



• 100 Grant Street • De Pere, WI 54115-2099 •

**IMPORTANT INFORMATION
Truth in Lending Act and Billing Rights**

The payment of your financial obligations to St. Norbert College will be governed by the St. Norbert College Student Payment and Disclosure Agreement, which you will be required to sign prior to registration. Copies of the agreement are available from the St. Norbert College Student Account Services Office

Under the Student Payment and Disclosure Agreement, your financial transactions with the College are processed through your student account. When a balance exists on your account, you are required to pay that balance in accordance with the agreement. If you have a balance but do not pay it in a timely manner according to the terms of the agreement, you are not in compliance with the agreement.

The following boxes contain information about late payment penalties and account-related fees that we are required to disclose to you under federal regulations concerning the Truth in Lending Act. Please review them carefully.

Late payment penalty Rates and Late payment penalty Charges	
Annual Percentage Rate (APR)	24%
How to Avoid Paying Late payment penalty	We will not charge any Late payment penalty if: <ul style="list-style-type: none"> • You pay your balance due for fall semester by August 1, • You pay your balance due for spring semester by January 2, • You pay your balance due for summer semester by June 1, • Recognized payment obligations are met
Fees	
Returned Payment Fee via check/on line	\$50

How We Will Calculate Your Balance: We use a method called the “daily balance” method. For each day in the billing cycle, this balance is figured by taking the beginning balance each day, adding any new purchases and charges, and subtracting any payment(s) and credit(s).

Billing Rights: Information about your right to dispute transactions is included on the following page:

What To Do If You Find A Mistake On Your Statement in order to maintain your rights under the Fair Credit Billing Act.

If you think there is an error on your statement, write to us at:

**St. Norbert College
Student Account Services
100 Grant Street
De Pere WI 54115**

Revised 02/17/2025

In your letter, give us the following information:

- *Account information:* Your name and College ID number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of issue:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error first appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (not by email or through a college website). You may call, email us, or contact us through a college website for clarification, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you late payment penalty on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You do not have to pay the amount in question, or any late payment penalty or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable late payment penalty and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount due. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.



St. Norbert College Student Payment and Disclosure Agreement

The Student Payment and Disclosure Agreement is a legal document that explains the financial responsibility for students attending St. Norbert College. All students who register for classes at St. Norbert College are held responsible for payment as described in this Student Payment and Disclosure Agreement. Students accept the terms of this agreement during the registration process.

The payment of all tuition, fees and charges becomes an obligation of the student upon registration at St. Norbert College (the College). By agreeing to these terms and conditions, I authorize the College to add to my account all tuition and fees, room and board, parking, books and supplies, late payment penalties and collection costs as approved by the Board of Directors. 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 U.S. Bankruptcy Code 11 U.S.C. §523(a)(8)) in which the College 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.

This payment agreement will cover your financial obligations to the College for so long as you continue to incur obligations to the College or, if you cease to incur obligations to the College, have an outstanding balance on your student account. This agreement supersedes all agreements you may have previously signed with the College with respect to your financial obligations to the College. The College reserves the right to modify the terms and conditions of this agreement prior to registration for any semester. The College may notify you of these changes through email and you are responsible for regularly checking your college-issued email account for billing updates, notices and modifications. St. Norbert College uses electronic billing (e-bill) as its official billing method, and therefore you are responsible for viewing and paying your student account e-bill by the scheduled due date. E-bill information is available through your [KnightLine](#) account. You will receive information pertaining to the 1098-T IRS Tax Form electronically and understand to receive a paper copy you must complete and return to the Student Account Services Office the Opt-Out Form, available at [1098-T Tax Information](#). You are responsible for keeping your contact information current with the Registrar's Office.

Your student account will reflect all financial activity related to your enrollment at the College. A billing statement will be sent prior to each semester start which will itemize your financial obligations to the College, including but not limited to the following: tuition, student fees, room, board, etc. The statement will also reflect any payments or authorized aid (grants, scholarships, loans, etc.) for the semester. This statement will reflect the due date you are obligated to make payment by. The tuition and fee schedule can also be found by accessing the [Student Account Services Website](#).

Changes in your financial obligations caused by a change in registration or in financial aid for the semester will be itemized in your monthly billing statement. In addition to the tuition, student fees, room and board itemized on the billing statement, other charges that are billable and collectable by the College include, but are not limited to, bookstore charges, library fines, parking tickets, residence hall behavioral fines and damage charges, non-sufficient funds fees (a \$50 fee applies for any returned payment), etc. Thus, the amount you are obligated to pay the College will change over time based on new expenses you incur and payments you make. Payment of the new balance may be made at any time but must be paid no later than 30 days from the date of the additional charges.

You understand and agree that if you fail to pay your student account balance owed to St. Norbert College by the scheduled due date St. Norbert College will assess a late payment penalty each month on the past due portion of your student account until your past due balance is paid in full. The College will use a monthly periodic rate of 2%, which corresponds to an ANNUAL PERCENTAGE RATE (APR) OF 24%, to compute the late payment penalty. The College figures the late payment penalty on the student's account by applying the periodic rate to the adjusted balance of the student's account. The adjusted balance is equal to the previous balance shown on the monthly statement, minus any payments and credits received before the assigned due date.

The College reserves the right to cancel registration and withdraw you from classes if you do not make full payment of any past due balance within the first three days of a new semester. In the event of such an occurrence, your entire balance shall be immediately due and payable, including tuition and fees for the current semester. Your failure to pay the entire past due balance will result in your student account being handled as a delinquent account. Delinquency occurs when you are not registered in the current semester and have an outstanding balance on your account. When your student account becomes delinquent, the College will generate a past due notice to include with your monthly billing statement. Within 30 days of receiving a past due notice you must make payment arrangements with the Student Account Services Office. If arrangements are not made, your student account will be forwarded to a collection agency.

