

# Ohio Northern University

## STUDENT FINANCIAL RESPONSIBILITY AGREEMENT

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### **PAYMENT OF FEES/PROMISE TO PAY:**

I understand and agree that when I register for any class at Ohio Northern University or receive any service from Ohio Northern University, 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)). Thereby, Ohio Northern University is providing me educational services and deferring some or all of my payment obligation for those services, and I am promising to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.

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 Return of Title IV Funds and Refund Policies schedule, which can be found online at [https://www.onu.edu/sites/default/files/return\\_of\\_title\\_iv\\_funds\\_and\\_refund\\_policies.pdf](https://www.onu.edu/sites/default/files/return_of_title_iv_funds_and_refund_policies.pdf). 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, to officially drop/withdraw from a class, or to receive a bill does not absolve me of my financial responsibility as described above.

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### **BILLING, PAYMENTS, DELINQUENCY, & COLLECTIONS:**

**Method of Billing:** I understand that Ohio Northern University uses electronic billing (Ebill) as its official billing method, and therefore, I am responsible for viewing and paying my student account Ebill by the scheduled due date. I further understand that failure to review my Ebill does not constitute a valid reason for not paying my bill on time. Ebill information is available online at <https://www.onu.edu/> by clicking on Menu, Current Students and logging in to your ONU Account, then clicking the Ebill link.

**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 Ohio Northern University.

**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 **\$25.00**. I further understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Ohio Northern University may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Ohio Northern University.

**Late Payment Charge:** I understand and agree that if I fail to pay my student account bill or any

monies due and owing Ohio Northern University by the scheduled due date, Ohio Northern University will assess a **\$50.00** late payment fee and/or finance charges at the rate of **1.5%** per month on the past due portion of my student account until my past due account is paid in full.

**Financial Hold:** I understand and agree that if I fail to pay my student account bill or any monies due and owing Ohio Northern University by the scheduled due date, Ohio Northern University will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

**Collection Agency Fees:** I understand and accept that if I fail to pay my student account bill or any monies due and owing Ohio Northern University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Ohio Northern University may refer my delinquent account to a collection agency. I further understand that if Ohio Northern University refers my student account balance to a third party for collection, a collection fee will 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 40% 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, I shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

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### **THIRD PARTY AGREEMENTS:**

I understand that if I am being sponsored by a third party (e.g. government agency), I am responsible for any unpaid balance on my account. Delinquent account sanctions as stated above will apply. I understand an employer reimbursement paid directly to me is not considered a third party agreement, and I must remit payment by the stated due date to prevent any delinquent account sanctions.

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### **FINANCIAL AID:**

**Anticipated/Estimated 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.

**Financial Aid Award:** I agree to receive my financial aid award package electronically through Self-Service Banner each academic year. 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. I further agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

**Use of Aid to Cover Tuition and Other Fees:** I agree to allow financial aid I receive to pay any and all charges assessed to my account at Ohio Northern University such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore

charges, or any other amount, in accordance with the terms of the 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, fees, room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Subsidized/Unsubsidized Loan, Direct PLUS Loan, and TEACH Grant programs.

**Prizes, Awards, Scholarships, Grants:** I understand that all prizes, awards, scholarships, and grants awarded to me by Ohio Northern University 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.

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### 1098-T CONSENT:

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Ohio Northern University 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 Ohio Northern University, 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 Ohio Northern University. 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 following the instructions at <https://www.onu.edu/about/controller-and-bursar-office>.

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### COMMUNICATION:

**Method of Communication:** I understand and agree that Ohio Northern University 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 Ohio Northern University on a timely basis.

**Contact:** I authorize Ohio Northern University 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 Ohio Northern University, or to receive general information from Ohio Northern University. I authorize Ohio Northern University 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 using automated telephone dialing equipment by submitting my request in writing to Ohio Northern University's Bursar or in writing to the applicable contractor or agent contacting me on behalf of Ohio Northern University.

**Updating Contact Information:** I understand and agree that I am responsible for keeping Ohio Northern University records up to date with my current physical addresses, email addresses, and phone numbers by following the procedure at <https://www.onu.edu/questions-frequently-asked-students>. The linked procedure is incorporated herein by reference. Upon leaving Ohio Northern

University for any reason, it is my responsibility to provide Ohio Northern University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Ohio Northern University.

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**PRIVACY RIGHTS & RESPONSIBILITIES & AGE CLAUSE:**

**Privacy Rights & Responsibilities:** I understand that Ohio Northern University is bound by the Family Educational Rights and Privacy Act (FERPA) which generally prohibits Ohio Northern University from releasing any information from my education record without my written permission, subject to certain exceptions. Therefore, I understand that if I want Ohio Northern University to share information from my education record with someone else, I generally must provide written permission by completing an Academic Information Release Form which can be found online at [https://my.onu.edu/sites/default/files/information\\_release\\_fillable\\_05\\_09\\_2019.pdf](https://my.onu.edu/sites/default/files/information_release_fillable_05_09_2019.pdf). I further understand that I may revoke my permission at any time as instructed in the same procedure.

**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 Ohio Northern University are a necessity, and I am contractually obligated pursuant to the “doctrine of necessities.”

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**ENTIRE AGREEMENT:**

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

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