

# University of Wisconsin - Oshkosh

## Terms and Conditions for Enrollment/Financial Agreement

### I. GENERAL ENROLLMENT REQUIREMENTS:

- A. Payment of Educational Expenses: In order to enroll as a student at the University of Wisconsin-Oshkosh (UWO) and register for classes at UWO, I understand that I am responsible for payment in full of all educational expenses, including applicable tuition, fees, housing costs, meal plan costs, and other miscellaneous charges incurred in connection with my registration and attendance at UWO. I understand that this agreement is an exchange of educational services for payment. Such payment must be received in full by the established due dates set by UWO for each term. (*To see such due dates, please visit <https://adminservices.uwosh.edu/student-financial-services/tuition-and-fees/payment-deadlines/>*). I understand that failure to make payment by the required due dates will result in my courses being cancelled without further advance notice. In order to complete my enrollment and registration at UWO, I am required to enter into this agreement for the purpose of clarifying the UWO requirements in regard to payment for UWO educational services, online account services and other related terms and conditions which relate to my receipt of educational services from UWO.
- B. Access to TitanWeb Account: UWO will provide me with access to an on-line TitanWeb account. Through my TitanWeb account, I will be able to register for classes, access my grades and class schedule, view billing information and amounts owed to UWO on the statement of account, the due dates for such amounts, and the status of any financial aid I may be entitled to receive.
- C. Payment Plan: I understand that through this agreement, UWO is extending credit to me. I also understand that I am enrolling in a three-installment payment plan. Tuition, segregated fees, housing, meal plan and other miscellaneous costs associated with my education are eligible for placement on the Payment Plan. The Payment Plan will allow me to make payments in three installments later in the term. A Finance Charge of 1% on the first business day of each month on the amount owed for eligible charges will be assessed. I understand that all fees must be paid in full before any financial aid funds will be refunded to me. I understand that failure to pay any required payment completely and by the due date may result in my courses being cancelled without further advance notice. In order to avoid a material breach of this agreement, all outstanding amounts due and owed must be paid by the due dates indicated on the student account. Failure to make all payments shall result in the UWO initiating collection action as described herein below. The consequences of failure to pay amounts owed by the relevant due dates are outlined in the provisions below.
- D. Withdrawal Requirement: Should I choose not to remain enrolled in some classes, or at UWO, I understand I have an obligation to complete the drop process for classes for which I have registered, or I may be charged for them (may not be eligible for a complete reversal of

the charges). If dropping all classes for the term I will complete the withdrawal process as found on the UWO Registrar's website (<http://www.uwosh.edu/registrar/>). I understand that there are separate drop dates for academics and financials and that I will review both drop dates to ensure I understand the financial and academic consequences for withdrawing from courses.

## II. TERMS AND CONDITIONS OF AGREEMENT:

By checking the "I accept the Terms & Conditions" option below, I hereby acknowledge, agree and consent to the following terms and conditions as follows:

A. Amounts Owed: I agree to pay:

(i) The amount of any and all segregated (seg) fees, tuition, housing, meal plan, and any other charges related to UWO's provision of services to me, assessed by UWO and charged to my TitanWeb account.

(ii) I agree to Finance charges at a rate of 12% per year (1% per month) on the balances subject to finance charges. The outstanding balance eligible for finance charges is computed by taking the initial balance and subtracting any payments or disbursements of financial aid, and adding any new charges. You can view this balance any time on your TitanWeb. All monthly statements are payable upon receipt and I agree to pay at least the monthly minimum payment due in accordance with the minimum payment schedule which follows in this agreement or as indicated on the billing statement. If I fail to pay any two minimum payments when due during a 12-month period, Oshkosh may declare my entire balance due and payable 15 days after giving me written notice of default and after my failure to cure such default.

(iii) A late fee in the amount of \$25 per missed due date

(iv) Any other late charges and collection costs and fees that may become due as provided in this agreement.

B. Extension of Credit/Payment Plan:

- a. Fall/Spring Terms: I understand that I am signing up for a three installment Payment Plan. This plan will allow me to pay my balance in three installments. The first 10% installment will be due prior to the 20<sup>th</sup> day of class. The following month another 45% of the total balance will be due. The third and final 45% installment will be due about one month after the second installment. Formal due dates can be found at <https://uwosh.edu/finance-administration/student-financial-services/tuition-and-fees/payment-deadlines/>.
- b. Summer Term: I understand that I am signing up for a two installment Payment Plan. This plan will allow me to pay my balance in two installments. The first 50% installment will be due the first month of class. The following month the final 50% of the total balance will be due. Formal due dates can be found at

<https://uwosh.edu/finance-administration/student-financial-services/tuition-and-fees/payment-deadlines/>.

