

**NORTHEAST WISCONSIN TECHNICAL COLLEGE
REVOLVING CREDIT AGREEMENT**

TO ACCEPT THE TERMS OF THIS AGREEMENT, PLEASE GO TO MY.NWTC, LOG IN WITH YOUR USERNAME AND PASSWORD, SELECT FINANCES, AND SELECT SIGN CREDIT AGREEMENT

By signing this agreement, I am entering into this Agreement, which will become effective on the date I accept the terms and conditions set forth.

BACKGROUND:

I would like to enroll in and attend classes at the Northeast Wisconsin Technical College ("NWTC"). At its discretion, NWTC would like to provide certain educational services to me, including, but not limited to classes and coursework.

In order to attend classes at NWTC, NWTC requires that I pay in full the amount of any fees, tuition, and other miscellaneous charges incurred in connection with my enrollment at NWTC, on the dates indicated by NWTC for each semester (each such due date, a "**Fee Due Date**"); NWTC will provide me with access to an on-line account ("my.NWTC"). Through the my.NWTC account, among other things, I will be able to register for classes, access my grades and class schedule, view billing information, including amounts owed by me to NWTC and the Fee Due Date for such amounts, and view the status of any financial aid that I may be entitled to receive.

Although all amounts owed are payable on the relevant Fee Due Date indicated for such amounts in my.NWTC and the Enrollment Summary I receive, NWTC recognizes that students, including myself, may not make such payments in full on the relevant Fee Due Dates for each semester. At its discretion and if certain requirements are met, NWTC would like to extend credit to me to allow me to pay certain past due amounts pursuant to the payment plans detailed below (the "**Payment Plan**" or the "**Installment Plan**"). Fees, tuition, and other charges related to NWTC educational services that are assessed on my.NWTC account are eligible for placement on these Plans. Please see the current Schedule of Fees available on the NWTC web site for exact amounts of fees and other charges that are assessed. ([Student Financial Services](#)).

These Payment Plans will allow me to make payments in installments later in the semester. A payment plan Enrollment Fee will be assessed each semester that I do not pay the entire balance of fees, tuition, and other miscellaneous charges by the Fee Due Date (the "**Payment Plan Fee**" or the "**Installment Plan Fee**"). Interest, late fees, or other finance charges will not be assessed on any amounts placed on these Payment Plans unless and until any such installment payment becomes past due.

I am being asked to sign this Agreement now so that, in the event that I am unable to pay the entire balance of fees, tuition, and other miscellaneous charges by the Fee Due Date for any semester, NWTC will place any eligible amounts on an Installment Plan.

The consequences of failure to pay amounts owed by the relevant Fee Due Dates are outlined in the provisions below.

TERMS OF AGREEMENT

In consideration of the extension of credit to me on behalf of NWTC, I hereby acknowledge and agree as follows:

1. Payment Plan. I understand that I may elect to enroll in the online Payment Plan for any semester during which I have not paid the balance in full by the Fee Due Date for such semester and my account is less than 15 days past due, as detailed below:

- a. Only costs incurred for fees, tuition, and other charges related to NWTC's provision of educational services to me assessed by NWTC may be placed on a Payment Plan;
- b. An enrollment fee will be added to my account each semester that I elect to be placed on the Payment Plan (the "**Payment Plan Fee**");
- c. I will provide my bank account number and routing number so that an installment can be drawn from my account automatically each month. The automatic payment authorization will remain in effect until all monthly payments are paid in full, or until NWTC has received written notification of termination and has had reasonable opportunity to act on it. Written notification must be received 10 business days before the scheduled installment due date to prevent a draw against my account. A payment plan default fee will be charged to my account in the event of cancellation (the "**Payment Plan Default Fee**");
- d. A returned check fee will be charged to my account each time an installment or check is returned from my bank for any reason (the "**Returned Check Fee**");
- e. If the total of any amounts placed on the Payment Plan changes, NWTC will adjust the installment amounts accordingly. Any adjusted amounts will be applied equally to remaining installments;
- f. NWTC has the right to deny participation in any Payment Plan for any semester without further notice to me.

2. Installment Plan. I agree that NWTC may, at its discretion, place me on an Installment Plan for any semester during which I have failed to pay certain eligible outstanding amounts by the Fee Due Date for such semester, as detailed below:

- a. Only costs incurred for fees, tuition, and other charges related to NWTC's provision of educational services to me assessed by NWTC may be placed on an Installment Plan;
- b. An enrollment fee will be added to my account each semester that I am placed on the Installment Plan (the "**Installment Plan Fee**");
- c. A returned check fee will be charged to my account each time an installment or check is returned from my bank for any reason (the "**Returned Check Fee**");
- d. If the total of any amounts placed on the Installment Plan changes, NWTC will adjust the installment amounts accordingly. Any adjusted amounts will be applied equally to remaining installments;
- e. NWTC has the right to deny participation in any Installment Plan for any semester without further notice to me.

