



• 100 Grant Street • De Pere, WI 54115-2099 • 1-800-597-3922

**IMPORTANT INFORMATION
Truth in Lending Act and Billing Rights**

The payment of your financial obligations to St. Norbert College will be governed by the St. Norbert College Graduate Student Payment and Disclosure Agreement, which you will be required to sign prior to registration. Copies of the agreement are available from the St. Norbert College Bursar Office or online at www.snc.edu/bursar/documents.html.

Under the Graduate Student Payment and Disclosure Agreement, your financial transactions with the College are processed through your student account. When a balance exists in your account, you are required to pay that balance in accordance with the agreement. If you have a balance but do not pay it in a timely manner according to the terms of the agreement, you are not in compliance with the agreement.

The following boxes contain information about Late Payment Penalties and account-related fees that we are required to disclose to you under federal regulations concerning the Truth in Lending Act. Please review them carefully.

Late Payment Penalty Rates and Late Payment Penalty Charges	
Annual Percentage Rate (APR)	12%
How to Avoid Paying Late Payment Penalty	We will not charge any Late Payment Penalty if: <ul style="list-style-type: none"> • You pay your balance due for fall semester by September 1, • You pay your balance due for spring semester by February 1 • You pay your balance due for summer semester by August 1, • Recognized payment obligations are met

Fees	
Returned Payment Fee via check/on line	\$25

How We Will Calculate Your Balance: We use a method called the “daily balance” method. For each day in the billing cycle, this balance is figured by taking the beginning balance each day, adding any new purchases and charges, and subtracting any payment(s) and credit(s).

Billing Rights: Information about your right to dispute transactions is included on the following page:

*******RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS. YOU CAN ALSO OBTAIN A COPY FROM THE ST. NORBERT COLLEGE BURSAR OFFICE*******

Your Billing Rights: Keep This Document For Future Use

What To Do If You Find A Mistake On Your Statement in order to maintain your rights under the Fair Credit Billing Act.

If you think there is an error on your statement, write to us at:

**St. Norbert College
Bursar Office
100 Grant Street
De Pere WI 54115**

In your letter, give us the following information:

- *Account information:* Your name and College ID number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of issue:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error first appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (not by email or through a College website). You may call, email us, or contact us through a College website for clarification, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you Late Payment Penalty on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any Late Payment Penalty or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable Late Payment Penalty and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount due. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.



St. Norbert College Graduate Student Payment and Disclosure Agreement

The Graduate Student Payment and Disclosure Agreement is a legal document that explains the financial responsibility for students attending St. Norbert College (the "College"). . If you do not pay St. Norbert College in a timely manner according to the terms of this agreement, you are still obligated to pay the total amount(s) due and the amount(s) of your late payment(s) may be subject to interest, debt collection and/or legal action as described in this agreement. St. Norbert College requests that you carefully review this document, which includes disclosures, terms, and conditions, before signing this agreement. If you have any questions, you should call the St. Norbert College Bursar Office at 920-403-3002 or 1-800-597-3922.

The payment of all tuition, fees and other associated costs becomes an obligation upon registration at St. Norbert College, and may be entered contemporaneously with or prior to St. Norbert College providing educational services. You understand and agree that your registration and acceptance of these terms constitutes a contractual 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 St. Norbert College is providing you educational services, deferring some or all of your payment obligations for those services, and you promise to pay for all assessed tuition, student fees, and other associated costs by the published or assigned due date.)

You understand and agree if you drop or withdraw from some or all of the classes for which you register, you will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition withdrawal refund schedule at www.snc.edu/bursar/graduate/graduaterefund.html. You have read the terms and conditions of the published tuition withdrawal refund schedule and understand those terms are incorporated herein by reference. You further understand your failure to attend class or receive a bill does not absolve you of your financial responsibility as described above.

