

UNIVERSITY OF HARTFORD

Course Registration: Financial Agreement, Disclosure Statement and Electronic Consent

This Agreement between **You** and The University of Hartford (the “*University*”) takes effect on the first date that you register for any course each term at the University.

By registering for that course, **You** agree as follows:

You have established an open-end account with University through its Bursar’s Office, subject to each provision set forth below. The University recommends that **You** print and keep a copy of this Agreement for **Your** own reference.

Applicability: “*Charge*” means each purchase, charge, fee, fine, tuition or mandatory charge made or obtained by **You**, made or obtained by someone else with **Your** permission, or assessed to **You**, by, from, or with respect to the University. **Your** open-end account is the instrument through which the University processes **Your** financial transactions with the University. This Agreement applies to each Charge including, but not limited to:

- Tuition and Fees;
- Residential Life charges such as room, board, damage fines, etc.;
- Public Safety charges such as parking permits, parking fines, posting fees, etc.;
- Health Insurance, if applicable; and
- Various University department charges/fines.

FERPA: “*FERPA*” means the Family Education Rights and Privacy Act of 1974, a federal law which is designed to protect the privacy of and limit access to **Your** education records. “*CSS*” means University’s Center for Student Success. **You** must complete a FERPA form, either online through the Student Self-Service Center or at CSS in order for information to be released to any third part person, including **Your** parent.

Promise to Pay: **You** must pay the total amount of each Charge billed by the due date listed on **Your** billing statement. **You** also must pay each late payment penalty and other fee or expense due under this Agreement. Non-attendance does not constitute a withdrawal from the course. Consequently, **You** need to consult the University withdrawal policy, CSS, and/or the Financial Aid Office to learn how a withdrawal from any course affects **Your** University account balance.

Notices: **You** must keep **Your** address current. **You** are bound by the information contained in any letter the Bursar’s Office mails to **Your** address on file. The University requires each notice or letter sent to the University to be sent to: bursar@hartford.edu or mailed to:

University of Hartford
Office of the Bursar
200 Bloomfield Avenue
West Hartford, CT 06117

Billing Statement: The University uses electronic billing via e-mail rather than by U.S. mail. **You** will receive a message through **Your** University e-mail account when a billing statement is available to **You**. The University is entitled to generate billing statements each month that **You** have a balance due, have a credit balance, or have had a change to **Your** account after the previous billing cycle. The e-mail message (e-Bill notification) will direct **You** to log into **Your** self-service center where **You** will be redirected to CASHNet, the University’s e-billing contractor, to view **Your** bill, view real time activity and pay on **Your** account. The Bursar Office website, hartford.edu/bursar, includes step-by-step instructions on the University’s e-billing process, how to make a payment and how to set up an authorized payer, someone other than **Yourself**, to pay on **Your** account. The balance is due before the start of classes for each term or when assessed after the classes start. Fines, penalties and service fees are also due when assessed. If the University receives payment of the “Amount Due” by the initial due date on the billing statement, the University does not assess any late payment penalty. The University assesses a late payment penalty of 1.5% of the past due balance on the portion of the “Amount Due” still remaining unpaid after the initial due date (effectively, each month the account remains unpaid). The University may apply payments and credits to the amounts owed on **Your** account in any order that the University chooses.

You are responsible for **Your** account. For any other person to receive the e-Bill notification **You** must establish that person as an “Authorized Payer” in the CASHNet system. The “Authorized Payer” will receive future e-Bill notifications and has the ability to make on-line payments. A Guest Payer, someone other than **You** or an Authorized Payer, have the ability to make a one-time payment on **Your** account without receiving any account information by going to <https://commerce.cashnet.com/hartfordpay>.

Cancellation/Entire Balance Due: The University may cancel **Your** account, take away **Your** account privileges or administratively withdraw **You** at any time for any reason. If **Your** account is cancelled, **You** must immediately pay the outstanding balance on **Your** account in full including, without limitation, all late payment penalties and other fees and expenses due under this Agreement.

