

Last Name

First Name

SID

## STUDENT RESPONSIBILITY FOR PAYMENT OF EDUCATIONAL SERVICES AT SOUTHERN ILLINOIS UNIVERSITY EDWARDSVILLE

I understand that I am registering for educational courses at Southern Illinois University Edwardsville (“SIUE or University”). I hereby acknowledge and agree that I am fully responsible for the cost and expense of all tuition, fees, housing, meal plan costs and other related educational expenses associated with my receipt of educational services at SIUE.

I consent to receive my monthly billing statements and annual Tax Form 1098-T electronically. I understand that I may withdraw my consent and elect to receive paper copies by submitting a written request (email or on paper) to the Bursar’s Office. After withdrawing consent I will continue to receive paper copies for my future registrations.

I authorize the University to apply any financial aid I receive to all charges assessed to my student account at the University, up to and including \$200 from any prior academic year. I understand that I may withdraw my consent to use my financial aid for (a) charges from any prior academic year and/or (b) other educationally related charges including textbook rental fee, parking or library fines and late fees. To withdraw my consent I will complete the *Opt-Out of Title IV Aid Paying Prior Year and Other Charges form* available at [www.siu.edu/financialaid/pdf/Opt\\_Out\\_Form.pdf](http://www.siu.edu/financialaid/pdf/Opt_Out_Form.pdf) and submit to the Student Financial Aid Office. After withdrawing consent I will be required to use my personal funds to pay prior academic year and other charges for this and all future registrations.

I understand that on or before the first payment due date for the academic semester, I must pay in full the total amount due and owing for the educational services, tuition, fees and expenses provided by SIUE for the current and all previous academic semesters. However, if I do not pay this amount in full, I hereby agree to the terms and conditions of this Financial Agreement for Educational Services at SIUE.

## FINANCIAL AGREEMENT FOR EDUCATIONAL SERVICES AT SOUTHERN ILLINOIS UNIVERSITY

The University has created an option for students who seek educational services but are unable to submit full payment on or before the first payment due date for the academic semester. This option, known as the Installment Payment Plan, requires that the student make four payments throughout the semester and execute an agreement called *Financial Agreement for Educational Services* (“Financial Agreement”) under which the University will agree to extend credit to a student (to be applied to a student’s account) for educational services to cover the costs of tuition, mandatory fees, course fees, housing and meal plan and defer any repayment toward such credit until a later date during the academic semester. Under this Financial Agreement, the University will place a specific amount of credit on a student’s account which shall be applied solely toward specific educational expenses in the manner and method set by the University. The University will agree to accept a partial payment on the first payment due date and defer repayment toward the credited amount until the second, third and fourth payment due date for the academic semester and the student shall agree to repay the

University in the manner set forth by the University. In order to enroll at SIUE for educational services, the student must agree to the terms and conditions set forth below.

If you agree to this Financial Agreement and wish to continue with the enrollment process, please indicate by marking the “***I Accept***” button at the bottom of this agreement. By marking “***I Accept***”, you agree to the terms and conditions set forth herein below in the manner described. The Financial Agreement shall be applicable for each academic semester for which you seek to enroll and shall remain in force and effect until the balance of your account is paid in full. Please feel free to contact the Bursar’s Office at [bursar@siue.edu](mailto:bursar@siue.edu) or 618-650-3123 if you have any questions prior to the acceptance and execution of this agreement.

## TERMS AND CONDITIONS

“I acknowledge that upon selecting the “***I Accept***” button I hereby voluntarily, knowingly and with full consent agree to the following terms and conditions established by Southern Illinois University Edwardsville (SIUE) for the receipt of educational services.

1. I hereby accept and agree that the University shall place an extension of credit upon my student account in an amount equal to the costs of tuition, mandatory fees, course fees, housing and meal plan as set by the Board of Trustees of Southern Illinois University on behalf of SIUE for the academic semester.
2. I hereby agree that the credited amounts added to my bursar account shall be used solely and strictly to pay for the costs of **tuition, mandatory fees, course fees, housing and meal plan** in the manner and method as set by the Office of the Bursar at SIUE. To view an outline of tuition and mandatory fee costs, visit website, [siue.edu/paying-for-college](http://siue.edu/paying-for-college). For housing and meal plan costs, visit website, [siue.edu/housing](http://siue.edu/housing).
3. I understand that if I incur any additional charges that are beyond the credited amount, such as costs associated with parking fees, unreturned rented textbooks, bank returned checks or other miscellaneous costs, and such charges are placed on my SIUE Bursar Account, I hereby agree that I am solely and fully responsible for the payment of these charges to SIUE.
4. I understand that in the event I withdraw from SIUE, I shall do so according to the guidelines established by SIUE, which are available at [siue.edu/registrar/schedules](http://siue.edu/registrar/schedules), selecting the term and selecting, “Withdrawal Deadlines”. If I withdraw after the established deadlines, I hereby agree to pay SIUE for any and all tuition and mandatory fees associated with these classes.
5. I understand that in the event I stop attending or withdraw from SIUE, this may impact my financial aid award causing me to owe a balance to the University. I understand that I will be subject to the Department of Education’s Return of Title IV Regulations which are available to me at [siue.edu/financialaid](http://siue.edu/financialaid).

