



UNIVERSITY OF WISCONSIN - RIVER FALLS FEE PAYMENT AGREEMENT

Tuition is due approximately eight business days prior to the first day of the term. You **MUST** meet one of the payment options shown below by the first due date for the term.

Students planning to use federal and state financial aid to meet the payment due dates should file a FAFSA application by the UW-River Falls Financial Aid Office priority filing date of March 15 for the next academic year. This ensures that you will be considered for all the types of aid you may be eligible to receive in addition to helping you meet the payment due dates. The FAFSA can be completed after this priority date and throughout the summer and academic year, but applying early helps in having your aid available in time for the first payment due date of the term. If you accept a Federal Stafford or Perkins loan, complete loan processing steps as soon as possible to avoid any disbursement delays. If additional loans are needed (parent PLUS loan, SELF loan for Minnesota residents, or alternative loans), apply at least two months prior to the beginning of the semester. Monitor your eSIS account at least one week prior to the due date to ensure that additional loans appear as pending aid.

PAYMENT OPTIONS

- Pay in full with financial aid, personal payment or combination of the two by the first due date.
- Pay 1/3 of the amount due with financial aid, personal payment or combination of the two **AND** sign up for the partial payment plan in eSIS by the first due date.
- Provide Accounts Receivable with a contract or purchase order from the third party responsible for paying your tuition before the first due date.

Your billing statement will be available approximately one month prior to the start of the term if you are registered prior to the billing date. Monthly statements are generated after the term begins. Tuition and Fee bills are delivered electronically through eSIS QuikPAY. **No paper bills are sent.** Refer to Billing and Due Calendars at www.uwrf.edu/accounts-receive/, your on-line billing statement, or your eSIS account for actual billing and due dates. **YOU DO NOT NEED A STATEMENT TO PAY BY THE DUE DATE.** eSIS QuikPAY will show your balance due regardless if a billing statement has been generated. Students are responsible for accessing billing information in eSIS QuikPAY. Email notifications are sent as a courtesy when billing statements are generated. Not receiving an email notification does not excuse late payments. To avoid all finance charges, payment must be received by the second payment due date for fall or spring term and the first due date for J-Term and summer. A 1% per month (12% annual) finance charge is applied monthly to unpaid balances.

Deduct pending financial aid awards from the amount due for the first fall or spring payment due date. Verify that your aid applies to your account in eSIS QuikPAY before the second due date of the term. Pending financial aid will be considered unpaid at that point and finance charges will apply. Scholarships from external organizations will be applied to the term received unless the scholarship organization provides documentation that the award applies to a specific term or across the entire academic year.

The full balance for the term must be paid prior to registering for the next term.

FEE PAYMENT AGREEMENT

All students are required to sign the UWRF fee payment agreement. Students can sign electronically using eSIS or manually by printing the manual fee payment agreement form from www.uwrf.edu/accounts-receive/ and submitting the signed form to the Accounts Receivable Office in 215 North Hall. UWRF does not require full payment at registration; therefore, an educational loan is extended to every student from the date of registration until payment in full is received. The spouse of a married Wisconsin resident will be contacted after registration in accordance with the WI Marital Property Act.

The fee payment agreement must be signed prior to registering for each term.

PARTIAL PAYMENT PLAN

The University offers a partial payment plan for Fall and Spring terms which provides for two installment payments after the initial scheduled due date. You must sign up for the partial payment plan in eSIS Self Service>Campus Finances>Enroll in Payment Plan if you are not able to pay in full by the first due date with financial aid, personal payment, or combination of the two. All charges on the student account are eligible for the partial payment plan.

Optional Partial Payment Plan Terms for Fall and Spring Terms

	Due Date	Percentage Due
First payment	Aprox. 8 business days before the beginning of the term	33.33%
Second payment	30 days after first payment due date	33.33%
Final payment	30 days after second payment due date	33.34% or remaining balance

The partial payment plan is not available during J-term or Summer session. Tuition is due in full by the payment due date shown on the billing statement for J-term or Summer session. Fall financial aid **CANNOT** be used to pay Summer balances. Refer to the Billing and Due Date Calendar at www.uwrf.edu/accounts-receive/, your on-line billing statement, or your eSIS account for due dates.

