I. GENERAL ENROLLMENT REQUIREMENTS:

A. Payment of Educational Expenses: In order to enroll as a student at the University of Wisconsin-River Falls (UWRF) and register for classes at UWRF, I understand that I am responsible for payment in full of all educational expenses, including applicable tuition, fees, housing costs, meal plan costs, and other miscellaneous charges incurred in connection with my registration and attendance at UWRF. Such payment must be received in full by the established due dates set by UWRF for each term. (To see such due dates, please visit www.uwrf.edu/AccountsReceivable/BillingDueDateCalendar.cfm.) In order to complete my enrollment and registration at UWRF, I am required to enter into this agreement for the purpose of clarifying the UWRF requirements in regard to payment for UWRF educational services, online account services and other related terms and conditions which relates to my receipt of educational services from UWRF. I understand that if I am eligible for the payment plan option below, UWRF shall have the right to automatically initiate the payment plan option described below in accordance with these terms and conditions.

B. Access to eSIS Account: UWRF will provide me with access to an on-line eSIS account. Through my eSIS account, I will be able to register for classes, access my grades and class schedule, view billing information and amounts owed to UWRF, the due dates for such amounts, and the status of any financial aid I may be entitled to receive.

C. Payment Plan: Although all eligible educational expenses are payable on the relevant Fee Due Date indicated for such amounts in eSIS, UWRF recognizes that students, including myself, may not make such payments in full on the relevant Fee Due Dates for each semester. At its discretion and if certain requirements are met, UWRF would like to extend credit to me to allow me to pay certain past due amounts pursuant to a payment plan detailed below (the “Payment Plan”). All fees, tuition, housing and meal plan costs are eligible for placement on the Payment Plan.

The Payment Plan will allow me to make payments in two installments later in the semester after an initial payment on the first fee due date for the term. Finance charges are assessed on amounts placed on the Payment Plan that are not paid in full by the second due date. In order to avoid a material breach of this agreement, all outstanding amounts due and owed must be paid on or before the last due date for the term. Failure to make all payments shall result in the UWRF initiating collection action as described herein below.

I am being asked to sign this Agreement now so that, in the event that I unable to pay the entire balance of fees, tuition, housing and meal plans by the Fee Due Date for any fall or spring semester, UWRF will place all remaining amounts on a Payment Plan.

The consequences of failure to pay amounts owed by the relevant Fee Due Dates are outlined in the provisions below.
D. **Withdrawal Requirement:** Should I choose not to remain enrolled in some classes, or at UWRF, I understand I have an obligation to complete the drop process for classes for which I have registered, or I will be charged for them. If dropping all classes for the term I will complete the withdrawal process as found on the UWRF Registrar’s website, www.uwrf.edu/Registrar/Withdrawal.cfm, and I will verify my classes are dropped in eSIS as I requested.

E. **Health Insurance:** I understand that health insurance is not available or provided through UWRF and therefore I am financially responsible for treatment of any personal injuries that I sustain on campus. I have made arrangements for my own health insurance and/or I am financially able to cover my personal medical costs.

II. **TERMS AND CONDITIONS OF AGREEMENT:**

By checking the “I accept” option below, I hereby acknowledge, agree and consent to the following terms and conditions as follows:

A. **Amounts Owed:** I agree to pay:

(i) The amount of any and all segregated (seg) fees, tuition, housing, meal plan, and any other charges related to UWRF’s provision of services to me, assessed by UWRF and charged to my eSIS account.

(ii) Finance charges at a rate of 12% per year (1% per month) on any unpaid amounts from the due date of each such amount (as indicated in eSIS), until the amount due is paid in full.

(iii) Any other late charges and collection costs that may become due as provided in this agreement.