This payment agreement will cover your financial obligations to St. Norbert College for so long as you continue to incur obligations to St. Norbert College or, if you cease to incur obligations to St. Norbert College, have an outstanding balance on your student account. You understand and agree that St. Norbert College uses email as an official method of communication with you and that, therefore, you are responsible for reading the emails you receive from St. Norbert College on a timely basis. St. Norbert College uses electronic billing (e-bill) as its official billing method, and therefore you are responsible for viewing and paying your student account e-bill by the scheduled due date. You will receive information pertaining to the 1098-T IRS Tax Form electronically and understand to receive a paper copy that you need to complete and return to the Bursar Office the Opt-Out Form, available at www.snc.edu/bursar under the Document Link. You are responsible for providing the Registrar's Office of any changes to your contact information, which includes permanent postal mailing, e-mail address, and any cellular phone or other wireless device.

We will process all of your financial transactions with the College through your student account. Your student account will reflect your financial obligations to the College and all payments received from you or third parties on account of those financial obligations. An estimated billing statement, sent before the start of each semester, will itemize your financial obligations to the College, including but not limited to tuition, student fees, etc. The statement will also itemize any credits known at that time due to you for the semester, such as grant or loan aid, deposits, down payments, etc. Your obligation to pay these pre-semester charges becomes fixed upon registration for the semester. The tuition and fee schedule can also be found by accessing the College's website using the following web address: www.snc.edu/bursar/graduate/costs.html

Changes in your financial obligations caused by a change in registration or in financial aid for the semester will be itemized in your monthly billing statement. In addition to the tuition and student fees itemized on the estimated billing statement, other charges that are billable and collectable by the College include, but are not limited to, bookstore charges, library fines, parking tickets, non-sufficient funds fees (a \$25 fee applies for any returned payment), meal plan blocks, etc. Thus, the amount you are obligated to pay the College will change over time based on new expenses you incur and payments you make. Your obligation to pay additional charges incurred during the semester becomes fixed when the additional charges are incurred.

You understand and agree that if you fail to pay your student account bill or any monies due and owing St. Norbert College by the scheduled due date, St. Norbert College will assess a LATE PAYMENT PENALTY each month on the past-due portion of your student account until your past-due account is paid in full. St. Norbert College will use a monthly periodic rate of 1%, which corresponds to an ANNUAL PERCENTAGE RATE OF 12%, to compute THE LATE PAYMENT PENALTY. St. Norbert College figures the LATE PAYMENT PENALTY on the student's account by applying the periodic rate to the adjusted balance of the student's account. The adjusted balance is equal to the previous balance shown on the monthly statement less any payments and credits received.

St. Norbert College has the right to take steps to collect your student account balance, including but not limited to the following: prohibiting you from scheduling classes for future semesters and withholding course credits, academic transcripts, and diploma until your balance is paid in full; turning over your student account to a collection agency or attorney; and taking legal action to collect the balance due.

You understand and accept that if you fail to pay your student account bill or any monies due and owing St. Norbert College by the scheduled due date, and fail to make acceptable payment arrangements to bring your account current, St. Norbert College may refer your account to a collection agency. You further understand that if St. Norbert College refers your student account balance to a third party for collection, whether an attorney or collection agency, you will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owing. You understand a collection fee will be assessed and will be due and owing in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law but not to exceed 33% of the amount outstanding. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, you shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. Finally, you understand that your delinquent account may be reported to one or more of the national credit bureaus.

You authorize St. Norbert College to release financial information about your student account to those concerned with collecting the balance due. You also authorize St. Norbert College and its agents and contractors to contact you regarding your student account, at the current and any future cellphone number(s), email address(es), or wireless device(s) regarding your delinquent student account, any other debt you owe to St. Norbert College, or to receive general information from St. Norbert College. You authorize St. Norbert College 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 you. Furthermore, you understand that you may withdraw your consent to call or text your cellphone using automated telephone dialing equipment by submitting a clear revocation request to St. Norbert College Bursar Office or to the applicable contractor or agent contacting you on behalf of St. Norbert College.

