

College of the Atlantic

Financial Responsibility Agreement

I understand and agree that enrolling and registering for courses at College of the Atlantic (COA) is expressly conditioned on my acceptance of the terms and conditions set forth below. In exchange for the opportunity to enroll at COA, to receive educational services, and for other valuable consideration, ***I agree to the following terms and conditions:***

PAYMENT OF FEES

I understand that by registering for classes at COA or receiving any services from COA, that I accept full responsibility to pay for all tuition, fees and other related costs assessed as a result of my registration. I understand and I promise to pay for all assessed charges by the payment due date.

I understand that there is a new course catalog each academic year. I have read, I accept and I understand COA's Registration and Fees section of the Course Catalog, which includes information about, but not limited to, fees charged, payment due dates, withdrawals, and collections.

I understand that tuition and fee information can be found on the Payment of Bills page in the Course Catalog. I also understand that if I drop or withdraw from some or all classes that I registered for, I will be responsible for paying all or a portion of the tuition and fees, as outlined in the Course Withdrawals/Financial Consideration page of the Course Catalog and/or any other policy specific to my program, which I am responsible for reviewing and understanding. I have read the terms and conditions of the withdrawal policy and understand and agree with them. I also understand that my failure to attend class does not release me from my financial responsibility.

BILLING METHOD

I understand that my bill will be electronic only and will be on my COA student portal. It is my responsibility to view my bill on line and to pay my student account by the scheduled due date. I also understand that not viewing my bill online in a timely manner does not constitute a valid reason for not paying my bill on time.

BILLING ERRORS

I understand that if there is a billing error (though rare) that is administrative, clerical or technical, that it does not release me from my financial responsibility of paying the correct amount of tuition, fees and other associated financial obligations which are a result of my registration at COA.

RETURNED PAYMENTS/DELINQUENT PAYMENT PLANS

I understand that if my payment is returned by the bank for any reason, I agree to repay the original amount of that payment plus a returned payment fee. I also understand that if I sign up for a payment plan and have multiple returned payments and/or failure to comply with the terms of the payment plan, I will be subject to cancellation of my payment plan and/or will be ineligible to register for future classes at COA until my student account is paid and current.

WITHDRAWAL

I understand that if I decide to completely withdraw from all courses at COA, that I will review the financial consequences in the Course Withdrawal/Financial Considerations page of the Course Catalog, and that I understand the terms written and note they are incorporated in this agreement. I also understand that I will check with Student Life, the Registrar's Office and the Financial Aid Office before withdrawing so that I can understand the effects of withdrawing from all classes and the timing of doing the withdrawals.

DELINQUENT ACCOUNT/COLLECTION

I understand that I am responsible for the full balance of my student account, and failing to pay my full account balance or any monies owed to COA, may result in a financial hold on my account and late fees may also be assessed. Please see the Payment of Bills page of the Course Catalog for more information.

I understand that if I do not pay my student account bill or other monies owed to COA by the scheduled due date, and do not make acceptable payment arrangements to bring my account current, that COA may refer my delinquent account to a collection agency. I also understand if COA does refer my account to a third party for collection, that I will be responsible for the collection fee assessed. I understand that the collection fee assessed will be calculated based on the balance of my outstanding balance, up to the maximum amount permitted by applicable law. I understand that my delinquent account may be reported to one or more national credit bureaus.

IRS FORM 1098-T

I understand that I need to provide my Social Security Number (SSN) to COA upon request as required by the Internal Revenue Service so a 1098-T can be provided to me. If I fail to provide my SSN to COA, I agree to pay any and all IRS fines assessed due to my lack of COA having my SSN.

COMMUNICATION

I understand that COA uses the COA email as its official method of communication with me. I agree that I am responsible for reading my emails from COA on a timely basis. I also authorize COA and its agents to contact me at my current and any future cell phone numbers or email addresses regarding my delinquent student accounts/loans and any other debt I owe to COA, or to receive general information from COA.

I understand and agree that I am responsible for furnishing COA with my current physical address, email address and phone numbers. I understand that if I have a change of address I can change it in my student portal, or I can give my new address to the admissions office at COA. If I am on the student payroll at COA, I will keep my address current in COA's system by alerting the business office of any address changes. I understand that I need to keep COA updated on my address whether I am a student or when I leave COA, so that they can continue communication with me regarding any amount due to COA.

MISCELLANEOUS

I understand and agree that if I am younger than the applicable age of majority (generally 18) when I execute this agreement, that the educational services provided by COA are a necessity or essential service, and I am therefore contractually obligated by this agreement.

This agreement supersedes any previous understandings, representations or correspondence between myself and COA regarding the specific terms and conditions contained in this agreement, and cannot be modified or affected by any course of dealing or course of performance. This agreement may be modified by COA and if so, will be updated in the Course Catalog-which is given to students annually.

If any provision of this agreement, or any amount charged under this agreement, is determined to be illegal or unenforceable, the remaining provisions of the agreement will remain valid and enforceable to the extent permitted by law. This agreement and the performance of this agreement are governed by the laws of the State of Maine, without giving effect to its principles of conflict of laws, and I agree that the state and federal courts located in Maine will have jurisdiction to resolve and dispute arising out of this agreement.

This agreement will remain in full force and effect for as long as I am enrolled in any class or program at COA, and thereafter for as long as I owe any amount of money to COA.

I understand that COA is bound by the Family Educational Rights and Privacy Act (FERPA) from the US Department of Education.