

Student Agreement

I understand and agree to the following terms and conditions in exchange for Widener University's providing my education and the opportunity for a degree:

- **Financial Obligation:** By registering for class(es) offered by Widener University, I am agreeing to pay tuition, fees and other charges associated with my enrollment in these classes on or before the scheduled due dates. This constitutes a legal financial obligation.
- **Tuition & Fees:** I understand that Widener University publishes tuition and fee schedules. The Tuition Rate and Payment Guide (<https://sites.widener.edu/bursar/tuition-and-fees/>) documents policies and procedures regarding changes to or cancellation of my registration. I am aware that non-attendance does not relieve me of my financial responsibility for the class(es) in which I am enrolled.
- **Registration/Graduation Hold:** I understand that if I have outstanding financial obligations to Widener University, I cannot register for additional classes. I also understand that if I have outstanding financial obligations at the time of graduation, Widener University will not provide me with a diploma.
- **Method of Billing:** I consent to conduct business electronically with Widener University. This includes but is not limited to receiving billing information through my online student account available via myWidener. I am responsible for viewing and paying my student account by the scheduled due dates.
- **Methods of Communications:** I understand that Widener University uses my email address to communicate important updates and information about my student account, student financial aid award, or student loans. I authorize Widener 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 that I owe to Widener University, or to receive general information from Widener University. I authorize Widener University and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and personal calls and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my authorization allowing Widener University, including its agents and contractors, to call my cellular telephone by submitting a request in writing to the applicable contractor or agent contacting me on behalf of Widener University.
- **Updating my Contact Information:** I understand that it is my responsibility to keep Widener University apprised of any changes in my mailing address, email address or phone number(s).
- **Permission to Share Academic/Financial Information:** I understand that Widener University cannot, by federal student privacy law (FERPA), discuss my academic or financial records with a third party, including my parents. I can explicitly authorize

Widener University to share information to specific persons by updating my privacy and emergency profile via myWidener.

- **Late Payment Penalty Fee:** I agree that if I fail to pay any charges on my student account by the due date, I may be charged late payment penalty fees as published by the Office of the Bursar in the Tuition Rates and Payment Guide.
- **Returned Payment Fee:** I agree that, if a payment made to my student account is returned by the bank for any reason, I will repay the original amount of the payment plus a reasonable returned payment/insufficient funds fee, in addition to the fees that my bank might assess.
- **Financial Aid:** I agree that, in the event financial aid is reduced or cancelled, or in the event that I have not met the specified requirements for receiving such aid, I will become responsible for the full balance of any and all outstanding charges or amounts due to Widener University.
- **Health Insurance:** I agree that if I fail to waive the University Health Insurance requirement by the appropriate semester deadline, I will be enrolled in the Widener University Insurance Plan for the remainder of the semester and will be obligated to pay the insurance plan charge. *Students in fully online programs of study are not subject to the requirement to purchase health insurance.*
- **Collection Charges and Fees:** I understand and accept that if I fail to pay my student account or any monies due and owing to Widener University by the scheduled due date and fail to make acceptable payment arrangements to bring my account current, Widener University may refer my delinquent account to a collection agency. For purposes of this provision, the third party may be a debt collection agency or attorney. **The student will be responsible for all additional costs associated with collecting the debt.** I shall also be responsible for reasonable attorney's fees and court costs associated with collection efforts if my student account is delinquent and referred to an attorney.
- **Reporting Past Due Accounts to Credit Bureaus:** In the event my account is placed with a collection agency, I agree that Widener University has the right to have the collection agency report the delinquent balance to the applicable credit bureaus.
- **Electronic Delivery of IRS Form 1098-T:** I understand that I will not receive a 1098-T form if I do not supply Widener University with a Social Security Number or Tax Identification Number. Not consenting or opting-out of Widener University's electronic 1098-T process will result in the transmittal of the Form 1098-T, via the U.S. Postal Service, to an address on file which I must keep up to date. I can update my address by contacting the Registrar's Office at registrarmc@widener.edu.
- **Student Age:** I understand that if I am younger than the applicable age of majority when I execute this agreement, the education services provided by Widener University are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

This document sets forth certain legal rights and obligations of Widener University and you. It is an agreement between you and the University and forms part of the consideration that you offer to Widener in exchange for a degree upon your successful completion of all

requirements, both financial and academic, all of which are incorporated herein by reference. All financial and academic requirements are available on-line or upon request from the University administration and you are encouraged to review these requirements prior to signing this Agreement.