

# Statement of Financial Responsibility

**I 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 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.)**

## 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 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 that 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 is my responsibility. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time.

## Payment Plan

I understand if my account balance is not paid in full by the payment due date, that I am required to enroll in a payment plan through CatPAWS, in the Account Payment Center for a \$50 non-refundable enrollment fee. Failure to pay my entire account balance by the due date, or sign up for a payment plan, will result in my account being auto enrolled in a payment plan and assessed a \$100 non-refundable enrollment fee.

I understand that minimum payments are due by the 15<sup>th</sup> 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. Failure to make the minimum payment by the due date will result in my account being charged a \$20 late payment fee.

## Payment Methods

I understand Northwest Missouri State University accepts multiple payment methods as follows:

- **Online:** e-check, debit card or credit card. Accepted credit cards include Visa, MasterCard, American Express and Discover with a 2.85% convenience fee.
- **Cashiering Office:** Check, debit card, money order, cashier's check, demand draft or cash.

## Returned Checks

I understand that any check or e-check not honored by my bank will result in a \$35 returned check fee assessed to my student account. I further understand that Northwest Missouri State University reserves the right to deny check-writing privileges due to repeated attempts to pass a bad check. I also understand University services such as transcripts, diploma, future enrollment, registration refunds will be withheld until the debt is resolved.

If the dishonored payment was for a past due balance, I can be administratively withdrawn from my current University courses if restitution is not made accordingly. 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 payment due dates, Northwest Missouri State University may place a hold on my student account, preventing registration for future classes, receive refunds, obtaining transcript or diplomas and use of campus services, including but not limited to the inability to use inclining dining dollars and bookstore charging privileges. I have read and understand the payment due dates are outlined on the Bursar's 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, a \$20.00 late fee will be added on the remaining unpaid billed amount.

**Collection Agency Fees:** I understand and accept that if I fail to pay my student account or monies due Northwest Missouri State University by the scheduled due date, or fail to make alternative payment arrangements to bring my account current, Northwest Missouri State University may refer my delinquent account to a collection agency or utilize the Missouri Department of Revenue's Debt Offset Program to intercept state tax refunds. I understand that collection fees will be assessed and the balance may be due in full at the time of the referral to the third party. 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. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

## 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. A \$5.00 per day fine begins after this date and can accumulate up to \$50 plus the price of the textbooks/CDs not returned.

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. Failure to return my laptop will result in a \$1,500.00 replacement cost fine. By signing the [Student Laptop Computer Agreement](#) I acknowledge responsibility for the laptop and associated components.

## Right to Modify

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

## Communication

I understand and agree Northwest Missouri State University uses e-mail as an official method of communication and I am responsible for reading the emails. I authorize Northwest Missouri State University and its respective agents and contractors to contact me at my current, and any future, cellular phone, email address (es) or wireless device regarding my delinquent account. I further authorize Northwest Missouri State University and its respective agents and contractors to use automatic dialing systems, artificial or prerecorded voice messages or SMS text messages.

## 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.

