

STUDENT FINANCIAL RESPONSIBILITY AGREEMENT – NORTHWESTERN UNIVERSITY

PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Northwestern University or receive any service from Northwestern University, 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. If I am a fully funded graduate student within my guaranteed funding period, I acknowledge that I am solely responsible for any fees and other costs not covered by my funding package, including due to unforeseen circumstances beyond the University's control.

I understand and agree that it is my responsibility to withdraw from any/all classes that I will not attend or complete; 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 <https://www.northwestern.edu/sfs/payments/enrollment-changes.html>. I understand that if I add courses and/or incur new fees, I will be responsible for any adjustment to my tuition and fees. 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.

If I decide to completely withdraw from Northwestern University I will follow the instructions at, <https://www.northwestern.edu/sfs/payments/withdrawing-from-the-university/>, which I understand and agree are incorporated herein by reference.

RETURNED PAYMENTS

I understand that if a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee. I understand that this fee may be assessed in addition to a late payment fee if my payment is both returned and late.

METHOD OF BILLING

I understand that Northwestern University uses electronic billing (e-bill) as its official billing method; therefore, 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.

BILLING ERRORS

I understand administrative, clerical, or technical billing errors to not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration at Northwestern University.

THIRD-PARTY BILLING

General: I understand and agree that if a third party such as an employer or other sponsor has agreed to pay my tuition, I will follow the instructions outlined on the Student Finance Third Party site (<https://www.northwestern.edu/sfs/payments/methods/third-party-billing.html>).

I understand and agree that if my Sponsor Fails to remit payment in full by the due date, I am liable for all charges on my account and will remit payment as outlined in the 'PAYMENT OF FEES/PROMISE TO PAY' section.

Northwestern Employee: I understand that to receive an educational benefit I must qualify based on the requirements outlined by Northwestern HR at <https://hr.northwestern.edu/benefits/tuition/>

Veterans: I understand that Veterans' educational benefits are administered by each school's registrar's or financial aid office. I am required to provide all necessary records and credentials to the school certifying official in order to receive my benefits.

DELINQUENT ACCOUNT/COLLECTION

Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing Northwestern University by the scheduled due date, Northwestern University will place a financial hold on my student account, preventing me from registering for future classes, or receiving my diploma to the fullest extent permitted by law.

Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owing Northwestern University by the scheduled due date, Northwestern University will assess late payment fees.

Collection Agencies: I understand and accept that if I fail to pay my student account bill or any monies due and owing Northwestern University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Northwestern University may refer my delinquent account to a collection agency. I further understand that I will be responsible for covering all costs related to collection of past due amount, including collection fees, attorneys' fees and court costs.

COMMUNICATION

Consent to conduct business electronically. By signing this Agreement, I am consenting to conduct transactions and enter into agreements electronically, with no paper confirmations of those transactions/agreements to be provided. These transactions/agreements may occur at any time during my academic career, including actions related to admissions, class scheduling,

financial aid, advising, financial responsibilities, graduation, etc. These transactions/agreements may incur financial obligations for which I am responsible. Despite this consent, Northwestern University may provide communications and engage in transactions with me in paper form at any time.

Method of Communication: I understand and agree that Northwestern University uses e-mail as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive at my Northwestern email address from Northwestern University on a timely basis.

Contact: I authorize Northwestern University and its agents and contractors, including collection agencies, to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Northwestern University, or to receive general information from Northwestern University. I authorize Northwestern University and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me. I agree that the University, its affiliates, agents and service providers may record telephone calls regarding my account in assurance of quality or for other reasons.

Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to the office of Student Finance or in writing to the applicable contractor or agent contacting me on behalf of Northwestern University.

Updating Contact Information: I understand and agree that I am responsible for keeping Northwestern University records up to date with my current mailing addresses, email addresses, and phone numbers by following the procedure at <https://www.northwestern.edu/ses/students/emergency-information/add-or-update-your-contact-information.html>. Upon leaving Northwestern University for any reason, it is my responsibility to provide Northwestern University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Northwestern University.

IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Northwestern University upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. I consent to receive my annual IRS Form 1098-T electronically from Northwestern University for every year I have transactions until I withdraw this consent. If I withdraw my consent to receive my IRS Form 1098-T electronically, a paper copy will be mailed to me. I understand that a withdrawal of consent does not apply to Forms 1098-T furnished electronically before the effective date of the withdrawal. I further understand that a request for a paper copy of my Form 1098-T will not be treated as a withdrawal of consent. Consent withdrawal must be submitted to Student Finance in writing.

FINANCIAL AID

I understand that if I receive federal, state, or institutional financial aid, I give the financial aid office at Northwestern University consent to communicate with me electronically about my financial aid eligibility, including but not limited to award amounts, loan disclosures, and entrance and exit counseling for loan applicants and recipients. I understand that applications for renewing financial aid as well as accepting or declining any awards are managed through electronic processes and I will be responsible for completing all necessary actions before any financial aid may disburse to my account.

I understand that any federal Title IV financial aid I receive, except for Federal Work-Study (FWS) wages, will first be applied to any outstanding balance on my account for tuition, fees, and housing and meal plan charges. Title IV financial aid includes aid from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loan, Federal Parent PLUS Loan, and Federal Grad PLUS Loan programs.

If I receive federal, state, or institutional financial aid and elect to withdraw, I understand that I may only be eligible to keep a portion of my financial aid dependent on my withdrawal date. I agree that I am responsible for any remaining balance after financial aid has been adjusted.

I understand and agree that, if any expected federal aid becomes unavailable to me for paying University charges, I will remain responsible for such charges.

Student Loan Recipients

I understand that I have the right to cancel all or a portion of any federal Direct loan funds credited to my account within 14 days of the date of the disbursement notice. If I wish to cancel my loan, I must inform the Office of Financial Aid.. I understand that these funds have been used to pay my current financial obligation to Northwestern University. I understand and agree that if I request a reduction or cancellation of these loans, I will be required to submit payment for any institutional charges previously paid by the loans.

AID REFUNDS

I understand that if the financial aid applied to my account exceeds the charges, I may request a refund of the balance at the beginning of the term through CAESAR or by contacting Student Finance. It is the University's practice to provide refunds of federal aid credit balances automatically within required timeframes. I understand that if I have given prior authorization through CAESAR, I may receive my refund by direct deposit; otherwise, a refund check will be mailed to my current address.

I understand and agree that, if after receiving a student account credit balance refund I still owe an outstanding balance on my university student account for any reason, I am responsible for returning to the university some or all my credit balance refund to pay my outstanding student account balance.

PRIVACY RIGHTS AND RESPONSIBILITIES

I understand Northwestern University is bound by the [Family Educational Rights and Privacy Act \(FERPA\)](#), and (with respect to “financial aid” information) the Higher Education Act, which prohibits Northwestern University, absent a legal/regulatory exception, from releasing certain information from my education record without my written permission. Therefore, I understand if I want Northwestern University to share information from my education record with someone else, I must provide written permission by following the procedure outlined at <https://www.northwestern.edu/sfs/payments/guest-access.html>. I further understand I may revoke my permission at any time as instructed in the same procedure.

ENTIRE AGREEMENT

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

SEVERABILITY CLAUSE.

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.