This partial payment plan is subject to the regulations set forth in the Federal Truth in Lending Act. For further information on the Federal Truth in Lending Act, please contact the Accounts Receivable office.

NOTICE:

"Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder."

NOTICE ON WITHDRAWAL FROM SCHOOL: The use of the partial payment plan does not imply that a student can withdraw from school and thereby be excused from the remaining payments for the term. This plan merely defers portions of the fees to be paid later in the term. If a student withdraws after the refund period ends, fees must be paid in full. Refer to the schedule below for refund periods.

FINANCE CHARGE

A FINANCE CHARGE, assessed at an annual percentage rate of 12% (1% per month) on unpaid balances, will be added to each bill. It is calculated on the unpaid, previously invoiced, balance for each student. To avoid all finance charges, the account must be paid in full by the second due date for Fall and Spring terms or the first due date for J-Term and Summer terms. All financial aid awards must be disbursed to the account to avoid finance charges on tuition and fees that will be paid with financial aid. It is the student's responsibility to complete all financial aid requirements and monitor the status of his/her pending aid.

Students on the partial payment plan will be billed for the partial payment amount each month after signing up for the plan in eSIS after the fall or spring bill is generated. The amount billed for the second and third installment payment is the minimum payment due. A higher amount may be paid to avoid or reduce future finance charges.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

Send your inquiry in writing on a separate sheet within 60 days after the bill was generated. Your written inquiry must include:

1. Your name and I.D number
2. A description of the error and why (to the extent you can explain) you believe it is an error: and
3. The dollar amount of the suspected error.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the University is resolving the dispute. During that same time, the University may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights under the Federal Fair Credit Billing Act.

Inquiries regarding this account should be submitted to the below address by separate correspondence:

University of Wisconsin - River Falls
Accounts Receivable Office
410 S 3rd St
River Falls WI 54022 - 5001

REFUND SCHEDULE FOR WITHDRAWALS AND DROPS

Classes must be dropped in eSIS before any reduction in academic fees can be calculated. It is the student's responsibility to follow UWRF Registrar Office procedures to have classes dropped in eSIS. Refer to <http://www.uwrf.edu/registrar/adddrop.htm> for information. The eSIS system drop date is used for determining if there is a reduction in fees. Students are responsible for monitoring in eSIS that their drop or withdrawal requests have been processed. UWRF does not automatically cancel courses for non-payment or non-attendance.

Please note that the schedule used for calculating tuition and fee adjustments is NOT the same schedule used for withdrawing without a "W" on transcripts. Refer to <http://www.uwrf.edu/registrar/adddrop.htm> for the academic add/drop policy and calendar.

Tuition and campus fees are fully refunded (less the \$50.00 non-refundable portion of the deposit) for withdrawals or drops initiated after completing registration but prior to the start of the term. There is a \$50.00 administrative fee assessed if any registration activity takes place.

The following schedule is used to calculate tuition and campus fee charge reductions for classes dropped after the first day of the term. Students are responsible for knowing the financial impact of dropping or withdrawing from classes after the 100% refund period.

Reductions and refunds are based on total fees charged rather than amount paid.

REFUND SCHEDULE FOR WITHDRAWALS AND DROPS

Session Length	Week One	Week Two	Week Three	Week Four
12 weeks & up	100% less \$50.00*	100% less \$100.00	50%	50%
8 – 11 weeks	100% less \$50.00*	50%	25%	None
5 – 7 weeks	100% less \$50.00*	50%	None	None
3 - 4 weeks	100% less \$50.00*	25%	None	None
2 weeks	100% less \$50.00*	None	None	None
1 week	100% less \$50.00*	None	None	None

(No refunds after weeks shown.) *Subject to change.

Reduction and refunds are based on total FEES CHARGED rather than amount paid.