St. Norbert College Graduate Student Payment and Disclosure Agreement

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

PAYMENT POLICY

The College requires that your past due balance from a previous semester is paid in full prior to registration for a subsequent semester.

If a payment you make is returned (non-sufficient funds, inaccurate account number, etc.) a \$25 Non-refundable Returned Payment fee will be added to the Charges on your account.

J-Term and Summer tuition charges are due prior to the second class session. The College offers the following fall and spring semester options for payment.

1. **STANDARD PAY PLAN** - Under the Standard Pay Plan, the student shall pay all charges due on his/her account by August 1st for the fall semester and January 1st for the spring semester. The student will incur no LATE PAYMENT PENALTY if the student pays the entire balance in-full when due. If full payment is not made by the dates specified, a LATE PAYMENT PENALTY will be imposed on the balance due and the account will be treated as delinquent.
2. **MONTHLY PAYMENTS** - Payment of each semester’s tuition and fees can be broken into 3 equal payments, paid over 3 months, due the first of each month. Information on this payment plan may be obtained by contacting the College Bursar Office, or at www.snc.edu/bursar/graduate/payments.html.

WITHDRAWAL REFUND POLICY

Refund consideration is contingent on the student fully withdrawing from the course. You are required to familiarize yourself with the following fall and spring semester’s withdrawal refund policy:

Tuition (16-week courses only)

- 100% withdrawal during 1st week
- 75% withdrawal within 1-2 weeks
- 50% withdrawal within 3-4 weeks
- 25% withdrawal within 5-6 weeks
- 0 withdrawal after 6th week

Tuition (8-week courses only)

- 100% withdrawal during 1st week
- 50% withdrawal within 1-2 weeks
- 25% withdrawal within 3-4 weeks
- 0 withdrawal after 4th week

Tuition (4-week courses only)

- 100% withdrawal during 1st week
- 50% withdrawal within 1-2 weeks
- 0 withdrawal after 2 weeks

A detailed description of the College’s withdrawal refund policy (including Summer 3 week, Summer 5 week, and January-Term 3 week semesters, as well as any updates) can also be obtained from the Bursar Office or by accessing the College’s website using the following web address:
www.snc.edu/bursar/graduate/graduateresfund.html.

All fees are non-refundable. If you fail to follow the proper procedures when dropping a course or withdrawing from the College, you will be required to pay the full tuition, fees and LATE PAYMENT PENALTIES due on your student account in addition to any future LATE PAYMENT PENALTIES that may accrue on your unpaid balance.

With my signature below, I acknowledge the following:

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- I am aware of the above Truth in Lending Act and Billing Rights disclosures, also located at www.snc.edu/bursar/documents.html
 - I have read, understand and agree to the terms and conditions in this Payment and Disclosure Agreement.
 - I will abide by the payment and withdrawal refund policies established by the College.
 - I am aware of my responsibility to keep my contact information current with St. Norbert College, while enrolled and upon leaving, for purposes of continued communication regarding any amounts that remain due. This includes permanent postal mailing, e-mail address, and any cellular phone or other wireless device.
 - I consent to receive all information pertaining to my student account at St. Norbert College electronically, including the billing statement and 1098-T IRS Tax Form.
 - I am aware that failure to fulfill all payment obligations may result in action taken by an agency designated to collect the entire balance on my account.
 - I will not be issued official grade transcripts or be permitted to attend subsequent semesters until such time as all charges have been paid in full.
 - My diploma will not be issued unless all charges have been satisfied and exit requirements have been met.
 - I authorize the College to apply any of my Title IV Funds to charges processed through my student account and to prior balances when permissible by law.

This agreement shall remain in effect for the duration of the individual’s enrollment at St. Norbert College.

Student Name _____
PLEASE PRINT

Telephone _____

Soc. Sec. # _____ SNC ID # _____

Email Address (Not SNC) _____

Street Address _____

Student Signature _____

City _____ State _____ Zip _____

Date _____

*****Please complete all required fields above*****