



Student Financial Responsibility Agreement

I understand that when I register for any class at St. John's University or receive any service from St. John's University, that 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 my registration and acceptance of these terms constitutes a contractual 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 St. John's University is providing me with educational 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.stjohns.edu/admission/tuition-and-financial-aid/tuition/withdrawals-and-credits>. 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.

Financial Aid: I understand that aid described as "estimated/pending" on my Financial Aid package or memo'd and authorized on my bill invoice does not represent actual or guaranteed payment, but is an estimate of the aid I may receive provided I meet all requirements of the aid program.

I understand that my financial aid is contingent upon my continued enrollment and attendance in each class upon which my aid eligibility has been calculated. If I fail to start classes or drop any classes before completion, I understand that my financial aid eligibility may decrease and/or be revoked in accordance with federal, institutional and state laws, rules, and/or guidelines.

I understand that I will be responsible for the full balance of outstanding charges created by any adjustment in aid.

Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owing St. John's University by the scheduled due date, St. John's University will assess a late payment fee and finance charges at the rate of 1% per month on the past-due portion of my student account until my past-due account is paid in full.

Delinquent Account/Collection Financial Hold: I understand and agree that once I confirm my enrollment for a term, if I fail to pay my student account bill or any monies due and owing St. John's University by the end of a term, St. John's University will place a financial hold on my student account, preventing me from registering for future classes and/or receiving my diploma until my account is paid in full.

I understand that St. Johns University will charge a penalty fee for all bounced and returned electronic checks (ACH) and that bounced electronic checks resulting from insufficient funds will result in the

restriction of future payments to certified personal check, bank check or money order for four terms. I further understand that if any credit card payments are returned as chargebacks future payments will be required to be made in person.

Collection Agency Fees: I understand and agree that if I fail to pay my student account bill or any monies due and owing St. John's University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, St. John's University may refer my account to a collection agency. I further understand that if St. John's University refers my student account balance to a third party for collection, whether an attorney or collection agency, I will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owing. I understand a collection fee will be assessed and will be due and owing in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law. For purposes of this provision, the third party may be a debt collection agency 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 cost. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

Method of Communication: I understand and agree that St. John's University uses email as an official method of communication with me and that I am therefore responsible for reading the emails I receive from St. John's University on a timely basis.

Contact: I authorize St. John's University and its agents and contractors to contact me at my current and any future cellphone number(s), email address (es), or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to St. John's University, or to receive general information from St. John's University. I authorize St. John's University and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded 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 or text my cellphone using automated telephone dialing equipment by submitting a clear revocation request to Student Financial Services or to the applicable contractor or agent contacting me on behalf of St. John's University.

Updating Contact Information: I understand and agree that I am responsible for keeping St. John's University records up to date with my current mailing addresses, email addresses, and phone numbers by following the procedure at <https://www.stjohns.edu/academics/office-registrar> . Upon leaving St. John's University for any reason, it is my responsibility to provide St. John's University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to St. John's University.

This agreement supersedes all prior understandings, representations, negotiations, and correspondence between the student and St. John's University, 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 St. John's University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

By selecting "Accept" below I understand and agree to all terms in this agreement and acknowledge my intent, is to electronically sign this agreement. I understand that my e-signing and submitting is the legal equivalent of having placed my handwritten signature and affirmation on the submitted agreement.

- Accept
- I Decline