Student Enrollment and Financial Obligation Agreement

# Payment of Fees/Promise to Pay

I understand that when I register for any class at the CT State Community College or receive any service from the CT State Community College I accept full responsibility to pay all tuition, fees and other associated costs, which may include, but is not limited to, fines, or incidental charges assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which the CT State Community College is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.)

I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition and fees refund schedule at <a href="https://www.ct.edu/files/policies/3.7-refund-policy.pdf">https://www.ct.edu/files/policies/3.7-refund-policy.pdf</a>. I have read the terms and conditions of the published tuition and fees refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

# **Delinquent Account/Collection**

**Financial Hold:** I understand and agree that if I fail to pay my student account bill or any monies due and owing the CT State Community College by the scheduled due date, the CT State Community College will place a financial hold on my student account, preventing me from registering for future classes.

**Drop for Non-Payment:** I understand and agree that if I fail to pay my student account bill or any monies due and owing the CT State Community College by the scheduled due date that my class schedule MAY be cancelled. I understand that if I wish to have my class schedule reinstated, I may be required to pay my account balance in full if add/drop period is still open.

**Late Payment Charge:** I understand and agree that if I fail to pay my student account bill or any monies due and owing the CT State Community College by the scheduled due date, CT State Community College will assess a late payment fee \$15.00.

Collection Agency Fees: I understand and accept that if I fail to pay my student account bill or any monies due and owing the CT State Community College by the scheduled due date and fail to make acceptable payment arrangements to bring my account current, the CT State Community College may refer my delinquent account to a collection agency and the College may no longer accept direct payments. I further understand that if the CT State Community College refers my student account balance to a third party for collection, a collection fee may be assessed and that my delinquent account may be reported to one or more of the national credit bureaus or be subject to tax-offset.

#### Communication

**Method of Communication:** I understand and agree that the CT State Community College uses college-supplied e-mail address as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive from the CT State Community College on a timely basis.

Contact: I authorize the CT State Community College and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to the CT State Community College, or to receive general information from the CT State Community College. I authorize the CT State Community College and its agents and contractors to use automated telephone dialing equipment, artificial or rerecorded voice or text messages, and personal calls and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to the Registrar's Office of the CT State Community College or in writing to the applicable contractor or agent contacting me on behalf of the CT State Community College

Updating Contact Information: I understand and agree that I am responsible for keeping the CT State Community College records up to date with my current physical addresses, email addresses, and phone numbers. Upon leaving the CT State Community College for any reason, it is my responsibility to provide the CT State Community College with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to the CT State Community College

#### Financial Aid

I understand that my Financial Aid Award is subject to change based on any subsequent corrections or updates made to my FAFSA, any updates made to my information utilized when making a determination on my financial aid eligibility, any updates to my enrollment level, or any student eligibility criteria under each financial aid program that is not fully met.

I understand that my Financial Aid Award is contingent upon my continued enrollment and academic engagement in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be rescinded in accordance with federal and/or institutional policy.

If some or all of my financial aid is rescinded because I dropped or failed to attend any or all of the courses for which I am enrolled, I agree to repay all rescinded amounts that were disbursed to my student account and resulted in a credit balance that was refunded to me.

Federal Aid: I understand that any financial assistance provided under Title IV of the Higher Education Act of 1965, as amended, will first be applied to any outstanding balance on my account for tuition, fees, and other eligible institutional charges. These federal student aid programs include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loan, and Federal PLUS Loan programs. While the Federal Work-Study program is a Title IV program, student earnings are not applied in the same manner as the aforementioned programs.

Prizes, Awards, Scholarships, Grants: I understand that all prizes, awards, scholarships, and grants awarded to me by the CT State Community College, or any outside agency be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of such an award is considered a financial resource under Title IV regulation, and may therefore reduce my eligibility for other federal, state, or institutional sources of financial aid (i.e., loans, grants, and work-based funds) which, if already disbursed to my student account, must be rescinded and returned to the aid source.

# Method of Billing

I understand that the CT State Community College uses electronic billing (e-bill) as its official billing method, and therefore I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time.

# **Billing Errors**

I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of my registration at the CT State Community College

## Returned Payments/Failed Payment Agreements

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$25. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with the CT State Community College may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at the Connecticut Community Colleges.

### Withdrawal

If I decide to completely withdraw from the CT State Community College, I will follow the instructions at my college specific website for course withdrawals.

#### IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to the CT State Community College upon request as required by the Internal Revenue Service (IRS) regulation for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to the CT State Community College, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

# **Privacy Rights & Responsibilities**

I understand that the CT State Community College is bound by the <u>Family Educational Rights</u> and <u>Privacy Act (FERPA)</u> which prohibits the CT State Community College from releasing any information from my education record without my written permission. Therefore, I understand that if I want the CT State Community College to share information from my education record with someone else, I must provide written permission by following the procedure outlined at <a href="https://www.ct.edu/files/policies/FERPA.pdf">https://www.ct.edu/files/policies/FERPA.pdf</a>. I further understand that I may revoke my permission at any time as instructed in the same procedure.

## Student Age

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement that the educational services provided by the CT State Community College are a necessity, and I am contractually obligated pursuant to the "doctrine of necessaries."

## **Entire Agreement**

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and the CT State Community College, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by the CT State Community College if the modification is signed by me.

Any modification is specifically limited to those policies and/or terms addressed in the modification.