Bucks County Community College (Bucks) Student Financial Responsibility Agreement

This agreement outlines the financial terms and conditions associated with your registration. By registering for classes, you assume financial responsibility and agree to the terms of this agreement. Once you are confident that you understand all of the terms and conditions of this Agreement, you may indicate your consent and continue on to register for your class(es). You will not be able to proceed with registration activity until you have read and agreed to the terms and conditions of this Agreement. If you have questions or would like more information about the Student Financial Responsibility Agreement, please contact the Student Accounts Office at 215-968-8035 or accounts@bucks.edu.

PAYMENT OF FEES/PROMISE TO PAY I understand that, regardless of any expected reliance on any third-party resources, including, but not limited to, financial aid, family resources, employer reimbursement, government assistance, or any other external resources, when I register for any class at Bucks, or receive any service from Bucks, 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 Bucks 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 that, as a result of COVID-19 related concerns, government pronouncements, or other considerations, Bucks may need to modify, alter, or substitute the format, process, or methods of providing educational instruction, services, and assessments of student performance, including using video, audio conferences, online tools, or other remote learning options for classes and course work during the semester or other period of enrollment. I understand and acknowledge that any educational instruction may be presented in a variety of formats, and I agree that I will remain responsible to pay the tuition and fees assessed to my student account notwithstanding such modifications.

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 https://www.bucks.edu/catalog/info/tuition/refund/. 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.

RETURNED PAYMENT FEE: I agree that, if a payment made to my student account is returned by the bank for any reason, I will repay the original amount of the payment plus a reasonable returned payment/insufficient funds fee, in addition to the fees that my bank might assess.

BILLING DISPUTES

I understand that if I believe a charge on my bill is incorrect, it is my responsibility to submit to the Student Accounts Office a letter containing (1) my name and Bucks student identification number, (2) the dollar amount of the contested charge, and (3) why I believe the charge is incorrect. Acceptable methods of contact are (1) an email to accounts@bucks.edu or (2) by postal mail to Bucks County Community College, Attn: Student Accounts, 275 Swamp Road, Newtown, PA 18940.

METHOD OF BILLING: I consent to conduct business electronically with Bucks. This includes but is not limited to receiving billing information through my online student account. I am responsible for viewing and paying my student account by the scheduled due dates. The current published tuition and fees schedules are available at www.bucks.edu/payment/tuition. Tuition and fees charges are subject to change every academic year.

METHODS OF COMMUNICATION: I understand that Bucks uses my Bucks email address to communicate important updates or information about my student account, student financial aid award, or student loans. I authorize Bucks or its authorized agents to contact me by mail, email, text message, or by phone, including any cell phone numbers I provide. I

understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to accounts@bucks.edu. **Updating my Contact Information:** I understand that it is my responsibility to keep Bucks apprised of any changes in my mailing address, email address, or phone number(s).

DELINQUENT ACCOUNTS/COLLECTIONS Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing Bucks by the scheduled due date, Bucks will place a financial hold on my student account, preventing me from registering for future classes, receiving transcripts, or receiving my diploma. Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owing Bucks by the scheduled due date, Bucks will assess a \$25.00 late payment fee to my account for each late payment. Collection Agency Fees: I understand and accept that if I fail to pay my student account bill or any monies due and owing Bucks by the scheduled due date, and fail to make official and acceptable payment arrangements to bring my account current, Bucks may refer my delinquent account to a collection agency. I further understand that if Bucks refers my student account balance to a third party for collection, a collection fee may be assessed and will be due 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 30 percent of the amount outstanding. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus. Attorney Fees and Court Costs: I agree to pay the attorney fees, court costs and any associated costs of litigation incurred in any litigation or collection activity resulting from my failure to pay my delinquent student account balance.

FINANCIAL AID 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. In particular, in order to earn all financial aid awarded to me, I must attend and complete the required portion of the term in which I am enrolled per federal financial aid regulations. I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid was calculated. If I drop, withdraw, or fail to attend any class before completion, I understand that my federal financial aid will decrease and some or all of the aid awarded to me may be revoked. If some or all of my financial aid is revoked because of any of the above conditions, I agree to repay all aid that was disbursed to my account which resulted in a credit balance that was refunded to me. In addition, any undisbursed financial aid will either be returned to the Department of Education or credited to my account according to federal financial aid regulations. If any financial aid adjustments result in an outstanding balance, I will be responsible for any payment due to Bucks within 30 days. I agree that the financial aid that I am awarded will pay any and all charges billed to my account at Bucks such as tuition, fees, bookstore charges, or any other amount, in accordance with the terms of the aid. Federal Aid: 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 for tuition and fees. Title IV financial aid includes funds from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Stafford Loans, and Direct PLUS Loans State Aid: All state aid withdrawal regulations are governed by the rules of the state which granted the funds. Foundation, External Scholarships and/or Grants: I understand that all external scholarships and/or grants awarded to me by outside and/or institutional sources 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. Return of scholarship funds are at the discretion of the scholarship donor.

PRIVACY RIGHTS & RESPONSIBILITIES I understand that Bucks is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits Bucks from releasing non-directory information from my education record without my written permission. Therefore, I understand that if I want Bucks to share information from my education record with someone else, I must provide written permission by following the procedure outlined at https://www.bucks.edu/academics/register/proxy/. 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 Bucks 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 Bucks, 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 Bucks. 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 at any time.

STUDENT AGE I understand and agree that if I am younger than the applicable age of majority when I execute this agreement (18 years of age in PA) that the educational services provided by Bucks are a necessity, and I am contractually obligated pursuant to the "doctrine of necessaries."

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