

## **ROWAN COLLEGE AT BURLINGTON COUNTY**

## STUDENT FINANCIAL RESPONSIBILITY AGREEMENT

## PAYMENT OF TUITION AND FEES / PROMISE TO PAY

I understand that when I register for any class whether in person or online at Rowan College at Burlington County (hereinafter referred to as RCBC) or receive any service from RCBC, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services by the published or assigned due date.

I understand and agree that if I drop some or all of my classes for which I register by the specified term drop deadline, I will not be charged tuition and fees related to that specific term registration in accordance with RCBC's tuition refund schedule and policy.

I understand and agree that if I withdraw from some or all of the classes for which I register, I will be responsible for paying tuition and fees for those courses in accordance with RCBC's tuition refund schedule and policy.

I further understand that non-attendance does not absolve me of my financial responsibility as described above.

I understand that I must abide by applicable drop and withdraw deadlines stated in RCBC's Academic Calendar published at <a href="https://rcbc.edu/academic-calendar">https://rcbc.edu/academic-calendar</a>.

I understand that I must abide by the terms and conditions of RCBC's published tuition refund schedule and policy at <a href="https://rcbc.edu/student-accounts/policies">https://rcbc.edu/student-accounts/policies</a>.

I understand and agree that though the college may drop my registered classes for the reason of non-payment, it is solely my responsibility to drop classes by the applicable drop deadline to not be charged related tuition and fees for courses I have registered for. I understand and agree that it is not RCBC's responsibility to drop me for the reason of non-payment.

## DELINQUENT ACCOUNT/COLLECTION

**Student Account Restriction:** I understand and agree that if I fail to pay my student account bill or any monies due by the scheduled due date, RCBC will place a restriction on my student account, preventing me from registering for future classes, requesting transcripts or receiving my diploma.

Collection Agency Fees: I understand and accept that if I fail to pay my student account bill or any monies due by the scheduled due date, and/or fail to make acceptable payment arrangements to bring my account current, RCBC may refer my delinquent account to a collection agency. I further understand that if RCBC refers my student account to a third party for collection, I am responsible for paying all associated collection fees. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus at the college's discretion.

Set Off of Individual Liability (SOIL): I understand and accept that if I fail to pay my student account bill or any monies due by the scheduled due date, and/or fail to make acceptable payment arrangements to bring my account current, RCBC may refer my delinquent account to the State of New Jersey's SOIL program. I further understand that if RCBC refers my student account to SOIL for collection, the state may withhold my New Jersey Income Tax refunds and/or my Homestead Benefit payments. Learn more about SOIL at <a href="https://www.nj.gov/treasury/taxation/setoff.shtml">https://www.nj.gov/treasury/taxation/setoff.shtml</a>.

## COMMUNICATION

**Method of Communication:** I understand and agree that RCBC uses the college-issued email as an official method of communication with me; therefore, I am responsible for reading the emails I receive from RCBC in a timely fashion and on a regular basis.

Contact: I authorize RCBC 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 delinquent student account(s) or other debt I owe to RCBC. I authorize RCBC and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded 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 telephone using automated telephone dialing equipment by submitting my request in writing to RCBC or in writing to the applicable contractor or agent contacting me on behalf of RCBC.

**Updating Contact Information:** I understand and agree that I am responsible for keeping my RCBC records up to date with my current physical address(es), email address(es), and phone number(s). Upon leaving RCBC for any reason, it is my responsibility to provide RCBC with updated contact information for purposes of continued communication regarding any amounts that are owed. Failure to provide such notification does not remove my obligations to respond to the college's efforts to resolve my debts.

## **METHOD OF BILLING**

I understand that RCBC uses electronic billing (e-bill) as its official billing method, and therefore I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill by the due date.

#### FINANCIAL AID

I understand that aid described as "estimated" on my Financial Aid Award does not represent actual or guaranteed payment, but is an estimate of the aid I may receive if I meet all requirements stipulated by that aid program.

I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked.

If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account including any revoked aid that resulted in a credit balance that was refunded to me.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at RCBC such as tuition, fees, parking permits, service fees, fines, bookstore charges or any other amount, in accordance with the terms of the aid.

**Federal Aid:** I understand that any federal Title IV financial aid that I receive, except for Federal Work Study wages, will first be applied to any outstanding balance on my account for tuition and fees (up to \$200 for prior year balances in accordance with the Department of Education regulation pertaining to Processing Aid and Managing FSA Funds (34 CFR 668.164(c)(3) & (4)). Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan and PLUS Loan.

#### **BILLING ERRORS**

I understand that administrative, clerical or technical billing errors do not release 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 at RCBC.

# STUDENT AGE

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 RCBC are a necessity, and I am contractually obligated pursuant to the "doctrine of necessaries."