

The College of St. Scholastica
Payment Agreement and Disclosure Statement

Students who enroll at the College of St. Scholastica (the College) 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. The stated due date appears on the student's schedule/bill. 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 other fees and charges as they are assessed throughout the semester. Bills may be paid in person at the cashier counter in the OneStop office located in T1130 or, by mail to: 1200 Kenwood Avenue, Duluth, MN 55811, or online via the College's web portal. 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 the College's automatic payment plan, the student agrees to make monthly electronic payments on the fifth day of each month throughout the semester. The student enrolls for this plan through the College's payment plan service provider, NelNet (800-609-8056). Finance Charges will not apply as long as each monthly payment is made when due. There is a non-refundable fee to enroll in the plan. Additional information can be found at www.css.edu/tuitionplan.xml.
- 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 45 days following the end of the applicable semester. Finance charges do not accrue on the unpaid balance. If the employer does not reimburse within 45 days following the end of the applicable semester, for any reason, the student is responsible for full payment of the amount owed. There is a non-refundable fee to enroll in this plan.
- 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 the Third Party Authorization Form to the OneStop office no later than the first day of classes for each term. Finance charges do not accrue on the unpaid balance. 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 (federal, state, or College) for payment toward the student's tuition, room, board, fees and books, as well as other fees or charges. The College may hold credit balances in the student's account; however, the student may withdraw the balance upon request after the beginning of the term. No interest will be paid on credit balances.

PREPAYMENT: The student may prepay their obligation at any time without penalty. Partial prepayment does not alter or excuse subsequent payment obligations.

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 fee on the student's account balance if the balance is not paid by the due date as determined by the College. The finance fee 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: The College delivers an electronic schedule bill (Ebill) via the student's College email account prior to the beginning of each semester. Updated electronic schedule bills are delivered via the student's College email account as additional charges or credits are assessed. Paper statements are not mailed.

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 undue hardship.

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.

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 a student at the College 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