6. I understand that in the event I withdraw from SIUE, I must notify the SIUE Housing Office in writing to cancel my housing contract and understand that I am responsible for paying all housing costs according to my SIUE Housing Contract.
7. I understand that I am responsible for maintaining my current address and phone number via CougarNet.
8. I understand that this Agreement constitutes an extension of credit for my use toward the pursuit of educational services at SIUE in the manner specifically described herein. I agree that this Agreement creates certain financial responsibilities which constitute a loan between me and SIUE to assist in the financing of my education. I understand that such financial assistance may not be dischargeable in accordance with the United States Bankruptcy Code in any bankruptcy proceeding before the United States Bankruptcy Court.
9. I understand that the SIUE Office of the Bursar shall create a payment schedule under which I shall make deferred payments toward the balance of my SIUE Bursar Account in order to repay the University for the amounts credited to me. Due dates shall be set in accordance with the SIUE Office of the Bursar's payment schedule [siue.edu/bursar/due\\_date](http://siue.edu/bursar/due_date) and provided to me through my CougarNet account.
10. I understand it is my responsibility to monitor my account activity on Cougarnet.
11. I hereby agree that if I fail to make the minimum payment amount(s) in accordance with the payment schedule and/or pay the University the full amount of monies owed, the following conditions will apply:
  - A. The University shall assess a late fee of 1%\* per billing based on the minimum amount due; and
  - B. the University shall place a temporary hold on my access to register for future courses until the balance of my SIUE student account is paid in full; and
  - C. the University shall place a temporary hold on the release of my academic records until the balance of my SIUE student account is paid in full; and
  - D. if I am an SIUE employee, SIUE may pay this debt through involuntarily withholding funds of no more than 25% of my disposable earnings; and
  - E. the University may submit a claim for the outstanding balance to the State of Illinois under Section 10.05 of the State Comptroller Act. The State Comptroller's Office may take action to collect this debt in accordance with state law; and
  - F. the University may refer my outstanding debt to an external collection agency for collection pursuant to state and federal law; I agree to reimburse University the fees of any collection agency, which may be based in a percentage at a maximum of 40% being added to any outstanding balance or debt. In the event of a referral of my debt to an external collection agency, I hereby agree to be responsible for any and all collection fees of up to 40% incurred by the University, including reasonable attorney fees, in such collection efforts and any late fees and/or interest at 1%\* per month or 10.00%\* annually; and

- G. my personal information, including my Social Security Number may be released to a contracted collection agency and credit bureaus; and
- H. by providing my cell phone number, I authorize the University, the Bursar's Office and their respective agents and contractors, such as collection agencies, to contact me regarding my loan request or my loan(s), including repayment of my loan(s), at the current or any future numbers that I provide for my cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages; and
- I. this Agreement shall be construed in accordance with Illinois law and any lawsuit to collect unpaid fees may be brought in the appropriate court sitting in Madison County, Illinois regardless of my domicile at the time of bringing such suit. In the event of litigation, I agree to pay all costs associated with such, including but not limited to, attorney and legal fees; and
- J. the University and/or the external collection agency may report my delinquent debt to a national credit bureau which may negatively impact my credit history and score.

Effective for registrations on or after February 13, 2017, beginning with Summer Semester 2017.

\*Update: April 1, 2021 reduced late fee/interest from 1.5% to 1%.

By signing below, I am agreeing to all terms and conditions as set forth herein above (4 pages total) and agree to the incorporation of any other related documents. I enter into this Financial Agreement with full knowledge of its legal implications and without coercion and/or promises made to me by the University. I also agree and acknowledge that prior to agreeing to this Financial Agreement, I had the right and option to discuss the terms and conditions herein with a private attorney at my sole cost and expense.

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print Name Student ID Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone Number Personal (non SIUE) email Address