

STATEMENT OF FINANCIAL RESPONSIBILITY

By registering for classes or receipt of service, I accept responsibility for payment of all tuition, fees and incurred charges due to East Central College.

PAYMENT OF FEES/PROMISE TO PAY

I 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 East Central College is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.) I understand and agree that if I drop or withdraw from some or all of the classes for which I register I will be responsible for paying all or a portion of tuition, fees and incurred charges such as but not limited to books, room and board in accordance with the published tuition refund schedule at www.EastCentral.edu. I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

COMMUNICATION

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

Contact: I authorize East Central 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) regarding my delinquent student account(s)/loan(s), any other debt I owe to East Central College, or to receive general information from East Central College. I authorize East Central 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 Student Services or in writing to the applicable contractor or agent contacting me on behalf of East Central College. **Updating Contact Information:** I understand and agree that I am responsible for keeping East Central College records up to date with my current physical addresses, email addresses, and phone numbers by contacting Student Services at 636-584-6588 or emailing studentservices@eastcentral.edu. The linked procedure is incorporated herein by reference. Upon leaving East Central College for any reason, it is my responsibility to provide East Central College with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to East Central College.

METHOD OF BILLING

I understand that East Central College 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 on time. E-bill information is available at www.eastcentral.edu log into eCentral click on Financial Information and Account Summary by Term to view account balance. Account balances can be viewed and paid thru eCentral. Statements can be generated and printed by clicking View Statements on the right side of the Account Activity Screen. For students who do not have internet or

printer access, account statements may be requested at any of our campus locations by presenting valid photo identification or by calling the Cashier's Office, Monday through Thursday, 8:00AM – 6:00PM and Friday, 8:00AM – 2:00PM at 636-584-6708 or 636-584-6709.

PAYMENT OF FEES AND PAYMENT PLAN

All tuition, fees and other incurred expenses are due and payable to East Central College and are my responsibility to pay as the result of registration and/or other activity that incurred charges.

Payment options available for students:

Cashier's checks, credit/debit cards; money orders, and travelers checks are acceptable payment methods.

Personal checks — The amount of the personal check may not exceed the amount due on my student account. A check for fees to East Central that is returned unpaid and remains unpaid after the close of the regular registration period will result in being dropped for non-payment.

MasterCard, American Express, VISA, and Discover — The Cashier's Office accepts payment on the student's account up to the credit limit of the cardholder. The charge amount may not exceed the amount due.

Payment Plan — Students that are unable to pay the full amount can enroll in a payment plan for the semester with Nelnet. Information for the Nelnet Payment Plan can be found in eCentral under Financial Information then choose NBS Payment Plan.

SCHEDULE MODIFICATIONS

Prior to semester census, I must follow proper procedure when withdrawing or dropping from courses to insure proper charges. I will be charged for any withdrawal after the 100% refund withdrawal date. It is my responsibility to formally withdrawal from courses. Failure to do so will constitute charges. I will be assessed tuition and fees for changes to my schedule. Charges are assessed and refunded in accordance with the Semester Academic Calendar.

COMPLETE WITHDRAW

If I decide to completely withdraw from East Central College, I could owe monies back to East Central College and/or the Federal Financial Aid. The Department of Education requires students to repay a portion of their Federal Funds until 60% of the semester is completed. A complete withdrawal with money owed to East Central College will result in a hold being placed on my account to prohibit future enrollment as well as transcript availability. The balance must be paid in full to release this hold.

FINANCIAL AID

I understand that aid described as "pending" 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 and resulted in a credit balance that was refunded to me. I agree to allow any financial aid I receive to pay any and all charges assessed to my account at East Central College such as tuition, fees, service fees, fines, bookstore charges, or any other amount,

in accordance with the terms of the aid. Financial aid and scholarships will be applied to my student account. Financial aid awards can be viewed through eCentral under Financial Aid – Financial Aid Self Service. It is my responsibility to determine if my financial aid awards will cover all charges. If any requested financial aid documentation is not received by the Financial Aid Office before the close of the regular registration period, I will be purged from my classes for non-payment. Aid is intended to be used for the semester for which it is applied.

Federal Aid Disbursement: 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. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), and Federal Direct Loan programs. I authorize East Central College to apply my Title IV financial aid to other charges assessed to my student account such as, bookstore charges, service fees and fines, and any other education related charges. I further understand that this authorization will remain in effect until I rescind it.

Prizes, Awards, Scholarships, and Grants: I understand that all prizes, awards, scholarships and grants awarded to me by East Central College will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship or grant is considered a financial resource according to Federal Title IV financial aid regulations, and may therefore reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to my student account, may be reversed and returned to the aid source.

DELINQUENT ACCOUNT/COLLECTION

Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing East Central College by the scheduled due date, East Central College will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Drop for Non-Payment: I understand and agree that if I fail to pay my student account bill or any monies due and owing East Central College by the scheduled due date that I could be dropped for non-payment.

Returned Payments: If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a \$25 returned check fee. Any check returned for insufficient funds will prompt a Cashier's Office Hold on my student account. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with East Central College may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at East Central College. The hold can only be cleared once the bad debt is paid by cash or money order.

Collection Method: I understand and accept that if I fail to pay my student account bill or any monies due and owing East Central College by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, East Central College may refer my delinquent account to a collection agency. East Central College will pursue collection efforts including referring the account to a collection agency and/or the Missouri Debt Offset Program.

PRIVACY RIGHTS & RESPONSIBILITIES

I understand that East Central College is bound by the [Family Educational Rights and Privacy Act \(FERPA\)](#) which prohibits East Central College from releasing any

information from my education record without my written permission. Therefore, I understand that if I want East Central College to share information from my education record with someone else, I must provide written permission by following the procedure outlined at <http://www.eastcentral.edu/registrar/ferpa/>. I further understand that I may revoke my permission at any time as instructed in the same procedure.

IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to East Central College upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to East Central College, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN. I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from East Central College-I understand that I can withdraw this consent or request a paper copy by contacting East Central's Cashier's Office, Monday through Thursday, 8:00AM – 6:00PM and Friday, 8:00AM – 2:00PM at 636-584-6708 or 636-584-6709.

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 at East Central College.

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and East Central 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 dealing or course of performance. This agreement may be modified by East Central College if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

****East Central College has a right to modify or revise student charges regardless of whether they have been paid prior to the revision. ****