

Statement of Financial Responsibility

Payment of Fees/Promise to Pay

I understand that when I register for any class at Northwest Missouri State University or receive any service from Northwest Missouri State University, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree my registration and acceptance of these terms constitutes a contractual 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 Northwest Missouri State University 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 dates published at <https://www.nwmissouri.edu/studentaccounts/financialdates.htm>. I have read and understand the terms and conditions of the tuition refund schedule and understand those terms are incorporated herein by reference. I further understand my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

I understand that official transcripts from all previous institutions should be sent and received by Northwest before the beginning of my first semester at Northwest. If transcripts are not received by Northwest before my first semester, I am responsible for ensuring I am not enrolled in any classes I have already taken, unless I plan to supersede a prior grade. I further understand that I am responsible for all tuition and fees for any course I may be enrolled in at Northwest as a result of not submitting transcripts for courses taken at another institution.

Students enrolled in an [Online Professional](#) program ONLY: I understand my account balance must be paid in full before the start of the term. Failure to pay the entire account balance will result in being dropped from courses the day after the payment deadline. I understand that payment in full is due by the dates outlined at <https://www.nwmissouri.edu/studentaccounts/online-professional.htm>.

Method of Billing

I understand my bill is available through my CatPAWS account and it is my responsibility for viewing and paying my account balance 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 after the due date. I understand I will be enrolled in a payment plan when my bill is generated. Any unpaid balance on the 16th of the month will incur a 1% finance charge.

I understand that minimum payments are due by the 15th of each month and payment plan options are outlined at <https://www.nwmissouri.edu/studentaccounts/billing-and-payments.htm>. I further understand that installments recalculate up to 14 days before the payment due date and the amount is communicated through email.

Returned Checks

If a payment made to my account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee as outlined in the Miscellaneous Fee Schedule. I understand multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Northwest Missouri State University may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Northwest Missouri State University. I further understand that Northwest Missouri State University reserves the right to deny certain payment methods due to repeated payment failures. I also understand University services such as transcripts, diploma, future enrollment, registration refunds will be withheld until the debt is resolved.

If appropriate, the University will turn over the check and any other available information related to this incident to the Office of the Prosecuting Attorney of Nodaway County for criminal prosecution under Missouri Law, section 570.120, RSMo. I understand that I will be responsible for any administrative handling costs, service fees and/or legal fees and court costs.

Delinquent Account/Collection

Financial Hold: I understand and agree that if I fail to pay my student account or any monies due and owing Northwest Missouri State University by the scheduled due dates, Northwest Missouri State University may place a hold on my student account, preventing registration for future classes, obtaining transcript or diplomas and use of campus services. I have read and understand the payment due dates are outlined on the Student Account Services' website at <https://www.nwmissouri.edu/studentaccounts/billing-and-payments.htm>.

Late Payment Charge: I understand and agree that if I fail to pay my student account or any monies owing Northwest Missouri State University by the scheduled due date, Northwest Missouri State University will assess a late payment and/or finance charges at the rate of 1% per month on the past due portion of my student account until my past-due account is paid in full.

Collection Agency Fees: I understand and accept that if I fail to pay my student account bill or monies due Northwest Missouri State University by the scheduled due date or fail to make acceptable payment arrangements to bring my account current, Northwest Missouri State University may refer my account to a collection agency. I further understand if Northwest Missouri State University refers my student account balance to a third party for collection, whether an attorney or collection agency, I will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owing. I understand a collection fee will be assessed and will be due and owing in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, I shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. I also understand that my delinquent account may be reported to one or more of the national credit bureaus.

I further understand that Northwest Missouri State participates in the Missouri Department of Revenue's Debt Offset Program. My delinquent account may be subject to my state tax refunds being intercepted.

Rental Return Procedure

I understand that all textbooks/CDs must be returned to Textbook Services by 5 p.m. on the day of the last scheduled final exam. I further understand my laptop must be returned to the Electronic Campus Support Center before or on the last day of finals week or within five business days of withdrawing from the University. The latest the campus laptop computer may be returned without being charged a replacement fee is the first business day after finals week. By signing the [Student Laptop Computer Agreement](#) I acknowledge responsibility for the laptop and associated components. I also understand that I am subject to all fines and late fees for late return and/or replacement as outlined in the Miscellaneous Fee Schedule.

Communication

Method of Communication: I understand and agree Northwest Missouri State University uses e-mail as an official method of communication with me and that, therefore, I am responsible for reading the emails I receive from Northwest Missouri State University on a timely basis.

Contact: I authorize Northwest Missouri State University and its agents and contractors to contact me at my current, and any future, cellphone numbers(s), email address (es) or wireless device regarding my delinquent account student account(s)/loan(s), any other debt I owe to Northwest Missouri State University, or to receive general information from Northwest Missouri State University. I authorize Northwest Missouri State University and its agents and contractors to use automated dialing equipment, artificial or prerecorded 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 or text my cellphone using automated telephone dialing equipment by submitting a clear revocation request to Student Account Services or to the applicable contractor or agent contacting me on behalf of Northwest Missouri State University.

Updating Contact Information: I understand and agree that I am responsible for keeping Northwest Missouri State University records up to date with my current mailing addresses, email addresses, and phone numbers in my CatPAWS account. Upon leaving Northwest Missouri State University for any reason, it is my responsibility to provide Northwest Missouri State University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Northwest Missouri State University.

Student Age

I understand and agree if I am younger than the applicable age of majority when I execute this agreement, the educational services provided by Northwest Missouri State University are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

IRS Tax Form 1098-T Tuition Statement

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

Agreement of Terms

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Northwest Missouri State University, 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 Northwest Missouri State University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, term and clauses of the Agreement will remain valid and binding on the Parties.

I understand Northwest Missouri State University reserves the right to alter at any time any or all tuition and fees without advance notice.