

STUDENT REGISTRATION / FINANCIAL AGREEMENT

This financial agreement is entered into between the Student and Ozark Christian College (OCC). In exchange for registering for classes and receiving education services from OCC, I understand and agree that my eligibility to enroll in classes is expressly conditioned upon acceptance of all terms and conditions set forth in this agreement.

PAYMENT OF FEES/PROMISE TO PAY

When I register for any class at OCC or receive any services from OCC, I accept full responsibility to pay all tuition, fees, and other associated costs assessed because of my registration and/or receipt of services on or before the due date.

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 refund schedule.

I am personally responsible for payment of all money due regardless of my eligibility for financial aid or other assistance.

DELINQUENT ACCOUNT/COLLECTION

Late Payment Charge: I understand that the balance of my student account is due prior to the start of each term. If I am unable to pay the account in full, I may sign up for a 4-month payment plan or request a tailored plan that is acceptable to OCC. If I fail to pay my student account bill or any monies due to OCC by the scheduled due date, OCC will assess a late payment fee of \$35 each month that the payment is late.

Financial Hold: I understand and agree that if I fail to pay my student account and bookstore account balances in full each semester, OCC will place a financial hold on my student account, preventing me from attending future classes.

Collection Agency Fees: If I fail to pay my student account bill or any monies due and owing OCC by the due date and fail to make payment arrangements acceptable to OCC, OCC may refer my account to a collection agency. I further understand if OCC refers my student account balance to a third party for collection, I will be responsible for any costs (including but not limited to collection fees and attorney fees) associated with attempting to collect the monies due and owing. I waive my right to a jury trial in any action arising out of this agreement.

COMMUNICATION

Method of Communication: I understand and agree that OCC uses e-mail as its official method of communication with me, and I am responsible for knowing the content and reading the e-mails I receive from OCC on a timely basis.

Contact: I authorize OCC and its agents to contact me at my current and any future mailing address, cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s) or to provide general information from OCC. I authorize OCC and its agents to use the mail, automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and email messages, in their efforts to reach me. Furthermore, I understand that I may withdraw my consent to call or text my cellular telephone using automated telephone dialing equipment by submitting a

clear revocation request to the OCC Student Financial Services Office or to the applicable contractor or agent contacting me on behalf of OCC.

Updating Contact Information: I understand and agree that I am responsible for keeping OCC records up to date with my current mailing addresses, email addresses, and phone numbers by contacting the Registrar's Office at 417-626-1234 or by email at registrar@occ.edu. Upon leaving OCC for any reason, it is my responsibility to provide OCC with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to OCC.

FINANCIAL AID

Federal Aid: I understand any federal Title IV financial aid I receive, except for Federal Work-Study wages, will first be applied to any outstanding balance on my account for tuition, fees, and room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, and PLUS Loan. I authorize OCC to apply my Title IV financial aid to other charges assessed to my student account such as service fees and fines, and any other education related charges. I understand this authorization will remain in effect until I rescind it by providing written notification to Student Financial Services, Casteel Administration Building, 1111 N Main St, Joplin MO 64801.

Awards, Scholarships, Grants: I understand all awards, scholarships, and grants awarded to me by OCC and/or outside agencies will be credited to my student account and applied to any outstanding balance. I further understand my receipt of an 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.

METHOD OF BILLING

I understand OCC uses electronic billing (e-bill) as its official billing method, and I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand failure to review my e-bill does not constitute a valid reason for paying my bill after the due date. E-bill information is available via my.occ.edu portal.

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Ozark Christian College, 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 not be modified by Ozark Christian College unless the modification is signed by me. Any changes are specifically limited to those policies and/or terms addressed in the modification.