

**NIAGARA COUNTY COMMUNITY COLLEGE
FINANCIAL OBLIGATION AGREEMENT**

By registering for courses at Niagara County Community College (the “College”), I understand that:

- I am incurring a legal financial obligation to pay all assessed charges on my account by the published or assigned due date and accept full responsibility to pay such charges;
- Such assessed charges may change as a result of changes in my enrollment, housing assignment, the assessment of additional fees, bookstore or other charges;
- The amount of financial aid that may appear on my account is only an estimate until I satisfy all the requirements associated with the pertinent program/agreement. I further understand that my financial aid estimate may change as a result of, but not limited to, withdrawal, non-attendance, insufficient academic progress, course ineligibility, and exceeding the maximum number of eligible financial aid credits, and I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

Withdrawal Policy

- I must adhere to College’s withdrawal procedures (whether from an individual course or from the College), whether or not I have attended.
- I will be held financially responsible for any course from which I withdraw based on the date of the withdrawal and the College’s published liability schedule.

Failure to Pay

- Failure to pay any amount by its due date will result in the assessment of a late payment fee. I further understand that if my account reflects an unpaid balance after an applicable due date, it shall be considered to be in a state of default which will result in my inability to register for future coursework, receive a diploma or request transcripts until such time as my financial obligation to the College has been paid in full.
- If I fail to pay my student bill or any monies due and owing the College by the published or assigned date, the College may refer my delinquent account to a collection agency. I further understand that I am responsible for paying the collection agency fee which may be based on a percentage at a maximum of 33.3% percent of my delinquent account, together with all costs and expenses, including reasonable attorney’s fees, the College incurs in such collection efforts. I further understand that my failure to pay may be reported to credit bureaus, which will negatively impact my personal credit scores.

Communication

- The College uses e-mail as an official method of communication with me, and that I therefore am responsible for reading the e-mails I receive from the College on a timely basis.
- I am authorizing the College and its respective agents and contractors to contact me regarding my student billing account, including repayment of same, at the current or any future number that I provide for my cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text message.

I, _____ (insert name), have read and understand the terms of the Financial Obligation Agreement and accept financial responsibility for all charges incurred by me during the (insert indicated semester).