



Northeast Wisconsin Technical College **Payment Enrollment Agreement**

Terms and Conditions of Agreement: By signing this document, I hereby acknowledge, agree, and consent to the following terms and conditions as follows:

PAYMENT OF FEES/PROMISE TO PAY

1. I understand that when I register for any class at Northeast Wisconsin Technical College (NWTC) or receive any service from NWTC, 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. 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 NWTC 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.
2. 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 and fees in accordance with the published tuition refund schedule at www.nwtc.edu/refundpolicy. 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.

DELINQUENT ACCOUNT/COLLECTION

1. **Financial Hold:** I understand and agree that if I fail to pay my student account bill or any monies due and owing NWTC by the scheduled due date, NWTC will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.
2. **Late Payment Charge:** I understand and agree that if I fail to pay my student account bill or any monies due and owing NWTC by the scheduled due date, NWTC will assess late fees and collection fees on the past due portion of my student account until my past due account is paid in full.
3. **Collection Agency Fees:** I understand and accept that if I fail to pay my student account bill or any monies due and owing NWTC by the scheduled due date and fail to make acceptable payment arrangements to bring my account current, NWTC may refer my delinquent account to a collection agency. I further understand that I am responsible for paying the collection agency fee which may be based on a percentage at a maximum of up to 20% percent of my delinquent account, together with all costs and expenses, including reasonable attorney's fees, necessary for the collection of my delinquent account.
4. **Bankruptcy:** Enrollment in (a) classes constitutes a financial obligation between you and NWTC. Any and all services received under this agreement are for educational purposes and constitute an educational loan pursuant to 11 U.S.C. § 523(a) (8) that is non-dischargeable in bankruptcy.

COMMUNICATION

1. **Method of Communication:** I understand and agree that NWTC 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 NWTC on a timely basis.
2. **Contact:** I authorize NWTC 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 NWTC, or to receive general information from NWTC. I authorize NWTC 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 StudentFinance@nwtc.edu or in writing to the applicable contractor or agent contacting me on behalf of NWTC.
3. **Updating Contact Information:** I understand and agree that I am responsible for keeping NWTC records up to date with my current physical addresses, email addresses, and phone numbers. Upon leaving NWTC for any reason, it is my responsibility to provide NWTC with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to NWTC.

FINANCIAL AID

1. 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.

2. 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.
3. 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.
4. I agree to allow financial aid I receive to pay any and all charges assessed to my account at NWTC such as tuition, fees, bookstore charges, or any other amount, in accordance with the terms of the aid.
5. Prior Year: I authorize NWTC to apply up to \$200 of any financial aid award disbursed to my student account against outstanding educationally related charges assessed to my student account a prior award year. I may decline or withdraw this authorization at any time by providing written notice to StudentFinance@nwtc.edu.
6. Prizes, Awards, Scholarships, Grants: I understand that all prizes, awards, scholarships, and grants awarded to me by NWTC 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, must be reversed, and returned to the aid source.
7. I authorize Northeast Wisconsin Technical College (NWTC) to communicate financial information electronically via my student email address, the email address that I provided on my FAFSA (if applicable), and via the NWTC student portal. Types of electronic financial communications that NWTC may send include but are not limited to financial aid information and reminders, financial aid awards, student loan disclosures, federally required consumer information, and my 1098-T tax form. I also consent to the use of electronic signatures where applicable. I understand that my electronic signature is the legal equivalent of my handwritten signature in terms of validity, enforceability, and admissibility. I understand that I can receive a paper copy of any information free of charge by submitting a written request to the appropriate office. I understand that this authorization is valid from this point forward and that I may rescind my consent at any time by submitting a written request to the Financial Aid Office or by sending an email from my student email address to finaid@nwtc.edu.

METHOD OF BILLING

I understand that NWTC 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 by logging into your account at www.nwtc.edu/MyFinancials.

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 NWTC.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS

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 returned payment fee of \$25. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with NWTC may result in cancellation of my payment plan and/or suspension of my eligibility to register for future classes at NWTC.

WITHDRAWAL

If I decide to completely withdraw from NWTC, I will officially drop my classes. NWTC does not drop for non-payment or non-attendance.

PRIVACY RIGHTS & RESPONSIBILITIES

I understand that NWTC is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits NWTC from releasing any information from my education record without my written permission. Therefore, I understand that if I want NWTC to share information from my education record with someone else, I must provide written permission by following the procedure outlined at www.nwtc.edu/students/ferpa. I further understand that I may revoke my permission at any time as instructed in the same procedure.

IRS FORM 1098-T

1. I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to NWTC 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 NWTC, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.
2. I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from NWTC. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by providing a written notice to StudentFinance@nwtc.edu.

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

DISPUTE RESOLUTION

1. I understand and agree in the case of any dispute with NWTC regarding any terms and conditions of my registration or student life while associated with NWTC, NWTC may require settlement of the dispute through arbitration or mediation rather than civil litigation.
2. I understand and agree that by leaving this page and choosing to register for courses at NWTC, I am accepting responsibility for my student account and agree to all the responsibilities, terms and conditions as specified in this agreement.

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and NWTC, 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 NWTC if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

CONSENT TO AGREEMENT:

By signing below, I hereby confirm that I have read and understand the terms of this Agreement.

Signature _____ Date _____