PAYMENT OF FEES/PROMISE TO PAY
I understand that when I register for any class at Arkansas Tech University or receive any service from Arkansas Tech University 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 Arkansas Tech University 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 at https://www.atu.edu/catalog/index.php. 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 Arkansas Tech University by the scheduled due date, Arkansas Tech University will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, etc.

Collection Agency Fees: I understand and accept that if I fail to pay my student account bill or any monies due and owing Arkansas Tech University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Arkansas Tech University may refer my delinquent account to a collection agency. I further understand that if Arkansas Tech University refers my student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law, but not to exceed 28% of the amount outstanding. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

COMMUNICATION
Method of Communication: I understand and agree that Arkansas Tech University uses e-mail as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive from Arkansas Tech University on a timely basis.

Contact: I authorize Arkansas Tech University and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Arkansas Tech University, or to receive general information from Arkansas Tech University. I authorize Arkansas Tech University and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me.

Furthermore, I understand that I may withdraw my consent to call my cellular phone by opting out.

Updating Contact Information: I understand and agree that I am responsible for keeping Arkansas Tech University records up to date with my current physical addresses, email addresses, and phone numbers by following the procedure on One Tech. The linked procedure is incorporated herein by reference. Upon leaving Arkansas Tech University for any reason, it is my responsibility to provide Arkansas Tech University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Arkansas Tech University.
ENTIRE AGREEMENT
This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Arkansas Tech University 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 Arkansas Tech University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

METHOD OF BILLING
I understand that Arkansas Tech University uses electronic billing (e-bill) as its official billing method, and therefore I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. E-bill information is available on One Tech.

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 at Arkansas Tech University.

IRS FORM 1098-T
I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Arkansas Tech University 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 Arkansas Tech University, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

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 Arkansas Tech University are a necessity, and I am contractually obligated pursuant to the “doctrine of necessaries.”