

## **SPRINGFIELD COLLEGE TERMS AND CONDITIONS OF FINANCIAL OBLIGATION**

I agree to the following terms and conditions of the financial obligation that includes:

- **PAYMENT OF FEES/PROMISE TO PAY**
- **DELINQUENT ACCOUNT/COLLECTION**
- **COMMUNICATION**
- **BILLING**
- **eREFUNDS**
- **FINANCIAL AID**
- **FEDERAL AID**
- **WITHDRAWAL/ATTENDANCE**
- **RETURNED PAYMENTS**
- **TAX FORM 1098-T**
- **ENTIRE AGREEMENT**

### **❖ PAYMENT OF FEES/PROMISE TO PAY**

I understand and agree that when I register for any class or receive any service at Springfield College I accept full responsibility to pay all tuition, fees, and other associated costs assessed as a result of registration and/or receipt of services. I further 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 Springfield College is providing me educational services. I promise to pay for all tuition, fees, and other associated costs by the published deadlines.

I understand and agree that if I drop or withdraw from some or all of my classes for which I registered, I will be responsible for paying all or a portion of tuition and fees in accordance with the published Tuition, Housing, and Meal Plan Refund Policy at <http://springfield.edu/business-office/refund-policy>.

I understand and agree that I am responsible for paying all tuition, room and board, and fees if I am suspended, dismissed, or expelled during the course of a semester. Students removed from housing for a community standards/code of conduct violation will forfeit any refund.

### **❖ DELINQUENT ACCOUNT/COLLECTION**

**Financial Hold:** I understand and agree that failure to make payment or agreed upon written payment arrangements by the published dates each semester will result in a hold placed on my student account which will prohibit me from future registration, room selection, receiving transcripts or a diploma, and/or other services until the balance owed is paid in full. I understand that delaying my registration may jeopardize my access to courses I need to make progress toward my degree completion.

**Late Payment Charge:** I understand and agree that I will be assessed a late fee of \$75 for each month my balance is past due until the account is paid in full.

**Collection Agency Fees:** I understand and agree that failure to pay my student account or any balance due to Springfield College by the scheduled due date may result in my account being

placed with an outside collection agency. If such action is taken, I further understand that I will be responsible for paying any and all collection agency fees which may be based on a percent at a maximum of fifty (50) percent of my delinquent account, in addition to all costs and expenses, including reasonable attorney's fees. Finally, I understand that my account may be reported to one or more of the national credit bureaus.

## ❖ COMMUNICATION

**Method of Communication:** I understand and agree that Springfield College uses the assigned Springfield College e-mail as an official method of communication with me; therefore, I am responsible for reading the emails I receive from Springfield College on a timely basis.

**Contact:** I authorize Springfield College 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), or to receive general information from Springfield College. I authorize Springfield 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. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to the Springfield College Business Office at [businessoffice@springfield.edu](mailto:businessoffice@springfield.edu), or in writing to the applicable contractor or agent contacting me on behalf of Springfield College.

**Updating Contact Information:** I understand and agree that I am responsible for keeping my personal information at Springfield College up to date with my current physical addresses, email address(es), and phone numbers by notifying the Registrar's Office of any changes. Current students should email [registrar@springfield.edu](mailto:registrar@springfield.edu) using their student email, or forms can be found online at [Registrar's Office](#). Upon leaving Springfield College for any reason, it is my responsibility to provide the Registrar's Office with updated contact information for purposes of continued communication regarding any amounts that remain due and owed to Springfield College. Please visit <https://springfield.edu/registrar> for contact information.

## ❖ BILLING

I understand that Springfield College uses electronic billing (eBill) as its official billing method, and therefore, I am responsible for viewing and paying my student account balance by the posted dates. I understand and agree that failure to review my eBill does not constitute a valid reason for not paying my bill on time. I understand that I can add/give permission to a parent/guardian or other person as an "authorized user" in PrideNET, which will allow the Business Office to send eBill notifications to authorized users each semester.

