

# Financial Responsibility Agreement

## PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Central Michigan University or receive any service from Central Michigan 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 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 credit schedule available at [Drop and Withdrawal Information | Central Michigan University \(cmich.edu\)](#).

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. I understand that I must adhere to University deadlines and procedures for dropping or withdrawing from courses and will be responsible for all costs of associated fees and tuition percentages when doing so.

## METHOD OF BILLING

I understand that Central Michigan University uses monthly electronic billing notification as its official billing method which is sent directly to my cmich.edu email account. I am responsible for viewing and paying my student account by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. Billing information is available at [Student Account Services and University Billing | Central Michigan University \(cmich.edu\)](#).

## 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 Central Michigan University. This includes refunds I may receive as a result of a posting error on my account.

## 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 or the Tuition Payment Plan returned payment fee of \$35.00. I understand that returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Central Michigan University may result in termination of the payment plan agreement, refusal of future payment plans, CMU

involuntarily withdrawing me from all my classes and/or suspension of my eligibility to register for future classes at Central Michigan University. A prepayment hold may be applied to my account which requires payment in full for future registration.

In addition, if payment is not received within 5 business days, I understand that Central Michigan University may drop all current or future registered courses, pursue legal action, seek criminal prosecution, and/or assign my account to a collection agency (see Delinquent Account/Collection section for details).

#### DELINQUENT ACCOUNT/COLLECTION

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

**Nonpayment of Tuition Charge:** If tuition in full is not paid by the due date, a \$100 nonpayment of tuition charge will be assessed to my student account (excludes Off Campus Programs).

**Defaulted/Terminated Tuition Payment Plans:** I understand that if I utilize the CMU Payment Plan available for tuition and other semester charges, and I default on the agreement, I will be assessed all late fees waived as part of the payment plan agreement. In addition, all holds will be applied to my account in conjunction with the past due balance. A prepayment hold may be applied due to multiple returned check payments.

**Late Payment Charge:** I understand and agree that if I fail to pay my student account bill or any monies due and owing Central Michigan University by the scheduled due date, Central Michigan University will assess a late payment in accordance with the university late fee policy found at [Past-Due Accounts | Central Michigan University \(cmich.edu\)](#) until my past due account is paid in full. By agreeing to this Financial Responsibility Agreement, I acknowledge that I have read and agree to this delinquency policy.

**Collection Agency Fees:** I understand and accept that if I fail to pay my student account bill or any monies due and owing Central Michigan University by the scheduled due date and fail to make acceptable payment arrangements to bring my account current, Central Michigan University may refer my delinquent account to a collection agency. I further understand that if Central Michigan 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 28% 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, attorney's

fees and/or other applicable costs. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

**Dropping of Classes for a Past Due Balance:** On August 1 of each year, any student that has a past due balance of \$200 or greater and is registered for classes in the upcoming academic year, will be removed from all course registered for that academic year. All students will receive prior notification of the deletion after the July billing statement has been issued (approximately the first week of July). If the past due balance is not brought current before August 1, registration from the courses will be deleted. Spring and Summer semester classes may be dropped if the student has a past due balance owed prior to the start of each semester.

**Withholding Financial Aid for a Past Due Balance:** To stay in compliance with the regulations set by the Department of Education, any student with a past due balance of \$200 or more from a previous academic year, may have a hold placed on their pending financial aid until the past due balance is under \$200.00.

**Suspension of Campus Services:** Central Michigan University reserves the right to suspend campus ID privileges at any time due to a past due balance greater than \$100, including but not limited to meal plan, computer lab, library, bookstore, and flex plan privileges. Parking Services may tow or place a boot on any car that has unpaid parking tickets (car owner responsible for associated recovery fees). If campus ID privileges are suspended, the student is still responsible for any outstanding balance owed to the University and no refund will be given.

**Pre-Payment Hold:** CMU reserves the right to place a pre-payment hold on any student account where the student exhibits a poor payment history. This pre-payment hold will require advance payment in full prior to registering for any courses. Other departments on campus may also require pre-payment prior to any purchase or service.

## COMMUNICATION

**Method of Communication:** I understand and agree that Central Michigan University uses e-mail as the official method of communication with me, and therefore I am responsible for reading the e-mails I receive from Central Michigan University on a timely basis.

**Contact:** I authorize Central Michigan 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 Central Michigan University, or to receive general information from Central Michigan University. I authorize Central Michigan 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 telephone using automated telephone dialing equipment by selecting \* when in receipt of

an automated call. You may also call 877-698-3262, press 5, then press 2. You will be prompted to enter the phone number you want to opt-out.

**Updating Contact Information:** I understand and agree that I am responsible for keeping Central Michigan University records up to date with my current physical addresses, email addresses, and phone numbers by following the procedure [Update Address | Central Michigan University \(cmich.edu\)](https://cmich.edu).

The linked procedure is incorporated herein by reference. Upon leaving Central Michigan University for any reason, it is my responsibility to provide Central Michigan University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Central Michigan University.

#### ENTIRE AGREEMENT

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

#### WITHDRAWAL

If I decide to completely withdraw from Central Michigan University, I will follow the instructions at [Drop and Withdrawal Information | Central Michigan University \(cmich.edu\)](https://cmich.edu) which I understand and agree are incorporated herein by reference.

#### PRIVACY RIGHTS & RESPONSIBILITIES

I understand that Central Michigan University is bound by the [Family Educational Rights and Privacy Act \(FERPA\)](https://cmich.edu) which prohibits Central Michigan University from releasing any information from my education record without my written permission. Therefore, I understand that if I want Central Michigan University to share information from my education record with someone else, I must provide written permission by following the procedure outlined [at Confidentiality and Release of Information | Central Michigan University \(cmich.edu\)](https://cmich.edu). I further understand that I may revoke my permission at any time as instructed in the same procedure.

For billing purposes, I must set up an authorized payer in our payment portal for a third party to discuss my billing information. I may access this [at Authorized Payers | Central Michigan University \(cmich.edu\)](https://cmich.edu).

## IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Central Michigan 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 Central Michigan University, I agree to pay all IRS fines assessed because of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from Central Michigan 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 [Tax Information | Central Michigan University \(cmich.edu\)](https://cmich.edu/tax).

## 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 Central Michigan University are a necessity, and I am contractually obligated pursuant to the doctrine of necessities. These charges include, but are not limited to, tuition, fees, housing and meal plans, bookstore charges and health service charges.

## MODALITY CHANGES IN COURSE STRUCTURE

Central Michigan University provides academic courses through a variety of formats, including hybrid, remote and online courses. Since unanticipated circumstances at any time could affect the ability to deliver course content in a particular manner, the University reserves the right to modify the delivery method for course content for the health and safety of students, faculty, and staff. Irrespective of the delivery format, the University's competitive tuition and course fee structure shall remain the same for academic courses, consistent with published University tuition and fees schedule. There will be no refund or reduction on tuition or course fees since the University will be providing a full semester of instruction and awarding full academic credit to those who satisfactorily fulfill course requirements.