Mississippi Valley State University Financial Responsibility Agreement

TUITION & FEES

- I understand when I register for any class at Mississippi Valley State University or receive any service from the Mississippi Valley State 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 my registration and acceptance of these terms constitutes a contractual 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 Mississippi Valley State 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 if I drop or withdraw from some or all the classes for which I register after the last date to add or drop courses (as noted in the Academic Calendar), I will be responsible for payingall tuition. I further understand if I do not receive a bill it does not absolve me of my financial responsibility as described above.
- In the event of a natural disaster, public health emergency, epidemic, pandemic, extreme weather, acts or threatened acts of terrorism or war, or any act(s) or event(s) beyond the Mississippi Valley State University control (including an executive order forbidding in-person instruction as occurred during Spring 2020), Mississippi Valley State University may suspend, reduce, terminate and/or modify its operations, in whole or in part, which may or may not include offering online or other alternative learning options. In any such event, Mississippi Valley State University is under no obligation to refund or credit any portion of tuition, fees, or other charges paid or owed.

DELINQUENT ACCOUNT/COLLECTION

- Financial Hold: I understand and agree if I fail to pay my student account bill or any monies due and owing Mississippi Valley State University by the scheduled due date, Mississippi Valley State University will place a financial hold on my student account, preventing me from registering for future classes, obtaining transcripts, or receiving my diploma.
- Collection Agency Fees: I understand and accept if I fail to pay my student account bill or any monies due and owing the Mississippi Valley State University by the scheduled due date and fail to make acceptable payment arrangements to bring my account current, Mississippi Valley State University may refer my account to a collection agency. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, I will be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. 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 Mississippi Valley State University uses email as an official method of Communication with me and that, therefore, I am responsible for reading the emails Ireceive from Mississippi Valley State University on a timely basis.

Updating Contact Information: I understand and agree that I am responsible for keeping my Mississippi Valley State University records up to date with my current mailing addresses, email addresses, as well asphone numbers by following the procedure at registrar.office@mvsu.edu or via telephone (662)254-3321. The linked procedure is incorporated herein by reference. Upon leaving Mississippi Valley State University for any reason, it is my responsibility to provide Mississippi Valley State University with updated contact information for purposes of continued Communication regarding any amounts that remain due and owing to Mississippi Valley State University.

- Contact: I authorize the Mississippi Valley State University and its agents and contractors to contact me at my current and any future cellphone number(s), email address (es), or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to the Mississippi Valley State University, or to receive general information from the Mississippi Valley State University. I authorize the Mississippi Valley State University and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded 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 or text my cellphone using automated telephone dialing equipment by submitting a clear revocation request to Student Financial Services or to the applicable contractor or agent contacting me on behalf of Mississippi Valley State University
- Updating Contact Information: I understand and agree that I am responsible for keeping the Mississippi Valley State University records up to date with my current mailing addresses, email addresses, and phone numbers by following the procedure on the Registrar's personal information webpage. The linked procedure is incorporated herein by reference. Upon leaving Mississippi Valley State University for any reason, it is my responsibility to provide the University of Delaware with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to the Mississippi Valley State University.

ENTIRE AGREEMENT

• This agreement supersedes all prior understandings, representations, negotiations, and correspondence between the student and Mississippi Valley State 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 Mississippi Valley State University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

SEVERABILITY CLAUSE

• If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent authority to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

METHOD OF BILLING

• I understand Mississippi Valley State University uses electronic billing (e-bill) as its official billing method; therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand failure to review my e-bill does not constitute a valid reason for paying my bill after the due date. E-bill information is available to me and authorized users by logging into the My Finances billing and aid system.

BILLING ERRORS

• I understand administrative, clerical, financial aid, billing, or payment application 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 Mississippi Valley State University.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENT

• If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment. I understand multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Mississippi Valley State University may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Mississippi Valley State University.

WITHDRAWAL

• If I decide to completely withdraw from Mississippi Valley State University, I will follow the instructions on the Registrar's withdrawal webpage, which I understand and agree are incorporated herein by reference.

PRIVACY RIGHTS & RESPONSIBILITIES

• I understand Mississippi Valley State University is bound by the Family Educational Rights and Privacy Act (FERPA), which prohibits the Mississippi Valley State University from releasing any information to third parties, other than directory information, from my education record without my written permission. Therefore, I understand if I want Mississippi Valley State University to share information from my education record with someone else, I must provide written permission by following the procedure outlined on the Registrar's FERPA webpage. I further understand I may revoke my permission at any time as instructed in the same procedure.

INTERNAL REVENUE SERVICE (IRS) FORM 1098-T

• I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Mississippi Valley State University upon request as required by IRS regulations for Form 1098-T reporting purposes.

STUDENT AGE

• I understand and agree if I am younger than the applicable age of majority when I execute this agreement, the educational services provided by Mississippi Valley State University are a necessity, and I am contractually obligated pursuant to the "doctrine of necessaries."

I understand and agree that I am signing this agreement electronically and my electric signature is the legal equivalent of my manual signature of this agreement under Mississippi state law. I understand and agree that the electronic signature appearing on this agreement is the same as my handwritten signature for purpose of validity, enforceability, and admissibility. The "I accept" button will be unavailable until you check the box above and complete the information below:

Student Name:	Student ID:
Email address:	Date:

The Student Financial Responsibility Agreement (SFRA) is a mandatory agreement that outlines financial obligations and responsibilities for attendance at Mississippi Valley State University. All students must complete the SFRA each year to have access to university services including registration.