I understand that when I register for any class at Idaho State University or receive any service from Idaho State 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 Idaho State 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 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 policy at http://www.isu.edu/finserv/refpolicy.shtml. I have read the terms and conditions of the published tuition refund policy 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.

Financial Hold:

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

Late Payment Charge:

I understand and agree that if I fail to pay my student account bill or any monies due and owing Idaho State University by the scheduled due date, Idaho State University will assess late fees at the rate of $50.00 per month on the past due portion of my student account until my past due account is paid in full.

Pre-Collection Fees:

I understand that Idaho State University will attempt to notify me by mail regarding my delinquent account before referring the account to a collection agency. I further understand that Idaho State University may charge pre-collection fees for each attempt to notify me by mail.

Collection Agency Fees:

I understand and accept that if I fail to pay my student account bill or any monies due and owing Idaho State University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Idaho State University may refer my delinquent account to a collection agency. I further understand that I am responsible for paying the collection agency fees together with all costs and expenses, including attorney's fees and legal expenses necessary for the collection of my delinquent account. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.
Method of Communication:
I understand and agree that Idaho State 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 Idaho State University on a timely basis.

Contact:
I authorize Idaho State University (and its agents and contractors) 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 Idaho State University, or to receive general information from Idaho State University. I authorize Idaho State 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.

Updating Contact Information:
I understand and agree that I am responsible for keeping Idaho State University records up to date with my current physical addresses, email addresses, and phone numbers. Upon leaving Idaho State University for any reason, it is my responsibility to provide Idaho State University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Idaho State University.

Federal Aid:
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 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, room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, Perkins Loan, and TEACH Grant programs.

Billing:
I understand that Idaho State 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. 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 Idaho State University.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS
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 of $35.00. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Idaho State University will result in my account being referred to a collection agency, late fees, and registration holds.
WITHDRAWAL

If I decide to completely withdraw from Idaho State University, I will follow the instructions at http://coursecat.isu.edu/undergraduate/academicinformation/withdrawalprocedures/ 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 Idaho State University upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to Idaho State University, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

STUDENT AGE

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement that the educational services provided by Idaho State University are a necessity, and I am contractually obligated pursuant to the "doctrine of necessaries."