The College has the right to take steps to collect your student account balance, including but not limited to the following: prohibiting you from registering for future semester classes and withholding your diploma until your balance is paid in full; turning over your student account to a collection agency; and taking legal action to collect the balance due. You authorize the College to release financial information about your student account to those concerned with collecting the balance due. You also authorize the College or any respective agents and contractors to contact you regarding your student account, at the current or any future number(s) for a cellular phone or other wireless device, email address(es) using regular or automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

If the College utilizes a collection agency in an effort to collect your overdue student account, you agree to reimburse the College for any fees as a result of collection efforts. The collection fee will be calculated at the maximum amount permitted by applicable law but not to exceed 33% of the outstanding amount. For purposes of this provision the third party may be a debt collector company or an attorney. If a lawsuit is filed to recover an outstanding balance, you shall also be responsible for any costs and expenses, including reasonable attorneys' fees, that St. Norbert College incurs in its collection efforts. Finally, you understand that your past due balance may be reported to one or more of the national credit bureaus.

St. Norbert College Student Payment and Disclosure Agreement

PAYMENT POLICY

The College requires that your past due balance from a previous semester is paid in full prior to the first day of a subsequent semester. The College may prohibit you from confirming enrollment and participating in classes for any upcoming semester if you have a past due balance.

Deposits and/or down payments may be required prior to each semester. The student will be notified if a down payment is applicable.

If a payment you make is returned (non-sufficient funds, inaccurate account number, etc.) a \$50 Non-refundable Returned Payment fee will be added to the charges on your account.

J-Term and Summer tuition charges are due the 3rd day of class. The College offers the following fall and spring semester options for payment.

1. **STANDARD PAY PLAN** - Under the Standard Pay Plan, the student shall pay all charges due on his/her account by August 1st for the fall semester and January 2nd for the spring semester. The student will incur no late payment penalty if the student pays the entire balance in-full when due. If full payment is not made by the dates specified, a late payment penalty will be imposed on the balance due and the account will be treated as delinquent.
2. **MONTHLY PAYMENTS** - Payment of each semester's fees through a contractual agreement with Nelnet Campus Commerce. Information on this payment plan may be obtained at: [SNC Payment Plan Information/](#)

REFUND POLICY

You understand and agree if you drop or withdraw from some or all of the classes for which you register, you will be responsible for paying all or a portion of tuition and fees in accordance with the published [withdrawal policy](#).

Refund consideration is contingent on the student fully withdrawing from the College. The spring/fall semester tuition refund varies from the J-Term and summer semester. You are required to familiarize yourself with the following refund policy.

<u>Tuition</u> (applies to 16-week courses only)	<u>Room</u> (per semester)
100% withdrawal during 1 st week	90% withdrawal within 1 st week
75% withdrawal within 1-2 weeks	80% withdrawal within 2 nd week
50% withdrawal within 3-4 weeks	60% withdrawal within 3 rd week
25% withdrawal within 5-8 weeks	40% withdrawal within 4 th week
0 withdrawal after 8 th week	20% withdrawal within 5 th week
	0 withdrawal after 5 th week

It may also be necessary to adjust or return financial aid.

All fees are non-refundable. If you fail to follow the proper procedures when dropping a course or withdrawing from the College, you will be required to pay the full tuition, fees and late payment penalties due on your student account in addition to any future late payment penalties that may accrue on your unpaid balance. If you sign a college housing contract, you commit to a housing term of one year and will be responsible for all the charges associated with the term of your housing contract. Meal plan adjustments will be prorated based on the number of weeks and/or meal dollars used. Please refer to the St. Norbert College Housing Policies for additional information concerning termination of the housing contract.

With my signature below, I acknowledge the following:

- I am aware of the above Truth in Lending Act and Billing Rights disclosures.
- I have read, understand and agree to the terms and conditions in this Payment and Disclosure Agreement.
- I will abide by the payment and refund policies established by the College.
- I am aware of my responsibility to keep my contact information current with the College. This includes permanent postal mailing, e-mail address, and any cellular phone or other wireless device.
- I consent to receive all information pertaining to my student account at St. Norbert College electronically, including the billing statement and 1098-T IRS Tax Form.
- I am aware that failure to fulfill all payment obligations may result in action taken by an agency designated to collect the entire balance on my account.
- I will not be permitted to attend subsequent semesters until such time as all charges have been paid in full.
- My diploma will not be issued unless all charges have been satisfied and exit requirements have been met.
- This agreement authorizes the Student Account Services Office to give my billing account information out to parent(s), guardian(s), and/or spouse upon inquiry. If I DO NOT authorize this access, I must NOTIFY THE COLLEGE IN WRITING.
- I authorize the College to apply any of my Title IV Funds to charges processed through my student account and to prior balances when permissible by law.

This agreement shall remain in effect for the duration of the individual's enrollment at St. Norbert College.

Student Name _____ Parent/Guardian Name _____

Student ID # _____ Parent/Guardian Email _____

Soc. Sec. # _____ Phone # _____ Parent/Guardian Phone # _____

Permanent Address _____ Parent/Guardian Address _____

City _____ State _____ Zip _____ City _____ State _____ Zip _____

Student Signature _____ Date _____

Please complete all requested information above. If you are not claimed as a dependent on your parent(s) taxes put N/A in the parent information