

Agreement and Disclosure Statement

When you initially register as a student at Nebraska Methodist College, you establish an open-end account with NMC through its Business Office. This agreement is a statement of the terms and conditions of that account, as well as a statement of your rights and responsibilities regarding that account. We recommend that you keep this agreement for your own reference. In the agreement, the words "we," "our," "us," "NMC" and "College" refer to Nebraska Methodist College. The words "you," "your" and "student" refer to you, the student. The word "agreement" refers to this Agreement and Disclosure Statement.

Credit Terms

Applicability - Your open-end account is the instrument through which NMC will process all of your financial transactions with NMC. The terms of this agreement apply to all purchases, charges, fees, fines, tuition and loans made or obtained by you, made or obtained by someone else with your permission, or assessed to you, by, from, or with respect to NMC (collectively referred to as "Charges" and individually as "Charge"), including, but not limited to:

- a) Tuition and fees;
- b) Housing charges;
- c) Medical insurance;
- d) Bookstore;
- e) Student Health Center charges;
- f) Library fines;
- j) Short-term student loans;

Promise to Pay - You promise to pay the total amount of all Charges. You also promise to pay all FINANCE CHARGES and other fees and expenses due under this agreement.

Notices - You agree to keep us informed of any change in your address. If we mail you a letter, notice, or statement to the last address you have given us, you agree that you will be bound by the information contained in that mailing. All notices or letters sent to us must be sent to:

NMC Business Office
720 N 87th St
Omaha, Ne 68114-2806

Addresses on your account are your responsibility. The permanent, local and billing addresses on your account may be changed through NMC's Registrar's Office website.

Your Bill - First time students will receive one paper statement instructions for viewing bills online. Bills are available for viewing approximately 3 weeks prior to the start of each semester. Notification of statement availability will be e-mailed to the student's NMC e-mail address.

Students are responsible for making sure that their parents or other payers of the account receive copies of their statements. FINANCE CHARGES will not be cancelled for any improper addresses supplied by the student. Payment is due on or before the published due date. We may apply payments and credits to the amounts owed on your account in any order that we establish.

Release of Information - The Business Office is bound by FERPA regulations, which prohibit our representatives from discussing student information with other parties. **If a student wishes to share his/her financial account information with parents, guardians or other interested parties, the student must complete and return the Authorization for Release of Information form to the Business Office.** The Authorization for Release of Information enables the college to more quickly comply with student and parent requests without jeopardizing the integrity of the account. By completing this form, you will consent to NMC disclosing to parties listed all information relating to your NMC account. You may revoke this consent at any time by notifying NMC's Business Office in writing.

Not Secured Credit - Your account is not secured credit.

Cancellation/Entire Balance Due - We may cancel your account and take away your account privileges at any time for any reason. If your account is cancelled, you agree to immediately pay the outstanding balance on your account in full including, without limitation, all FINANCE CHARGES and other fees and expenses due under this agreement.

Returned Payments - In the event a payment is made on your account and the payment is returned to us unpaid as a result of non-sufficient funds or otherwise, you agree to pay us a fee of \$25.00.

Collection Costs - If we refer your account to outside collectors (including attorneys); you agree to pay our reasonable collector's fees and costs not to exceed 33% of the amount owed on your account.

Change of Terms - We can change the terms of this agreement at any time. The new terms will apply to new Charges and to the outstanding balance on your account on the effective date of the change. We will notify you of any change at least 15 days before the start of the billing cycle when the change takes place.

Governing Law - This agreement is governed by the laws of the State of Nebraska.

Your Billing Rights

Notify Us In Case of Errors or Questions About your Bill- If you think your bill is wrong, or if you need more information about a transaction on your bill, e-mail us at patricia.deveney@methodistcollege.edu or you may write us at NMC Business Office, 720 N 87th St, Omaha, Ne 68114-2806. E-mail or write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Your Rights and Our Responsibilities After We Receive Your Written Notice- We cannot try to collect an amount you question, or report you as delinquent. You do not have to pay any questioned amount while we are investigating, **but you are still obligated to pay the parts of your bill that are not in question.**

If we find that we made a mistake on your bill, you will not have to pay any **FINANCE CHARGES** related to any questioned amount. If we didn't make a mistake, you may have to pay **FINANCE CHARGES**, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date on which it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone to whom we have reported you as delinquent that you have a question about your bill and we must tell you the name of anyone to whom we reported you as delinquent. When the matter is finally settled between us, we must tell anyone to whom we reported you that the matter is settled.

Special Student Requests or Situations

Financial Aid-If aid has been awarded and accepted, but is not credited to your account, you may deduct one-half of the total amount of grants, scholarships or loans awarded for the academic year from the amount owed. The balance is due by the date specified on your bill.

A borrower has the right to cancel all or part of a federal loan disbursement credited to the student's NMC billing account. A disbursement cancellation request must be made in writing, postmarked within sixty days of the disbursement's crediting date, and should be mailed to NMC Financial Aid Office, 720 N 87th St, Omaha, Ne 68114; sent via e-mail or fax to your financial aid counselor. The amount canceled will be charged to the student's billing account and returned to the lender.

Transcripts- Transcript requests will be *denied* if a student has a balance.

Registration- Registration for any semester will be *denied* if you have not paid for all Charges relating to previous semesters, including, without limitation, tuition, fees, student housing and miscellaneous Charges.

Diplomas- Diplomas will not be issued to students whose accounts are not paid in full by the announced Spring, Summer and Fall graduation dates. Payment made after those deadlines should be made with certified funds. Certified fund payment options are:

1. Pay online with a checking or savings account, or with a MasterCard, American Express, Visa or Discover credit card at www.methodistcollege.edu/currentstudents/tuition/index.asp.
2. Pay with cash, cashier's check, certified check or money order in person at the NMC Business Office.

Refunds- All student refunds will be processed through the student's account, including, without limitation, housing deposits, financial aid, tuition refunds, etc. The refund will be in the student's name and may be either direct deposited into a specified bank account or a paper check.

Student Mandatory Fees and Charges

The fees listed below are not subject to dispute and are due from the student regardless if services are utilized.

Student Health Center-The Student Health fee provides students with primary care services at the student health center. Please refer to the student health center at the NMC website. This fee is not a health insurance premium.

Student Activity Fee-The student body at NMC assesses itself a Student Activity Fee to support its activities. The Student Activity fee entitles students to participate in or attend supported activities.

Student Medical Insurance-College policy requires that all full-time students have medical insurance. Prior to fall semester, you will receive full details regarding the NMC-sponsored insurance plan. You will need to complete the online Medical Insurance enrollment/waiver process to either enroll or decline this coverage. If you do not respond by the deadline, you will automatically be enrolled in this plan and charged the annual premium. A link to the online enrollment/waiver process can be found on the student health center section of the NMC website.

Tuition Refunds **Tuition Remission-** Failure to attend does not constitute a withdrawal. To obtain a remission of tuition, the student must complete drop/add form(s) with their Academic Advisor. Tuition will be reduced based on the date of withdrawal. Please consult the tuition refund section of the NMC website. Tuition remission will be credited to the student's account. If tuition has been paid by tuition waiver or other financial aid, the tuition credit will be transferred from the student's account to the waiver or aid. **Fees are not refundable.**