B. **Extension of Credit/Payment Plan:** In consideration of the extension of credit to me, from time to time, by the Board of Regents of the University of Wisconsin System, on behalf of UWRF, I hereby acknowledge and agree that the UWRF, at its sole discretion and authority, may initiate a “Payment Plan” to which I will be responsible for fulfilling in regard to payment of educational expenses by the Fee Due Date for the applicable semester, as detailed below:

(i) Payment Plans are only available for the fall and spring semesters and all costs incurred for fees, tuition, housing and meal plans for each semester may be placed on a Payment Plan;

(ii) To qualify for a Payment Plan for a given semester, I must make a 33.3% minimum payment towards that semester’s total outstanding fees, tuition, housing, and meal plan costs no later than the first relevant Fee Due Date for the term as shown on my statement of account;

(iii) At its discretion, UWRF may place me on the Payment Plan after the published first due date for the relevant fall or spring semester (approximately three weeks before classes start);

(iv) A one-percent (1%) finance charge on my remaining balance will be added to my account after each scheduled due date if I am placed on the Payment Plan. The finance charge will be calculated on the balance due for amounts previously billed;
(v) A Payment Plan for any given semester consists of two required installment payments after the minimum payment made no later than the first relevant fee due date for the term. The first installment payment is due on the date indicated on my billing statement available in eSIS for such payment; approximately 30 days after eligible amounts are placed on the Payment Plan. The second installment is due on the date indicated on my billing statement available in eSIS for such payment, approximately 30 days after the first installment due date;

(vi) 50% of the total balance subject to the Payment Plan will be due on each installment due date, plus finance charges due no later than the second installment due date. If the total of any amounts placed on the Payment Plan changes, UWRF will adjust the installment amounts accordingly. At its discretion, UWRF may allocate any adjusted amounts to the next installment due date; and

(vii) UWRF has the right to deny participation in any Payment Plan for any semester without further notice to me.

C. eSIS & Published Fees: I agree to use my eSIS account to obtain the most accurate and current information regarding any amounts owed and due dates, to check that account before each due date, and to read the on-line published fee information located at the Student Account’s website: www.uwrf.edu/Accounts Receivable/BillingDueDateCalendar.cfm each term for additional date and payment information. I agree to review and abide by the published information for tuition refund schedules prior to dropping or withdrawing from class after the start of the term.

D. Late Enrollment and Changes to Classes or Services: I understand that all tuition, fees, housing and meal charges are due on the term due date, even if I have not received a bill for them. In the event that I enroll in the term after the first billing has been sent out, or make adjustments to my class schedule, housing, or meal plan options, I will check my eSIS account for the current balance due at the term due date.

E. Registration Hold & Class Cancellation: I understand that my failure to pay any amounts assessed by UWRF when due will result in prohibiting me from registration and enrollment for future terms until my account balance is current. While classes are not automatically dropped for non-payment, I understand that my failure to pay any amounts assessed by UWRF when due, including paper or electronic checks returned for insufficient funds or other payment denial reasons, may result in my registration for current or future courses being cancelled without further advance notice. I understand that I am responsible for dropping or withdrawing from classes within the published refund schedule to avoid or reduce tuition charges and cannot assume that my classes will be dropped for nonpayment.

F. Restriction of Records: I understand and agree that UWRF will restrict the use of my records to prevent my registration and withhold my transcripts and diplomas in the event I fail to comply with the payment obligations of this agreement.

G. Financial Aid: I understand and agree that financial aid awarded to me will be credited to my student account, and excess funds after all charges are paid will be refunded to me. I agree that in addition to my tuition, segregated fees, special course fees, room, and dining charges, my financial aid can pay all other University fees or fines I may incur including: administrative, application, athletic team, bad check, child care, collection, copy, damage, deposit forfeit, equipment, finance charge, graduation,
insurance, international, library, locker rental, new student, parking, registration, student association, study abroad/away, textbook, transfer student, weight room, and withdrawal. I understand I must notify Student Billing and Financial Aid in writing prior to signing this agreement if I object to my aid applying to any of these additional charges and elect to pay those charges by personal payment.

Any delays in obtaining financial aid will not exempt me from making payments when due on my account. Changes in my credits used for determining aid eligibility may cause the eligibility to be recalculated, and aid to be deducted from my account. I may have to repay aid previously disbursed to me. I hereby understand, agree and consent to my student account being charged for any aid overpayment. At its discretion, UWRF may allow me to repay this amount in installments but I understand that I may be assessed finance charges on this balance until it is repaid in full.