NOTICE TO WITHDRAWING STUDENTS RECEIVING FEDERAL FINANCIAL AID RETURN OF TITLE IV FUNDS (FEDERAL FINANCIAL AID)

The federal "Return of Title IV Funds" formula dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and the student. The federal formula is applicable to any student receiving a PELL Grant, SEOG Grant, TIP Grant, LEAP Grant, Federal Stafford Loan, Perkins Loan, Plus Loan and any other federal aid other than Federal Work Study if that student withdraws on or before the 60% point in time in the semester.

If you received Title IV (federal financial assistance) and you are withdrawing before 60% of the term is completed, it may create a balance due on your academic fee account even though it was previously paid in full. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the total days in the semester. Scheduled breaks of more than four consecutive days are excluded from total days. Contact the Accounts Receivable Office if you have questions regarding your balance.

DELINQUENT ACCOUNTS

Delinquent accounts will be billed and assessed finance charges each succeeding month until paid in full. Accounts utilizing the partial payment plan become delinquent if the minimum amount due is not paid by the payment plan due date. Failure to make payments as agreed to may result in a denial of installment credit for future terms. Transcripts and diplomas will not be released for students having debts due to the University.

The University may disclose defaulted installment payments along with other relevant information to collection agencies and/or credit bureaus. The debtor will be responsible to pay for all attorney's fees and collection costs associated with the collection of any amount not paid when due.

The student's social security number may be used for identification purposes for any and all necessary and usual billing and collection efforts including disclosure to:

- Federal, state, or local agencies
- Private parties such as relatives, present and former employers, and business and personal associates
- Guarantee agencies
- Educational and financial institutions
- Credit bureaus, collection agencies, and agency contractors

Social security numbers are used in order to verify identity, determine program eligibility and benefits, permit servicing or collecting of the debt, enforce the conditions or terms of the debt, counsel in repayment efforts, investigate possible fraud, and to verify compliance with any relevant program regulation, and/or locate the student in the event the debt becomes delinquent.

By signing the University of River Falls Fee Payment Agreement, the student agrees to the following:

- I have read and agree to the above information.
- I understand that tuition and fee bills are delivered electronically.
- I understand that by signing this agreement the University is extending me credit for educational purposes.
- I agree to the schedule of obligations and refunds that apply in the event of my withdrawal from classes or from the University.
- I understand that failure to attend my classes does not constitute an official withdrawal and does not void this agreement or my financial obligations.
- I understand that the University may disclose my defaulted installment payments along with other relevant information to a collection agency or credit bureau.
- I agree to pay all attorney's fees and other collection costs and charges necessary for the collection of any amount not paid when due.

Falcon ID: W _____

Signature

Date

Wisconsin residents both married and single are required to sign a statement that they have read and understood the Wisconsin Marital Property Act Agreement. Printed below is the Wisconsin Marital Property Act.

WISCONSIN MARITAL PROPERTY ACT SUPPLEMENTAL CREDIT APPLICATION FORM

The Wisconsin Marital Property Act became effective January 1, 1986. This law will affect persons receiving credit after that date. In order to comply with the provisions of the law, it is necessary for you to provide the information requested on this supplemental form.

NOTICE TO MARRIED APPLICANTS:

No provision of a marital property agreement, a unilateral statement under s. 766.59 Wisconsin Statutes or a court decree under s. 766.70 Wisconsin Statutes adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the provision when the obligation to the creditor is incurred. If you wish to have a marital property agreement, unilateral statement or court decree considered in connection with your credit application, you may enclose a copy of it with your Supplemental Credit Application Form when returned.

**WISCONSIN MARITAL PROPERTY ACT SUPPLEMENTAL
CREDIT APPLICATION**

• Marital Status:

() Married () Single () Legally Separated Date of Decree _____

2. If Married: Spouse's Name _____

Spouse's Address _____

I certify I have read the 'Notice to Married Applicants' as reproduced above and the above information is true and correct.

Signature _____ Date: _____

The credit obligation for which I am applying will be incurred in the interest of my marriage or family.

Signature _____ Date: _____

This form is executed in compliance with the Wisconsin Marital Property Act.