

Dear ETSU students,

Users logging into Goldlink may be prompted to review a new document called “Financial Responsibility Statement.” This narrative outlines the financial responsibility a student will assume for courses he or she will be registered for starting spring 2017 term. Terms in the document include but are not limited to:

- Responsibility of student to assume any collection costs related to debt recovery;
- Permission for ETSU to contact students via their cell phones;
- Obligations of students to update contact information; and
- Permission for the university to send 1098-T tax forms to students via email unless the student requests otherwise.

After reviewing the document, you will be asked to either “Accept” or “Do Not Accept” the terms of the statement. If you select “Accept,” you will proceed to the “Look Up Classes” section. Those who do not accept the terms of the document will be redirected back to the Main Menu.

Should you have any questions about this process, feel free to email the ETSU Bursar’s Office at bursar@etsu.edu. Thank you.

FINANCIAL RESPONSIBILITY STATEMENT

PAYMENT OF FEES/PROMISE TO PAY

I understand and agree that I have registered for classes at East Tennessee State University and by confirming my registration I am accepting full responsibility to pay all tuition, fees and other associated charges assessed as a result of my registration.

I understand and agree that if I drop or withdraw from some or all of the classes for which I am currently registered, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule located on the Bursar webpage.

I understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

If I expect financial aid to pay all or part of my financial obligations to East Tennessee State University, I understand and agree that it is my responsibility to meet all requirements for disbursement to my student account. I authorize the East Tennessee State University to use the financial aid to pay for all education costs charged to my student account for my current term of enrollment or attendance at East Tennessee State University. I understand that it is my responsibility to ensure that all requirements of grantors, lenders, employers, and other third party payers are met on a timely basis. I understand that despite my expectations for payment from financial aid or other sources, I am ultimately responsible for all charges incurred. I understand that my financial aid may be adjusted due to eligibility. I agree to pay back to East Tennessee State University any amounts for which I am not eligible under applicable financial aid guidelines.

I understand and agree that if I enter into an installment payment plan, the due dates and terms of the installment payment plan become part of this agreement and are incorporated herein by reference.

DELINQUENT ACCOUNT/COLLECTION

I understand and agree I will be in default if I break any promise made to East Tennessee State University or fail to perform promptly at the time and in the manner provided in my housing plan, meal plan, or tuition plan agreement with East Tennessee State University or if I fail to pay other charges, including but not limited to, parking fees or fines, or financial aid adjustments that post to my student account by the date due or at the point at which I am no longer enrolled. If there is an event of default, East Tennessee State University may exercise any

remedy allowed by law, including one or more of the following, without notice or demand (except as required by law):

(1) East Tennessee State University may declare the principal balance plus any late fees, fines or penalties immediately due and payable in full.

(2) East Tennessee State University may hire or pay a third-party to collect the debt including, without limitation, the pursuit of litigation.

Financial Hold: I understand and agree that if I fail to pay my financial obligation to East Tennessee State University, East Tennessee State University, in accordance with the provisions of T.C.A. § 49-9-108, will place a financial hold on my student account, preventing me from registering for future classes, receiving grades or transcripts, or receiving my diploma.

Late Payment Charge: I understand and agree that if I fail to pay my financial obligation to East Tennessee State University by the scheduled due date, East Tennessee State University may assess a late payment fee as approved by the Tennessee Board of Regents.

Collection Agency Fees: I understand and accept that if I fail to pay my financial obligation to East Tennessee State University or fail to make acceptable payment arrangements to bring my account current, East Tennessee State University may refer my delinquent account to a collection agency. I further promise to pay all reasonable collection agency fees including percentage based fees, which may be based on a percentage of the outstanding debt with a maximum of 33.3%. I further promise to pay all costs and expenses, including reasonable attorney fees, and other charges incurred by ETSU for the collection of any amount not paid when due. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

Bankruptcy: I understand and agree Tuition and other related fees or charges may not be dischargeable in bankruptcy and may survive after the bankruptcy has closed and that I may still owe the debt to East Tennessee State University after the bankruptcy.

COMMUNICATION

Method of Communication: I understand and agree that East Tennessee State University uses e-mail addresses assigned by East Tennessee State University as an official method of communication with me, and that, therefore, I am responsible for reading the e-mails I receive from East Tennessee State University on a timely basis.

I understand and agree that it is my responsibility to review my East Tennessee State University e-mail account and my account history via Goldlink for notifications regarding balances due and payment deadlines each semester.

Contact: I authorize East Tennessee 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 East Tennessee State University, or to receive general information from East Tennessee State University. I authorize East Tennessee 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. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to East Tennessee State University Bursar's Office or in writing to the applicable contractor or agent contacting me on behalf of East Tennessee State University.

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

BILLING ERRORS

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 and attendance at East Tennessee 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 \$30.00 and any applicable late fees. I understand that returned payments for tuition or multiple returned payments for non-tuition items may result in a permanent cash only payment status at East Tennessee State University. If any initial term payments for tuition are returned, East Tennessee State University reserves the right to delete my class schedule if not settled by the notification deadline.

FINANCIAL AID

I understand that aid described as "memo", "estimated", or "authorized" on my Financial Aid Award does not represent 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 Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I fail to attend,

drop any class, or stop attending 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 or adjusted.

If some or all of my financial aid is revoked or adjusted because I dropped, failed to attend, or stopped attending class, I agree to repay all revoked or adjusted aid that was disbursed to my account.

IRS FORM 1098-T

I affirmatively consent to receive my 1098T – Tuition Statement in an electronic format via my East Tennessee State University e-mail. To request a 1098T – Tuition Statement via mail please complete the “1098T Mail Form” located on the Bursar website and return to the Bursar’s Office for processing. I agree to provide my correct Social Security number (SSN) or taxpayer identification number (TIN) to East Tennessee State University 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 East Tennessee State University, I may be responsible for paying any and all IRS fines assessed as a result of my missing SSN/TIN.

ENTIRE AGREEMENT

This agreement, which is governed by Tennessee law, supersedes all prior understandings, representations, negotiations and correspondence between the student and East Tennessee State University, 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 be modified by East Tennessee State University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.