

WESTERN OREGON UNIVERSITY Revolving Charge Account Contract

**PLEASE PRINT CLEARLY IN INK ONLY. PLEASE DO NOT LEAVE ANY SPACE BLANK.
YELLOW COPY IS FOR THE STUDENT. PLEASE READ TERMS AND CONDITIONS ON THE BACK**

Name _____
Last First Middle

Birthdate ____/____/____ SSN OR STUDENT V# _____

Address _____
Street City State Zip

Drivers License # _____ State _____

Cell Phone _____ Home Phone _____

Contact Information: Contact information only, not responsible for the student's bill. Name and address of your parents (Required for students even if you are married and/or independent.) If your parent is deceased please write DECEASED on the Father/Mother name line.

Father's Name _____ Mother's Name _____

Address _____ Address _____

City State Zip City State Zip

Phone () _____ Phone () _____

**Other Contact Information:
Please provide contact information for one additional person who DOES NOT reside at any of the above addresses.**

Name _____ Phone Number () _____

Address City State Zip

I, THE UNDERSIGNED, UNDERSTAND AND AGREE THAT: IF I AM A STUDENT ANY CREDIT EXTENDED TO ME IS AN EDUCATIONAL BENEFIT OR LOAN; THIS REVOLVING CHARGE ACCOUNT PLAN WILL BE SUBJECT TO THE ADMINISTRATIVE RULES IN EFFECT AT THE TIME MY FEES AND CHARGES ARE ASSESSED; ANY TIME I INCUR A FINANCIAL OBLIGATION AT THIS INSTITUTION, IT WILL BE SUBJECT TO THE TERMS AND CONDITIONS OF THE REVOLVING CHARGE ACCOUNT PLAN.

By my signature I acknowledge that I have read, understand, and agree to comply with the terms and conditions of the Western Oregon University Revolving Charge Account.

Signature _____ Date: _____
Rev.6/94

WESTERN OREGON UNIVERSITY
REVOLVING CHARGE ACCOUNT PLAN TERMS AND CONDITIONS (Rev. 6/94)

Terms and conditions of the Western Oregon University ("WOU") Revolving Charge Account Plan are:

PAYMENT AND DUE DATES

Student Current Term Charges: Students must pay all past due amounts, including any tuition, fines, and fees incurred during any prior term, and one third of the student's current term's tuition, fees, meals, and housing charges prior to or on the first designated due date of the current term. Any unpaid balance is subject to the terms and conditions of the Revolving Charge Account Plan and immediately will incur interest until paid. Any subsequent payments will be applied to the unpaid balance on a first incurred, first paid basis. Financial aid, refunds, and any other amounts due to the student from WOU will be applied toward any amount due before any monies are released to the student. The option to pay the unpaid balance in full always exists. Students must pay all unpaid current term charges on or before the last day of the current term. The first designated due date and the last day of a term are those specified in the "Class Schedule" for that term.

Charges Other Than Student Current Term Charges: Non-student Plan participants and students incurring charges other than student current term charges must pay the charges on the first day of the month following the incurring of the charge.

SERVICE CHARGE A Revolving Charge Account Plan Service Charge of \$12.00 per term will be charged students if current term charges are not paid in full prior to or on the first designated due date of the term specified in the "Class Schedule".

INTEREST Interest will be charged each month on any unpaid balance outstanding at any time during the prior month at the rate of one percent per month (12% APR). This is subject to change as mandated by the Oregon Administrative Rules.

PAST DUE ACCOUNTS It is the student's or other plan participant's responsibility to make payments by the due dates regardless of the circumstances. Failure to receive a billing prior to the first of the month is not an acceptable excuse for late payment. A student's minimum one third payment of the current term charges is past due if not paid by the first designated due date. Two thirds of the current term charges may be required to be paid in order for a student to register for subsequent terms. The remainder of a student's current term charges are past due if not paid by the last day of the current term. Charges other than student current term charges are past due if not paid by the due date of the first billing of the charges. WOU may impose penalties or undertake other actions upon past due accounts as follows:

a. Registration may be denied or canceled; b. The extension of credit, provision of services, grade reports, transcripts, diplomas, and graduation may be withheld or denied; c. A 15% in-house collection/referral charge could be assessed. d. This debt may be referred to an outside collection agency or the Oregon Department of Revenue. The collection agency's or the Department of Revenue's cost of service will be added to the unpaid balance that must be paid. This could be 25%-33% of the amount referred; e. Other collection costs, court filing fees, and reasonable attorney fees incurred by WOU at trial or upon appeal may be added to this account if necessary; f. The status of this account may be reported to credit bureaus; g. Eviction from student housing may result when past due amounts relate to housing department charges; h. Telephone services may be disconnected or denied when past due accounts relate to telecommunication charges.

ADDRESS INFORMATION Until all outstanding account balances are paid in full, the student or other plan participant is responsible to inform WOU's Business Office of any name and/or address changes.

BILLING RIGHTS A Student or other plan participant may challenge a charge within 60 days of the origination of the charge by submitting a written objection to the WOU Business Office.

Questions regarding this agreement can be addressed to the WOU Business Office (503) 838-8202.