H. **Default:** I understand and agree that if I fail to make any payment when due, UWRF may declare the entire balance of any amounts owed (including principal, interest, late charges and collection costs) to be due and payable within 15 days after giving me notice of such default.

I. **Changes To Terms:** UWRF has the right to unilaterally make changes affecting the terms of my account, including finance charges to be imposed, by having me sign an agreement with the updated terms, or by mailing to me at my last known address notice of any such changes prior to their effective date.

J. **Prepayment:** I may pay the remaining balance on my account or more than the minimum payment at any time to avoid or reduce future finance charges.

K. **Term of Agreement:** This agreement is effective as of the date agreed and will continue to be in effect until a new agreement is signed.

L. **Changes To Contact Information:** I agree to inform UWRF of any change in my name, address, telephone number, or social security number in a timely manner.

M. **Waiver of Notices, etc.:** I hereby expressly and severally waive by myself as the debtor, demand of payment, presentment for payment, notice of dishonor, notice of non-payment, and all other notices except those required by law, and I further agree that this agreement is controlled by the holding of Board of Regents of the University of Wisconsin System vs. Mussallem 94 Wis. 2d 657, 289 N. W. 2d 8-01 (1980), and that UWRF may, without notice to myself as the debtor, and without affecting the liability of myself as the debtor, renew and/or extend this agreement, accept partial payment thereon, or settle or compromise the amount due or owing.

N. **Release of Information:** I am hereby being given notice and give my consent, as may be required by law, (i) to allow UWRF at its option, to report favorable and unfavorable credit information pertaining to myself (i.e. credit ratings, etc) to credit bureaus and other non-campus third parties and (ii) in the conduct of its credit granting and collection activities, to release my social security number to these non-campus third parties.
O. Collection Costs & Late Fees: In the event I fail to timely comply with the payment obligations detailed in this agreement, I agree to pay all costs of collection incurred by UWRF including but not limited to collection agency fees, credit bureau fees, legal filing fees, service of process fees, publication fees, witness fees, reasonable attorney fees and recording fees and to pay any late fees assessed by UWRF. I also understand that UWRF may certify my past due balance to the Wisconsin Department of Revenue and make a claim for the total due against refunds, overpayments, lottery payments, or vendor payments owed me by the Department of Revenue or Department of Administration.

P. Marital Property Act: If I am married, I agree that any credit obligations incurred in connection with the Agreement will be incurred in the interest of my marriage or family. Further, I understand that no provision of a marital property agreement, a unilateral statement under Wisconsin Statute §766.59, or a court decree under Wisconsin Statute §766.70 adversely affects the interest of UWRF as a creditor unless UWRF, prior to the time credit is granted, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to UWRF is incurred. I understand that if I wish to have a marital property agreement, unilateral statement or court decree considered in connection with the extension of credit under this Agreement, that I will enclose a copy of it with this Agreement.

In order to comply with the provisions of the Wisconsin Marital Property Act, I understand that it is necessary for me to provide the below information so that notice of the extension of credit can be provided to my spouse in the event that I am married:

Marital Status: (check one)
__ Unmarried
__ Married
__ Legally Separated / Date of Decree _____________

If Married:
Spouse’s Name: ________________________________
Spouse’s Address:
_____________________________________________

III. CONSENT TO AGREEMENT/ELECTRONIC SIGNATURE:

By checking “I ACCEPT” below, I hereby confirm that I have read the “electronic signature” terms and conditions, I am voluntarily entering into this electronic Term and Conditions of Enrollment/Credit Agreement” and I agree to the terms and conditions stated herein above. I hereby consent to the use of this electronic format and my electronic signature (by checking “I accept” below) to enter into this agreement with UWRF and understand the legal enforcement and consequences thereof.

I hereby confirm that I have read and understand the terms of this Agreement.

“I ACCEPT”

“I DO NOT ACCEPT” (I will not be allowed to register at UWRF.)

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