- c. Interim Term: I understand that due to the shortened nature of interim, there is only one due date and no payment plan available. Formal due dates can be found at <https://uwosh.edu/finance-administration/student-financial-services/tuition-and-fees/payment-deadlines/>.
- C. TitanWeb, Email & Published Fees: I agree to use my TitanWeb account to obtain the most accurate and current information regarding any amounts owed and due dates, to check that account before each due date, and to read the on-line published fee information located at the Student Account's website (<https://admins-services.uwosh.edu/student-financial-services/tuition-and-fees/>) each term for additional date and payment information. I also understand that UW Oshkosh email is the official method of communication regarding my account.
- D. Late Enrollment and Changes to Classes or Services: I understand that all tuition, segregated fees, housing, meal plan and other miscellaneous costs associated with my education are due on the term due date, even if I have not received a bill for them. In the event that I enroll in the term after the first billing has been sent out, or make adjustments to my class schedule, housing, meal plan, or any other miscellaneous costs, I will check my TitanWeb account for the current balance due at the term due date. I further understand that I must sign this agreement each term I enroll in courses.
- E. Course Cancellation & Registration Hold: I understand that my failure to pay any amounts assessed by UWO when due may result in my registration for current courses being cancelled without further advance notice and that registration and enrollment for future terms may not be permitted unless my account balance is current.
- F. Restriction of Records: I understand and agree that UWO will restrict the use of my records to prevent my registration and withhold my transcripts in the event I fail to comply with the payment obligations of this agreement.
- G. Financial Aid: I understand and agree that financial aid awarded to me will be credited to my student account, and excess funds after all tuition and fees, housing and meal plan charges are paid will be refunded to me unless I have designated the excess may be used to cover other student account educational charges. Any delays in my obtaining financial aid will not exempt me from making payments when due on my account. Changes in my credits used for determining aid eligibility may cause the eligibility to be re-calculated and aid to be deducted from my account. I may have to repay aid previously disbursed to me.
- H. Default: I understand and agree that if I fail to make any payment when due, UWO may declare the entire balance of any amounts owed (including principal, finance charges late charges, and collection costs) to be due and payable within 15 days after giving me notice of such default.

- I. Changes to Terms: UWO has the right to unilaterally make changes affecting the terms of my account, including finance charges to be imposed, by having me sign an agreement with the updated terms, or by mailing to me at my last known address notice of any such changes prior to their effective date.
- J. Prepayment: I may pay the remaining balance on my account or more than the minimum payment at any time to avoid or reduce future finance charges.
- K. Term of Agreement: This agreement is effective as of the date agreed and will continue to be in effect until a new agreement is signed.
- L. Changes to Contact Information: I agree to inform the university of any change in my name, address, telephone number, or social security number in a timely manner.
- M. Waiver of Notices, etc: I hereby expressly and severally waive by myself as the debtor, demand of payment, presentment for payment, notice of dishonor, notice of non-payment, and all other notices except those required by law, and I further agree that this agreement is controlled by the holding of Board of Regents of the University of Wisconsin System vs. Mussallem 94 Wis. 2d 657,289 N. W. 2d 8-01 (1980), and that UWO may, without notice to myself as the debtor, and without affecting the liability of myself as the debtor, renew and/or extend this agreement, accept partial payment thereon, or settle or compromise the amount due or owing.
- N. Release of Information: I am hereby being given notice and give my consent, as may be required by law, (i) to allow UWO at its option, to report favorable and unfavorable credit information pertaining to myself (i.e. credit ratings, etc) to credit bureaus and other non-campus third parties and (ii) in the conduct of its credit granting and collection activities, to release my social security number to these non-campus third parties.
- O. Collection Costs & Late Fees: In the event I fail to timely comply with the payment obligations detailed in this agreement, I agree to pay all costs of collection incurred by UWO including but not limited to collection agency fees, percentage based fees associated with the collection of past due amounts (not to exceed 33%), credit bureau fees, legal filing fees, service of process fees, publication fees, witness fees, reasonable attorney fees and recording fees and to pay any finance charges assessed by UWO. I also understand that UWO may certify my past due balance to the Wisconsin Department of Revenue and make a claim for the total due against refunds, overpayments, lottery payments, or other assets available to the Department in its collection efforts.
- P. Bankruptcy: The University of Wisconsin Oshkosh is a nonprofit institution of higher learning. As such, my obligation will be deemed to be for the sole purpose of financing an education and is not dischargeable in bankruptcy proceedings.
- Q. Telephone Authorization: I authorize UWO 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 student account(s), any other debt I owe to the College, or to receive general

information from the College. I authorize the College and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me.

### **III. CONSENT TO AGREEMENT/ELECTRONIC SIGNATURE:**

By checking "I accept the Terms & Conditions" below, I hereby confirm that I have read the "electronic signature" terms and conditions, I am voluntarily entering into this electronic "Term and Conditions for Enrollment/Credit Agreement" and I agree to the terms and conditions stated herein above. I hereby consent to the use of this electronic format and my electronic signature (by checking "I accept the Terms & Conditions" below) to enter into this agreement with UWO and understand the legal enforcement and consequences thereof. I also hereby confirm that I have read and understand the terms of this Agreement.