3. Finance Charges & Amounts Owed. I agree to pay:

- a. The amount of any and all fees, tuition, and any other charges related to NWTC's provision of educational services to me, assessed by NWTC and charged to my account;

- b. An enrollment fee ("**Payment Plan Fee**") if I elect to sign up for the Payment Plan that is available online. I will provide my bank account number and routing number so that an installment can be drawn from my account automatically each month;
- c. An enrollment fee each semester that I am enrolled in the Installment Plan ("**Installment Plan Fee**");
- d. Any other late charges ("**Late Charges**"), collection costs ("**Collection Costs**"), collection agreement fees ("**Collection Agreement Fee**"), returned check fees ("**Returned Check Fee**"), and finance charges that may become due as provided in this Agreement.

4. MY.NWTC & Published Fees. I agree to use my.NWTC account to obtain the most accurate and current information regarding any amounts owed and Fee Due Dates, to check that account monthly, and to read the on-line published Tuition and Due Dates and current Fee Rate Schedule information sheets located on the NWTC Student Finance Office website ([Student Financial Services](#)).

5. Course Cancellation & Registration Hold. I understand that my failure to pay any amounts assessed by NWTC, when due, registration and enrollment for future semesters will not be permitted unless my account balance is current. I further understand that tuition and fees are assessed regardless of attendance. In order to receive a refund or credit, I must officially withdraw from classes through enrollment services or online through my.NWTC during the eligible refund period.

6. Restriction of Records. I hereby authorize the NWTC to restrict the use of my records to prevent my registration and to withhold my transcripts in the event that I fail to timely comply with the payment obligations of this Agreement.

7. Financial Aid. I understand that if I receive any type of federal financial aid (including Stafford loans and/or PLUS loans) and then withdraw from NWTC or reduce my credit load, my financial aid eligibility may be re-calculated. A percentage of the aid that I received may be considered unearned and may have to be returned to the funding source, and I will be billed for that amount and any outstanding educational benefit overpayment. At its discretion, NWTC may allow me to repay this amount in installments, but I understand that I may be assessed finance charges on this balance until it is repaid in full. I further understand that a "**Collection Agreement Fee**" will be assessed if I choose to pay the balance in installments.

8. Default. If I fail to make any payment when due, NWTC may declare the entire balance of any amounts owed (including principal, interest, late charges and collection costs) to be due and payable immediately.

9. Changes to Terms. NWTC has the right to unilaterally make changes affecting the future terms of my account, including finance charges to be imposed, by mailing to me at my last known address notice of any such changes prior to their effective dates. Any such changes will only apply to future extensions of credit.

10. Prepayment. I may pay the remaining balance on my account or more than the minimum payment at any time prior to the due dates.

11. Term of Agreement. This Agreement is effective as of the date signed below and will continue to be in effect throughout my time of study at NWTC and until all debts are paid in full.

12. Changes to Contact Information and Marital Status. I agree to inform the school of any change in my name, address, telephone number, Social Security number, and marital status in a timely manner.

13. Release of Information. I am hereby being given notice and give my consent, as may be required by law, (i) to allow NWTC, 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 non-campus third parties.

14. Collection Costs & Late Fees. In the event that I fail to timely comply with the payment obligations detailed in this Agreement, I further agree to pay all costs of collection incurred by NWTC including, but not limited to, collection agency fees, credit bureau fees, legal filing fees, service of process fees, publication fees, witness fees, reasonable attorney fees and recording fees and to pay any late fees/pre-collect fees assessed by NWTC. I also understand that NWTC 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 vendor payments owed me by the Wisconsin Department of Revenue or Department of Administration.

15. Collection Agreement Fee. In the event that I choose to set up a Collection Agreement with NWTC, I understand that I will be assessed an enrollment fee (the "**Collection Agreement Fee**").

16. Bankruptcy Limitations. If I file for bankruptcy, I understand that I may still be required to pay amounts owed to NWTC.

I have read this Agreement and understand it. By clicking the ACCEPT TERMS button, I affix my electronic signature, consent to this Agreement and agree to pay NWTC my outstanding balance, plus fees and costs as set forth above.