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 student success coach. Courses selected must be according to the student's academic plan. Questions regarding registration and course offerings should be directed to the student success coach. When web registration closes, any registration changes need to be approved by the student success coach and submitted to the Registrar's Office.
- Drop/Add deadlines are for academic purposes only. **All adjustments of tuition due to dropped courses are processed in accordance with the Schedule of Adjustments (shown below).**
- **Students with past due balances must obtain financial clearance to register from the Business Office prior to the term start date. Enrolling in a payment plan via ARB (automatic recurring billing) may be required.**
- 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 student's Program Chair.

Term/Session start and end dates

2021 – 2022 Term/Session Dates		
Fall Term 2021 (2122 FA)	8/30/21 – 12/19/21	Add Deadline: 9/28/21
Fall Session I 2021 (2122 11)	8/30/21 – 10/24/21	Add Deadline: 9/13/21
Fall Session II 2021 (2122 12)	10/25/21 – 12/19/21	Add Deadline: 11/8/21
Spring Term 2022 (2122 SP)	1/3/22 – 4/24/22	Add Deadline: 2/1/22
Spring Session I 2022 (2122 21)	1/3/22 – 2/27/22	Add Deadline: 1/17/22
Spring Session II 2022 (2122 22)	2/28/22 – 4/24/22	Add Deadline: 3/14/22
Summer Term 2022 (2122 SU)	5/2/22 – 8/21/22	Add Deadline: 5/31/22
Summer Session I 2022 (2122 31)	5/2/22 – 6/26/22	Add Deadline: 5/16/22
Summer Session II 2022 (2122 32)	6/27/22 – 8/21/22	Add Deadline: 7/11/22

TUITION POLICY

Tuition and Fee Schedule * July 1, 2021 – June 30, 2022	
Tuition	$ 545.00/credit hour
Technology Fee – per term	$ 100.00
Technology Fee – per session	$ 50.00
Certified Learning Fee	$ 65.00 per credit hour accepted
Internship Fee (MCHL-MCH 460)	$ 125.00 one time
Prior Learning Assessment	$ 250.00 per course
Graduation Fee	$ 150.00
Transcript Fee: via Parchment®	$ 11.00
Transcript Fee: sent directly to Registrar's Office	$ 12.00

**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.*

Payment of 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 (CampusWeb.myunion.edu). Payment for Certified Learning Fees and Prior Learning Assessments are due when the packet is submitted to the Office of Academic Support. 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 800.861.6400 x. 1095 or businessofficerep@myunion.edu to set up ARB payments. **There will be $100 Late Fee automatically charged to student accounts that have unpaid balances after 30 days unless there is an Automatic Recurring Billing arrangement set up with the Business Office.**

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 30 days. Should the student seek re-admission at a later date, all unpaid balances and collection costs must be paid in full before a request for re-admission will be considered.

CREDIT BALANCES

Credit balances created by federal or state financial aid funds are automatically refunded. If a credit balance is a result of an over-payment made with a credit card; that credit card will be refunded. Credit balances created by scholarships, adjustments of tuition, 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) to request a refund. A Credit Balance Refund Request form is available on CampusWeb.

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 course 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 student success coach or the Registrar's office.
- Students drop/add courses in Web Registration until the drop/add date. After the drop/add date, students need to contact their student success coach to complete a course add/drop/withdrawal form.
- **Academic withdrawal policy:** Students may withdraw through the last day of the term by notifying the University 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 Services Office (800.861.6400 x. 2005 or financialaidcounselors@myunion.edu) immediately if they plan to drop any courses. All Drop/Add requests must be approved by the student success coach.

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.

The following table shows the percentage of tuition to be adjusted for dropped courses:

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

**Regardless of the date of registration, dropped courses will be processed using the first day of the term for the adjustment of tuition unless otherwise stipulated by the dates of on-ground courses.*

WITHDRAWAL POLICY AND RELATED REFUND OF CREDIT BALANCE

A program 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/session; or
  the date the student specifies as the date of withdrawal if this date is after the date of notification.
- The withdrawal should be submitted, by the student, using the official **UI&U Withdraw Form**, located on CampusWeb and after consultation with his or her designated campus official. The designated campus official is the student's assigned student success coach (Undergrad & Certificate), Faculty Advisor (MAO program), Program Director (MBA, MS-HCL, MSOL, MA-CMHC, and Ed.D.), or Dean (Ph.D.). The designated campus official may also email the student a direct link to the official UI&U Withdraw Form upon request.
- **The effective date of withdrawal is noted on the UI&U Withdraw Form, which is the date the student notifies his or her designated campus official.** Verbal withdraw requests are only accepted from a student to his or her designated campus official. Once the official UI&U Withdraw Form is submitted, the student's intent to withdraw will be communicated directly to the appropriate university departments for processing. 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 W (withdrawn) 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.

- **A student who fails to notify Union Institute & University of withdrawal from the program is financially responsible for all tuition and fees charged for the complete term/session.** Tuition is not prorated for coursework with earned academic credit.

ADJUSTMENTS OF TUITION AND FEE CHARGES FOR PROGRAM WITHDRAWALS

Adjustments of tuition and fee charges for program withdrawal from the University are processed as reported to the Business Office from the Registrar's Office. The amount of refundable tuition and fee charges to the student is based on the percentage of completion of the program:

A. If a student withdraws ***before completing 60%*** of the program length, the amount of tuition refunded to the student is calculated as follows:

$$\% \text{ refunded} = \frac{\text{\# of days in session or term- \# of days completed}}{\text{\# of days in session or term}}$$

For example, if a student withdraws on day #11 in a 56-day session, the % refunded is 80%

B. If a student withdraws ***after completing 60%*** of the program length, tuition is considered earned and the student will receive no refund.

Credit balances resulting from withdrawals are refunded either upon request by contacting the Business Office at 800.861.6400 ext. 1095 or within 30 days of the withdrawal date - whichever is sooner. Credit balances resulting from withdrawals will not be held by the University. The amount of the tuition adjustment, if applicable, will be determined by the effective date of the withdrawal. A refund (if applicable) will be issued after financial aid adjustments are made. Financial aid adjustments are based on federal guidelines.

PAST DUE BALANCES

Balances due from a previous term must be paid in full before continued enrollment is allowed. Students that do not make payments in a timely manner may be required to enroll in ARB (Automatic Recurring Billing) before they can register for subsequent terms/sessions. Students are encouraged to contact the Business Office 800.861.6400 x 1291 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 letter being sent for final demand of payment 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% may be assessed. Diplomas and transcripts will not be released if there is a remaining balance including any unrecovered collection costs.

State of California residents only: To be in compliance with the California Educational Debt Collections Practices Act (2019), California students may receive transcripts with a balance due; however, diplomas will be withheld until any outstanding balances are paid in full.

Financial Aid Information

Financial assistance in the form of either grants, loans, scholarships, and/or work-study is available to students attending all UI&U academic degree programs. 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 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% 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 will begin repayment of their federal student loans 6 months later unless they re-enroll in school. 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 Services 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.

Please visit https://nslds.ed.gov/nslds/nslds_SA/ to manage your federal student loans.

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