



## Financial Responsibility Agreement

**I understand and agree that my authorization and eligibility to enroll, continue enrollment, and register for courses at Denison University are expressly conditioned on my acceptance of the terms and conditions set forth below. In exchange for the opportunity to enroll at Denison, to receive educational and campus life services, and for other valuable consideration, I agree to the following terms and conditions.**

### **Promise to Pay**

By enrolling at the University or by registering for any class or receiving any service at Denison 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. I further understand and agree my registration and acceptance of these terms constitutes a contractual and promissory note 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 Denison 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.

I understand and agree 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 [denison.edu/campus/finances/refund-or-forfeiture](https://denison.edu/campus/finances/refund-or-forfeiture). 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 my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

If I decide to withdraw from Denison prior to enrolling or within the first two weeks of my first semester, I agree to contact the Office of Admission at [admission@denison.edu](mailto:admission@denison.edu) to process the withdrawal before the end of the 10th day of the semester. If I decide to withdraw from Denison after the second week of my first semester, I will follow the instructions at [denison.edu/campus/student-life/withdrawal](https://denison.edu/campus/student-life/withdrawal), which I understand and agree are incorporated herein by reference.

As described more completely in Denison's course catalog housing policies and contracts, and other policies, in the event that Denison determines it must suspend or alter its operations in whole or in part due to epidemic, pandemic, other public health emergency, extreme weather, natural disaster, acts or threatened acts of terrorism or war, or any single act or combination of events beyond the University's control, Denison may suspend, reduce, terminate, and/or modify its operations in whole or in part, which may or may not include offering online or other alternative learning options, in its discretion. In any such event, Denison is not obligated to refund or credit any portion of tuition, fees, or other charges paid or owed, but may do so in its discretion.

### **Method of Billing**

I understand Denison 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. E-bill information is available at [denison.edu/campus/finances/statements](https://denison.edu/campus/finances/statements).

I understand administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed because of my registration at Denison.

### **Failure to Pay**

I understand and agree if I fail to pay my student account balance or any monies due and owing Denison by the scheduled due date, Denison may place a financial hold and/or assess late fees on my student account. I understand that a financial hold may prevent me from registering for classes, continuing enrollment, participating in the housing lottery, obtaining a housing assignment and/or room and campus facilities access, obtaining transcripts, petitioning for academic reinstatement, or receiving my diploma.

I understand and agree that if I fail to pay any amounts owing on my student account balance, my payment plan balance, or any monies due and owing Denison by the scheduled due date, I will be responsible for paying monthly late payment charges until my past due account is paid in full.

If a payment made to my student account or payment plan is returned by the bank for any reason, I agree to repay the original amount of the payment plus any returned payment fee assessed by Denison or its agents and contractors. I understand multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Denison or its agents or contractors may result in cancellation of my classes and/or suspension of my eligibility to remain enrolled, register for future classes at Denison, or be entitled to ongoing campus services, including housing.

I understand and accept that if I fail to pay my student account balance, my payment plan balance, or other monies owing to Denison by the scheduled date, or fail to make acceptable payment arrangements to bring my account current, Denison may refer my delinquent account to a third party, which may be a debt collection company or attorney. I further understand if Denison 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) associated with attempting to collect the monies due and owing. The collection fee will be calculated up to the maximum amount permitted by applicable law. If a lawsuit is filed to recover an outstanding balance, I understand that I am also responsible for any costs associated with the lawsuit such as court costs. I also understand that my delinquent account may be reported to one or more of the national credit bureaus.

### **Financial Aid & Other Awards**

I understand aid described as “anticipated”, “estimated”, or “memoed” or similar wording on my Financial Aid Award does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements stipulated by that specific aid program.

I understand my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand my financial aid eligibility may decrease and some or all the financial aid awarded to me may be revoked. I understand that it is my responsibility to meet with an Academic Advisor and consult with the Office of Financial Aid before making enrollment changes that may adversely affect my financial aid eligibility.

If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid disbursed to my account that resulted in a credit balance refunded to me.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at Denison such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount in accordance with the terms of the aid.

### **Communication**

I understand and agree that Denison uses e-mail and messaging through my account portal as official methods of communication with me and that, therefore, I am responsible for reading and responding on a timely basis to all emails and messages and any mail that I receive from Denison.

I authorize Denison and its agents and contractors to contact me at my current and any future cell phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Denison, or to receive general information from Denison. I authorize Denison and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and personal calls, texts, and emails in their efforts to contact me. However, I understand that I may withdraw my consent to call or text my cell phone using automated telephone dialing equipment by submitting a clear revocation request to the applicable contractor or agent contacting me on behalf of Denison.

I understand and agree that I am responsible for keeping Denison records up to date with my current mailing addresses, email addresses, and phone numbers through MyHousing Portal. Upon leaving Denison for any reason, I understand that it is my responsibility to provide Denison with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Denison.

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Denison upon request as required by (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to Denison, I agree to pay any and all IRS fines assessed Denison because of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement electronically from Denison. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand I can withdraw this consent or request a paper copy by contacting [studentaccounts@denison.edu](mailto:studentaccounts@denison.edu).

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement, the educational services provided by Denison are a necessity or essential service, and I am therefore contractually obligated by this agreement.

### **Entire Agreement**

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Denison, 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 Denison 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.

I understand that Denison is bound by the Family Educational Rights and Privacy Act (FERPA).

This agreement will remain in full force and effect for as long as I am enrolled in any class or program at Denison, and thereafter for as long as I owe any amount of money to Denison.