

Campbell University
Student Financial Responsibility Agreement
Academic Year 2020- 2021

PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Campbell or receive any service from Campbell (hereinafter “Campbell”) 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 Campbell 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 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.campbell.edu/business-office/policies/> . 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.

PAY PLANS

I understand and agree that if I have a balance due to Campbell that I have an option to enroll in a monthly payment plan each semester. I understand and agree that I will be assessed the published enrollment fee for the payment plan selected. I understand and agree that I will be assessed a late fee of \$25, if payment is not received by Campbell by the payment plan due date. I understand and agree that I will be assessed a \$25 return fee for payments that are returned by my financial institution.

I understand and agree that if I have a balance due to Campbell and fail to enroll in a monthly payment plan by August 5 for fall semester and January 5 for spring semester, I will be automatically enrolled in a monthly payment plan by the Business Office. I understand and agree that if I am automatically enrolled in a monthly payment plan by the Business Office published enrollment fees, late payment fees, and returned item fees will apply. I understand that I may access payment plan information at <https://www.campbell.edu/business-office/payments/payment-plans/>.

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 Campbell by the scheduled due date, Campbell will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, receiving my diploma, or participate in graduation activities, including participating in the commencement ceremony.

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Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owing Campbell by the scheduled due date, Campbell will assess late payment charges at the rate of \$25.00 per month on the past due portion of my student account until my past due account is paid in full.

Collection Agency: I understand and accept that if I fail to pay my student account bill or any monies due and owing Campbell by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Campbell may refer my delinquent account to a third party collection agency. 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.

COMMUNICATION

Method of Communication: I understand and agree that Campbell 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 Campbell on a timely basis.

Contact: I authorize Campbell 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 Campbell, or to receive general information from Campbell. I authorize Campbell 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 submitting my request in writing to the Campbell University Business Office, PO Box 97, Buies Creek, NC 27506 or in writing to the applicable contractor or agent contacting me on behalf of Campbell.

Updating Contact Information: I understand and agree that I am responsible for keeping Campbell records up to date with my current physical addresses, email addresses, and phone numbers by completing the Change of Name or Address form located at <https://www.campbell.edu/registrar/important-forms>. The linked form is incorporated herein by reference. Students should contact the Registrar's Office and/or Business Office with questions related to updating contact information. Upon leaving Campbell for any reason, it is my responsibility to provide Campbell with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Campbell.

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Campbell 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 Campbell if the

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modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

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.

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. If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

I understand that Campbell will comply with aid program requirements. If some or all of my financial aid is revoked because I am not eligible for the aid, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

I understand that Campbell will not use current term federal Title IV financial aid to pay charges from a prior semester. I understand that Campbell University reserves the right to use current term institutional aid to pay prior term and/or prior year charges.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at Campbell 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.

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, fees, room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, Perkins Loan, and TEACH Grant programs.

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

CAMEL DIRECT TEXTBOOK PROGRAM:

I understand that Campbell offers a flat-rate textbook rental program to main campus undergraduate students. I understand the program provides all required textbooks, lab manuals,

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access codes, and electronic book versions. I understand the program does not include consumables that cannot be returned, such as lab goggles, dissection kits, molecular biology kits, engineering kits, or nursing kits.

I understand that I will be charged the flat-rate Camel Direct Textbook Program fee upon enrollment. I understand that in accordance with federal regulations, Campbell must establish a policy under which an eligible Title IV financial aid recipient may opt-out of the flat-rate Camel Direct Textbook Program. I understand that if I am a Title IV aid recipients, I have the option of purchasing books at my own expense and that I will not be permitted to transfer my financial aid credit balance to a declining balance (Book Bucks) account.

I understand that if I opt-out of the Camel Direct Textbook Program, I must opt-out before the first day of class and may not re-enter the program during the semester. I understand that if I opt-out of the Camel Direct Textbook Program, the fee will be credited to my student account within 10 business days, and Campbell is no longer responsible for issuing textbooks to me.

I understand that if I opt-out of the Camel Direct Textbook Program and have received my books from the Campbell University Bookstore through the program, I am required to return the books to the Campbell University Bookstore within 2 business days of remitting the opt-out form to the Business Office. I understand that if I do not return the books within 2 business days, the full cost of each book will be charged to my student account.

I understand that if I opt-out of the Camel Direct Textbook Program, it is my responsibility to ensure I purchase the correct book edition and supplements required by my instructor. I understand if I opt-out of the Camel Direct Textbook Program, and fail to obtain the proper textbooks prior to the beginning of my class, my grade could suffer due to the inability to read or complete the required textbooks assignments; furthermore, I understand it is not the responsibility of Campbell faculty or staff to provide extenuating accommodations for me.

METHOD OF BILLING

I understand that Campbell uses electronic billing (e-bill) as its official billing method, and therefore I am responsible for viewing and paying my student account e-bill 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. E-bill information is available at through the Student Finance and TouchNet ecommerce portals. I understand both portals are accessible through Web Access.

TUITION AND FEES

I understand that Campbell Tuition and Fees schedules are published on the Campbell University website <https://www.campbell.edu/business-office/tuition-fees/> I understand my charges will be assessed according to the appropriate Tuition and Fees schedule.

BILLING ERRORS

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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 Campbell.

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 understand that two returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Campbell may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Campbell.

WITHDRAWAL

If I decide to completely withdraw from Campbell, I will follow the instructions at <https://www.campbell.edu/policies/withdrawal-policies> which I understand and agree are incorporated herein by reference.

I understand Tuition and Fee Refunds associated with a withdrawal or course change are processed in accordance with the Campbell University Tuition Refund Policy <https://www.campbell.edu/business-office/tuitionrefund-policy> which I understand and agree are incorporated herein by reference. I understand it is my responsibility to understand the financial impact of a course change and/or withdraw from Campbell University prior to requesting a drop or withdrawing from the University.

PRIVACY RIGHTS & RESPONSIBILITIES

I understand that Campbell is bound by the federal Family Educational Rights and Privacy Act (20 USC 1232g) (FERPA) which prohibits Campbell from releasing any information from my education record without my written permission, unless pursuant to an exception is set forth in FERPA. Therefore, I understand that if I want Campbell to share information from my education record with someone else prohibited by FERPA from receiving this information, I must provide written permission by following the procedure outlined at <https://www.campbell.edu/registrar/family-education-rights-and-privacy-act-ferpa> . 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 Campbell 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 Campbell, 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 Campbell. 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 contacting the Campbell University Business Office at businessoffice@campbell.edu.

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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 Campbell are a necessity, and I am contractually obligated pursuant to the “doctrine of necessities.”

CONTROLLING LAW

I understand and agree that if any provision of this Agreement is in conflict with any federal law, state law, or regulation the federal law, state law, or regulation shall be controlling.

ARBITRATION

All claims and disputes arising under or relating to this Agreement are to be settled by binding arbitration in the state of North Carolina.

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Student Financial Responsibility Agreement Acknowledgements – Students should access the agreement through their Student Finance Portal, then acknowledge their agreement by providing their electronic signature. If you or your parents would like more information about the Student Financial Responsibility Agreement, please contact the Business Office 910-893-1245 or businessoffice@campbell.edu.