



GENEVA COLLEGE

STATEMENT OF STUDENT FINANCIAL RESPONSIBILITY

PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Geneva College or receive any service from Geneva College, I am responsible for paying all tuition, fees, and other costs assessed as a result of my registration, enrollment, attendance, and/or receipt of services. I also understand and agree that my registration, attendance, and/or enrollment and acceptance of these terms related to a scholarship, grant, stipend or loan 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)(i)) in which Geneva College is providing me with educational services, and deferring some or all of my payment obligation for those services. I understand that I am responsible for payment of tuition, fees and other costs unrelated to a grant, scholarship or loan, and that this constitutes an obligation to repay funds received as an educational benefit, scholarship or stipend under at 11 U.S.C. § 523(A)(8)(ii). I promise to pay 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, fees, and other costs in accordance with the published refund schedule at <http://www.geneva.edu/student-financial-services/policies/>. I have read the terms and conditions of the published 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

I agree that Geneva College may restrict my right to register or receive other Geneva College services in accordance with Geneva College policies until I pay all past due balances. I understand that Geneva College reserves the right to cancel any registration because of a delinquent unpaid debt.

Financial hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing Geneva College by the scheduled due date, Geneva College will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Collection agency fees: I understand and accept that if I fail to pay my student account bill or any amount due and owing Geneva College by the scheduled due date, and fail to make payment arrangements acceptable to Geneva College to bring my account current, Geneva College may refer my account to a collection agency. I further understand that if Geneva College refers my student account balance to a third party for collection, a collection fee may be assessed by the third party. For purposes of this provision, the third party may be a debt collection company, an attorney, or other party. 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 costs. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

COMMUNICATION

Method of communication: I understand and agree that Geneva College 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 Geneva College on a



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timely basis, giving my email information of the date, and notifying Geneva College of any change in my email address so the College will be able to contact me via email at all times. In the event that I fail to receive a communication sent by Geneva College via email because it was sent to an incorrect email address that I failed to update, I will be deemed to have received timely notice of the communication if it was sent using the contact information that Geneva College had on file.

Contact: I authorize Geneva College and its agents and contractors to contact me at my current and any future phone number(s) (including cellular), e-mail address(es), physical mailing addresses, or wireless device(s) regarding my delinquent student account(s), any delinquent loans, and any other debt I owe to Geneva College, and to receive general information from Geneva College using the above-listed methods of communication. I authorize Geneva College and its authorized agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and letters, personal calls, and e-mails to contact me., I understand that I may withdraw my consent to call my cellular telephone using automated telephone dialing equipment by submitting my request orally or in writing to Geneva College using the following point of contact:

Student Financial Services

sfs@geneva.edu

724-847-6530

or in writing to the applicable contractor or agent contacting me on behalf of Geneva College.

Updating contact information: I understand and agree that I am responsible for keeping Geneva College's records up to date with my current physical addresses, e-mail addresses, and phone numbers. Upon leaving Geneva College for any reason, it is my responsibility to provide Geneva College with updated contact information for purposes of continued communication regarding any amounts that I owe to Geneva College.

FINANCIAL AID

I understand that aid described as "estimated" or "anticipated" on my Financial Aid Notification does not represent an 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 is contingent upon my enrollment in the eligible classes upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease, discontinue or be eliminated, 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 a class, I agree to repay all revoked aid that was disbursed to my account and/or resulted in a credit balance that was refunded to me.

I agree to allow the financial aid I receive to pay any and all charged assessed to my account at Geneva College 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.



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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 balances on my account for tuition, fees, and room and board. Title IV financial aid includes direct subsidized/unsubsidized loans, aid from the Pell Grant, Federal Perkins loans, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, and TEACH Grant programs. I authorize Geneva College to apply my Title IV financial aid to other charges assessed to my student account such as student health insurance, lab fees, escrow breakage deposits, parking permits, parking fines, library fines, late fees, student conduct fines, 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 and that I may withdraw it at any time by contacting the Office of Student Financial Services.

Prizes, awards, scholarships, grants: I understand that all prizes, awards, scholarships, and grants awarded to me by Geneva College will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, 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 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 sources.

BILLING

Method of Billing: I understand that Geneva College uses electronic billing (e-bill) through Nelnet 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.geneva.edu/student-financial-services/policies/>.

Billing Errors: I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount for tuition, fees and other associated financial obligations assessed as a result of my registration at Geneva College.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS

If a payment made to my student account is returned by the bank for any reason, I agree to pay the original amount of the payment plus a returned payment fee of \$30. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Geneva College may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Geneva College.

WITHDRAWAL

If I decide to completely withdraw from Geneva College, I will follow the instructions at <https://www.geneva.edu/about-geneva/policies/right-to-know> which I understand and agree are incorporated herein by reference.

IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Geneva College upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my correct SSN or TIN to Geneva College, I agree to pay any and all IRS fines assessed as a result of my missing or



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incorrect SSN/TIN. I understand that my form 1098-T will be sent from Heartland ECSI, a third-party administrator. I may elect to receive my 1098-T electronically by following the instructions at <https://www.geneva.edu/student-financial-services/tuition-costs-billing/student-tax>.

CHOICE OF LAW AND VENUE

This agreement and the rights of the parties hereunder shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania, including all matters of construction, validity, performance, and enforcement and without giving effect to the principles of conflict of laws. Any action brought by any party hereto shall be brought within the Commonwealth of Pennsylvania.

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between me and Geneva College, 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 only be modified in writing signed and dated by a duly authorized representative of Geneva College and signed and dated by me. Any modification is specifically limited to those policies and/or terms addressed in the modification and to the agreement for the specific academic year at issue. This agreement does not overwrite obligations from previous or subsequent amounts due or owed. This agreement also does not supersede any other past, current or future promissory note, or any other financial aid contract or obligation to Geneva or third parties.

I have read and agree to these terms and conditions of enrollment.