The University restricts any transcript, diploma or other academic service or resource for any account with a past due balance.

Returned Payments: If a payment is made on **Your** account and the payment is returned to the University unpaid as a result of non-sufficient funds, then the University is entitled to charge **Your** account a \$25.00 fee and administratively to withdraw **You** from the University.

Collection Agency Fees: If the University considers it necessary to engage the services of a collection agency or attorney to obtain payment, then **You** must pay an additional collection fee of 15% of the principal balance plus any attorney fees, reasonable expenses, and other costs incurred, to the maximum extent allowed under applicable law.

Refunds: **You** must request any refund for any item including, without limitation, financial aid or tuition, through CSS as processed by the Bursar's Office. If a credit balance exists after the processing of such credits, **You** can request a refund by calling CSS or e-mailing them via **Your** University e-mail account. All refunds are processed through BankMobile Disbursements, a technology solution, powered by BMTX, Inc. **You** must set up **Your** refund preference with BankMobile. Federal Title IV credits are automatically refunded through BankMobile Disbursements within 14 days after the start of classes or if disbursement is after the start of classes, then processed within 14 days of disbursement. Federal Direct Student Loans and Grants cannot be applied to fines and other non-institutional charges without **Your** expressed authorization. Therefore, a refund of Title IV money may leave an unpaid balance. Please contact CSS for more information.

Tuition Refund Insurance: The University of Hartford has engaged GradGuard™ to offer tuition insurance by AllianzGlobal Assistance. The Tuition Protection Plan is an optional insurance program designed with students and their parents in mind. It can reimburse tuition payments, room and board fees, and other non-refundable college expenses if a student needs to withdraw from school any time during the semester for covered reason such as illness, injury or psychological condition. Please be aware that the contractual requirements of this program are between GradGuard™ and **You**. University does not endorse any such insurance, and that insurance does not affect **Your** obligations(s) to the University.

Alternative Education and Service Format: When necessary to protect the health and safety of students, faculty and staff, as determined by the University in its sole discretion, the University reserves the right to alter (a) the academic schedule, location and modality of instructional and learning activities, and academic terms and requirements (including content and grading) of undergraduate, graduate and doctoral programs and instruction; and (b) the schedule, location, availability and format of services, activities, and experiences offered to students. Students shall not be entitled to refunds or offsets of tuition, fees, or other costs of attendance where the University exercises such discretion, except to the extent permitted by the University's refund policies.

1098-T Tuition Tax Statement:

"SSN" means social security number.

"Statement" means a U.S. Internal Revenue Service Form 1098-T, Tuition Statement.

If **You** are a U.S. citizen or eligible non-citizen, then the University provides to you a Statement no later than January 31 of each year. The Statement is available for **Your** use to determine education tax benefits when filing **Your** federal tax return. If **You** did not initially supply University with **Your** SSN, then **You** should do so immediately. Present **Your** SSN card or fill out IRS Form W9-S to CSS or the Registrar's Office. Under this Agreement, **You** consent to receive **Your** Statement electronically for each tax year during which **You** have any eligible charge or qualified payment. **You** are entitled to withdraw that consent no later than January 5, after that tax year, through **Your** self-service center by clicking on "Student Financial Records, Electronic 1098-T Delivery Option and Edit Authorization" or by contacting CSS. The University then sends to **You** via regular mail a paper copy no later than January 31 after that same tax year.

Resources: **You** can contact CSS at (860)768-4999 or CSS@hartford.edu with questions regarding this Agreement. **You** can find more detailed information about **Your** financial obligations on the University website.

Change of Terms: The University can change this Agreement at any time. Any change to the Agreement applies only to new Charges and to the outstanding balance on **Your** account, as of the effective date of the change. The University will notify **You** of any change at least 15 days before the start of the next scheduled billing cycle when the change takes place.

Governing Law: This Agreement is governed by the laws of the State of Connecticut.

I have read and received a copy of the above agreement: