

**UNIVERSITY OF WISCONSIN-RIVER FALLS EDUCATIONAL SERVICES
CREDIT AGREEMENT**

STUDENT NAME
W NUMBER

By selecting Accept below, I am entering into this Agreement, which will become effective on the date indicated when I select Accept.

BACKGROUND:

I would like to enroll in and attend classes at the University of Wisconsin–River Falls.

At its discretion, UW-River Falls would like to provide certain educational services to me, including, but not limited to classes and coursework, housing, and meal plans.

In order to attend classes at UW-River Falls and remain registered for classes, UW-River Falls requires that I pay in full the amount of any fees, tuition, housing and meal plan costs, and other miscellaneous charges incurred in connection with my attendance at UW-River Falls, on the dates indicated by UW-River Falls for each semester (each such due date, a "**Fee Due Date**").

UW-River Falls will provide me with access to an online electronic Student Information System "eSIS" account. Through my "eSIS" account, among other things, I will be able to register for classes, access my grades and class schedule, view billing information and billing statements including amounts owed by me to UW-River Falls and the Fee Due Date for such amounts, and view the status of any financial aid I may be entitled to receive. Billing statements are only available online through my eSIS account. They are not mailed.

Although all amounts owed are payable on the relevant Fee Due Date indicated for such amounts in "eSIS", UW-River Falls recognizes that students, including myself, may not make such payments in full on the relevant Fee Due Dates for each semester. At its discretion and if certain requirements are met, UW-River Falls would like to extend credit to me to allow me to pay certain past due amounts pursuant to an installment payment plan as detailed below (the "**Payment Plan**"). Fees, tuition, room, meal plan and other costs are eligible for placement on the Payment Plan.

The Payment Plan will allow me to make payments throughout the semester. A \$50.00 Enrollment Fee will be charged when you enroll in the plan. However, interest or other finance charges will not be assessed on any amounts placed on the Payment Plan unless and until any such installment payment becomes past due.

The Installment Payment Plan is not available for interim (J-Term). Any balances due after the Fee Due Date are subject to a 1.25% finance charge each month until paid.

I am being asked to sign this Agreement now so that, if I am unable to pay the entire balance of fees, tuition, room, meal plans and other fees by the Fee Due Date or enter into a Payment Plan for any fall, spring or summer semester, UW-River Falls will assess a 1.25% finance charge.

The consequences of failure to pay amounts owed by the relevant Fee Due Dates are outlined in the provisions below.

TERMS OF AGREEMENT

In consideration of the extension of credit to me, from time to time, by the Board of Regents of the University of Wisconsin System, on behalf of UW-River Falls, I hereby acknowledge and agree as follows:

1. Payment Plan I agree that UW-River Falls may, at its discretion, place me on an Payment Plan for any fall, spring, or summer semester during which I have failed to pay certain eligible outstanding amounts by the Fee Due Date for such semester, as detailed below:
 - (i) Payment Plans are only available for the fall, spring, and summer semesters. Costs incurred for fees, tuition, room, meal plans and other fees may be placed on a Payment Plan.
 - (ii) At its discretion, UW-River Falls may place me on the Payment Plan after the published Fee Due Date for the relevant semester.
 - (iii) Any amounts due and unpaid by the installment due date will accrue interest as indicated in section 2(ii) from such date.
 - (iv) UW-River Falls has the right to deny participation in any Payment Plan for any semester without further notice to me.
 - (v) Payment plan due dates can be found on UWRF's Student Billing webpage. Individual details of a student's Payment Plan can be found by logging into the Transact portal through eSIS.
2. Finance Charges & Amounts Owed. I agree to pay:
 - (i) The amount of any and all fees, tuition, housing, and meal plan charges, and any other charges related to UW-River Fall's provision of educational services to me, assessed by UW-River Falls and charged to my "eSIS" account.
 - (ii) Interest on any unpaid principal amount of any and all fees, tuition, housing, and meal plan charges and other charges related to UW-River Fall's provision of education services to me, from the Fee Due Date of each such amount (as indicated in eSIS), until such principal amount shall be paid in full, at a rate of 15% per year (1.25% per month).
 - (iii) Any collection costs ("**Collection Costs**") that may become due as provided in this Agreement.
3. "eSIS" & Published Fees. I agree to use my "eSIS" account to obtain the most accurate and current information regarding any amounts owed and Fee Due Dates, to check that account monthly, and to read the information located at the Student Billing website (<https://www.uwrf.edu/studentbilling/>) each semester for additional Installment Payment Plan, date and payment information.
4. Registration Hold. I understand that my failure to pay any amounts assessed by UW-River Falls, when due, will not permit my registration and enrollment for future semesters unless my account balance is current.
5. Restriction of Records. I hereby authorize the UW-River Falls Registrar to restrict the use of my records to prevent my registration in the event that I fail to timely comply with the payment obligations of this Agreement.

6. Student Services. In the event that I fail to timely comply with the payment obligation of this agreement, I understand that my access to student services on the UW-River Falls campus may be suspended until such payment obligations are satisfied. Student services include access to campus facilities.
7. Financial Aid. I understand that if I receive any type of federal financial aid (including Direct loans and/or PLUS loans) and then withdraw from UW-River Falls or reduce my credit load, my financial aid eligibility may be re-calculated. A percentage of the aid I received may be considered unearned and may have to be returned to the funding source and I will be billed for that amount and any outstanding educational benefit overpayment. At its discretion, UW-River Falls may allow me to repay this amount in installments, but I understand that I may be assessed finance charges on this balance until it is repaid in full.
8. Default. If I fail to make any payment when due, UW-River Falls may declare the entire balance of any amounts owed (including principal, interest and collection costs) to be due and payable within 15 days after giving me written notice of such default if I fail to make the payment that is due, within that same 15 day period.
9. Changes to Terms. UW-River Falls has the right to unilaterally make changes affecting the future terms of my account, including finance charges to be imposed, by mailing to me at my last known address notice of any such changes prior to their effective dates. Any such changes will only apply to future extensions of credit.
10. Prepayment. I may pay the remaining balance on my account or more than the minimum payment at any time to avoid or reduce future finance charges.
11. Term of Agreement. This Agreement is effective as of the date signed below and will continue to be in effect throughout my time of study at UW-River Falls until all outstanding balances are paid.
12. Changes to Contact Information. I agree to inform the school of any change in my name, address, telephone number, or Social Security number in a timely manner.
13. Waiver of Notices, etc. I hereby expressly and severally waive by myself as the debtor, demand of payment, presentment for payment, notice of dishonor, notice of non-payment, and all other notices except those required by law, and I further agree that this agreement is controlled by the holding of Board of Regents of the University of Wisconsin System v. Mussallem 94 Wis.2d 657, 289 N.W. 2d 801 (1980), and that UW-River Falls may, without notice to myself as the debtor, and without affecting the liability of myself as the debtor, renew and/or extend this agreement, accept partial payment thereon, or settle or compromise the amount due or owing.
14. Release of Information. I am hereby being given notice and give my consent, as may be required by law, (i) to allow UW-River Falls, at its option, to report favorable and unfavorable credit information pertaining to myself (i.e., credit ratings, etc.) to credit bureaus and other non-campus third parties and, (ii) in the conduct of its credit granting and collection activities, to release my Social Security Number to non-campus third parties.
15. Collection Costs & Late Fees. In the event that I fail to timely comply with the payment obligations detailed in this Agreement, I further agree to pay all costs of collection incurred by UW-River Falls including, but not limited to, collection agency fees, credit bureau fees, legal filing fees, service of process fees, publication fees, witness fees, reasonable attorney fees and recording fees and to pay any late fees assessed by UW-River Falls. I also understand that UW-River Falls may certify my past due balance to the Wisconsin Department of Revenue and make a claim for the total due against refunds, overpayments, lottery payments, or vendor payments owed me by the Department of Revenue or Department of Administration.

16. Marital Property Act. If I am married, I agree that any credit obligations incurred in connection with the Agreement will be incurred in the interest of my marriage or family. Further, I understand that no provision of a marital property agreement, a unilateral statement under Wisconsin Statute §766.59, or a court decree under Wisconsin Statute §766.70 adversely affects the interest of UW-River Falls as a creditor unless UW-River Falls, prior to the time credit is granted, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to UW-River Falls is incurred. I understand that if I wish to have a marital property agreement, unilateral statement or court decree considered in connection with the extension of credit under this Agreement, that I will enclose a copy of it with this Agreement.

17. Course Modality. I understand the modality of the course is listed in eSIS (in person, hybrid, online, etc.) and when registering I know I cannot request a different modality unless it is related to the Americans with Disabilities Act (ADA) regulations or a medical reason. I further understand that there are circumstances in which the modality, or other changes to registration/calendar of classes, may change based on a campus decision and I will be given as much notice as possible about such a change. Changes in course modality will not result in a reduction or refund of charges on your student account.

By selecting Accept below, I agree that I have read and understand the terms of this Agreement, agree that I will be bound by the terms and conditions contained herein.

E-Signature of Applicant/Debtor

Date

Phone Number

ANY HOLDER OF THIS CONTRACT IS SUBJECT TO ALL THE CLAIMS AND DEFENSES, WHICH THE DEBTOR COULD ASSERT AGAINST THE BOARD OF REGENTS OF THE UNIVERSITY OF WISCONSIN SYSTEM, OR OBTAINED PURSUANT HERETO. ANY RECOVERY BY THE DEBTOR INVOLVING THIS AGREEMENT SHALL NOT IN ANY EVENT EXCEED THE AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Revised 12/12/2024