# Warren County College Financial Disclosure

By registering for a course at WCCC, you are agreeing to comply with the College's financial policies and procedures. Should you disagree with any of these provisions, it is your obligation as a student to notify the College in writing of any concerns that you have abiding with these terms.

#### PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Warren County Community College (WCCC) or receive any service from Warren County Community College I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which Warren County Community College is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date).

I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule noted under **Tuition and Fees-General Policies** at <a href="http://www.warren.edu/student-disclosure-information/">http://www.warren.edu/student-disclosure-information/</a>. I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

# **DELINQUENT ACCOUNT/COLLECTION**

**Financial Hold:** I understand and agree that if I fail to pay my student account bill or any monies due and owing Warren County Community College by the scheduled due date, Warren County Community College will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

**Reinstatement Fee:** I understand and agree that if I fail to pay my student account bill or any monies due and owing Warren County Community College by the scheduled due date, Warren County Community College may assess a reinstatement fee of \$50 if I wish to reinstate courses.

# COMMUNICATION

**Method of Communication:** I understand and agree that Warren County Community College uses email as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive from Warren County Community College on a timely basis. I understand that the College may also send me a physical bill and that I may also check my account balances on **My Warren**.

**Contact:** I authorize Warren County Community College and its agents and contractors to contact me at any phone, e-mail or physical address I have on file with the College. I understand and agree that I am responsible for keeping Warren County Community College records up to date with my current physical addresses, email addresses, and phone numbers by following the procedure using the Change of Name and/or Address form at <a href="http://www.warren.edu/forms/">http://www.warren.edu/forms/</a>. The linked procedure is incorporated herein by reference. Upon leaving WCCC for any reason, it is my responsibility to provide Warren County Community College with updated contact information for purposes of continued communication regarding any amounts that remain due and owing WCCC.

# **FINANCIAL AID**

I understand that aid described as "estimated" 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, including financial verification requirements.

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 drop any class before completion, I understand that my financial aid eligibility may be decreased or revoked.

If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at Warren County Community College such as tuition, fees, service fees or bookstore charges.

**Federal and State Financial Aid:** I understand that any state grants or scholarships and any federal Title IV financial aid that I receive, except for Federal Work Study wages, will first be applied to any outstanding balance on my account for tuition, fees and bookstore charges. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG) and Federal Student Loan proceeds.

Awards, Scholarships, Grants: I understand that all awards, scholarships and grants provided to me for attendance at Warren County Community College will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of an award, scholarship or grant is considered a financial resource according to federal Title IV financial aid regulations, and may therefore reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.

#### **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 for classes at Warren County Community College.

# RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS

WCCC uses an outside processor for payment plans. This processor charges a set up fee of \$25 for this convenience. There is no interest charged for a payment plan. However, If a payment made to my student account is returned by the bank for any reason, I understand that I must repay the original amount of the payment plus a returned payment fee of \$25 to this processor. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan may result in future ineligibility to participate in a payment plan, cancellation of my classes and/or suspension of my eligibility to register for future classes at Warren County Community College.

# **WITHDRAWAL**

If I decide to completely withdraw I must follow the instructions found under **Withdrawing from Courses** found under <a href="http://www.warren.edu/student-disclosure-information/">http://www.warren.edu/student-disclosure-information/</a> which I understand and agree are incorporated herein by reference. Students who do not officially withdraw from classes but who stop attending will be considered unofficially withdrawn for purposes of applicable state and federal financial aid.

# PRIVACY RIGHTS & RESPONSIBILITIES

I understand that Warren County Community College is bound by the Family Educational Rights and Privacy Act (FERPA), which prohibits Warren County Community College from releasing any information from my education record without my written permission other than basic "directory" information. Therefore, I understand that if I want Warren County Community College to share information from my education record with someone else, I must provide written permission using the Release of Information Form found at <a href="http://www.warren.edu/forms/">http://www.warren.edu/forms/</a>. I further understand that I may revoke my permission at any time as instructed in the same procedure.

# **IRS FORM 1098-T**

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Warren County Community College upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to Warren County Community College, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from Warren County Community College. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by following the instructions posted under College Announcements at <a href="https://www.warren.edu">www.warren.edu</a> from February 1 through May 31 annually. Should I require additional assistance, I am to contact the Business Office at (908) 835-2328 or visit that office during posted working hours.

#### STUDENT AGE

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement that the educational services provided by Warren County Community College are a necessity, and I am contractually obligated pursuant to the "doctrine of necessaries." I further understand that my privacy rights and responsibilities are those applicable for higher educational institutions, even if I am still high school aged.

# **ENTIRE AGREEMENT**

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Warren County Community College, 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 Warren County Community College if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

# QUESTIONS ON FINANCIAL TERMS AND CONDITIONS

If you have any questions regarding the terms and conditions of this document or wish to dispute any of its content, please contact Ms. Barbara Pratt, Vice President of Finance and Operations at <a href="mailto:pratt@warren.edu">pratt@warren.edu</a>. All inquiries, requests for clarifications or disputes must be put in writing to Ms. Pratt so that the College can promptly address any and all issues.