**Billing Errors:** I understand that administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration and attendance at Springfield College.

## ❖ eREFUNDS

I understand that Springfield College requires students to set up an electronic refund (eRefund) account which will result in my receiving my refund (if applicable) by direct deposit

into the bank account I set up. Refunds that are less than \$25, and not the result of excess Title IV Federal funds, will only be refunded after graduation or separation from the College.

Students receiving a refund which is a result of Title IV Federal funds may request their refund to be processed by check by emailing [businessoffice@springfield.edu](mailto:businessoffice@springfield.edu). Refund checks will be mailed to the home address on file.

#### ❖ FINANCIAL AID

I understand and agree that my financial aid is contingent upon meeting all eligibility requirements, my enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop or fail to attend class, I understand my financial aid may decrease and some or all of the financial aid awarded to me may be revoked. I understand and agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

#### ❖ FEDERAL AID

I understand that any financial aid from Title IV Federal funds that I receive, except for Federal Work Study wages, will first be applied to any outstanding balance on my account for tuition, fees, and room and board. Financial Aid from Title IV funds includes aid from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Direct Loans, Federal PLUS Loans, and Federal Perkins Loans.

I authorize Springfield College to apply my financial aid from Title IV Federal funds to other charges assessed to my student account, such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education-related charges. Please note, if your refund is from Title IV Federal funds and you choose to use your anticipated credit (up to \$550 per term) to purchase books and school supplies other than our campus bookstore, please notify the Business Office (Student Accounts) by emailing them at [businessoffice@springfield.edu](mailto:businessoffice@springfield.edu).

I also authorize Springfield College to use Title IV Federal funds to pay other educationally related charges from the prior year (not to exceed \$200).

I authorize Springfield College to hold my Title IV Federal funds refund upon my written request via email to the Business Office. Springfield College will only hold funds in the same academic year.

I further understand that this authorization will remain in effect until I rescind it or the end of the last semester in which I was registered. I may withdraw it at any time by emailing the Business Office at [businessoffice@springfield.edu](mailto:businessoffice@springfield.edu).

#### ❖ WITHDRAWAL/ATTENDANCE

I understand and agree that non-attendance of classes does not relieve me from my financial responsibility and may affect both my tuition and fees and my financial aid for the courses in which I am enrolled. If I decide to completely withdraw from Springfield College, I agree to follow the instructions which can be found online at <http://springfield.edu/business-office/refund-policy>.

#### ❖ RETURNED PAYMENTS

I agree to repay the original amount of the payment, plus a returned payment fee of \$35, for any payment returned by the bank for any reason. I understand and agree that two or more returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Springfield College may result in cancellation of my classes and/or prevent me from registering for future classes at Springfield College, and that the form of payment returned may no longer be considered an acceptable form of payment to the College.

❖ **TAX FORM 1098-T**

I agree to provide my Social Security Number (SSN) to Springfield College upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN to Springfield College, I agree to pay any IRS fines assessed as a result of not providing my SSN number.

I consent to receive my annual IRS Form 1098-T and statement of account electronically from Springfield College. I understand that if I do not consent to receive an electronic 1098-T form, a paper copy will be provided upon my request by emailing the Business Office at [businessoffice@springfield.edu](mailto:businessoffice@springfield.edu). For more information about this tax form, please visit <http://springfield.edu/business-office/1098-t-faqs>.

❖ **ENTIRE AGREEMENT**

This agreement supersedes all prior understandings, representations, negotiations, and correspondence between the student and Springfield College, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of performance. This agreement may be modified by Springfield College if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

This agreement creates a legal obligation to pay all tuition, fees, and other associated costs assessed as a result of registration and/or receipt of services at Springfield College.

This agreement covers all terms within one academic year. (Summer; Fall; Winter intercession; and Spring) and will be required to be signed each academic year prior to registration.

I agree to the above terms and conditions and understand my financial obligation to Springfield College and wish to continue with course registration.

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

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Signature or E-Signature

Date signed