

Financial Responsibility Agreement

PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Dallas Baptist University or receive any service from Dallas Baptist 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 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 the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which Dallas Baptist University 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 have read and understand my payment options and important financial dates disclosed by the Cashier's Office at <http://www.dbu.edu/cashier/payment-options> and <http://www.dbu.edu/cashier/financial-dates>.

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 <http://www.dbu.edu/cashier/refunds>. 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.

DELINQUENT ACCOUNT/COLLECTION

Failure to Pay: I understand and agree that if I fail to pay my student account bill or any monies due and owing Dallas Baptist University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Dallas Baptist University may, among other remedies: (1) place a financial hold on my student account; (2) declare, without notice or demand, except as required by law, the principal balance plus finance charges and late fees immediately due and payable in full; (3) block my access to Blackboard; (4) assess a late payment fee disclosed by the Cashier's Office at <http://www.dbu.edu/cashier/cost-of-attendance>; (5) refer my delinquent account to a collection agency (which may include reporting to one or more of the national credit bureaus) for which I am responsible for paying a collection agency fee calculated at the maximum amount permitted by applicable law, but not to exceed 50% of the amount outstanding, which could add significantly to my remaining balance, together with all costs and expenses including reasonable attorney's fees, necessary for the collection of my delinquent account; (6) and/or prevent me from registering for future classes, requesting transcripts, and receiving my diploma.

COMMUNICATION

Method of Communication: I understand and agree that Dallas Baptist 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 from Dallas Baptist University on a timely basis and notifying DBU if my e-mail address changes at any time.

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Contact: I authorize Dallas Baptist University and its agents and contractors to contact me at my current and any future cellular phone number(s), e-mail addresses or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Dallas Baptist University, or to receive general information from Dallas Baptist University. I authorize Dallas Baptist University and its agents and contractors to use text messages, personal calls, and e-mails in their efforts to contact me.

Updating Contact Information: I understand and agree that I am responsible for keeping Dallas Baptist University records up to date with my current physical addresses, e-mail addresses, and phone numbers by contacting the Registrar's Office at (214) 333-5334 during normal business hours. Upon leaving Dallas Baptist University for any reason, it is my responsibility to provide Dallas Baptist University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Dallas Baptist University.

FINANCIAL AID

I understand that aid described as "estimated" 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 aid program. I understand that 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 that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked. 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 that was disbursed to my account and resulted in a credit balance that was refunded to me. I agree to allow financial aid I receive to pay all charges assessed to my account at Dallas Baptist University such as tuition, fees, campus housing, meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.

Federal Aid: I understand that any federal Title IV financial aid that I receive, except for Federal Work Study wages, will first be applied to any outstanding balance on my account for tuition, fees, and room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, and PLUS Loan. I authorize Dallas Baptist University to apply my Title IV financial aid to other charges assessed to my student account such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education related charges. I further understand that this authorization will remain in effect until I rescind it or the end of the term and that I may withdraw it at any time by following the instructions at <https://www2.dbu.edu/financial-aid/>.

Awards, Scholarships, Grants: I understand that all awards, scholarships, and grants awarded to me by Dallas Baptist University will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of an award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations, and may therefore reduce my eligibility for other federal

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and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.

METHOD OF BILLING

I understand that Dallas Baptist University uses electronic billing (e-bill) as its official billing method, and therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. E-bill information is available at <http://www.dbu.edu/cashier/make-a-payment>.

BILLING ERRORS

I understand that 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 as a result of my registration at Dallas Baptist University.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS

If a check or e-check 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 of \$25. I understand that any returned check due to insufficient funds will result in the inability to use a check or e-check as a form of payment for a period of 24 months. I understand that multiple returned payments may result in the permanent restriction of the ability to use a check or e-check as a form of payment. I understand that failure to comply with the terms of any payment plan or agreement I sign with Dallas Baptist University may result in the cancellation of my classes and/or suspension of my eligibility to register for future classes at Dallas Baptist University.

WITHDRAWAL

If I decide to completely withdraw from Dallas Baptist University, I will follow the instructions at <http://www.dbu.edu/cashier/refunds>, which I understand and agree are incorporated herein by reference.

PRIVACY RIGHTS & RESPONSIBILITIES

I understand that Dallas Baptist University is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits Dallas Baptist University from releasing any information from my education record without my written permission. Therefore, I understand that if I want Dallas Baptist University to share information from my education record with someone else, I must complete the FERPA Authorization to Disclose Educational Records Form available from the DBU Registrar's Office in person or by calling (214) 333-5334. I further understand that I may revoke my permission at any time as instructed in the same procedure.

SEVERABILITY

In case any one or more of the provisions contained in this Agreement should be invalid, illegal, or unenforceable in any respect, such provision shall be deemed modified to the extent necessary to permit its enforcement under applicable law, and the validity,

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legality, or enforceability of the remaining provisions hereof shall not be affected nor impaired and shall remain in full force and effect.

NO WAIVER OF RIGHTS

Neither any failure nor any delay by Dallas Baptist University in exercising any right, power or privilege hereunder shall operate as a waiver thereof, nor shall a single or partial exercise thereof preclude any other or further exercise or the exercise of any other right, power or privilege by Dallas Baptist University.

ENTIRE AGREEMENT

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

GOVERNING LAW AND CHOICE OF VENUE

I expressly agree that this Agreement shall be governed by and construed in accordance with the laws of the State of Texas. The exclusive venue for any and all disputes between the parties hereto arising from the terms of this Agreement or the interpretation thereof shall be Dallas County, Texas.

Student Printed Name

Student Signature

___/___/___
Date

Student Initials