



For and in consideration of my registration and enrollment at Missouri State University-West Plains, I promise and agree to pay all debts incurred or sums charged to my account as a Missouri State University-West Plains student. I further agree to be bound by all provisions of the My Payment Plan as set forth below. I further understand that upon accepting this Agreement, I will be legally obligated to pay all debts owed to Missouri State University-West Plains and all charges to my account, including full payment of all student fees payable for any semester for which I register, unless I officially withdraw from the University in accordance with the University's drop and withdrawal policy. I understand and agree that I have the right to prepay in full my tuition for any semester for which I register, and that any fees not paid in full remain due and payable by me pursuant to the terms of the My Payment Plan.

#### **Registration**

All degree-seeking students are required to have an advisor release (Alt PIN) before registering. Other students are encouraged to consult with an advisor as needed. All degree-seeking students are also encouraged to review their degree audits before registering or making changes to their schedule. The University cannot be held responsible for student errors in scheduling or failure to follow published degree requirements.

#### **My Payment Plan**

**Eligibility:** Missouri State University-West Plains allows students in good financial standing to make charges on their accounts for required student fees, residence hall charges, parking permits and fines, bookstore charges, library fines and other charges and pay for those charges in installments. Therefore, this document contains all application and approval disclosures. Past due amounts will prevent a student from continuing in the My Payment Plan for subsequent semesters.

**Repayment Terms:** Charges incurred for and during the Fall semester may be paid in three monthly installments beginning September 15 and ending November 15. Spring semester may be paid in three installments beginning February 15 and ending April 15. Two monthly installments may be made for Summer charges, beginning June 15 and ending July 15.

**Finance Charges:** If all charges for the semester are not paid by the last business day of the second month in which the semester begins, a **Finance Charge** will be applied at a monthly periodic rate of **1%** to the remaining balance. The finance charge is at a Fixed Rate for the enrolled semester. Missouri State University-West Plains further retains the right to modify, amend or change the Finance Charge Rate in this Agreement for subsequent semesters. This is an Annual Percentage Rate of 12.68%. The Annual Percentage Rate is the cost of your credit as a yearly rate. Finance charges will be added to the balance of your account.

**Amount Financed:** Charges included in My Payment Plan are based on the semester for or during which they are incurred, including tuition and fees, residence hall charges, bookstore charges, parking permits and fines, and any other charge incurred on the student's account. Students will electronically receive monthly account statements reflecting all activity during the month and the current month ending balance on the account. Student may also log in to <http://mygrizzlyden.missouristate.edu/>. From the My Enrollment tab, select the Access Account and Make Payments link in the Access My Account Channel. From the My Account Page, the minimum installments will be shown for the current outstanding balance.

**Minimum Payments:** The monthly minimum payment amount is calculated by dividing the total charges due at the beginning of the semester by the number of scheduled payment dates in the semester and adding the Finance Charge. The total amount due and the minimum monthly payment will vary depending upon the student's enrollment, residence hall charges, the amount of financial aid and the amount of other charges on the student's account. Monthly minimum payment amounts can change based on activity on the student's account. Charges incurred between semester payment plans are due and payable when incurred. A **Finance Charge** will be assessed on the next statement date after the charge is first billed. The **Finance Charge** will be determined by applying a monthly periodic rate of **1%** to the unpaid balance.

**Failure to Pay:** Since the minimum payment option is based on a semester's charges and billing dates, all accounts must be paid in full by the end of that semester's plan. Any amounts remaining unpaid at the end of a semester will be billed in full and must be paid in full immediately. A collection charge of \$5 may be assessed on any balance which is past due for a period of more than 10 days.

Past due amounts will prevent a student from registering for the next semester, continuing in the My Payment Plan for subsequent semesters or from receiving diplomas or transcripts. Students who have already registered for the subsequent semester with a past due amount on their record will have their future registration canceled. Failure to pay may result in the student being reported to a credit service.

**Default:** Each student must pay the balance of the account in full upon request if the monthly payments become past due. Each student agrees to pay costs of collecting the account, including reasonable attorney's fees and court costs. Each student further agrees that the venue for any action to collect the account will be in the Circuit Court of Greene County, Missouri. If the student files for bankruptcy, the student may still be required to pay back the balance due on the account.

**Change in Terms:** Missouri State University-West Plains retains the right to change, modify, suspend, interpret or cancel in whole or in part any of its published or unpublished policies or practices without advance notice. Missouri State University-West Plains further retains the right to modify, amend or change this Agreement in subsequent semesters.

**Length of Participation:** Once a student signs up to participate in My Payment Plan, he/she will be deemed to be a participant in My Payment Plan during his/her entire tenure at Missouri State University-West Plains unless removed from the Plan for non-payment of fees. I understand that acceptance of this agreement does not entitle me to full participation in My Payment Plan if the Business Office determines me to be ineligible. In any event, the finance charges will continue to accrue.

**Alternatives To My Payment Plan (Private Education Loans):** Missouri State University-West Plains' Financial Aid web site provides alternatives to My Payment Plan that a student may qualify for through a program under Title IV of the Higher Education Act of 1965(20 U.S.C. 1070 *et seq.*) <http://wp.missouristate.edu/finaid/>

**A+ Program:** Students who will be utilizing A+ Program Funds must enroll at least full time (12 or more credit hours fall or spring; 6 or more credit hours for summer.) Some scholarships may also require full-time enrollment. If you have questions, contact the Financial Aid Office at 417-255-7243.

**For Students Taking Missouri State University-West Plains and Missouri State University-Springfield Courses:**

Students doing consortium agreements (taking classes from both institutions) must complete their paperwork no later than the end of the add/drop period. This is usually the first week of classes. Late paperwork will not be accepted.

**Other Terms:** My Payment Plan applies to all semesters - fall, spring and summer. **UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT UPON REQUEST.**

**Your Billing Rights – Keep this notice for further use:** This notice contains important information about your rights and the University's responsibilities under the Fair Credit Billing Act.

**Notify the University 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, write to the University at the address listed on your bill as soon as possible. We must hear from you no longer than 60 days after the first bill was sent on which the error or problem appeared. You can telephone the University, but doing so will not preserve your rights.

In your letter, provide the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if possible, why you believe there is an error. If you need more information, describe the item in question.

You do not have to pay any questioned amount during the investigation process, but you still are obligated to pay the parts of your bill that are not in question. During the investigation, the University cannot report you as delinquent or take any action to collect the amount you question. Additional Information: For additional information, please contact the Business Office, Cass Hall, 128 Garfield Avenue, West Plains, Missouri 65775, or call (417)255-7260.

I certify that the information I have provided is accurate and acknowledge that falsified information may result in suspension from Missouri State University-West Plains with loss of fees. I understand and agree that by accepting this Agreement I am agreeing to all terms of the My Payment Plan set forth herein, including, without limitation, the payment of attorney's fees and costs attributable to collection of any default in payment of sums due and owing by me pursuant to the terms of the My Payment Plan. **UNDER THE LAW YOU HAVE THE RIGHT TO REScind THIS AGREEMENT WITHIN THREE BUSINESS DAYS OF ACCEPTANCE, BUT YOU WILL BE REQUIRED TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE.** I also agree that I am subject to the University's policies, rules and requirements applicable to students including, but not limited to, those stated in the University catalogs, class schedules and on the University website. Policies include, but are not limited to, computer use and information technology policies, Student Code of Rights and Responsibilities, and Academic Integrity Policies.

**I understand and agree that by signing this Agreement, I am agreeing to all terms as set forth herein.**