



100 Grant Street De Pere, WI 54115-2099 1-800-597-3922

IMPORTANT INFORMATION
Truth in Lending Act and Billing Rights

The payment of your financial obligations to St. Norbert College will be governed by the St. Norbert College Student Payment and Disclosure Agreement, which you will be required to sign prior to registration. Copies of the agreement are available from the St. Norbert College Bursar Office or online at www.snc.edu/bursar/documents.html.

Under the Student Payment and Disclosure Agreement, your financial transactions with the College are processed through your student account. When a balance exists in your account, you are required to pay that balance in accordance with the agreement. If you have a balance but do not pay it

Your Billing Rights: Keep This Document For Future Use

What To Do If You Find A Mistake On Your Statement in order to maintain your rights under the Fair Credit Billing Act.

If you think there is an error on your statement, write to us at:

**St. Norbert College
Bursar Office
100 Grant Street
De Pere WI 54115**



St. Norbert College Student Payment and Disclosure Agreement

The Student Payment and Disclosure Agreement is a legal document that explains the financial responsibility for students attending St. Norbert College. If you do not pay St. Norbert College in a timely manner according to the terms of this agreement, you are still obligated to pay the total amount(s) due and the amount(s) of your late payment(s) may be subject to interest, debt collection and/or legal action as described in this agreement. St. Norbert College requests that you carefully review this document, which includes disclosures, terms, and conditions, before signing this agreement. If you have any questions, you should call the St. Norbert College Bursar Office at 920-403-3002 or 1-800-597-3922.

The payment of all tuition, fees and other associated costs becomes an obligation upon registration at St. Norbert College, and may be entered contemporaneously with or prior to St. Norbert College providing educational services. You understand and agree that your registration and acceptance of these terms constitutes a contractual 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 St. Norbert College is providing you educational services, deferring some or all of your payment obligations for those services, and you promise to pay for all assessed tuition, student fees, and other associated costs by the published or assigned due date.)

You understand and agree if you drop or withdraw from some or all of the classes for which you register, you will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition withdrawal refund schedule at www.snc.edu/bursar/undergraduate/refunds. You have read the terms and conditions of the published tuition withdrawal refund schedule and understand those terms are incorporated herein by reference. You further understand your failure to attend class or receive a bill does not absolve you of your financial responsibility as described above.

This payment agreement will cover your financial obligations to St. Norbert College for so long as you continue to incur obligations to St. Norbert College or, if you cease to incur obligations to St. Norbert College, have an outstanding balance on your student account. You understand and agree that St. Norbert College uses email as an official method of communication with you and that, therefore, you are responsible for reading the emails you receive from St. Norbert College on a timely basis. St. Norbert College uses electronic billing (e-bill) as its official billing method, and therefore you are responsible for viewing and paying your student account e-bill by the scheduled due date. You will receive information pertaining to the 1098-T IRS Tax Form electronically and understand to receive a paper copy that you need to complete and return to the Bursar Office the Opt-Out Form, available at www.snc.edu/bursar under the Document Link. You are responsible for providing the Registrar's Office of any changes to your contact information, which includes permanent postal mailing, e-mail address, and any cellular phone or other wireless device.

All of your financial transactions with St. Norbert College will be processed through your student account. Your student account will reflect your financial obligations to St. Norbert College and all payments received from you or third parties on account of those financial obligations. An estimated billing statement, processed before the start of each semester, will itemize your financial obligations to St. Norbert College, including but not limited to the following: tuition, student fees, room, meal plan, bookstore charges, library fines, parking tickets, residence hall behavioral fines and damage charges, non-sufficient funds fees (a \$25 fee applies for any returned payment), meal plan flexible dollars, etc. The statement will also itemize any credits known at that time due to you for the semester, such as grant or loan aid, deposits, down payments, etc. This statement will reflect the due date you are obligated to pay. Your obligation to pay these pre-semester charges becomes fixed upon registration for the semester. The tuition and fee schedule can also be found by accessing St. Norbert College's website using the following web address: www.snc.edu/bursar/undergraduate/costs.

Changes in your financial obligations caused by a change in registration or in financial aid for the semester will be itemized in your monthly billing statement. Thus, the amount you are obligated to pay St. Norbert College will change over time based on new expenses you incur and payments you make. Your obligation to pay additional charges incurred during the semester becomes fixed when the additional charges are incurred.

You understand and agree that if you fail to pay your student account bill or any monies due and owing St. Norbert College by the scheduled due date, St. Norbert College will assess a LATE PAYMENT PENALTY each month on the past-due portion of your student account until your past-due account is paid in full. St. Norbert College will use a monthly periodic rate of 1%, which corresponds to an ANNUAL PERCENTAGE RATE OF 12%, to compute THE LATE PAYMENT PENALTY. St. Norbert College figures the LATE PAYMENT PENALTY on the student's account by applying the periodic rate to the adjusted balance of the student's account. The adjusted balance is equal to the previous balance shown on the monthly statement less any payments and credits received.

St. Norbert College has the right to take steps to collect your student account balance, including but not limited to the following: prohibiting you from scheduling classes for future semesters and withholding course credits, academic transcripts, and diploma until your balance is paid in full; turning over your student account to a collection agency or attorney; and taking legal action to collect the balance due.

You understand and accept that if you fail to pay your student account bill or any monies due and owing St. Norbert College by the scheduled due date, and fail to make acceptable payment arrangements to bring your account current, St. Norbert College may refer your account to a collection agency. You further understand that if St. Norbert College refers your student account balance to a third party for collection, whether an attorney or collection agency, you will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owing. You understand a collection fee will be assessed and will be due and owing in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law but not to exceed 33% of the amount outstanding. 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, you shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. Finally, you understand that your delinquent account may be reported to one or more of the national credit bureaus.

You authorize St. Norbert College to release financial information about your student account to those concerned with collecting the balance due. You also authorize St. Norbert College and its agents and contractors to contact you regarding your student account, at the current and any future cellphone number(s), email address(es), or wireless device(s) regarding your delinquent student account, any other debt you owe to St. Norbert College, or to receive general information from St. Norbert College. You authorize St. Norbert College and its agents and contractors to use automated telephone dialing equipment, aep

St. Norbert College Student Payment and Disclosure Agreement

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

PAYMENT POLICY

St. Norbert College requires that your past due balance from a previous semester is paid in full prior to the first day of a subsequent semester. St. Norbert College may prohibit you