General Provisions
- My student account reflects a balance I owe for educational services obtained from Mount St. Joseph University.
- All parties agree the Mount may renew or extend (repeatedly and for any extent of time) this agreement.

Finance Charge
- If I fail to pay my student account, I understand that the Mount has the right to charge a finance charge of 1.5 percent per month or the maximum rate allowed by law.

Repayment
- I promise to pay the Mount the principal, finance charges and any late charges which accrue from this agreement.
- If payment is made by check and the check is returned, I expressly authorize the Mount or its agent to electronically debit the account or generate a paper draft/substitute check against the account for the face value of the returned check and the maximum allowable state fee. The use of a check as payment is my acknowledgement and acceptance of this policy and terms.
- If I expect financial aid to relieve all or part of this obligation, I understand it is my responsibility to meet all requirements for disbursement to my student account. I authorize the Mount to use the financial aid to pay for all education costs charged to my student account for my entire period of enrollment.

Withdrawal
- If I withdraw from the Mount, I understand I am still responsible for paying any remaining balance on my student account in accordance with withdrawal policies of the Mount.

Default
I will be in default if any of the following happens:
- If I fail to make any payment when due as specified by the Mount.
- If I break any promise made to the Mount or fail to perform promptly at the time and in the manner provided in my agreement with the Mount.

Rights of Mount St. Joseph University under default:
If there is an event of default, the Mount may be entitled to exercise one or more of the following remedies without notice or demand (except as required by law):
- The Mount may declare the principal balance plus finance charges and late fees immediately due and payable in full.
- The Mount may hire or pay a third-party to collect the debt. I will pay the Mount all costs of collection, including, without limitation, reasonable attorneys’ fees, whether or not there is a lawsuit. If not prohibited by applicable law, I will also pay any court costs, in addition to all other sums provided by law.

Withhold Transcripts, Diploma, Grades
The Mount may withhold my official transcript, diploma or grades until all my financial obligations have been met.

Prevent Future Registration
The Mount may prevent future registration until all my financial obligations have been met.

Credit Bureau Reporting
I understand that failure to pay my student account may result in the Mount filing an unfavorable report with credit bureaus.

My completion of the Next Steps forms represents my signature, acknowledgement of my understanding to the above terms and conditions and my agreement to these terms and conditions.

Questions?: Fiscal Operations 513-244-4711 patricia.hassel@msj.edu
I acknowledge any activity I conduct through the Next Steps forms indicates my agreement to the applicable terms and conditions, including my agreement to be financially responsible to Mount St. Joseph University for payment of all tuition, room and board fees and related costs that are added to my student account.

• I AGREE: ☐

I further promise to pay any fees, fines or penalties that are added to my student account which are related to my attendance to the Mount during this period, including but not limited to: parking fines, and charges for health services or other Mount charges.

• I AGREE: ☐

I understand failure to pay by the appropriate due date may result in the Mount filing an unfavorable report with credit bureaus and commencing collection activities against me, including litigation. I understand that I will be responsible for all costs of collection incurred by the Mount.

• I AGREE: ☐

Student Signature (REQUIRED) ___________________________________________________________

Student Name (REQUIRED) ___________________________________________________________

Last __________________________/First __________________________/Middle __________________________

Date of Birth (REQUIRED) __________/______/______

M       D       Y

Questions?: Fiscal Operations 513-244-4711    patricia.hassel@msj.edu

Mount St. Joseph University ("the University") is committed to providing an educational and employment environment free from discrimination or harassment on the basis of race, color, national origin, religion, sex, age, disability, sexual orientation or other minority or protected status. This commitment extends to the University’s administration of its admission, financial aid, employment, and academic policies, as well as the University’s athletic programs and other University-administered programs, services, and activities.

The University has designated the chief compliance and risk officer, 513-244-4393, Office of the President, as the individual responsible for responding to inquiries, addressing complaints, and coordinating compliance with its responsibilities under Title IX of the Education Amendments of 1972 and other applicable federal and state civil rights laws. The University has designated the director of Learning Center & Disabilities Services, 513-244-4124, as the individual responsible for responding to inquiries, addressing complaints, and coordinating compliance with its responsibilities under Section 504 of the Rehabilitation Act of 1973.

For Office Use Only

Student ID# ______________________________________