

The College of St. Scholastica Payment Agreement and Disclosure Statement

Students who enroll at The College of St. Scholastica become obligated to pay for tuition, fees, and other charges at the time of course registration. Students shall comply with the terms outlined in the Full Payment Plan unless they are enrolled in one of the College's optional payment plans.

FULL PAYMENT PLAN: Under the full payment plan, amounts due to the College are payable on or before the stated due date. Ordinarily, the due date for tuition, fees, and room and board is two weeks prior to the start of classes for any given term. The student is responsible to pay for any other fees and charges as they are assessed throughout the semester. Bills may be paid online using the College's billing portal, in person at the Duluth campus, or mailed to:

The College of St. Scholastica
Student Accounts
P.O. Box 856893
Minneapolis, MN 55485-6893

Unless a student is enrolled in one of the College's optional payment plans, the full payment plan shall apply.

OPTIONAL PAYMENT PLANS:

- a) **Automatic Payment Plan** – Under one the College's automatic payment plans, students agree to make monthly electronic payments throughout the semester as designated by each specific plan. The student enrolls for this plan through the College's online billing portal. Finance Charges will not apply as long as each monthly payment is made when due. Additional information can be found at www.css.edu/campus-life/student-services/student-accounts/.
- b) **Employer Reimbursement Payment Plan** – Under the employer reimbursement payment plan, the student must show evidence of their eligibility in an employer-sponsored tuition reimbursement program. If a student qualifies, the due date for tuition, fees, and other charges is six weeks following the end of the applicable semester. Finance Charges do not accrue on outstanding balances to be paid by the student's employer. If the employer does not reimburse within six weeks following the end of the applicable semester, for any reason, the student is responsible for full payment of the amount owed.
- c) **Third Party Payment Plan** – Under the third party payment plan, the student's educational costs are to be paid in full or in part by a third party, such as a military program, government agency, or private organization. In order to qualify, the student must submit their Third Party Authorization Form to the Student Accounts office no later than the first day of classes for each term. Finance Charges do not accrue on outstanding balances to be paid by the student's third party. If the third party fails to pay the College for any reason, the student is responsible for full payment of the amount owed.

FINANCIAL AID: The College may use financial aid it receives from any source for payment toward the student's tuition, room, board, fees, and books, as well as other fees or charges. Refunds will be issued within 14 days to students whose accounts carry a credit balance unless there is an extenuating circumstance. No interest will be paid on credit balances.

TERM: This agreement will continue for as long as the student is enrolled at the College or any obligation to the College remains unpaid.

FINANCE CHARGES: The College may impose a Finance Charge on the student's account balance if the balance is not paid by the due date as determined by the College. The Finance Charge will be .66% of the prior month's statement balance after deducting payments received and credits applied. The College reserves the right to delay or waive finance charges in certain circumstances at its discretion.

STATEMENTS OF ACCOUNT: Statements are available on demand on the College's online billing portal. Bills on the online billing portal are updated continuously to reflect the most up-to-date information.

BANKRUPTCY: A student's obligation to the College is for the sole purpose of financing an education and therefore is not dischargeable in bankruptcy proceedings absent proof of court ruling for the specific debt.

DELINQUENT ACCOUNTS: Failure to make payment on or before the due date shall constitute a default. If an account is in default, the College reserves the right to take steps to demand payment of the entire balance and collect the amount due. The College may cancel the student's registration for the current term, prevent a student from registering for a future term, withhold a student's academic transcript or diploma, remove a student from campus housing, or turn a student's account over to a collection agency and take legal action to collect the balance due. Students may be charged for expenses incurred by the College in collecting delinquent accounts, including collection agency fees and reasonable legal fees. This agreement shall be interpreted under the laws of the State of Minnesota and all disputes shall be resolved by a court of competent jurisdiction in the state of Minnesota.

**In 2020, the California legislature passed the Debt Collection Licensing Act (DCLA), which provides for the licensure, regulation, and oversight of California debt collectors by the Department of Financial Protections and Innovation. For students with California residency that are no longer enrolled at the College, and have a remaining balance due; the College will assign the account balance to a collection agency. The student's status will then be reported to the three main credit bureaus and a collection agency fee of 25% will be added to the balance owed.*

PROMISE TO PAY: *I have read and understand the above disclosures, terms, and conditions. I promise to pay the college all tuition, room and board, course fees, activity fees, student fees, book fees, and any other charges incurred while I am a student here on or before the due date. I agree to make full payment on my account according to the above policies. I authorize the college to release financial and other information used to verify charges on my account to third parties contracted by the college to collect past due balances.*

Student Name

Banner ID

Address

Telephone

Cellular #

Date

Signature